



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

December 31, 2002

Community Reinvestment Act Performance Evaluation

**U.S. Bank National Association
Charter Number: 24**

**425 Walnut Street
Cincinnati, Ohio 45202**

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

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

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Definitions and Common Abbreviations

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

U.S. Bank National Association: USB

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

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

Block Numbering Area (BNA): A statistical subdivision of a county for grouping and numbering blocks in non-metropolitan counties where local census statistical area committees have not established census tracts. A BNA does not cross county lines.

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

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

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male household 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 performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan 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).

Home Mortgage Loans: such loans include home purchase and home improvement loans, as defined in the HMDA regulation. This definition also includes loans for multifamily (five or more families) dwellings, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

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

Limited-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, and branch distribution).

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

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

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

Metropolitan Area (MA): Any primary metropolitan area (PMA), metropolitan area (MA), or consolidated metropolitan area (CMA), 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.

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

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

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

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

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

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

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

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by non-farm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by non-farm residential real estate as "small business loans" if the loans are reported on the TFR as non-mortgage, commercial loans.

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

Tier 1 capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Description of Institution

U.S. Bank National Association (USB) is the lead bank of the U.S. Bancorp holding company. The current USB is the result of the February 27, 2001 merger between the former Minneapolis based U.S. Bancorp and Cincinnati, OH based Firststar Corporation. Firststar acquired U.S. Bancorp, retained the U.S. Bancorp name and moved its corporate headquarters to Minneapolis. USB's main office is in Cincinnati, OH, but the bank is managed out of Minneapolis, MN.

As of year-end 2002, U.S. Bancorp had total assets of \$180 billion and was the eighth largest financial holding company in the United States. USB is an interstate bank with 2,142 banking offices located throughout 24 Midwestern and Western states. The bank has delineated 132 separate assessment areas (AAs) within this geographic area. The AAs include 11 multistate metropolitan areas (MMAs) that receive separate CRA ratings, and the remaining 121 AAs that were considered in developing state ratings.

As of December 31, 2002, USB had total assets of \$176 billion and \$10 billion of Tier 1 capital. Total loans represent 66% of total assets with the loan portfolio broken out as follows: commercial 27%, 1-4 family residential real estate 21%, consumer 15%, commercial real estate 14%, leases 9%, construction and development 6%, credit card 5%, and 3% all other loans.

Significant acquisitions occurring within the evaluation period that have CRA implications include:

- July 7, 2001 – USB acquired Pacific Century Bank, adding 20 branches to the bank's branch network in southern California.
- April 1, 2002 – USB acquired The Leader Mortgage Company located in Cleveland, OH. Leader specializes in acquiring servicing of loans originated for state and local housing programs.
- November 1, 2002 – USB acquired Bay View Bank, a wholly owned subsidiary of Bay View Capital Corporation, adding 57 offices in the greater San Francisco Bay area.

For all of these acquisitions, we considered loan, service, and investment information since the date of the transaction, where applicable.

Significant subsidiaries of U.S. Bancorp include this bank, one other nationally chartered bank - U.S. Bank National Association North Dakota (USBND), several trust companies, a brokerage company, a data processing center, an agricultural credit company, and leasing companies.

USB has no subsidiaries that negatively impacted the bank's capacity to lend or invest in its communities. USB asked that investments made by its affiliated U.S. Bancorp Community Development Corporation be considered during this evaluation.

In addition, we included the lending efforts of USBND in our evaluation of retail lending efforts. USBND originates retail and small business loans for greater U.S. Bancorp. All loans originated by USBND within USB's AAs are included in this Evaluation.

U.S. Bancorp, through its various subsidiaries, offers a wide variety of financial services focused out of its five primary business lines. These business lines are categorized as Consumer Banking; Payment Services; Private Client, Trust and Asset Management; Wholesale Banking; and Capital Markets. Consumer Banking includes the delivery of more traditional products and services to the broad consumer market and small businesses through branch offices, telemarketing, online services, direct mail, and automated teller machines (ATMs). Payment Services include consumer and business credit cards, corporate and purchasing card services, card-accessed secured and unsecured lines of credit, ATM processing, and merchant processing. Wholesale Banking is lending, treasury management, corporate trust and other financial services to middle market, large corporate, and public sector clients. Private Client, Trust, and Asset Management and Capital Markets include institutional trust, investment management services, and private banking and personal trust. U.S. Bancorp is one of the largest providers of corporate and purchasing cards in the world and one of the largest providers of corporate trust services in the United States.

There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

This is the first CRA Examination of the bank following the February 2001 merger. As a result of the significant changes in the size and geographic scope of the bank due to the merger, comparison to any results from previous CRA examinations of either of the merged institutions would not be meaningful.

Description of Evaluation Process

Evaluation Period/Products Evaluated

The evaluation period for all products and services was January 1, 2001 through December 31, 2002. CRA examinations on the two institutions that were merged into the current USB charter were completed or contained data from time periods prior to January 1, 2001. There is no information, other than allowable prior period investments, evaluated or considered from prior examinations in the scope of this evaluation.

USB makes very few multifamily real estate loans. As a result, we did not analyze this product. In most markets, USB makes few, if any, small farm loans. While some of USB's smaller markets had a sufficient quantity of small farm loans to analyze, the majority of markets had very few small farm loans. Therefore, we did not analyze this product for the Lending Test.

Selection of Areas for Full-Scope Review

Each state in which USB has an office has one AA that received a full-scope review. The area selected for this full-scope review was typically the MA that contained the largest percentage of USB deposits within that state. Refer to the "Scope" section under each State Rating for details regarding how the areas were selected. In addition, every multistate metropolitan area in which the bank has branches in more than one state received a full-scope review.

Ratings

The bank's overall rating is a blend of multistate metropolitan area ratings and state ratings. Nine rated areas carried the greatest weight in our conclusions because these areas represent the bank's most significant markets in terms of deposit concentrations. In order, these areas were Minneapolis-St. Paul, MN-WI MA; State of Wisconsin; St. Louis, MO-IL MA; Cincinnati, OH-KY-IL PMA; State of California; State of Washington; State of Colorado; State of Ohio; and Portland-Vancouver, OR-WA PMA. These nine areas contain 67% of the bank's total deposits.

The state ratings are based primarily on conclusions reached in those areas that received full-scope reviews, but with consideration also given to the bank's performance in areas receiving limited-scope reviews. Refer to the "Scope" section under each state rating for details regarding how the areas were weighted in arriving at the overall state rating.

Data Integrity

As part of our ongoing supervision of the bank, we have annually tested the accuracy of the bank's Home Mortgage Disclosure Act, CRA Lending, and consumer loan data. We also reviewed the appropriateness of the community development investments the bank is reporting. The investments and community development services considered during this evaluation have also been reviewed during this examination to determine that the dollar amounts reported are accurate and the activities and investments qualify as community development. We have determined that the data reported publicly and the additional data provided for this evaluation are accurate.

Community Contacts

We reviewed existing contacts made with community groups, local government leaders, realtors, or business leaders in the various AAs. This included 241 community contacts completed by the OCC or other regulatory agencies. In addition, the OCC made 17 new contacts specifically related to this evaluation in key AAs during the summer of 2003. These interviews were made with low-income housing specialists, small business development centers, social service groups, and community action groups. Relevant comments from these community representatives were included as appropriate in our performance context considerations. Information from community contacts is available in Appendix C.

Other Information

Assessment Areas - We determined that all assessment areas consisted of whole geographies, met the requirements of the regulation, reasonably reflected the different trade areas that the various branches could service, and did not arbitrarily exclude any low- or moderate-income areas.

Inside/Outside Ratio – We considered the volume of loans made inside USB assessment areas a positive factor in our evaluation of lending performance. We analyzed the volume of bank loan originations or purchases within the bank's assessment areas at both the state and bank level. Our conclusions were based solely on bank originations or purchases and did not include any affiliate data.

At the bank level, 92% of all mortgage loans, 98% of all small business loans, and 93% of all consumer loans were made within USB assessment areas. We did not identify any products or states in which the in/out ratio was a concern.

Flexible Loan Programs - USB's use of flexible loan programs positively impacted its Lending Test performance. USB offers several nationwide loan programs that support affordable housing as well as programs that support small businesses.

USB made nearly 42,000 of these types of loans totaling \$4.9 billion. Some examples include:

USB has a 0% Deferred Assistance Loan program that can be used in conjunction with the American Dream product. This 0% Deferred program assists with down payment, closing costs, or with rehabilitation gap funding. Eligible borrowers must meet income requirements which are less than 80% of MFI. Maximum assistance is limited to \$5,000.

The American Dream program is a fixed-rate financing program that allows rehabilitation funds to be included. Borrower must meet income requirements which are less than 80% of MFI. No income limits are enforced if the purchased property is located in a low- or moderate-income census tract. Borrower must provide a minimum of \$1,000 or 2% of the purchase price from borrower's own funds. The program also allows for some flexibility in credit guidelines. There are no minimum credit scores and a borrower cannot be rejected because of a lack of established credit history.

Another example is the Credit Builder program. This program is widely used and it helps first time borrowers or newly established credit users establish a credit history. Credit limits are between \$1,000 and \$10,000 fully secured by a certificate of deposit. Applicant must provide proof of income, but need not have an established credit history.

USB has a unique private placement bond program that has provided an alternative funding source to many multifamily housing developers across the country. Essentially, USB purchases tax-exempt, municipality issued housing bonds that have been awarded to specific affordable housing developments. The bank provides the developer with the funds to build the project and the bond issuer provides tax-exempt status to the financing. Because the bank finances the bond itself there are no underwriter costs. The developer receives the lowest possible rate in the marketplace because the bank passes its tax savings back to the project in a greatly discounted rate of interest. USB has made 32 of these private placements totaling \$207 million. These projects resulted in 4,036 affordable housing units.

In addition to these nationwide programs, USB offers flexible loan programs tailored for specific assessment areas. These programs are considered as appropriate within the applicable assessment areas.

Description of factors considered in our analysis under each performance test

Lending Test

For the various loan products considered under the Lending Test, we gave equal weighting to home purchase, home refinance, and small business loans in

developing our conclusions. These were the primary loan products for the bank. We gave secondary consideration to home improvement and consumer loans. In evaluating the bank's lending performance, we gave equal weighting to the geographic distribution and borrower distribution of the bank's lending. In many markets, the large volume of community development loans and the positive responsiveness of those loans to needs in the community were reasons to elevate the preliminary Lending Test rating for that area. These situations are described in the conclusions under each state as appropriate.

In all markets, we did not analyze or draw conclusions on a particular loan product if less than 50 loans were made of that product type. Generally, we found that analysis on fewer than 50 loans did not provide meaningful conclusions.

In our analysis of the distribution of loans to geographies with different income levels, we gave greater consideration to the bank's performance in moderate-income tracts if there were a limited number of businesses or owner-occupied housing units in the low-income tracts.

In our analysis of borrower distribution, we considered the impact that poverty levels have on the demand for mortgages from low-income individuals. We considered the high cost and overall affordability of housing in some markets and the difficulty that LMI applicants have in qualifying for home loans in those markets.

Investment Test

We gave primary consideration to the volume of investments and grants made during the current evaluation period. We also evaluated how responsive the investments were to identified community development needs. We gave secondary consideration to investments that were made in prior evaluation periods that remain outstanding.

Service Test

We gave primary consideration to USB's performance in delivering retail products and services to its assessment areas. Within this framework, we placed greater emphasis on the delivery of financial services and products to geographies and individuals of different income levels through the bank's distribution of branches. Our analysis of the branch network included plotting the location of branches on a map to determine if branches located in middle- or upper-income areas contributed to access to banking services from LMI areas. We also analyzed the distribution of deposit taking ATMs by income level of census tract and gave positive consideration if the ATMs enhanced the access to banking services for LMI individuals or geographies.

If branches were opened or closed within an assessment area, we evaluated the overall impact the action had on that area as well as adjoining neighborhoods. We

evaluated the range of services and products offered in all of the bank's offices. We specifically focused on differences in branch hours and services in LMI areas compared to those in middle- or upper-income geographies.

We evaluated the bank's record of providing community development services in AAs that received full-scope reviews. Our primary consideration in this review was the responsiveness to the needs of the community. Services that reflected ongoing relationships with organizations involved in community development are believed to have the most impact on the community and received the most consideration in our analysis.

Fair Lending Review

We found no evidence of illegal discrimination or other illegal credit practices.

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 low- and moderate-income 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 U.S. Bank National Association issued by the OCC, the institution's supervisory agency, as of December 31, 2002. The agency evaluates performance in AAs, as they are delineated by the institution, rather than individual 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 **U.S. Bank National Association** with respect to the Lending, Investment, and Service Tests:

Performance Levels	U.S. Bank National Association Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	
High Satisfactory			X
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.

The major factors that support this rating include:

USB’s lending performance is excellent. The volume of community development lending and responsiveness of these loans to identified needs in the bank’s various assessment areas was a driving factor in elevating the bank’s good lending performance to an excellent level.

- In the vast majority (87 of 132) of the bank’s assessment areas, the volume and responsiveness of community development lending is excellent. Most of USB’s community development loans addressed affordable housing needs or projects that helped to stabilize or revitalize LMI areas. We did, however, note 30 assessment areas without any community development lending.
- The distribution of loans to borrowers of different income levels is good. Home refinance and consumer lending to LMI borrowers was excellent. Home purchase and home improvement lending was good. Lending to businesses with different revenue sizes was only adequate.
- The distribution of loans to geographies of different income levels is good. While home purchase, home improvement, and small business lending showed good penetration into LMI geographies, the refinance product was only adequate and consumer lending was poor.
- Lending activity is excellent. USB typically has very favorable market shares for its loan products and ranks as one of the leaders in providing loans within the market. Lending volumes are also strong considering USB’s resources and capacity.

USB originated an excellent volume of qualifying investments. USB has demonstrated excellent responsiveness to the identified investment needs of its communities, particularly as it relates to the need for affordable housing. We noted that 85% of the dollars invested by the bank related to affordable housing.

- We assigned Outstanding ratings to six of the nine major rating areas. We rated the other three areas High Satisfactory.
- USB has responded to the need for affordable housing primarily through purchases of Low Income Housing Tax Credits (LIHTCs). In markets where

LIHTCs were not readily available for purchase, however, we noted significantly lower volumes of investment. In these markets, the bank relied on qualifying grants and contributions oriented towards economic development needs or social services targeted at low- and moderate-income individuals.

- Despite the excellent volume of qualifying investments noted in numerous markets, we did note a number of assessment areas that had either minimal levels of, or no, qualifying investments. Since these assessment areas were mostly smaller markets, they had little impact on the overall rating of the bank. In some instances, the lack of investments did have a negative impact on the rating for a state. In most cases, we noted somewhat limited opportunities for investment in these same areas.
- None of the bank's investments are considered complex.

USB's Service Test performance is good, primarily relating to good access to the bank's products and services through its branch network.

- The bank's branch network is accessible to all portions of its community in most of the bank's assessment areas. We noted limited access to the bank's services in only four of the bank's 132 assessment areas.
- The bank's record of opening and closing branch offices neither adversely affected access to the bank's products and services, nor improved access to those services. The majority of the branch closures related to the February 2001 merger of USB and Firststar, and the need to reduce branch duplications.
- We noted some variances in branch hours within assessment areas, but the variances did not significantly inconvenience any specific areas within the bank's communities. Variances in branch hours generally related to branches located in grocery stores that offered extended weekday and weekend hours compared to other bank branches.
- The fact that the same products and services are offered at each of the bank's branches was a positive consideration.
- We noted a good level of community development services. Many of these services reflected ongoing relationships with groups involved in affordable housing and other services identified as needs within their communities.

Cincinnati, OH–KY-IN Multistate Metropolitan Area (MMA) Rating

CRA rating for the MMA¹:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>High Satisfactory</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating:

- Excellent distribution of loans to LMI borrowers and excellent lending activity was further enhanced by a good distribution of loans within LMI geographies and a positive level of community development loans.
- Good responsiveness to the investment needs of the MMA based on the volume of qualifying investments originated during the evaluation period.
- Excellent community development services and a good record of opening and closing offices boosted the bank's Service Test performance to good despite only adequate access to bank facilities and less convenient branch hours in LMI areas.

Description of Institution's Operations in the Cincinnati, OH–KY-IN MMA

The USB AA consists of nine of the twelve counties in the MMA. As of June 30, 2002, the bank had \$7.6 billion of deposits in this geographic area. In terms of deposit market share, USB ranks second with a 21.6% share compared to 23.4% for Provident Bank, the largest deposit holder. There are 87 FDIC insured depository institutions in the MMA, but the market is somewhat concentrated with the three largest banks holding 65% of the area's insured deposits. In addition to Provident Bank, Fifth Third Bank has a deposit market share similar to USB at 20%. The bank operates 96 branches and 167 ATMs in this AA. This AA contains 7.1% of the bank's total deposits.

Refer to the market profile for the Cincinnati, OH–KY-IN MMA in Appendix C for performance context information.

LENDING TEST

Lending Activity - Lending activity is excellent. USB has generated significant volumes of home mortgage, small business and consumer loans. The bank faces strong competition from many local and nationally based financial institutions, yet

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

has achieved very strong lending market shares and rankings. These loan products have market share ranks similar to the bank's second place rank for deposit market share within this market.

Distribution of Loans by Income Level of the Geography - The geographic distribution of loans is good. While all home mortgage loan products have good performance and small business lending is considered excellent, consumer lending within LMI geographies is poor. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower - The distribution of loans by income level of borrower is excellent. All mortgage loan products and consumer loans demonstrated excellent performance while small business performance is adequate.

Community Development Lending - Community development lending had a positive impact on lending performance in the MMA. USB made 39 CD loans totaling over \$39 million. This volume of loans represents 5% of Tier 1 capital allocated to the MMA. Most of the loans benefited programs to support affordable housing or to revitalize or stabilize an LMI area. The loans resulted in nearly 800 affordable housing units.

Product Innovation and Flexibility – USB did not provide us with any information on specific programs unique to the assessment area. Nationwide programs described under the Description of the Institution section are offered in this market. This performance criteria had a neutral impact on our Lending Test conclusion for the MMA.

INVESTMENT TEST

USB's investment volume is good. During 2001 and 2002, USB originated 116 investments in the MMA totaling \$21.6 million. As of year-end 2002, 24 prior period investments totaling \$934M remain outstanding, but this had little influence on the assigned rating.

SERVICE TEST

Retail Banking Services - The accessibility of the bank's deposit facilities is adequate. The access to bank branches in low-income census tracts is poor, but the access to branches in moderate-income census tracts is adequate. More weight was given to the bank's distribution of branches in moderate-income areas because the percentage of the AA's population living in moderate-income areas is much higher than the percentage in low-income areas. The access to bank branches was augmented by nine branches in either middle- or upper-income

census tracts that are adjacent to LMI areas. Access to banking services was also augmented by excellent access to deposit taking ATMs in moderate-income areas. Branch openings and closings in the MMA did not adversely affect the accessibility to banking services, particularly in LMI geographies. One branch was opened in a moderate-income area, while one was closed. Services offered by branches are consistent across the branch network, but as a result of branches in grocery stores, banking hours are less convenient in LMI areas.

Community Development Services - USB provided an excellent level of CD services to the MMA. We noted significant participation in the boards of CD organizations, particularly those working to address affordable housing and community services, identified needs in the community.

Refer to Tables 1-15 in the Multistate MA section of Appendix D for the facts and data that support all Test conclusions.

Minneapolis-St. Paul, MN-WI Multistate Metropolitan Area (MMA) Rating

CRA rating for the MMA¹:	<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:

- Excellent volumes of community development loans played a significant role in elevating the Lending Test rating to Outstanding. USB had excellent lending activity while its distribution of loans to borrowers of different income levels was good and its distribution of loans within LMI geographies was only adequate.
- Excellent distribution of loans for mortgage and consumer borrowers with different income levels was negatively impacted by poor distribution of loans to businesses with different revenue sizes.
- Good distribution of home purchase loans within LMI geographies was offset by poor penetration of consumer loans to LMI geographies. Other loan products demonstrated adequate penetration into LMI geographies.
- Excellent responsiveness to the investment needs of the MMA based on the large number of qualifying investments made during the evaluation period, as well as the number of prior period investments that remain outstanding.
- Excellent community development services and a good record of opening and closing offices boosted the bank's Service Test performance to good despite adequate access to bank branches and less convenient branch hours in LMI areas.

Description of Institution's Operations in the Minneapolis-St. Paul, MN-WI MMA

The USB AA consists of all the counties in the MMA. As of June 30, 2002, the bank had \$11.7 billion of deposits in this geographic area. In terms of deposit market share, USB ranks second with a 25.0% share compared to 33.1% for Wells Fargo Bank MN NA. There are 168 FDIC insured depository institutions in the MMA, but the market is concentrated with the two largest banks holding 58% of the area's insured deposits. The third largest bank in the AA, TCF National Bank, only holds 6.6% of the market's deposits. USB operates 83 branches and 474 ATMs in this AA. This AA contains 11.3% of the bank's total deposits.

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

Refer to the market profile for the Minneapolis-St. Paul, MN-WI MMA in Appendix C for performance context information.

LENDING TEST

Lending Activity - Lending activity is excellent. This is USB's largest market and lending volumes reflect its strong presence in the area. Despite strong competition from national and local financial institutions, USB has attained a second place rank for deposits and generally comparable rankings for its loan products. Overall, USB generated a very significant volume of all loan types, especially consumer loans, in this market.

Distribution of Loans by Income Level of the Geography - The geographic distribution of loan products is adequate. Distribution of home purchase loans is good while home improvement and refinance loan products are both adequate. The penetration of consumer loans into LMI census tracts is poor while small business lending is adequate. Excellent penetration of small business loans in low-income tracts somewhat mitigated poor performance in moderate-income tracts. Performance in moderate-income census tracts was given more weight due to those areas having more businesses than low-income areas. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower - The distribution of loans by income level of borrower is good. The distribution of mortgage loans to borrowers of different income levels is excellent for home purchase and refinance loans and good for home improvement. Consumer lending to borrowers of different income levels is also excellent. The distribution of business loans to borrowers with different revenues is, however, poor.

Community Development Lending - Community development lending had a significant, positive impact on lending performance. USB made 47 CD loans totaling \$209 million. This sizable volume of loans represents 17.6% of Tier 1 capital allocated to the MMA. Most loans served affordable housing purposes and over 1,200 affordable housing units were created. The volume of CD loans showed excellent responsiveness to identified needs in the community. Loans to revitalize or stabilize LMI geographies also were significant.

Product Innovation and Flexibility - USB's use of flexible or innovative loan programs positively impacted its Lending Test performance. In addition to nationwide or regional programs, USB offered an innovative loan/private placement program that resulted in four large loans in this MMA that met this criterion. These loans totaled nearly \$28 million and addressed affordable housing needs in the AA by creating approximately 480 affordable housing units. USB also offered another loan program within the city of Minneapolis that demonstrated flexible loan standards for affordable housing borrowers.

INVESTMENT TEST

USB's investment volume is excellent. During 2001 and 2002, USB made 209 investments in the MMA totaling \$236.1 million. As of year-end 2002, 46 prior period investments totaling \$50.2 million remain outstanding which also adds support for the assigned rating. USB's investments were responsive to the identified need in this MMA for affordable housing.

SERVICE TEST

Retail Banking Services - The accessibility of the bank's deposit facilities is adequate. The percentage of bank branches in low- and moderate-income census tracts is adequate in comparison to the percentage of the AA's population living in those areas. The access to bank branches is somewhat augmented by four branches in Minneapolis and four branches in St. Paul that are located in middle- and upper-income census tracts adjacent to LMI areas. We also noted excellent access to deposit taking ATMs in low-income areas. No branches were opened or closed in LMI areas. Services offered by branches are consistent across the branch network, but banking hours are less convenient in LMI areas. None of the branches located in low-income areas have Saturday or Sunday hours, and the percentage of moderate-income branches with Saturday hours is less than the percentage of branches in middle- and upper-income census tracts that have Saturday hours. Sunday hours were noted in some middle- and upper-income branches and these related to branches located inside of grocery stores.

Community Development Services - USB provided an excellent level of CD services to the MMA. We noted significant participation in the boards of CD organizations, and many CD services focused on affordable housing and economic development, identified needs in the community.

Refer to Tables 1-15 in the Multistate MA section of Appendix D for the facts and data that support all Test conclusions.

Portland-Vancouver, OR-WA Multistate Metropolitan Area (MMA) Rating

CRA rating for the MMA¹:	<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:

- Excellent volumes of community development loans played a significant role in elevating the Lending Test rating to Outstanding. Lending activity was good as was the distribution of loans into LMI geographies. Lending to borrowers with different income levels was only adequate.
- Excellent responsiveness to the investment needs of the MMA based on the large number of qualifying investments made during the evaluation period, as well as the number of prior period investments that remain outstanding.
- Good service test performance resulted from the excellent branch distribution and level of community development services that was partially offset by the other performance criteria. The bank's branch hours and services were adequate, and the record of opening and closing offices was good.

Description of Institution's Operations in the Portland-Vancouver, OR-WA MMA

The USB AA includes all counties in the MMA. As of June 30, 2002, the bank had \$5.2 billion of deposits in this geographic area. In terms of deposit market share, USB ranks first with a 27.3% share compared to 16.6% for Washington Mutual Bank, the second largest deposit holder. There are 37 FDIC insured depository institutions in the MMA, but the market is somewhat concentrated with the four largest banks holding 71% of the area's insured deposits. USB operates 95 branches and 272 ATMs in this AA and the AA contains approximately 5.0% of the bank's total deposits.

Refer to the market profile for the Portland-Vancouver, OR-WA MMA in Appendix C for performance context information.

LENDING TEST

Lending Activity - Lending activity is good. USB generated a large volume of loans of all types, especially consumer loans. While the bank ranks first for deposits in

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

the MMA, its rank for its loan products is only comparable for home improvement and small business loans. The bank's market share percentages for all loan products were somewhat lower than its 27% deposit market share.

Distribution of Loans by Income Level of the Geography - The overall geographic distribution of loan products is good. Home mortgage loans have generally excellent penetration into LMI geographies with only the refinance loan product considered good. Small business lending is excellent in both low- and moderate-income geographies. Consumer lending tended to pull down the overall conclusion regarding geographic distribution because the performance within LMI geographies is only adequate. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower - The distribution of loans by income level of borrower is adequate. The performance for the home mortgage products among low-income borrowers is adequate considering the number of individuals living below the poverty level. Individuals living below the poverty level typically have more difficulty qualifying for home loans. Our overall conclusion on mortgage lending to borrowers with different income levels is good supported by generally good performance among moderate-income borrowers. Lending to small businesses with different revenue sizes is poor. Consumer lending is good.

Community Development Lending - Community development lending had a significant, positive impact on the Lending Test rating for the MMA. USB made 16 CD loans totaling \$75.6 million (or 14% of allocated Tier 1 capital). The volume of dollars committed to CD loans showed excellent responsiveness to identified needs. Nearly all loans addressed affordable housing. One \$14 million loan to a statewide housing initiative is also considered complex.

Product Innovation and Flexibility - USB's use of flexible or innovative loan programs positively impacted its Lending Test performance. In addition to regional or nationwide programs, USB used an innovative community development/private placement loan program to fund three large loans that met affordable housing needs. These three loans totaled over \$37 million and resulted in nearly 600 affordable housing units.

INVESTMENT TEST

USB's investment volume is excellent. During 2001 and 2002, USB made 128 investments in the MMA totaling \$17.9 million. As of year-end 2002, 23 prior period investments totaling \$79.0 million remain outstanding which also adds support for the assigned rating. USB's investments were responsive to the identified need in this MMA for affordable housing.

SERVICE TEST

Retail Banking Services – The accessibility of the bank’s deposit facilities is excellent. The percentage of bank branches in low- and in moderate-income areas compares favorably to the percentage of the AA’s population in those areas. No branches were opened or closed in LMI areas during the evaluation period. Services offered by branches are consistent across the branch network, and variances in banking hours generally do not inconvenience any segments of the population. We did note that branches with Sunday hours, all grocery store branches, are located in middle-income areas.

Community Development Services - USB provided an excellent level of CD services to the MMA. We noted significant participation on boards of CD organizations and many services that addressed the identified need for affordable housing and, also, economic development.

Refer to Tables 1-15 in the Multistate MA section of Appendix D for the facts and data that support all Test conclusions.

St. Louis, MO-IL Multistate Metropolitan Area (MMA) Rating

CRA rating for the MMA¹:	<u>Satisfactory</u>
The Lending Test is rated:	<u>High Satisfactory</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:

- Excellent lending activity and distribution of loans to borrowers of different income levels was negatively impacted by poor geographic distribution of lending. The bank had a positive level of community development loans, but this activity did not significantly impact overall lending performance.
- Excellent responsiveness to the investment needs of the MMA based on the large volume of qualifying investments made during the evaluation period.
- Excellent community development services and a good record of opening and closing offices boosted the bank's performance to good despite only adequate access to branches and minor variances in branch hours.

Description of Institution's Operations in the St. Louis, MO-IL MMA

The USB AA consists of ten of the twelve counties in the MMA. As of June 30, 2002, the bank had \$8.7 billion of deposits in this geographic area. In terms of deposit market share, USB ranks first with a 21.9% share compared to 13.9% for Bank of America, National Association, the second largest deposit holder. There are 111 FDIC insured depository institutions in the MMA. USB operates 80 branches and 174 ATMs here and the area contains 8.4% of the bank's total deposits

Refer to the market profile for the St. Louis, MO-IL MMA in Appendix C for performance context information.

LENDING TEST

Lending Activity - Lending activity is excellent. The market rank of the various loan products is generally similar to the bank's number one deposit rank. While the market share percentages for the individual loan products is not as strong as the bank's deposit market share, this is a result of the strong competition from a large number of banks and other non-deposit taking lenders. Overall, USB generated a very large volume of loans in the market

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

Distribution of Loans by Income Level of the Geography - The overall geographic distribution of loan products is poor. The distribution of home mortgage loan products is generally poor as is consumer lending. By product, only home improvement loans show good penetration into both low- and moderate-income geographies. Refinance loans have poor performance in both low- and moderate-income geographies. Home purchase lending and consumer lending are poor in moderate-income tracts and poor in low-income tracts. Small business lending is good primarily as a result of excellent penetration into low-income tracts. Small business performance in moderate-income tracts is poor. While we did not identify any specific lending gaps, we did see elements of weaker penetration in St. Clair County and the City of St. Louis for small business lending.

Distribution of Loans by Income Level of the Borrower - The distribution of loans by income level of the borrower is excellent. The distribution of home mortgage products to both low- and moderate-income borrowers is excellent. The distribution of consumer loans to low-income borrowers is good. We gave slightly more consideration to the excellent performance shown with moderate-income borrowers and consider overall consumer loan performance to be excellent. The distribution of loans to businesses with different revenues is adequate.

Community Development Lending – The volume of CD lending is a positive reflection of USB’s involvement and responsiveness to the area. USB made 53 CD loans totaling nearly \$64 million. This amount represents 7% of Tier 1 capital allocated to the MMA. Most of the dollars (over \$50 million) are involved with various programs to revitalize or stabilize LMI areas. Thirty-nine loans totaling over \$12 million are involved with affordable housing programs, an identified need of the MMA.

Product Innovation and Flexibility - USB’s use of flexible loan programs had a neutral impact on its Lending Test performance in this MMA. Besides having access to nationwide flexible loan programs, USB made four loans totaling \$11,000. The loans were made out of two statewide affordable housing programs.

INVESTMENT TEST

USB’s investment volume is excellent. During 2001 and 2002, USB made 211 investments in the MMA totaling \$42.7 million. As of year-end 2002, 23 prior period investments totaling \$9.5 million remain outstanding which also had a positive impact on the assigned rating. USB’s investments are responsive to the identified need in this MMA for affordable housing.

SERVICE TEST

Retail Banking Services - The accessibility of the bank's deposit facilities is adequate. The percentage of bank branches in low-income areas is poor and the percentage of branches in moderate-income areas is adequate. We gave more weight to the access to branches in moderate-income areas due to the significantly greater percentage of the AA's population living in those areas. The access to bank branches was augmented by four branches on the Missouri side of the AA and three branches on the Illinois side of the AA that are adjacent to LMI areas. The opening and closing of bank branches did not adversely affect the accessibility of bank branches, particularly in LMI areas. A branch was opened in a low-income area of St. Louis. In Alton, Illinois, a branch in a moderate-income area was closed, but two other branches continued to adequately serve the area. There is no variation in services offered by bank branches, but we noted that the bank's two branches in low-income areas do not have Saturday hours. Most of the bank's other branches do have Saturday hours, including all of the branches located in moderate-income areas.

Community Development Services - USB provided an excellent level of CD services to the MMA. We noted significant participation in the boards of CD organizations and many services targeted toward affordable housing and economic development, identified needs within the AA.

Refer to Tables 1-15 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:	<u>Satisfactory</u>
The Lending Test is rated:	<u>High Satisfactory</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:

- Excellent community development lending boosted the overall Lending Test rating to High Satisfactory. This support was needed due to the poor distribution of lending to borrowers of different income levels. We also noted that the generally excellent geographic distribution of lending was diminished by lending gaps noted in south-central Los Angeles. These gaps had a negative impact on the geographic distribution conclusion for Los Angeles.
- Excellent responsiveness to the investment needs within the state based on the large volume of qualified investments made during the evaluation period.
- Good level of community development services and a good record of opening and closing offices resulted in a Service Test rating of High Satisfactory despite poor access to branches in Los Angeles. The stronger distribution of branches in areas receiving limited-scope reviews was a significant factor in this conclusion.

Description of Institution's Operations in the State of California

USB has 19 AAs within the state. Fifteen of the AAs are in MAs and four in non-metropolitan areas. Statewide, the bank holds \$7.2 billion of deposits and this total represents 7.0% of the bank's total deposits. Ranked by deposits, California is the fifth largest rating area for USB. Within California, 22.6% of the bank's deposits are concentrated in the Los Angeles–Long Beach PMA. The next largest concentration of deposits in the state is in the Sacramento PMA with 21% of the bank's state total. For the California rating area, we selected the Los Angeles–Long Beach PMA for a full-scope review because it represents USB's largest presence in the state. The remaining MAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

Refer to the market profile in Appendix C for performance context information for the Los Angeles–Long Beach PMA.

LENDING TEST

Lending performance in the Los Angeles-Long Beach PMA is good. Performance in limited-scope AAs did not impact the Lending Test rating for California.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Los Angeles-Long Beach PMA is good. The volume of loans generated is good especially in light of the strong competition in the area. Despite the fact that this area is the fifth largest of all USB markets, deposit and lending market shares less than one percent indicate the highly competitive nature of the Los Angeles area. While USB ranks eighteenth out of the 137 banks located there for deposits, its rank for loan products is typically somewhat lower except for small business loans that had a slightly higher market rank.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. While the distribution of loans to LMI geographies broken down by the various loan products indicates excellent overall performance, the geographic distribution conclusion was negatively impacted by the absence of small business loans in clusters of census tracts in south-central Los Angeles. These same low- and moderate-income tracts also had weak home mortgage lending patterns. The distributions of home purchase, home refinance and small loans to businesses within both low- and moderate-income tracts across the rest of the PMA are excellent. The distributions of home improvement loans and consumer loans are adequate in the other low- and moderate-income geographies of the PMA.

Distribution of Loans by Income Level of the Borrower – The overall distribution of loans to borrowers with different income levels is poor even after the ability of low-income borrowers' to afford a house is considered. For all mortgage loan products, USB had poor performance among low-income borrowers. For moderate-income borrowers, USB had poor performance for home purchase loans, poor performance for home improvement loans, and adequate performance for refinance loans. USB's performance for loans to businesses of different revenues sizes was also poor. The distribution of consumer loans was good overall with excellent performance for moderate-income borrowers and adequate performance among low-income borrowers.

Community Development Lending - Community development lending had a significant, positive impact on lending performance in the Los Angeles-Long Beach PMA. During the evaluation period, the bank originated 12 CD loans totaling nearly \$56 million. This dollar volume represents 33.8% of the Tier 1 capital allocated to this PMA. USB showed great responsiveness to identified need for affordable housing as nearly \$51 million of these loans involved affordable housing projects.

Product Innovation and Flexibility - USB's Lending Test performance in California is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. In addition, USB offers one

statewide mortgage product with flexible guidelines. Within five of the state's different assessment areas, USB has also used an innovative private placement loan product that has resulted in eleven multifamily housing projects that provided nearly 1,500 units of affordable housing. These loans totaled \$68 million.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Orange County PMA and Ventura PMA were stronger than performance in the Los Angeles-Long Beach PMA primarily because of better lending to LMI borrowers. Orange County PMA also had excellent penetration into LMI geographies. Performance in the Oakland PMA, Redding MA, Riverside-San Bernardino PMA, Sacramento PMA, San Diego MA, Stockton-Lodi MA, and Yuba City MA is not inconsistent with the performance in the full-scope area. Performance in the remaining six assessment areas is weaker than the full-scope area. Five of these areas did not benefit from significant levels of CD lending. The remaining area, Vallejo-Fairfield-Napa, had an excellent level of CD lending but had poor performance in both borrower and geographic distribution of lending. Performance in limited-scope AAs did not impact the Lending Test rating in California.

INVESTMENT TEST

Based on a full-scope review, performance in the Los Angeles-Long Beach PMA is excellent. USB's level of qualifying investments represents excellent responsiveness to the identified needs of the AA, particularly as it relates to affordable housing. Performance in limited-scope AAs did not have an impact on the Investment Test rating for California.

Conclusions for Areas Receiving Full-Scope Reviews

USB's investment volume in the Los Angeles-Long Beach PMA is excellent. During 2001 and 2002, USB made 83 investments in the MA totaling \$17.6 million. As of year-end 2002, six prior period investments totaling \$2.8 million remain outstanding which also adds support for the assigned rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Chico-Paradise, Oakland, Orange County, Riverside-San Bernardino, Sacramento, San Diego, San Jose, Stockton-Lodi, Vallejo-Fairfield-Napa, Ventura, and Yolo MAs and the non-metropolitan AAs was not inconsistent with the performance noted in the full-scope area. Performance in the Modesto, Redding, and Yuba City MAs is weaker than that noted in the full-scope area based mainly on the volume of investments originated. However, these three areas represent only 4% of total deposits in California.

SERVICE TEST

Performance in the Los Angeles–Long Beach PMA is adequate. Performance in limited-scope AAs positively impacted the Service Test rating for California.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The accessibility of the bank's deposit facilities is poor in the Los Angeles–Long Beach PMA. While 9% of the AA's population lives in low-income areas, the bank has no branches in these areas. The access to branches is adequate within moderate-income areas. We noted that access to deposit taking ATMs is good in both low- and moderate-income areas and this augments access to banking services from those areas. Branch openings and closings did not adversely affect the accessibility to banking services in LMI geographies. The bank opened a total of 13 branches during the evaluation period and closed two. Three of the new branches and one of the closed branches were in moderate-income areas and access to banking services from moderate-income areas was modestly enhanced. We also note that two branches were opened adjacent to moderate-income areas and provided some additional access from those areas. Services offered by bank branches are consistent across the branch network. Slightly higher percentages of middle- and upper-income branches have Saturday hours, but the differences in hours are not significant.

Community Development Services - USB provided a good level of CD services to the Los Angeles–Long Beach PMA. We noted a good level of participation in the boards of CD organizations and contributions to social and educational services targeted at LMI families and economic development, an identified need of the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Service Test performance in the Oakland, Riverside-San Bernardino, San Jose, and Vallejo-Fairfield-Napa AAs is not inconsistent with the performance noted in the full-scope AA. The bank's performance in the Orange County, Sacramento, San Diego and Stockton-Lodi AAs is stronger than the performance in the Los Angeles-Long Beach area. The bank's performance in these areas is stronger due to good branch distributions. The bank's performance in the Modesto, non-metropolitan AAs, Chico-Paradise, Redding, Ventura and Yolo AAs is stronger than the bank's performance in the Los Angeles-Long Beach AA and excellent in each. The performance in these AAs is stronger due to excellent branch distributions.

Refer to Tables 1-15 in the California section of Appendix D for the facts and data that support all Test conclusions.

State of Colorado Rating

CRA Rating for the State:	<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:

- Excellent level of community development lending and performance in LMI geographies enhanced good lending activity and good performance to borrowers of different income levels.
- Excellent responsiveness to the investment needs of the state based on the large volume of qualifying investments made during the evaluation period as well as prior periods.
- Good access to bank branches and record of opening and closing offices were primary factors in the bank’s good Service Test performance. The excellent level of community development services helped offset the lack of branches in low- or moderate-income areas with Sunday hours.

Description of Institution’s Operations in the State of Colorado

USB has delineated ten AAs within the state. Seven of the AAs are in MAs and three in non-metropolitan areas. Statewide, the bank holds \$5.9 billion of deposits and this total represents 5.7% of the bank’s total deposits. Within Colorado, 77% of the bank’s deposits are concentrated in the Denver PMA. As a result, we selected the Denver PMA for a full-scope review. The next largest concentration of deposits in the state is in the Colorado Springs MA with 9% of the bank’s state total. The Colorado Springs and remaining MAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

Refer to the market profile in Appendix C for performance context information for the Denver PMA.

LENDING TEST

Lending performance in the Denver PMA is excellent. Performance in limited-scope AAs did not impact the Lending Test rating for Colorado.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Denver PMA is good. The volume of loans is good for all products, especially consumer. Lending market shares are typically lower than the bank’s deposit market share, but this is reflective of the

very large number of lenders active in the market. USB is ranked second for deposits in the PMA. Home improvement loans and small business lending have market ranks similar to deposits and the other loan products are somewhat lower.

Distribution of Loans by Income Level of the Geography - The distribution of loans to geographies of different income levels is excellent. The mortgage loan products and small business loans had excellent penetrations into low-income tracts. These products also had either good or excellent penetration into moderate-income tracts. While consumer lending is not as favorable because of poor performance in low-income geographies, it has adequate performance in moderate-income tracts and is considered adequate overall. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – USB’s distribution of loans to borrowers with different income levels is good. All mortgage products and consumer loans have excellent performance with moderate-income borrowers. When we consider the ability of individuals living in poverty to purchase or refinance a home, bank performance in lending to low-income borrowers is generally similar to the demographic and is considered good. USB’s performance among low-income consumer borrowers is adequate. The distribution of loans to businesses with revenue of different sizes in the Denver PMA is poor.

Community Development Lending – Excellent CD lending had a positive impact on lending performance in the Denver PMA and improved the Lending Test rating to Outstanding. During the evaluation period, the bank originated 26 CD loans totaling \$75.6 million. This dollar volume of loans represents 16.5% of the Tier 1 capital allocated to this AA based upon the percentage of bank deposits located here. Most of the loans, \$65 million, were for affordable housing, an identified need in the PMA. Another \$9 million involved projects that stabilized or revitalized LMI areas.

Product Innovation and Flexibility - USB’s Lending Test performance in Colorado is enhanced by the offering of nationwide as well as local flexible loan products that help meet the credit needs of LMI home buyers and small businesses. USB offers ten different programs available statewide that meet the flexibility standard. These programs resulted in 39 loans totaling over \$3 million. Within Denver, USB participated in four programs. One program provided first-time homebuyer assistance, while the remaining three involved USB’s innovative private placement bond program and provided 159 affordable housing units. USB also used this program in two other assessment areas in the state. These projects resulted in over 300 additional affordable housing units.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Pueblo MA is not inconsistent with the performance in Denver. Performance in all other assessment

areas is weaker. These assessment areas typically have weaker performance in both borrower and geographic distribution. In addition, the Grand Junction MA and Greeley PMA did not benefit from the presence of any CD lending.

INVESTMENT TEST

Performance in the Denver PMA is excellent. USB's level of qualifying investments represents excellent responsiveness to the identified needs of the AA, particularly as it relates to affordable housing. Performance in limited-scope AAs did not impact the Investment Test rating for Colorado.

Conclusions for Areas Receiving Full-Scope Reviews

USB's investment volume in the Denver PMA is excellent. During 2001 and 2002, USB made 151 investments in the MA totaling \$28.7 million. As of year-end 2002, 22 prior period investments totaling \$16.1 million remain outstanding, which also supports the assigned rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Investment Test performance in the Boulder-Longmont, Fort Collins-Loveland, Greeley, and Pueblo MAs is not inconsistent with the performance noted in the full-scope area. However, performance in the Colorado Springs and Grand Junction MAs, along with the non-metropolitan AAs, is much weaker than that noted in the full-scope area based mainly on the volume of investments originated. These three areas only represent 14% of USB's deposits in the state, and did not warrant a downgrade in the Investment Test Rating for Colorado.

SERVICE TEST

Performance in the Denver PMA is good. Performance in limited-scope AAs did not impact the Service Test rating for Colorado.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The accessibility of the bank's deposit facilities is good in Denver. The access to bank branches in low-income areas is adequate and the access to branches in moderate-income areas is good. More weight was given to the bank's distribution of branches in moderate-income areas because the percentage of the AA's population living in moderate-income areas is much higher than the percentage in low-income areas. There were no branch openings or closings in LMI areas. Services offered in branches are consistent across the branch network and hours of operation are generally consistent also. The

exception is that only branches in grocery stores have Sunday hours and all of these branches are located in middle- or upper-income census tracts.

Community Development Services - USB provided an excellent level of CD services within the Denver PMA. We noted significant participation in the boards of CD organizations and services targeted to meet the identified needs of affordable housing and economic development.

Conclusions for Areas Receiving Limited-Scope Reviews

Service Test performance in the Colorado Springs, Fort Collins-Loveland and non-metropolitan areas is not inconsistent with the bank's performance in the Denver AA. The bank's performance in the Grand Junction, Greeley and Pueblo AAs is weaker than the Denver area, due to branch distributions being adequate. The bank's performance in the Boulder-Longmont AA is stronger than the performance in Denver due to an excellent branch distribution.

Refer to Tables 1-15 in the Colorado section of Appendix D for the facts and data that support all Test conclusions.

State of Ohio Rating

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

The major factors that support this rating include:

- Excellent community development lending played a significant role in elevating the Lending Test rating to Outstanding. The distribution of lending by borrower income was also excellent. Good lending activity and distribution of lending by income level of geography also contributed to the rating.
- Good responsiveness to investment needs of the state based on the volume of qualifying investments originated during the evaluation period. An excellent volume of investments in the Cleveland-Lorain-Elyria PMA was partially offset by lower volumes in AAs receiving limited-scope reviews.
- Adequate performance for the Service Test is the result of good performance in the Cleveland-Lorain-Elyria PMA offset by weaker performance in the AAs receiving limited-scope reviews. Good performance in the Cleveland-Lorain-Elyria PMA resulted from excellent access to branches and CD services, but was offset by less convenient hours of banking services in LMI areas.

Description of Institution's Operations in the State of Ohio

USB has delineated 21 AAs within the state. One of these AAs, the Cincinnati MMA, is rated separately from the rest of the AAs in the state. The 20 remaining AAs in the State of Ohio include eleven MAs and nine non-metropolitan areas. Statewide, the bank holds \$5.6 billion of deposits and this total represents 5.4% of the bank's total deposits. Within Ohio, 33% of the bank's deposits are concentrated in the Cleveland-Lorain-Elyria PMA. As a result, we selected the Cleveland-Lorain-Elyria PMA for a full-scope review. The next largest concentration of deposits in the state is in the Columbus MA with 18% of the bank's state total. The Columbus MA, the remaining MAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

Refer to the market profile in Appendix C for performance context information for the Cleveland-Lorain-Elyria PMA.

LENDING TEST

Lending performance in the Cleveland-Lorain-Elyria PMA is excellent. Performance in the limited-scope AAs did not impact the Lending Test rating for Ohio.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Cleveland-Lorain-Elyria PMA is good. USB's deposit market rank is tenth out of fifty banks in the PMA. Home improvement and small business loans both have higher market ranks and shares than deposits for excellent volumes of lending. We noted smaller market ranks and shares for home purchase and refinance loans indicating adequate lending volumes considering the numerous other lenders active in the area.

Distribution of Loans by Income Level of the Geography - The distribution of loans to geographies of different income levels is good. All home mortgage products have excellent dispersions into both low- and moderate-income geographies. Small business loans have a good distribution with excellent penetration into moderate-income tracts, but only adequate dispersion into low-income tracts. The distribution of consumer loans is poor based on poor performance in low-income tracts and adequate performance in moderate-income tracts. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans to borrowers with different income levels is excellent. Home purchase, home improvement, and consumer loans each demonstrate excellent performance to both low- and moderate-income borrowers. Refinance loans have good performance to low-income borrowers and excellent performance to moderate-income borrowers. The distribution of loans to businesses with different revenue sizes is adequate.

Community Development Lending - Community development lending had a significant, positive impact on lending performance in the Cleveland-Lorain-Elyria PMA and was a major factor in elevating the overall Lending Test conclusion. During the evaluation period, the bank originated 19 CD loans totaling \$28 million. This dollar amount represents 15% of the Tier 1 capital allocated to this AA. Most loans (\$24 million) involved projects that revitalized or stabilized LMI areas. A \$2 million affordable housing loan is also considered complex. All loans show good responsiveness to needs in the PMA.

Product Innovation and Flexibility – Flexible or innovative loan programs had a neutral impact on the Lending Test rating for the state. Other than nationwide programs, USB participated in only three statewide programs in Ohio that demonstrated flexible loan standards. These programs resulted in 46 loans totaling \$3 million and were generally used for housing related purposes. In addition, USB participates in one affordable housing program in the full-scope PMA and another program in the Akron PMA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Akron, Canton-Massillon, Columbus, Huntington-Ashland, Youngstown-Warren MAs and the non-metropolitan assessment area are not inconsistent with the performance in the Cleveland-Lorain-Elyria PMA. All other assessment areas have weaker performance primarily because those areas did not benefit from large volumes of CD lending. Several of these areas also have weaker performance in lending to low- and moderate-income geographies than the full-scope area.

INVESTMENT TEST

Performance in the Cleveland-Lorain-Elyria PMA is excellent. However, performance in the limited-scope AAs had a negative impact on the Investment Test rating for Ohio.

Conclusions for Areas Receiving Full-Scope Reviews

USB's investment volume in the Cleveland-Lorain-Elyria PMA is excellent. During 2001 and 2002, USB made 100 investments in the MA totaling \$7.9 million. As of year-end 2002, twelve prior period investments totaling \$1.9 million remain outstanding, which also supports the assigned rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Akron, Canton-Massillon, Dayton-Springfield, and Mansfield MAs is not inconsistent with the performance noted in the full-scope area. The bank's Investment Test performance in the Columbus AA is weaker, but still good. However, performance in the Hamilton-Middletown, Huntington-Ashland, Lima, Steubenville-Weirton, and Youngstown-Warren MAs, along with the non-metropolitan AAs, is much weaker than that noted in the full-scope area due to lower volumes of investments. Because the areas with weaker performance represent 51% of total state deposits, we lowered the Investment Test Rating to High Satisfactory for Ohio.

SERVICE TEST

Performance in the Cleveland-Lorain-Elyria PMA is good, but performance in the limited-scope AAs negatively impacted the Service Test rating for Ohio.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The accessibility of the bank's deposit facilities in the Cleveland-Lorain-Elyria PMA is excellent. The percentage of branches in low- and

moderate-income tracts is good, and access to deposit facilities from these areas is significantly enhanced by seven branches located adjacent to LMI areas. Branch openings and closings did not adversely affect access to banking services, particularly from LMI areas. One branch located in a moderate-income census tract in the City of Ashtabula was closed, but two other branches remain in that area. Services offered by branches are consistent across the bank network, but hours of operation are slightly less convenient in LMI areas due to proportionally fewer branches having Sunday hours. The Sunday hours are offered in grocery store branches.

Community Development Services - USB provided an excellent level of CD services to the Cleveland-Lorain-Elyria MA. We noted significant participation on boards of CD organizations and a focus on providing health and educational services that benefit LMI individuals.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's Service Test performance in the Mansfield and Huntington-Ashland MAs is inconsistent and stronger than the bank's performance in Cleveland-Lorain-Elyria. The excellent performance results from excellent access to bank branches. In the Akron, Canton-Massillon, Columbus, Dayton-Springfield, Hamilton-Middleton, Lima, Steubenville-Weirton, Youngstown-Warren and non-metropolitan AAs the bank's performance is weaker, but still adequate. The performance in these areas is weaker because access to banking facilities is adequate. The AAs that had weaker performance than that noted in the Cleveland-Lorain-Elyria MA contain 64% of the bank's deposits in the state and negatively impacted the Service Test rating for Ohio.

Refer to Tables 1-15 in the Ohio section of Appendix D for the facts and data that support all Test conclusions.

State of Washington Rating

CRA Rating for the State:	<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:

- Excellent levels of community development lending elevated good lending activity, borrower distribution and geographic distribution of lending to an Outstanding rating.
- Excellent responsiveness to the investment needs of the state based on the large volume of qualifying investments made during the evaluation period, as well as prior periods.
- Excellent access to bank facilities and an excellent level of community development services were offset by an adequate record of opening and closing branches and somewhat less convenient branch hours in low- and moderate-income areas. This performance resulted in a good Service Test conclusion overall.

Description of Institution’s Operations in the State of Washington

USB has 13 AAs within the state. Eight are MAs and five are non-metropolitan areas. Statewide, the bank holds \$7.2 billion of deposits which represents 6.9% of total bank deposits. Within Washington, 63% of the bank’s deposits are concentrated in the Seattle–Bellevue–Everett PMA and this area was selected for a full scope review. The next largest concentration of deposits in the state is in the Spokane MA with 8% of the bank’s state total. Spokane, the remaining MAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

Refer to the market profile in Appendix C for performance context information for the Seattle-Bellevue-Everett PMA.

LENDING TEST

Lending performance in the Seattle-Bellevue-Everett PMA is excellent. Performance in limited-scope AAs did not impact the Lending Test rating for Washington.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Seattle-Bellevue-Everett PMA is good. USB is ranked third for deposits in the assessment area. The bank’s volume of home purchase and home improvement loans is good and refinance loans is

adequate. Home improvement loans had a similar rank but smaller market share than the corresponding deposit rank and market share. Home purchase loans had a much lower rank and market share but performance is mitigated by the fact there are nearly 350 lenders reporting those types of loans. The large number of refinance lenders was also taken into account, but the bank's market share and rank were lower than those noted for home purchase loans. Small business is somewhat lower in both market share and rank when compared to deposit market share and rank, and the volume is considered good. Consumer loan volumes are very large.

Distribution of Loans by Income Level of the Geography - The overall distribution of loan products to geographies of different income levels is good. The distribution of home purchase and small business loans is excellent. Home purchase loans reflected excellent penetration of low-income census tracts combined with good penetration of moderate-income areas. Small business lending was excellent in both categories. Home improvement lending was also excellent in low-income census tracts, but distribution is good overall due to adequate distribution in moderate-income areas. The geographic distribution of refinance loans is adequate and consumer lending is good. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The overall distribution of loans to borrowers of different income levels is good. Good home lending and excellent consumer distribution is partially offset by poor lending to businesses with different revenue sizes. For consumer and mortgage loan products, USB had excellent lending to moderate-income individuals. Mortgage lending to low-income individuals was good to excellent considering the number of individuals living below the poverty level that would have difficulty qualifying for a mortgage.

Community Development Lending - Community development lending had a positive impact on lending performance in the Seattle-Bellevue-Everett PMA and was a significant factor in the conclusion that Lending Test performance is excellent overall. During the evaluation period the bank originated 19 CD loans totaling nearly \$74 million. This dollar volume represents 16% of the Tier 1 capital allocated to this AA. Two loans totaling nearly \$10 million are considered complex. These loans demonstrated responsiveness to identified needs for affordable housing, projects to help stabilize or revitalize LMI areas, or for social services that benefit local LMI residents.

Product Innovation and Flexibility - USB's Lending Test performance in Washington is enhanced by bank-wide and statewide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. USB participates in six statewide programs that have resulted in 70 loans totaling \$14.5 million. Five programs help to provide affordable housing and the remaining assist small farmers. USB also participates in a Seattle affordable housing program and another housing

program for Snohomish County. These two programs have resulted in four loans totaling \$30,750.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Bellingham, Olympia, Spokane, and Yakima MAs is not inconsistent with the bank's performance in the Seattle-Bellevue-Everett PMA. The Bremerton PMA has weaker performance because of much weaker performance in LMI geographies coupled with limited CD lending. The Richland-Kennewick-Pasco MA, Tacoma PMA, and the non-metropolitan areas have weaker performance than the full-scope area because of lower performance in both borrower and geographic distribution. Performance in limited-scope AAs did not impact the Lending Test rating in Washington.

INVESTMENT TEST

Performance in the Seattle-Bellevue-Everett PMA is excellent. USB's level of qualifying investments represents excellent responsiveness to the identified needs of the AA, particularly as it relates to affordable housing. Performance in limited-scope AAs did not impact the Investment Test rating for Washington.

Conclusions for Areas Receiving Full-Scope Reviews

USB's investment volume in the Seattle-Bellevue-Everett PMA is excellent. During 2001 and 2002, USB made 178 investments in the PMA totaling \$43.9 million. As of year-end 2002, 22 prior period investments totaling \$17.8 million remained outstanding, further supporting the assigned rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Olympia, Richland-Kennewick-Pasco, Spokane, and Tacoma MAs, along with the non-metropolitan AAs, was not inconsistent with the performance noted in the full-scope area. Performance in the Bellingham and Bremerton MAs is weaker, but still good. In the Yakima MA, the performance is weaker and adequate. The weaker performance in these areas is the result of lower volumes of investments. These three areas represent 13% of total state deposits, and did not cause a downgrade in the Investment Test Rating for Washington.

SERVICE TEST

Performance in the Seattle-Bellevue-Everett PMA is good. Performance in limited-scope AAs did not impact the Service Test rating for Washington.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The accessibility of the bank's deposit facilities is excellent in the Seattle-Bellevue-Everett PMA. The percentage of bank branches in both low- and moderate-income areas exceeds the percentage of the AA's population living in those areas and is excellent. The bank's record of opening and closing branches has generally not adversely affected accessibility to bank branches from LMI areas. During the evaluation period, the bank closed 11 branches, including three in moderate-income census tracts. Bank branches that remain in close proximity to the closed branches mitigate the branch closures in moderate-income census tracts. For two of the branches closed in moderate-income census tracts, the bank still has a branch in the affected census tract. For the third closed branch, a branch remains in an adjacent census tract. Services offered by branches are consistent across the branch network and branch hours do not generally inconvenience LMI areas. We did note that the percentage of branches in LMI areas that have Saturday hours is less than the percentage of branches in middle- and upper-income areas that have Saturday hours.

Community Development Services - USB provided an excellent level of CD services to the Seattle-Bellevue-Everett PMA. We noted significant participation in the boards of CD organizations and a focus on services related to affordable housing and economic development, identified needs within the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Service Test performance in the Yakima AA is not inconsistent with the performance we noted in the Seattle-Bellevue-Everett PMA. The bank's Service Test performance in the Bellingham, Bremerton, Richland-Kennewick-Pasco and the non-metropolitan AAs is stronger than the bank's performance in the Seattle-Bellevue-Everett PMA due to excellent branch distributions. The bank's performance in the Olympia and Tacoma PMAs is weaker than the bank's performance in the Seattle-Bellevue-Everett PMA due to only adequate branch distributions.

Refer to Tables 1-15 in the Washington section of Appendix D for the facts and data that support all Test conclusions.

State of Wisconsin Rating

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

The major factors that support this rating include:

- Good distribution of loans to LMI borrowers and within LMI tracts was further supported by excellent lending activity and a positive level of community development loans.
- Good responsiveness to the investment needs of the state based on the volume of qualifying investments made during the evaluation period as well as prior periods. Excellent performance in the Milwaukee-Waukesha MA was offset by weaker performance and lower volumes of investments in the AAs reviewed using limited-scope procedures.
- Good access to banking facilities combined with services that don't vary across the branch network and a good level of community development services resulted in good Service Test performance overall.

Description of Institution's Operations in the State of Wisconsin

USB has delineated 17 AAs within the state. Eleven of the AAs are in MAs and six in non-metropolitan areas. Statewide, the bank holds \$10.1 billion of deposits and this total represents 9.8% of the bank's total deposits. Within Wisconsin, 69% of the bank's deposits are concentrated in the Milwaukee-Waukesha PMA. The next largest concentration of deposits in the state is in the Madison MA with 9% of the bank's state total. Because it has the largest portion of USB deposits in the state, we selected the Milwaukee-Waukesha PMA for full-scope analysis. The remaining MAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

Refer to the market profile in Appendix C for performance context information for the Milwaukee-Waukesha PMA.

LENDING TEST

Lending performance in the Milwaukee-Waukesha PMA is good. Performance in limited-scope AAs did not impact the Lending Test rating for Wisconsin.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Milwaukee-Waukesha PMA is excellent. USB has a strong presence in the area for both deposits and its lending products. USB is ranked second in the PMA for deposits and has a sizable deposit market share. The rankings for all mortgage products are comparable and USB is the top small business lender. Market shares for all loan products are lower than the bank's deposit market share, but this is realistic in light of the large numbers of lenders active in the PMA. USB has generated a large volume of loans of all types in the face of strong competition.

Distribution of Loans by Income Level of the Geography - The overall distribution of loan products into geographies with different income levels is good. USB has achieved excellent penetrations into low- and moderate-income geographies for its home purchase and home improvement products. Small business lending in geographies of different income levels is excellent because of excellent performance in low-income tracts. Performance for the refinance and consumer loan products is, however, weaker. USB has poor penetration into low-income tracts for both products. The distribution of refinance loans is adequate overall due to adequate penetration in moderate-income tracts, but consumer loan distribution is poor with poor penetration into moderate-income tracts. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower - The distribution of loans to borrowers of different income levels is good. USB has excellent performance with both low- and moderate-income borrowers for its home mortgage products and consumer loans. The bank, however, has poor performance to businesses with revenues under \$1 million.

Community Development Lending - Community development lending had a positive, but not significant, impact on lending performance in the Milwaukee-Waukesha PMA. During the evaluation period, the bank originated 12 CD loans totaling \$43.5 million. This dollar amount represents 6.2% of the Tier 1 capital allocated to this PMA. Half of the loans assisted affordable housing efforts in the PMA with one loan considered complex. Other loans helped to revitalize or stabilize LMI areas, while other loans helped provide necessary social services to LMI people. The CD loans were responsive to identified needs.

Product Innovation and Flexibility - USB's Lending Test performance in Wisconsin is enhanced by the offering of nationwide and statewide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. USB participates in five state programs that resulted in 543 loans totaling nearly \$30 million. Most loans were made through an environmental fund established to help small businesses with the clean-up of petroleum spills or leaks. Some other programs provided assistance to LMI people for affordable housing needs such as

down-payment assistance. In addition, within the full-scope area, USB participates in four programs that made 18 loans totaling nearly \$74,000. These loans all involved affordable housing.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Janesville-Beloit, La Crosse, and Racine MAs, as well as the non-metropolitan AA, were all stronger than the bank's performance in the Milwaukee-Waukesha PMA and excellent. This is primarily because these areas benefited from significant volumes of CD lending. The Green Bay MA had weaker, but adequate performance primarily because of poor performance in LMI geographies for its mortgage products. All other assessment areas had performance that was not inconsistent with the performance noted in the Milwaukee-Waukesha PMA.

INVESTMENT TEST

Performance in the Milwaukee-Waukesha PMA is excellent. However, performance in limited-scope AAs had a negative impact on the Investment Test rating for Wisconsin.

Conclusions for Areas Receiving Full-Scope Reviews

USB's investment volume in the Milwaukee-Waukesha PMA is excellent. During 2001 and 2002, USB made 90 investments in the MA totaling \$32.1 million. As of year-end 2002, 14 prior period investments totaling \$3.4 million remain outstanding, but did not have a material impact on the rating.

Conclusions for Areas Receiving Limited-Scope Reviews

As a result of a limited-scope review, the Investment Test performance in the Janesville-Beloit MA was not inconsistent with the performance noted in the full-scope area. The bank's performance in the Appleton-Oshkosh-Neenah and Madison MAs is weaker, but good. In Green Bay, Kenosha, La Crosse, Racine and Sheboygan, the bank's performance is weaker, but adequate. In Eau Claire, Wausau and the non-metropolitan areas the bank's performance is weaker and poor. The performance in these areas is weaker due to lower volumes of investments. Combined, the areas with weaker performance contain 30% of the bank's deposits in the state, and resulted in lowering the overall Investment Test conclusion to good.

SERVICE TEST

The bank's performance in the Milwaukee-Waukesha PMA is good and performance in limited-scope AAs did not impact the Service Test rating for Wisconsin.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The accessibility of the bank's deposit facilities in Milwaukee-Waukesha is good. The percentage of bank branches in low-income census tracts is good, and the percentage of bank branches in moderate-income tracts is adequate. We noted that the distribution of deposit taking ATMs in both low- and moderate-income census tracts is excellent and this factor enhances access to deposit facilities overall. The bank's record of opening and closing branches is adequate. One branch in a moderate-income census tract was closed during the evaluation period, but accessibility has not been significantly impacted because another bank branch is located within 1.2 miles of the closed branch. Services offered by branches are consistent across the branch network, and there are only minor differences in branch hours of operation across the branch network.

Community Development Services - USB provided a good level of CD services to the Milwaukee-Waukesha PMA. We noted good participation in the boards of CD organizations and a focus on providing health and educational services to LMI families.

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited-scope reviews, the Service Test performance in the Madison MA and non-metropolitan AAs is not inconsistent with the bank's performance in the Milwaukee-Waukesha PMA. The bank's performance in the Appleton-Oshkosh-Neenah, Eau Claire, Green Bay, La Crosse, Sheboygan, and Wausau Assessment Areas is stronger than the bank's performance in Milwaukee-Waukesha. In each AA, the stronger performance results from excellent distributions of branches by income level of census tract. The bank's Service Test performance in the Janesville-Beloit MA is weaker than the bank's performance in the Milwaukee-Waukesha PMA. The weaker performance in Janesville-Beloit is the result of branch distribution that is only adequate. The bank's performance in the Kenosha PMA is weaker than the bank's performance in Milwaukee-Waukesha because of a poor distribution of branches by income level of census tract. The bank's performance in the AAs receiving limited-scope reviews did not impact the overall Service Test rating for the state.

Refer to Tables 1-15 in the Wisconsin section of Appendix D for the facts and data that support all Test conclusions.

Other Rating Areas

Clarksville-Hopkinsville, TN–KY Multistate MA Rating

CRA rating for the Multistate MA¹:	<u>Satisfactory</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Needs to Improve</u>
The Service Test is rated:	<u>Low Satisfactory</u>

The major factors that support this rating:

- Excellent community development lending boosted the Lending Test rating to Outstanding. Excellent lending to low- and moderate-income borrowers and good lending volumes offset adequate performance in lending to low- and moderate-income geographies.
- Poor responsiveness to the investment needs of the MMA based on the low volume of investments originated during the evaluation period.
- Adequate access to deposit facilities and convenience of services and hours resulted in adequate Service Test performance despite a good level of community development services.

Description of Institution’s Operations in the Clarksville-Hopkinsville, TN-KY Multistate MA

The USB AA includes both counties in the MMA, which are Christian County in Kentucky and Montgomery County in Tennessee. As of June 30, 2002, the bank had \$211 million of deposits in this geographic area. In terms of deposit market share, USB ranks second with an 11.7% share compared to 16.8% for Area Bank, the largest deposit holder. There are 15 FDIC insured depository institutions in the MMA. Besides USB, Old National Bank and First Federal Savings Bank each holds approximately 11% of the area’s deposits. USB operates 12 branches and 15 ATMs in this MMA. This AA contains 0.2% of the bank’s total deposits and, as such, had minimal impact on the bank’s overall CRA rating.

LENDING TEST

Lending Activity - Lending activity in the MMA is good. In relation to the bank’s strong deposit base, we noted good volumes of home refinance, consumer and small business loans, excellent home improvement loan volume and adequate volumes of home purchase lending.

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

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is adequate. For home mortgage lending, we placed more emphasis on the performance in the moderate-income tracts because there is such a limited number of owner-occupied housing units in the low-income tracts. We noted adequate distributions for home purchase, refinance, and small business loans. USB has excellent performance for the home improvement loan product, but poor performance for consumer lending. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is excellent. We noted excellent distribution of lending for home purchase, refinance, and consumer loans. The distribution of home improvement loans among low- and moderate-income borrowers is good, as is the distribution of loans to businesses with revenues of different sizes.

Community Development Lending - Community development lending had a positive impact on lending performance and played a major role in elevating the Lending Test in this MMA to Outstanding. USB made two loans totaling \$2.6 million that were responsive to affordable housing needs. This dollar amount represents 12% of Tier 1 capital allocated to the MMA.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance.

INVESTMENT TEST

USB’s investment volume is poor. During 2001 and 2002, USB made four investments in the MMA totaling \$290 thousand. No prior period investments remain outstanding.

SERVICE TEST

Retail Banking Services - The accessibility of the bank’s deposit facilities is adequate. Substantially more weight was given to the bank’s percentage of branches in moderate-income areas because proportionally more of the MMA’s population lives in those areas. No branches were opened or closed in LMI areas. Services offered by bank branches are consistent across the branch network, and branch hours do not vary significantly. USB provided a good level of CD services.

Refer to Tables 1-15 in the Multistate MA section of Appendix D for the facts and data that support all Test conclusions.

Davenport-Moline-Rock Island, IA-IL Multistate MA Rating

CRA rating for the Multistate MA¹:	<u>Satisfactory</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>High Satisfactory</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating:

- Good lending volumes and distribution of loans within LMI geographies were enhanced by an excellent distribution of lending by borrower income.
- Good responsiveness to the investment needs of the MMA based on the volume of qualifying investments originated in the MMA.
- Excellent branch distribution and level of community development services resulted in an Outstanding Service Test rating. The services and hours offered at various branches do not inconvenience any segment of the MMA.

Description of Institution's Operations in the Davenport-Moline-Rock Island Multistate MA

The USB AA consists of all three counties in the MMA. The bank's AA includes Scott County in Iowa and Henry and Rock Counties in Illinois. As of June 30, 2002, the bank had \$458 million of deposits in this geographic area. In terms of deposit market share, USB ranks second with an 8.5% share compared to 12.5% for Wells Fargo Bank, Iowa, National Association, the largest deposit holder. There are 41 FDIC insured depository institutions in the MMA. USB operates ten branches and 20 ATMs in this AA that contains 0.4% of the bank's total deposits. As such, this MMA had minimal impact on the bank's overall CRA rating.

LENDING TEST

Lending Activity - Lending activity in the MMA is good. We noted good volumes of home purchase, home improvement, and consumer loans. We also found excellent small business and refinance loan volumes.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. Home purchase, home improvement, and small business lending performance were each excellent within LMI geographies. This performance was offset by adequate performance for refinance loans and poor performance for consumer loans. We did not identify any geographic gaps in lending.

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

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is excellent. We noted excellent distribution of lending for all mortgage products and consumer loans. The distribution of loans to businesses with different revenue size is adequate.

Community Development Lending - Community development lending had a neutral impact on lending performance. USB made one affordable housing loan for \$1 million.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance in this AA.

INVESTMENT TEST

USB’s investment volume is good. During 2001 and 2002, USB made 19 investments in the MMA totaling \$1.8 million. No prior period investments remain outstanding.

SERVICE TEST

Retail Banking Services - The accessibility of the bank’s deposit facilities is excellent. The services offered by bank branches are consistent across the bank network and variances in branch hours do not significantly inconvenience any segments of the community. USB provided an excellent level of CD services to the Multistate MA. No branches opened or closed during the evaluation period.

Refer to Tables 1-15 in the Multistate MA section of Appendix D for the facts and data that support all Test conclusions.

Fargo-Moorhead, ND-MN Multistate MA Rating

CRA rating for the Multistate MA¹:	<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>Low Satisfactory</u>

The major factors that support this rating:

- Excellent volumes of community development lending boosted good lending activity and lending to low- and moderate-income borrowers.
- Excellent responsiveness to the investment needs of the MMA based on the large volume of qualifying investments originated.
- Adequate performance resulted from the excellent distribution of bank branches being offset by less convenient hours at moderate-income branches and a poor level of community development services.

Description of Institution's Operations in the Fargo-Moorhead, ND-MN MA

The USB AA includes both counties in the MMA, which are Cass County in North Dakota and Clay County in Minnesota. As of June 30, 2002, the bank had \$302 million of deposits in this AA. USB ranks fourth in deposit market share at 8% share compared to 30.6% for the bank's affiliate, U.S. Bank North Dakota. Banks similar in size include State Bank of Fargo (13.2%), Wells Fargo Bank North Dakota, National Association (8.6%) and Wells Fargo Bank Minnesota, National Association (5.5%). USB operates six branches and 29 ATMs here. This AA contains 0.3% of the bank's total deposits, and as such has minimal impact on the bank's overall CRA rating.

LENDING TEST

Lending Activity - Lending activity in the MMA is good. We noted generally good loan volumes, especially considering the strong competition among numerous financial institutions located in this smaller community.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is adequate. Excellent distribution of small business loans is offset by a poor distribution of consumer loans. For mortgage lending, we placed more emphasis on performance in the moderate-income tracts because of the limited number of owner-occupied housing units in the low-income tracts. We noted poor performance for home purchase loans, good

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

performance for home improvement and adequate performance for refinance loans. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. We noted excellent distribution of lending for home purchase, refinance, and consumer loans. The distribution of home improvement loans was good, but the distribution of loans to businesses with different revenue sizes was poor.

Community Development Lending - Community development lending had a significant, positive impact on lending performance and elevated the overall Lending Test rating to Outstanding. USB made six CD loans totaling \$4 million. This is a significant volume for this community and represents 13% of allocated Tier 1 capital. All of the loans were responsive to identified affordable housing needs.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance.

INVESTMENT TEST

USB’s investment volume is excellent. During 2001 and 2002, USB made 16 investments in the MMA totaling \$2.2 million. As of year-end 2002, three prior period investments totaling \$640M remain outstanding. USB’s investments are responsive to identified affordable housing needs in the AA.

SERVICE TEST

Retail Banking Services - The accessibility of the bank’s deposit facilities is excellent. Primary emphasis was given to the percentage of branches in moderate-income census tracts which was excellent. There were no branches opened or closed in the AA during the evaluation period, so this performance factor was not considered in the evaluation. Services offered by branches are consistent across the bank’s branch network, but there are differences in the hours of branch operation that result in less convenience in using the branches located in moderate-income census tracts. Two of three branches located in moderate-income census tracts are open one less hour per day during the week than other bank branches, and only one of three moderate-income branches offers Saturday hours. The three branches located in middle- and upper-income areas offer Saturday hours. USB provided a poor level of CD services to the AA.

Refer to Tables 1-15 in the Multistate MA section of Appendix D for the facts and data that support all Test conclusions.

Grand Forks, ND-MN Multistate MA Rating

CRA rating for the Multistate MA ¹ :	<u>Satisfactory</u>
The Lending Test is rated:	<u>Low Satisfactory</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:

- Adequate performance in lending to borrowers of different income levels and adequate loan volumes helped offset poor performance in lending to LMI geographies.
- Excellent responsiveness to the investment needs of the MMA based on the large volume of qualifying investments.
- Excellent distribution of branches was partially offset by less convenient hours at the moderate-income branch and an adequate level of community development services.

Description of Institution's Operations in the Grand Forks, ND-MN Multistate MA

The USB AA consists of both counties in the MMA, which are Grand Forks County in North Dakota and Polk County in Minnesota. As of June 30, 2002, the bank had \$156 million of deposits in this geographic area. In terms of deposit market share, USB ranks third with a 13.5% share compared to 20.7% for Bremer Bank, National Association, the largest deposit holder in the MMA. There are 18 FDIC insured depository institutions in the MMA, but the market is somewhat concentrated with the four largest banks holding 62% of the area's insured deposits. The bank operates three branches and eleven ATMs in this AA. This AA contains 0.2% of the bank's total deposits and, therefore, this MMA had minimal impact on the bank's overall CRA rating.

LENDING TEST

Lending Activity - Lending activity in the MMA is adequate. We noted a modest volume of loans, even considering the factor strong competition plays in this smaller community. USB has a larger deposit market share and higher rank than it attained for all mortgage or small business products. Because of the limited number of loans made, we did not analyze home purchase or home improvement loans in evaluating the following performance criteria.

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

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is poor. Consumer and small business loans demonstrate poor performance and refinance loans are poor. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is adequate. We noted an excellent distribution of consumer loans, but this was offset by poor performance for refinance and an adequate distribution of small business loans.

Community Development Lending - Community development lending had a neutral impact on lending performance.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance.

INVESTMENT TEST

USB’s investment volume is excellent. During 2001 and 2002, USB made nine investments in the MMA totaling \$5.3 million. No prior period investments remain outstanding. USB’s level of qualifying investments represents excellent responsiveness to the identified needs of the AA, particularly as it relates to affordable housing.

SERVICE TEST

Retail Banking Services - The accessibility of the bank’s deposit facilities is excellent. There were no branches opened or closed during the evaluation period, so this performance factor was not considered in the evaluation. Services offered by branches are consistent across the bank’s branch network, but there are differences in the hours of branch operation that result in less convenience in using the branch located in a moderate-income census tract. The branch located in a moderate-income census tract is open two hours less per weekday and does not offer Saturday hours. The other two bank branches offer Saturday hours. USB provided an adequate level of CD services to the AA.

Refer to Tables 1-15 in the Multistate MA section of Appendix D for the facts and data that support all Test conclusions.

Kansas City, MO-KS Multistate MA Rating

CRA rating for the Multistate MA¹:	<u>Satisfactory</u>
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:

- Excellent performance in lending to borrowers of different income levels and overall loan volumes was offset by adequate performance in lending to LMI geographies.
- Excellent responsiveness to the investment needs of the MMA based on the large volume of qualifying investments originated during the evaluation period.
- Adequate distribution of branches combined with fairly consistent hours of branch operations and an adequate level of community development services contributed to the adequate Service Test conclusion. These factors bolstered the bank's poor record of opening and closing offices.

Description of Institution's Operations in the Kansas City, MO-KS Multistate MA

The USB AA includes eight of the eleven counties in the MMA. The bank's AA consists of Clay, Clinton, Jackson, Lafayette, Platte and Ray Counties in Missouri and Johnson and Wyandotte Counties in Kansas. As of June 30, 2002, the bank had \$2.3 billion of deposits in this geographic area. In terms of deposit market share, USB ranks fourth with a 7.8% share compared to 11.6% for Bank of America, National Association, the largest deposit holder. Other banks within the AA similar in size to USB are Commerce Bank, National Association and Capital Federal Savings Bank with 9.7% and 6.4% market shares, respectively. There are a total of 119 FDIC insured depository institutions in the MMA. USB operates 39 branches and 51 ATMs in this AA. This AA contains 2.2% of the bank's total deposits.

LENDING TEST

Lending Activity - Lending activity in the MMA is excellent. We noted large volumes of CRA reportable loans and consumer loans. There is strong competition from many local- and nationally-based financial institutions, yet USB has attained excellent rank and market shares for small business and home improvement loans. USB's market share for home purchase and refinance loans is good.

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

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is adequate. Excellent distribution of small business loans was offset by poor performance in home purchase and refinance lending and poor performance for consumer lending. The distribution of home improvement loans was good. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is excellent. We noted excellent distribution of lending for all mortgage products and consumer loans. The distribution of loans to businesses with different revenue sizes is adequate.

Community Development Lending - Community development lending had a positive impact on lending performance. USB made four CD loans totaling \$9 million, or 3.9% of allocated Tier 1 capital. Most of the loans were responsive to affordable housing needs while one \$3 million loan helped to revitalize or stabilize an LMI area.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test.

INVESTMENT TEST

USB’s investment volume is excellent. USB made 73 investments in the MMA totaling \$55.9 million. As of year-end 2002, twelve prior period investments totaling \$7.4 million remain outstanding, which also supports the assigned rating. USB’s investments were responsive to the identified need for affordable housing.

SERVICE TEST

Retail Banking Services - The accessibility of the bank’s deposit facilities is adequate. The bank has no branches in low-income census tracts, but has an adequate percentage of bank branches in moderate-income tracts. The bank’s performance in moderate-income areas received more consideration due to the significantly greater percentage of the AA’s population living in those areas. We also noted that access to deposit facilities from LMI areas in Jackson County was enhanced by four middle-income and three upper-income branches located adjacent or near to low-income areas. During the evaluation period, the bank closed one branch located in a moderate-income census tract and this closure reduced accessibility to bank branches from moderate-income areas. Services offered by bank branches are consistent across the branch network, and only modest differences were noted in branch hours between branches located in different

income levels of census tracts. USB provided an adequate level of CD services to the AA.

Refer to Tables 1-15 in the Multistate MA section of Appendix D for the facts and data that support all Test conclusions.

Louisville, KY-IN Multistate MA Rating

CRA rating for the Multistate MA¹:	<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:

- Excellent levels of community development lending played a significant role in elevating the Lending Test rating to Outstanding. While the distribution of loans to borrowers of different income levels was excellent, lending volumes were good and lending to LMI geographies was only adequate.
- Excellent responsiveness to the investment needs of the MMA based on the large volume of qualifying investments made during the evaluation period as well as prior periods.
- Excellent distribution of bank branches was somewhat offset by an adequate record of closing bank offices, good consistency in branch services and hours, and a good level of community development services.

Description of Institution's Operations in the Louisville, KY-IN Multistate MA

The USB AA consists of three of the seven counties in the MMA. The bank's AA includes Jefferson County in Kentucky and Clark and Floyd Counties in Indiana. As of June 30, 2002, the bank had \$697 million of deposits in this geographic area. In terms of deposit market share, USB ranks seventh with a 4.6% share compared to 23.6% for National City Bank of Kentucky, the largest deposit holder in the area. Banks similar in size to USB include Fifth Third Bank, Kentucky; Bank of Louisville; Stock Yards Bank & Trust Company; and Republic Bank & Trust Company with deposit market shares of 7.7%, 7.2%, 4.9%, and 3.8%, respectively. There are 35 FDIC insured depository institutions in the MMA. The bank operates 27 branches and 54 ATMs in this AA. This AA contains 0.7% of the bank's total deposits. As such, the MMA had minimal impact on the bank's overall CRA rating.

LENDING TEST

Lending Activity - Lending activity in the MMA is good. USB has generally good volumes of loans. Home improvement and small business market shares nearly mirror the deposit market shares.

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

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is adequate. USB had good distributions for home purchase and small business lending, but adequate performance for the home improvement and refinance products. USB had poor performance for consumer loans. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is excellent. We noted excellent distribution of lending for all products except small business which is adequate.

Community Development Lending - USB made five CD loans totaling \$21 million and this amount represents 29% of allocated Tier 1 capital. The loans are nearly equally split between affordable housing purposes and those that helped to revitalize or stabilize LMI areas.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance in this AA.

INVESTMENT TEST

USB’s investment volume is excellent. USB made 25 investments in the MMA totaling \$4.6 million. As of year-end 2002, 13 prior period investments totaling \$5.7 million remain outstanding which offers additional support for the assigned rating. USB’s investments are responsive to the identified need for affordable housing.

SERVICE TEST

Retail Banking Services - The accessibility of the bank’s deposit facilities is excellent. More consideration was placed on the bank’s performance in moderate-income census tracts because a significantly greater percentage of the AA’s population is located in those areas. The bank’s closing of branch offices has generally not adversely affected accessibility to branches. Three branches in moderate-income areas were closed during the evaluation period. In two of the three census tracts where the closed branches were located, the bank still had a branch office. Also, following the closures, the bank still had an excellent percentage of bank branches in moderate-income areas. Services offered by bank branches are consistent across the branch network, and extended branch hours are offered with the same frequency at branches located in census tracts of different income levels. USB provided a good level of CD services to the MMA.

Refer to Tables 1-15 in the Multistate MA section of Appendix D for the facts and data that support all Test conclusions.

Omaha, NE-IA Multistate MA Rating

CRA rating for the Multistate MA¹:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>High Satisfactory</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating:

- Excellent levels of community development lending and overall loan volumes were further supported by good performance among borrowers of different income levels and within geographies of different incomes.
- Good responsiveness to the investment needs of the MMA based on the volume of qualifying investments originated during the evaluation period.
- Good distribution of bank branches and a good record of opening and closing banking offices resulted in the High Satisfactory Service Test rating. Branch services and hours had adequate consistency which offset an excellent level of community development services.

Description of Institution's Operations in the Omaha, NE-IA Multistate MA

The AA includes all of the counties in the MMA. The bank's AA consists of Cass, Douglas, Sarpy and Washington Counties in Nebraska and Pottawattamie County in Iowa. As of June 30, 2002, USB had \$1.3 billion of deposits in this MMA. In terms of deposit market share, USB ranks second with a 12% share compared to 30.6% for First National Bank of Omaha, the largest deposit holder. Other banks similar in size to USB are Wells Fargo Bank Nebraska, National Association and Commercial Federal Bank with 11.5% and 8.1% deposit market shares, respectively. There are 51 FDIC insured depository institutions in the MMA. USB operates 34 branches and 104 ATMs here. This AA contains 1.3% of the bank's total deposits.

LENDING TEST

Lending Activity - Lending activity in the MMA is excellent. The bank's lending market share and rank were similar to its deposit share and rank for small business and home improvement loans. While its rank for home purchase and refinance loans was lower, we noted much stronger competition for these types of loans by the great number of lenders active in the market.

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

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. The distribution of small business loans is excellent. Home purchase and home improvement performance is good, while refinance is adequate and consumer lending is poor. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. We noted excellent distribution of lending for all mortgage products and consumer lending. The distribution of small business loans is, however, poor.

Community Development Lending – The volume of community development lending was a primary reason for elevating the Lending Test rating in the MMA to Outstanding. USB made 34 CD loans totaling \$40 million which is equal to 30.7% of allocated Tier 1 capital. Most loans helped provide needed affordable housing while two loans totaling \$16 million helped to revitalize or stabilize LMI areas. In addition, four of the loans are considered complex.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance.

INVESTMENT TEST

USB’s investment volume is good. USB made 119 investments in the MMA totaling \$4.9 million. As of year-end 2002, 18 prior period investments totaling \$792 thousand remain outstanding, but this had little impact on the assigned rating.

SERVICE TEST

Retail Banking Services - The accessibility of the bank’s deposit facilities is good. The percentage of branches in moderate-income areas received more consideration because a significantly higher percentage of the AA’s population resides in moderate-income areas compared to low-income areas. USB did not open or close any offices during the evaluation period. Services offered by bank branches are consistent across the branch network, and differences in branch hours do not significantly inconvenience any portion of the community. Differences in branch hours primarily relate to Sunday hours being offered more frequently in branches located in middle- and upper-income census tracts. Branches with Sunday hours operate in grocery stores. USB provided an excellent level of CD services.

Refer to Tables 1-15 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:	<u>Satisfactory</u>
The Lending Test is rated:	<u>High Satisfactory</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:

- Excellent volume of community development loans played a significant role in elevating the Lending Test rating to High Satisfactory. The volume of lending was good, but distribution of lending by income level of geography was poor and the distribution based on borrower income was adequate.
- Excellent responsiveness to the investment needs of the AA based on the large volume of qualifying investments originated.
- Good distribution of branches was the primary factor in the good Service Test conclusion. The consistency in branch services and hours as well as the level of community development services were considered adequate but did not impact the good branch distribution.

Description of Institution’s Operations in the State of Arizona

USB has delineated one AA within the state, the Phoenix-Mesa MA. Statewide, the bank holds \$87 million of deposits and this represents 0.1% of the bank’s total deposits. Because this is the bank’s only presence in the State of Arizona, we performed full-scope analysis procedures. USB has five branches and ranks 26th in deposits with a .26% market share.

LENDING TEST

Lending performance in the Phoenix-Mesa MA is good.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Phoenix-Mesa MA is good. We noted excellent volumes of refinance and small business loans, good volumes of home purchase and consumer lending, and a poor volume of home improvement loans.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is poor. We noted adequate distributions of home purchase and small business loans, but poor distributions of refinance, consumer lending, and home improvement lending. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is adequate. We noted good distributions for home purchase and consumer lending; adequate distributions for refinance and small business; and a poor distribution of home improvement loans.

Community Development Lending – CD lending had a significant, positive impact on lending performance overall in Phoenix-Mesa due to the volume of loans. USB made three CD loans that totaled \$2.2 million or 24.8% of allocated Tier 1 capital.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance in Arizona.

INVESTMENT TEST

Performance in the Phoenix-Mesa MA is excellent.

Conclusions for Areas Receiving Full-Scope Reviews

USB made 18 investments in the MA totaling \$37.1 million. As of year-end 2002, one prior period investment totaling \$75 thousand remains outstanding. USB’s investments were responsive to the identified need for affordable housing.

SERVICE TEST

Performance in the Phoenix-Mesa MA is good.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The accessibility of the bank’s deposit facilities is good. The percentage of branches in moderate-income areas received more consideration because a significantly higher percentage of the AA’s population resides in these areas compared to low-income areas. There were no branches opened or closed during the evaluation period and, as a result, this performance factor did not receive consideration in the analysis. Services offered by bank branches are consistent across the branch network, and differences in branch hours do not significantly inconvenience any portion of the community. USB provided an adequate level of CD services to the MA.

Refer to Tables 1-15 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:	<u>Satisfactory</u>
The Lending Test is rated:	<u>High Satisfactory</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:

- Good Lending Test performance is the result of excellent distribution of lending by income level of borrower offset by adequate geographic distribution of lending and adequate lending volumes.
- Excellent responsiveness to the investment needs of the state based on the large volume of qualifying investments originated.
- Good performance for the Service Test is the result of stronger branch distributions in AAs receiving limited-scope reviews which boosted the adequate conclusion noted for Little Rock-North Little Rock. In the Little Rock-North Little Rock AA, an adequate distribution of branches and good level of community development services was partially offset by poor consistency in branch hours between areas with different income levels.

Description of Institution’s Operations in the State of Arkansas

USB has delineated six AAs within the state. Two of the AAs are in MAs and four in non-metropolitan areas. Statewide, the bank holds \$1 billion of deposits which represents 1.0% of the bank’s total deposits. As such, this area had limited impact on the bank’s overall CRA rating. The Little Rock-North Little Rock MA contains 54% of USB’s deposits within the state which is the reason it was selected for a full-scope review. The remaining MA and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

LENDING TEST

Lending performance in the Little Rock-North Little Rock MA is good. Performance in the limited-scope areas did not impact the state’s Lending Test rating.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Little Rock-North Little Rock MA is adequate. We noted an excellent volume of home improvement loans and a good volume of consumer loans, but home purchase, refinance and small business lending was adequate.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is adequate. We noted an excellent distribution of small business lending and adequate distributions for home improvement and refinance lending, but the distribution of home purchase and consumer loans was poor. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is excellent. We noted excellent distributions for home purchase, home improvement, refinance, and small business loans. Consumer lending distribution is adequate.

Community Development Lending – A good level of CD lending was noted, but it did not significantly impact lending performance.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance in Arkansas.

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited-scope reviews, Lending Test performance in the non-metropolitan AAs is not inconsistent with the performance noted in the Little Rock-North Little Rock MA. Lending Test performance in the Fort Smith MA was stronger than Little Rock-North Little Rock. The performance in Fort Smith is similar to Little Rock-North Little Rock, except that Fort Smith does not have either low- or moderate-income areas so the geographic distribution of lending was not a factor. This difference resulted in different levels of performance for the two areas.

INVESTMENT TEST

Performance in the Little Rock-North Little Rock MA is excellent. USB’s level of qualifying investments represents excellent responsiveness to the identified needs of the AA, particularly as it relates to affordable housing. Performance in limited-scope AAs did not impact the Investment Test rating for Arkansas.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment volume in the Little Rock-North Little Rock MA is excellent. During 2001 and 2002, USB made 18 investments in the MA totaling \$3.6 million. As of year-end 2002, one prior period investment totaling \$3.3 million remains outstanding, which also adds support for the assigned rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited scope reviews, Investment Test performance in the non-MA is not inconsistent with the performance noted in the full-scope area. However, based mainly on the lack of qualifying investments, the performance in the Fort Smith MA is significantly weaker than the performance noted in the full-scope area and considered poor. Fort Smith only represents 6% of USB deposits in the state, and the weaker performance here did not warrant a downgrade in the overall Investment Test rating.

SERVICE TEST

Performance in the Little Rock-North Little Rock MA is adequate. Performance in limited-scope AAs positively impacted the Service Test rating for Arkansas.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The accessibility of the bank's deposit facilities is adequate in the Little Rock-North Little Rock MA. The bank has no branches in low-income areas, but this was not a significant factor in the evaluation due to the nominal percentage of the AAs population living in those areas. There were no branches opened or closed during the evaluation period and, as a result, this performance factor did not receive consideration in the analysis. Services offered by bank branches are consistent across the branch network, but there are differences in branch hours among the bank's branches that inconvenience the moderate-income portions of the community. Only one of three moderate-income branches has Saturday hours, while all but one middle-income and one upper-income branch have Saturday hours. There are also differences in weekday hours between the branches in moderate-income areas and other areas of the AA. USB provides a good level of CD services to the MA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Fort Smith and non-metropolitan areas was stronger than the bank's performance in Little Rock-North Little Rock MA. In the Fort Smith AA, the bank's performance was excellent because of an excellent branch distribution. In the non-metropolitan areas, the bank's performance was good due to its branch distribution.

Refer to Tables 1-15 in the Arkansas section of Appendix D for the facts and data that support all Test conclusions.

State of Idaho Rating

CRA Rating for the State:	<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>Outstanding</u>

The major factors that support this rating include:

- Excellent volume of community development loans played a significant role in elevating the Lending Test performance to excellent in the Boise City MA. The volume of lending, distribution of lending by income level of geography and distribution of lending by income level of borrower were good.
- Excellent volume of investments in the limited-scope areas elevated the good performance in the Boise City MA to excellent for the state overall. The good performance in the Boise City MA resulted from a good volume of qualifying investments originated during the evaluation period as well as prior periods.
- Excellent branch distributions in the limited-scope areas elevated the good performance in Boise City to excellent for the state overall. In Boise City, excellent community development services and good access to bank branches was somewhat offset by poor consistency in branch hours.

Description of Institution’s Operations in the State of Idaho

USB has delineated seven AAs within the state. Two of the AAs are in MAs and five in non-metropolitan areas. Statewide, the bank holds \$2.3 billion of deposits and this total represents 2.2% of the bank’s total deposits. For the Idaho rating area, we selected the Boise City MA for a full-scope review because 45% of the bank’s deposits are concentrated in the MA. The next largest concentration of deposits in the state is in the North Idaho non-metropolitan AA with 21% of the bank’s state total deposits. The remaining MAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

LENDING TEST

Lending performance in the Boise City MA is excellent. Performance in the limited-scope areas did not have an impact on the Lending Test rating in the state.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Boise City MA is good. We noted excellent volumes of home improvement, consumer and small business lending, but

this performance was partially offset by adequate volumes of home purchase and refinance loans.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. We noted good distributions of home purchase and small business loans, and adequate distributions of home improvement, refinance and consumer lending. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. We noted excellent distributions for home purchase and refinance loans; good distributions of home improvement and consumer lending; and a poor distribution of small business loans.

Community Development Lending – CD lending had a significant, positive impact on lending performance overall in Boise due to the volume of loans. USB made 11 CD loans that totaled \$22.7 million. That amount represents 21.9% of allocated Tier 1 capital. Most of the loans addressed the identified need for affordable housing.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance in Idaho.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Pocatello MA and non-metropolitan AAs is not inconsistent with the Lending Test performance noted in the Boise City MA.

INVESTMENT TEST

Performance in the Boise City MA is good. Performance in limited-scope AAs had a positive impact on the Investment Test rating.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment volume in the Boise City MA is good. USB made 52 investments totaling \$2.1 million. As of year-end 2002, eight prior period investments totaling \$4.0 million remain outstanding, which also supports the assigned rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Pocatello MA was not inconsistent with the performance noted in the full-scope area. However, the bank’s performance in the non-metropolitan areas was stronger than the

performance in Boise City and considered excellent. The stronger performance results from a greater volume of investments. The non-metropolitan AAs represents 53% of USB's deposits in the state and the stronger performance here warranted increasing the Investment Test rating for Idaho to Outstanding.

SERVICE TEST

Performance in the Boise City MA is good. Performance in limited-scope AAs positively impacted the Service Test rating for Idaho.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The accessibility of the bank's deposit facilities is good in the Boise City MA. There were no branches opened or closed during the evaluation period and, as a result, we did not consider this performance factor in our analysis. Services offered by bank branches are consistent across the branch network, but differences in branch hours create some inconvenience for LMI areas of the community. Only one of the bank's branches located in a LMI area has Saturday hours compared to 12 of 24 bank branches in other parts of the AA. Differences in hours also result from the ten grocery store branches located in middle- and upper-income areas. The grocery store branches have longer weekday hours and are open on Sundays. USB provided an excellent level of CD services to the MA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Pocatello MA and the non-metropolitan AAs was stronger than the bank's performance in Boise City. The stronger performance resulted from excellent branch distributions. The stronger performance in the non-metropolitan AAs warranted elevating the state rating.

Refer to Tables 1-15 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:	<u>Satisfactory</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>High Satisfactory</u>
The Service Test is rated:	<u>Low Satisfactory</u>

The major factors that support this rating include:

- Excellent volume of lending was offset by an adequate distribution of lending by income level of geography and good distribution of lending by borrower income level. Community development lending was excellent, but this factor did not significantly impact the overall conclusion.
- Good responsiveness to the investment needs of the state based on the volume of qualifying investments originated during the evaluation period, as well as prior periods.
- Poor branch distribution was boosted by a good level of community development services, adequate consistency in services and hours of operations at branches, and a good record of opening and closing of branch offices.

Description of Institution’s Operations in the State of Illinois

USB has delineated 12 AAs within the state. One of these AAs is the Davenport–Moline–Rock Island MMA which is rated separately from the rest of the AAs in the state. The eleven State of Illinois AAs include four in MAs and seven in non-metropolitan areas. Excluding the MMA, the bank holds \$4 billion of deposits in the state and this total represents 3.9% of the bank’s total deposits. We selected the Chicago PMA for a full-scope review because 62% of the bank’s deposits within the state are concentrated in the Chicago PMA. The next largest concentration of deposits in the state is in the Springfield MA with 8% of the bank’s state total. Springfield, the remaining MAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

LENDING TEST

Lending performance in the Chicago PMA is good. Performance in limited-scope AAs did not impact the Lending Test rating.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Chicago PMA is excellent. We noted excellent volumes of home purchase, home improvement, refinance, and small business lending, and a good volume of consumer loans.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is adequate. We noted good distributions of home purchase and home improvement loans; an adequate distribution of refinance lending; and poor distributions of consumer and small business lending. While we did not identify any gaps in lending, we noted some areas of weak small business loan penetration on the South side of Chicago, the southern portion of Cook County, and the southeastern portion of Kane County.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. We noted excellent distributions for home purchase, home improvement, refinance, and consumer lending, and an adequate distribution of small business loans.

Community Development Lending – We noted an excellent volume of CD lending in Chicago, but it did not significantly impact lending performance overall.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance in Illinois.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Springfield MA and non-metropolitan AAs is not inconsistent with the performance noted in Chicago. Lending Test performance in the Bloomington-Normal MA was stronger than the performance in Chicago due to stronger geographic and borrower distributions. Lending Test performance in the Rockford MA is weaker, but adequate due to a smaller volume of lending and weaker geographic distribution of lending.

INVESTMENT TEST

Performance in the Chicago PMA is excellent. However, performance in limited-scope AAs had a negative impact on the Investment Test rating for Illinois.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment volume in the Chicago PMA is excellent. During 2001 and 2002, USB made 150 investments in the PMA totaling \$8.4 million. As of year-end 2002, 35 prior period investments totaling \$8.1 million remain outstanding, which also supports the assigned rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited scope reviews, Investment Test performance in the Bloomington-Normal and Rockford MAs was not inconsistent with the performance noted in the full-scope area. However, performance in the Springfield MA was significantly weaker than that noted in the full-scope area and considered poor. In the non-metropolitan AAs, the banks performance was weaker, but adequate. With 31% of USB's deposits derived from these areas, a decrease in the Investment Test rating to High Satisfactory was warranted.

SERVICE TEST

Performance in the Chicago PMA is adequate. Performance in limited-scope AAs did not impact the Service Test rating for Illinois.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The accessibility of the bank's deposit facilities is poor in the Chicago PMA. The percentage of bank branches in moderate-income areas is poor. We also noted that the bank has no branches located in low-income areas even though almost 10% of the AA's population is located in those areas. No branches were opened or closed in LMI areas, and, as a result, this performance factor did not receive consideration in the analysis. Services offered by bank branches are consistent across the branch network. There are some variances in hours of operation across the branch network that relate to grocery store branches being located in middle- and upper-income areas, but the differences do not significantly inconvenience LMI areas of the community. USB provided a good level of CD services to the PMA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Bloomington-Normal MA and non-metropolitan AAs is not inconsistent with the bank's performance in the Chicago PMA. The bank's Service Test performance in the Rockford and Springfield MAs was stronger due to better branch distributions. We noted excellent Service Test performance in Rockford and good performance in Springfield.

Refer to Tables 1-15 in the Illinois section of Appendix D for the facts and data that support all Test conclusions.

State of Indiana Rating

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

The major factors that support this rating include:

- Excellent volumes of lending, distributions of lending by income level of geography and income level of borrower resulted in excellent Lending Test performance overall.
- Poor responsiveness to the investment needs of the AA based on the low volume of qualifying investments originated during the evaluation period.
- Excellent branch distribution is partially offset by a good level of community development services and good consistency in branch services and hours.

Description of Institution’s Operations in the State of Indiana

USB has one AA within the state. This AA is in a non-metropolitan area consisting of Fayette, Randolph, and Wayne Counties in eastern Indiana. Statewide, the bank holds \$327 million of deposits and this represents 0.3% of the bank’s total deposits. The performance within the state had minimal impact on the bank’s overall CRA rating. Because this is the bank’s only presence within the state, it received a full-scope review.

LENDING TEST

Lending performance in the Eastern Indiana AA is excellent.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Eastern Indiana AA is excellent. We noted excellent volumes of home purchase, home improvement, refinance and small business lending. The volume of consumer lending was good.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is excellent. We noted excellent distributions of home purchase, home improvement and small business lending; a good distribution of refinance loans; and an adequate distribution of consumer lending. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is excellent. We noted excellent distributions for home

purchase, home improvement, refinance and consumer lending, and a good distribution of small business loans.

Community Development Lending – CD lending had a neutral impact on the bank’s Lending Test performance in Eastern Indiana.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance in Indiana.

INVESTMENT TEST

Performance in the Eastern Indiana AA is poor.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment volume in the Eastern Indiana AA is poor. During 2001 and 2002, USB made 15 investments in the MA totaling \$553 thousand. As of year-end 2002, one prior period investment totaling \$1 thousand remains outstanding but had no impact on the assigned rating.

SERVICE TEST

Performance in the Eastern Indiana AA is good.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The accessibility of the bank’s deposit facilities is excellent. The percentage of bank branches in moderate-income areas is excellent and performance in these areas was given primary consideration due to the significantly larger portion of the AA’s population in these areas. There were no branches opened or closed during the evaluation period and, as a result, this performance factor did not receive consideration in the analysis. Services offered by bank branches are consistent across the branch network and extended branch hours are offered with the same frequency in branches located in moderate-income areas as those in other areas of the AA. USB provides a good level of CD services to the PMA.

Refer to Tables 1-15 in the Indiana section of Appendix D for the facts and data that support all Test conclusions.

State of Iowa Rating

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

The major factors that support this rating include:

- Excellent volume of community development loans played a significant role in elevating the Lending Test performance to excellent. The volume of lending was also excellent, but the distribution of loans by income level of geography was only adequate, and the distribution by income level of borrower was good.
- Good responsiveness to the investment needs of the state based on the volume of qualifying investments originated during the evaluation period and prior periods. Excellent performance in the Des Moines AA was offset by weaker performance and volumes of investments in the AAs reviewed using limited-scope procedures.
- Excellent Service Test performance results from good performance in the Des Moines AA bolstered by excellent branch distributions in the areas receiving limited-scope reviews. In the Des Moines AA, an excellent branch distribution was partially offset by an adequate record of opening and closing branches, good consistency in branch services and hours, and a good level of community development services.

Description of Institution's Operations in the State of Iowa

USB has delineated 20 AAs within the state. Six of the AAs are in MAs and 14 in non-metropolitan areas. Statewide, the bank holds \$3.7 billion of deposits which represents 3.5% of the bank's total deposits. Within Iowa, we selected the Des Moines MA for a full-scope review because 20% of the bank's deposits in the state are concentrated there. The remaining MAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

LENDING TEST

Lending performance in the Des Moines MA is excellent. Performance in limited-scope AAs did not impact the Lending Test rating.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Des Moines MA is excellent. We noted excellent volumes of home purchase, home improvement, consumer and small business lending. The volume of refinance lending was adequate.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is adequate. We noted excellent distributions of home improvement and small business lending; an adequate distribution of home purchase loans; poor distribution of refinance loans and poor distribution of consumer lending. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. We noted excellent distributions for home purchase, home improvement, refinance and consumer lending, and an adequate distribution of small business loans.

Community Development Lending – CD lending had a significant, positive impact on lending performance overall in Des Moines due to the volume of loans. USB made 14 CD loans that totaled \$13.4 million or 18.4% of allocated Tier 1 capital. The loans were split between affordable housing projects and loans that helped to revitalize or stabilize LMI areas.

Product Innovation and Flexibility – Product innovation and flexibility had a positive impact on the bank’s Lending Test performance in Iowa. We noted five statewide housing programs that extended 57 loans totaling \$4.2 million.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Iowa City MA and non-metropolitan AAs is not inconsistent with the excellent Lending Test performance noted in Des Moines. Lending Test performance in the Cedar Rapids, Dubuque, Sioux City and Waterloo-Cedar Falls AAs was weaker, but good, because these areas had smaller levels of CD lending.

INVESTMENT TEST

Performance in the Des Moines MA is excellent. However, performance in the limited-scope AAs had a negative impact on the Investment Test rating for Iowa.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment volume in the Des Moines MA is excellent. During 2001 and 2002, USB made 31 investments in the MA totaling \$3.2 million. As of year-end

2002, two prior period investments totaling \$1.8 million remain outstanding, which also had a positive impact on the assigned rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Dubuque and Sioux City MAs, as well as the non-metropolitan AAs, was not inconsistent with the performance noted in the full-scope area. However, performance in the Cedar Rapids, Iowa City, and Waterloo-Cedar Falls MAs was significantly weaker than that noted in the full-scope area. The bank's performance in Waterloo-Cedar Falls is adequate, poor in Cedar Rapids and very poor in Iowa City. Because these areas represent 30% of USB's deposits in the state, a decrease in the Investment Test rating to High Satisfactory was warranted.

SERVICE TEST

Performance in the Des Moines MA is good. Performance in limited-scope AAs positively impacted the Service Test rating for Iowa.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The accessibility of the bank's deposit facilities is excellent in the Des Moines MA. The bank's record of opening and closing branches is adequate. Six branches were closed during the evaluation period including one in a low-income area and one in a moderate-income area. The closure in the low-income area was mitigated by the fact that the bank still has two branches in that census tract. The closure in the moderate-income area is also somewhat mitigated because the bank retained a branch in an adjacent census tract. Services offered by bank branches and hours of operation are consistent across the branch network. USB provided a good level of CD services to the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's Service Test performance in the Cedar Rapids, Dubuque, Iowa City, and non-metropolitan AAs is stronger than the bank's performance in the Des Moines MA. These areas contain 71% of the bank's deposits in the state of Iowa. The stronger performance in these AAs results from excellent branch distributions. Service Test performance in the Sioux City MA is not inconsistent with the bank's performance in the Des Moines MA. The bank's performance in the Waterloo-Cedar Falls MA is weaker than the bank's performance in Des Moines due to its adequate distribution of bank branches.

Refer to Tables 1-15 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:	<u>Satisfactory</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>High Satisfactory</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Good lending performance for the state resulted from excellent Lending Test performance in the full-scope Lawrence MA that was offset by the significantly weaker Lending Test performance in the Topeka MA which received a limited-scope review.
- Excellent volume of community development loans played a significant role in elevating the Lawrence MA Lending Test performance to excellent. The distribution of lending by borrower income was also excellent. The volume of lending was good while the geographic distribution of lending was only adequate.
- Good responsiveness to the investment needs of the state based on the volume of qualifying investments originated during the evaluation period. Adequate performance in the Lawrence AA was bolstered by stronger performance and volumes of investments in the AAs reviewed using limited-scope procedures.
- Good distribution of branches and consistency of branch services and hours was not adversely impacted by an adequate level of community development services. These factors resulted in good Service Test performance overall.

Description of Institution's Operations in the State of Kansas

USB has three AAs within the state. Two of the AAs are in MAs and one consists of a non-metropolitan area. Statewide, the bank holds \$475 million of deposits which represents 0.5% of the bank's total deposits. Performance within the state had minimal impact on the bank's overall CRA rating. Within Kansas, 50% of the bank's deposits are concentrated in the Lawrence MA which received a full-scope review. The next largest concentration of deposits in the state is in the Topeka MA with 43% of the bank's state total. The Topeka MA and the non-metropolitan AA were analyzed using limited-scope procedures.

LENDING TEST

Lending performance in the Lawrence MA is excellent. Performance in limited-scope AAs negatively impacted the Lending Test rating in Kansas.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Lawrence MA is good. We noted an excellent volume of consumer lending, a good volume of small business loans, and adequate volumes of home purchase and refinance lending. There was an insufficient number of home improvement loans to factor into the lending activity, geographic distribution and borrower distribution analyses.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is adequate. We noted adequate distributions of each product reviewed. For mortgage lending, we placed greater emphasis on the performance in moderate-income tracts because there was such a limited volume of owner-occupied housing units available in the low-income tracts. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is excellent. We noted excellent distributions for home purchase, refinance and consumer lending, and a good distribution of small business loans.

Community Development Lending – CD lending had a significant, positive impact on lending performance overall in the Lawrence MA due to the volume of loans. USB made two sizable CD loans that totaled nearly \$5 million or 20.4% of allocated Tier 1 capital.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance in Kansas.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the non-metropolitan AAs is not inconsistent with the performance noted in the Lawrence MA. Lending Test performance in the Topeka MA was weaker than the performance in Lawrence, but adequate. The weaker performance related to a smaller volume of loans, weaker geographic and borrower distributions of lending, and the absence of CD lending. The significantly weaker performance in Topeka impacted the overall Lending Test conclusion because of the significant percentage of the rating area’s deposits derived from that AA.

INVESTMENT TEST

Performance in the Lawrence MA is adequate. Performance in the limited-scope AAs, however, had a positive impact on the Investment Test rating for Kansas.

Conclusions for Areas Receiving Full-Scope Reviews

USB's investment performance in the Lawrence MA is adequate. USB made eight investments in the MA totaling \$430 thousand. No prior period investments remain outstanding.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Topeka MA and the non-metropolitan AA, was stronger than that noted in the full-scope area. In Topeka and the non-metropolitan areas, the bank's investment performance was excellent. These conclusions are based primarily on the volume of investments originated. Because these areas represent 50% of USB's deposits in Kansas, we upgraded the Investment Test rating for Kansas.

SERVICE TEST

Performance in the Lawrence MA is good. Performance in limited-scope AAs did not impact the Service Test rating for Kansas.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The accessibility of the bank's deposit facilities is good in the Lawrence MA. The bank's performance in moderate-income areas was given more consideration in developing the overall conclusion because a significantly higher percentage of the AA's population resides in these areas than low-income areas. There were no branches opened or closed during the evaluation period, and, as a result, this performance factor did not receive consideration in the analysis. Services offered by bank branches and hours of operation are consistent across the branch network. USB provided an adequate level of CD services to the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Topeka MA was not inconsistent with the bank's performance in the Lawrence MA. The bank's performance in non-metropolitan AA was stronger than the performance noted in the Lawrence MA because of excellent branch distribution.

Refer to Tables 1-15 in the Kansas section of Appendix D for the facts and data that support all Test conclusions.

State of Kentucky Rating

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

The major factors that support this rating include:

- Excellent lending volumes, borrower distribution of lending and levels of community development lending resulted in excellent lending performance.
- Adequate responsiveness to the investment needs of the state based on the volume of qualifying investments originated during the evaluation period. Excellent performance in the Lexington AA was offset by weaker performance and volumes of investments in the AAs reviewed using limited-scope procedures.
- Excellent Service Test performance results from excellent performance in the limited-scope areas which boosted the good performance in the Lexington AA. The good performance in the Lexington AA results from good branch distribution that is not significantly offset by adequate consistency of branch services and hours, and an adequate level of community development services.

Description of Institution’s Operations in the State of Kentucky

USB has 13 AAs within the state. Three of the AAs are in MAs and ten in non-metropolitan areas. In addition, portions of three Multistate MAs are located in Kentucky and are evaluated separately in this Performance Evaluation. Statewide, the bank holds \$1.8 billion of deposits which represents 1.8% of the bank’s total deposits. We selected the Lexington MA for a full scope review because it is the MA with the largest percentage of the state’s deposits at 9% of the state total. The two remaining MAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

LENDING TEST

Lending performance in the Lexington MA is excellent. Performance in the limited-scope AAs did not have an impact on the rating for Kentucky.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Lexington MA is excellent. We noted excellent volumes of home purchase, home improvement, refinance, consumer, and small business lending.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. We noted good distributions of home purchase, home improvement and refinance loans, and adequate distributions of consumer and small business loans. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is excellent. We noted excellent distributions for home purchase, home improvement, refinance and consumer lending, and an adequate distribution of small business loans.

Community Development Lending – An excellent level of CD lending was noted. USB made 11 CD loans totaling nearly \$2 million in this MA. This amount represents 11.8% of allocated Tier I capital.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance in Kentucky.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the non-metropolitan AAs is not inconsistent with the performance noted in Lexington. Lending Test performance in the Owensboro MA was weaker than the performance in Lexington, but good. The weaker performance related to borrower distribution that was good, geographic distribution that was adequate and the absence of CD lending. Lending Test performance in the Evansville-Henderson MA was weaker than the performance in Lexington, but adequate overall. Our analysis in this MA was based entirely on consumer loans. USB made too few mortgage or small business loans to analyze and obtain meaningful conclusions. The weaker performance in Evansville-Henderson related to borrower distribution that was good and geographic distribution that was poor.

INVESTMENT TEST

Performance in the Lexington MA is excellent. However, performance in the limited-scope AAs had a negative impact on the Investment Test rating for Kentucky.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment performance in the Lexington MA is excellent. USB made 14 investments in the MA totaling \$1.0 million. As of year-end 2002, one prior period investment totaling \$100 thousand remains outstanding but had no impact on the assigned rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Evansville-Henderson and Owensboro MAs, along with the non-metropolitan AAs, was significantly weaker than that noted in the full-scope area. This is based primarily on the volume of investments originated. In Evansville-Henderson and Owensboro the bank's performance was very poor. In the non-metropolitan AAs the bank's performance was adequate. Because these areas represent 90% of total USB deposits in Kentucky, the Investment Test rating was lowered to Low Satisfactory for Kentucky.

SERVICE TEST

Performance in the Lexington MA is good. Performance in limited-scope AAs positively impacted the Service Test rating for Kentucky.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The accessibility of the bank's deposit facilities is good in the Lexington MA. The bank's performance in moderate-income areas was given more consideration in developing the overall conclusion because a significantly higher percentage of the AA's population resides in those areas than low-income areas. There were no branches opened or closed during the evaluation period, and, as a result, this performance factor did not receive consideration in the analysis. Services offered by bank branches are consistent across the branch network, but differences were noted in hours of branch operations that resulted in some minor inconvenience to LMI areas. The differences in branch hours related to two branches located in grocery stores that offer Sunday hours. One branch is in an upper-income census tract and one is in a middle-income census tract. USB provided an adequate level of CD services to the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Owensboro MA and non-metropolitan AAs was stronger than the bank's performance in Lexington. The bank's performance in these areas was excellent because of excellent branch distributions. The bank's performance in the Evansville-Henderson MA is weaker than the bank's performance in Lexington because of an adequate branch distribution. The AAs with stronger performance contain 86% of the bank's deposits in the state and were the basis for increasing the rating for the state to Outstanding.

Refer to Tables 1-15 in the Kentucky section of Appendix D for the facts and data that support all Test conclusions.

State of Minnesota Rating

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

The major factors that support this rating include:

- Good lending performance resulted from a good volume of lending and good distribution of lending by income level of borrower.
- Excellent responsiveness to the investment needs of the state based on the large volume of qualifying investments originated during the evaluation period and prior periods.
- Excellent Service Test performance results from an excellent branch distribution that is not significantly offset by a good level of community development services and good consistency in branch services and hours.

Description of Institution’s Operations in the State of Minnesota

USB has 12 AAs within the state. One of these is the Minneapolis–St. Paul, MN-WI MMA which is rated separately. The remaining AAs include three MAs and seven non-metropolitan areas. Outside the Minneapolis–St. Paul, MN-WI MMA, the bank holds \$1.5 billion of deposits in Minnesota which is 1.5% of the bank’s total deposits. The Duluth MA contains 26% of the bank’s deposits in the state. Because it is the largest concentration of deposits in the state, the Duluth MA received a full-scope review. The next largest concentration of deposits in the state is in the Southeast Minnesota non-metropolitan area with 14% of the bank’s state total. The remaining MAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

LENDING TEST

Lending performance in the Duluth MA is good. Performance in the limited-scope AAs did not have an impact on the rating for Minnesota.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Duluth MA is good. We noted excellent volumes of home improvement and consumer loans, and good volumes of home purchase, refinance and small business lending.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is adequate. We noted excellent

distributions of home purchase and home improvement loans; an adequate distribution of small business loans; and poor distributions of refinance and consumer loans. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. We noted excellent distributions for home purchase, home improvement, and refinance lending; a good distribution of consumer loans; but a poor distribution of loans to businesses with different revenue sizes.

Community Development Lending – USB made five CD loans totaling \$3 million. This is a positive reflection of USB's commitment to the Duluth MA.

Product Innovation and Flexibility – Product innovation and flexibility had a positive impact on the bank's Lending Test performance in Minnesota. We noted 11 statewide housing programs that originated 339 loans totaling \$10.1 million. In addition, USB took part in two affordable housing programs targeted to Duluth. In the non-metropolitan AAs, USB made one private placement loan for an affordable housing program. This \$4 million loan created 98 affordable housing units.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Rochester MA and non-metropolitan AAs is not inconsistent with the Lending Test performance noted in the Duluth MA. Lending Test performance in the St. Cloud MA was stronger than the performance in Duluth. The stronger performance in St. Cloud resulted from an excellent level of CD lending that significantly influenced the conclusion in that AA.

INVESTMENT TEST

Performance in the Duluth MA is excellent. Performance in limited-scope AAs did not impact the Investment Test rating for Minnesota.

Conclusions for Areas Receiving Full-Scope Reviews

USB's investment volume in the Duluth MA is excellent. USB made 22 investments in the MA totaling \$2.2 million. In addition, as of year-end 2002, six prior period investments totaling \$1.7 million remain outstanding, which further supports the assigned rating. The bank's investments were responsive to the identified need for affordable housing.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Rochester and St. Cloud MAs was not inconsistent with the performance noted in the full-scope area. Performance in the non-metropolitan AAs was weaker than that noted in the full-scope area, but still good. The weaker performance resulted from a slightly smaller volume of investments.

SERVICE TEST

Performance in the Duluth MA is excellent. Performance in limited-scope AAs did not impact the Service Test rating for Minnesota.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The accessibility of the bank's deposit facilities is excellent. There were no branches opened or closed during the evaluation period, and, as a result, this performance factor did not receive consideration in the analysis. Services offered by bank branches and hours of operation are consistent across the branch network. USB provided a good level of CD services to the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the non-metropolitan AA is not inconsistent with the performance in Duluth. Service Test performance in the Rochester and St. Cloud MAs is weaker than the performance in Duluth. Performance is adequate in Rochester due to an adequate branch distribution. Service Test performance in St. Cloud is good due to a good branch distribution.

Refer to Tables 1-15 in the Minnesota section of Appendix D for the facts and data that support all Test conclusions.

State of Missouri Rating

CRA Rating for the State:	<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>Outstanding</u>

The major factors that support this rating include:

- Excellent lending performance in the areas receiving limited-scope reviews boosted the good lending performance noted in the Springfield MA to excellent for the state overall. The good lending performance in Springfield resulted from a good volume of lending and good distributions of lending by both income level of geography and borrower.
- Excellent responsiveness to the investment needs of the state based on the large volume of qualifying investments originated.
- Excellent Service Test performance results from good performance in the Springfield MA elevated by excellent performance in the areas receiving limited-scope reviews. In Springfield, good branch distribution, a good level of community development services, and an excellent record of opening and closing branches was offset by adequate consistency of services and hours in branches.

Description of Institution’s Operations in the State of Missouri

USB has 19 AAs within the state. Two of these AAs, the St. Louis, MO–IL MMA and the Kansas City, MO-KS MMA, are each rated separately from the remaining AAs in the state. The 17 remaining AAs in Missouri include four MAs and 13 non-metropolitan areas. Excluding the two MMAs, the bank holds \$3.2 billion of deposits in the state which represents 3.1% of the bank’s total deposits. We selected the Springfield MA for a full-scope review because it is the metropolitan area with the largest deposit base at 11% of the state total. The remaining MAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

LENDING TEST

Lending performance in the Springfield MA is good. Performance in the limited-scope areas positively impacted the Lending Test rating in Missouri.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Springfield MA is good. We noted an excellent volume of home improvement and consumer loans, and good volumes of home purchase, refinance and small business lending.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. We noted an excellent distribution of small business loans, a good distribution of refinance loans, an adequate distribution of home purchase loans, and poor distributions of home improvement and consumer lending. For mortgage lending, we gave more emphasis to the performance in moderate-income tracts because there were relatively fewer owner-occupied housing units in the low-income tracts. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. We noted excellent distributions for home purchase and refinance lending, and good distributions for home improvement, consumer and small business lending.

Community Development Lending – A positive level of CD lending was noted, but it did not impact lending performance overall.

Product Innovation and Flexibility – Product innovation and flexibility had a positive impact on the bank’s Lending Test performance in Missouri. We noted eight statewide housing programs that originated 219 loans totaling \$15.2 million.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Columbia and St. Joseph MAs is not inconsistent with the performance noted in Springfield. Lending Test performance in the Joplin MA and non-metropolitan AAs was stronger than the performance in Springfield. The stronger performance in both the Joplin MA and the non-metropolitan AAs resulted from excellent lending volumes and excellent distributions of lending by income level of borrowers. The stronger performance in these AAs boosted the overall lending performance because these two areas combined contain the majority of the bank’s deposits in the State of Missouri.

INVESTMENT TEST

Performance in the Springfield MA is excellent. Performance in limited-scope AAs did not impact the Investment Test rating for Missouri.

Conclusions for Areas Receiving Full-Scope Reviews

USB's investment volume in the Springfield MA is excellent. USB made 16 investments in the MA totaling \$3.7 million. There are no prior period investments outstanding. The bank's investments were responsive to the identified need for affordable housing.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Columbia and Joplin MAs and the non-metropolitan AAs was not inconsistent with that noted in the full-scope area. The bank's performance in the St. Joseph MA was weaker, but still good.

SERVICE TEST

Performance in the Springfield MA is good. Performance in the limited-scope AAs positively impacted the Service Test rating for Missouri.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The accessibility of the bank's deposit facilities is good in the Springfield MA. The bank's performance in moderate-income areas was given more consideration in developing the overall conclusion because a significantly higher percentage of the AA's population resides in these areas than in low-income areas. We also noted that one branch in a middle-income area and the one branch in the low-income area provide some additional access to deposit facilities for moderate-income areas. We noted an excellent record of opening and closing branches with one branch opened in a low-income census tract and one opened in a moderate-income census tract. Services offered by bank branches are consistent across the branch network. Differences in branch hours do not inconvenience any parts of the AA. USB provided a good level of CD services to the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited scope reviews, Service Test performance in the Joplin MA and non-metropolitan AA is stronger than the performance in Springfield because of excellent branch distributions. The performance in these two AA's influences the state rating because they contain the majority of the state's deposits. Service Test performance in the Columbia and St. Joseph MAs is weaker than the performance in Springfield, and adequate, due to adequate branch distributions.

Refer to Tables 1-15 in the Missouri section of Appendix D for the facts and data that support all Test conclusions.

State of Montana Rating

CRA Rating for the State:	<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>Outstanding</u>

The major factors that support this rating include:

- Good lending performance is the result of an excellent volume of community development loans that enhanced Lending Test performance. Lending activity was good, but geographic and borrower distributions were adequate.
- Adequate responsiveness to the investment needs of the state based on the volume of qualifying investments originated during the evaluation period and prior periods.
- Excellent branch distribution and community development services were the primary factor in the excellent Service Test performance overall.

Description of Institution’s Operations in the State of Montana

USB has eight AAs within the state. Three AAs are in MAs and five are in non-metropolitan areas. Statewide, the bank holds \$792 million of deposits which represents 0.8% of the bank’s total deposits. As such, the state has minimal impact on the bank’s overall CRA rating. Within Montana, 23% of the bank’s deposits are concentrated in the Billings MA. We selected the Billings MA for a full-scope review because it has the largest deposit concentration in the state. The remaining MAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

LENDING TEST

Lending performance in the Billings MA is good. Performance in the limited-scope areas did not impact the Lending Test rating in Montana.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Billings MA is good. We noted an excellent volume of small business loans; good volumes of home improvement and consumer lending; and adequate volumes of home purchase and refinance lending.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is adequate. We noted an excellent distribution of small business loans; adequate distributions of home purchase, home

improvement and refinance loans; and a poor distribution of consumer loans. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is adequate. We noted good distributions for home improvement, refinance and consumer lending; but an adequate distribution of home purchase loans and poor distribution for small business loans.

Community Development Lending - CD lending had a positive impact on lending performance overall in Billings due to the volume of loans. USB made two CD loans that totaled \$1.7 million or 9.1% of allocated Tier 1 capital.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance in Montana.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Great Falls MA and non-metropolitan AAs is not inconsistent with the Lending Test performance noted in Billings. Lending Test performance in the Missoula MA was stronger than the performance in Billings due to good geographic and borrower distribution of lending.

INVESTMENT TEST

Performance in the Billings MA is adequate. Performance in the limited-scope AAs did not impact the Investment Test rating for Montana.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment volume in the Billings MA is adequate. During 2001 and 2002, USB made 17 investments in the MA totaling \$286 thousand. As of year-end 2002, five prior period investments totaling \$321 thousand remain outstanding, but they had minimal impact on the assigned rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Great Falls and Missoula MAs was much stronger than that noted in Billings. The performance in these areas was excellent and resulted from relatively larger volumes of investments. The bank’s performance in the non-metropolitan AAs is much weaker than that noted in the full-scope area. The performance here was considered poor and resulted from a lower level of investments. The stronger and weaker performance in the limited-scope areas offset each other and the state’s rating was not affected.

SERVICE TEST

Performance in the Billings MA is excellent. Performance in limited-scope AAs did not impact the Service Test rating for Montana.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The accessibility of the bank's deposit facilities is excellent in the Billings MA. The branch in a low-income census tract provides access to individuals in both the low- and moderate-income areas. The bank's other branch is in a middle-income census tract and it is relatively near the LMI areas of the MA. There were no branches opened or closed during the evaluation period and, as a result, this performance factor did not receive consideration in the analysis. Services offered by bank branches and hours of operation are consistent across the branch network. USB provided an excellent level of CD services.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Great Falls and Missoula MAs is not inconsistent with the Service Test performance in Billings. Service Test performance in the non-metropolitan AAs is weaker, but good due to good branch distribution.

Refer to Tables 1-15 in the Montana section of Appendix D for the facts and data that support all Test conclusions.

State of Nebraska Rating

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

The major factors that support this rating include:

- Excellent volume of community development loans played a significant role in elevating the Lending Test performance to excellent. Lending activity, geographic distribution and borrower distribution were good.
- Good responsiveness to the investment needs of the state based on the volume of qualifying investments originated during the evaluation period and prior periods. Good performance in the Lincoln AA was bolstered by stronger performance and volumes of investments in the AAs reviewed using limited-scope procedures.
- Good Service Test performance resulted from an adequate distribution of branches that was bolstered by an excellent level of community development services and excellent hours of service.

Description of Institution’s Operations in the State of Nebraska

USB has seven AAs within the state. One of these is the Omaha, NE-IA MMA which is rated separately from the rest of the state. The six remaining AAs include one MA and five non-metropolitan areas. Excluding Omaha, USB has \$930 million of deposits in Nebraska which represents 0.9% of the bank’s total deposits. As such, the state had limited impact on the bank’s overall CRA rating. Within Nebraska, the Lincoln MA contains the largest concentration of USB deposits in the state with 60% of the state total. We combined the remaining non-metropolitan AAs and analyzed this area using limited-scope procedures.

LENDING TEST

Lending performance in the Lincoln MA is excellent. Performance in the limited-scope areas did not impact the Lending Test rating in Nebraska.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Lincoln MA is good. We noted good volumes of home purchase, home improvement and consumer lending, an excellent volume of small business lending and an adequate volume of refinance lending.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. We noted excellent distributions of home purchase and home improvement loans; good distributions of consumer and small business loans; and an adequate distribution of refinance loans. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. We noted excellent distributions for home purchase, home improvement, refinance and consumer lending, but a poor distribution for small business lending.

Community Development Lending - CD lending had a significant, positive impact on lending performance overall in Lincoln due to the volume of loans. We noted over \$7 million in CD loans that represented 12.7% of allocated Tier 1 capital.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance in Nebraska.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the non-metropolitan AAs is not inconsistent with the Lending Test performance noted in Lincoln.

INVESTMENT TEST

Performance in the Lincoln MA is adequate. Performance in the limited-scope AAs, however, had a positive impact on the Investment Test rating for Nebraska and elevated the overall Investment Test performance for the state to good.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment volume in the Lincoln MA is adequate. During 2001 and 2002, USB made 43 investments in the MA totaling \$785 thousand. As of year-end 2002, two prior period investments totaling \$268 thousand remain outstanding, but this had minimal impact on the assigned rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the non-metropolitan AAs was stronger than that noted in the full-scope area. The performance in the non-metropolitan AAs was excellent due to an excellent volume of investments. Because non-metropolitan AAs contain 40% of the bank’s deposits in Nebraska, we increased the Investment Test rating for Nebraska to High Satisfactory.

SERVICE TEST

Performance in the Lincoln MA is good. Performance in limited-scope AAs did not impact the Service Test rating for Nebraska.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The accessibility of the bank's deposit facilities is adequate in the Lincoln MA. There are no bank branches in low-income areas and the percentage of bank branches in moderate-income areas is poor. However, we noted six branches in middle-income census tracts that are adjacent to LMI areas and significantly enhance access to deposit facilities from these areas. There were no branches opened or closed during the evaluation period and, as a result, this performance factor did not receive consideration in the analysis. Services offered by bank branches and hours of operation are consistent across the branch network. USB provided an excellent level of CD services to the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the non-metropolitan AAs is not inconsistent with the Service Test performance in Lincoln.

Refer to Tables 1-15 in the Nebraska section of Appendix D for the facts and data that support all Test conclusions.

State of Nevada Rating

CRA Rating for the State:	<u>Satisfactory</u>
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 include:

- Excellent volume of community development loans played a significant role in elevating the Lending Test performance to good. Lending activity was good, but borrower distribution was only adequate and geographic distribution was poor.
- Excellent responsiveness to the investment needs of the state based on the large volume of qualifying investments originated during the evaluation period and prior periods.
- Adequate distribution of branches, record of opening and closing offices and consistency in services and hours resulted in adequate Service Test performance overall. A good level of community development services did not materially impact the overall conclusion.

Description of Institution’s Operations in the State of Nevada

USB has five AAs within the state. Two are MAs and three are in non-metropolitan areas. Statewide, the bank holds \$1.6 billion of deposits which represents 1.6% of the bank’s total deposits. Within Nevada, 65% of the bank’s deposits are concentrated in the Las Vegas MA and this area was selected for a full-scope review. The remaining MA and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

LENDING TEST

Lending performance in the Las Vegas MA is good. Performance in the limited-scope areas did not impact the Lending Test rating in Nevada.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Las Vegas MA is good. We noted good volumes of home purchase, refinance and small business loans, and excellent volumes of home improvement and consumer loans.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is poor. We noted an adequate distribution of home purchase loans; a poor distribution of refinance loans; and poor

distributions of home improvement, consumer and small business loans. For our home mortgage lending analysis, we gave slightly more weight to performance in moderate-income areas because of the limited availability of owner-occupied housing in the low-income tracts. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is adequate. We noted a good distribution for consumer loans; adequate distributions for home purchase and refinance loans; and poor distributions for home improvement and small business loans.

Community Development Lending - CD lending had a significant, positive impact on lending performance overall in Las Vegas due to the volume of loans. We noted that CD loans totaled \$19 million and represents 18% of allocated Tier 1 capital. Many of the loans addressed severely needed affordable housing projects and were also considered complex.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance in Nevada.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Reno and non-metropolitan AAs is not inconsistent with the Lending Test performance noted in Las Vegas.

INVESTMENT TEST

Performance in the Las Vegas MA is excellent. Performance in limited-scope AAs did not impact the Investment Test rating for Nevada.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment volume in the Las Vegas MA is excellent. USB made 29 investments in the MA totaling \$18.2 million. As of year-end 2002, two prior period investments totaling \$1.1 million remain outstanding, but this did not have a material impact on the rating. USB’s investments were responsive to the identified need for affordable housing in the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Reno MA and non-metropolitan AAs was not inconsistent with that noted in the full-scope area.

SERVICE TEST

Performance in the Las Vegas MA is adequate. Performance in the limited-scope AAs did not impact the Service Test rating for Nevada.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The accessibility of the bank's deposit facilities is adequate in the Las Vegas MA. The bank's performance in moderate-income areas was given more consideration in developing the overall conclusion because a significantly higher percentage of the AA's population resides in these areas than low-income areas. We noted an adequate record of opening and closing branches. There were five branches opened and three closed during the evaluation period including one moderate-income branch opened and one closed. Overall, there was no material impact on LMI areas. Services offered by bank branches are consistent across the branch network and differences in branch hours do not significantly inconvenience any parts of the AA. USB provided a good level of CD services

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the non-metropolitan AAs is not inconsistent with performance in Las Vegas. Service Test performance was stronger and excellent in the Reno MA because of an excellent distribution of branches.

Refer to Tables 1-15 in the Nevada section of Appendix D for the facts and data that support all Test conclusions.

State of North Dakota Rating

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

The major factors that support this rating include:

- Good volumes of lending and borrower distribution overcame a poor geographic distribution of lending. Community development lending positively influenced the overall Lending Test conclusion.
- Good responsiveness to the investment needs of the state based on the volume of qualifying investments originated during the evaluation period. Excellent performance in the Bismarck MA was offset by weaker performance and volumes of investments in the AAs reviewed using limited-scope procedures.
- Good Service Test performance in the non-metropolitan areas enhanced the bank's adequate Service Test performance in Bismarck to the extent that Service Test performance was good overall. The adequate performance in Bismarck resulted from an adequate distribution of branches and level of community development services.

Description of Institution's Operations in the State of North Dakota

USB has six AAs within the state. Two of these AAs, the Fargo–Moorhead, ND-MN MMA and the Grand Forks, ND-MN MMA, are rated separately. The remaining four AAs include one MA and three non-metropolitan areas. Excluding the two MMAs, the bank holds \$607 million of deposits in the state which represents 0.6% of the bank's total deposits. As such, the state had minimal impact on the bank's overall CRA rating. Within North Dakota, 40% of the bank's deposits are concentrated in the Bismarck MA and we selected this AA for a full-scope review. The next largest concentration of deposits in the state is one of the non-metropolitan areas with 25% of the bank's state total. We analyzed the combined non-metropolitan AAs using limited-scope procedures.

LENDING TEST

Lending performance in the Bismarck MA is adequate. Performance in the limited-scope areas did not impact the Lending Test rating in North Dakota.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Bismarck MA is good. We noted good volumes of consumer and small business loans, and adequate volumes of home purchase and refinance lending. We did not analyze home improvement lending for lending activity, geographic distribution or borrower distribution because of the small volume of loans made.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is poor. There are no low-income census tracts in Bismarck so our analysis focused on lending to moderate-income areas. We noted poor distributions of refinance, consumer and small business loans, and a poor distribution of home purchase loans. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. We noted a good distribution of lending for home purchase and refinance loans; an excellent distribution for consumer loans; and a poor distribution of small business loans.

Community Development Lending – USB had a positive level of CD lending in Bismarck. Although USB made only \$790 thousand in CD loans in the MA, this is significant based on the size of bank's presence in the market and the somewhat limited opportunities for CD lending in the MA.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank's Lending Test performance in North Dakota.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the non-metropolitan AAs is not inconsistent with the performance noted in Bismarck.

INVESTMENT TEST

Performance in the Bismarck MA is excellent. However, performance in limited-scope AAs had a negative impact on the Investment Test rating for North Dakota.

Conclusions for Areas Receiving Full-Scope Reviews

USB's investment volume in the Bismarck MA is excellent. During 2001 and 2002, USB made four investments in the MA totaling \$3.5 million. As of year-end 2002, five prior period investments totaling \$659 thousand remain outstanding, which offers further support for the assigned rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the non-metropolitan AA is much weaker than that noted in the full-scope area, but adequate. The weaker performance results from a relatively smaller volume of investments. The non-metropolitan AAs contain 60% of USB's deposits in North Dakota, and the weaker performance here resulted in the Investment Test Rating being lowered to High Satisfactory.

SERVICE TEST

Performance in the Bismarck MA is adequate. Performance in limited-scope AAs positively impacted the Service Test rating for North Dakota.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The accessibility of the bank's deposit facilities is adequate in the Bismarck MA. There are no low-income census tracts in the AA and the bank's three branches are located in middle-income areas. The distribution of branches is adequate as a result of the bank's three branches being reasonably accessible from the parts of the community containing the preponderance of the AA's population. There were no branches opened or closed during the evaluation period and, as a result, this performance factor did not receive consideration in the analysis. Services offered by bank branches are consistent across the branch network, with only minor differences in branch hours. USB provided an adequate level of CD services to the Bismarck AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, Service Test performance in the non-metropolitan AAs is stronger than the bank's performance in Bismarck due to good branch distributions.

Refer to Tables 1-15 in the North Dakota section of Appendix D for the facts and data that support all Test conclusions.

State of Oregon Rating

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

The major factors that support this rating include:

- Adequate Lending Test performance for the state results from good performance in the Salem MA, offset by weaker performance in the areas receiving limited-scope reviews. In particular, the weaker performance in the non-metropolitan AAs resulted from weaker geographic distribution of lending and lower levels of community development lending.
- Good Lending Test performance in the Salem MA resulted from a good level of lending, good geographic distribution of lending, adequate distribution by borrower income level and excellent community development lending.
- Good responsiveness to the investment needs of the state based on the volume of qualifying investments originated during the evaluation period and prior periods. The poor responsiveness in the Salem MA was bolstered by the excellent performance in the AAs reviewed using limited-scope procedures.
- Excellent Service Test performance in the areas receiving limited-scope reviews boosted the bank's good performance in Salem to excellent for Oregon overall. In Salem, the bank's excellent branch distribution was tempered by adequate consistency in branch services and hours, a good record of opening and closing offices and a good level of community development services.

Description of Institution's Operations in the State of Oregon

USB has eight AAs within the state. One is the Portland-Vancouver, OR-WA MMA which is rated separately. The seven remaining AAs in Oregon include four MAs and three non-metropolitan areas. Excluding Portland, the bank holds \$3.1 billion of deposits in the state which represents 3.0% of the bank's total deposits. For the Oregon rating area, we selected the Salem MA for a full-scope review. This area contains 20% of the bank's deposits within the state. The remaining MAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

LENDING TEST

Lending performance in the Salem MA is good. Performance in the limited-scope areas negatively impacted the Lending Test rating for Oregon.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Salem MA is good. We noted excellent volumes of small business and home improvement lending; good volumes of refinance and consumer lending; and an adequate volume of home purchase lending.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. We noted excellent distributions of home purchase, home improvement and small business loans; but the geographic distribution of refinance loans was good and the distribution of consumer loans poor. There are no low-income tracts in the Salem MA so our conclusions are based entirely on performance in moderate-income tracts. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is adequate. Home purchase and home improvement loans had adequate distributions; the distribution of refinance and consumer loans was good; and the distribution of small business loans was poor.

Community Development Lending - Community development lending had a positive impact on lending performance overall in Salem as a result of an excellent volume of CD loans. USB made five CD loans totaling over \$5 million and this amount represents 8.5% of allocated Tier I capital.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance in Oregon.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Medford-Ashland MA and the non-metropolitan AAs was weaker than the bank’s performance in Salem. The weaker performance was due to weaker geographic distributions of lending and the lack of positive influence from CD lending. The performance in the Medford-Ashland and non-metropolitan areas was adequate, but these conclusions had a significant, negative impact on the Lending Test rating for the state because 61% of bank’s deposits in the state are in these AAs. Performance in the Corvallis MA was stronger because of an excellent volume of CD lending. This excellent performance did not help boost overall performance because this area has a minimal percentage of the state’s deposits. Lending Test performance in the Eugene-Springfield MA is not inconsistent with the bank’s performance in the Salem MA.

INVESTMENT TEST

Performance in the Salem MA is poor. However, performance in the limited-scope AAs had a positive impact on the Investment Test rating for Oregon.

Conclusions for Areas Receiving Full-Scope Reviews

USB's investment volume in the Salem MA is poor. During 2001 and 2002, USB made 15 investments in the MA totaling \$371 thousand. As of year-end 2002, three prior period investments totaling \$571 thousand remained outstanding, which had minimal impact on the assigned rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Corvallis, Eugene-Springfield, Medford-Ashland, and non-metropolitan AA area was significantly stronger than that noted in the full-scope area. The performance in these areas was excellent due to significantly larger volumes of investments originated. Because these areas contain 80% of USB deposits in Oregon, we considered this significant enough to raise the Investment Test rating to High Satisfactory.

SERVICE TEST

Performance in the Salem MA is good. Performance in the limited-scope AAs positively impacted the Service Test rating for Oregon.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The accessibility of the bank's deposit facilities is excellent in the Salem MA. The bank's record of opening and closing branches is good with no branches opened or closed in moderate-income areas during the evaluation period. Services offered by bank branches are consistent across the branch network, but there are some minor differences in branch hours. Neither of the two moderate-income branches has Saturday hours, but most of the bank's other branches don't either. USB provides a good level of CD services to the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Corvallis, Eugene-Springfield, Medford-Ashland and non-metropolitan AAs was stronger than the bank's performance in Salem due to excellent branch distributions.

Refer to Tables 1-15 in the Oregon section of Appendix D for the facts and data that support all Test conclusions.

State of South Dakota Rating

CRA Rating for the State:	<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:

- Excellent volumes of community development loans contributed to a High Satisfactory Lending Test rating. Lending activity was good as was the distribution of loans by borrower income. The distribution of loans by income level of geography was adequate.
- Adequate responsiveness to the investment needs of the state based on the volume of qualifying investments originated during the evaluation period and prior periods.
- Good Service Test performance is the result of the weaker performance in the areas receiving limited-scope reviews partially offsetting the excellent performance in Sioux Falls. The excellent performance in Sioux Falls resulted from excellent branch distribution that was not materially offset by a good level of community development services and good consistency in branch services and hours.

Description of Institution's Operations in the State of South Dakota

USB has five AAs within the state. Two are in MAs and three are in non-metropolitan areas. Statewide, the bank holds \$594 million of deposits which represents 0.6% of the bank's total deposits. The state had minimal impact on the bank's overall CRA rating. Within South Dakota, 47% of the bank's deposits are concentrated in the Sioux Falls MA and that AA received a full-scope review. The next largest concentration of deposits is in the Rapid City MA with 35% of the bank's state total. The Rapid City MA and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

LENDING TEST

Lending performance in the Sioux Falls MA is good. Performance in the limited-scope areas did not impact the Lending Test rating in South Dakota.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Sioux Falls MA is good. We noted good volumes of refinance and consumer lending; an excellent volume of small business lending; and a poor volume of home purchase lending. We did not evaluate home

improvement lending for lending activity, geographic distribution or borrower distribution because of the small number of loans made.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is adequate. There are no low-income census tracts in Sioux Falls so our analysis focused on lending to moderate-income areas. We noted adequate distribution of small business loans; good distribution of refinance loans; poor distribution of consumer loans; and poor distribution of home purchase loans. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. Excellent distributions of refinance and consumer lending were offset by a poor distribution of small business loans. The distribution of home purchase loans was good.

Community Development Lending - Community development lending had a significant, positive impact on lending performance overall in Sioux Falls as a result of an excellent volume of CD loans. USB made six CD loans totaling \$6.3 million and that amount represents 22% of allocated Tier 1 capital in this assessment area. Two loans that met economic development needs also demonstrated complexity.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance in South Dakota.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Rapid City MA and the non-metropolitan AAs is not inconsistent with the Lending Test performance noted in Sioux Falls.

INVESTMENT TEST

Performance in the Sioux Falls MA is adequate. The bank’s performance in the limited-scope AAs did not impact the Investment Test rating for South Dakota.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment volume in the Sioux Falls MA is adequate. During 2001 and 2002, USB made six investments in the MA totaling \$345 thousand. As of year-end 2002, one prior period investment totaling \$500 thousand remained outstanding, but this did not have a material impact on the assigned rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, Investment Test performance in the Rapid City MA is stronger than that noted in the full-scope area. The excellent performance in the Rapid City MA is due to a larger volume of investments originated. This performance, however, is offset by the very poor performance in the non-metropolitan AAs that had no investments.

SERVICE TEST

Performance in the Sioux Falls MA is excellent. Performance in the limited-scope AAs negatively impacted the Service Test rating for South Dakota.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The accessibility of the bank's deposit facilities is excellent in the Sioux Falls MA. There were no branches opened or closed during the evaluation period, and, as a result, this performance factor did not receive consideration in the analysis. Services offered by bank branches and branch hours are consistent across the branch network. USB provided a good level of CD services to the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Rapid City MA and non-metropolitan AAs is weaker than the bank's performance in Sioux Falls. Good performance in the Rapid City MA resulted from a good distribution of branches. Adequate performance in the non-metropolitan AAs resulted from an adequate distribution of branches in those areas. The AAs with weaker performance contain 53% of the bank's deposits in the state and resulted in lowering the rating to High Satisfactory.

Refer to Tables 1-15 in the South Dakota section of Appendix D for the facts and data that support all Test conclusions.

State of Tennessee Rating

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

The major factors that support this rating include:

- Good level of lending activity and excellent borrower distribution were offset by an adequate geographic distribution of lending. Community development lending was a positive influence, but did not result in upgrading the Lending Test performance to a higher rating.
- Good responsiveness to the investment needs of the state based on the volume of qualifying investments originated during the evaluation period. Excellent performance in the Nashville MA was offset by weaker performance and volumes of investments in the AAs reviewed using limited-scope procedures.
- Good Service Test performance is the result of excellent branch distributions in the non-metropolitan AAs that boosted adequate performance in the Nashville AA. In Nashville, adequate distribution of branches, consistency of services and branch hours and community development services were the primary factors in the adequate conclusion for that AA.

Description of Institution's Operations in the State of Tennessee

USB has six AAs within the state. One, the Clarksville–Hopkinsville, TN-KY MMA, is rated separately from the rest of the state. The five remaining AAs include two MAs and three non-metropolitan areas. Excluding the MMA, the bank holds \$1.7 billion of deposits in the state which represents 1.6% of the bank's total deposits. The Nashville MA with 52% of the bank's deposits in the state received a full-scope review. The Johnson City-Kingsport-Bristol MA and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

LENDING TEST

Lending performance in the Nashville MA is good. Performance in the limited-scope areas did not impact the Lending Test rating in Tennessee.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Nashville MA is good. We noted good volumes with each HMDA product and small business loans, and an excellent volume of consumer lending.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is adequate. The bank’s performance in moderate-income areas was given more consideration than the performance in low-income areas because the moderate-income areas had a significantly greater number of owner-occupied housing units and small businesses. By product, small business and home improvement distributions were adequate; the distribution of home purchase loans was good; and the distribution of refinance and consumer loans was poor. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is excellent. The distribution of lending was excellent for each HMDA product and consumer loans, but adequate for small business lending.

Community Development Lending - Community development lending had a positive impact on lending performance overall in Nashville. USB made five CD loans totaling \$3.7 million. All of the loans were responsive to affordable housing needs.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance in Tennessee.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Johnson City-Kingsport-Bristol MA and non-metropolitan AAs was stronger than the performance noted in Nashville and considered excellent. In Johnson City-Kingsport-Bristol, performance is stronger due to excellent lending activity and geographic distribution. In the non-metropolitan areas, the performance is stronger due to an excellent volume of lending and good geographic distribution of lending. The Lending Test performance in these AAs was not significantly stronger than the bank’s performance in Nashville and did not result in an upgrade to the state rating.

INVESTMENT TEST

Performance in the Nashville MA is excellent. However, performance in the limited-scope AAs had a negative impact on the Investment Test rating for Tennessee.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment volume in the Nashville MA is excellent. During 2001 and 2002, USB made 34 investments in the MA totaling \$6.3 million. No prior period investments are outstanding.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Johnson City-Kingsport-Bristol MA and the non-metropolitan AAs is weaker than that noted in the full-scope area. The volume of investments in Johnson City-Kingsport-Bristol is lower but adequate. The volume of investments in the non-metropolitan areas is nominal and performance here is poor. Because these areas represent 48% of USB's deposits in Tennessee, the significantly weaker performance in these areas warranted a decrease in the Investment Test rating for Tennessee to High Satisfactory.

SERVICE TEST

Performance in the Nashville MA is adequate. Performance in the limited-scope AAs positively impacted the Service Test rating for Tennessee.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The accessibility of the bank's deposit facilities is adequate in the Nashville MA. The proportion of the AA's population living in moderate-income areas is much greater than in low-income areas and, as a result, more consideration was given to performance in these areas. The bank did not open or close any branches during the evaluation period, and, as a result, this performance factor did not receive consideration in the analysis. Services offered by bank branches are consistent across the branch network, but there are some minor differences in branch hours. We noted that none of the four moderate-income branches is open on Saturdays, but seven of twenty-two branches located in middle- and upper-income census tracts have Saturday hours. USB provided an adequate level of CD services to the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Johnson City-Kingsport-Bristol AA was not inconsistent with the bank's performance in Nashville. Service Test performance in the non-metropolitan AAs was stronger than performance in Nashville as a result of excellent branch distributions. Because 40% of the state's deposits are in these non-metropolitan areas, and the performance there was significantly stronger than the performance in the full scope area, we raised the state's Service Test rating.

Refer to Tables 1-15 in the Tennessee section of Appendix D for the facts and data that support all Test conclusions.

State of Utah Rating

CRA Rating for the State:	<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:

- Excellent volume of community development loans played a significant role in elevating the Lending Test rating to Outstanding. Lending activity was good and the geographic distribution of lending was excellent, but the borrower distribution of loans was only adequate.
- Excellent responsiveness to the investment needs of the state based on the large volume of qualifying investments originated during the evaluation period and prior periods.
- Excellent branch distribution was partially offset by an adequate record of opening and closing branches, adequate consistency in branch services and hours, and a good level of community development services. These factors resulted in good Service Test performance overall.

Description of Institution’s Operations in the State of Utah

USB has four AAs within the state. Two are MAs and two are non-metropolitan areas. State wide, the bank holds \$698 million of deposits which represents 0.7% of the bank’s total deposits. The state had minimal impact on the bank’s overall CRA rating. We selected the Salt Lake City-Ogden MA for a full-scope review because 88% of the bank’s deposits are concentrated in this MA. The Provo-Orem MA and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

LENDING TEST

Lending performance in the Salt Lake City-Ogden MA is excellent. Performance in the limited-scope areas did not impact the Lending Test rating in Utah.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Salt Lake City-Ogden MA is adequate. We noted excellent volumes of small business and home improvement loans; a good volume of consumer loans; but poor volumes of home purchase and refinance loans.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is excellent. The bank’s lending performance in moderate-income areas was emphasized due to the limited number of owner-occupied housing units in low-income tracts. By product, home purchase, refinance, and small business had excellent distributions, and home improvement and consumer lending had adequate distributions. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is adequate. The distribution of lending was good for home purchase, refinance and consumer loans, and poor for home improvement and small business loans.

Community Development Lending - Community development lending had a significant, positive impact on lending performance overall in the Salt Lake City-Ogden MA. We noted that CD lending totaled \$6.6 million or 10.6% of allocated Tier 1 capital in this market. Two of the three loans also demonstrated complexity. All loans were responsive to affordable housing needs in the MA.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance in Utah.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Provo-Orem MA and the non-metropolitan AAs was weaker than the performance noted in Salt Lake City-Ogden MA. In Provo-Orem and the non-metropolitan areas, the bank’s performance was similar to the Salt Lake City-Ogden performance, but did not benefit from CD lending.

INVESTMENT TEST

Performance in the Salt Lake City-Ogden MA is excellent. Performance in the limited-scope AAs did not have an impact on the Investment Test rating for Utah.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment volume in the Salt Lake City-Ogden MA is excellent. During 2001 and 2002, USB made 25 investments in the MA totaling \$4.6 million. As of year-end 2002, 13 prior period investments totaling \$3.4 million remain outstanding, which further supports the assigned rating. We noted the bank’s investments were responsive to the identified need for affordable housing.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Provo-Orem and non-metropolitan AAs is not inconsistent with that noted in the full-scope area.

SERVICE TEST

Performance in the Salt Lake City-Ogden MA is good. Performance in the limited-scope AAs did not impact the Service Test rating for Utah.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The accessibility of the bank's deposit facilities is excellent in the Salt Lake City-Ogden MA. The proportion of the AA's population living in moderate-income areas is much greater than in low-income areas and, as a result, distribution in moderate-income areas was emphasized in developing the accessibility conclusion. We also noted that the bank has four branches in census tracts adjacent to low-income census tracts that enhance accessibility from those areas. The bank's record of opening and closing branches is adequate. A branch located in a low-income area was closed during the evaluation period, but we noted the impact of the closure was lessened by the fact that the bank has an office in an adjacent census tract. Services offered by bank branches are consistent across the branch network, but there are some minor differences in branch hours. USB provided a good level of CD services to the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Provo-Orem MA is weaker than performance in the Salt Lake City-Ogden MA, but adequate. The weaker performance is due to an adequate distribution of branches. The bank's performance in the non-metropolitan AAs is stronger than the bank's performance in Salt Lake City-Ogden due to an excellent distribution of branches.

Refer to Tables 1-15 in the Utah section of Appendix D for the facts and data that support all Test conclusions.

State of Wyoming Rating

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

- Good Lending Test performance is the result of an excellent volume of community development loans that played a significant role in elevating the Lending Test rating. Lending activity was good, but the geographic and borrower distributions of lending were only adequate.
- Excellent responsiveness to the investment needs of the state based on the large volume of qualifying investments originated during the evaluation period and prior periods.
- Good Service Test performance is the result of excellent branch distribution that helped elevate adequate consistency in branch services and hours and a good level of community development services.

Description of Institution’s Operations in the State of Wyoming

USB has eleven AAs within the state. Two are MAs and nine are non-metropolitan areas. Statewide, the bank holds \$214 million of deposits which represents 0.2% of the bank’s total deposits. As such, the state had minimal impact on the bank’s overall CRA rating. Within Wyoming, 29% of the bank’s deposits are concentrated in the Cheyenne MA. The next largest concentration of deposits in the state is in the Gillette non-metropolitan area with 14% of the bank’s state total. Because it contains the largest portion of USB’s deposits in the state, we selected the Cheyenne MA for a full-scope review. The remaining MA and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

LENDING TEST

Lending performance in the Cheyenne MA is good. Performance in the limited-scope areas did not impact the Lending Test rating in Wyoming.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Cheyenne MA is good. We noted excellent volumes of small business loans and good volumes of refinance and consumer loans. We did not analyze home purchase or home improvement lending for lending activity, geographic distribution or borrower distribution because of the very small number of these loans.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is adequate. There were no low-income census tracts in Cheyenne, so the analysis focused on performance in lending to moderate-income areas. By product, consumer loans had an adequate distribution, small business had a good distribution, and refinance had a poor distribution. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is adequate. The distribution of lending was adequate for refinance and small business loans, and good for consumer loans.

Community Development Lending - Community development lending had a significant, positive impact on lending performance overall in Cheyenne. We noted that USB made four loans totaling \$10.7 million and this amount represents 173% of allocated Tier 1 capital in this market. The dollar volume of these loans demonstrates strong responsiveness to area needs.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance in Wyoming.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the non-metropolitan AAs was not inconsistent with the performance in Cheyenne. The bank’s Lending Test performance in the Casper MA is weaker, but adequate because this MA did not benefit from CD lending.

INVESTMENT TEST

Performance in the Cheyenne MA is excellent. Performance in the limited-scope AAs did not have an impact on the Investment Test rating for Wyoming.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s volume of investments in the Cheyenne MA is excellent. During 2001 and 2002, USB made ten investments in the MA totaling \$1.1 million. As of year-end 2002, six prior period investments totaling \$1.2 million remain outstanding, which further supports the assigned rating. USB’s investments were responsive to the identified need for affordable housing.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Casper MA and the non-metropolitan AAs is not inconsistent with that noted in the full-scope area.

SERVICE TEST

Performance in the Cheyenne MA is good. Performance in the limited-scope AAs did not impact the Service Test rating for Wyoming.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The accessibility of the bank's deposit facilities is excellent in the Cheyenne MA. There were no branches opened or closed during the evaluation period, and, as a result, this performance factor did not receive consideration in the analysis. Services offered by bank branches are consistent across the branch network, but there is a minor difference in branch hours between the bank's branch in a moderate-income census tract versus the one located in a middle-income census tract. USB provided a good level of CD services to the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the non-metropolitan AAs is not inconsistent with the bank's performance in Cheyenne. The Service Test performance in the Casper MA is stronger than the bank's performance in Cheyenne because of an excellent distribution of branches.

Refer to Tables 1-15 in the Wyoming section of Appendix D for the facts and data that support all Test conclusions.

Appendix A: Scope of Evaluation

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

Time Period Reviewed	Lending, Investment, and Service Tests 01-01-2001 to 12-31-2002	
Financial Institution	Products Reviewed	
U.S. Bank National Association (USB) Cincinnati, Ohio	HMDA, small business and consumer loans Community Development Loans Community Development Investments	
Affiliate(s)	Relationship	Products Reviewed
U.S. Bancorp Foundation U.S. Bancorp Piper Jaffray Inc. U.S. Bank National Association North Dakota	Affiliate Affiliate Affiliate	Community Development Investments Community Development Services Consumer and Small Business Loans
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information (Reflects counties in Non-MA areas or counties in MAs where whole MAs not selected)
Multistate MAs		
Cincinnati, OH-KY-IN PMA #1640	Full-scope	Dearborn County IN; Boone, Campbell, Kenton, Pendleton Counties KY; Brown, Clermont, Hamilton, Warren Counties OH Johnson, Wyandotte Counties KS; Clinton, Clay, Jackson, Lafayette, Platte, Ray Counties MO Clark, Floyd Counties IN; Jefferson County KY Clinton, Madison, St. Clair Counties IL; Franklin, Jefferson, Lincoln, St. Charles, St. Louis City, St. Louis, Warren Counties MO
Clarksville-Hopkinsville, TN-KY MA #1660	Full-scope	
Davenport-Moline-Rock Island, IA-IL MA #1960	Full-scope	
Fargo-Moorhead, ND-MN MA #2520	Full-scope	
Grand Forks, ND-MN MA #2985	Full-scope	
Kansas City, MO-KS MA #3760	Full-scope	
Louisville, KY-IN MA #4520	Full-scope	
Minneapolis-St. Paul, MN-WI MA #5120	Full-scope	
Omaha, NE-IA MA #5920	Full-scope	
Portland-Vancouver, OR-WA PMA #6440	Full-scope	
St. Louis, MO-IL MA #7040	Full-scope	
Arizona		

Phoenix-Mesa MA	#6200	Full-scope	Maricopa County
Arkansas			
Little Rock-North Little Rock MA	#4400	Full-scope	Faulkner, Pulaski, Saline Counties
Fort Smith, AR-OK MA	#2720	Limited-scope	Crawford County
Arkansas Non-MA		Limited-scope	Baxter, Clark, Cleburne, Conway, Garland, Grant, Hot Spring, Marion, Perry Counties
California			
Los Angeles-Long Beach PMA	#4480	Full-scope	
Chico-Paradise MA	#1620	Limited-scope	
Modesto MA	#5170	Limited-scope	
Oakland PMA	#5775	Limited-scope	
Orange County PMA	#5945	Limited-scope	
Redding MA	#6690	Limited-scope	
Riverside-San Bernardino PMA	#6780	Limited-scope	Riverside, San Bernardino (partial) Counties
Sacramento PMA	#6920	Limited-scope	
San Diego MA	#7320	Limited-scope	
San Jose PMA	#7400	Limited-scope	Santa Clara County (partial)
Stockton-Lodi MA	#8120	Limited-scope	San Joaquin County (partial)
Vallejo-Fairfield-Napa PMA	#8720	Limited-scope	
Ventura PMA	#8735	Limited-scope	Ventura County (partial)
Yolo PMA	#9270	Limited-scope	
Yuba City MA	#9340	Limited-scope	Yuba County
California Non-MA		Limited-scope	Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lassen, Modoc, Nevada, Plumas, Siskiyou, Tehama, Tuolumne Counties
Colorado			
Denver PMA	#2080	Full-scope	
Boulder-Longmont PMA	#1125	Limited-scope	
Colorado Springs MA	#1720	Limited-scope	
Fort Collins-Loveland MA	#2670	Limited-scope	
Grand Junction MA	#2995	Limited-scope	
Greeley PMA	#3060	Limited-scope	
Pueblo MA	#6560	Limited-scope	
Colorado Non-MA		Limited-scope	Eagle (partial), Fremont, Garfield, Otero, Pitkin Counties
Idaho			
Boise City MA	#1080	Full-scope	
Pocatello MA	#6340	Limited-scope	
Idaho Non-MA		Limited-scope	Adams, Bear Lake, Benewah, Bingham, Blaine, Bonner, Bonneville, Camas, Caribou, Cassia, Clearwater, Custer, Elmore, Franklin, Gem, Gooding, Idaho, Jefferson, Jerome, Kootenai, Latah, Lemhi, Lewis, Madison, Minidoka, Nez Perce, Oneida, Owyhee, Payette, Power, Shoshone, Twin Falls, Valley, Washington Counties
Illinois			
Chicago PMA	#1600	Full-scope	Cook, DuPage, Kane, Lake, McHenry, Will Counties
Bloomington-Normal MA	#1040	Limited-scope	

Rockford MA	#6880	Limited-scope	Winnebago County Sangamon County Christian, Clay, Coles, Franklin, Jefferson, Jo Daviess, Johnson, Lee, Macoupin, Marion, Morgan, Moultrie, Stephenson, Union, Whiteside, Williamson Counties
Springfield MA	#7880	Limited-scope	
Illinois Non-MA		Limited-scope	
Indiana			
Indiana Non-MA		Full-scope	Fayette, Randolph, Wayne Counties
Iowa			
Des Moines MA	#2120	Full-scope	Woodbury County Appanoose, Benton, Boone, Cedar, Cerro Gordo, Clay, Clinton, Des Moines, Dickinson, Hamilton, Harrison, Henry, Humboldt, Iowa, Jackson, Jasper, Keokuk, Lucas, Lyon, Mahaska, Marion, Marshall, Montgomery, Monona, Muscatine, O'Brien, Osceola, Ringgold, Sioux, Story, Washington, Wayne, Wapello, Counties
Cedar Rapids MA	#1360	Limited-scope	
Dubuque MA	#2200	Limited-scope	
Iowa City MA	#3500	Limited-scope	
Sioux City MA	#7720	Limited-scope	
Waterloo-Cedar Falls MA	#8920	Limited-scope	
Iowa Non-MA		Limited-scope	
Kansas			
Lawrence MA	#4150	Full-scope	Crawford County
Topeka MA	#8440	Limited-scope	
Kansas Non-MA		Limited-scope	
Kentucky			
Lexington MA	#4280	Full-scope	Fayette, Madison Counties Henderson County KY Allen, Barren, Boyle, Bracken, Calloway, Carroll, Daviess, Estill, Fleming, Floyd, Graves, Hancock, Hardin, Henry, Hopkins, Logan, Marion, Marshall, Mason, McCracken, McLean, Monroe, Pike, Rowan, Shelby, Simpson, Warren, Washington Counties
Evansville-Henderson, IN-KY MA	#2440	Limited-scope	
Kentucky Non-MA		Limited-scope	
Minnesota			
Duluth-Superior, MN-WI MA	#2240	Full-scope	St. Louis County Blue Earth, Carlton, Cass, Crow Wing, Douglas, Freeborn, Itasca, Kandiyohi, Le Sueur, Martin, Mille Lacs, Morrison, Mower, Otter Tail, Pine, Redwood, Steele Counties
Rochester MA	#6820	Limited-scope	
St. Cloud MA	#6980	Limited-scope	
Minnesota Non-MA		Limited-scope	
Missouri			
Springfield MA	#7920	Full-scope	
Columbia MA	#1740	Limited-scope	
Joplin MA	#3710	Limited-scope	

St. Joseph MA Missouri Non-MA	#7000	Limited-scope Limited-scope	Adair, Atchison, Audrain, Barry, Barton, Bollinger, Butler, Callaway, Camden, Cape Girardeau, Chariton, Cole, Dallas, DeKalb, Dent, Grundy, Henry, Hickory, Howell, Johnson, Laclede, Lawrence, Linn, Macon, Marion, McDonald, Mercer, Miller, Montgomery, Morgan, New Madrid, Nodaway, Perry, Pettis, Phelps, Pike, Polk, Pulaski, Randolph, Ripley, St. Francois, Ste. Genevieve, Scotland, Scott, Shelby, Stoddard, Stone, Taney, Vernon, Washington, Wright Counties
Montana			
Billings MA	#0880	Full-scope	
Great Falls MA	#3040	Limited-scope	
Missoula MA	#5140	Limited-scope	
Montana Non-MA		Limited-scope	Custer, Gallatin, Hill, Lewis and Clark, Silver Bow Counties
Nebraska			
Lincoln MA	#4360	Full-scope	
Nebraska Non-MA		Limited-scope	Adams, Buffalo, Butler, Dodge, Gage, Hall, Lincoln, Madison, Platte, Scotts Bluff Counties
Nevada			
Las Vegas, NV-AZ MA	#4120	Full-scope	Clark County
Reno MA	#6720	Limited-scope	
Nevada Non-MA		Limited-scope	Carson City, Churchill, Douglas, Elko, Humboldt Counties
North Dakota			
Bismarck MA	#1010	Full-scope	
North Dakota Non-MA		Limited-scope	Barnes, Benton, Cavalier, McLean, Mercer, Mountrail, Pembina, Ramsey, Ransom, Richland, Sargent, Stark, Stutsman, Walsh, Ward, Williams Counties
Ohio			
Cleveland-Lorain-Elyria PMA	#1680	Full-scope	
Akron PMA	#0080	Limited-scope	
Canton-Massillon MA	#1320	Limited-scope	
Columbus MA	#1840	Limited-scope	Delaware, Fairfield, Franklin, Pickaway Counties
Dayton-Springfield MA	#2000	Limited-scope	
Hamilton-Middleton PMA	#3200	Limited-scope	
Huntington-Ashland, WV-KY-OH MA	#3400	Limited-scope	Lawrence County OH
Lima MA	#4320	Limited-scope	
Mansfield MA	#4800	Limited-scope	
Steubenville-Weirton, OH-WV MA	#8080	Limited-scope	Jefferson County OH
Youngstown-Warren MA	#9320	Limited-scope	
Ohio Non-MA		Limited-scope	Darke, Erie, Fayette, Gallia, Guernsey, Hardin, Harrison, Highland, Hocking, Mercer, Morrow, Ottawa, Perry, Pike, Preble, Sandusky, Seneca, Shelby, Scioto, Tuscarawas, Van Wert, Wayne Counties
Oregon			

Salem PMA	#7080	Full-scope	Baker, Clatsop, Crook, Coos, Curry, Deschutes, Douglas, Gilliam, Grant, Harney, Hood River, Jefferson, Josephine, Klamath, Lake, Lincoln, Linn, Malheur, Morrow, Sherman, Tillamook, Umatilla, Union, Wallowa, Wasco, Wheeler, Counties	
Corvallis MA	#1890	Limited-scope		
Eugene-Springfield MA	#2400	Limited-scope		
Medford-Ashland MA	#4890	Limited-scope		
Oregon Non-MA		Limited-scope		
South Dakota				
Sioux Falls MA	#7760	Full-scope	Brown, Davison, Hughes Counties	
Rapid City MA	#6660	Limited-scope		
South Dakota Non-MA		Limited-scope		
Tennessee				
Nashville MA	#5360	Full-scope	Cheatham, Davidson, Dickson, Robertson, Rutherford, Sumner, Williamson Counties Hawkins County TN	
Johnson City-Kingsport-Bristol, TN-VA	#3660	Limited-scope		
Tennessee Non-MA		Limited-scope	Bedford, Cocke, Coffee, Cumberland, Franklin, Jefferson, Lincoln, Marshall, Maury, Moore, Putnam, Roane, Warren, White Counties	
Utah				
Salt Lake City-Ogden MA	#7160	Full-scope	Summit (partial), Washington Counties	
Provo-Orem MA	#6520	Limited-scope		
Utah Non-MA		Limited-scope		
Washington				
Seattle-Bellevue-Everett PMA	#7600	Full-scope	Adams, Asotin, Chelan, Clallam, Cowlitz, Douglas, Garfield, Grant, Grays Harbor, Kittitas, Lincoln, Okanogan, Skagit, Walla Walla, Whitman Counties	
Bellingham MA	#0860	Limited-scope		
Bremerton PMA	#1150	Limited-scope		
Olympia PMA	#5910	Limited-scope		
Richland-Kennewick-Pasco MA	#6740	Limited-scope		
Spokane MA	#7840	Limited-scope		
Tacoma MA	#8200	Limited-scope		
Yakima MA	#9260	Limited-scope		
Washington Non-MA		Limited-scope		
Wisconsin				
Milwaukee-Waukesha PMA	#5080	Full-scope		La Crosse County WI
Appleton-Oshkosh-Neenah MA	#0460	Limited-scope		
Eau Claire MA	#2290	Limited-scope		
Green Bay MA	#3080	Limited-scope		
Janesville-Beloit MA	#3620	Limited-scope		
Kenosha PMA	#3800	Limited-scope		
La Crosse WI-MN MA	#3870	Limited-scope		
Madison MA	#4720	Limited-scope		
Racine PMA	#6600	Limited-scope		
Sheboygan MA	#7620	Limited-scope		
Wausau MA	#8940	Limited-scope		
Wisconsin Non-MA		Limited-scope	Adams, Barron, Burnett, Columbia,	

<p>Wyoming Cheyenne MA Casper MA Wyoming Non-MA</p>	<p>#1580 #1350</p>	<p>Full-scope Limited-scope Limited-scope</p>	<p>Dodge, Dunn, Fond du Lac, Green Lake, Manitowoc, Marquette, Oneida, Polk, Portage, Rusk, Vilas, Walworth, Washburn, Waushara, Wood Counties</p> <p>Albany, Campbell, Fremont, Goshen, Park, Sheridan (partial), Sweetwater (partial), Uinta (partial), Washakie Counties</p>
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Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS U.S. Bank National Association				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
US Bank NA	Outstanding	Outstanding	High Satisfactory	Outstanding
Multistate Metropolitan Area:				
Cincinnati, OH-KY-IN	Outstanding	High Satisfactory	High Satisfactory	Outstanding
Clarksville-Hopkinsville, TN-KY	Outstanding	Needs to Improve	Low Satisfactory	Satisfactory
Davenport-Moline-Rock Island, IA-IL	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
Fargo-Moorhead, ND-MN	Outstanding	Outstanding	Low Satisfactory	Outstanding
Grand Forks, ND-MN	Low Satisfactory	Outstanding	High Satisfactory	Satisfactory
Kansas City, MO-KS	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Louisville, KY-IN	Outstanding	Outstanding	High Satisfactory	Outstanding
Minneapolis-St. Paul, MN-WI	Outstanding	Outstanding	High Satisfactory	Outstanding
Omaha, NE-IA	Outstanding	High Satisfactory	High Satisfactory	Outstanding
Portland-Vancouver, OR-WA	Outstanding	Outstanding	High Satisfactory	Outstanding
St. Louis, MO-IL	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
State				
Arizona	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Arkansas	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
California	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Colorado	Outstanding	Outstanding	High Satisfactory	Outstanding
Idaho	Outstanding	Outstanding	Outstanding	Outstanding
Illinois	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Indiana	Outstanding	Needs to Improve	High Satisfactory	Satisfactory
Iowa	Outstanding	High Satisfactory	Outstanding	Outstanding
Kansas	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Kentucky	Outstanding	Low Satisfactory	Outstanding	Outstanding
Minnesota	High Satisfactory	Outstanding	Outstanding	Outstanding

RATINGS U.S. Bank National Association				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Missouri	Outstanding	Outstanding	Outstanding	Outstanding
Montana	High Satisfactory	Low Satisfactory	Outstanding	Satisfactory
Nebraska	Outstanding	High Satisfactory	High Satisfactory	Outstanding
Nevada	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
North Dakota	Low Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Ohio	Outstanding	High Satisfactory	Low Satisfactory	Satisfactory
Oregon	Low Satisfactory	High Satisfactory	Outstanding	Satisfactory
South Dakota	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Tennessee	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Utah	Outstanding	Outstanding	High Satisfactory	Outstanding
Washington	Outstanding	Outstanding	High Satisfactory	Outstanding
Wisconsin	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Wyoming	High Satisfactory	Outstanding	High Satisfactory	Satisfactory

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

Appendix C: Market Profiles for Full-Scope Areas

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Market Profiles for Areas Receiving Full-Scope Reviews

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Cincinnati, OH-KY-IN Multistate Metropolitan Area

The bank's AA consists of nine of twelve counties within the MMA. The counties included in the AA are Clermont, Hamilton, Brown and Warren Counties in Ohio; and Boone, Campbell, Kenton and Pendleton Counties in Kentucky; and Dearborn County in Indiana. Excluded from the AA are Gallatin and Grant Counties in Kentucky, and Ohio County in Indiana. The adjusted median family income for the MMA is \$64,300; the percentage of households living below the poverty level is 10.5%; and the median housing value is \$132,800.

The Cincinnati MMA is the second fastest growing metropolitan area within Ohio. The growth has occurred in the areas surrounding the City of Cincinnati, which has experienced a decline in population and jobs. The city has several very wealthy neighborhoods, but also has neighborhoods with significant economic and social needs. Racial and economic segregation are issues in Cincinnati according to community representatives we met with during the examination, and the neighborhoods with significant needs have large minority populations. Rioting occurred in several neighborhoods during 2001.

The local economy is diverse with major employers in the following sectors: service; retail trade; government, financial services; health care; transportation and manufacturing. Cincinnati is the headquarters for several FORTUNE 500 companies, including Proctor and Gamble, Kroger, and Federated Department Stores. The local economy has become more diversified during the evaluation period through growth in the financial services and health care sectors and a reduced reliance on manufacturing. Historically, economic conditions within the AA have been good, but conditions have declined recently. The unemployment rate was 3.0% in December of 2000.

There are many community-based organizations in the MMA, and significant opportunities to participate in CD activities such as the promotion of financial literacy, the construction and rehabilitation of affordable housing, and the creation and retention of retail and industrial businesses. Some organizations address needs throughout the AA, while some focus their efforts on specific neighborhoods with significant needs, such as Over The Rhine, Avondale and Walnut Hills. An Empowerment Zone containing several areas of the city has been created and programs have been implemented in both the private and public sectors to address the needs of those areas. The home ownership rate in the Cincinnati MMA is approximately 40% and in single digits in some neighborhoods within the city.

We met with representatives of several community-based organizations during the examination. Our contacts indicated that the following are significant, identified community needs:

- Lending for affordable housing construction, rehabilitation and acquisition. Many homes in the AA have deferred maintenance. They are generally older

homes owned by senior citizens unable to make needed repairs or rental properties that have been poorly maintained.

- Prospective homebuyer education is needed along with loans with flexible terms for individuals with limited or negative credit histories. Our contacts stated there is anecdotal and statistical information suggesting sub prime lenders, including some predatory lenders, are filling gaps created by the lack of lending by banks in low- and moderate-income areas.
- Small business lending, including micro-loans, and technical assistance.
- Participation in economic development projects through technical assistance and/or financial contributions.
- Full-service bank branches are needed in several areas that do not currently have any branches.

Minneapolis-St. Paul, MN-WI Multistate Metropolitan Area

The bank's AA consists of the entire Minneapolis-St. Paul MMA. This MMA includes Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington, and Wright Counties in Minnesota as well as Pierce and St. Croix Counties in Wisconsin. There are 168 banks located within the assessment area operating 720 offices. This does not include credit unions and many mortgage companies that originate loans in the area. Competition for all types of loans, especially mortgage and commercial loans, is strong. The adjusted median family income for the MMA is \$74,700; the percentage of households living below the poverty level is 7.9%; and the median housing value is \$221,329.

Minneapolis-St. Paul is the sixteenth largest metropolitan area in the United States. The area has a diversified economic base. It is a center for high-tech electronics, medical instruments, health care, finance, insurance, entertainment and the arts, printing and publishing, as well as processing and transporting agricultural products. The area is the home of sixteen FORTUNE 500 companies and several of the world's largest private companies. St. Paul serves as the state's capital. The University of Minnesota is the area's largest employer with over 34,000 employees. Other large employers include the Target Corporation, Wells Fargo, USB, local and state governments, health care, and computer manufacturing.

The economy has softened with the national economic downturn following September 11, 2001. Commercial and office vacancy rates have increased. Unemployment was 4.3% during 2002, which is a significant increase from the 1.7% reported at year-end 1999.

Portions of Minneapolis north and south of the downtown area have been designated as a HUD Enterprise Zones. St. Paul also has two Enterprise Zones. These areas typically present greater opportunities for financial institutions for developing partnerships that encourage economic development.

The combination of continued population growth, the generally strong economy, and favorable interest rates has driven up home prices dramatically. The Minneapolis Board of Realtors indicated that at year-end 2002, the average sales price of a single-family residence was \$221,329 compared to the average sales price of \$158,200 reported at year-end 1999. Community contacts indicated a strong need for affordable housing and assistance for first-time homebuyers, credit counseling, and programs that require no or low down payments. The need includes lower cost single family, multifamily and other rental housing, and combination financing that could include rehabilitation funds in conjunction with first mortgages. Contacts stated there was a need for housing units for all income levels and that this would be an opportunity for banks to assist with development lending. Contacts said that home improvement loans are needed to improve the quality of the aging housing stock in many of the urban neighborhoods. Recently,

some existing mobile home parks have been closed, razed and converted into commercial or retail development sites. This eliminated some affordable housing units and put additional pressure on the cost and availability of remaining affordable housing.

Several contacts said that banks should provide more financial/credit counseling programs or seminars that would educate individuals with little experience with banks about banking services. There is also a need for small business loans and loans that would promote job creation, particularly for the type of job that would provide higher wages that would support a family. These small businesses need technical assistance and mentoring. One contact said that more banks should be willing to invest in local Community Development Corporations and help fund revolving loan pools.

The Twin Cities has a wide variety of CD related organizations that play an active role in development and revitalization efforts. The non-profit sector is generally well organized, informed, and aware of CRA requirements for financial institutions. There are ample opportunities for financial institutions to form partnerships with these organizations.

The minority population in the Twin Cities has grown in recent years, primarily from immigration of Hmong into St. Paul, Somali in Minneapolis, and Hispanics into all areas. St. Paul has the highest concentration of Hmong in the US. Approximately 70,000 Hmong (out of an estimated 90,000 in the US) live there. They are historically involved in farming and have a tightly woven family culture. As a group, they are highly dependent on public assistance and public housing. This is changing as the youth attain higher education levels and they become more acclimated to the mainstream US life. There are no exact numbers of Somali immigrants available, but this is a rapidly growing segment of the minority population. Nearly all are from East Africa and are practicing Sunni Muslims. Their faith prohibits them from paying interest on loans. This requires some creative financing efforts on the part of local banks and businesses. According to a Fannie Mae source, the Twin Cities has the twelfth highest demand (in the US) for loan products that are compliant with Islamic law. USB is one of the banks that has partnered with the Somali community to provide basic banking seminars and to work with them on providing a credit type product. The Hispanic population is the largest immigrant population in the metro area with over 100,000 residents. Many are working in lower paying service jobs and establishing small businesses to serve their neighborhoods. USB has also provided Spanish banking seminars to assist them.

Portland-Vancouver, OR-WA Multistate Metropolitan Area

The Portland-Vancouver MMA consists of the counties of Clackamas, Columbia, Multnomah, Washington and Yamhill in Oregon and Clark County in Washington. It straddles the Columbia River on the northwestern end of Oregon and the Southwestern end of Washington. The MMA is Oregon's largest population center with about half the state's population. The Vancouver portion of the assessment area is Washington's fastest growing city, and is the fourth largest city with 137,500 residents. The MMA has experienced rapid population growth as former California residents relocate to an area with a good quality of life and more affordable living conditions. The adjusted median family income for the MMA is \$55,900; the percentage of households living below the poverty level is 9.6%; and the median housing value is \$184,900.

For most of its history, the area (including Vancouver) depended on forestry for its economic base. The area experienced rapid economic growth through most of the late 1980's and 1990's as the economy moved away from the traditional industries to a more high tech, service and manufacturing oriented economy. The brisk growth continued until troubled markets overseas and the Asian financial crisis led to a sharp decline in demand for Oregon products. Growth slowed beginning in 1998 and bottomed out in January 2001, when the area entered a recession. There has been only slight improvement forecasted through year-end 2003. Personal bankruptcies and the unemployment rate have reached the highest levels since the 1980's. The unemployment rate was 7.8% in 2002.

The different tax structures between Washington and Oregon impact the economies of the MMA. Washington does not have personal or corporate income tax but does have a sales tax. Oregon has no sales tax. Wages paid in Vancouver are typically lower than in Portland because the lack of income taxes allows employers to discount wages. Retail sales in Vancouver are lower because of the easy access to tax-free sales on the Oregon side.

Portland has an Enterprise Zone in the Northeastern section of the city that offers financial incentives for qualified businesses expanding or relocating to the targeted areas. There are also several state sponsored programs available for businesses locating in this zone. A portion of Portland has received designation as a Brownsfield Showcase Community. This enables the area to receive technical and financial support for specific economic development efforts that clean up contaminated properties.

There are several CD organizations in the area that focus on affordable housing issues. The Vancouver Housing Authority and the Portland Housing Authority issue and sell affordable housing revenue bonds and low-income housing tax credits.

We reviewed and updated community contacts conducted by the OCC and other organizations over the past several years. Community contacts indicate affordable housing is a key issue. The huge influx of population combined with the economic growth of the 1990s, resulted in escalating housing costs. Housing prices remain high in spite of the recession while personal income growth has slowed. The city has implemented controls designed to preserve natural areas and prevent urban sprawl. With the supply limited, the cost of undeveloped land as well as existing developed properties has increased. The city is trying to increase the number of residential units in the central city and provide incentives that will foster job creation.

Contacts said that sections of north and northeast Portland are undergoing gentrification and lower-income people are having difficulty keeping their homes. In this area, there are senior citizens that could benefit from rehabilitation loans at low rates because they cannot afford to maintain their property on limited incomes. To overcome affordability issues and applicant's lack of credit history, a contact suggested banks should consider flexible loan terms and non-traditional underwriting. There is also a need for more small business start-up loans. This contact also said that businesses within the area are looking to smaller local banks that can make faster credit decisions rather than forwarding loan applications to underwriters located out of state.

Predatory lending was identified by community contacts as a concern in certain ethnic communities. Suspicion of traditional banks has caused some minorities to fall prey to persons within their own community that use predatory lending tactics to induce them to pay high fees for interest and services.

Community contacts indicated that several of the banks, including U.S. Bank, are doing a good job assisting organizations with technical expertise and donations that serve the needs of the community.

St. Louis, MO-IL Multistate Metropolitan Area

The St. Louis MMA consists of the counties of Franklin, Jefferson, Lincoln, St. Charles, St. Louis, and Warren as well as St. Louis City in Missouri and the counties of Clinton, Jersey, Madison, Monroe and St. Clair in Illinois. The bank's AA includes all of the MMA except Jersey and Monroe Counties in Illinois. St. Louis, which is part of the MMA, is located on the western bank of the Mississippi River in eastern Missouri. The MMA is the largest metropolitan region in Missouri and the eighteenth largest in the US. It is one of the nation's most important rail centers and inland ports. In addition, the area's proximity to both north-south and east-west Interstate highways makes it an important crossroads in ground transportation. The adjusted median family income for the MMA is \$60,400; the percentage of households living below the poverty level is 10.5%; and the median housing value is \$126,000.

The city's well known landmark, the Gateway Arch, is on the bank of the Mississippi River on the edge of downtown St. Louis. It is a historic site in an area designated for redevelopment. The City of St. Louis as well as the urbanized St. Louis County contain most of the area's population. The surrounding suburban areas have had dramatic population growth from a combination of people fleeing the city and from in-migration from more rural parts of the state. On the Illinois side, the areas closest to the river as well as the more urbanized portions of Madison County are the population centers. The area contains both heavy industrial sections and fertile farmland.

The MMA is subject to numerous economic and social challenges. The City of St. Louis lost more than half of its population between 1950 and 2000. This caused a significant decrease in the city's tax base. This factor coupled with increased demands for social service programs from the remaining residents placed major pressure on the financial condition of the city. Portions of the city suffer from blight and deteriorating housing. The area continues to experience job losses. Unemployment for the MMA stood at 5.7% during 2002.

The economy of East St. Louis, IL has been depressed for decades. The city has experienced significant crime, deteriorated housing, and depressed housing values. Housing and employment problems have been further complicated by generally poor access to public transportation. Unemployment for the city during 2002 was over 9%. The addition of the MetroLink rail line has allowed for better access to jobs within St. Louis and the St. Louis airport.

The MMA has an Empowerment Zone and three Brownfield Areas. The Empowerment Zone covers portions of both St. Louis and East St. Louis. These designations allow financial support for specific economic development efforts and financial or tax incentives. The poverty rate within the Empowerment Zone is very high. It is estimated to be as high as 47% with nearly half of all residents in the

Empowerment Zone dependent on various forms of public assistance. There are many CD programs within these areas that provide funding through grants or loans. Several provide affordable housing, some have been used on infrastructure improvements, and others have assisted with job training. In addition, there are other local, state, and federal tax incentives for projects within the areas.

Opportunities to participate in CD activities are readily available in the MMA. There are numerous non-profit organizations that provide affordable home loans, financial education or help to understand the use of credit, provide loans to small businesses, provide job training, and assist with social services needed for LMI people. In addition, the area has small business development centers, business assistance centers, small business incubators, city sponsored development corporations, and affordable housing agencies.

Information from local community representatives revealed that new business development and redevelopment of downtown St. Louis is needed. We also learned that additional housing is needed downtown to help stabilize the area. In order for that to happen, basic necessities such as grocery stores, retail, and restaurants are needed to entice people to live downtown. More mixed-income housing developments are needed. Because of the aged housing stock in the city, home improvement or repair loans are needed to restore or maintain existing homes. We learned this information from our own interviews of local community, business or civic leaders or from interviews conducted by other regulatory agencies.

State of California

Los Angeles-Long Beach PMA

The USB AA consists of the entire Los Angeles-Long Beach MA (LA-LB MA) which is composed of Los Angeles County. As of June 30, 2002, the bank had \$1.6 billion of deposits in this geographic area. In terms of deposit market share, USB ranks eighteenth with a 1% share compared to 21.5% for the largest deposit holder. There are 137 FDIC insured depository institutions in the MA, but the market is somewhat concentrated with the four largest banks holding 49.5% of the area's insured deposits. Banks with deposit market shares similar to USB include California National Bank, California Bank & Trust, Cathay Bank, Citibank Federal Savings Bank and California Commerce Bank.

The LA-LB MA is a complex, highly diverse, urban area that includes 80 cities and a number of unincorporated areas. The adjusted median family income for the MA is \$55,100; the percentage of households living below the poverty level is 11.9%; and the median housing value is \$307,900.

Los Angeles is the largest and most rapidly growing metropolitan region in the fastest growing state in the country. The largest sectors of the economy in order of importance are services, retail and wholesale trade, manufacturing, government, and transportation. Defense and aerospace manufacturing are still an important sources of employment. The average unemployment rate in the MA during 2002 was 6.8%. The Port of Los Angeles/Long Beach is one of the busiest in the nation, as is the Los Angeles International Airport. The continued population growth and the diverse economy create many small business opportunities within the LA-LB MA.

Community contacts indicate there are significant credit and CD needs in the metropolitan area. There is a major need for affordable rental and owner-occupied housing. Each year, the State of California adds approximately 250,000 new households to its population, but only produces about 150,000 new housing units. This ongoing shortfall has created a lack of sufficient housing and a major affordability gap. It is estimated that as of August of 2002, only 31% of the households in the LA-LB MA could afford to purchase a median priced house. This percentage compares to 56% nationally. Another significant need in the LA-LB MA is for technical assistance and financing for small businesses. According to 2001 Dun & Bradstreet statistics, 84 percent of businesses located within the area have annual revenues of less than or equal to \$1 million. Financial literacy education is another significant need. There is a large unbanked population within the area and a large number of immigrants to this country.

There are significant opportunities in the LA-LB MA to participate in CD activities. Nonprofit organizations are numerous and active, and local government promotes

and assists a variety of CD and redevelopment activities. In January 2002, HUD announced that Los Angeles will be designated 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. There is a Federal Empowerment Zone and four state Enterprise Zones in the MA, and we noted 24 Community Development Financial Institutions that have received grants to date.

State of Colorado

Denver PMA

The Denver AA is comprised of five contiguous counties including Adams, Arapahoe, Denver, Douglas, and Jefferson Counties. The City of Denver is the state's capital and the center of its economic activity. As of June 30, 2002, USB had \$4.5 billion in deposits in this geographic area with a market share of 14.9%. USB has the second highest deposit market share behind Wells Fargo Bank West, NA with 20.1%. World Savings Bank, FSB ranked third with a deposit market share of 7.8%. Competition among the financial institutions in the AA is high. There are 89 banks operating 532 offices throughout the area.

Despite its diversification, Denver's economy is declining. Unemployment has risen from a low point of 2.0% in December 2000 to 5.9% in 2002. The slowing economy and the events of September 11, 2001 have impacted Denver's economy in much the same way the national economy has been affected. Employment is contracting in every industry. Even state and local governments are shedding jobs to meet budgetary constraints. The largest employers in the MA include King Soopers, Qwest Communications, Columbia-HealthONE, United Airlines, and Lockheed Martin.

The adjusted median family income for the MA is \$64,400; the percentage of households living below the poverty level is 9.5%; and the median housing value is \$227,000. Commercial and residential rental property vacancy rates are rising, and home prices have shown signs of softening. Permits for building new homes are declining and the supply of homes on the market is increasing. Personal and business bankruptcies continue to rise. Weak tourism and extreme drought conditions have also weighed down the economy. However, the area has a well-developed transportation hub including the interstate highway system, railroad connections, and the Denver International Airport. This access to transportation along with the area's skilled workforce and an expansive research base support economic forecasts that Denver will remain attractive to new residents and capital investment.

The City and County of Denver has a HUD Empowerment Zone/Enterprise Community. Denver and other counties in the MA also have areas designated as Redevelopment Zones or Blighted Areas. These areas typically present greater opportunities for financial institutions for developing partnerships that encourage economic development. However, there appears to be little formal coordination of efforts among financial institutions, government entities, or nonprofit organizations. Denver has spent considerable resources on large municipal building projects during recent years. These projects include the new airport, several professional sports stadiums and facilities, light rail, government offices, retail and leisure activities centers, and the redevelopment of the old Stapleton airport. These projects have

been financed using combinations of tax incentives, grants, bonds, and private funding sources. There has been little direct bank involvement.

There are four CDFIs in the MA. There are also at least five active CD corporations that work primarily with financing and technical support for small businesses. There are numerous private and public organizations that also assist with small business financing needs. Although the individual counties operate housing authorities, significant efforts have been concentrated toward economic development and municipal infrastructure.

Based on contacts with community organizations, we noted that there are numerous opportunities for bank involvement in CD activities and the creation of affordable housing. The greatest needs are for small business and affordable housing loans. Affordable housing needs include loans for both construction of more housing units and financing at below market rates for LMI families. Technical support is needed for small business owners; educational programs are needed for LMI individuals seeking home ownership; and financial counseling is needed to improve or develop healthy credit histories for LMI individuals.

State of Ohio

Cleveland-Lorain-Elyria PMA

The USB AA consists of the entire Cleveland–Lorain–Elyria PMA which is composed of Ashtabula, Cuyahoga, Geauga, Lake, Lorain and Medina Counties. As of June 30, 2002, the bank had \$1.8 billion of deposits in this geographic area. In terms of deposit market share, USB ranks tenth with a 3.3% share compared to a 23.2% share held by the largest deposit holder. There are 50 FDIC insured depository institutions in the MA, but the market is fairly concentrated with the four largest banks holding 65% of the MA's deposits. Banks with deposit market shares similar to USB include Fifth Third Bank; Huntington National Bank; Bank One, NA; Dollar Bank, FSB; and Ohio Savings Bank, FSB.

The adjusted median family income for the MA is \$57,000; the percentage of households living below the poverty level is 12%; and the median housing value is \$72,437. The local economy is diverse with major employers in the service; retail trade; finance, insurance, and real estate; health care; manufacturing; wholesale trade; and construction sectors. Economic diversity within the AA has increased during the evaluation period primarily due to expansion in the finance sector. Manufacturing remains a significant factor in the local economy. Economic conditions within the AA have weakened during the past two years due to the impact of the national recession on manufacturing and retail trade. The current unemployment rate is 6.3% and unemployment during the evaluation period has ranged from 3.9% in November of 2000 to 6.5% in 2002.

Contacts with community-based organizations and the City of Cleveland indicated there are significant credit and CD needs in the MA. The needs include the following: loans for construction and rehabilitation of affordable housing, home improvement loans, home buyer education, loans for small businesses, technical assistance to small business owners, technical assistance and operating grants for community-based organizations, improved access to full-service bank branches, and assistance in qualifying for bank deposit products. Community contacts expressed concern about predatory lenders filling gaps created by the lack of lending by banks in low- and moderate-income areas.

We note there are a large number of community-based organizations in the AA and significant CD lending and investment opportunities for banks. There are a number of community-based organizations engaged in the construction and rehabilitation of affordable housing, economic development and the promotion of financial literacy. Cleveland has several Empowerment Zones with programs to address needs in those areas using Community Development Block Grant funds and other forms of funding. Additionally, the City of Cleveland offers tax incentives for the purchase of homes in low- and moderate-income areas and is aggressively pursuing agreements with banks to address various community needs.

State of Washington

Seattle-Bellevue-Everett PMA

The PMA consists of Island, King and Snohomish Counties and is located in the Western part of the state adjacent to Puget Sound. It is the largest metropolitan area between San Francisco, California, and Vancouver, British Columbia and the highest concentration of population in the state. King County lies on the eastern shore of Puget Sound and is the largest metropolitan area in the MA and the state. More than half the population of the county resides in the cities of Seattle (540,900) and Bellevue (106,400). Snohomish County is located north of King County and is home to the cities of Everett (87,520), Edmonds (38,600) and Lynwood (32,990). Island County is comprised of Whidbey, Camano, Ben Ure, Strawberry and Smith Islands in the Puget Sound just west of King and Snohomish Counties. The largest city in Island County is Oak Harbor (20,830) on Whidbey Island.

The adjusted median family income for the MA is \$77,900; the percentage of households living below the poverty level is 7.5%; and the median housing value is \$250,000. The economy of the MA was long anchored by lumbering, shipping, and aerospace. Although Boeing remains the highest single source of employment and lumbering and shipping remain significant, high-tech companies, most notably Microsoft, now dominate. Seattle is one of the country's major centers for the computer and software industry. However, the main source of employment in Island County is the Whidbey Island Naval base. Tourism is also a major industry in the area, due to significant scenic attractions, and because of Seattle's position as a gateway for travel to Alaska and British Columbia.

The growth and dominance of the high-tech sector has resulted in significant growth in personal income and personal wealth in the region. Available sources indicate that high tech employment accounts for about 8% of all employment in the region, which is the highest single concentration of jobs. This phenomenon caused rapid increase in the cost of housing in the area and created housing shortages for low- and moderate-income persons. As of January 2001, the estimated cost of living in Seattle was 35% higher than the U.S. average.

Following a period of unprecedented growth in the region ending in 2000, the area fell into a recession during January 2001 that peaked in 2002. Unemployment rates are higher than the national averages. During 2002, the unemployment rate was 6.8%. Housing prices remain above national averages and there has been a net migration out of the area. Forecasts call for a slow recovery due to uncertainty in production at Boeing. Any slow down in production at Boeing has a strong ripple effect on the economy of the region. It is estimated that there are 2.8 non-Boeing jobs created for each new Boeing job. The high concentrations of Internet

and software companies, while a leading cause of the unemployment and recession, will rebound strongly once demand resumes.

We reviewed and updated community contacts conducted by the OCC and other organizations over the past several years. Community contacts indicate difficult times for small business and the continued need for affordable housing. Because of the surplus in the residential rental market there are some pockets of opportunity for the moderate-income rental housing. However, single family homes and housing for low-income families remain in short supply.

Community contacts indicated that financial institutions have not expressed interest in long-term financing for low-income housing. Opportunities exist for banks to fund projects long-term through loan funds and consortiums, but funding through consortiums hasn't kept pace with the need for this financing. It was suggested that banks should use more creative underwriting to get the projects financed without sacrificing credit quality. There are also needs for grants to provide computer access and wireless networks in affordable housing projects and grants to provide start-up funds to get housing projects off the ground.

Small businesses are in need of lines of credit, credit card services, and unsecured loans. Traditional lending is difficult for many small businesses due to the lack of collateral. Education for small business owners is a big need. To reach new immigrant communities, education and outreach in the language spoken by the client is critical. Loan officers with ties to the community would be beneficial also. Contacts indicated the areas of the MA with the greatest need are the Central Area, White Center, and Southpark neighborhoods

Community contacts indicated that U.S. Bank has taken a significant lead in getting organizations to focus on the White Center neighborhood. USB assisted generously with donations and staff time. Community contacts consistently commented on U.S. Bank's flexibility and ability to work with the organizations to make a project work. Although not a member of the Federal Home Loan Bank, U.S. Bank has assisted CD organizations by finding partners who can submit grant proposals through the Federal Home Loan Bank.

State of Wisconsin

Milwaukee-Waukesha PMA

The bank's AA consists of the entire Milwaukee-Waukesha MA that includes Milwaukee, Ozaukee, Washington, and Waukesha Counties. Milwaukee is the largest city in the State of Wisconsin. The city has a significant number of low-income census tracts located in the central part of the city and moderate-income tracts are adjacent to these areas. In contrast, the suburban areas in Ozaukee and Waukesha Counties are affluent with high housing costs. The adjusted median family income for the MA is \$67,200; the percentage of households living below the poverty level is 10.4%; and the median housing value is \$95,217.

USB has generated \$7 billion in deposits for a 22.3% market share and second place market rank. There are 59 banks with 543 offices in the MA. The other market leaders are Marshall & Ilsley Bank with a deposit market share of 25.9%, Bank One Wisconsin with a deposit market share of 7%, and Associated Bank, NA with a deposit market share of 4.9%. Banking competition is strong and increasing. There are numerous mortgage companies and credit unions in the area that increase the competition. Insurance companies also are actively seeking customers that would ordinarily use traditional banks for financial services. The deposit information was obtained from the June 30, 2002 FDIC Deposit Market Share Reports.

Economic conditions are good. Manufacturing and service related jobs form the bulk of the employment base. The service industries have seen the most significant growth in the last five years, however, this has typically been outside of the City of Milwaukee. Major employers in the MA include the health care industry, M&I Corp., Quad Graphics Incorporated, Rockwell Automation, Kohl's Corporation, Briggs & Stratton, and Ameritech. Milwaukee is also the home of Harley Davidson motorcycles and several professional sports teams. Tourism is an increasing source of revenue for the area. Unemployment has, however, increased and was 6.0% in 2002.

The more suburban portions of the MA have had growth in both the service sector and in manufacturing jobs. Suburban cities have used tax incentives to encourage business relocations or expansions. A downside of this suburban business expansion is that lower paid or hourly wage employees have a difficult time finding affordable housing near the jobs.

The 2002 average sales price of homes in the City of Milwaukee was \$95,217. This information was obtained from the Wisconsin Realtors Association website. The website also shows that the average sales prices for homes in Wauwatosa and Waukesha were \$164,194 and \$169,748, respectively.

Feedback from community contacts indicates that few of the suburban cities offer affordable housing programs and strict zoning restrictions negatively impact affordable housing efforts. We did note that one census tract in Waukesha County is a target for new market tax credits. The Wisconsin Welfare to Work initiatives also present challenges to LMI residents within Milwaukee. There is a need to get the people who need employment from the City of Milwaukee to the jobs that have relocated to the suburbs.

The City of Milwaukee has two areas designated by HUD as Enterprise Zones. The plan emphasizes jobs and business development as critical elements. One community contact from within this area said that there is a business incubator and several redevelopment organizations that promote small business development. Low-income housing tax credits are also readily available in this area, but there is a need for people with expertise in this type of financing and for pre-development grants or grant writing. LISC has purchased the equity portions of some low-income housing projects due to sufficient interest by local financial institutions. Milwaukee also has three low-income credit unions certified by the National Credit Union Administration. These groups provide financial institutions with investment opportunities as well as a means to participate in lending programs

There are a wide variety of CD organizations that serve the greater Milwaukee area. These organizations serve small business development and financing needs, provide homeownership counseling and financial advice, develop LMI housing, provide needed social services to LMI families, and focus on job training efforts. There are significant opportunities to participate in CD activities in the MMA. One contact said that USB has assisted their organization with small business loan programs. Another said that USB is very active in their programs that provide micro loans, small business seminars, and in funding multifamily housing projects. Another contact mentioned USB as a major contributor to its first-time homebuyer training, childcare services and health care services for LMI.

Appendix D: Tables of Performance Data

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TABLES OF PERFORMANCE DATA

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Content of Standardized Tables

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

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

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

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

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

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

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

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

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

- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of 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. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.

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

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

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

Table 1. Lending Volume

LENDING VOLUME												
Geography: MULTISTATE												
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Cincinnati PMA #1640	100.00	8,728	959,208	7,601	510,870	60	3,191	39	39,117	16,428	1,512,386	100.00
Clarksville-Hopkinsville MA #1660	100.00	615	46,610	319	22,422	111	10,811	2	2,569	1,047	82,412	100.00
Davenport-Moline-Rock Island MA #1960	100.00	2,117	186,534	1,006	72,523	88	6,660	1	1,000	3,212	266,717	100.00
Fargo-Moorhead MA #2520	100.00	524	47,410	628	41,905	9	1,930	6	3,987	1,167	95,232	100.00
Grand Forks MA #2985	100.00	158	11,688	190	14,766	38	8,691	0	0	386	35,145	100.00
Kansas City MA #3760	100.00	6,737	810,802	5,276	551,311	534	29,824	4	9,170	12,551	1,401,107	100.00
Louisville MA #4520	100.00	2,794	258,638	1,810	116,807	1	93	5	20,848	4,610	396,386	100.00
Minneapolis-St. Paul MA #5120	100.00	36,009	5,142,801	24,866	1,065,963	18	2,348	47	209,255	60,940	6,420,367	100.00
Omaha MA #5920	100.00	3,301	284,599	4,030	235,629	321	27,220	34	40,301	7,686	587,749	100.00
Portland PMA #6440	100.00	5,787	595,799	8,224	596,304	70	13,029	16	75,601	14,097	1,280,733	100.00
St. Louis MA #7040	100.00	24,996	3,099,430	6,070	553,902	207	14,394	53	63,724	31,326	3,731,450	100.00

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is from January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME														
Geography: MULTISTATE														
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002														
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Cincinnati PMA #1640	100.00	25,340	406,113	0	0	0	0	8,532	110,317	11,025	51,574	2,177	147,416	100.00
Clarksville-Hopkinsville MA #1660	100.00	4,572	44,605	0	0	0	0	1,907	24,785	1,744	7,635	280	4,497	100.00
Davenport-Moline-Rock Island MA #1960	100.00	4,885	63,752	0	0	0	0	1,997	34,374	2,041	8,918	175	6,854	100.00
Fargo-Moorhead MA #2520	100.00	4,696	31,358	0	0	0	0	284	4,232	1,810	9,082	25	672	100.00
Grand Forks MA #2985	100.00	2,329	16,048	0	0	0	0	107	1,446	873	4,295	28	310	100.00
Kansas City MA #3760	100.00	26,335	393,181	0	0	0	0	14,922	262,536	6,638	32,525	1,588	55,424	100.00
Louisville MA #4520	100.00	7,720	73,040	0	0	0	0	2,100	28,779	4,078	17,546	399	11,626	100.00
Minneapolis-St. Paul MA #5120	100.00	111,955	1,271,945	0	0	0	0	23,166	405,428	36,499	226,474	1,238	176,246	100.00
Omaha MA #5920	100.00	24,395	308,093	0	0	0	0	7,017	114,525	5,058	27,366	390	75,191	100.00
Portland PMA #6440	100.00	49,311	458,653	0	0	0	0	4,274	78,494	17,848	129,222	441	19,098	100.00
St. Louis MA #7040	100.00	35,362	612,864	0	0	0	0	18,576	318,654	8,669	44,512	2,468	170,448	100.00

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: MULTISTATE		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Cincinnati PMA #1640	3,603	75,918	3	20,888	
Clarksville-Hopkinsville MA #1660	641	7,688	0	0	
Davenport-Moline-Rock Island MA #1960	671	7,765	1	5,841	
Fargo-Moorhead MA #2520	2,577	17,372	0	0	
Grand Forks MA #2985	1,321	9,997	0	0	
Kansas City MA #3760	3,185	36,196	2	6,500	
Louisville MA #4520	1,143	15,089	0	0	
Minneapolis-St. Paul MA #5120	51,047	429,073	5	34,724	
Omaha MA #5920	11,927	73,191	3	17,820	
Portland PMA #6440	26,742	164,183	6	67,656	
St. Louis MA #7040	5,646	49,391	3	29,859	

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: MULTISTATE								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Cincinnati PMA #1640	2,048	100.00	2.07	1.86	13.79	12.89	52.41	53.03	31.73	32.23	2.58	2.32	2.87	2.57	2.53
Clarksville-Hopkinsville MA #1660	153	100.00	0.82	0.00	12.54	9.80	55.47	45.75	31.17	44.44	1.59	0.00	3.49	1.82	1.18
Davenport-Moline-Rock Island MA #1960	541	100.00	1.38	1.85	13.45	14.42	66.73	62.85	18.43	20.89	4.12	9.80	5.15	4.09	3.62
Fargo-Moorhead MA #2520	157	100.00	0.08	0.00	12.14	6.37	70.87	69.43	16.92	24.20	1.82	0.00	2.19	1.72	1.88
Grand Forks MA #2985	35	100.00	0.00	0.00	12.93	14.29	70.66	60.00	16.41	25.71	0.90	0.00	1.67	0.64	1.44
Kansas City MA #3760	2,433	100.00	3.02	0.90	16.69	12.21	50.04	47.72	30.25	39.13	2.66	1.66	2.83	2.81	2.49
Louisville MA #4520	911	100.00	3.27	3.18	16.37	13.94	47.78	39.08	32.58	43.80	2.17	4.01	1.82	1.87	2.49
Minneapolis-St. Paul MA #5120	12,276	100.00	1.70	2.00	11.52	10.22	63.34	63.59	23.45	24.17	6.96	6.53	6.66	7.16	6.57
Omaha MA #5920	1,057	100.00	2.77	1.23	17.40	19.11	52.27	54.12	27.56	25.54	2.57	2.68	4.75	2.97	1.45
Portland PMA #6440	1,966	100.00	0.67	1.22	13.74	13.84	63.48	58.85	22.11	26.09	1.74	2.52	1.90	1.69	1.79
St. Louis MA #7040	8,368	100.00	3.38	1.58	13.25	8.25	53.81	48.22	29.56	41.96	7.23	6.58	5.94	6.71	8.32

* Based on 2001 Peer HMDA MULTISTATE.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: MULTISTATE								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Cincinnati PMA #1640	1,593	100.00	2.07	2.01	13.79	11.30	52.41	57.25	31.73	29.44	16.98	16.94	13.30	17.44	17.92
Clarksville-Hopkinsville MA #1660	73	100.00	0.82	1.37	12.54	13.70	55.47	54.79	31.17	30.14	8.01	25.00	14.63	8.15	5.81
Davenport-Moline-Rock Island MA #1960	143	100.00	1.38	2.80	13.45	12.59	66.73	64.34	18.43	20.28	3.76	8.33	3.58	3.75	3.51
Fargo-Moorhead MA #2520	57	100.00	0.08	0.00	12.14	15.79	70.87	61.40	16.92	22.81	7.75	0.00	9.68	6.50	11.22
Grand Forks MA #2985	24	100.00	0.00	0.00	12.93	0.00	70.66	83.33	16.41	16.67	5.92	0.00	00.0	6.44	6.56
Kansas City MA #3760	483	100.00	3.02	1.66	16.69	15.94	50.04	51.14	30.25	31.26	6.71	5.17	7.94	6.44	6.73
Louisville MA #4520	327	100.00	3.27	2.45	16.37	14.98	47.78	59.63	32.58	22.94	4.22	1.54	3.28	5.15	3.48
Minneapolis-St. Paul MA #5120	2,802	100.00	1.70	1.21	11.52	8.96	63.34	64.31	23.45	25.52	13.43	10.55	10.65	12.81	17.05
Omaha MA #5920	547	100.00	2.77	1.65	17.40	19.01	52.27	56.12	27.56	23.22	10.23	4.41	13.79	11.09	7.69
Portland PMA #6440	1,187	100.00	0.67	0.67	13.74	15.25	63.48	60.74	22.11	23.34	17.88	11.32	19.53	17.08	19.41
St. Louis MA #7040	1,076	100.00	3.38	3.07	13.25	11.90	53.81	53.62	29.56	31.41	7.35	9.31	6.68	7.31	7.51

* Based on 2001 Peer HMDA MULTISTATE.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: MULTISTATE								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Cincinnati PMA #1640	5,059	100.00	2.07	1.60	13.79	12.45	52.41	46.75	31.73	39.20	3.11	3.12	3.49	2.90	3.30
Davenport-Moline-Rock Island MA #1960	1,419	100.00	1.38	0.28	13.45	8.74	66.73	66.17	18.43	24.81	4.42	3.33	4.37	4.69	3.74
Fargo-Moorhead MA #2520	309	100.00	0.08	0.00	12.14	9.06	70.87	67.31	16.92	23.62	2.21	0.00	2.45	2.31	1.88
Grand Forks MA #2985	98	100.00	0.00	0.00	12.93	6.12	70.66	65.31	16.41	28.57	1.81	0.00	1.03	1.98	1.67
Kansas City MA #3760	3,773	100.00	3.02	0.98	16.69	10.76	50.04	39.17	30.25	49.09	1.94	1.32	2.02	1.77	2.12
Louisville MA #4520	1,554	100.00	3.27	1.80	16.37	16.41	47.78	39.00	32.58	42.79	1.48	0.42	0.82	1.50	1.75
Minneapolis-St. Paul MA #5120	20,887	100.00	1.70	1.28	11.52	10.36	63.34	59.78	23.45	28.58	4.81	2.78	3.67	4.77	5.41
Omaha MA #5920	1,692	100.00	2.77	0.77	17.40	12.65	52.27	55.73	27.56	30.85	2.37	2.00	3.74	2.91	1.42
Portland PMA #6440	2,628	100.00	0.67	0.61	13.74	12.14	63.48	63.09	22.11	24.16	1.44	1.26	1.48	1.45	1.41
St. Louis MA #7040	15,522	100.00	3.38	0.57	13.25	5.95	53.81	41.37	29.56	52.09	5.22	2.86	3.55	4.57	6.29

* Based on 2001 Peer HMDA MULTISTATE.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: MULTISTATE								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Cincinnati PMA #1640	28	100.00	17.92	28.57	19.93	17.86	44.13	35.71	18.02	17.86	5.09	6.90	3.66	5.31	5.88
Clarksville-Hopkinsville MA #1660	7	100.00	2.28	14.29	31.73	0.00	51.94	14.29	14.05	71.43	15.38	0.00	0.00	0.00	57.14
Davenport-Moline-Rock Island MA #1960	14	100.00	7.38	7.14	21.87	14.29	54.31	71.43	16.44	7.14	13.73	16.67	12.50	15.63	0.00
Fargo-Moorhead MA #2520	1	100.00	1.75	0.00	33.38	0.00	50.69	0.00	14.18	100.00	1.28	0.00	0.00	0.00	6.25
Grand Forks MA #2985	1	100.00	0.00	0.00	23.80	0.00	67.95	100.00	8.25	0.00	5.00	0.00	0.00	9.09	0.00
Kansas City MA #3760	48	100.00	7.03	6.25	27.22	52.08	40.73	22.92	24.77	18.75	21.16	30.00	29.23	13.16	22.22
Louisville MA #4520	2	100.00	17.82	0.00	19.08	0.00	38.57	50.00	24.52	50.00	2.63	0.00	0.00	3.45	5.26
Minneapolis-St. Paul MA #5120	44	100.00	13.47	6.82	14.84	25.00	57.14	47.73	14.54	20.45	6.64	3.57	7.46	5.96	11.48
Omaha MA #5920	5	100.00	12.03	0.00	22.63	20.00	39.45	80.00	25.89	0.00	3.97	0.00	2.00	8.89	0.00
Portland PMA #6440	6	100.00	1.44	0.00	25.84	16.67	55.04	66.67	17.67	16.67	1.44	0.00	0.87	1.57	2.33
St. Louis MA #7040	30	100.00	11.35	10.00	13.72	30.00	48.38	53.33	26.54	6.67	3.95	12.50	6.80	3.02	1.12

* Based on 2001 Peer HMDA MULTISTATE.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: MULTISTATE								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Cincinnati PMA #1640	7,601	100.00	5.54	7.32	13.95	12.06	48.64	44.87	31.21	35.75	14.33	16.83	13.51	12.65	14.18
Clarksville-Hopkinsville MA #1660	319	100.00	3.44	1.57	27.57	24.14	42.44	45.14	26.33	29.15	4.99	2.01	6.45	5.93	3.89
Davenport-Moline-Rock Island MA #1960	1,006	100.00	6.35	10.04	20.41	20.48	53.56	51.19	19.69	18.29	8.44	10.00	7.47	8.61	8.36
Fargo-Moorhead MA #2520	628	100.00	0.27	0.48	37.78	38.22	46.73	47.61	15.22	13.69	4.83	0.00	5.48	4.70	2.45
Grand Forks MA #2985	190	100.00	0.00	0.00	19.61	8.42	70.06	76.32	10.33	15.26	3.45	0.00	3.10	2.82	6.70
Kansas City MA #3760	5,276	100.00	4.37	4.70	14.13	13.58	42.42	24.41	36.68	57.31	8.99	8.88	8.56	4.25	14.90
Louisville MA #4520	1,810	100.00	6.57	3.92	20.82	32.65	35.10	24.97	37.51	38.45	4.16	3.05	5.53	3.44	4.30
Minneapolis-St. Paul MA #5120	24,866	100.00	4.49	4.65	9.83	4.66	60.53	63.85	25.07	26.85	20.15	24.41	8.21	19.81	22.73
Omaha MA #5920	4,030	100.00	4.91	34.67	13.94	13.50	47.73	32.83	33.42	19.01	12.04	61.38	11.75	9.28	5.48
Portland PMA #6440	8,224	100.00	1.38	4.97	18.55	23.86	61.14	52.27	18.93	18.90	8.91	29.75	10.93	7.01	8.55
St. Louis MA #7040	6,070	100.00	4.37	9.71	11.84	7.10	50.95	46.83	32.64	36.36	5.99	14.40	3.93	5.49	6.54

* Based on 2001 Peer Small Bus MULTISTATE.

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

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: MULTISTATE								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Cincinnati PMA #1640	60	100.00	1.16	0.00	22.24	51.67	56.57	43.33	19.95	5.00	10.04	0.00	14.74	8.00	0.00
Clarksville-Hopkinsville MA #1660	111	100.00	1.46	0.00	7.07	13.51	62.44	70.27	28.54	16.22	18.88	0.00	58.33	20.41	11.11
Davenport-Moline-Rock Island MA #1960	88	100.00	0.38	0.00	4.53	0.00	84.47	96.59	10.63	3.41	15.32	0.00	0.00	17.09	0.00
Fargo-Moorhead MA #2520	9	100.00	0.00	0.00	4.77	0.00	88.37	88.89	6.86	11.11	0.62	0.00	0.00	0.70	0.00
Grand Forks MA #2985	38	100.00	0.00	0.00	20.40	0.00	76.77	84.21	2.83	15.79	2.14	0.00	0.00	2.04	8.82
Kansas City MA #3760	534	100.00	1.19	0.00	21.74	57.87	48.59	32.77	28.24	9.36	36.36	0.00	43.45	35.57	16.22
Louisville MA #4520	1	100.00	1.39	0.00	12.25	0.00	48.61	0.00	37.75	100.00	0.00	0.00	0.00	0.00	0.00
Minneapolis-St. Paul MA #5120	18	100.00	0.77	0.00	17.31	27.78	68.48	33.33	13.42	38.89	1.68	0.00	0.79	1.24	7.89
Omaha MA #5920	321	100.00	0.48	0.93	14.38	14.02	70.16	80.69	14.99	4.36	39.48	75.00	30.43	44.89	10.00
Portland PMA #6440	70	100.00	0.12	0.00	11.76	17.14	71.35	74.29	16.78	8.57	11.23	0.00	11.76	11.65	9.68
St. Louis MA #7040	207	100.00	0.58	0.00	7.47	5.31	71.52	81.16	20.38	13.53	18.43	0.00	11.76	18.46	24.44

* Based on 2001 Peer Small Bus MULTISTATE.

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: MULTISTATE								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Cincinnati PMA #1640	2,048	100.0	19.84	14.55	17.47	31.08	23.72	25.21	38.96	29.16	2.83	3.11	3.30	2.48	2.66
Clarksville-Hopkinsville MA #1660	153	100.0	18.08	10.77	19.96	21.54	23.21	34.62	38.74	33.08	1.45	3.72	1.28	1.23	1.49
Davenport-Moline-Rock Island MA #1960	541	100.0	20.07	14.23	17.92	29.23	23.32	26.92	38.69	29.62	4.88	6.00	5.92	4.28	4.16
Fargo-Moorhead MA #2520	157	100.0	17.66	9.63	18.16	32.59	26.40	29.63	37.79	28.15	2.01	1.67	2.55	1.94	1.72
Grand Forks MA #2985	35	100.0	17.51	6.67	19.28	16.67	25.57	46.67	37.64	30.00	0.82	0.00	0.40	1.68	0.51
Kansas City MA #3760	2,433	100.0	18.44	15.67	17.90	30.06	24.73	24.91	38.93	29.36	2.33	2.47	2.80	2.20	2.06
Louisville MA #4520	911	100.0	20.57	16.24	17.57	25.13	22.39	28.68	39.47	29.95	2.22	2.43	1.80	2.60	2.15
Minneapolis-St. Paul MA #5120	12,276	100.0	16.76	13.49	18.60	32.09	27.78	29.79	36.86	24.63	5.96	5.61	6.09	5.94	6.01
Omaha MA #5920	1,057	100.0	17.58	21.79	18.77	27.32	26.16	29.98	37.50	20.91	3.15	4.61	2.98	3.43	2.30
Portland PMA #6440	1,966	100.0	17.63	3.28	18.71	19.26	25.61	32.17	38.05	45.29	2.01	1.21	1.91	2.05	2.09
St. Louis MA #7040	8,368	100.0	19.38	17.40	17.65	29.29	24.66	25.46	38.31	27.85	7.55	9.29	8.42	7.27	6.25

* Based on 2001 Peer HMDA MULTISTATE.

** As a percentage of loans with borrower income information available. No information was available for 19.50% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: MULTISTATE										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Cincinnati PMA #1640	1,593	100.00	19.84	16.38	17.47	24.67	23.72	30.13	38.96	28.81	17.35	19.79	16.27	17.38	17.06	
Clarksville-Hopkinsville MA #1660	73	100.00	18.08	13.70	19.96	17.81	23.21	34.25	38.74	34.25	8.55	16.22	7.00	8.81	7.73	
Davenport-Moline-Rock Island MA #1960	143	100.00	20.07	15.38	17.92	17.48	23.32	32.17	38.69	34.97	3.82	2.65	2.88	3.94	5.11	
Fargo-Moorhead MA #2520	57	100.00	17.66	5.26	18.16	24.56	26.40	45.61	37.79	24.56	7.93	3.45	10.91	9.77	5.71	
Grand Forks MA #2985	24	100.00	17.51	4.17	19.28	25.00	25.57	25.00	37.64	45.83	6.27	0.00	10.42	4.17	7.41	
Kansas City MA #3760	483	100.00	18.44	17.67	17.90	22.25	24.73	30.56	38.93	29.52	7.03	8.37	6.26	7.40	6.61	
Louisville MA #4520	327	100.00	20.57	20.80	17.57	26.61	22.39	25.99	39.47	26.61	4.37	3.46	4.65	5.40	3.82	
Minneapolis-St. Paul MA #5120	2,802	100.00	16.76	10.89	18.60	22.53	27.78	32.52	36.86	34.06	13.80	9.85	10.89	13.75	18.80	
Omaha MA #5920	547	100.00	17.58	14.99	18.77	25.59	26.16	30.16	37.50	29.25	10.47	10.22	11.94	10.41	9.64	
Portland PMA #6440	1,187	100.00	17.63	4.21	18.71	14.32	25.61	27.21	38.05	54.25	18.54	11.45	13.83	16.81	22.36	
St. Louis MA #7040	1,076	100.00	19.38	17.71	17.65	24.88	24.66	29.92	38.31	27.49	7.67	9.58	8.68	7.21	6.50	

* Based on 2001 Peer HMDA MULTISTATE.

** As a percentage of loans with borrower income information available. No information was available for 0.07% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: MULTISTATE										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Cincinnati PMA #1640	5,059	100.00	19.84	11.79	17.47	23.01	23.72	26.41	38.96	38.79	3.39	4.12	3.43	3.20	3.35	
Clarksville-Hopkinsville MA #1660	382	100.00	18.08	13.50	19.96	18.40	23.21	23.62	38.74	44.48	4.81	5.08	5.67	4.12	4.82	
Davenport-Moline-Rock Island MA #1960	1,419	100.00	20.07	7.77	17.92	20.36	23.32	26.20	38.69	45.67	5.33	5.67	5.29	4.97	5.54	
Fargo-Moorhead MA #2520	309	100.00	17.66	5.65	18.16	20.97	26.40	23.39	37.79	50.00	2.55	1.93	3.13	1.64	3.06	
Grand Forks MA #2985	98	100.00	17.51	3.49	19.28	10.47	25.57	29.07	37.64	56.98	2.29	0.00	0.00	2.81	2.89	
Kansas City MA #3760	3,773	100.00	18.44	11.14	17.90	20.57	24.73	27.07	38.93	41.22	1.68	1.98	1.61	1.52	1.76	
Louisville MA #4520	1,554	100.00	20.57	12.87	17.57	24.21	22.39	26.85	39.47	36.06	1.65	1.83	1.67	1.73	1.54	
Minneapolis-St. Paul MA #5120	20,887	100.00	16.76	12.22	18.60	25.30	27.78	30.85	36.86	31.63	4.08	3.68	3.76	3.99	4.64	
Omaha MA #5920	1,692	100.00	17.58	12.45	18.77	23.79	26.16	30.44	37.50	33.31	3.04	3.29	3.75	3.07	2.55	
Portland PMA #6440	2,628	100.00	17.63	4.73	18.71	15.22	25.61	27.97	38.05	52.08	1.53	1.91	1.37	1.42	1.61	
St. Louis MA #7040	15,522	100.00	19.38	9.51	17.65	20.58	24.66	27.49	38.31	42.42	4.07	3.98	4.06	4.08	4.08	

* Based on 2001 Peer HMDA MULTISTATE.

** As a percentage of loans with borrower income information available. No information was available for 27.45% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: MULTISTATE			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Cincinnati PMA #1640	7,601	100.00	76.64	41.82	85.23	7.87	6.91	14.33	13.76
Clarksville-Hopkinsville MA #1660	319	100.00	78.24	69.28	81.19	14.11	4.70	4.99	5.29
Davenport-Moline-Rock Island MA #1960	1,006	100.00	74.32	42.94	84.59	7.55	7.85	8.44	8.08
Fargo-Moorhead MA #2520	628	100.00	69.77	33.92	87.42	5.10	7.48	4.83	1.78
Grand Forks MA #2985	190	100.00	70.14	57.89	81.58	8.42	10.00	3.45	3.27
Kansas City MA #3760	5,276	100.00	72.41	37.76	67.87	22.33	9.80	8.99	8.08
Louisville MA #4520	1,810	100.00	68.73	36.63	84.31	9.72	5.97	4.16	5.09
Minneapolis-St. Paul MA #5120	24,866	100.00	56.97	24.25	91.77	3.95	4.28	20.15	8.64
Omaha MA #5920	4,030	100.00	75.40	17.84	87.57	6.30	6.13	12.04	4.37
Portland PMA #6440	8,224	100.00	67.62	25.74	84.27	7.41	8.33	8.91	4.24
St. Louis MA #7040	6,070	100.00	76.71	48.76	80.40	9.65	9.95	5.99	7.09

* Based on 2001 Peer Small Bus MULTISTATE.

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 32.61% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: MULTISTATE			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Cincinnati PMA #1640	60	100.00	93.31	98.33	85.00	15.00	0.00	10.04	10.53
Clarksville-Hopkinsville MA #1660	111	100.00	94.39	90.09	72.97	16.22	10.81	18.88	17.94
Davenport-Moline-Rock Island MA #1960	88	100.00	96.73	100.00	75.00	22.73	2.27	15.32	16.11
Fargo-Moorhead MA #2520	9	100.00	95.92	77.78	22.22	55.56	22.22	0.62	0.49
Grand Forks MA #2985	38	100.00	93.63	65.79	26.32	34.21	39.47	2.14	1.75
Kansas City MA #3760	534	100.00	93.03	98.50	85.02	12.92	2.06	36.36	38.61
Louisville MA #4520	1	100.00	92.93	100.00	100.00	0.00	0.00	0.00	0.00
Minneapolis-St. Paul MA #5120	18	100.00	93.71	77.78	55.56	27.78	16.67	1.68	1.37
Omaha MA #5920	321	100.00	96.09	77.88	74.14	21.50	4.36	39.48	32.49
Portland PMA #6440	70	100.00	89.77	80.00	47.14	24.29	28.57	11.23	12.13
St. Louis MA #7040	207	100.00	95.14	95.17	77.29	16.91	5.80	18.43	19.17

* Based on 2001 Peer Small Bus MULTISTATE.

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.62% of small loans to farms originated and purchased by the USB.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS			Geography: MULTISTATE								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total *	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds*	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans
Full Review:																		
Cincinnati PMA #1640	25,337	100.00	6.84	2.25	17.52	12.62	49.87	50.68	25.77	34.26	23.98	38.22	15.86	20.67	19.48	19.38	40.67	21.73
Clarksville-Hopkinsville MA #1660	4,572	100.00	1.57	0.68	21.75	11.11	53.72	60.67	22.96	27.54	20.74	36.96	18.05	17.70	21.24	19.63	39.97	25.71
Davenport-Moline-Rock Island MA #1960	4,884	100.00	2.91	1.58	16.82	9.97	63.98	63.08	16.29	25.37	23.70	28.33	16.53	20.95	18.99	22.78	40.78	27.94
Fargo-Moorhead MA #2520	4,696	100.00	0.63	0.47	20.77	10.20	64.07	56.30	14.53	33.03	24.17	26.40	15.83	22.73	19.75	23.17	40.25	27.70
Grand Forks MA #2985	2,329	100.00	0.00	0.00	21.69	11.29	66.39	67.28	11.92	21.43	22.90	20.59	16.81	24.31	19.96	23.87	40.33	31.23
Kansas City MA #3760	26,333	100.00	4.55	0.95	20.70	11.27	48.16	50.20	26.55	37.47	22.47	24.20	16.52	21.75	20.92	25.53	40.09	28.52
Louisville MA #4520	7,720	100.00	7.36	2.53	19.87	13.52	44.68	44.68	28.09	39.27	24.48	40.59	15.85	20.10	19.07	18.37	40.59	20.94
Minneapolis-St. Paul MA #5120	111,950	100.00	5.55	2.20	14.03	7.13	60.53	60.57	19.88	30.09	21.33	23.01	17.00	25.58	22.67	24.12	39.00	27.29
Omaha MA #5920	24,392	100.00	5.39	2.15	21.62	16.61	48.17	48.02	24.81	33.22	21.68	23.11	17.52	27.63	21.31	26.14	39.48	23.13
Portland PMA #6440	49,305	100.00	1.11	0.83	18.84	15.44	61.29	60.22	18.75	23.50	21.81	16.24	17.17	25.16	21.59	25.61	39.42	32.99
St. Louis MA #7040	35,359	100.00	6.48	1.37	16.02	9.91	51.75	58.18	25.75	30.55	23.53	22.09	15.92	24.00	20.26	26.30	40.29	27.60

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: MULTISTATE				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Cincinnati PMA #1640	24	934	116	21,563	140	22,497	100.00	0	0
Clarksville-Hopkinsville MA #1660	0	0	4	290	4	290	100.00	0	0
Davenport-Moline-Rock Island MA #1960	0	0	19	1,818	19	1,818	100.00	0	0
Fargo-Moorhead MA #2520	3	640	16	2,185	19	2,825	100.00	0	0
Grand Forks MA #2985	0	0	9	5,344	9	5,344	100.00	0	0
Kansas City MA #3760	12	7,421	73	55,901	85	63,322	100.00	0	0
Louisville MA #4520	13	5,745	25	4,574	38	10,319	100.00	0	0
Minneapolis-St. Paul MA #5120	46	50,219	209	236,085	255	286,304	100.00	0	0
Omaha MA #5920	18	792	119	4,902	137	5,694	100.00	0	0
Portland PMA #6440	23	79,020	128	17,864	151	96,884	100.00	0	0
St. Louis MA #7040	23	9,534	211	42,734	234	52,268	100.00	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: MULTISTATE						Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Cincinnati PMA #1640	100.00	96	100.00	2.10	11.50	49.00	36.50	4	3	0	0	0	1	6.68	16.80	49.54	26.79
Clarksville-Hopkinsville MA #1660	100.00	27	100.00	3.70	22.22	40.74	33.33	1	7	0	(3)	(2)	(1)	7.23	19.46	45.12	28.19
Davenport-Moline-Rock Island MA #1960	100.00	10	100.00	10.0	20.0	50.0	20.0	0	0	0	0	0	0	2.89	16.08	64.48	16.55
Fargo-Moorhead MA #2520	100.00	6	100.00	0.00	50.00	33.33	16.67	0	0	0	0	0	0	2.03	17.01	65.99	14.96
Grand Forks MA #2985	100.00	3	100.00	0.00	33.33	33.33	33.33	0	0	0	0	0	0	0.00	25.09	62.30	12.61
Kansas City MA #3760	100.00	39	100.00	0.00	10.30	51.30	35.90	0	4	0	(1)	(2)	(1)	4.67	19.84	47.83	27.57
Louisville MA #4520	100.00	12	100.00	0.00	16.70	50.00	33.33	0	1	0	0	(1)	0	1.80	25.88	51.58	20.74
Minneapolis-St. Paul MA #5120	100.00	83	100.00	3.61	7.23	66.27	22.89	6	4	0	0	0	2	5.24	13.16	60.82	20.66
Omaha MA #5920	100.00	34	100.00	2.90	14.70	47.1	35.3	0	2	0	0	(1)	(1)	5.05	20.66	48.00	26.29
Portland PMA #6440	100.00	95	100.00	1.10	20.0	66.3	12.6	1	0	0	0	1	0	1.15	17.63	62.31	18.90
St. Louis MA #7040	100.00	80	100.00	2.50	8.70	53.70	35.0	3	3	1	(1)	(1)	1	6.92	15.95	50.25	26.87

Table 1. Lending Volume

LENDING VOLUME													Geography: ARIZONA		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***				
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)					
Full Review:																
Phoenix-Mesa MA #6200	100.00	8,850	1,286,941	2,037	95,399	10	694	3	2,200	10,900	1,385,234	100.00				

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.
 ** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME													Geography: ARIZONA		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***		
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)			
Full Review:																
Phoenix-Mesa MA #6200	100.00	13,667	180,092	0	0	0	0	4,216	98,899	5,606	36,906	560	23,390	100.00		

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.
 ** The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME													Geography: ARIZONA		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans*						Other Optional Loans*									
	#			\$ (000's)			#			\$ (000's)						
Full Review:																
Phoenix-Mesa MA #6200	3,285			20,897			0			0			0			

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: ARIZONA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Phoenix-Mesa MA #6200	3,312	100.00	2.13	1.33	18.83	16.61	43.14	48.91	35.89	33.15	0.89	0.75	1.04	0.89	0.84

* Based on 2001 Peer HMDA AZ.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: ARIZONA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Phoenix-Mesa MA #6200	55	100.00	2.13	0.00	18.83	7.27	43.14	50.91	35.89	41.82	0.13	0.00	0.09	0.12	0.16

* Based on 2001 Peer HMDA AZ.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: ARIZONA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Phoenix-Mesa MA #6200	5,479	100.00	2.13	0.51	18.83	10.49	43.14	44.86	35.89	44.11	1.14	0.92	1.05	1.29	1.03

* Based on 2001 Peer HMDA AZ.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: ARIZONA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Phoenix-Mesa MA #6200	4	100.00	3.63	50.00	37.65	25.00	39.89	25.00	18.78	0.00	1.06	9.52	0.88	0.00	0.00

* Based on 2001 Peer HMDA AZ.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: ARIZONA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Phoenix-Mesa MA #6200	2,037	100.00	4.82	3.22	19.96	15.28	36.47	46.04	38.17	35.46	1.72	1.28	1.26	2.15	1.53

* Based on 2001 Peer Small Bus AZ.

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

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: ARIZONA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Phoenix-Mesa MA #6200	10	100.00	2.58	0.00	17.58	10.00	44.45	40.00	35.36	50.00	2.72	0.00	0.00	2.44	4.76

* Based on 2001 Peer Small Bus AZ.

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: ARIZONA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Phoenix-Mesa MA #6200	3,312	100.00	19.01	5.72	18.06	17.99	23.20	23.83	39.74	52.45	0.34	0.22	0.21	0.27	0.48

* Based on 2001 Peer HMDA AZ.

** As a percentage of loans with borrower income information available. No information was available for 74.15% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: ARIZONA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Phoenix-Mesa MA #6200	55	100.00	19.01	1.85	18.06	12.96	23.20	27.78	39.74	57.41	0.13	0.00	0.00	0.13	0.19

* Based on 2001 Peer HMDA AZ.

** As a percentage of loans with borrower income information available. No information was available for 1.82% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: ARIZONA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Phoenix-Mesa MA #6200	5,479	100.00	19.01	4.17	18.06	14.25	23.20	20.51	39.74	61.07	0.40	0.25	0.28	0.34	0.49

* Based on 2001 Peer HMDA AZ.

** As a percentage of loans with borrower income information available. No information was available for 79.89% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: ARIZONA					Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002		
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less	
Full Review:										
Phoenix-Mesa MA #6200	2,037	100.00	67.96	45.61	89.49	6.43	4.07	1.72	1.86	

* Based on 2001 Peer Small Bus AZ.

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 31.22% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: ARIZONA						Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Phoenix-Mesa MA #6200	10	100.00	83.43	90.00	70.00	30.00	0.00	2.72	4.49

* Based on 2001 Peer Small Bus AZ.

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the USB.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS		Geography: ARIZONA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002								
MA/Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total *	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans
Full Review:																		
Phoenix-Mesa MA #6200	13,667	100.00	3.62	1.17	24.95	13.62	41.79	42.56	29.63	42.60	21.48	16.06	17.16	22.63	20.30	24.02	41.06	37.29

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: ARIZONA									
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002									
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Phoenix-Mesa MA #6200	1	75	18	37,094	19	37,169	100.00	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: ARIZONA																	
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Phoenix-Mesa MA #6200	100.00	5	100.00	0.00	20.00	20.00	60.00	0	0	0	0	0	0	4.46	24.61	40.33	30.43

Table 1. Lending Volume

LENDING VOLUME													Geography: ARKANSAS				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***								
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)									
Full Review:																				
Little Rock-North Little Rock MA #4400	42.59	1,297	91,137	722	79,914	17	717	1	2,160	2,037	173,928	54.20								
Limited Review:																				
Fort Smith MA #2720	5.14	170	8,185	66	6,567	10	773	0	0	246	15,525	6.33								
AR Non-MA AA	52.27	1,682	96,087	710	55,588	102	3,655	6	4,067	2,500	159,397	39.48								

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.
 ** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME													Geography: ARKANSAS				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***						
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)							
Full Review:																				
Little Rock-North Little Rock MA #4400	46.81	8,541	137,808	0	0	0	0	5,061	99,135	1,260	6,082	1,057	22,702	54.20						
Limited Review:																				
Fort Smith MA #2720	6.36	1,161	14,780	0	0	0	0	486	7,290	145	705	317	5,904	6.33						
AR Non-MA AA	46.83	8,546	105,562	0	0	0	0	4,433	68,433	950	4,604	1,478	24,592	39.48						

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.
 ** The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: ARKANSAS		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Little Rock-North Little Rock MA #4400	1,163	9,889	0	0	
Limited Review:					
Fort Smith MA #2720	213	881	0	0	
AR Non-MA AA	1,685	7,933	0	0	

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: ARKANSAS								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Little Rock-North Little Rock MA #4400	518	51.08	1.52	0.39	19.65	16.22	52.88	55.21	25.94	28.19	1.83	0.00	3.00	1.84	1.47
Limited Review:															
Fort Smith MA #2720	45	4.44	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	3.35	0.00	0.00	3.35	0.00
AR Non-MA AA	451	44.48	0.00	0.00	4.02	2.22	72.92	73.17	23.06	24.61	6.25	0.00	6.93	7.33	4.35

* Based on 2001 Peer HMDA AR.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: ARKANSAS								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Little Rock-North Little Rock MA #4400	209	39.14	1.52	0.48	19.65	19.62	52.88	44.98	25.94	34.93	7.78	10.00	8.67	6.91	8.79
Limited Review:															
Fort Smith MA #2720	37	6.93	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	9.22	0.00	0.00	9.22	0.00
AR Non-MA AA	288	53.93	0.00	0.00	4.02	2.08	72.92	81.60	23.06	16.32	30.65	0.00	17.65	34.77	20.67

* Based on 2001 Peer HMDA AR.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: ARKANSAS								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Little Rock-North Little Rock MA #4400	567	35.68	1.52	0.18	19.65	13.76	52.88	56.44	25.94	29.63	1.79	1.75	2.15	1.93	1.44
Limited Review:															
Fort Smith MA #2720	88	5.54	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	3.55	0.00	0.00	3.55	0.00
AR Non-MA AA	934	58.78	0.00	0.00	4.02	0.54	72.92	77.73	23.06	21.73	8.36	0.00	1.27	9.94	5.84

* Based on 2001 Peer HMDA AZ.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: ARKANSAS								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Little Rock-North Little Rock MA #4400	3	25.00	1.17	0.00	20.53	0.00	35.54	100.00	42.76	0.00	7.14	0.00	0.00	16.67	0.00
Limited Review:															
Fort Smith MA #2720	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AR Non-MA AA	9	75.00	0.00	0.00	21.00	22.22	48.41	44.44	30.59	33.33	16.67	0.00	100.00	20.00	0.00

* Based on 2001 Peer HMDA AR.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: ARKANSAS								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Little Rock-North Little Rock MA #4400	722	48.20	1.83	2.49	22.60	22.16	47.49	47.65	28.08	27.70	2.65	4.69	3.12	2.85	2.43
Limited Review:															
Fort Smith MA #2720	66	4.41	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	1.79	0.00	0.00	1.90	0.00
AR Non-MA AA	710	47.40	0.00	0.00	7.87	9.30	71.15	68.31	20.98	22.39	5.71	0.00	8.67	5.86	5.25

* Based on 2001 Peer Small Bus AR.

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

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: ARKANSAS									Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Little Rock-North Little Rock MA #4400	17	13.18	1.16	0.00	20.73	70.59	52.07	23.53	26.04	5.88	3.24	0.00	4.35	1.79	4.00
Limited Review:															
Fort Smith MA #2720	10	7.75	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	10.81	0.00	0.00	10.81	0.00
AR Non-MA AA	102	79.07	0.00	0.00	1.74	0.00	81.01	88.24	17.25	11.76	10.14	0.00	0.00	9.61	15.56

* Based on 2001 Peer Small Bus AR.

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: ARKANSAS									Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Little Rock-North Little Rock MA #4400	518	51.08	19.41	11.78	17.95	21.20	22.52	29.34	40.12	37.69	2.19	3.24	1.87	2.31	2.04
Limited Review:															
Fort Smith MA #2720	45	4.44	21.56	4.88	20.34	29.27	23.91	17.07	34.18	48.78	4.18	2.63	6.43	3.09	4.04
AR Non-MA AA	451	44.48	17.94	4.40	17.83	15.80	22.02	24.87	42.21	54.92	6.74	8.33	8.06	7.69	5.94

* Based on 2001 Peer HMDA AR.

** As a percentage of loans with borrower income information available. No information was available for 11.83% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT															Geography: ARKANSAS					Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Little Rock-North Little Rock MA #4400	209	39.14	19.41	12.44	17.95	21.05	22.52	19.62	40.12	46.89	8.09	9.04	8.02	6.62	8.66									
Limited Review:																								
Fort Smith MA #2720	37	6.93	21.56	16.22	20.34	10.81	23.91	24.32	34.18	48.65	9.38	17.86	6.06	9.23	9.30									
AR Non-MA AA	288	53.93	17.94	4.51	17.83	15.28	22.02	22.57	42.21	57.64	31.63	26.67	26.80	34.85	32.25									

* Based on 2001 Peer HMDA AR.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															Geography: ARKANSAS					Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Little Rock-North Little Rock MA #4400	567	35.68	19.41	6.74	17.95	19.65	22.52	22.93	40.12	50.67	2.32	2.68	3.21	2.30	2.03									
Limited Review:																								
Fort Smith MA #2720	88	5.54	21.56	3.80	20.34	17.72	23.91	21.52	34.18	56.96	4.72	4.41	5.46	3.82	4.94									
AR Non-MA AA	934	58.78	17.94	5.00	17.83	13.30	22.02	23.98	42.21	57.73	11.53	13.53	12.74	14.13	10.39									

* Based on 2001 Peer HMDA AR.

** As a percentage of loans with borrower income information available. No information was available for 6.99% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: ARKANSAS				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Little Rock-North Little Rock MA #4400	722	48.20	78.93	70.64	74.93	12.60	12.47	2.65	3.70
Limited Review:									
Fort Smith MA #2720	66	4.41	76.06	83.33	77.27	13.64	9.09	1.79	2.85
AR Non-MA AA	710	47.40	78.03	85.07	81.41	12.68	5.92	5.71	7.96

* Based on 2001 Peer Small Bus AR.

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 2.94% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: ARKANSAS				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Little Rock-North Little Rock MA #4400	17	13.18	94.86	82.35	88.24	11.76	0.00	3.24	3.23
Limited Review:									
Fort Smith MA #2720	10	7.75	90.36	80.00	70.00	30.00	0.00	10.81	9.86
AR Non-MA AA	102	79.07	95.16	94.12	92.16	7.84	0.00	10.14	9.87

* Based on 2001 Peer Small Bus AR.

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the USB.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS		Geography: ARKANSAS										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Geographic Distribution										Borrower Distribution								
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		
	#	% of Total *	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds*	% of USB Loans	% of Hhlds*	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	
Full Review:																			
Little Rock-North Little Rock MA #4400	8,541	46.81	1.95	0.57	23.68	13.96	48.63	55.86	25.74	29.61	23.21	10.59	16.07	19.45	19.66	25.53	41.05	44.43	
Limited Review:																			
Fort Smith MA #2720	1,161	6.36	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	23.59	10.18	16.91	16.71	21.48	24.37	38.02	48.74	
AR Non-MA AA	8,546	46.83	0.00	0.00	6.09	1.64	70.73	77.44	23.18	20.92	22.56	7.85	15.90	15.58	18.17	22.42	43.37	54.16	

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: ARKANSAS						Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**					
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)				
Full Review:													
Little Rock-North Little Rock MA #4400	1	3,260	18	3,662	19	6,922	77.74	0	0				
Limited Review:													
Fort Smith MA #2720	0	0	0	0	0	0	0.00	0	0				
AR Non-MA AA	0	0	5	1,982	5	1,982	22.26	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: ARKANSAS																	
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Little Rock-North Little Rock MA #4400	54.20	20	41.67	0.00	15.00	35.00	50.00	0	0	0	0	0	0	2.11	24.46	49.95	23.48
Limited Review:																	
Fort Smith MA #2720	6.33	4	8.33	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
AR Non-MA AA	39.48	24	50.00	0.00	4.17	75.00	20.83	0	0	0	0	0	0	0.00	5.75	70.54	23.72

Table 1. Lending Volume

LENDING VOLUME												
Geography: CALIFORNIA												
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Los Angeles-Long Beach PMA #443	29.00	4,529	795,038	5,251	400,709	6	685	12	55,754	9,798	1,252,186	23.28
Limited Review:												
Chico-Paradise MA #1620	0.88	164	16,968	128	8,813	4	483	0	0	296	26,264	1.23
Modesto MA #5170	1.38	326	34,161	141	10,300	1	50	0	0	468	44,511	1.48
Oakland PMA #5775	11.22	1,363	240,043	2,417	118,817	6	588	4	21,575	3,790	381,023	10.61
Orange County PMA #5945	9.85	903	191,306	2,420	192,794	3	603	5	22,002	3,331	406,705	9.78
Redding MA #6690	0.83	168	12,420	110	7,857	0	0	3	5,173	281	25,450	1.82
Riverside-San Bernardino PMA #67	8.89	2,388	382,752	611	54,352	1	134	5	15,120	3,005	452,358	0.00
Sacramento PMA #6920	11.86	2,319	295,105	1,674	126,601	4	424	9	51,089	4,006	473,219	21.26
San Diego MA #7320	15.08	1,716	371,735	3,369	251,192	3	806	8	38,968	5,096	662,701	18.43
San Jose PMA #7400	1.24	9	1,252	409	11,084	0	0	0	0	418	12,336	0.36
Stockton-Lodi MA #8120	0.85	204	25,086	73	4,914	8	1,201	1	16	286	31,217	0.60
Vallejo-Fairfield-Napa PMA #8720	2.35	523	115,013	266	16,540	2	123	3	18,050	794	149,726	1.05
Ventura PMA #8735	1.55	253	54,570	268	18,287	3	750	1	16,000	525	89,607	0.16
Yolo PMA #9270	1.49	209	26,508	294	17,227	0	0	0	0	503	43,735	2.13
Yuba City MA #9340	0.51	71	6,998	91	10,056	7	1,441	2	2,750	171	21,245	0.74
CA Non-MA AA	3.02	579	56,929	423	36,843	18	2,527	2	2,600	1,022	98,899	7.05

* 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 institution's financial reporting system.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: CALIFORNIA										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***	
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)		
Full Review:															
Los Angeles-Long Beach PMA #4430	34.03	43,221	405,644	0	0	0	0	4,256	102,164	26,020	150,120	664	28,906	23.28	
Limited Review:															
Chico-Paradise MA #1620	1.75	2,226	16,456	0	0	0	0	155	2,886	633	4,377	47	1,802	1.23	
Modesto MA #5170	1.76	2,241	18,383	0	0	0	0	188	3,951	881	5,361	123	3,410	1.48	
Oakland PMA #5775	11.70	14,868	141,232	0	0	0	0	687	13,974	8,566	74,960	275	10,238	10.61	
Orange County PMA #5945	11.71	14,875	159,007	0	0	0	0	2,432	60,637	8,157	51,607	401	14,387	9.78	
Redding MA #6690	1.78	2,255	19,219	0	0	0	0	175	2,937	738	4,980	151	4,236	1.82	
Riverside-San Bernardino PMA #6780	5.25	6,667	70,727	0	0	0	0	1,373	32,014	3,431	17,824	411	10,769	0.00	
Sacramento PMA #6920	9.80	12,448	99,948	0	0	0	0	687	13,712	5,095	37,945	352	12,157	21.26	
San Diego MA #7320	10.67	13,550	134,229	0	0	0	0	830	18,088	7,657	49,273	283	13,690	18.43	
San Jose PMA #7400	0.28	353	2,623	0	0	0	0	11	244	172	1,242	10	217	0.36	
Stockton-Lodi MA #8120	0.59	752	7,711	0	0	0	0	105	2,132	288	1,478	82	2,386	0.60	
Vallejo-Fairfield-Napa PMA #8720	1.46	1,850	17,894	0	0	0	0	160	3,163	894	6,567	114	3,531	1.05	
Ventura PMA #8735	1.88	2,384	32,431	0	0	0	0	669	16,946	1,206	7,639	109	5,128	0.16	
Yolo PMA #9270	1.63	2,073	15,058	0	0	0	0	62	1,080	957	7,600	12	542	2.13	
Yuba City MA #9340	0.54	689	5,501	0	0	0	0	64	1,198	255	1,558	24	745	0.74	
CA Non-MA AA	5.17	6,570	48,589	0	0	0	0	338	6,145	2,644	17,673	198	5,857	7.05	

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: CALIFORNIA		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Los Angeles-Long Beach PMA #4430	12,279	103,649	2	20,805	
Limited Review:					
Chico-Paradise MA #1620	1,391	7,391	0	0	
Modesto MA #5170	1,049	5,661	0	0	
Oakland PMA #5775	5,338	31,765	2	10,295	
Orange County PMA #5945	3,885	32,376	0	0	
Redding MA #6690	1,191	7,066	0	0	
Riverside-San Bernardino PMA #6780	1,452	10,120	0	0	
Sacramento PMA #6920	6,314	36,134	0	0	
San Diego MA #7320	4,779	44,378	1	8,800	
San Jose PMA #7400	160	920	0	0	
Stockton-Lodi MA #8120	277	1,715	0	0	
Vallejo-Fairfield-Napa PMA #8720	682	4,633	0	0	
Ventura PMA #8735	400	2,718	0	0	
Yolo PMA #9270	1,042	5,836	0	0	
Yuba City MA #9340	346	2,000	0	0	
CA Non-MA AA	3,390	18,914	0	0	

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: CALIFORNIA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Los Angeles-Long Beach PMA #4430	2,194	34.04	2.34	6.97	14.25	21.79	34.73	43.80	48.68	27.44	0.61	1.41	0.95	0.77	0.34
Limited Review:															
Chico-Paradise MA #1620	40	0.62	0.00	0.00	14.88	5.00	66.68	65.00	18.44	30.00	0.33	0.00	0.00	0.46	0.23
Modesto MA #5170	93	1.44	0.27	0.00	14.34	9.68	57.80	52.69	27.58	37.63	0.23	0.00	0.30	0.24	0.19
Oakland PMA #5775	385	5.97	3.78	5.19	13.15	15.32	46.62	51.43	36.44	28.05	0.36	0.43	0.39	0.39	0.29
Orange County PMA #5945	369	5.73	0.77	1.08	17.19	23.85	45.08	41.73	36.96	33.33	0.21	0.26	0.31	0.24	0.15
Redding MA #6690	28	0.43	0.00	0.00	9.27	3.57	75.62	71.43	15.11	25.00	0.36	0.00	0.00	0.43	0.37
Riverside-San Bernardino PMA #6780	1,360	21.10	0.31	0.15	14.85	11.10	47.64	49.49	37.20	38.75	0.69	1.20	0.88	0.70	0.62
Sacramento PMA #6920	800	12.41	2.43	2.13	12.52	12.63	53.21	54.50	31.84	30.75	0.55	0.65	0.59	0.59	0.48
San Diego MA #7320	646	10.02	1.88	1.70	13.42	14.86	49.05	43.96	35.64	39.47	0.37	0.18	0.34	0.37	0.40
San Jose PMA #7400	2	0.03	0.00	0.00	0.00	0.00	61.12	100.00	38.88	0.00	0.15	0.00	0.00	0.26	0.00
Stockton-Lodi MA #8120	65	1.01	0.00	0.00	2.27	12.31	51.32	29.23	46.41	58.46	0.42	0.00	4.44	0.32	0.31
Vallejo-Fairfield-Napa PMA #8720	143	2.22	0.53	0.00	9.54	5.59	62.12	65.73	27.81	28.67	0.41	0.00	0.25	0.44	0.38
Ventura PMA #8735	117	1.82	0.44	8.55	17.42	23.08	47.35	50.43	34.79	17.95	0.35	2.33	0.39	0.41	0.13
Yolo PMA #9270	59	0.92	0.06	0.00	23.63	16.95	38.67	72.88	37.64	10.17	0.52	0.00	0.76	0.67	0.13
Yuba City MA #9340	21	0.33	0.00	0.00	20.39	4.76	50.98	76.19	28.64	19.05	0.14	0.00	0.00	0.09	0.26
CA Non-MA AA	123	1.91	0.03	0.00	10.04	5.69	72.68	81.30	17.24	13.01	0.47	0.00	0.54	0.58	0.15

* Based on 2001 Peer HMDA CA.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: CALIFORNIA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Los Angeles-Long Beach PMA #4430	127	7.51	2.34	1.57	14.25	11.02	34.73	32.28	48.68	55.12	0.62	0.00	0.42	0.61	0.71
Limited Review:															
Chico-Paradise MA #1620	34	2.01	0.00	0.00	14.88	0.00	66.68	76.47	18.44	23.53	5.25	0.00	0.00	6.12	5.13
Modesto MA #5170	79	4.67	0.27	0.00	14.34	5.06	57.80	53.16	27.58	41.77	4.93	0.00	2.20	4.95	5.57
Oakland PMA #5775	282	16.69	3.78	1.77	13.15	9.22	46.62	51.06	36.44	37.94	3.26	0.70	2.13	3.64	3.49
Orange County PMA #5945	60	3.55	0.77	1.67	17.19	5.00	45.08	51.67	36.96	41.67	0.78	0.00	0.00	1.09	0.68
Redding MA #6690	43	2.54	0.00	0.00	9.27	0.00	75.62	81.40	15.11	18.60	10.21	0.00	0.00	11.27	9.84
Riverside-San Bernardino PMA #6780	49	2.90	0.31	0.00	14.85	4.08	47.64	55.10	37.20	40.82	0.42	0.00	0.00	0.56	0.37
Sacramento PMA #6920	515	30.47	2.43	0.97	12.52	5.44	53.21	48.74	31.84	44.85	8.51	6.78	5.21	8.38	9.37
San Diego MA #7320	162	9.59	1.88	0.62	13.42	8.02	49.05	43.83	35.64	47.53	2.49	0.00	1.64	2.28	3.14
San Jose PMA #7400	1	0.06	0.00	0.00	0.00	0.00	61.12	100.00	38.88	0.00	0.60	0.00	0.00	1.02	0.00
Stockton-Lodi MA #8120	67	3.96	0.00	0.00	2.27	0.00	51.32	29.85	46.41	70.15	7.02	0.00	0.00	4.44	8.70
Vallejo-Fairfield-Napa PMA #872	57	3.37	0.53	0.00	9.54	7.02	62.12	61.40	27.81	31.58	1.95	0.00	1.26	1.84	2.39
Ventura PMA #8735	9	0.53	0.44	0.00	17.42	11.11	47.35	44.44	34.79	44.44	0.21	0.00	0.00	0.15	0.38
Yolo PMA #9270	35	2.07	0.06	0.00	23.63	17.14	38.67	45.71	37.64	37.14	7.12	0.00	6.78	6.77	7.59
Yuba City MA #9340	19	1.12	0.00	0.00	20.39	10.53	50.98	63.16	28.64	26.32	4.07	0.00	0.00	7.44	1.79
CA Non-MA AA	151	8.93	0.03	0.00	10.04	6.62	72.68	64.90	17.24	28.48	11.46	0.00	16.07	11.17	11.31

* Based on 2001 Peer HMDA CA.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: CALIFORNIA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Los Angeles-Long Beach PMA #4430	2,204	29.09	2.34	4.17	14.25	20.19	34.73	41.38	48.68	34.26	0.27	0.67	0.49	0.35	0.15
Limited Review:															
Chico-Paradise MA #1620	90	1.19	0.00	0.00	14.88	7.78	66.68	76.67	18.44	15.56	0.52	0.00	0.59	0.67	0.26
Modesto MA #5170	154	2.03	0.27	0.00	14.34	5.84	57.80	66.23	27.58	27.92	0.29	0.00	0.23	0.37	0.18
Oakland PMA #5775	692	9.13	3.78	1.01	13.15	6.36	46.62	50.87	36.44	41.76	0.17	0.08	0.08	0.20	0.18
Orange County PMA #5945	474	6.26	0.77	1.48	17.19	20.04	45.08	43.46	36.96	35.02	0.09	0.21	0.16	0.10	0.07
Redding MA #6690	97	1.28	0.00	0.00	9.27	6.19	75.62	80.41	15.11	13.40	0.54	0.00	0.00	0.57	0.61
Riverside-San Bernardino PMA #6780	979	12.92	0.31	0.31	14.85	7.97	47.64	43.00	37.20	48.72	0.30	0.00	0.41	0.34	0.25
Sacramento PMA #6920	1,004	13.25	2.43	1.10	12.52	6.27	53.21	52.19	31.84	40.44	0.38	0.29	0.31	0.42	0.35
San Diego MA #7320	906	11.96	1.88	0.99	13.42	10.38	49.05	48.45	35.64	40.18	0.23	0.04	0.24	0.25	0.21
San Jose PMA #7400	6	0.08	0.00	0.00	0.00	0.00	61.12	50.00	38.88	50.00	0.06	0.00	0.00	0.07	0.05
Stockton-Lodi MA #8120	72	0.95	0.00	0.00	2.27	2.78	51.32	41.67	46.41	55.56	0.25	0.00	1.20	0.26	0.23
Vallejo-Fairfield-Napa PMA #8720	323	4.26	0.53	0.00	9.54	4.02	62.12	64.71	27.81	31.27	0.37	0.00	0.13	0.40	0.38
Ventura PMA #8735	127	1.68	0.44	1.57	17.42	18.90	47.35	48.03	34.79	31.50	0.10	0.84	0.18	0.08	0.09
Yolo PMA #9270	115	1.52	0.06	0.00	23.63	27.83	38.67	41.74	37.64	30.43	0.50	0.00	1.13	0.50	0.36
Yuba City MA #9340	31	0.41	0.00	0.00	20.39	12.90	50.98	38.71	28.64	48.39	0.32	0.00	0.00	0.35	0.39
CA Non-MA AA	303	4.00	0.03	0.00	10.04	9.24	72.68	72.28	17.24	18.48	0.57	0.00	0.92	0.71	0.27

* Based on 2001 Peer HMDA CA.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: CALIFORNIA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Los Angeles-Long Beach PMA #4430	4	33.33	13.57	50.00	26.09	0.00	36.99	50.00	23.33	0.00	0.05	0.12	0.00	0.09	0.00
Limited Review:															
Chico-Paradise MA #1620	0	0.00	0.00	0.00	21.09	0.00	48.49	0.00	30.42	0.00	0.00	0.00	0.00	0.00	0.00
Modesto MA #5170	0	0.00	0.43	0.00	18.94	0.00	58.86	0.00	21.77	0.00	0.00	0.00	0.00	0.00	0.00
Oakland PMA #5775	4	33.33	12.79	0.00	29.84	0.00	47.22	75.00	10.08	25.00	0.56	0.00	0.00	1.15	2.94
Orange County PMA #5945	0	0.00	5.59	0.00	38.16	0.00	41.33	0.00	14.92	0.00	0.00	0.00	0.00	0.00	0.00
Redding MA #6690	0	0.00	0.00	0.00	22.01	0.00	72.16	0.00	5.83	0.00	0.00	0.00	0.00	0.00	0.00
Riverside-San Bernardino PMA #6780	0	0.00	0.00	0.00	22.01	0.00	72.16	0.00	5.83	0.00	0.00	0.00	0.00	0.00	0.00
Sacramento PMA #6920	0	0.00	0.10	0.00	25.47	0.00	50.96	0.00	23.47	0.00	0.00	0.00	0.00	0.00	0.00
San Diego MA #7320	0	0.00	9.15	0.00	28.27	0.00	49.36	0.00	13.22	0.00	0.00	0.00	0.00	0.00	0.00
San Jose PMA #7400	0	0.00	0.00	0.00	0.00	0.00	83.07	0.00	16.93	0.00	0.00	0.00	0.00	0.00	0.00
Stockton-Lodi MA #8120	0	0.00	0.46	0.00	24.80	0.00	58.97	0.00	15.77	0.00	0.00	0.00	0.00	0.00	0.00
Vallejo-Fairfield-Napa PMA #8720	2	16.67	8.32	0.00	33.09	0.00	43.56	50.00	15.03	50.00	0.08	0.00	0.00	0.00	1.69
Ventura PMA #8735	0	0.00	0.00	0.00	0.00	0.00	65.20	0.00	34.80	0.00	0.00	0.00	0.00	0.00	0.00
Yolo PMA #9270	0	0.00	0.00	0.00	30.82	0.00	57.55	0.00	11.64	0.00	0.00	0.00	0.00	0.00	0.00
Yuba City MA #9340	0	0.00	1.50	0.00	47.02	0.00	40.59	0.00	10.89	0.00	0.00	0.00	0.00	0.00	0.00
CA Non-MA AA	2	16.67	0.00	0.00	27.12	0.00	67.13	100.00	5.75	0.00	8.00	0.00	0.00	10.53	0.00

* Based on 2001 Peer HMDA CA.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: CALIFORNIA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Los Angeles-Long Beach PMA #4430	5,251	29.26	8.60	13.88	17.31	17.22	31.99	35.21	41.83	33.70	1.33	2.43	1.36	1.36	1.02
Limited Review:															
Chico-Paradise MA #1620	128	0.71	0.00	0.00	22.97	25.00	56.03	46.88	20.99	28.13	1.25	0.00	1.11	1.44	0.89
Modesto MA #5170	141	0.79	1.08	0.00	22.31	21.58	56.60	55.40	19.88	23.02	0.73	0.00	1.14	0.52	0.59
Oakland PMA #5775	2,417	13.47	10.40	3.96	15.43	13.34	42.97	38.84	30.74	43.86	1.87	0.59	1.87	1.49	2.61
Orange County PMA #5945	2,420	13.49	3.65	4.57	24.87	24.47	37.42	41.28	28.64	29.67	1.67	1.94	1.61	1.55	1.35
Redding MA #6690	110	0.61	0.00	0.00	18.01	17.27	69.88	79.09	12.11	3.64	0.86	0.00	1.13	0.83	0.39
Riverside-San Bernardino PMA #6780	611	3.40	0.34	0.16	19.22	16.47	45.68	44.81	34.69	38.55	0.65	0.00	0.56	0.68	0.68
Sacramento PMA #6920	1,674	9.33	4.92	4.84	19.95	21.68	46.42	47.73	28.71	25.75	1.99	2.13	3.08	1.79	1.40
San Diego MA #7320	3,369	18.77	3.66	3.24	22.69	19.76	42.95	50.45	30.52	26.56	2.19	2.52	2.17	2.41	1.76
San Jose PMA #7400	409	2.28	0.00	0.00	0.00	0.00	68.78	97.04	24.56	2.96	5.89	1.21	8.32	4.86	5.50
Stockton-Lodi MA #8120	73	0.41	0.00	0.00	3.68	5.48	45.33	41.10	50.99	53.42	1.39	0.27	1.17	1.98	1.08
Vallejo-Fairfield-Napa PMA #8720	266	1.48	2.98	0.38	15.31	20.68	61.33	57.89	20.38	21.05	0.98	0.00	1.69	0.88	0.88
Ventura PMA #8735	268	1.49	1.65	0.37	27.47	25.75	43.88	54.48	27.00	19.40	0.69	0.00	0.93	0.79	0.46
Yolo PMA #9270	294	1.64	0.34	0.34	34.13	15.99	43.03	56.80	22.50	26.87	5.94	0.00	1.83	9.26	6.92
Yuba City MA #9340	91	0.51	0.00	0.00	25.39	16.48	52.19	46.15	22.42	37.36	1.27	0.00	0.96	1.51	1.30
CA Non-MA AA	423	2.36	0.06	0.00	15.21	19.39	68.83	65.01	15.90	15.60	1.39	0.00	2.04	1.38	1.24

* Based on 2001 Peer Small Bus CA.

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

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: CALIFORNIA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Los Angeles-Long Beach PMA #4430	6	9.09	2.92	0.00	11.97	16.67	36.36	33.33	48.66	50.00	0.91	0.00	8.33	0.00	0.00
Limited Review:															
Chico-Paradise MA #1620	4	6.06	0.00	0.00	9.72	0.00	53.96	100.00	36.32	0.00	1.28	0.00	0.00	2.08	0.00
Modesto MA #5170	1	1.52	0.34	0.00	9.01	0.00	58.79	0.00	31.86	100.00	0.00	0.00	0.00	0.00	0.00
Oakland PMA #5775	6	9.09	5.37	0.00	12.66	0.00	45.49	50.00	36.32	50.00	6.82	0.00	0.00	5.56	10.00
Orange County PMA #5945	3	4.55	2.68	0.00	23.01	100.00	42.45	0.00	30.41	0.00	5.77	0.00	15.38	0.00	0.00
Redding MA #6690	0	0.00	0.00	0.00	9.67	0.00	76.95	0.00	13.38	0.00	0.00	0.00	0.00	0.00	0.00
Riverside-San Bernardino PMA #6780	1	1.52	2.59	0.00	18.45	0.00	39.48	0.00	39.44	100.00	0.00	0.00	0.00	0.00	0.00
Sacramento PMA #6920	4	6.06	2.20	0.00	12.77	0.00	58.39	100.00	26.64	0.00	3.00	0.00	0.00	4.17	0.00
San Diego MA #7320	3	4.55	1.42	0.00	17.77	0.00	47.13	33.33	33.69	66.67	2.44	0.00	0.00	1.82	4.26
San Jose PMA #7400	0	0.00	0.00	0.00	0.00	0.00	65.22	0.00	34.78	0.00	0.00	0.00	0.00	0.00	0.00
Stockton-Lodi MA #8120	8	12.12	0.00	0.00	11.55	25.00	56.49	12.50	31.96	62.50	1.32	0.00	7.41	0.00	2.52
Vallejo-Fairfield-Napa PMA #8720	2	3.03	1.53	0.00	5.49	50.00	63.04	0.00	29.95	50.00	1.13	0.00	25.00	0.00	2.94
Ventura PMA #8735	3	4.55	0.93	0.00	28.60	33.33	49.77	66.67	20.70	0.00	3.57	0.00	5.56	3.13	0.00
Yolo PMA #9270	0	0.00	0.56	0.00	19.21	0.00	64.41	0.00	15.82	0.00	0.00	0.00	0.00	0.00	0.00
Yuba City MA #9340	7	10.61	0.00	0.00	18.22	42.86	53.14	0.00	28.64	57.14	1.37	0.00	6.67	0.00	2.27
CA Non-MA AA	18	27.27	0.00	0.00	10.84	0.00	82.04	94.44	7.12	5.56	1.27	0.00	0.00	1.01	12.50

* Based on 2001 Peer Small Bus CA.

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: CALIFORNIA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Los Angeles-Long Beach PMA #4430	2,194	34.04	22.82	1.14	16.85	6.29	19.70	24.57	40.63	68.00	0.05	0.03	0.03	0.04	0.05
Limited Review:															
Chico-Paradise MA #1620	40	0.62	19.92	2.50	18.62	5.00	22.18	27.50	39.28	65.00	0.38	0.82	0.24	0.51	0.33
Modesto MA #5170	93	1.44	20.97	0.00	17.19	5.17	21.42	24.14	40.42	70.69	0.21	0.00	0.07	0.17	0.26
Oakland PMA #5775	385	5.97	20.34	0.28	17.35	6.21	23.48	31.64	38.83	61.86	0.42	0.11	0.18	0.45	0.45
Orange County PMA #5945	369	5.73	18.65	1.85	19.00	12.04	23.57	22.22	38.77	63.89	0.07	0.08	0.03	0.08	0.08
Redding MA #6690	28	0.43	21.65	0.00	17.74	37.04	20.87	18.52	39.73	44.44	0.43	0.00	0.99	0.41	0.31
Riverside-San Bernardino PMA #6780	1,360	21.10	18.50	1.85	16.69	8.02	22.28	21.60	42.53	68.52	0.06	0.00	0.03	0.03	0.08
Sacramento PMA #6920	800	12.41	20.17	11.83	18.02	34.13	23.02	14.67	38.79	39.37	0.58	1.79	0.89	0.34	0.48
San Diego MA #7320	646	10.02	19.87	1.98	18.72	11.11	22.32	20.24	39.09	66.67	0.14	0.29	0.18	0.14	0.13
San Jose PMA #7400	2	0.03	12.31	0.00	19.31	0.00	28.10	50.00	40.28	50.00	0.20	0.00	0.00	0.31	0.17
Stockton-Lodi MA #8120	65	1.01	15.25	0.00	14.45	0.00	23.37	12.50	46.92	87.50	0.34	0.00	0.00	0.45	0.33
Vallejo-Fairfield-Napa PMA #8720	143	2.22	17.94	1.54	17.89	3.85	25.91	12.31	38.26	82.31	0.44	0.64	0.19	0.28	0.52
Ventura PMA #8735	117	1.82	17.27	7.14	18.46	10.71	25.39	35.71	38.89	46.43	0.04	0.00	0.04	0.04	0.05
Yolo PMA #9270	59	0.92	21.22	6.67	18.13	16.67	20.86	16.67	39.79	60.00	0.29	0.88	0.35	0.08	0.37
Yuba City MA #9340	21	0.33	20.32	0.00	18.62	0.00	20.11	18.18	40.94	81.82	0.17	0.00	0.00	0.15	0.22
CA Non-MA AA	123	1.91	19.66	2.08	18.53	9.38	21.37	15.63	40.45	72.92	0.47	1.05	0.39	0.32	0.50

* Based on 2001 Peer HMDA CA.

** As a percentage of loans with borrower income information available. No information was available for 66.04% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: CALIFORNIA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Los Angeles-Long Beach PMA #4430	127	7.51	22.82	2.36	16.85	8.66	19.70	12.60	40.63	76.38	0.67	0.17	0.46	0.35	0.85
Limited Review:															
Chico-Paradise MA #1620	34	2.01	19.92	0.00	18.62	11.76	22.18	23.53	39.28	64.71	5.60	0.00	2.50	7.89	5.81
Modesto MA #5170	79	4.67	20.97	0.00	17.19	0.00	21.42	20.25	40.42	79.75	5.60	0.00	0.00	5.29	6.75
Oakland PMA #5775	282	16.69	20.34	2.13	17.35	7.80	23.48	19.50	38.83	70.57	3.44	1.14	1.89	2.37	4.59
Orange County PMA #5945	60	3.55	18.65	5.00	19.00	11.67	23.57	28.33	38.77	55.00	0.83	1.02	0.77	1.19	0.68
Redding MA #6690	43	2.54	21.65	0.00	17.74	9.30	20.87	23.26	39.73	67.44	10.70	0.00	7.41	14.58	10.87
Riverside-San Bernardino PMA #6780	49	2.90	18.50	0.00	16.69	6.12	22.28	24.49	42.53	69.39	0.48	0.00	0.00	0.45	0.58
Sacramento PMA #6920	515	30.47	20.17	0.58	18.02	7.59	23.02	23.15	38.79	68.68	9.51	1.04	4.73	7.95	12.10
San Diego MA #7320	162	9.59	19.87	1.23	18.72	6.17	22.32	14.20	39.09	78.40	2.68	0.46	1.43	1.66	3.42
San Jose PMA #7400	1	0.06	12.31	0.00	19.31	0.00	28.10	100.00	40.28	0.00	0.64	0.00	0.00	1.82	0.00
Stockton-Lodi MA #8120	67	3.96	15.25	0.00	14.45	2.99	23.37	16.42	46.92	80.60	8.14	0.00	5.26	9.26	8.22
Vallejo-Fairfield-Napa PMA #8720	57	3.37	17.94	1.75	17.89	5.26	25.91	24.56	38.26	68.42	2.08	0.00	0.00	2.34	2.45
Ventura PMA #8735	9	0.53	17.27	0.00	18.46	22.22	25.39	0.00	38.89	77.78	0.22	0.00	0.46	0.00	0.30
Yolo PMA #9270	35	2.07	21.22	2.86	18.13	11.43	20.86	14.29	39.79	71.43	7.77	0.00	4.76	4.11	10.98
Yuba City MA #9340	19	1.12	20.32	0.00	18.62	0.00	20.11	15.79	40.94	84.21	4.53	0.00	0.00	4.88	5.20
CA Non-MA AA	151	8.93	19.66	2.65	18.53	9.27	21.37	15.23	40.45	72.85	12.22	13.33	14.47	11.05	12.23

* Based on 2001 Peer HMDA CA.

** As a percentage of loans with borrower income information available. No information was available for 0.06% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: CALIFORNIA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Los Angeles-Long Beach PMA #4430	2,204	29.09	22.82	2.78	16.85	10.61	19.70	26.26	40.63	60.35	0.05	0.04	0.06	0.05	0.05
Limited Review:															
Chico-Paradise MA #1620	90	1.19	19.92	1.30	18.62	15.58	22.18	20.78	39.28	62.34	0.53	0.00	0.56	0.41	0.58
Modesto MA #5170	154	2.03	20.97	0.00	17.19	7.63	21.42	20.34	40.42	72.03	0.30	0.00	0.14	0.29	0.34
Oakland PMA #5775	692	9.13	20.34	2.56	17.35	12.46	23.48	25.09	38.83	59.90	0.18	0.12	0.14	0.17	0.20
Orange County PMA #5945	474	6.26	18.65	5.07	19.00	15.21	23.57	21.66	38.77	58.06	0.05	0.05	0.03	0.04	0.06
Redding MA #6690	97	1.28	21.65	2.25	17.74	10.11	20.87	20.22	39.73	67.42	0.57	0.00	0.00	0.66	0.66
Riverside-San Bernardino PMA #6780	979	12.92	18.50	1.86	16.69	6.05	22.28	16.28	42.53	75.81	0.06	0.04	0.05	0.05	0.07
Sacramento PMA #6920	1,004	13.25	20.17	3.86	18.02	14.60	23.02	26.42	38.79	55.13	0.39	0.21	0.38	0.39	0.40
San Diego MA #7320	906	11.96	19.87	2.05	18.72	11.06	22.32	17.06	39.09	69.83	0.20	0.12	0.20	0.14	0.23
San Jose PMA #7400	6	0.08	12.31	20.00	19.31	20.00	28.10	20.00	40.28	40.00	0.08	0.00	0.00	0.08	0.10
Stockton-Lodi MA #8120	72	0.95	15.25	0.00	14.45	3.28	23.37	18.03	46.92	78.69	0.25	0.00	0.00	0.25	0.26
Vallejo-Fairfield-Napa PMA #8720	323	4.26	17.94	0.37	17.89	7.87	25.91	20.22	38.26	71.54	0.39	0.00	0.22	0.27	0.47
Ventura PMA #8735	127	1.68	17.27	5.41	18.46	5.41	25.39	37.84	38.89	51.35	0.03	0.00	0.02	0.06	0.02
Yolo PMA #9270	115	1.52	21.22	6.54	18.13	15.89	20.86	34.58	39.79	42.99	0.61	0.48	1.03	0.53	0.56
Yuba City MA #9340	31	0.41	20.32	4.35	18.62	4.35	20.11	8.70	40.94	82.61	0.32	0.00	0.00	0.00	0.47
CA Non-MA AA	303	4.00	19.66	4.67	18.53	10.51	21.37	21.40	40.45	63.42	0.57	1.45	0.65	0.67	0.51

* Based on 2001 Peer HMDA CA.

** As a percentage of loans with borrower income information available. No information was available for 48.30% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: CALIFORNIA			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Los Angeles-Long Beach PMA #4430:	5,251	29.26	65.69	36.64	84.90	6.38	8.72	1.33	0.84
Limited Review									
Chico-Paradise MA #1620	128	0.71	77.22	46.09	85.16	7.81	7.03	1.25	1.29
Modesto MA #5170	141	0.79	74.00	60.28	82.98	7.80	9.22	0.73	1.11
Oakland PMA #5775	2,417	13.47	69.39	30.78	90.07	4.18	5.75	1.87	1.18
Orange County PMA #5945	2,420	13.49	65.44	36.24	83.97	7.23	8.80	1.67	1.04
Redding MA #6690	110	0.61	75.60	54.55	85.45	9.09	5.45	0.86	1.11
Riverside-San Bernardino PMA #6780	611	3.40	71.59	49.10	81.18	7.86	10.97	0.65	0.78
Sacramento PMA #6920	1,674	9.33	71.83	39.25	83.09	8.06	8.84	1.99	1.64
San Diego MA #7320	3,369	18.77	68.53	31.94	82.22	9.74	8.04	2.19	1.58
San Jose PMA #7400	409	2.28	63.48	7.82	95.60	2.20	2.20	5.89	1.30
Stockton-Lodi MA #8120	73	0.41	75.64	63.01	84.93	6.85	8.22	1.39	1.57
Vallejo-Fairfield-Napa PMA #8720	266	1.48	73.31	52.63	87.59	4.89	7.52	0.98	0.94
Ventura PMA #8735	268	1.49	71.36	47.76	84.70	5.22	10.07	0.69	0.69
Yolo PMA #9270	294	1.64	72.28	31.97	87.07	6.80	6.12	5.94	2.82
Yuba City MA #9340	91	0.51	73.97	47.25	73.63	13.19	13.19	1.27	1.92
CA Non-MA AA	423	2.36	77.04	52.25	78.49	11.35	10.17	1.39	1.79

* Based on 2001 Peer Small Bus CA.

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 34.25% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: CALIFORNIA			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Los Angeles-Long Beach PMA #4430	6	9.09	88.77	66.67	66.67	16.67	16.67	0.91	1.28
Limited Review:									
Chico-Paradise MA #1620	4	6.06	86.45	100.00	75.00	0.00	25.00	1.28	1.75
Modesto MA #5170	1	1.52	84.71	100.00	100.00	0.00	0.00	0.00	0.00
Oakland PMA #5775	6	9.09	87.49	100.00	50.00	50.00	0.00	6.82	8.82
Orange County PMA #5945	3	4.55	86.30	33.33	33.33	33.33	33.33	5.77	3.33
Redding MA #6690	0	0.00	84.39	0.00	0.00	0.00	0.00	0.00	0.00
Riverside-San Bernardino PMA #6780	1	1.52	82.42	100.00	0.00	100.00	0.00	0.00	0.00
Sacramento PMA #6920	4	6.06	89.19	50.00	75.00	25.00	0.00	3.00	1.59
San Diego MA #7320	3	4.55	86.70	0.00	33.33	33.33	33.33	2.44	0.00
San Jose PMA #7400	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Stockton-Lodi MA #8120	8	12.12	78.97	12.50	62.50	0.00	37.50	1.32	0.00
Vallejo-Fairfield-Napa PMA #8720	2	3.03	85.52	50.00	100.00	0.00	0.00	1.13	0.83
Ventura PMA #8735	3	4.55	78.72	33.33	0.00	100.00	0.00	3.57	0.00
Yolo PMA #9270	0	0.00	78.72	0.00	0.00	0.00	0.00	0.00	0.00
Yuba City MA #9340	7	10.61	82.85	71.43	57.14	14.29	28.57	1.37	1.82
CA Non-MA AA	18	27.27	88.06	83.33	50.00	38.89	11.11	1.27	1.57

* Based on 2001 Peer Small Bus CA.

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 7.58% of small loans to farms originated and purchased by the USB.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS				Geography: CALIFORNIA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Geographic Distribution										Borrower Distribution								
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		
	#	% of Total *	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	
Full Review:																			
Los Angeles-Long Beach #4430	43,219	34.03	7.77	5.50	22.82	18.32	35.18	34.20	34.22	41.95	24.23	19.62	16.02	20.19	18.97	23.30	40.78	36.89	
Limited Review:																			
Chico-Paradise MA #1620	2,226	1.75	0.00	0.00	19.08	11.37	62.10	62.49	18.82	26.15	23.06	8.90	16.82	12.39	18.66	21.74	41.47	56.97	
Modesto MA #5170	2,241	1.76	0.60	0.09	18.24	10.89	58.10	61.49	23.05	27.53	23.72	8.96	16.34	13.76	19.91	19.38	40.03	57.90	
Oakland PMA #5775	14,866	11.70	7.87	2.97	20.48	14.98	45.21	46.32	26.44	35.56	23.00	19.67	16.96	20.73	19.95	26.73	40.09	32.86	
Orange County PMA #5945	14,875	11.71	2.37	1.49	24.58	18.43	44.21	41.47	28.83	38.31	20.41	24.86	18.17	24.60	22.09	19.71	39.33	30.84	
Redding MA #6690	2,255	1.78	0.00	0.00	12.61	7.89	74.29	78.45	13.10	13.66	24.14	6.90	16.61	15.00	17.63	22.12	41.61	55.98	
Riverside-San Bernardino PMA #6780	6,667	5.25	0.52	0.40	18.74	10.75	48.49	39.70	32.25	49.08	21.45	18.47	15.48	17.81	19.33	22.12	43.73	41.60	
Sacramento PMA #6920	12,448	9.80	4.92	1.87	18.23	11.67	51.81	50.92	25.04	35.54	22.39	13.29	16.66	20.06	20.03	24.57	40.92	42.08	
San Diego MA #7320	13,549	10.67	5.21	2.72	22.64	17.17	45.98	44.47	26.16	35.56	22.13	24.60	17.27	21.59	20.58	22.08	40.02	31.73	
San Jose PMA #7400	353	0.28	0.00	0.00	0.00	0.00	65.15	60.91	34.85	39.09	12.58	31.23	16.04	24.64	23.92	27.22	47.46	16.91	
Stockton-Lodi MA #8120	752	0.59	0.00	0.00	2.76	2.13	53.90	40.16	43.34	57.71	17.27	7.76	13.47	11.43	19.35	16.46	49.90	64.35	
Vallejo-Fairfield-Napa PMA #8720	1,850	1.46	0.46	0.32	15.66	9.19	61.40	62.59	22.48	27.89	21.12	12.71	16.70	18.22	23.27	22.78	38.90	46.29	
Ventura PMA #8735	2,384	1.88	1.04	0.63	25.09	21.31	46.30	41.02	27.56	37.04	19.21	25.36	17.23	17.35	22.95	24.64	40.61	32.65	
Yolo PMA #9270	2,073	1.63	1.45	0.92	29.17	20.69	35.26	39.22	34.11	39.17	24.50	19.67	16.33	21.47	17.26	23.77	41.91	35.09	
Yuba City MA #9340	689	0.54	0.00	0.00	28.23	19.16	50.15	43.54	21.61	37.30	22.07	9.00	18.08	15.34	18.34	21.68	41.51	53.98	
CA Non-MA AA	6,570	5.17	0.03	0.00	12.80	12.02	72.59	69.85	14.58	18.13	23.43	10.81	16.26	18.42	18.86	21.68	41.45	49.09	

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Los Angeles-Long Beach PMA #4430	6	2,751	83	17,617	89	20,368	10.12	0	0
Limited Review:									
Chico-Paradise MA #1620	3	4,890	6	1,968	9	6,858	3.41	0	0
Modesto MA #5170	2	152	6	354	8	506	0.25	0	0
Oakland PMA #5775	11	14,143	60	53,190	71	67,333	33.47	0	0
Orange County PMA #5945	12	4,133	20	4,468	32	8,601	4.28	0	0
Redding MA #6690	1	275	10	433	11	708	0.35	0	0
Riverside-San Bernardino PMA #6780	1	1,010	8	4,848	9	5,858	2.91	0	0
Sacramento PMA #6920	19	13,648	77	32,343	96	45,991	22.86	0	0
San Diego MA #7320	10	3,011	92	9,114	102	12,125	6.03	0	0
San Jose PMA #7400	2	1,901	2	245	4	2,146	1.07	0	0
Stockton-Lodi MA #8120	0	0	3	176	3	176	0.09	0	0
Vallejo-Fairfield-Napa PMA #8720	3	5,209	6	504	9	5,713	2.84	0	0
Ventura PMA #8735	0	0	7	15,579	7	15,579	7.74	0	0
Yolo PMA #9270	4	2,474	7	563	11	3,037	1.51	0	0
Yuba City MA #9340	0	0	3	134	3	134	0.07	0	0
CA Non-MA AA	7	3,962	9	2,088	16	6,050	3.01	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Los Angeles-Long Beach PMA #4430	23.27	33	20.00	0.00	18.18	30.30	51.52	13	2	0	2	3	6	9.02	26.69	33.93	30.17
Limited Review:																	
Chico-Paradise MA #1620	1.23	4	2.42	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	20.01	60.51	19.48
Modesto MA #5170	1.48	5	3.03	0.00	40.00	60.00	0.00	0	0	0	0	0	0	0.80	19.56	57.51	22.08
Oakland PMA #5775	10.61	26	15.76	3.85	15.38	50.00	30.77	0	2	0	0	0	(2)	8.58	20.10	43.13	27.70
Orange County PMA #5945	9.78	13	7.88	15.38	23.08	38.46	23.08	6	0	1	2	1	2	3.61	26.73	42.01	27.64
Redding MA #6690	1.82	4	2.42	0.00	25.00	75.00	0.00	0	0	0	0	0	0	0.00	12.71	73.35	13.94
Riverside-San Bernardino PMA #6780	0.00	1	0.61	0.00	0.00	0.00	100.00	1	0	0	0	1	0	0.72	18.68	47.02	32.82
Sacramento PMA #6920	21.25	20	12.12	5.00	15.00	65.00	15.00	0	0	0	0	0	0	5.14	17.45	51.69	25.72
San Diego MA #7320	18.43	24	14.55	0.00	33.33	33.33	33.33	0	0	0	0	0	0	6.24	23.15	43.98	25.26
San Jose PMA #7400	0.36	1	.61	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	0.00	67.21	32.79
Stockton-Lodi MA #8120	0.60	2	1.21	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	3.84	54.68	41.47
Vallejo-Fairfield-Napa PMA #8720	1.05	5	3.03	20.00	0.00	60.00	20.00	0	0	0	0	0	0	0.33	15.40	59.73	24.46
Ventura PMA #8735	0.16	1	.61	0.00	100.00	0.00	0.00	1	0	0	1	0	0	1.71	26.84	45.18	26.26
Yolo PMA #9270	2.13	3	1.82	0.00	33.33	66.67	0.00	0	1	0	0	0	(1)	3.68	27.44	34.91	33.97
Yuba City MA #9340	0.74	1	.61	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	30.44	48.57	20.99
CA Non-MA AA	7.05	22	13.33	0.00	27.27	68.18	4.55	0	0	0	0	0	0	0.03	12.17	73.13	14.65

Table 1. Lending Volume

LENDING VOLUME												
Geography: COLORADO												
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Denver PMA #2080	65.70	10,288	1,467,838	7,811	326,932	13	1,646	26	75,620	18,138	1,872,036	76.77
Limited Review:												
Boulder-Longmont PMA #1125	5.21	822	141,343	603	25,795	5	1,000	9	25,758	1,439	193,896	4.07
Colorado Springs MA #1720	14.15	2,108	287,460	1,792	59,556	1	150	4	4,690	3,905	351,856	9.45
Fort Collins-Loveland MA #2670	5.60	1,115	146,792	427	13,074	2	134	3	6,379	1,547	166,379	1.46
Grand Junction MA #2995	1.81	223	22,614	276	21,250	2	610	0	0	501	44,474	1.87
Greeley PMA #3060	2.68	446	50,164	292	7,963	2	165	0	0	740	58,292	0.42
Pueblo MA #6560	2.90	512	35,980	285	22,442	2	900	2	6,450	801	65,772	3.44
CO Non-MA AA	1.94	335	47,037	191	13,438	8	1,058	1	4,000	535	65,533	2.53

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.
 ** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME														
Geography: COLORADO														
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002														
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Denver PMA #2080	65.84	59,916	458,907	0	0	0	0	2,524	43,681	17,579	128,871	603	37,198	76.77
Limited Review:														
Boulder-Longmont PMA #1125	7.55	6,874	56,400	0	0	0	0	249	4,156	2,561	19,837	48	1,563	4.07
Colorado Springs MA #1720	9.93	9,033	60,740	0	0	0	0	560	9,580	2,590	17,903	69	2,246	9.45
Fort Collins-Loveland MA #2670	5.74	5,222	41,661	0	0	0	0	206	3,326	2,070	17,113	72	1,872	1.46
Grand Junction MA #2995	2.72	2,471	17,183	0	0	0	0	130	2,182	515	3,679	33	1,507	1.87
Greeley PMA #3060	2.40	2,188	15,903	0	0	0	0	199	3,572	661	4,168	53	1,613	0.42
Pueblo MA #6560	3.33	3,030	19,800	0	0	0	0	123	1,866	857	5,130	29	1,980	3.44
CO Non-MA AA	2.49	2,269	28,734	0	0	0	0	184	3,293	651	4,237	48	2,051	2.53

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: COLORADO		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Denver PMA #2080	39,207	236,693	3	12,464	
Limited Review:					
Boulder-Longmont PMA #1125	4,015	21,576	1	9,268	
Colorado Springs MA #1720	5,814	31,011	0	0	
Fort Collins-Loveland MA #2670	2,872	15,250	2	4,100	
Grand Junction MA #2995	1,793	9,815	0	0	
Greeley PMA #3060	1,275	6,550	0	0	
Pueblo MA #6560	2,021	10,824	0	0	
CO Non-MA AA	1,385	8,751	1	10,402	

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: COLORADO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Denver PMA #2080	2,476	62.73	3.67	4.93	19.89	19.18	45.25	40.79	31.19	34.77	1.22	1.07	1.05	1.12	1.45
Limited Review:															
Boulder-Longmont PMA #1125	218	5.52	0.02	0.00	15.38	14.68	52.22	66.51	32.38	18.81	0.96	0.00	0.88	1.05	0.75
Colorado Springs MA #1720	571	14.47	1.30	0.70	18.80	19.44	45.72	41.86	34.18	38.00	1.06	2.01	1.68	1.01	0.89
Fort Collins-Loveland MA #2670	319	8.08	3.23	1.57	10.86	10.97	64.15	67.08	21.76	20.38	1.17	0.50	1.24	1.14	1.28
Grand Junction MA #2995	56	1.42	0.00	0.00	6.69	3.57	70.02	76.79	23.29	19.64	0.37	0.00	0.00	0.41	0.33
Greeley PMA #3060	156	3.95	1.87	0.00	20.83	12.82	54.17	67.95	23.13	19.23	0.87	0.00	0.60	1.03	0.74
Pueblo MA #6560	95	2.41	2.58	2.11	23.59	9.47	41.92	60.00	31.92	28.42	1.66	1.28	0.58	1.93	1.79
CO Non-MA AA	56	1.42	2.80	1.79	21.23	23.21	44.51	39.29	31.46	35.71	0.77	0.00	1.75	0.61	0.66

* Based on 2001 Peer HMDA CO.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: COLORADO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Denver PMA #2080	1,583	65.77	3.67	4.61	19.89	16.87	45.25	45.42	31.19	33.10	9.56	11.60	9.97	8.71	10.49
Limited Review:															
Boulder-Longmont PMA #1125	101	4.20	0.02	0.00	15.38	9.90	52.22	67.33	32.38	22.77	6.89	0.00	4.05	7.35	7.32
Colorado Springs MA #1720	265	11.01	1.30	1.51	18.80	16.60	45.72	38.49	34.18	43.40	4.49	8.57	5.07	3.88	4.87
Fort Collins-Loveland MA #2670	124	5.15	3.23	0.81	10.86	5.65	64.15	70.97	21.76	22.58	10.91	0.00	5.56	11.96	10.87
Grand Junction MA #2995	17	0.71	0.00	0.00	6.69	0.00	70.02	76.47	23.29	23.53	4.13	0.00	0.00	4.45	3.61
Greeley PMA #3060	73	3.03	1.87	1.37	20.83	16.44	54.17	67.12	23.13	15.07	5.61	0.00	4.39	6.12	5.29
Pueblo MA #6560	175	7.27	2.58	1.14	23.59	20.57	41.92	43.43	31.92	34.86	17.91	6.25	20.39	15.66	20.67
CO Non-MA AA	69	2.87	2.80	0.00	21.23	23.19	44.51	53.62	31.46	23.19	16.67	0.00	24.07	16.45	12.90

* Based on 2001 Peer HMDA CO.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: COLORADO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Denver PMA #2080	6,223	65.62	3.67	3.63	19.89	17.68	45.25	41.68	31.19	36.85	1.20	0.99	1.02	1.16	1.35
Limited Review:															
Boulder-Longmont PMA #1125	503	5.30	0.02	0.00	15.38	9.94	52.22	60.64	32.38	29.42	0.69	0.00	0.74	0.73	0.59
Colorado Springs MA #1720	1,269	13.38	1.30	0.32	18.80	11.90	45.72	40.98	34.18	46.81	1.39	1.18	1.50	1.21	1.54
Fort Collins-Loveland MA #2670	671	7.08	3.23	1.49	10.86	10.88	64.15	67.81	21.76	19.82	1.22	1.58	1.47	1.20	1.14
Grand Junction MA #2995	150	1.58	0.00	0.00	6.69	6.67	70.02	70.67	23.29	22.67	0.83	0.00	1.80	0.82	0.69
Greeley PMA #3060	216	2.28	1.87	0.00	20.83	11.11	54.17	72.22	23.13	16.67	0.64	0.00	0.18	0.75	0.67
Pueblo MA #6560	241	2.54	2.58	4.15	23.59	14.94	41.92	53.11	31.92	27.80	1.41	1.94	0.99	1.71	1.10
CO Non-MA AA	210	2.21	2.80	0.95	21.23	23.81	44.51	48.57	31.46	26.67	1.35	0.00	2.38	1.61	0.86

* Based on 2001 Peer HMDA CO.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: COLORADO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Denver PMA #2080	6	50.00	12.36	0.00	35.84	16.67	40.34	33.33	11.46	50.00	0.91	0.00	0.54	2.11	2.38
Limited Review:															
Boulder-Longmont PMA #1125	0	0.00	4.21	0.00	33.45	0.00	46.71	0.00	15.63	0.00	0.00	0.00	0.00	0.00	0.00
Colorado Springs MA #1720	3	25.00	3.07	0.00	38.12	0.00	36.85	33.33	21.96	66.67	4.05	0.00	0.00	3.33	16.67
Fort Collins-Loveland MA #2670	1	8.33	8.03	0.00	25.58	100.00	52.41	0.00	13.98	0.00	3.85	0.00	12.50	0.00	0.00
Grand Junction MA #2995	0	0.00	0.00	0.00	21.06	0.00	58.72	0.00	20.23	0.00	0.00	0.00	0.00	0.00	0.00
Greeley PMA #3060	1	8.33	9.42	0.00	46.63	0.00	22.15	0.00	21.80	100.00	4.17	0.00	0.00	0.00	20.00
Pueblo MA #6560	1	8.33	13.74	0.00	31.76	100.00	37.14	0.00	17.36	0.00	9.09	0.00	25.00	0.00	0.00
CO Non-MA AA	0	0.00	2.18	0.00	9.54	0.00	21.94	0.00	66.34	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2001 Peer HMDA CO.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: COLORADO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Denver PMA #2080	7,811	65.82	7.79	9.21	20.66	20.49	37.35	33.20	33.92	37.10	7.72	8.31	7.43	6.12	7.98
Limited Review:															
Boulder-Longmont PMA #1125	603	5.08	1.01	0.00	19.81	24.88	56.79	55.06	22.30	20.07	3.99	0.00	1.91	3.92	2.48
Colorado Springs MA #1720	1,792	15.10	2.01	1.34	27.87	21.54	36.05	42.86	34.07	34.26	8.49	4.02	5.73	9.19	8.46
Fort Collins-Loveland MA #2670	427	3.60	8.49	2.11	15.38	8.43	58.26	80.80	17.87	8.67	3.23	0.63	1.58	4.06	0.94
Grand Junction MA #2995	276	2.33	0.00	0.00	17.14	12.68	62.06	53.26	20.80	34.06	3.79	0.00	3.96	2.99	6.33
Greeley PMA #3060	292	2.46	9.19	2.74	19.04	8.56	52.06	79.11	19.50	9.59	4.71	1.65	1.37	5.63	1.42
CO Non-MA AA	191	1.61	1.57	0.00	12.70	10.47	26.50	17.28	59.20	72.25	2.53	0.00	2.78	1.06	1.47
Pueblo MA #6560	285	2.40	12.66	10.32	22.08	23.49	42.00	39.15	22.45	27.05	4.72	6.49	5.68	3.74	4.77
CO Non-MA AA	191	1.61	1.57	0.00	12.70	10.47	26.50	17.28	59.20	72.25	2.53	0.00	2.78	1.06	1.47

* Based on 2001 Peer Small Bus CO.

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

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: COLORADO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Denver PMA #2080	13	37.14	3.57	0.00	18.43	23.08	44.82	38.46	32.95	38.46	8.47	0.00	9.52	6.78	12.50
Limited Review:															
Boulder-Longmont PMA #1125	5	14.29	0.00	60.00	14.06	20.00	56.24	0.00	29.70	20.00	1.54	0.00	0.00	0.00	4.55
Colorado Springs MA #1720	1	2.86	1.24	0.00	19.97	100.00	49.31	0.00	29.48	0.00	0.00	0.00	0.00	0.00	0.00
Fort Collins-Loveland MA #2670	2	5.71	5.43	0.00	9.27	0.00	68.87	50.00	16.42	50.00	0.00	0.00	0.00	0.00	0.00
Grand Junction MA #2995	2	5.71	0.00	0.00	7.36	0.00	78.53	100.00	14.11	0.00	0.00	0.00	0.00	0.00	0.00
Greeley PMA #3060	2	5.71	2.34	0.00	8.43	0.00	82.11	100.00	7.11	0.00	0.14	0.00	0.00	0.15	0.00
Pueblo MA #6560	2	5.71	3.24	0.00	11.57	0.00	61.11	100.00	23.61	0.00	0.00	0.00	0.00	0.00	0.00
CO Non-MA AA	8	22.86	0.82	0.00	15.75	12.50	46.01	37.50	37.42	50.00	8.77	0.00	10.00	6.90	13.33

* Based on 2001 Peer Small Bus CO.

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: COLORADO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Denver PMA #2080	2,476	62.73	18.79	7.89	18.71	24.08	24.56	27.61	37.94	40.43	1.25	0.91	0.81	1.23	1.58
Limited Review:															
Boulder-Longmont PMA #1125	218	5.52	18.09	5.92	18.09	22.37	25.55	33.55	38.28	38.16	0.87	0.59	0.75	1.14	0.81
Colorado Springs MA #1720	571	14.47	18.03	2.34	19.64	14.06	23.31	27.73	39.02	55.86	0.76	0.38	0.50	0.72	0.95
Fort Collins-Loveland MA #2670	319	8.08	18.55	5.24	19.21	18.57	23.98	27.62	38.27	48.57	1.08	0.63	0.94	1.04	1.22
Grand Junction MA #2995	56	1.42	19.47	4.17	18.04	20.83	22.68	20.83	39.81	54.17	0.46	0.46	0.29	0.29	0.64
Greeley PMA #3060	156	3.95	20.07	0.00	18.18	7.56	22.96	24.37	38.78	68.07	0.89	0.00	0.41	0.64	1.16
Pueblo MA #6560	95	2.41	21.89	8.70	16.82	17.39	21.67	26.09	39.63	47.83	0.58	0.00	0.45	0.48	0.72
CO Non-MA AA	56	1.42	19.69	0.00	16.76	9.76	21.41	21.95	42.14	68.29	0.70	0.00	0.81	0.40	0.83

* Based on 2001 Peer HMDA CO.

** As a percentage of loans with borrower income information available. No information was available for 29.09% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: COLORADO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Denver PMA #2080	1,583	65.77	18.79	4.93	18.71	18.33	24.56	29.90	37.94	46.84	9.80	5.17	8.18	8.54	12.43
Limited Review:															
Boulder-Longmont PMA #1125	101	4.20	18.09	2.97	18.09	24.75	25.55	23.76	38.28	48.51	7.18	0.78	5.75	5.73	11.83
Colorado Springs MA #1720	265	11.01	18.03	3.77	19.64	18.49	23.31	24.91	39.02	52.83	4.61	2.54	5.82	3.55	5.02
Fort Collins-Loveland MA #2670	124	5.15	18.55	1.61	19.21	12.90	23.98	29.03	38.27	56.45	11.45	0.00	9.03	11.84	13.94
Grand Junction MA #2995	17	0.71	19.47	0.00	18.04	11.76	22.68	17.65	39.81	70.59	4.32	0.00	2.63	3.45	5.49
Greeley PMA #3060	73	3.03	20.07	0.00	18.18	4.11	22.96	21.92	38.78	73.97	5.81	0.00	2.17	4.98	7.17
Pueblo MA #6560	175	7.27	21.89	0.57	16.82	12.00	21.67	17.71	39.63	69.71	18.30	2.38	11.30	14.20	24.00
CO Non-MA AA	69	2.87	19.69	0.00	16.76	4.35	21.41	36.23	42.14	59.42	17.99	0.00	0.00	22.22	20.51

* Based on 2001 Peer HMDA CO.

** As a percentage of loans with borrower income information available. No information was available for 0.04% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: COLORADO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Denver PMA #2080	6,223	65.62	18.79	9.06	18.71	23.12	24.56	25.82	37.94	42.00	1.17	0.82	0.98	1.12	1.37
Limited Review:															
Boulder-Longmont PMA #1125	503	5.30	18.09	9.35	18.09	17.13	25.55	30.53	38.28	42.99	0.69	0.38	0.45	0.78	0.85
Colorado Springs MA #1720	1,269	13.38	18.03	3.75	19.64	14.43	23.31	22.80	39.02	59.02	1.40	0.69	1.28	1.17	1.63
Fort Collins-Loveland MA #2670	671	7.08	18.55	3.59	19.21	15.14	23.98	22.71	38.27	58.57	0.70	0.12	0.55	0.77	0.79
Grand Junction MA #2995	150	1.58	19.47	4.92	18.04	18.03	22.68	22.13	39.81	54.92	0.97	0.80	1.10	1.09	0.90
Greeley PMA #3060	216	2.28	20.07	2.08	18.18	7.64	22.96	22.92	38.78	67.36	0.55	0.82	0.27	0.59	0.57
Pueblo MA #6560	241	2.54	21.89	5.95	16.82	15.68	21.67	29.19	39.63	49.19	1.37	2.62	1.25	1.49	1.25
CO Non-MA AA	210	2.21	19.69	1.75	16.76	14.62	21.41	21.64	42.14	61.99	1.50	0.00	2.00	1.59	1.48

* Based on 2001 Peer HMDA CO.

** As a percentage of loans with borrower income information available. No information was available for 35.18% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: COLORADO			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Denver PMA #2080	7,811	66.89	63.51	24.41	91.93	4.03	4.03	7.72	4.23
Limited Review:									
Boulder-Longmont PMA #1125	603	5.16	63.51	27.20	91.87	3.98	4.15	3.99	1.84
Colorado Springs MA #1720	1,792	15.35	67.87	26.51	93.86	3.01	3.13	8.49	5.79
Fort Collins-Loveland MA #2670	427	3.66	69.70	32.55	94.15	2.81	3.04	3.23	1.96
Grand Junction MA #2995	276	2.36	68.91	48.55	85.51	4.71	9.78	3.79	4.88
Greeley PMA #3060	292	2.50	68.34	25.68	94.86	3.42	1.71	4.71	1.77
Pueblo MA #6560	285	2.44	73.33	55.79	83.16	9.47	7.37	4.72	5.66
CO Non-MA AA	191	1.64	68.10	46.07	82.72	10.99	6.28	2.53	1.11

* Based on 2001 Peer Small Bus CO.

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 43.08% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: COLORADO		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Denver PMA #2080	13	37.14	89.98	61.54	53.85	30.77	15.38	8.47	6.45
Limited Review:									
Boulder-Longmont PMA #1125	5	14.29	92.09	80.00	40.00	20.00	40.00	1.54	1.96
Colorado Springs MA #1720	1	2.86	91.87	0.00	0.00	100.00	0.00	0.00	0.00
Fort Collins-Loveland MA #2670	2	5.71	90.60	100.00	100.00	0.00	0.00	0.00	0.00
Grand Junction MA #2995	2	5.71	92.94	50.00	0.00	50.00	50.00	0.00	0.00
Greeley PMA #3060	2	5.71	89.33	100.00	100.00	0.00	0.00	0.14	0.16
Pueblo MA #6560	2	5.71	92.13	100.00	0.00	0.00	100.00	0.00	0.00
CO Non-MA AA	8	22.86	88.34	100.00	62.50	12.50	25.00	8.77	10.00

* Based on 2001 Peer Small Bus CO.

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 2.86% of small loans to farms originated and purchased by the USB.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS			Geography: COLORADO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total *	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans
Full Review:																		
Denver PMA #2080	59,913	65.84	7.03	4.47	25.91	18.01	43.37	43.90	23.69	33.28	22.11	16.50	16.74	26.48	20.59	25.19	40.56	31.83
Limited Review:																		
Boulder-Longmont PMA #1125	6,873	7.55	1.26	1.19	20.50	14.01	52.21	60.85	26.04	23.88	23.13	31.58	16.75	27.64	20.40	21.08	39.73	19.71
Colorado Springs MA #1720	9,033	9.93	1.83	0.89	25.93	15.91	44.27	39.08	27.96	44.13	20.46	13.10	18.62	20.09	21.36	25.50	39.55	41.32
Fort Collins-Loveland MA #2670	5,220	5.74	4.29	1.84	15.67	12.80	61.97	62.66	18.07	22.70	23.33	18.48	17.01	20.41	18.59	26.04	41.07	35.07
Grand Junction MA #2995	2,471	2.72	0.00	0.00	10.47	7.73	70.17	67.38	19.36	24.89	27.76	8.61	18.83	16.60	21.06	24.51	32.36	50.29
Greeley PMA #3060	2,188	2.40	3.91	1.74	26.83	16.73	49.18	53.34	20.08	28.11	23.35	9.28	16.26	14.42	19.54	22.68	40.85	53.62
Pueblo MA #6560	3,030	3.33	4.84	2.15	27.69	15.97	40.18	46.80	27.29	34.65	25.52	9.48	15.22	18.23	17.95	23.22	41.30	49.06
CO Non-MA AA	2,268	2.49	2.98	2.29	20.85	15.52	41.36	33.86	34.81	48.32	22.94	9.82	15.01	19.87	18.44	28.87	43.61	41.44

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: COLORADO				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Denver PMA #2080	22	16,127	151	28,664	173	44,791	71.16	0	0
Limited Review:									
Boulder-Longmont PMA #1125	4	1,841	25	768	29	2,609	4.14	0	0
Colorado Springs MA #1720	6	865	27	1,054	33	1,919	3.05	0	0
Fort Collins-Loveland MA #2670	2	1,973	5	540	7	2,513	3.99	0	0
Grand Junction MA #2995	1	138	10	334	11	472	0.75	0	0
Greeley PMA #3060	3	517	3	8,325	6	8,842	14.05	0	0
Pueblo MA #6560	4	253	15	1,507	19	1,761	2.80	0	0
CO Non-MA AA	1	25	5	16	6	41	0.07	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																		
Geography: COLORADO																		
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002																		
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population				
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography				
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
Full Review:																		
Denver PMA #208	76.77	56	60.87	3.57	17.86	41.07	37.50	4	0	0	0	2	2	6.86	23.97	43.35	25.82	
Limited Review:																		
Boulder-Longmont PMA #1125	4.07	9	9.78	0.00	22.22	66.67	11.11	2	0	0	0	2	0	3.03	17.92	51.96	26.62	
Colorado Springs MA #1720	9.45	9	9.78	0.00	22.22	44.44	33.33	0	0	0	0	0	0	1.81	25.89	44.03	28.27	
Fort Collins-Loveland MA #2670	1.46	5	5.43	0.00	20.00	40.00	40.00	0	0	0	0	0	0	5.68	14.04	61.44	18.84	
Grand Junction MA #2995	1.87	2	2.17	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	8.84	72.03	19.13	
Greeley PMA #3060	0.42	1	1.09	0.00	0.00	0.00	100.00	0	0	0	0	0	0	3.47	27.07	50.19	19.27	
Pueblo MA #6560	3.44	5	5.43	20.00	0.00	20.00	60.00	0	0	0	0	0	0	4.40	27.17	39.43	28.11	
CO Non-MA AA	2.53	5	5.43	0.00	40.00	0.00	60.00	0	0	0	0	0	0	2.94	22.41	41.56	32.38	

Table 1. Lending Volume

LENDING VOLUME													Geography: IDAHO				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***								
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)									
Full Review:																				
Boise MA #1080	50.13	1,571	137,184	2,757	216,211	168	21,785	11	22,694	4,507	397,874	44.50								
Limited Review:																				
Pocatello MA #6340	2.01	72	4,395	84	6,435	16	2,410	9	741	181	13,981	2.25								
ID Non-MA AA	47.85	1,496	115,299	2,058	159,003	740	85,241	8	11,237	4,302	370,780	53.25								

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.
 ** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME													Geography: IDAHO				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***						
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)							
Full Review:																				
Boise MA #1080	49.82	17,751	156,387	0	0	0	0	3,165	59,147	4,387	29,455	396	11,592	44.50						
Limited Review:																				
Pocatello MA #6340	2.85	1,016	8,438	0	0	0	0	215	4,135	301	1,813	7	96	2.25						
ID Non-MA AA	47.33	16,867	150,858	0	0	0	0	2,611	46,726	4,517	26,431	310	18,797	53.25						

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.
 ** The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: IDAHO		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Boise MA #1080	9,803	56,193	0	0	
Limited Review:					
Pocatello MA #6340	493	2,394	0	0	
ID Non-MA AA	9,428	53,291	1	5,613	

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: IDAHO		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002											
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Boise MA #1080	457	56.07	1.07	0.88	15.08	12.47	55.50	61.49	28.36	25.16	1.17	1.18	1.74	1.09	1.16
Limited Review:															
Pocatello MA #6340	20	2.45	0.00	0.00	14.72	35.00	64.76	60.00	20.51	5.00	0.63	0.00	1.48	0.63	0.00
ID Non-MA AA	338	41.47	0.00	0.00	10.76	8.28	70.28	67.46	18.96	24.26	1.12	0.00	1.12	1.19	0.93

* Based on 2001 Peer HMDA ID.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: IDAHO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Boise MA #1080	347	46.83	1.07	0.58	15.08	12.39	55.50	57.35	28.36	29.68	25.95	16.67	36.19	25.25	24.31
Limited Review:															
Pocatello MA #6340	27	3.64	0.00	0.00	14.72	18.52	64.76	59.26	20.51	22.22	11.60	0.00	18.18	10.09	12.00
ID Non-MA AA	367	49.53	0.00	0.00	10.76	10.35	70.28	69.21	18.96	20.44	17.52	0.00	19.66	16.95	18.47

* Based on 2001 Peer HMDA ID.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: IDAHO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Boise MA #1080	765	48.42	1.07	0.39	15.08	11.24	55.50	60.39	28.36	27.97	1.44	0.81	1.66	1.45	1.37
Limited Review:															
Pocatello MA #6340	25	1.58	0.00	0.00	14.72	20.00	64.76	64.00	20.51	16.00	0.13	0.00	0.41	0.15	0.00
ID Non-MA AA	790	50.00	0.00	0.00	10.76	7.34	70.28	70.00	18.96	22.66	1.49	0.00	1.64	1.65	1.03

* Based on 2001 Peer HMDA ID.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: IDAHO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Boise MA #1080	2	66.67	10.75	0.00	15.61	0.00	46.23	100.00	27.41	0.00	7.14	0.00	0.00	14.29	0.00
Limited Review:															
Pocatello MA #6340	0	0.00	0.00	0.00	39.43	0.00	53.29	0.00	7.28	0.00	0.00	0.00	0.00	0.00	0.00
ID Non-MA AA	1	33.33	0.00	0.00	24.33	0.00	52.01	100.00	23.65	0.00	4.00	0.00	0.00	5.88	0.00

* Based on 2001 Peer HMDA ID.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: IDAHO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Boise MA #1080	2,757	56.28	11.07	20.46	13.42	8.52	55.74	47.95	19.77	23.07	13.79	32.75	9.35	9.75	16.03
Limited Review:															
Pocatello MA #6340	84	1.71	0.00	0.00	31.51	25.00	55.17	46.43	13.32	28.57	3.15	0.00	3.96	2.72	3.85
ID Non-MA AA	2,058	42.01	0.00	0.00	16.22	28.09	62.72	51.02	21.06	20.89	5.68	0.00	9.62	4.47	6.58

* Based on 2001 Peer Small Bus ID.

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

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: IDAHO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Boise MA #1080	168	18.18	2.54	1.19	22.69	34.52	62.30	57.14	12.47	7.14	14.81	50.00	13.95	14.41	16.67
Limited Review:															
Pocatello MA #6340	16	1.73	0.00	0.00	11.31	0.00	72.62	56.25	16.07	43.75	17.95	0.00	0.00	20.00	20.00
ID Non-MA AA	740	80.09	0.00	0.00	8.60	5.81	82.57	88.78	8.83	5.41	10.55	0.00	7.60	11.06	6.42

* Based on 2001 Peer Small Bus ID.

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: IDAHO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Boise MA #1080	457	56.07	16.83	9.98	19.74	29.00	24.27	25.29	39.16	35.73	1.39	2.16	1.82	0.84	1.34
Limited Review:															
Pocatello MA #6340	20	2.45	19.88	5.00	17.47	30.00	25.38	25.00	37.28	40.00	0.78	0.71	1.07	0.71	0.64
ID Non-MA AA	338	41.47	18.25	4.39	19.74	19.44	23.78	31.03	38.22	45.14	1.25	1.30	1.33	1.59	1.02

* Based on 2001 Peer HMDA ID.

** As a percentage of loans with borrower income information available. No information was available for 5.52% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT												Geography: IDAHO					Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*										
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Boise MA #1080	347	46.83	16.83	3.75	19.74	14.70	24.27	32.56	39.16	48.99	26.81	15.25	21.97	29.25	28.35						
Limited Review:																					
Pocatello MA #6340	27	3.64	19.88	3.70	17.47	14.81	25.38	33.33	37.28	48.15	11.86	0.00	6.67	13.73	15.00						
ID Non-MA AA	367	49.53	18.25	5.99	19.74	19.07	23.78	25.61	38.22	49.32	17.91	14.10	20.62	14.69	19.26						

* Based on 2001 Peer HMDA ID.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE												Geography: IDAHO					Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*										
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Boise MA #1080	765	48.42	16.83	6.72	19.74	17.50	24.27	32.97	39.16	42.81	1.71	1.86	1.66	1.89	1.61						
Limited Review:																					
Pocatello MA #6340	25	1.58	19.88	5.56	17.47	5.56	25.38	38.89	37.28	50.00	0.06	0.00	0.00	0.00	0.11						
ID Non-MA AA	790	50.00	18.25	4.08	19.74	17.44	23.78	22.93	38.22	55.56	1.69	1.67	2.14	1.86	1.52						

* Based on 2001 Peer HMDA ID.

** As a percentage of loans with borrower income information available. No information was available for 13.35% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: IDAHO			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Boise MA #1080	2,757	56.28	61.53	29.96	83.90	7.91	8.20	13.79	8.66
Limited Review:									
Pocatello MA #6340	84	1.71	69.06	55.95	83.33	8.33	8.33	3.15	4.88
ID Non-MA AA	2,058	42.01	64.88	46.06	83.33	8.07	8.60	5.68	5.30

* Based on 2001 Peer Small Bus ID.

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 30.80% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: IDAHO			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Boise MA #1080	168	18.18	90.68	80.95	54.76	30.36	14.88	14.81	14.03
Limited Review:									
Pocatello MA #6340	16	1.73	93.45	93.75	50.00	31.25	18.75	17.95	22.58
ID Non-MA AA	740	80.09	89.16	86.08	64.59	22.03	13.38	10.55	10.06

* Based on 2001 Peer Small Bus ID.

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 3.68% of small loans to farms originated and purchased by the USB.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS		Geography: IDAHO										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Geographic Distribution										Borrower Distribution								
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		
	#	% of Total *	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	
Full Review:																			
Boise MA #1080	17,751	49.82	2.76	1.45	17.19	11.11	54.76	59.94	25.29	27.50	20.79	16.15	18.06	22.26	21.32	26.71	39.83	34.88	
Limited Review:																			
Pocatello MA #6340	1,016	2.85	0.00	0.00	21.65	19.59	62.25	58.56	16.10	21.85	30.31	21.49	17.92	17.91	21.89	25.07	29.88	35.52	
ID Non-MA AA	16,866	47.33	0.00	0.00	13.38	10.27	68.65	69.04	17.98	20.69	22.20	13.73	17.19	19.57	20.46	24.89	40.16	41.81	

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: IDAHO						Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**					
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)				
Full Review:													
Boise MA #1080	8	4,035	52	2,067	60	6,102	34.06	0	0				
Limited Review:													
Pocatello MA #6340	1	52	11	164	12	216	1.21	0	0				
ID Non-MA AA	17	8,528	52	3,072	69	11,600	64.74	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																		
Geography: IDAHO																		
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002																		
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population				
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography				
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
Full Review:																		
Boise MA #1080	44.50	31	34.44	12.90	9.68	54.84	22.58	0	0	0	0	0	0	0	2.23	17.49	53.76	26.43
Limited Review:																		
Pocatello MA #6340	2.25	2	2.22	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	16.42	64.33	19.25	
ID Non-MA AA	53.25	57	63.33	0.00	22.81	66.67	10.53	0	3	0	0	(2)	(1)	0.00	12.91	69.15	17.94	

Table 1. Lending Volume

LENDING VOLUME													Geography: ILLINOIS		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***				
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)					
Full Review:																
Chicago PMA #1600	71.94	21,948	3,793,656	9,887	359,333	22	3,387	13	16,891	31,870	4,173,267	62.25				
Limited Review:																
Bloomington MA #1040	1.98	701	70,240	157	16,039	17	1,261	0	0	875	87,540	0.61				
Rockford MA #6880	5.28	1,377	126,218	882	69,954	82	5,202	0	0	2,341	201,374	5.90				
Springfield MA #7880	3.47	596	55,438	817	97,632	122	9,573	0	0	1,535	162,643	8.29				
IL Non-MA AA	17.32	4,107	294,519	2,242	164,147	1,322	96,516	3	4,350	7,674	559,532	22.94				

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.
 ** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME													Geography: ILLINOIS		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***		
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)			
Full Review:																
Chicago PMA #1600	71.30	46,219	524,269	0	0	0	0	16,412	297,361	19,990	107,820	1,047	39,137	62.25		
Limited Review:																
Bloomington MA #1040	2.00	1,298	15,382	0	0	0	0	664	11,259	431	2,272	31	926	0.61		
Rockford MA #6880	5.76	3,737	45,247	0	0	0	0	2,141	34,168	957	4,877	131	2,595	5.90		
Springfield MA #7880	4.27	2,771	33,918	0	0	0	0	1,312	21,343	689	3,792	222	5,010	8.29		
IL Non-MA AA	16.66	10,801	142,427	0	0	0	0	6,436	104,328	2,121	10,148	790	20,254	22.94		

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.
 ** The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: ILLINOIS		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Chicago PMA #1600	8,770	79,951	0	0	
Limited Review:					
Bloomington MA #1040	172	925	0	0	
Rockford MA #6880	508	3,607	0	0	
Springfield MA #7880	548	3,773	0	0	
IL Non-MA AA	1,454	7,697	0	0	

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: ILLINOIS								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago PMA #1600	6,829	74.88	2.91	3.69	12.66	11.13	47.95	39.92	36.48	45.19	1.58	1.12	1.16	1.47	1.86
Limited Review:															
Bloomington MA #1040	336	3.68	0.65	0.60	17.61	22.02	62.16	57.74	19.58	19.64	3.59	1.67	2.53	3.88	4.12
Rockford MA #6880	400	4.39	2.45	0.25	18.47	7.50	51.77	53.00	27.31	39.25	3.10	0.94	1.55	3.58	3.21
Springfield MA #7880	150	1.64	3.30	1.33	12.06	9.33	51.72	45.33	32.92	44.00	1.81	1.05	2.01	1.83	1.78
IL Non-MA AA	1,405	15.41	0.22	0.28	12.37	8.11	77.19	78.43	10.21	13.17	14.05	17.65	14.60	13.74	15.54

* Based on 2001 Peer HMDA IL.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: ILLINOIS								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago PMA #1600	671	58.60	2.91	3.58	12.66	10.28	47.95	50.97	36.48	35.17	2.01	1.40	1.42	2.12	2.22
Limited Review:															
Bloomington MA #1040	26	2.27	0.65	3.85	17.61	19.23	62.16	69.23	19.58	7.69	3.13	16.67	2.97	3.28	1.96
Rockford MA #6880	84	7.34	2.45	2.38	18.47	25.00	51.77	55.95	27.31	16.67	5.50	0.00	9.33	5.23	4.51
Springfield MA #7880	85	7.42	3.30	2.35	12.06	12.94	51.72	49.41	32.92	35.29	4.41	8.33	5.62	4.65	3.77
IL Non-MA AA	279	24.37	0.22	0.00	12.37	12.54	77.19	73.48	10.21	13.98	15.25	0.00	18.85	14.13	21.21

* Based on 2001 Peer HMDA IL.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: ILLINOIS								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago PMA #1600	14,424	78.41	2.91	2.43	12.66	8.66	47.95	34.78	36.48	54.07	1.52	1.01	0.99	1.36	1.83
Limited Review:															
Bloomington MA #1040	321	1.74	0.65	0.93	17.61	23.99	62.16	57.94	19.58	17.13	1.93	3.28	2.55	1.81	1.64
Rockford MA #6880	886	4.82	2.45	1.58	18.47	9.14	51.77	52.93	27.31	36.34	3.34	1.80	2.66	3.50	3.37
Springfield MA #7880	355	1.93	3.30	1.41	12.06	9.30	51.72	38.87	32.92	50.42	2.04	2.00	3.88	1.89	1.97
IL Non-MA AA	2,410	13.10	0.22	0.17	12.37	6.68	77.19	76.56	10.21	16.60	11.79	10.00	14.72	11.22	13.86

* Based on 2001 Peer HMDA IL.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: ILLINOIS								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago PMA #1600	24	35.29	15.54	25.00	21.22	20.83	37.23	37.50	26.01	16.67	0.30	0.62	0.13	0.35	0.22
Limited Review:															
Bloomington MA #1040	18	26.47	8.27	5.56	21.31	5.56	52.32	61.11	18.10	27.78	10.84	0.00	0.00	11.11	18.18
Rockford MA #6880	7	10.29	19.30	14.29	13.56	14.29	57.03	57.14	10.10	14.29	9.80	0.00	16.67	12.90	0.00
Springfield MA #7880	6	8.82	9.69	0.00	26.48	16.67	40.59	66.67	23.24	16.67	14.63	0.00	12.50	20.00	9.09
IL Non-MA AA	13	19.12	1.89	0.00	12.76	15.38	71.33	69.23	14.02	15.38	40.00	0.00	50.00	41.18	33.33

* Based on 2001 Peer HMDA IL.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: ILLINOIS								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago PMA #1600	9,887	70.70	4.21	1.00	10.68	5.99	39.33	40.03	44.47	52.98	3.84	0.89	1.95	3.51	4.73
Limited Review:															
Bloomington MA #1040	157	1.12	9.33	7.64	15.93	10.19	48.56	49.04	26.18	33.12	2.05	3.16	2.06	1.80	2.61
Rockford MA #6880	882	6.31	8.81	4.08	15.95	38.89	49.07	42.52	26.17	14.51	9.03	4.15	18.91	9.60	4.72
Springfield MA #7880	817	5.84	3.14	3.79	19.21	8.32	44.25	57.89	33.40	29.99	9.67	8.73	6.06	12.59	8.16
IL Non-MA AA	2,242	16.03	1.88	1.12	11.47	10.12	76.93	80.02	9.72	8.74	10.86	7.88	11.80	11.49	9.18

* Based on 2001 Peer Small Bus IL.

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

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: ILLINOIS								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago PMA #1600	22	1.41	0.89	0.00	5.01	0.00	51.21	22.73	42.72	77.27	1.75	0.00	0.00	0.35	4.58
Limited Review:															
Bloomington MA #1040	17	1.09	0.31	0.00	4.82	0.00	85.32	100.00	9.54	0.00	0.15	0.00	0.00	0.16	0.00
Rockford MA #6880	82	5.24	1.27	0.00	6.34	1.22	68.12	93.90	24.28	4.88	33.61	0.00	0.00	37.74	7.69
Springfield MA #7880	122	7.80	0.90	0.00	3.28	0.00	61.19	52.46	34.63	47.54	34.39	0.00	0.00	26.32	55.81
IL Non-MA AA	1,322	84.47	0.32	0.00	3.87	2.50	83.55	89.49	12.26	8.02	24.18	0.00	23.21	26.22	12.72

* Based on 2001 Peer Small Bus IL.

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: ILLINOIS								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago PMA #1600	6,829	74.88	19.93	9.07	17.34	26.78	23.88	26.61	38.85	37.54	1.17	0.88	1.01	1.13	1.41
Limited Review:															
Bloomington MA #1040	336	3.68	16.99	22.47	19.28	36.08	27.14	24.37	36.60	17.09	3.78	7.63	6.10	2.41	1.82
Rockford MA #6880	400	4.39	18.85	7.65	17.66	20.84	25.72	40.11	37.77	31.40	3.31	1.68	2.07	4.79	4.04
Springfield MA #7880	150	1.64	18.41	19.26	17.95	28.89	26.36	25.93	37.28	25.93	1.81	1.90	2.10	1.24	2.07
IL Non-MA AA	1,405	15.41	19.68	11.30	18.24	24.40	23.47	28.59	38.60	35.70	15.00	16.47	14.78	14.77	14.93

* Based on 2001 Peer HMDA IL.

** As a percentage of loans with borrower income information available. No information was available for 30.31% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: ILLINOIS										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Chicago PMA #1600	671	58.60	19.93	8.35	17.34	24.74	23.88	30.25	38.85	36.66	2.15	1.21	1.87	2.25	2.70	
Limited Review:																
Bloomington MA #1040	26	2.27	16.99	7.69	19.28	26.92	27.14	30.77	36.60	34.62	3.26	1.47	2.59	3.47	4.15	
Rockford MA #6880	84	7.34	18.85	13.10	17.66	34.52	25.72	33.33	37.77	19.05	5.64	4.41	7.79	6.15	3.95	
Springfield MA #7880	85	7.42	18.41	23.53	17.95	35.29	26.36	22.35	37.28	18.82	4.55	7.36	7.63	3.41	2.49	
IL Non-MA AA	279	24.37	19.68	16.13	18.24	24.37	23.47	25.81	38.60	33.69	15.74	22.96	19.75	12.36	14.26	

* Based on 2001 Peer HMDA IL.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: ILLINOIS								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago PMA #1600	14,424	78.41	19.93	7.64	17.34	20.59	23.88	27.29	38.85	44.49	1.16	0.87	1.01	1.11	1.32
Limited Review:															
Bloomington MA #1040	321	1.74	16.99	11.68	19.28	26.12	27.14	29.21	36.60	32.99	2.11	2.86	3.01	1.89	1.72
Rockford MA #6880	886	4.82	18.85	6.97	17.66	20.90	25.72	30.07	37.77	42.05	3.83	3.13	3.65	3.91	4.01
Springfield MA #7880	355	1.93	18.41	12.26	17.95	22.26	26.36	25.16	37.28	40.32	2.07	2.20	2.31	1.92	2.02
IL Non-MA AA	2,410	13.10	19.68	7.29	18.24	17.54	23.47	28.57	38.60	46.60	12.64	15.11	13.45	11.97	12.47

* Based on 2001 Peer HMDA IL.

** As a percentage of loans with borrower income information available. No information was available for 32.57% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: ILLINOIS			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Chicago PMA #1600	9,887	70.70	75.16	28.54	92.59	4.37	3.04	3.84	2.56
Limited Review:									
Bloomington MA #1040	157	1.12	81.52	91.08	71.97	15.29	12.74	2.05	3.13
Rockford MA #6880	882	6.31	80.58	37.98	81.63	10.66	7.71	9.03	8.15
Springfield MA #7880	817	5.84	76.66	50.67	73.93	12.36	13.71	9.67	8.55
IL Non-MA AA	2,242	16.03	81.47	74.40	82.38	11.42	6.20	10.86	15.03

* Based on 2001 Peer Small Bus IL.

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 33.87% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: ILLINOIS			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Chicago PMA #1600	22	1.41	89.68	81.82	50.00	31.82	18.18	1.75	1.85
Limited Review:									
Bloomington MA #1040	17	1.09	96.65	88.24	70.59	23.53	5.88	0.15	0.15
Rockford MA #6880	82	5.24	96.20	100.00	81.71	18.29	0.00	33.61	37.61
Springfield MA #7880	122	7.80	96.87	95.08	77.87	18.85	3.28	34.39	37.50
IL Non-MA AA	1,322	84.47	98.01	98.56	78.21	18.91	2.87	24.18	26.10

* Based on 2001 Peer Small Bus IL.

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the USB.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS			Geography: ILLINOIS								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total *	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans
Full Review:																		
Chicago PMA #1600	46,219	71.30	8.59	2.94	18.61	11.42	43.51	47.03	29.29	38.57	23.30	30.78	15.87	26.15	20.73	21.31	40.09	21.75
Limited Review:																		
Bloomington MA #1040	1,298	2.00	3.11	0.92	20.27	18.72	59.44	58.94	17.19	21.42	22.98	24.76	16.63	27.13	19.99	22.56	40.40	25.55
Rockford MA #6880	3,737	5.76	6.24	2.17	22.06	15.23	50.45	54.86	21.24	27.75	23.46	21.37	16.20	25.14	21.01	28.04	39.34	25.45
Springfield MA #7880	2,771	4.27	5.07	1.48	16.77	10.18	49.52	49.33	28.64	39.01	22.48	26.40	17.15	24.50	20.07	25.26	40.29	23.85
IL Non-MA AA	10,801	16.66	0.43	0.31	13.24	9.89	76.52	79.65	9.81	10.15	24.09	15.80	15.54	21.27	18.38	27.48	41.99	35.45

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS			Geography: ILLINOIS						Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**				
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)			
Full Review:												
Chicago PMA #1600	35	8,101	150	8,426	185	16,527	64.58	0	0			
Limited Review:												
Bloomington MA #1040	0	0	3	168	3	168	0.66	0	0			
Rockford MA #6880	2	3,631	6	3,378	8	7,010	27.39	0	0			
Springfield MA #7880	2	48	4	238	6	285	1.11	0	0			
IL Non-MA AA	8	393	42	1,207	50	1,600	6.26	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: ILLINOIS																	
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Chicago PMA #1600	62.25	48	54.55	0.00	6.25	43.75	50.00	4	6	0	0	0	(2)	9.77	19.84	41.87	28.48
Limited Review:																	
Bloomington MA #1040	0.61	2	2.27	0.00	0.00	50.00	50.00	0	0	0	0	0	0	1.91	17.46	64.68	15.94
Rockford MA #6880	5.90	8	9.09	12.50	25.00	37.50	25.00	0	0	0	0	0	0	5.90	22.20	48.94	22.96
Springfield MA #7880	8.29	6	6.82	0.00	16.67	33.33	50.00	0	0	0	0	0	0	5.04	15.58	49.15	30.23
IL Non-MA AA	22.94	24	27.27	4.17	8.33	79.17	8.33	0	2	0	0	(2)	0	0.37	12.21	77.52	9.90

Table 1. Lending Volume

LENDING VOLUME													Geography: INDIANA		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***				
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)					
Full Review:																
IN Non-MA AA	100.00	1,228	71,704	610	37,046	164	10,680	0	0	2,002	119,430	100.00				

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.
 ** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME													Geography: INDIANA		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***		
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)			
Full Review:																
IN Non-MA AA	100.00	4,327	43,838	0	0	0	0	2,023	25,851	957	4,546	444	8,097	100.00		

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.
 ** The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME													Geography: INDIANA		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans*						Other Optional Loans*						% of Rated Area Deposits in AA***			
	#	\$ (000's)					#	\$ (000's)								
Full Review:																
IN Non-MA AA	903						5,344						0	0		

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: INDIANA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
IN Non-MA AA	404	100.00	0.62	1.49	14.22	23.76	77.29	61.63	7.86	13.12	10.66	55.56	15.71	8.94	11.30

* Based on 2001 Peer HMDA IN.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: INDIANA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
IN Non-MA AA	190	100.00	0.62	1.05	14.22	24.21	77.29	70.00	7.86	4.74	25.51	33.33	35.29	23.77	20.00

* Based on 2001 Peer HMDA IN.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: INDIANA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
IN Non-MA AA	631	100.00	0.62	0.48	14.22	15.85	77.29	74.64	7.86	9.03	8.65	4.35	9.51	8.45	9.15

* Based on 2001 Peer HMDA IN.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: INDIANA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
IN Non-MA AA	3	100.00	0.21	0.00	32.19	66.67	52.17	33.33	15.43	0.00	25.00	0.00	0.00	50.00	0.00

* Based on 2001 Peer HMDA IN.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: INDIANA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
IN Non-MA AA	610	100.00	1.46	2.62	22.49	35.25	67.42	53.11	8.62	9.02	12.10	28.57	20.87	9.65	7.71

* Based on 2001 Peer Small Bus IN.

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

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: INDIANA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
IN Non-MA AA	164	100.00	0.12	0.00	2.69	1.22	93.03	98.17	4.16	0.61	14.31	0.00	20.00	15.63	0.00

* Based on 2001 Peer Small Bus IN.

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: INDIANA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
IN Non-MA AA	404	100.00	20.21	14.14	21.06	29.06	24.46	23.04	34.26	33.77	11.64	13.29	10.99	8.78	14.35

* Based on 2001 Peer HMDA IN.

** As a percentage of loans with borrower income information available. No information was available for 5.45% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: INDIANA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
IN Non-MA AA	190	100.00	20.21	17.89	21.06	22.11	24.46	21.05	34.26	38.95	26.99	31.88	23.33	22.22	30.41

* Based on 2001 Peer HMDA IN.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: INDIANA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
IN Non-MA AA	631	100.00	20.21	12.01	21.06	25.16	24.46	25.16	34.26	37.66	9.96	9.35	10.78	7.87	11.34

* Based on 2001 Peer HMDA IN.

** As a percentage of loans with borrower income information available. No information was available for 3.65% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: INDIANA					Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002		
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$ 1 Million or Less	
Full Review:										
IN Non-MA AA	610	100.00	79.16	57.21	86.89	8.20	4.92	12.10	13.49	

* Based on 2001 Peer Small Bus IN.

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 22.30% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: INDIANA						Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
IN Non-MA AA	164	100.00	97.92	99.39	80.49	17.68	1.83	14.31	14.88

* Based on 2001 Peer Small Bus IN.

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the USB.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS		Geography: INDIANA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002								
MA/Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans
Full Review:																		
IN Non-MA AA	4,327	100.00	0.91	0.46	19.04	15.14	72.47	73.08	7.58	11.32	25.38	25.72	17.94	20.22	20.77	22.60	35.91	31.46

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS										Geography: INDIANA			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002						
MA/Assessment Area:	Prior Period Investments*		Current Period Investments				Total Investments			Unfunded Commitments**									
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)										
Full Review:																			
IN Non-MA AA	1	1	15	553	16	553	100.00	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																		Geography: INDIANA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population											
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography											
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp								
IN Non-MA AA	100.00	14	100.00	0.00	21.43	64.29	14.29	0	0	0	0	0	0	0	0	0.82	18.52	73.41	7.24						

Table 1. Lending Volume

LENDING VOLUME												
Geography: IOWA												
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Des Moines MA #2120	17.79	3,607	381,563	1,894	138,723	110	6,496	14	13,380	5,625	540,162	19.57
Limited Review:												
Cedar Rapids MA #1360	11.66	2,052	207,863	1,584	121,202	50	3,919	1	400	3,687	333,384	16.18
Dubuque MA #2200	3.87	739	62,333	341	29,844	144	7,319	1	250	1,225	99,746	6.16
Iowa City MA #3500	4.42	789	99,538	425	37,677	176	9,700	6	3,164	1,396	150,079	6.40
Sioux City MA #7720	2.90	487	30,536	376	24,732	54	6,818	1	1,400	918	63,486	3.95
Waterloo-Cedar Falls MA #8920	8.51	1,758	142,793	820	72,267	112	7,081	1	1,475	2,691	223,616	7.50
IA Non-MA AA	50.84	5,485	373,312	4,353	264,873	6,231	356,545	6	1,136	16,075	995,866	40.24

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: IOWA										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***	
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)		
Full Review:															
Des Moines MA #2120	27.77	13,702	190,994	0	0	0	0	8,206	140,678	2,917	14,235	309	8,009	19.57	
Limited Review:															
Cedar Rapids MA #1360	11.16	5,505	79,873	0	0	0	0	2,102	34,294	2,176	9,677	191	10,024	16.18	
Dubuque MA #2200	4.59	2,262	22,983	0	0	0	0	753	10,853	1,047	4,326	76	4,611	6.16	
Iowa City MA #3500	4.90	2,418	28,775	0	0	0	0	950	15,360	874	3,932	92	2,858	6.40	
Sioux City MA #7720	4.61	2,273	26,257	0	0	0	0	1,148	17,867	664	3,212	51	955	3.95	
Waterloo-Cedar Falls MA #8920	6.63	3,273	42,182	0	0	0	0	1,423	22,599	1,035	4,096	159	10,269	7.50	
IA Non-MA AA	40.34	19,901	207,598	0	0	0	0	9,257	139,737	5,786	24,574	983	19,793	40.24	

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: IOWA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Other Unsecured Consumer Loans*				Other Optional Loans*				
	#	\$ (000's)			#	\$ (000's)			
Full Review:									
Des Moines MA #2120		2,270			28,072			0	0
Limited Review:									
Cedar Rapids MA #1360		1,036			25,878			0	0
Dubuque MA #2200		386			3,193			0	0
Iowa City MA #3500		502			6,625			0	0
Sioux City MA #7720		410			4,223			0	0
Waterloo-Cedar Falls MA #8920		656			5,218			0	0
IA Non-MA AA		3,875			23,494			0	0

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: IOWA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Des Moines MA #2120	1,479	28.27	1.56	1.22	11.53	5.34	64.40	59.09	22.51	34.35	6.25	8.84	4.90	6.17	6.55
Limited Review:															
Cedar Rapids MA #1360	891	17.03	1.10	0.67	6.88	5.72	72.68	67.79	19.34	25.81	8.77	9.76	10.04	8.80	8.42
Dubuque MA #2200	205	3.92	1.24	2.44	4.18	3.41	72.63	68.78	21.96	25.37	5.83	2.70	2.82	6.31	5.24
Iowa City MA #3500	277	5.30	1.57	4.69	7.81	4.33	66.58	77.26	24.03	13.36	4.85	3.47	3.72	5.55	3.10
Sioux City MA #7720	138	2.64	1.77	2.17	14.68	9.42	52.12	47.10	31.42	41.30	3.90	6.45	3.62	4.23	3.50
Waterloo-Cedar Falls MA #8920	667	12.75	2.39	0.60	16.90	9.30	50.65	44.98	30.06	45.13	12.50	9.09	8.07	11.82	15.44
IA Non-MA AA	1,574	30.09	0.00	0.00	5.38	5.34	77.72	71.54	16.91	23.13	10.77	0.00	22.17	10.66	10.01

* Based on 2001 Peer HMDA IA.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: IOWA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Des Moines MA #2120	303	19.60	1.56	2.31	11.53	11.55	64.40	66.34	22.51	19.80	8.25	12.90	10.25	8.41	6.81
Limited Review:															
Cedar Rapids MA #1360	134	8.67	1.10	1.49	6.88	11.19	72.68	73.88	19.34	13.43	11.14	28.57	18.00	11.37	7.36
Dubuque MA #2200	45	2.91	1.24	0.00	4.18	15.56	72.63	57.78	21.96	26.67	15.61	0.00	57.14	13.19	16.98
Iowa City MA #3500	35	2.26	1.57	2.86	7.81	2.86	66.58	65.71	24.03	28.57	8.20	0.00	0.00	8.43	11.90
Sioux City MA #7720	50	3.23	1.77	0.00	14.68	16.00	52.12	48.00	31.42	36.00	5.43	0.00	6.56	5.84	4.67
Waterloo-Cedar Falls MA #8920	230	14.88	2.39	0.87	16.90	15.22	50.65	50.87	30.06	33.04	37.91	16.67	39.13	36.45	40.43
IA Non-MA AA	749	48.45	0.00	0.00	5.38	7.48	77.72	73.43	16.91	19.09	26.56	0.00	55.70	23.95	31.89

* Based on 2001 Peer HMDA IA.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: IOWA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Des Moines MA #2120	1,807	22.45	1.56	0.61	11.53	7.25	64.40	57.94	22.51	34.20	4.71	1.92	4.19	4.69	4.98
Limited Review:															
Cedar Rapids MA #1360	1,014	12.60	1.10	0.49	6.88	3.06	72.68	61.54	19.34	34.91	6.43	4.44	4.83	5.82	8.23
Dubuque MA #2200	483	6.00	1.24	0.41	4.18	2.48	72.63	68.32	21.96	28.78	7.00	3.70	3.74	7.21	6.92
Iowa City MA #3500	466	5.79	1.57	4.08	7.81	4.29	66.58	66.52	24.03	25.11	4.78	3.50	3.37	4.97	4.79
Sioux City MA #7720	295	3.67	1.77	0.68	14.68	13.56	52.12	49.15	31.42	36.61	4.40	2.94	5.50	4.33	4.19
Waterloo-Cedar Falls MA #8920	843	10.47	2.39	0.83	16.90	9.25	50.65	42.35	30.06	47.57	12.80	12.50	9.60	11.82	15.14
IA Non-MA AA	3,140	39.02	0.00	0.03	5.38	4.97	77.72	72.90	16.91	22.10	11.66	6.67	18.64	11.98	9.85

* Based on 2001 Peer HMDA IA.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: IOWA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Des Moines MA #2120	18	19.57	14.11	22.22	11.00	0.00	47.77	50.00	27.12	27.78	17.39	44.44	0.00	14.63	15.38
Limited Review:															
Cedar Rapids MA #1360	13	14.13	9.76	7.69	6.65	7.69	69.07	69.23	14.52	15.38	25.71	25.00	33.33	25.00	25.00
Dubuque MA #2200	6	6.52	21.05	66.67	5.68	0.00	66.19	33.33	7.08	0.00	27.27	16.67	0.00	66.67	0.00
Iowa City MA #3500	11	11.96	14.33	27.27	46.39	27.27	25.32	18.18	13.95	27.27	17.74	60.00	15.00	7.14	37.50
Sioux City MA #7720	4	4.35	21.31	0.00	16.90	25.00	41.14	50.00	20.49	25.00	5.88	0.00	0.00	0.00	25.00
Waterloo-Cedar Falls MA #8920	18	19.57	17.06	0.00	11.84	0.00	34.65	44.44	36.46	55.56	45.16	0.00	0.00	41.18	63.64
IA Non-MA AA	22	23.91	1.78	0.00	5.47	22.73	70.55	63.64	22.20	13.64	37.93	0.00	100.00	36.84	25.00

* Based on 2001 Peer HMDA IA.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: IOWA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Des Moines MA #2120	1,894	19.34	12.67	23.65	9.31	8.55	46.53	39.60	31.50	28.19	11.08	25.46	7.94	9.32	9.53
Limited Review:															
Cedar Rapids MA #1360	1,584	16.17	9.60	9.22	10.80	8.59	62.76	52.97	16.84	29.23	20.46	37.80	27.22	16.60	26.99
Dubuque MA #2200	341	3.48	18.09	17.60	3.72	1.17	62.63	67.16	15.56	14.08	9.31	9.43	0.00	11.07	6.52
Iowa City MA #3500	425	4.34	13.61	20.71	15.27	15.29	58.02	51.76	11.28	12.24	8.89	3.56	10.76	9.04	14.02
Sioux City MA #7720	376	3.84	23.94	32.44	11.99	13.10	35.27	30.36	24.73	24.11	12.03	14.57	10.71	12.78	8.27
Waterloo-Cedar Falls MA #8920	820	8.37	15.50	14.15	14.18	10.12	44.90	48.54	25.42	27.20	23.86	26.59	20.19	25.61	23.17
IA Non-MA AA	4,353	44.45	0.02	0.02	5.49	5.11	79.08	77.34	15.16	17.53	18.42	0.00	24.49	18.69	17.04

* Based on 2001 Peer Small Bus IA.

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

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: IOWA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Des Moines MA #2120	110	1.60	0.80	2.73	3.92	18.18	80.74	66.36	14.54	12.73	18.95	75.00	78.26	14.47	14.58
Limited Review:															
Cedar Rapids MA #1360	50	0.73	0.75	2.00	1.99	4.00	88.92	82.00	8.34	12.00	4.91	100.00	50.00	4.32	12.50
Dubuque MA #2200	144	2.09	0.65	0.69	0.26	0.00	90.60	96.53	8.49	2.78	11.39	0.00	0.00	11.87	5.26
Iowa City MA #3500	176	2.56	2.64	1.70	1.01	0.57	91.08	90.34	5.27	7.39	16.10	0.00	33.33	14.98	87.50
Sioux City MA #7720	54	0.79	1.75	3.70	2.46	0.00	79.82	85.19	15.79	11.11	20.47	100.00	0.00	23.71	7.69
Waterloo-Cedar Falls MA #8920	112	1.63	1.83	0.00	3.35	1.79	60.52	45.54	34.30	52.68	19.44	0.00	0.00	12.80	42.86
IA Non-MA AA	6,231	90.61	0.00	0.00	4.53	7.19	86.33	85.40	9.10	7.41	53.67	0.00	70.51	53.34	45.11

* Based on 2001 Peer Small Bus IA.

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: IOWA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Des Moines MA #2120	1,479	28.27	16.96	17.33	18.79	33.78	27.01	28.21	37.25	20.69	5.35	5.95	5.36	5.53	4.79
Limited Review:															
Cedar Rapids MA #1360	891	17.03	16.11	18.18	19.05	28.46	28.60	29.78	36.24	23.58	8.26	8.92	8.04	7.48	9.13
Dubuque MA #2200	205	3.92	16.77	16.67	18.57	26.47	26.86	35.29	37.80	21.57	6.92	8.13	5.42	7.66	6.80
Iowa City MA #3500	277	5.30	18.49	18.56	18.79	31.06	24.10	24.24	38.62	26.14	5.57	9.27	5.99	4.37	4.97
Sioux City MA #7720	138	2.64	19.08	14.81	18.52	34.81	23.77	27.41	38.63	22.96	4.49	4.33	6.37	3.75	3.39
Waterloo-Cedar Falls MA #8920	667	12.75	20.99	8.27	17.81	21.20	21.46	30.68	39.74	39.85	13.61	9.07	11.33	13.62	17.58
IA Non-MA AA	1,574	30.09	16.45	11.52	18.06	26.28	25.09	29.34	40.40	32.86	11.99	13.64	13.64	11.01	11.27

* Based on 2001 Peer HMDA IA.

** As a percentage of loans with borrower income information available. No information was available for 10.25% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: IOWA										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Des Moines MA #2120	303	19.60	16.96	18.81	18.79	28.05	27.01	31.02	37.25	22.11	8.51	9.60	9.08	8.09	7.89	
Limited Review:																
Cedar Rapids MA #1360	134	8.67	16.11	22.39	19.05	29.85	28.60	29.10	36.24	18.66	11.64	15.32	12.55	10.43	9.90	
Dubuque MA #2200	45	2.91	16.77	15.56	18.57	24.44	26.86	28.89	37.80	31.11	15.84	11.76	17.31	15.63	17.31	
Iowa City MA #3500	35	2.26	18.49	11.43	18.79	25.71	24.10	31.43	38.62	31.43	8.58	10.71	9.38	8.42	7.76	
Sioux City MA #7720	50	3.23	19.08	24.00	18.52	18.00	23.77	22.00	38.63	36.00	5.50	12.20	5.52	4.27	3.66	
Waterloo-Cedar Falls MA #8920	230	14.88	20.99	13.10	17.81	13.54	21.46	28.82	39.74	44.54	39.13	48.89	31.25	37.29	41.52	
IA Non-MA AA	749	48.45	16.45	16.56	18.06	22.56	25.09	31.91	40.40	28.97	27.05	36.87	28.57	25.25	24.53	

* Based on 2001 Peer HMDA IA.

** As a percentage of loans with borrower income information available. No information was available for 0.06% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: IOWA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Des Moines MA #2120	1,807	22.45	16.96	10.73	18.79	21.73	27.01	29.64	37.25	37.89	4.83	4.27	4.58	4.90	5.12
Limited Review:															
Cedar Rapids MA #1360	1,014	12.60	16.11	11.42	19.05	22.95	28.60	24.71	36.24	40.91	7.90	7.45	7.20	6.50	9.83
Dubuque MA #2200	483	6.00	16.77	9.57	18.57	21.09	26.86	34.78	37.80	34.57	8.31	9.16	9.02	8.59	7.39
Iowa City MA #3500	466	5.79	18.49	5.69	18.79	19.82	24.10	28.70	38.62	45.79	6.43	4.42	7.97	6.84	5.74
Sioux City MA #7720	295	3.67	19.08	12.85	18.52	16.32	23.77	36.46	38.63	34.38	5.59	7.47	4.74	5.37	5.71
Waterloo-Cedar Falls MA #8920	843	10.47	20.99	6.64	17.81	17.03	21.46	26.21	39.74	50.12	14.30	11.84	15.03	12.95	15.40
IA Non-MA AA	3,140	39.02	16.45	8.16	18.06	19.76	25.09	29.99	40.40	42.09	14.09	17.41	15.70	13.88	13.06

* Based on 2001 Peer HMDA IA.

** As a percentage of loans with borrower income information available. No information was available for 6.68% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: IOWA			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Des Moines MA #2120	1,894	19.34	66.92	44.83	84.11	7.66	8.24	11.08	10.27
Limited Review:									
Cedar Rapids MA #1360	1,584	16.17	70.67	33.71	82.70	8.78	8.52	20.46	15.81
Dubuque MA #2200	341	3.48	75.41	50.44	80.06	8.80	11.14	9.31	9.91
Iowa City MA #3500	425	4.34	70.42	53.65	79.53	12.47	8.00	8.89	9.29
Sioux City MA #7720	376	3.84	71.03	41.49	84.31	9.04	6.65	12.03	9.73
Waterloo-Cedar Falls MA #8920	820	8.37	72.57	50.37	79.39	10.49	10.12	23.86	25.03
IA Non-MA AA	4,353	44.45	72.82	63.98	86.52	8.41	5.08	18.42	22.58

* Based on 2001 Peer Small Bus IA.

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 21.61% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: IOWA		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Des Moines MA #2120	110	1.60	96.30	60.91	84.55	12.73	2.73	18.95	11.43
Limited Review:									
Cedar Rapids MA #1360	50	0.73	97.26	96.00	72.00	24.00	4.00	4.91	5.06
Dubuque MA #2200	144	2.09	98.30	98.61	84.03	14.58	1.39	11.39	11.33
Iowa City MA #3500	176	2.56	97.77	98.86	83.52	14.77	1.70	16.10	16.41
Sioux City MA #7720	54	0.79	95.79	98.15	53.70	33.33	12.96	20.47	32.50
Waterloo-Cedar Falls MA #8920	112	1.63	97.10	98.21	83.04	16.07	0.89	19.44	19.80
IA Non-MA AA	6,231	90.61	97.55	96.50	85.03	11.92	3.05	53.67	55.79

* Based on 2001 Peer Small Bus IA.

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.58% of small loans to farms originated and purchased by the USB.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS				Geography: IOWA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Geographic Distribution										Borrower Distribution								
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		
	#	% of Total *	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	
Full Review:																			
Des Moines MA #2120	13,702	27.77	4.37	1.50	13.20	6.52	61.25	61.06	21.17	30.92	21.59	21.44	16.97	22.91	22.23	26.98	39.20	28.67	
Limited Review:																			
Cedar Rapids MA #1360	5,505	11.16	3.30	1.65	8.27	4.52	71.73	66.94	16.70	26.88	22.02	40.13	16.67	20.46	22.17	20.78	39.14	18.63	
Dubuque MA #2200	2,262	4.59	5.16	2.74	5.61	3.14	71.28	70.42	17.95	23.70	22.19	43.05	17.35	18.56	21.17	19.22	39.28	19.17	
Iowa City MA #3500	2,418	4.90	5.96	7.11	22.03	13.81	52.36	60.50	19.64	17.70	24.81	32.80	15.42	23.26	18.38	19.81	41.40	24.13	
Sioux City MA #7720	2,273	4.61	5.20	1.58	17.11	11.35	50.25	48.66	27.44	38.32	23.76	22.00	16.34	21.09	19.00	24.97	40.89	31.94	
Waterloo-Cedar Falls MA	3,273	6.63	5.22	2.63	18.66	9.99	48.31	46.50	27.82	40.88	24.94	27.53	15.60	19.88	17.59	21.29	41.87	31.31	
IA Non-MA AA	19,901	40.34	0.42	0.46	5.65	5.02	77.51	72.27	16.42	21.21	21.85	23.22	15.68	20.52	19.98	23.95	42.49	32.32	

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: IOWA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Des Moines MA #2120	2	1,841	31	3,184	33	5,025	30.59	0	0
Limited Review:									
Cedar Rapids MA #1360	0	0	14	327	14	327	1.99	0	0
Dubuque MA #2200	0	0	10	1,137	10	1,137	6.92	0	0
Iowa City MA #3500	0	0	2	5	2	5	0.03	0	0
Sioux City MA #7720	1	19	11	1,023	12	1,042	6.34	0	0
Waterloo-Cedar Falls MA #8920	0	0	25	575	25	575	3.50	0	0
IA Non-MA AA	0	0	18	8,317	18	8,317	50.63	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: IOWA																	
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Des Moines MA #2120	19.57	15	16.85	13.33	13.33	53.33	20.00	0	6	(1)	(1)	(1)	(3)	3.79	13.48	61.49	21.24
Limited Review:																	
Cedar Rapids MA #1360	16.18	8	8.99	0.00	25.00	50.00	25.00	1	1	0	0	(1)	1	2.93	7.62	72.12	17.33
Dubuque MA #2200	6.16	5	5.62	20.00	20.00	60.00	0.00	0	0	0	0	0	0	3.55	5.12	71.74	19.56
Iowa City MA #3500	6.40	5	5.62	20.00	20.00	40.00	20.00	0	0	0	0	0	0	8.47	20.43	50.73	20.20
Sioux City MA #7720	3.95	3	3.37	33.33	0.00	33.33	33.33	0	0	0	0	0	0	4.60	16.96	50.03	28.41
Waterloo-Cedar Falls MA #8920	7.50	5	5.62	20.00	0.00	20.00	60.00	0	0	0	0	0	0	4.28	17.30	50.53	27.88
IA Non-MA AA	40.24	48	53.93	0.00	8.33	68.75	22.92	0	1	0	0	(1)	0	0.42	5.21	76.95	16.72

Table 1. Lending Volume

LENDING VOLUME													Geography: KANSAS		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***				
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)					
Full Review:																
Lawrence MA #4150	42.70	531	60,444	438	57,992	30	2,025	2	4,924	1,001	125,385	49.98				
Limited Review:																
Topeka MA #8440	47.48	334	28,672	701	49,630	78	3,555	0	0	1,113	81,857	43.24				
KS Non-MA AA	9.81	189	11,433	40	2,279	1	10	0	0	230	13,722	6.77				

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME													Geography: KANSAS		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***		
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)			
Full Review:																
Lawrence MA #4150	40.97	1,672	16,971	0	0	0	0	707	10,652	640	2,819	59	1,957	49.98		
Limited Review:																
Topeka MA #8440	47.44	1,936	24,810	0	0	0	0	1,027	17,505	574	2,992	74	2,642	43.24		
Non-MA AA	11.59	473	6,261	0	0	0	0	272	4,405	106	389	19	1,012	6.77		

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: KANSAS		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Lawrence MA #4150	266	1,543	0	0	
Limited Review:					
Topeka MA #8440	261	1,671	0	0	
Non-MA AA	76	455	0	0	

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: KANSAS		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002											
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lawrence MA #4150	137	41.52	0.13	0.00	11.10	8.03	64.74	49.64	24.03	42.34	2.89	0.00	2.90	2.93	2.85
Limited Review:															
Topeka MA #8440	115	34.85	1.71	2.61	20.45	15.65	44.59	49.57	33.25	32.17	1.92	13.04	1.98	2.43	1.21
KS Non-MA	78	23.64	0.00	0.00	17.19	15.38	71.23	69.23	11.58	15.38	12.05	0.00	12.20	12.67	9.46

* Based on 2001 Peer HMDA KS.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: KANSAS								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lawrence MA #4150	39	39.80	0.13	0.00	11.10	15.38	64.74	41.03	24.03	43.59	11.30	0.00	20.00	6.58	19.30
Limited Review:															
Topeka MA #8440	45	45.92	1.71	0.00	20.45	8.89	44.59	46.67	33.25	44.44	5.01	0.00	3.70	5.14	5.73
KS Non-MA AA	14	14.29	0.00	0.00	17.19	0.00	71.23	85.71	11.58	14.29	11.11	0.00	0.00	13.41	8.33

* Based on 2001 Peer HMDA KS.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: KANSAS								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lawrence MA #4150	347	56.42	0.13	0.00	11.10	9.51	64.74	50.72	24.03	39.77	3.48	0.00	6.54	3.00	3.54
Limited Review:															
Topeka MA #8440	171	27.80	1.71	0.00	20.45	2.92	44.59	43.27	33.25	53.80	1.63	0.00	0.40	1.86	1.72
KS Non-MA AA	97	15.77	0.00	0.00	17.19	19.59	71.23	67.01	11.58	13.40	10.66	0.00	12.28	11.90	5.08

* Based on 2001 Peer HMDA KS.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: KANSAS								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lawrence MA #4150	8	72.73	9.45	0.00	19.47	37.50	44.57	62.50	26.51	0.00	19.35	0.00	18.18	30.77	0.00
Limited Review:															
Topeka MA #8440	3	27.27	6.77	0.00	23.18	33.33	33.62	33.33	36.44	33.33	13.04	0.00	11.11	20.00	14.29
KS Non-MA AA	0	0.00	0.00	0.00	46.47	0.00	33.67	0.00	19.86	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2001 Peer HMDA KS.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: KANSAS								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lawrence MA #4150	438	37.15	2.06	0.00	14.69	13.24	58.50	55.48	24.75	31.28	12.52	0.00	13.26	14.22	11.82
Limited Review:															
Topeka MA #8440	701	59.46	12.27	39.94	23.00	9.77	35.10	27.59	29.31	22.70	10.43	40.67	4.48	8.00	6.17
KS Non MA AA	40	3.39	0.00	0.00	31.09	7.50	55.86	85.00	13.05	7.50	5.00	0.00	1.74	8.08	1.96

* Based on 2001 Peer Small Bus KS.

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

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: KANSAS								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lawrence MA #4150	30	27.52	0.00	0.00	3.26	3.33	81.16	70.00	15.58	26.67	15.63	0.00	100.00	9.52	20.00
Limited Review:															
Topeka MA #8440	78	71.56	3.79	0.00	9.66	2.56	59.66	78.21	26.90	19.23	60.87	0.00	50.00	70.59	30.00
KS Non-MA AA	1	0.92	0.00	0.00	5.88	0.00	87.78	100.00	6.33	0.00	3.45	0.00	0.00	5.00	0.00

* Based on 2001 Peer Small Bus KS.

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: KANSAS								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Lawrence MA #4150	137	41.52	20.06	9.30	16.21	20.93	25.34	29.46	38.39	40.31	3.32	5.19	2.78	2.80	3.66
Limited Review:															
Topeka MA #8440	115	34.85	18.04	16.67	17.91	23.15	26.14	25.00	37.91	35.19	2.07	2.00	1.50	2.00	2.80
KS Non-MA AA	78	23.64	22.33	11.29	18.64	30.65	24.24	33.87	34.79	24.19	10.57	10.26	16.87	10.43	7.28

* Based on 2001 Peer HMDA KS.

** As a percentage of loans with borrower income information available. No information was available for 9.39% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: KANSAS										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Lawrence MA #4150	39	39.80	20.06	7.69	16.21	15.38	25.34	35.90	38.39	41.03	11.64	6.25	10.00	12.50	12.50	
Limited Review:																
Topeka MA #8440	45	45.92	18.04	17.78	17.91	24.44	26.14	22.22	37.91	35.56	5.12	4.81	5.63	3.76	6.28	
KS Non-MA AA	14	14.29	22.33	21.43	18.64	21.43	24.24	14.29	34.79	42.86	11.11	18.18	12.00	4.00	12.77	

* Based on 2001 Peer HMDA KS.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: KANSAS										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Lawrence MA #4150	347	56.42	20.06	5.56	16.21	17.65	25.34	30.39	38.39	46.41	4.14	6.52	4.75	4.84	3.35	
Limited Review:																
Topeka MA #8440	171	27.80	18.04	7.09	17.91	16.31	26.14	31.21	37.91	45.39	1.95	1.67	0.88	2.07	2.53	
KS Non-MA AA	97	15.77	22.33	6.52	18.64	19.57	24.24	26.09	34.79	47.83	11.54	16.67	14.29	12.58	9.43	

* Based on 2001 Peer HMDA KS.

** As a percentage of loans with borrower income information available. No information was available for 12.36% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: KANSAS				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Lawrence MA #4150	438	37.15	71.78	63.01	67.12	16.44	16.44	12.52	15.91
Limited Review:									
Topeka MA #8440	701	59.46	70.29	44.51	83.59	7.56	8.84	10.43	8.91
KS Non-MA AA	40	3.39	73.89	87.50	87.50	10.00	2.50	5.00	8.62

* Based on 2001 Peer Small Bus KS.

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 21.71% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: KANSAS				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Lawrence MA #4150	30	27.52	93.84	96.67	83.33	13.33	3.33	15.63	14.81
Limited Review:									
Topeka MA #8440	78	71.56	93.10	100.00	88.46	10.26	1.28	60.87	60.87
KS Non-MA AA	1	0.92	96.83	100.00	100.00	0.00	0.00	3.45	5.00

* Based on 2001 Peer Small Bus KS.

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the USB.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS		Geography: KANSAS										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Geographic Distribution										Borrower Distribution								
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		
	#	% of Total *	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	
Full Review:																			
Lawrence MA #4150	1,672	40.97	2.31	1.67	17.77	11.54	57.74	58.37	22.18	28.41	28.18	31.42	13.60	20.05	15.68	21.92	42.53	26.61	
Limited Review:																			
Topeka MA #8440	1,936	47.44	2.69	1.50	25.17	10.69	42.12	43.23	30.02	44.58	21.56	23.59	17.54	23.91	21.89	27.00	39.01	25.51	
KS Non-MA AA	473	11.59	0.00	0.00	22.96	17.97	63.42	67.86	13.62	14.16	30.68	17.90	16.49	19.43	17.62	23.36	35.21	39.30	

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: KANSAS						Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**					
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)				
Full Review:													
Lawrence MA #4150	0	0	8	430	8	430	1.51	0	0				
Limited Review:													
Topeka MA #8440	0	0	9	23,323	9	23,323	81.72	0	0				
KS Non-MA AA	0	0	8	4,787	8	4,787	16.77	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: KANSAS				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Lawrence MA #4150	49.98	5	33.33	0.00	20.00	60.00	20.00	0	0	0	0	0	0	5.98	16.47	57.15	20.40
Limited Review:																	
Topeka MA #8440	43.24	9	60.00	22.22	11.11	33.33	33.33	0	0	0	0	0	0	2.53	24.21	42.08	31.14
KS Non-MA AA	6.77	1	6.67	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	20.98	63.62	15.40

Table 1. Lending Volume

LENDING VOLUME													Geography: KENTUCKY		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***				
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)					
Full Review:																
Lexington MA #4280	12.03	1,350	121,964	337	24,791	11	1,477	11	1,970	1,709	150,202	9.02				
Limited Review:																
Evansville-Henderson MA #2440	0.54	45	2,773	32	1,892	0	0	0	0	77	4,665	0.81				
Owensboro MA #5590	7.15	818	58,257	190	15,243	8	376	0	0	1,016	73,876	7.88				
KY Non-MA AA	80.27	7,746	549,361	2,879	198,124	774	46,005	3	4,708	11,402	798,198	82.29				

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME													Geography: KENTUCKY		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***		
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)			
Full Review:																
Lexington MA #4280	12.01	3,516	34,555	0	0	0	0	1,318	19,899	1,584	6,919	196	4,722	9.02		
Limited Review:																
Evansville-Henderson MA #2440	1.63	477	2,665	0	0	0	0	47	710	367	1,483	19	270	0.81		
Owensboro MA #5590	6.63	1,942	12,451	0	0	0	0	358	4,684	1,324	5,319	73	1,469	7.88		
KY Non-MA AA	79.73	23,340	214,306	0	0	0	0	8,306	112,964	7,308	30,871	2,467	37,883	82.29		

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: KENTUCKY		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Lexington MA #4280	418	3,015	0	0	0
Limited Review:					
Evansville-Henderson MA #2440	44	202	0	0	0
Owensboro MA #5590	187	979	0	0	0
KY Non-MA AA	5,259	32,588	0	0	0

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: KENTUCKY								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington MA #4280	450	15.72	4.00	2.67	17.41	16.22	37.64	37.11	40.95	44.00	3.07	2.13	3.82	3.52	2.61
Limited Review:															
Evansville-Henderson MA #2440	13	0.45	4.08	0.00	8.10	15.38	87.82	84.62	0.00	0.00	1.25	0.00	2.38	1.23	0.00
Owensboro MA #5590	335	11.71	3.59	1.79	7.58	7.16	65.40	57.01	23.43	34.03	9.84	7.84	10.29	9.07	11.78
KY Non-MA AA	2,064	72.12	0.00	0.00	7.10	4.60	55.45	48.06	37.45	47.34	11.22	0.00	14.03	12.66	9.79

* Based on 2001 Peer HMDA KY.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: KENTUCKY								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington MA #4280	100	8.09	4.00	3.00	17.41	19.00	37.64	46.00	40.95	32.00	5.72	7.32	6.98	5.77	4.99
Limited Review:															
Evansville-Henderson MA #2440	8	0.65	4.08	0.00	8.10	0.00	87.82	100.00	0.00	0.00	6.31	0.00	0.00	7.29	0.00
Owensboro MA #5590	90	7.28	3.59	2.22	7.58	4.44	65.40	77.78	23.43	15.56	17.84	8.33	11.43	21.12	13.19
KY Non-MA AA	1,038	83.98	0.00	0.00	7.10	9.54	55.45	66.86	37.45	23.60	30.76	0.00	36.09	35.89	22.22

* Based on 2001 Peer HMDA KY.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: KENTUCKY								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington MA #4280	794	13.59	4.00	2.14	17.41	22.80	37.64	38.29	40.95	36.78	2.98	4.03	5.80	3.09	2.16
Limited Review:															
Evansville-Henderson MA #2440	24	0.41	4.08	4.17	8.10	4.17	87.82	91.67	0.00	0.00	1.08	0.00	1.15	1.10	0.00
Owensboro MA #5590	391	6.69	3.59	2.30	7.58	5.63	65.40	64.96	23.43	27.11	6.82	4.48	8.70	6.73	6.88
KY Non-MA AA	4,633	79.31	0.00	0.00	7.10	4.81	55.45	55.80	37.45	39.39	13.87	0.00	21.51	17.80	10.14

* Based on 2001 Peer HMDA KY.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: KENTUCKY								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington MA #4280	6	31.58	6.68	16.67	26.50	66.67	39.83	16.67	26.99	0.00	3.88	5.00	8.11	0.00	0.00
Limited Review:															
Evansville-Henderson MA #2440	0	0.00	1.36	0.00	10.07	0.00	88.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Owensboro MA #5590	2	10.53	14.54	0.00	10.20	0.00	56.10	0.00	19.16	100.00	20.00	0.00	0.00	0.00	50.00
KY Non-MA AA	11	57.89	0.00	0.00	11.37	9.09	62.27	63.64	26.37	27.27	33.33	0.00	100.00	33.33	25.00

* Based on 2001 Peer HMDA KY.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: KENTUCKY								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington MA #4280	337	9.80	5.37	2.67	27.44	27.60	32.14	34.72	34.58	35.01	2.35	0.88	2.60	2.61	2.08
Limited Review:															
Evansville-Henderson MA #2440	32	0.93	2.86	3.13	29.12	37.50	68.03	59.38	0.00	0.00	1.61	7.14	1.69	1.37	0.00
Owensboro MA #5590	190	5.53	15.47	16.32	14.16	27.37	49.17	41.58	21.20	14.74	4.77	3.06	10.08	5.72	1.72
KY Non-MA AA	2,879	83.74	0.00	0.00	9.37	12.30	52.83	51.82	37.80	35.88	10.68	0.00	15.53	11.38	9.41

* Based on 2001 Peer Small Bus KY.

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

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: KENTUCKY								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington MA #4280	11	1.39	2.92	0.00	13.45	18.18	39.33	63.64	44.30	18.18	1.36	0.00	1.69	1.58	1.08
Limited Review:															
Evansville-Henderson MA #2440	0	0.00	0.00	0.00	3.59	0.00	96.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Owensboro MA #5590	8	1.01	0.00	0.00	1.26	12.50	86.79	87.50	11.95	0.00	3.55	0.00	50.00	3.15	0.00
KY Non-MA AA	774	97.60	0.00	0.00	1.51	1.55	56.43	72.70	42.06	25.74	15.30	0.00	43.75	15.23	15.03

* Based on 2001 Peer Small Bus KY.

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: KENTUCKY								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington MA #4280	450	15.72	21.59	14.96	15.55	26.37	20.66	26.60	42.20	32.07	3.33	5.31	3.37	3.29	2.88
Limited Review:															
Evansville-Henderson MA #2440	13	0.45	26.38	0.00	17.41	25.00	23.28	50.00	32.93	25.00	1.34	0.00	1.16	2.12	1.35
Owensboro MA #5590	335	11.71	20.81	13.15	17.69	32.11	23.19	23.55	38.30	31.19	10.41	12.35	14.32	8.39	8.99
KY Non-MA AA	2,064	72.12	19.72	5.15	15.13	15.54	18.78	25.73	46.36	53.59	12.59	16.17	12.20	11.79	12.87

* Based on 2001 Peer HMDA KY.

** As a percentage of loans with borrower income information available. No information was available for 4.86% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: KENTUCKY								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington MA #4280	100	8.09	21.59	14.00	15.55	26.00	20.66	26.00	42.20	34.00	5.91	6.21	7.53	5.40	5.12
Limited Review:															
Evansville-Henderson MA #2440	8	0.65	26.38	0.00	17.41	37.50	23.28	37.50	32.93	25.00	6.60	0.00	13.04	9.09	2.94
Owensboro MA #5590	90	7.28	20.81	14.94	17.69	12.64	23.19	28.74	38.30	43.68	17.65	17.39	8.45	21.51	19.73
KY Non-MA AA	1,038	83.98	19.72	10.70	15.13	20.44	18.78	25.46	46.36	43.39	31.89	36.36	34.24	31.61	30.28

* Based on 2001 Peer HMDA KY.

** As a percentage of loans with borrower income information available. No information was available for 0.32% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: KENTUCKY								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington MA #4280	794	13.59	21.59	9.28	15.55	21.47	20.66	27.98	42.20	41.27	3.35	3.62	3.47	3.29	3.28
Limited Review:															
Evansville-Henderson MA #2440	24	0.41	26.38	16.67	17.41	29.17	23.28	25.00	32.93	29.17	1.16	1.97	2.18	0.91	0.67
Owensboro MA #5590	391	6.69	20.81	11.30	17.69	18.55	23.19	31.59	38.30	38.55	6.82	8.91	6.60	8.31	5.59
KY Non-MA AA	4,633	79.31	19.72	4.64	15.13	12.83	18.78	21.64	46.36	60.90	15.93	16.53	15.86	15.93	15.91

* Based on 2001 Peer HMDA KY.

** As a percentage of loans with borrower income information available. No information was available for 7.12% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: KENTUCKY			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Lexington MA #4280	337	9.80	68.82	55.79	84.57	5.93	9.50	2.35	2.54
Limited Review:									
Evansville-Henderson MA #2440	32	0.93	76.15	43.75	96.88	0.00	3.13	1.61	1.96
Owensboro MA #5590	190	5.53	71.45	53.16	77.37	14.21	8.42	4.77	4.49
KY Non-MA AA	2,879	83.74	74.31	66.45	84.23	10.00	5.77	10.68	13.57

* Based on 2001 Peer Small Bus KY.

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 14.28% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: KENTUCKY			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Lexington MA #4280	11	1.39	90.35	90.91	54.55	27.27	18.18	1.36	1.36
Limited Review:									
Evansville-Henderson MA #2440	0	0.00	97.60	0.00	0.00	0.00	0.00	0.00	0.00
Owensboro MA #5590	8	1.01	94.65	100.00	87.50	12.50	0.00	3.55	3.88
KY Non-MA AA	774	97.60	96.13	96.38	83.85	12.92	3.23	15.30	15.49

* Based on 2001 Peer Small Bus KY.

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 1.01% of small loans to farms originated and purchased by the USB.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS																			Geography: KENTUCKY										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Geographic Distribution										Borrower Distribution																									
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers																			
	#	% of Total *	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans																		
Full Review:																																				
Lexington MA #4280	3,516	12.01	6.24	2.79	21.27	20.45	38.12	39.85	34.37	36.92	25.36	34.35	14.95	20.57	18.39	20.33	41.30	24.75																		
Limited Review:																																				
Evansville-Henderson MA #2440	477	1.63	4.66	2.10	11.41	5.87	83.93	92.03	0.00	0.00	28.73	70.04	14.97	10.97	19.92	8.86	36.38	10.13																		
Owensboro MA #5590	1,942	6.63	6.74	2.94	9.94	5.15	62.76	67.82	20.56	24.10	26.03	56.21	14.13	13.22	18.63	13.06	41.21	17.50																		
KY Non-MA AA	23,340	79.73	0.00	0.00	8.09	7.28	56.84	61.06	35.08	31.65	23.28	22.83	14.17	15.21	15.94	21.30	46.61	40.66																		

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS										Geography: KENTUCKY					Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**										
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)									
Full Review:																		
Lexington MA #4280	1	100	14	1,037	15	1,137	30.78	0	0									
Limited Review:																		
Evansville-Henderson MA #2440	0	0	0	0	0	0	0.00	0	0									
Owensboro MA #5590	0	0	0	0	0	0	0.00	0	0									
KY Non-MA AA	4	1,168	14	1,389	18	2,557	69.22	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																		
Geography: KENTUCKY																		
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002																		
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population				
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography				
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
Full Review:																		
Lexington MA #4280	9.02	9	12.00	0.00	33.33	44.44	22.22	0	0	0	0	0	0	0	7.98	21.64	35.78	34.50
Limited Review:																		
Evansville-Henderson MA #2440	0.81	1	1.33	0.00	0.00	100.00	0.00	0	0	0	0	0	0	4.69	10.66	84.65	0.00	
Owensboro MA #5590	7.88	7	9.33	14.29	14.29	42.86	28.57	1	0	0	1	0	0	6.18	9.15	64.32	20.35	
KY Non-MA AA	82.29	58	77.33	0.00	10.34	62.07	27.59	1	0	0	0	1	0	0.00	7.86	57.32	34.82	

Table 1. Lending Volume

LENDING VOLUME													Geography: MINNESOTA		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***				
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)					
Full Review:																
Duluth-Superior MA #2240	22.12	1,857	167,819	706	48,244	0	0	5	3,000	2,568	219,063	26.34				
Limited Review:																
Rochester MA #6820	13.65	1,228	154,360	356	37,118	0	0	1	2,800	1,585	194,278	12.35				
St. Cloud MA #6980	14.98	941	98,059	770	65,598	24	1,348	4	3,403	1,739	168,408	14.96				
MN Non-MA AA	49.26	4,079	425,370	1,571	87,772	63	6,301	7	5,612	5,720	525,055	46.34				

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME													Geography: MINNESOTA		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***		
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)			
Full Review:																
Duluth-Superior MA #2240	23.53	5,415	43,397	0	0	0	0	776	13,217	1,663	9,790	41	1,679	26.34		
Limited Review:																
Rochester MA #6820	11.79	2,714	24,521	0	0	0	0	268	4,585	1,050	6,700	15	2,588	12.35		
St. Cloud MA #6980	16.79	3,864	28,237	0	0	0	0	509	7,966	1,387	7,872	40	788	14.96		
MN Non-MA AA	47.89	11,020	92,318	0	0	0	0	1,604	26,280	3,754	21,244	109	8,983	46.34		

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: MINNESOTA		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Duluth-Superior MA #2240	2,934	18,661	1	50	
Limited Review:					
Rochester MA #6820	1,381	10,648	0	0	
St. Cloud MA #6980	1,928	11,611	0	0	
MN Non-MA AA	5,553	35,811	0	0	

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: MINNESOTA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Duluth-Superior MA #2240	526	22.67	1.36	2.47	13.15	15.40	68.37	50.57	17.13	31.56	7.88	6.25	9.71	6.66	9.86
Limited Review:															
Rochester MA #6820	501	21.59	0.00	0.00	14.39	8.18	66.29	70.06	19.32	21.76	6.00	0.00	4.17	6.31	5.80
St. Cloud MA #6980	272	11.72	0.03	0.00	3.07	0.74	83.57	77.94	13.33	21.32	3.41	0.00	3.92	3.32	3.75
MN Non-MA AA	1,021	44.01	0.00	0.00	9.45	9.30	76.83	74.93	13.72	15.77	4.81	0.00	5.82	4.70	4.77

* Based on 2001 Peer HMDA MN.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: MINNESOTA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Duluth-Superior MA #2240	164	24.89	1.36	1.22	13.15	13.41	68.37	68.29	17.13	17.07	10.40	9.52	14.16	10.35	8.68
Limited Review:															
Rochester MA #6820	30	4.55	0.00	0.00	14.39	10.00	66.29	73.33	19.32	16.67	4.48	0.00	2.47	4.78	5.33
St. Cloud MA #6980	82	12.44	0.03	0.00	3.07	2.44	83.57	85.37	13.33	12.20	8.11	0.00	5.56	8.51	6.52
MN Non-MA AA	383	58.12	0.00	0.00	9.45	7.05	76.83	79.63	13.72	13.32	19.73	0.00	17.43	20.70	15.84

* Based on 2001 Peer HMDA MN.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: MINNESOTA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Duluth-Superior MA #2240	1,167	22.78	1.36	0.43	13.15	8.74	68.37	64.95	17.13	25.88	6.53	1.10	6.01	6.68	6.58
Limited Review:															
Rochester MA #6820	696	13.59	0.00	0.00	14.39	9.34	66.29	68.82	19.32	21.84	4.69	0.00	3.73	4.60	5.63
St. Cloud MA #6980	587	11.46	0.03	0.00	3.07	1.02	83.57	78.36	13.33	20.61	3.83	0.00	1.82	4.05	3.20
MN Non-MA AA	2,672	52.17	0.00	0.00	9.45	12.43	76.83	72.12	13.72	15.46	6.03	0.00	7.86	5.71	6.52

* Based on 2001 Peer HMDA MN.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: MINNESOTA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Duluth-Superior MA #2240	0	0.00	24.71	0.00	23.60	0.00	42.27	0.00	9.42	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Rochester MA #6820	1	25.00	0.00	0.00	21.11	0.00	61.13	100.00	17.76	0.00	0.00	0.00	0.00	0.00	0.00
St. Cloud MA #6980	0	0.00	2.37	0.00	0.70	0.00	85.84	0.00	11.09	0.00	0.00	0.00	0.00	0.00	0.00
MN Non-MA AA	3	75.00	0.00	0.00	12.35	0.00	75.70	66.67	11.95	33.33	6.90	0.00	0.00	5.00	33.33

* Based on 2001 Peer HMDA MN.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: MINNESOTA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Duluth-Superior MA #2240	706	20.75	16.32	46.60	14.96	6.94	57.72	33.85	11.00	12.61	9.07	26.95	3.29	4.58	8.50
Limited Review:															
Rochester MA #6820	356	10.46	0.00	0.00	13.30	5.06	69.28	82.30	17.19	12.64	6.22	0.00	1.73	7.60	2.10
St. Cloud MA #6980	770	22.63	4.46	4.94	2.45	2.73	79.35	78.83	13.74	13.51	10.54	7.97	8.97	9.31	4.92
MN Non-MA AA	1,571	46.17	0.00	0.00	11.70	6.11	77.02	79.25	11.29	14.64	7.06	0.00	2.80	5.93	6.29

* Based on 2001 Peer Small Bus MN.

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

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: MINNESOTA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Duluth-Superior MA #2240	0	0.00	4.53	0.00	8.23	0.00	77.78	0.00	9.47	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Rochester MA #6820	0	0.00	0.00	0.00	30.48	0.00	64.55	0.00	4.97	0.00	0.00	0.00	0.00	0.00	0.00
St. Cloud MA #6980	24	27.59	0.06	0.00	12.59	0.00	80.93	95.83	6.41	4.17	1.71	0.00	0.00	1.77	7.69
MN Non-MA AA	63	72.41	0.00	0.00	5.34	0.00	89.55	90.48	5.11	9.52	1.86	0.00	0.00	2.02	1.18

* Based on 2001 Peer Small Bus MN.

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: MINNESOTA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Duluth-Superior MA #2240	526	22.67	19.35	13.65	17.95	32.47	23.37	25.18	39.33	28.71	7.40	10.03	9.30	6.60	5.83
Limited Review:															
Rochester MA #6820	501	21.59	15.48	21.80	19.43	42.92	28.55	20.67	36.54	14.61	5.87	4.66	7.83	5.25	4.47
St. Cloud MA #6980	272	11.72	17.06	10.00	18.59	36.11	26.92	28.89	37.43	25.00	2.25	2.11	2.30	2.31	2.18
MN Non-MA AA	1,021	44.01	19.08	8.47	18.48	20.28	24.11	28.37	38.33	42.88	4.54	4.11	3.61	4.54	5.18

* Based on 2001 Peer HMDA MN.

** As a percentage of loans with borrower income information available. No information was available for 21.16% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: MINNESOTA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Duluth-Superior MA #2240	164	24.89	19.35	9.15	17.95	21.34	23.37	28.66	39.33	40.85	10.60	9.38	11.27	8.23	12.44
Limited Review:															
Rochester MA #6820	30	4.55	15.48	20.00	19.43	26.67	28.55	30.00	36.54	23.33	4.55	4.60	4.44	3.45	6.03
St. Cloud MA #6980	82	12.44	17.06	6.10	18.59	17.07	26.92	41.46	37.43	35.37	8.29	3.23	6.57	9.00	10.22
MN Non-MA AA	383	58.12	19.08	7.57	18.48	16.19	24.11	32.90	38.33	43.34	20.28	21.36	16.29	21.76	20.71

* Based on 2001 Peer HMDA MN.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: MINNESOTA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Duluth-Superior MA #2240	1,167	22.78	19.35	8.61	17.95	18.23	23.37	32.50	39.33	40.66	6.17	5.93	6.21	7.20	5.47
Limited Review:															
Rochester MA #6820	696	13.59	15.48	15.67	19.43	24.23	28.55	26.33	36.54	33.76	5.01	4.62	4.69	4.77	5.75
St. Cloud MA #6980	587	11.46	17.06	6.00	18.59	23.33	26.92	36.67	37.43	34.00	3.59	3.31	3.63	4.03	3.14
MN Non-MA AA	2,672	52.17	19.08	5.42	18.48	18.29	24.11	29.93	38.33	46.35	6.09	6.35	6.61	6.02	5.91

* Based on 2001 Peer HMDA MN.

** As a percentage of loans with borrower income information available. No information was available for 22.30% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: MINNESOTA			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Duluth-Superior MA #2240	706	20.75	69.38	36.26	84.99	6.66	8.36	9.07	5.03
Limited Review:									
Rochester MA #6820	356	10.46	67.54	32.02	78.37	7.87	13.76	6.22	3.33
St. Cloud MA #6980	770	22.63	66.93	37.14	81.43	8.05	10.52	10.54	4.57
MN Non-MA AA	1,571	46.17	72.99	39.59	89.05	5.35	5.60	7.06	3.35

* Based on 2001 Peer Small Bus MN.

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 28.00% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: MINNESOTA			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Duluth-Superior MA #2240	0	0.00	93.00	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:									
Rochester MA #6820	0	0.00	96.41	0.00	0.00	0.00	0.00	0.00	0.00
St. Cloud MA #6980	24	27.59	96.73	95.83	91.67	4.17	4.17	1.71	1.76
MN Non-MA AA	63	72.41	97.22	90.48	73.02	15.87	11.11	1.86	1.99

* Based on 2001 Peer Small Bus MN.

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the USB.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS		Geography: MINNESOTA										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Geographic Distribution										Borrower Distribution								
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		
	#	% of Total *	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds **	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	
Full Review:																			
Duluth-Superior MA #2240	5,414	23.53	5.44	2.12	17.23	12.17	62.23	60.47	15.10	25.23	25.48	16.54	15.26	21.74	16.65	27.20	42.61	34.53	
Limited Review:																			
Rochester MA #6820	2,714	11.79	0.00	0.00	17.95	10.10	64.81	64.52	17.25	25.39	21.37	24.62	16.53	26.25	22.82	23.49	39.28	25.64	
St. Cloud MA #6980	3,864	16.79	0.52	0.18	2.65	0.70	84.47	75.52	12.36	23.60	22.15	19.03	16.35	22.55	22.03	26.17	39.48	32.24	
MN Non-MA AA	11,020	47.89	0.00	0.00	9.98	9.50	76.98	74.51	13.04	15.99	23.91	15.65	16.03	21.57	19.13	25.68	40.93	37.09	

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: MINNESOTA						Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**					
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)				
Full Review:													
Duluth-Superior MA #2240	6	1,684	22	2,238	28	3,922	27.92	0	0				
Limited Review:													
Rochester MA #6820	1	92	10	2,219	11	2,312	16.46	0	0				
St. Cloud MA #6980	5	3,267	12	480	17	3,746	26.67	0	0				
MN Non-MA AA	13	1,740	32	2,326	45	4,066	28.95	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																		
Geography: MINNESOTA																		
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002																		
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population				
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography				
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
Full Review:																		
Duluth-Superior MA #2240	26.34	9	24.32	33.33	22.22	33.33	11.11	0	0	0	0	0	0	0	3.92	15.61	63.64	16.82
Limited Review:																		
Rochester MA #6820	12.35	3	8.11	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	17.00	65.42	16.78	
St. Cloud MA #6980	14.96	5	13.51	20.00	0.00	60.00	20.00	0	0	0	0	0	0	0.35	2.62	82.26	14.77	
MN Non-MA AA	46.34	20	54.05	0.00	15.00	85.00	0.00	0	0	0	0	0	0	0.00	9.54	76.96	13.50	

Table 1. Lending Volume

LENDING VOLUME													Geography: MISSOURI		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***				
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)					
Full Review:																
Springfield MA #7920	8.46	1,671	153,641	439	59,475	67	2,130	1	1,440	2,178	216,686	10.73				
Limited Review:																
Columbia MA #1740	3.41	523	50,326	266	23,875	86	5,784	2	120	876	80,005	3.01				
Joplin MA #3710	5.89	1,072	73,221	355	40,952	86	5,921	2	330	1,515	120,424	10.23				
St. Joseph MA #7000	4.31	646	43,098	344	31,102	115	4,378	4	350	1,109	78,928	7.98				
MO Non-MA AA	77.93	8,805	645,228	5,854	372,055	5,387	217,737	9	2,420	20,055	1,237,440	68.05				

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME													Geography: MISSOURI		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***		
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)			
Full Review:																
Springfield MA #7920	11.90	5,665	88,870	0	0	0	0	3,517	60,809	753	3,630	390	18,260	10.73		
Limited Review:																
Columbia MA #1740	5.28	2,513	40,666	0	0	0	0	1,684	29,366	382	2,054	205	8,069	3.01		
Joplin MA #3710	9.24	4,397	59,087	0	0	0	0	2,664	40,097	536	2,527	419	12,378	10.23		
St. Joseph MA #7000	4.11	1,958	24,879	0	0	0	0	982	15,177	432	1,931	165	5,828	7.98		
MO Non-MA AA	69.47	33,069	446,223	0	0	0	0	20,528	320,648	3,614	16,055	3,258	78,872	68.05		

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: MISSOURI		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Springfield MA #7920	1,005	6,171	0	0	
Limited Review:					
Columbia MA #1740	242	1,177	0	0	
Joplin MA #3710	778	4,085	0	0	
St. Joseph MA #7000	379	1,943	0	0	
MO Non-MA AA	5,668	28,561	1	2,087	

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: MISSOURI		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002											
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Springfield MA #7920	575	15.87	0.05	0.00	17.00	14.43	62.77	64.70	20.18	20.87	3.54	0.00	4.28	3.38	3.65
Limited Review:															
Columbia MA #1740	172	4.75	2.42	2.91	10.30	8.72	63.43	78.49	23.85	9.88	3.38	8.62	4.55	3.69	1.52
Joplin MA #3710	289	7.98	0.00	0.00	7.53	7.96	76.49	69.55	15.97	22.49	5.23	0.00	6.88	5.01	5.57
St. Joseph MA #7000	175	4.83	1.64	0.57	15.62	12.57	53.07	52.57	29.67	34.29	5.07	3.57	4.29	5.91	4.26
MO Non-MA AA	2,412	66.57	0.09	0.04	8.60	8.13	70.01	58.21	21.31	33.62	7.96	0.00	10.50	7.30	8.75

* Based on 2001 Peer HMDA MO.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: MISSOURI								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Springfield MA #7920	174	12.58	0.05	0.00	17.00	13.22	62.77	64.37	20.18	22.41	15.99	0.00	10.31	15.81	21.09
Limited Review:															
Columbia MA #1740	36	2.60	2.42	0.00	10.30	11.11	63.43	75.00	23.85	13.89	9.39	0.00	6.90	12.06	4.17
Joplin MA #3710	120	8.68	0.00	0.00	7.53	10.00	76.49	77.50	15.97	12.50	17.10	0.00	20.00	17.56	13.51
St. Joseph MA #7000	154	11.14	1.64	0.65	15.62	21.43	53.07	42.86	29.67	35.06	23.67	0.00	25.00	19.42	29.45
MO Non-MA AA	899	65.00	0.09	0.00	8.60	13.90	70.01	66.07	21.31	20.02	25.57	0.00	48.92	24.19	21.70

* Based on 2001 Peer HMDA MO.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: MISSOURI								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Springfield MA #7920	912	11.91	0.05	0.33	17.00	9.98	62.77	61.62	20.18	28.07	2.98	50.00	3.26	2.91	3.03
Limited Review:															
Columbia MA #1740	311	4.06	2.42	0.64	10.30	5.79	63.43	78.14	23.85	15.43	3.30	4.26	3.77	3.76	2.04
Joplin MA #3710	662	8.65	0.00	0.00	7.53	5.89	76.49	70.85	15.97	23.26	7.10	0.00	6.59	6.52	10.21
St. Joseph MA #7000	313	4.09	1.64	3.83	15.62	7.99	53.07	42.49	29.67	45.37	4.96	15.52	3.96	4.28	5.63
MO Non-MA AA	5,459	71.29	0.09	0.05	8.60	9.87	70.01	62.21	21.31	27.86	10.30	0.00	17.84	9.75	9.71

* Based on 2001 Peer HMDA MO.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: MISSOURI								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Springfield MA #7920	10	18.52	5.66	0.00	27.87	20.00	56.79	80.00	9.68	0.00	10.94	0.00	14.29	13.95	0.00
Limited Review:															
Columbia MA #1740	4	7.41	24.73	50.00	37.73	0.00	27.90	50.00	9.64	0.00	25.00	50.00	0.00	22.22	0.00
Joplin MA #3710	1	1.85	0.00	0.00	36.72	100.00	40.35	0.00	22.93	0.00	0.00	0.00	0.00	0.00	0.00
St. Joseph MA #7000	4	7.41	18.12	25.00	20.32	50.00	28.94	25.00	32.62	0.00	37.50	50.00	50.00	25.00	0.00
MO Non-MA AA	35	64.81	2.54	0.00	9.03	14.29	56.92	51.43	31.51	34.29	33.72	0.00	75.00	34.78	28.57

* Based on 2001 Peer HMDA MO

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: MISSOURI								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Springfield MA #7920	439	6.05	3.45	3.64	14.76	18.22	64.34	53.99	17.45	24.15	1.93	2.29	1.78	1.90	2.33
Limited Review:															
Columbia MA #1740	266	3.66	24.25	11.65	13.80	7.52	48.71	66.92	13.24	13.91	3.46	1.80	3.26	4.26	3.08
Joplin MA #3710	355	4.89	0.00	0.00	15.90	12.68	66.99	67.61	17.11	19.72	4.24	0.00	4.54	4.25	5.26
St. Joseph MA #7000	344	4.74	10.80	8.14	12.41	6.98	38.79	33.43	37.51	51.45	6.75	5.53	3.99	6.76	8.53
MO Non-MA AA	5,854	80.66	1.13	0.12	9.05	12.35	65.38	64.26	24.44	23.27	10.38	1.45	18.29	11.78	7.89

* Based on 2001 Peer Small Bus MO.

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

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: MISSOURI								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Springfield MA #7920	67	1.17	0.26	0.00	9.39	29.85	76.06	56.72	14.29	13.43	6.41	0.00	47.37	3.81	17.24
Limited Review:															
Columbia MA #1740	86	1.50	3.37	4.65	5.53	2.33	76.44	82.56	14.66	10.47	24.16	75.00	33.33	23.65	16.67
Joplin MA #3710	86	1.50	0.00	0.00	3.44	1.16	91.30	97.67	5.26	1.16	9.71	0.00	100.00	9.36	25.00
St. Joseph MA #7000	115	2.00	0.66	0.00	2.41	2.61	63.02	53.04	33.70	44.35	12.81	0.00	0.00	10.43	22.67
MO Non-MA AA	5,387	93.83	0.06	0.00	6.37	14.31	77.35	77.63	16.22	8.06	28.10	0.00	67.09	26.03	19.37

* Based on 2001 Peer Small Bus MO.

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: MISSOURI								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Springfield MA #7920	575	15.87	18.46	16.06	18.66	28.48	24.41	29.98	38.47	25.48	3.70	4.61	4.39	3.91	2.58
Limited Review:															
Columbia MA #1740	172	4.75	19.20	16.67	18.49	32.10	23.20	25.93	39.11	25.31	3.43	5.01	4.35	3.11	2.44
Joplin MA #3710	289	7.98	18.51	11.87	18.94	26.26	24.15	29.14	38.40	32.73	5.79	4.17	6.21	6.58	5.47
St. Joseph MA #7000	175	4.83	21.01	9.47	17.51	30.77	22.90	29.59	38.58	30.18	5.69	5.84	7.19	6.11	4.26
MO Non-MA AA	2,412	66.57	19.12	8.79	17.30	20.54	22.30	24.64	41.28	46.02	8.09	9.75	8.40	7.57	8.02

* Based on 2001 Peer HMDA MO.

** As a percentage of loans with borrower income information available. No information was available for 14.41% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: MISSOURI										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Springfield MA #7920	174	12.58	18.46	8.05	18.66	19.54	24.41	37.36	38.47	35.06	16.47	9.20	13.42	19.81	18.07	
Limited Review:																
Columbia MA #1740	36	2.60	19.20	13.89	18.49	22.22	23.20	30.56	39.11	33.33	9.76	13.51	11.54	11.84	6.82	
Joplin MA #3710	120	8.68	18.51	11.76	18.94	20.17	24.15	38.66	38.40	29.41	17.49	18.18	16.67	23.48	12.88	
St. Joseph MA #7000	154	11.14	21.01	11.69	17.51	24.03	22.90	27.92	38.58	36.36	24.83	18.57	21.00	29.59	26.99	
MO Non-MA AA	899	65.00	19.12	14.02	17.30	19.13	22.30	27.14	41.28	39.71	26.44	33.33	26.84	26.24	24.87	

* Based on 2001 Peer HMDA MO.

** As a percentage of loans with borrower income information available. No information was available for 0.07% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															Geography: MISSOURI					Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Springfield MA #7920	912	11.91	18.46	7.95	18.66	17.99	24.41	28.94	38.47	45.11	3.47	3.07	3.13	3.60	3.62									
Limited Review:																								
Columbia MA #1740	311	4.06	19.20	9.51	18.49	25.70	23.20	24.65	39.11	40.14	3.47	6.65	4.60	2.94	2.79									
Joplin MA #3710	662	8.65	18.51	9.94	18.94	21.63	24.15	27.88	38.40	40.54	8.25	9.75	9.80	7.79	7.61									
St. Joseph MA #7000	313	4.09	21.01	6.73	17.51	16.16	22.90	28.96	38.58	48.15	5.93	4.00	4.68	7.15	6.08									
MO Non-MA AA	5,459	71.29	19.12	6.80	17.30	17.59	22.30	26.35	41.28	49.25	11.55	15.43	13.23	11.70	10.61									

* Based on 2001 Peer HMDA MO.

** As a percentage of loans with borrower income information available. No information was available for 11.30% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: MISSOURI			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Springfield MA #7920	439	6.05	76.14	69.02	68.34	15.03	16.63	1.93	2.99
Limited Review:									
Columbia MA #1740	266	3.66	80.16	68.05	79.32	12.41	8.27	3.46	4.37
Joplin MA #3710	355	4.89	78.82	70.14	71.83	14.65	13.52	4.24	5.01
St. Joseph MA #7000	344	4.74	79.09	76.16	76.16	15.41	8.43	6.75	8.85
MO Non-MA AA	5,854	80.66	78.12	89.10	85.89	9.26	4.85	10.38	16.54

* Based on 2001 Peer Small Bus MO.

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 1.68% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: MISSOURI			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Springfield MA #7920	67	1.17	96.30	94.03	94.03	5.97	0.00	6.41	6.38
Limited Review:									
Columbia MA #1740	86	1.50	96.88	97.67	80.23	17.44	2.33	24.16	25.15
Joplin MA #3710	86	1.50	96.36	97.67	79.07	17.44	3.49	9.71	10.13
St. Joseph MA #7000	115	2.00	98.25	100.00	94.78	3.48	1.74	12.81	13.53
MO Non-MA AA	5,387	93.83	97.42	98.55	91.67	7.02	1.32	28.10	29.06

* Based on 2001 Peer Small Bus MO.

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.07% of small loans to farms originated and purchased by the USB.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS		Geography: MISSOURI										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Geographic Distribution										Borrower Distribution								
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		
	#	% of Total *	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	
Full Review:																			
Springfield MA #7920	5,665	11.90	0.77	0.26	22.22	11.46	60.44	66.53	16.56	21.75	23.58	13.49	15.90	19.70	20.13	26.66	40.39	40.14	
Limited Review:																			
Columbia MA #1740	2,513	5.28	9.21	3.50	18.74	7.80	54.21	70.87	17.84	17.83	24.98	19.06	15.46	21.87	17.88	26.09	41.68	32.99	
Joplin MA #3710	4,397	9.24	0.00	0.00	11.67	7.46	72.56	73.50	15.77	19.04	23.57	14.23	16.37	20.89	19.30	27.50	40.76	37.37	
St. Joseph MA #7000	1,958	4.11	4.23	2.04	17.64	10.06	50.48	49.39	27.65	38.51	25.55	19.38	15.08	21.80	18.55	24.54	40.82	34.28	
MO Non-MA AA	33,068	69.47	0.33	0.05	9.23	11.61	69.83	65.49	20.61	22.85	23.46	12.25	15.60	18.92	18.22	25.08	42.72	43.74	

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: MISSOURI										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Prior Period Investments*		Current Period Investments				Total Investments			Unfunded Commitments**									
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)										
Full Review:																			
Springfield MA #7920	0	0	16	3,651	16	3,651	14.64	0	0										
Limited Review:																			
Columbia MA #1740	0	0	12	928	12	928	3.72	0	0										
Joplin MA #3710	0	0	20	1,781	20	1,781	7.14	0	0										
St. Joseph MA #7000	1	1,161	10	102	11	1,263	5.06	0	0										
MO Non-MA AA	13	8,751	108	8,569	121	17,320	69.44	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: MISSOURI																	
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Springfield MA #7920	10.73	10	9.52	10.00	10.00	70.00	10.00	2	0	1	1	0	0	1.10	22.68	59.33	16.89
Limited Review:																	
Columbia MA #1740	3.01	4	3.81	50.00	0.00	25.00	25.00	0	0	0	0	0	0	14.07	15.57	52.82	17.54
Joplin MA #3710	10.23	10	9.52	0.00	20.00	50.00	30.00	0	0	0	0	0	0	0.00	10.07	74.26	15.67
St. Joseph MA #7000	7.98	5	4.76	20.00	0.00	40.00	40.00	0	0	0	0	0	0	3.77	17.28	49.70	28.89
MO Non-MA AA	68.05	76	72.38	1.32	14.47	65.79	18.42	0	1	0	0	0	(1)	0.21	8.76	69.70	21.16

Table 1. Lending Volume

LENDING VOLUME													Geography: MONTANA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***								
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)									
Full Review:																				
Billings MA #0880	24.63	297	26,158	296	34,020	19	2,107	2	1,656	614	63,941	22.59								
Limited Review:																				
Great Falls MA #3040	14.52	211	13,820	131	14,634	19	1,334	1	100	362	29,888	18.27								
Missoula MA #5140	21.10	271	22,455	254	25,744	0	0	1	2,215	526	50,414	21.07								
MT Non-MA AA	39.75	471	43,849	406	26,121	107	11,157	7	38,095	991	119,222	38.07								

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME													Geography: MONTANA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***						
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)							
Full Review:																				
Billings MA #0880	21.23	1,782	16,472	0	0	0	0	200	3,792	580	3,659	16	370	22.59						
Limited Review:																				
Great Falls MA #3040	13.74	1,153	10,868	0	0	0	0	321	6,178	302	1,733	11	257	18.27						
Missoula MA #5140	23.06	1,935	17,427	0	0	0	0	155	2,712	841	5,621	25	2,336	21.07						
MT Non-MA AA	41.97	3,522	32,644	0	0	0	0	650	11,981	1,150	7,338	43	1,926	38.07						

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: MONTANA		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Billings MA #0880	985	8,277	1	374	
Limited Review:					
Great Falls MA #3040	519	2,700	0	0	
Missoula MA #5140	914	6,758	0	0	
MT Non-MA AA	1,679	11,399	0	0	

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: MONTANA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Billings MA #0880	85	30.58	1.86	0.00	11.93	10.59	66.59	61.18	19.63	28.24	1.07	0.00	1.25	1.00	1.24
Limited Review:															
Great Falls MA #3040	34	12.23	0.10	0.00	13.79	11.76	70.61	50.00	15.51	38.24	0.73	0.00	0.42	0.56	1.56
Missoula MA #5140	60	21.58	0.00	0.00	20.69	25.00	54.72	56.67	24.59	18.33	0.80	0.00	0.66	0.92	0.72
MT Non-MA AA	99	35.61	0.00	0.00	6.52	2.02	53.20	55.56	40.28	42.42	0.97	0.00	0.98	0.92	1.05

* Based on 2001 Peer HMDA MT.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: MONTANA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Billings MA #0880	64	20.38	1.86	1.56	11.93	9.38	66.59	67.19	19.63	21.88	10.53	8.33	10.20	10.51	11.00
Limited Review:															
Great Falls MA #3040	80	25.48	0.10	0.00	13.79	16.25	70.61	67.50	15.51	16.25	7.67	0.00	9.26	7.62	6.80
Missoula MA #5140	80	25.48	0.00	0.00	20.69	13.75	54.72	51.25	24.59	35.00	15.73	0.00	11.48	16.58	16.67
MT Non-MA AA	90	28.66	0.00	0.00	6.52	7.78	53.20	54.44	40.28	37.78	19.30	0.00	42.86	17.84	19.18

* Based on 2001 Peer HMDA MT.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: MONTANA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Billings MA #0880	147	22.37	1.86	0.68	11.93	8.16	66.59	60.54	19.63	30.61	1.07	2.78	1.04	1.05	1.08
Limited Review:															
Great Falls MA #3040	97	14.76	0.10	0.00	13.79	16.49	70.61	62.89	15.51	20.62	1.98	0.00	2.37	1.94	1.89
Missoula MA #5140	131	19.94	0.00	0.00	20.69	11.45	54.72	51.15	24.59	37.40	1.00	0.00	1.08	0.80	1.32
MT Non-MA AA	282	42.92	0.00	0.00	6.52	2.48	53.20	55.67	40.28	41.84	1.49	0.00	1.26	1.40	1.62

* Based on 2001 Peer HMDA MT.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: MONTANA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Billings MA #0880	1	100.00	17.89	0.00	18.97	0.00	54.63	0.00	8.50	100.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Great Falls MA #3040	0	0.00	11.90	0.00	37.69	0.00	45.26	0.00	5.15	0.00	0.00	0.00	0.00	0.00	0.00
Missoula MA #5140	0	0.00	0.00	0.00	44.27	0.00	40.67	0.00	15.07	0.00	0.00	0.00	0.00	0.00	0.00
MT Non-MA AA	0	0.00	0.00	0.00	26.11	0.00	57.54	0.00	16.36	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2001 Peer HMDA MT.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: MONTANA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Billings MA #0880	296	27.23	15.95	20.61	14.33	21.96	58.25	46.62	11.47	10.81	2.99	4.50	5.26	2.05	1.23
Limited Review:															
Great Falls MA #3040	131	12.05	13.16	10.69	23.73	24.43	55.09	44.27	8.02	20.61	4.11	6.94	1.91	2.42	5.67
Missoula MA #5140	254	23.37	0.00	0.00	39.34	40.55	44.32	35.04	16.30	24.41	4.73	0.00	5.97	3.01	5.37
MT Non-MA AA	406	37.35	0.07	3.94	10.90	12.56	59.26	53.69	29.76	29.80	3.74	90.91	3.37	3.30	3.16

* Based on 2001 Peer Small Bus MT.

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

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: MONTANA					Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of Farms***	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Billings MA #0880	19	13.10	4.47	0.00	4.68	0.00	83.19	94.74	7.66	5.26	2.39	0.00	0.00	2.41	0.00									
Limited Review:																								
Great Falls MA #3040	19	13.10	2.65	0.00	6.63	0.00	84.62	100.00	6.10	0.00	7.46	0.00	0.00	9.43	0.00									
Missoula MA #5140	0	0.00	0.00	0.00	21.93	0.00	66.31	0.00	11.76	0.00	0.00	0.00	0.00	0.00	0.00									
MT Non-MA AA	107	73.79	0.00	0.00	6.15	5.61	72.49	85.98	21.37	8.41	7.11	0.00	2.82	7.34	4.76									

* Based on 2001 Peer Small Bus MT.

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															Geography: MONTANA					Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Billings MA #0880	85	30.58	18.76	5.00	18.15	11.25	25.08	27.50	38.01	56.25	1.12	0.45	0.57	0.69	2.05									
Limited Review:																								
Great Falls MA #3040	34	12.23	17.44	8.82	18.71	5.88	23.97	17.65	39.88	67.65	0.86	1.96	0.34	0.50	1.20									
Missoula MA #5140	60	21.58	18.87	5.26	15.48	17.54	20.27	33.33	45.38	43.86	0.88	1.25	1.08	0.20	1.14									
MT Non-MA AA	99	35.61	17.07	1.06	15.53	14.89	22.51	23.40	44.90	60.64	1.20	0.89	0.88	0.96	1.40									

* Based on 2001 Peer HMDA MT.

** As a percentage of loans with borrower income information available. No information was available for 4.68% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: MONTANA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Billings MA #0880	64	20.38	18.76	7.81	18.15	15.63	25.08	20.31	38.01	56.25	11.11	6.67	8.26	8.26	15.54
Limited Review:															
Great Falls MA #3040	80	25.48	17.44	1.25	18.71	16.25	23.97	38.75	39.88	43.75	8.55	0.00	7.03	10.19	9.58
Missoula MA #5140	80	25.48	18.87	3.75	15.48	12.50	20.27	18.75	45.38	65.00	15.95	5.00	6.56	9.09	23.63
MT Non-MA AA	90	28.66	17.07	7.78	15.53	7.78	22.51	17.78	44.90	66.67	21.49	22.22	12.20	14.12	26.70

* Based on 2001 Peer HMDA MT.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: MONTANA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Billings MA #0880	147	22.37	18.76	7.50	18.15	11.67	25.08	29.17	38.01	51.67	1.12	1.05	0.84	1.29	1.13
Limited Review:															
Great Falls MA #3040	97	14.76	17.44	1.08	18.71	11.83	23.97	29.03	39.88	58.06	2.44	0.97	1.74	2.36	2.76
Missoula MA #5140	131	19.94	18.87	5.08	15.48	16.10	20.27	25.42	45.38	53.39	1.10	2.44	1.84	0.48	1.13
MT Non-MA AA	282	42.92	17.07	2.76	15.53	8.66	22.51	16.54	44.90	72.05	1.81	2.80	0.55	1.10	2.17

* Based on 2001 Peer HMDA MT.

** As a percentage of loans with borrower income information available. No information was available for 10.96% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: MONTANA			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Billings MA #0880	296	27.23	77.04	50.68	73.99	12.84	13.18	2.99	1.95
Limited Review:									
Great Falls MA #3040	131	12.05	77.89	47.33	76.34	8.40	15.27	4.11	3.02
Missoula MA #5140	254	23.37	71.72	44.88	77.56	11.81	10.63	4.73	4.20
MT Non-MA AA	406	37.35	74.86	50.74	85.22	8.13	6.65	3.74	2.64

* Based on 2001 Peer Small Bus MT.

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 19.60% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: MONTANA			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Billings MA #0880	19	13.10	91.70	89.47	63.16	26.32	10.53	2.39	2.18
Limited Review:									
Great Falls MA #3040	19	13.10	94.69	100.00	89.47	10.53	0.00	7.46	8.06
Missoula MA #5140	0	0.00	96.79	0.00	0.00	0.00	0.00	0.00	0.00
MT Non-MA AA	107	73.79	94.83	89.72	71.03	18.69	10.28	7.11	6.29

* Based on 2001 Peer Small Bus MT.

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 2.76% of small loans to farms originated and purchased by the USB.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS		Geography: MONTANA										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Geographic Distribution										Borrower Distribution								
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		
	#	% of Total *	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	
Full Review:																			
Billings MA #0880	1,781	21.23	4.39	2.58	15.90	9.99	63.62	60.86	16.09	26.56	23.59	13.58	16.39	20.45	19.61	24.21	40.42	41.77	
Limited Review:																			
Great Falls MA #3040	1,153	13.74	1.68	2.25	20.06	13.44	66.61	63.75	11.65	20.56	22.52	12.04	16.19	18.85	21.32	24.07	39.97	45.04	
Missoula MA #5140	1,935	23.06	0.00	0.00	29.97	19.48	48.95	51.27	21.08	28.79	23.30	15.76	15.68	20.42	16.96	21.91	44.06	41.91	
MT Non-MA AA	3,522	41.97	0.01	0.11	9.50	7.01	55.31	54.34	35.18	38.53	22.35	9.78	15.40	17.34	17.86	23.46	44.39	49.42	

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: MONTANA							Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**				
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)			
Full Review:												
Billings MA #0880	5	321	17	286	22	607	11.26	0	0			
Limited Review:												
Great Falls MA #3040	1	1,302	9	196	10	1,498	27.80	0	0			
Missoula MA #5140	4	915	19	2,257	23	3,171	58.86	0	0			
MT Non-MA AA	1	63	24	49	25	111	2.08	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																		
Geography: MONTANA																		
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002																		
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population				
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography				
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
Full Review:																		
Billings MA #0880	22.59	2	16.67	50.00	0.00	50.00	0.00	0	0	0	0	0	0	0	3.60	14.16	64.07	18.17
Limited Review:																		
Great Falls MA #3040	18.27	3	25.00	33.33	33.33	33.33	0.00	0	0	0	0	0	0	0	0.85	17.25	68.92	12.98
Missoula MA #5140	21.07	2	16.67	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	25.58	50.14	22.38	
MT Non-MA AA	38.07	5	41.66	0.00	20.00	80.00	0.00	0	0	0	0	0	0	0.31	10.62	52.49	36.58	

Table 1. Lending Volume

LENDING VOLUME												
Geography: NEBRASKA												
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Lincoln MA #4360	52.57	705	60,864	604	47,079	6	748	2	7,235	1,317	115,926	60.11
Limited Review:												
NE Non-MA AA	47.43	559	35,151	461	38,172	165	18,068	3	4,870	1,188	96,261	39.89

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME														
Geography: NEBRASKA														
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002														
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:														
Lincoln MA #4360	60.57	10,342	84,615	0	0	0	0	1,687	26,799	2,360	13,821	43	3,937	60.11
Limited Review:														
NE Non-MA AA	39.43	6,732	58,304	0	0	0	0	1,920	28,373	1,406	7,525	45	1,528	39.89

Table 1. Other Products

LENDING VOLUME		Geography: NEBRASKA		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Lincoln MA #4360	6,252	40,058	0	0	
Limited Review:					
NE Non-MA AA	3,360	17,930	1	2948	

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: NEBRASKA		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002											
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lincoln MA #4360	282	67.95	1.16	3.19	15.35	20.92	60.99	61.35	22.50	14.18	2.18	7.25	4.51	1.97	1.33
Limited Review:															
NE Non-MA AA	133	32.05	0.00	0.00	2.88	0.75	71.25	69.17	25.87	30.08	1.64	0.00	1.20	1.63	1.67

* Based on 2001 Peer HMDA NE.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: NEBRASKA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lincoln MA #4360	89	45.64	1.16	1.12	15.35	24.72	60.99	52.81	22.50	21.35	4.94	11.11	8.05	3.97	5.19
Limited Review:															
NE Non-MA AA	106	54.36	0.00	0.00	2.88	7.55	71.25	71.70	25.87	20.75	12.77	0.00	26.67	13.86	8.21

* Based on 2001 Peer HMDA NE.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: NEBRASKA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lincoln MA #4360	333	51.07	1.16	0.60	15.35	12.31	60.99	62.46	22.50	24.62	0.96	1.04	1.52	1.01	0.69
Limited Review:															
NE Non-MA AA	319	48.93	0.00	0.00	2.88	5.33	71.25	76.18	25.87	18.50	1.92	0.00	5.77	2.30	1.00

* Based on 2001 Peer HMDA NE.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: NEBRASKA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002									
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Lincoln MA #4360	1	50.00	22.69	0.00	27.60	0.00	39.55	100.00	10.16	0.00	1.11	0.00	0.00	4.17	0.00	
Limited Review:																
NE Non-MA AA	1	50.00	0.00	0.00	7.73	0.00	59.71	100.00	32.55	0.00	7.69	0.00	0.00	11.11	0.00	

* Based on 2001 Peer HMDA NE.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: NEBRASKA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002									
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Lincoln MA #4360	604	56.71	4.12	4.83	17.79	16.72	57.80	52.76	18.87	25.69	5.85	5.08	4.96	4.59	6.23	
Limited Review:																
NE Non-MA AA	461	43.29	0.00	0.00	6.49	5.21	69.42	66.16	24.09	28.63	2.39	0.00	2.09	2.45	1.81	

* Based on 2001 Peer Small Bus NE.

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

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: NEBRASKA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lincoln MA #4360	6	3.51	0.35	0.00	5.79	0.00	76.14	83.33	17.54	16.67	1.55	0.00	0.00	1.30	2.86
Limited Review:															
NE Non-MA AA	165	96.49	0.00	0.00	4.98	13.33	79.88	75.76	15.14	10.91	1.94	0.00	16.67	1.79	1.01

* Based on 2001 Peer Small Bus NE.

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: NEBRASKA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Lincoln MA #4360	282	67.95	16.95	32.97	18.47	31.90	27.95	19.35	36.62	15.77	2.94	6.35	2.89	1.92	2.34
Limited Review:															
NE Non-MA AA	133	32.05	15.06	15.91	17.37	21.21	24.72	25.76	42.85	37.12	2.04	4.11	1.74	1.58	2.08

* Based on 2001 Peer HMDA NE.

** As a percentage of loans with borrower income information available. No information was available for 0.96% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: NEBRASKA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Lincoln MA #4360	89	45.64	16.95	16.85	18.47	28.09	27.95	30.34	36.62	24.72	5.00	6.40	3.47	4.44	6.72
Limited Review:															
NE Non-MA AA	106	54.36	15.06	9.43	17.37	11.32	24.72	37.74	42.85	41.51	13.04	7.27	7.45	16.28	14.59

* Based on 2001 Peer HMDA NE.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: NEBRASKA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Lincoln MA #4360	333	51.07	16.95	10.86	18.47	29.61	27.95	32.24	36.62	27.30	1.28	1.49	2.01	1.03	0.98
Limited Review:															
NE Non-MA AA	319	48.93	15.06	9.22	17.37	15.60	24.72	30.85	42.85	44.33	2.36	3.60	2.16	2.74	2.07

* Based on 2001 Peer HMDA NE.

** As a percentage of loans with borrower income information available. No information was available for 10.12% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: NEBRASKA			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Lincoln MA #4360	604	56.71	78.16	31.62	86.75	5.46	7.78	5.85	3.40
Limited Review:									
NE Non-MA AA	461	43.29	78.47	42.73	78.52	11.93	9.54	2.39	1.32

* Based on 2001 Peer Small Bus NE.

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 28.64% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: NEBRASKA			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Lincoln MA #4360	6	3.51	94.21	33.33	50.00	33.33	16.67	1.55	0.56
Limited Review:									
NE Non-MA AA	165	96.49	96.09	89.09	61.21	30.91	7.88	1.94	1.86

* Based on 2001 Peer Small Bus NE.

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 4.09% of small loans to farms originated and purchased by the USB.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS		Geography: NEBRASKA										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Geographic Distribution										Borrower Distribution								
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		
	#	% of Total *	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	
Full Review:																			
Lincoln MA #4360	10,342	60.58	6.75	4.79	23.12	22.86	54.06	52.65	16.05	18.91	22.55	23.28	17.09	29.77	20.48	26.76	39.88	20.18	
Limited Review:																			
NE Non-MA AA	6,731	39.42	0.00	0.00	4.52	3.37	71.68	70.12	23.80	26.50	20.73	17.09	15.74	23.75	19.42	25.42	44.10	33.75	

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: NEBRASKA						Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**					
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)				
Full Review:													
Lincoln MA #4360	2	268	43	785	45	1,053	29.68	0	0				
Limited Review:													
NE Non-MA AA	4	122	73	2,373	77	2,495	70.32	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																		
Geography: NEBRASKA																		
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002																		
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population				
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography				
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
Full Review:																		
Lincoln MA #4360	60.11	12	40.00	0.00	8.33	75.00	16.67	0	0	0	0	0	0	0	4.61	21.48	53.56	17.20
Limited Review:																		
NE Non-MA AA	39.89	18	60.00	0.00	11.11	72.22	16.67	0	0	0	0	0	0	0	0.00	4.12	71.31	24.57

Table 1. Lending Volume

LENDING VOLUME													Geography: NEVADA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***								
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)									
Full Review:																				
Las Vegas MA #4120	82.42	6,669	794,909	1,248	70,880	1	174	13	19,274	7,931	885,237	64.66								
Limited Review:																				
Reno MA #6720	13.45	476	62,874	816	47,861	1	80	1	2,895	1,294	113,710	23.35								
NV Non-MA AA	4.14	187	17,697	190	17,322	20	2,448	1	1,000	398	38,467	11.99								

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME													Geography: NEVADA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***						
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)							
Full Review:																				
Las Vegas MA #4120	60.31	11,614	156,952	0	0	0	0	1,674	33,884	3,767	19,285	453	21,740	64.66						
Limited Review:																				
Reno MA #6720	25.31	4,874	42,789	0	0	0	0	294	4,316	1,670	10,375	156	4,768	23.35						
NV Non-MA AA	14.38	2,769	25,932	0	0	0	0	224	4,826	971	6,449	83	2,398	11.99						

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: NEVADA		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Las Vegas MA #4120	5,717	34,409	3	47,634	
Limited Review:					
Reno MA #6720	2,753	14,981	1	8,349	
NV Non-MA AA	1,490	9,359	1	2,900	

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: NEVADA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Las Vegas MA #4120	2,747	93.34	0.99	0.69	7.93	6.52	47.26	39.28	43.83	53.51	1.03	1.44	0.62	0.92	1.10
Limited Review:															
Reno MA #6720	163	5.54	0.04	0.00	18.19	23.93	46.50	38.65	35.28	37.42	0.47	0.00	1.12	0.35	0.45
NV Non-MA AA	33	1.12	0.67	0.00	7.18	3.03	74.08	75.76	18.07	21.21	0.34	0.00	0.00	0.34	0.38

* Based on 2001 Peer HMDA NV.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: NEVADA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Las Vegas MA #4120	313	72.12	0.99	0.00	7.93	0.96	47.26	28.75	43.83	70.29	5.22	0.00	0.88	5.06	5.50
Limited Review:															
Reno MA #6720	77	17.74	0.04	0.00	18.19	6.49	46.50	54.55	35.28	38.96	7.73	0.00	2.44	8.40	8.33
NV Non-MA AA	44	10.14	0.67	0.00	7.18	6.82	74.08	75.00	18.07	18.18	10.38	0.00	4.17	10.00	14.81

* Based on 2001 Peer HMDA NV.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: NEVADA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Las Vegas MA #4120	3,607	91.25	0.99	0.22	7.93	3.69	47.26	36.98	43.83	59.11	2.17	0.82	2.58	2.83	1.86
Limited Review:															
Reno MA #6720	236	5.97	0.04	0.00	18.19	11.44	46.50	48.73	35.28	39.83	0.53	0.00	0.48	0.52	0.56
NV Non-MA AA	110	2.78	0.67	0.00	7.18	6.36	74.08	80.00	18.07	13.64	0.67	0.00	0.74	0.74	0.42

* Based on 2001 Peer HMDA NV.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: NEVADA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Las Vegas MA #4120	2	100.00	6.09	50.00	25.08	0.00	50.61	50.00	18.22	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Reno MA #6720	0	0.00	0.00	0.00	56.61	0.00	33.13	0.00	10.26	0.00	0.00	0.00	0.00	0.00	0.00
NV Non-MA AA	0	0.00	0.20	0.00	6.07	0.00	78.52	0.00	15.22	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2001 Peer HMDA NV.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: NEVADA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Las Vegas MA #4120	1,248	55.37	3.19	0.96	14.02	5.69	36.92	49.52	45.87	43.83	1.98	0.86	0.93	2.33	1.96
Limited Review:															
Reno MA #6720	816	36.20	0.14	0.12	38.31	22.67	41.82	63.60	19.74	13.60	4.20	0.00	2.22	7.32	1.49
NV Non-MA AA	190	8.43	0.10	0.00	18.70	3.16	73.25	83.68	7.95	13.16	1.71	0.00	0.00	1.89	2.22

* Based on 2001 Peer Small Bus NV.

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

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: NEVADA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Las Vegas MA #4120	1	4.55	1.46	0.00	6.95	0.00	37.48	100.00	54.12	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Reno MA #6720	1	4.55	0.28	0.00	27.17	0.00	40.06	0.00	32.49	100.00	0.00	0.00	0.00	0.00	0.00
NV Non-MA AA	20	90.91	0.19	0.00	18.60	15.00	73.06	85.00	8.14	0.00	15.07	0.00	5.88	24.39	0.00

* Based on 2001 Peer Small Bus NV.

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: NEVADA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Las Vegas MA #4120	2,747	93.34	17.36	3.60	18.29	14.21	23.35	32.01	41.00	50.18	1.04	0.38	0.52	1.11	1.33
Limited Review:															
Reno MA #6720	163	5.54	17.38	23.23	19.05	33.33	25.18	22.22	38.39	21.21	0.41	1.34	0.53	0.35	0.25
NV Non-MA AA	33	1.12	16.78	6.67	17.82	40.00	25.73	36.67	39.67	16.67	0.37	0.00	0.60	0.61	0.13

* Based on 2001 Peer HMDA NV.

** As a percentage of loans with borrower income information available. No information was available for 57.83% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT												Geography: NEVADA					Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*										
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp				
Full Review:																					
Las Vegas MA #4120	313	72.12	17.36	2.24	18.29	8.63	23.35	23.96	41.00	65.18	5.74	2.50	3.97	4.85	6.64						
Limited Review:																					
Reno MA #6720	77	17.74	17.38	0.00	19.05	18.18	25.18	32.47	38.39	49.35	8.44	0.00	10.81	8.21	8.82						
NV Non-MA AA	44	10.14	16.78	4.55	17.82	9.09	25.73	36.36	39.67	50.00	10.68	7.14	5.77	13.98	11.03						

* Based on 2001 Peer HMDA NV.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE												Geography: NEVADA					Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*										
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp				
Full Review:																					
Las Vegas MA #4120	3,607	91.25	17.36	4.95	18.29	13.62	23.35	25.86	41.00	55.57	0.62	0.45	0.45	0.51	0.75						
Limited Review:																					
Reno MA #6720	236	5.97	17.38	8.70	19.05	23.19	25.18	25.36	38.39	42.75	0.41	0.35	0.49	0.36	0.43						
NV Non-MA AA	110	2.78	16.78	7.69	17.82	16.48	25.73	30.77	39.67	45.05	0.76	1.95	0.84	0.71	0.64						

* Based on 2001 Peer HMDA NV.

** As a percentage of loans with borrower income information available. No information was available for 75.82% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: NEVADA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Las Vegas MA #4120	1,248	55.37	52.05	34.78	88.22	5.37	6.41	1.98	1.57
Limited Review:									
Reno MA #6720	816	36.20	43.80	28.55	87.01	6.62	6.37	4.20	2.65
NV Non-MA AA	190	8.43	32.68	52.63	82.63	6.32	11.05	1.71	2.56

* Based on 2001 Peer Small Bus NV.

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 32.83% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: NEVADA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Las Vegas MA #4120	1	4.55	88.08	100.00	0.00	100.00	0.00	0.00	0.00
Limited Review:									
Reno MA #6720	1	4.55	88.52	0.00	100.00	0.00	0.00	0.00	0.00
NV Non-MA AA	20	90.91	90.70	100.00	70.00	10.00	20.00	15.07	17.19

* Based on 2001 Peer Small Bus NV.

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 4.55% of small loans to farms originated and purchased by the USB.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS			Geography: NEVADA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total *	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans
Full Review:																		
Las Vegas MA #4120	11,611	60.31	3.30	0.70	16.08	4.41	49.02	31.79	31.60	63.10	20.55	15.15	17.27	21.22	21.23	26.12	40.95	37.51
Limited Review:																		
Reno MA #6720	4,873	25.31	0.10	0.00	31.89	17.96	43.82	48.59	24.18	33.45	20.96	19.43	17.56	24.40	21.48	24.80	40.00	31.37
NV Non-MA AA	2,768	14.38	0.73	0.65	8.22	6.83	75.05	73.95	16.00	18.57	20.10	13.95	15.89	23.76	21.95	27.32	42.05	34.97

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS			Geography: NEVADA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**		
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)	
Full Review:										
Las Vegas MA #4120	2	1,054	29	18,187	31	19,242	46.69	0	0	
Limited Review:										
Reno MA #6720	2	3,420	19	4,801	21	8,221	19.95	0	0	
NV Non-MA AA	2	399	7	13,351	9	13,750	33.36	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: NEVADA																	
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Las Vegas MA #4120	64.66	24	60.00	4.17	8.33	12.50	75.00	5	3	0	0	0	2	3.56	15.58	47.70	33.16
Limited Review:																	
Reno MA #6720	23.35	10	25.00	0.00	40.00	50.00	10.00	0	0	0	0	0	0	0.18	28.76	45.46	25.61
NV Non-MA AA	11.99	6	15.00	0.00	16.67	50.00	33.33	0	0	0	0	0	0	0.78	8.39	73.21	17.62

Table 1. Lending Volume

LENDING VOLUME													Geography: NORTH DAKOTA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***								
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)									
Full Review:																				
Bismarck-Mandan MA #1010	55.92	251	21,256	524	22,781	18	1,968	1	790	794	46,795	40.11								
Limited Review:																				
ND Non-MA AA	44.08	312	19,513	272	10,885	41	5,244	1	178	626	35,820	59.89								

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME													Geography: NORTH DAKOTA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***						
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)							
Full Review:																				
Bismarck-Mandan MA #1010	44.40	3,437	21,460	0	0	0	0	308	5,031	1,351	6,858	7	97	40.11						
Limited Review:																				
ND Non-MA AA	55.60	4,304	25,132	0	0	0	0	248	3,657	1,724	8,873	17	685	59.89						

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: NORTH DAKOTA		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Bismarck-Mandan MA #1010	1,771	9,474	0	0	
Limited Review:					
ND Non-MA AA	2,315	11,917	0	0	

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: NORTH DAKOTA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Bismarck-Mandan MA #1010	78	48.45	0.00	0.00	20.27	3.85	64.67	66.67	15.05	29.49	2.08	0.00	1.83	2.03	2.34
Limited Review:															
ND Non-MA AA	83	51.55	0.00	0.00	3.77	0.00	67.06	55.42	29.17	44.58	1.81	0.00	0.00	1.83	1.86

* Based on 2001 Peer HMDA ND.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: NORTH DAKOTA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Bismarck-Mandan MA #1010	36	44.44	0.00	0.00	20.27	2.78	64.67	61.11	15.05	36.11	9.38	0.00	0.00	7.46	23.26
Limited Review:															
ND Non-MA AA	45	55.56	0.00	0.00	3.77	0.00	67.06	53.33	29.17	46.67	8.75	0.00	0.00	7.76	10.67

* Based on 2001 Peer HMDA ND.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: NORTH DAKOTA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Bismarck-Mandan MA #1010	137	42.68	0.00	0.00	20.27	5.11	64.67	75.18	15.05	19.71	1.76	0.00	0.00	1.93	1.63
Limited Review:															
ND Non-MA AA	184	57.32	0.00	0.00	3.77	0.00	67.06	61.96	29.17	38.04	2.32	0.00	0.00	2.68	1.82

* Based on 2001 Peer HMDA ND.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: NORTH DAKOTA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Bismarck-Mandan MA #1010	0	0.00	0.00	0.00	2.31	0.00	76.70	0.00	20.99	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
ND Non-MA AA	0	0.00	0.00	0.00	5.21	0.00	56.78	0.00	38.01	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2001 Peer HMDA ND.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: NORTH DAKOTA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Bismarck-Mandan MA #1010	524	65.83	0.00	0.00	21.48	9.73	67.47	70.99	11.05	19.27	13.25	0.00	4.60	11.77	17.43
Limited Review:															
ND Non-MA AA	272	34.17	0.00	0.00	4.42	3.31	69.09	54.78	26.49	41.91	1.66	0.00	2.31	0.88	1.98

* Based on 2001 Peer Small Bus ND.

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

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: NORTH DAKOTA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Bismarck-Mandan MA #1010	18	30.51	0.00	0.00	60.45	50.00	34.51	44.44	5.04	5.56	2.14	0.00	1.24	4.31	0.00
Limited Review:															
ND Non-MA AA	41	69.49	0.00	0.00	4.19	0.00	80.41	75.61	15.40	24.39	0.60	0.00	0.00	0.51	1.15

* Based on 2001 Peer Small Bus ND.

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: NORTH DAKOTA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Bismarck-Mandan MA #1010	78	48.45	17.83	6.78	19.63	25.42	24.54	38.98	38.00	28.81	1.73	0.50	1.99	2.03	1.69
Limited Review:															
ND Non-MA AA	83	51.55	17.04	6.35	17.64	12.70	22.79	36.51	42.53	44.44	1.46	2.46	0.30	1.78	1.58

* Based on 2001 Peer HMDA ND.

** As a percentage of loans with borrower income information available. No information was available for 24.22% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: NORTH DAKOTA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Bismarck-Mandan MA #1010	36	44.44	17.83	2.78	19.63	8.33	24.54	36.11	38.00	52.78	9.64	4.55	2.33	11.46	11.76
Limited Review:															
ND Non-MA AA	45	55.56	17.04	4.44	17.64	8.89	22.79	24.44	42.53	62.22	8.94	5.26	1.59	9.18	11.64

* Based on 2001 Peer HMDA ND.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: NORTH DAKOTA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Bismarck-Mandan MA #1010	137	42.68	17.83	3.57	19.63	12.50	24.54	38.39	38.00	45.54	1.81	2.68	1.35	2.00	1.71
Limited Review:															
ND Non-MA AA	184	57.32	17.04	3.64	17.64	9.09	22.79	23.03	42.53	64.24	2.88	5.26	1.22	2.35	3.36

* Based on 2001 Peer HMDA ND.

** As a percentage of loans with borrower income information available. No information was available for 13.71% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: NORTH DAKOTA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Bismarck-Mandan MA #1010	524	65.83	71.56	28.05	89.89	5.92	4.20	13.25	2.72
Limited Review:									
ND Non-MA AA	272	34.17	73.44	60.29	91.91	5.51	2.57	1.66	0.78

* Based on 2001 Peer Small Bus ND.

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 28.64% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: NORTH DAKOTA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Bismarck-Mandan MA #1010	18	30.51	97.57	77.78	72.22	22.22	5.56	2.14	1.41
Limited Review:									
ND Non-MA AA	41	69.49	97.24	95.12	65.85	17.07	17.07	0.60	0.59

* Based on 2001 Peer Small Bus ND.

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 3.39% of small loans to farms originated and purchased by the USB.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS		Geography: NORTH DAKOTA										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Geographic Distribution										Borrower Distribution								
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		
	#	% of Total *	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	
Full Review:																			
Bismarck-Mandan MA #1010	3,437	44.40	0.00	0.00	16.69	8.20	68.60	69.68	14.71	22.11	22.38	22.06	16.85	24.96	20.30	24.57	40.47	28.42	
Limited Review:																			
ND Non-MA AA	4,304	55.60	0.00	0.00	6.61	2.49	64.58	60.29	28.80	37.22	21.51	15.34	15.84	19.48	19.00	22.88	43.64	42.31	

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: NORTH DAKOTA						Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**				
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)			
Full Review:												
Bismarck-Mandan MA #1010	5	659	4	3,546	9	4,205	88.56	0	0			
Limited Review:												
ND Non-MA AA	0	0	9	543	9	543	11.44	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																		
Geography: NORTH DAKOTA																		
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002																		
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population				
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography				
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
Full Review:																		
Bismarck-Mandan MA #1010	40.11	3	21.43	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	16.68	68.52	14.80	
Limited Review:																		
ND Non-MA AA	59.89	11	78.57	0.00	9.09	63.64	27.27	0	0	0	0	0	0	0.00	7.93	62.83	29.24	

Table 1. Lending Volume

LENDING VOLUME												
Geography: OHIO												
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Cleveland-Lorraine-Elyria PMA #1680	27.01	4,149	320,168	5,610	309,012	3	608	19	28,211	9,781	657,999	33.01
Limited Review:												
Akron PMA #0080	6.31	969	73,794	1,313	57,088	0	0	3	20,760	2,285	151,642	4.81
Canton-Massillon MA #1320	2.64	523	42,847	431	12,733	0	0	1	1,900	955	57,480	0.52
Columbus MA #1840	15.34	2,751	310,289	2,795	163,339	8	662	2	11,275	5,556	485,565	18.24
Dayton-Springfield MA #2000	15.10	3,219	264,136	2,041	133,020	208	17,647	1	3,836	5,469	418,639	10.83
Hamilton-Middletown PMA #3200	7.75	1,718	180,303	1,086	78,196	4	815	0	0	2,808	259,314	6.32
Huntington-Ashland MA #3400	1.55	424	22,504	137	5,588	1	16	0	0	562	28,108	2.74
Lima MA #4320	0.98	207	15,437	127	7,678	21	593	0	0	355	23,708	0.99
Mansfield MA #4800	1.00	249	17,614	113	2,161	0	0	0	0	362	19,775	1.02
Steubenville-Weirton MA #8080	1.10	358	17,090	40	1,289	1	10	0	0	399	18,389	1.17
Youngstown-Warren MA #9320	1.76	445	25,756	193	6,174	0	0	1	1,200	639	33,130	0.82
OH Non-MA AA	19.45	4,091	280,684	2,499	144,505	453	31,008	2	1,100	7,045	457,297	19.53

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME														
Geography: OHIO														
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002														
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Cleveland-Lorraine-Elyria PMA #1680	23.75	18,459	181,263	0	0	0	0	5,341	75,928	10,684	48,841	477	20,643	33.01
Limited Review:														
Akron PMA #0080	6.72	5,222	55,666	0	0	0	0	1,465	21,296	3,105	13,753	136	2,789	4.81
Canton-Massillon MA #1320	2.67	2,076	18,572	0	0	0	0	836	12,100	927	4,140	70	1,059	0.52
Columbus MA #1840	17.29	13,434	116,896	0	0	0	0	4,352	63,264	6,421	28,768	420	8,609	18.24
Dayton-Springfield MA #2000	11.96	9,294	87,713	0	0	0	0	3,242	46,824	4,073	17,922	752	14,880	10.83
Hamilton-Middletown PMA #3200	6.18	4,801	61,408	0	0	0	0	1,769	24,616	1,888	9,045	496	21,898	6.32
Huntington-Ashland MA #3400	2.25	1,748	16,185	0	0	0	0	607	9,333	415	1,721	108	1,734	2.74
Lima MA #4320	1.52	1,184	11,166	0	0	0	0	490	6,558	438	2,150	105	1,417	0.99
Mansfield MA #4800	1.64	1,272	10,481	0	0	0	0	404	6,212	627	2,895	36	379	1.02
Steubenville-Weirton MA #8080	1.12	872	5,408	0	0	0	0	192	1,976	393	1,609	68	731	1.17
Youngstown-Warren MA #9320	5.25	4,080	32,379	0	0	0	0	903	13,369	2,694	10,918	153	2,257	0.82
OH Non-MA AA	19.66	15,275	133,575	0	0	0	0	5,685	76,730	5,814	25,186	1,057	15,654	19.53

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: OHIO		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Cleveland-Lorraine-Elyria PMA #1680	1,955	26,790	2	9,061	
Limited Review:					
Akron PMA #0080	514	3,682	2	14,146	
Canton-Massillon MA #1320	243	1,273	0	0	
Columbus MA #1840	2,241	16,255	0	0	
Dayton-Springfield MA #2000	1,227	8,087	0	0	
Hamilton-Middletown PMA #3200	648	5,849	0	0	
Huntington-Ashland MA #3400	618	3,397	0	0	
Lima MA #4320	151	1,041	0	0	
Mansfield MA #4800	205	995	0	0	
Steubenville-Weirton MA #8080	219	1,092	0	0	
Youngstown-Warren MA #9320	329	1,652	1	4,183	
OH Non-MA AA	2,719	16,005	0	0	

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: OHIO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Cleveland-Lorraine-Elyria PMA #1680	881	18.10	4.81	6.13	12.00	16.80	52.32	47.11	30.86	29.74	0.88	1.20	1.22	0.85	0.78
Limited Review:															
Akron PMA #0080	253	5.20	3.13	2.77	14.12	18.18	58.64	56.52	24.10	22.53	0.73	1.18	1.77	0.64	0.47
Canton-Massillon MA #1320	172	3.53	1.90	1.74	12.70	4.65	64.05	70.35	21.35	23.26	1.09	1.94	0.55	1.11	1.19
Columbus MA #1840	677	13.91	4.28	2.95	16.18	6.79	43.14	39.73	36.39	50.52	0.85	0.97	0.49	0.86	0.91
Dayton-Springfield MA #2000	924	18.98	4.05	1.41	13.58	9.85	55.51	54.33	26.85	34.42	2.13	1.29	2.08	2.21	2.12
Hamilton-Middletown PMA #3200	393	8.07	3.53	0.76	18.21	13.74	49.46	52.16	28.79	33.33	2.28	1.00	2.33	2.29	2.35
Huntington-Ashland MA #3400	130	2.67	0.00	0.00	10.99	12.31	89.01	87.69	0.00	0.00	10.72	0.00	18.52	10.06	0.00
Lima MA #4320	43	0.88	2.63	0.00	8.50	4.65	73.90	67.44	14.97	27.91	1.04	0.00	1.22	1.02	1.11
Mansfield MA #4800	72	1.48	1.07	0.00	14.60	12.50	58.10	56.94	26.23	30.56	1.37	0.00	1.61	1.39	1.28
Steubenville-Weirton MA #8080	118	2.42	2.92	0.00	9.15	0.00	76.49	94.07	11.44	5.93	7.30	0.00	0.00	9.32	2.19
Youngstown-Warren MA #9320	72	1.48	3.52	0.00	12.49	9.72	57.53	66.67	26.46	23.61	0.31	0.00	0.40	0.33	0.26
OH Non-MA AA	1,133	23.27	0.13	0.09	19.87	18.89	63.62	65.84	16.39	15.18	4.60	12.50	5.44	4.72	3.54

* Based on 2001 Peer HMDA OH.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: OHIO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Cleveland-Lorraine-Elyria PMA #1680	1,005	29.30	4.81	6.77	12.00	13.33	52.32	59.60	30.86	20.20	9.14	10.10	6.90	10.13	8.05
Limited Review:															
Akron PMA #0080	190	5.54	3.13	3.68	14.12	26.84	58.64	61.05	24.10	8.42	5.18	3.37	6.13	5.83	2.50
Canton-Massillon MA #1320	71	2.07	1.90	4.23	12.70	19.72	64.05	54.93	21.35	21.13	3.92	9.09	5.99	2.74	5.88
Columbus MA #1840	390	11.37	4.28	2.56	16.18	15.38	43.14	47.44	36.39	34.62	6.42	2.72	6.76	6.63	6.38
Dayton-Springfield MA #2000	496	14.46	4.05	1.61	13.58	15.32	55.51	58.47	26.85	24.60	8.83	3.23	9.60	8.99	8.97
Hamilton-Middletown PMA #3200	281	8.19	3.53	0.71	18.21	12.10	49.46	58.01	28.79	29.18	14.34	4.35	10.26	16.69	14.14
Huntington-Ashland MA #3400	105	3.06	0.00	0.00	10.99	9.52	89.01	90.48	0.00	0.00	21.21	0.00	19.44	21.43	0.00
Lima MA #4320	34	0.99	2.63	0.00	8.50	2.94	73.90	88.24	14.97	8.82	5.41	0.00	2.86	5.96	4.55
Mansfield MA #4800	42	1.22	1.07	0.00	14.60	14.29	58.10	71.43	26.23	14.29	3.85	0.00	0.92	4.94	3.70
Steubenville-Weirton MA #8080	91	2.65	2.92	0.00	9.15	1.10	76.49	97.80	11.44	1.10	13.44	0.00	2.63	18.26	0.00
Youngstown-Warren MA #9320	93	2.71	3.52	4.30	12.49	16.13	57.53	52.69	26.46	26.88	2.81	6.00	3.91	2.24	3.39
OH Non-MA AA	632	18.43	0.13	0.00	19.87	25.95	63.62	60.44	16.39	13.61	14.57	0.00	15.89	14.22	13.94

* Based on 2001 Peer HMDA OH.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: OHIO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Cleveland-Lorraine-Elyria PMA #1680	2,238	20.83	4.81	5.99	12.00	16.00	52.32	52.19	30.86	25.83	1.48	2.29	2.35	1.55	0.99
Limited Review:															
Akron PMA #0080	524	4.88	3.13	3.44	14.12	21.95	58.64	55.15	24.10	19.47	0.95	1.11	1.97	0.90	0.56
Canton-Massillon MA #1320	280	2.61	1.90	2.14	12.70	16.79	64.05	57.50	21.35	23.57	0.77	1.37	1.58	0.65	0.60
Columbus MA #1840	1,674	15.58	4.28	2.51	16.18	10.93	43.14	36.02	36.39	50.54	1.24	1.28	1.44	1.16	1.25
Dayton-Springfield MA #2000	1,793	16.69	4.05	1.90	13.58	13.44	55.51	55.16	26.85	29.50	2.29	1.62	2.80	2.58	1.76
Hamilton-Middletown PMA #3200	1,041	9.69	3.53	1.54	18.21	10.28	49.46	49.09	28.79	39.10	3.11	3.42	2.99	3.26	2.92
Huntington-Ashland MA #3400	189	1.76	0.00	0.00	10.99	10.58	89.01	89.42	0.00	0.00	7.02	0.00	4.32	7.30	0.00
Lima MA #4320	129	1.20	2.63	3.88	8.50	3.88	73.90	63.57	14.97	28.68	1.18	2.59	1.56	0.99	1.62
Mansfield MA #4800	135	1.26	1.07	0.74	14.60	11.85	58.10	59.26	26.23	28.15	1.37	2.38	0.88	1.32	1.63
Steubenville-Weirton MA #8080	149	1.39	2.92	0.67	9.15	3.36	76.49	94.63	11.44	1.34	4.20	4.17	0.00	5.41	0.31
Youngstown-Warren MA #9320	279	2.60	3.52	2.15	12.49	11.11	57.53	58.42	26.46	28.32	0.75	2.35	0.91	0.75	0.63
OH Non-MA AA	2,315	21.54	0.13	0.09	19.87	20.00	63.62	59.27	16.39	20.65	4.16	0.00	6.13	3.80	3.79

* Based on 2001 Peer HMDA OH.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: OHIO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Cleveland-Lorraine-Elyria PMA #1680	25	42.37	16.61	20.00	13.86	4.00	48.48	68.00	20.97	8.00	12.50	16.00	3.57	17.28	3.85
Limited Review:															
Akron PMA #0080	2	3.39	10.37	0.00	18.36	0.00	53.54	100.00	17.74	0.00	2.08	0.00	0.00	3.45	0.00
Canton-Massillon MA #1320	0	0.00	12.17	0.00	10.82	0.00	43.59	0.00	33.41	0.00	0.00	0.00	0.00	0.00	0.00
Columbus MA #1840	10	16.95	17.12	20.00	24.98	30.00	35.79	20.00	22.11	30.00	2.26	2.50	4.44	1.79	0.00
Dayton-Springfield MA #2000	6	10.17	11.84	0.00	20.74	33.33	47.82	50.00	19.60	16.67	4.76	0.00	9.52	3.33	0.00
Hamilton-Middletown PMA #3200	3	5.08	6.37	0.00	19.15	0.00	44.26	66.67	30.14	33.33	3.57	0.00	0.00	6.67	0.00
Huntington-Ashland MA #3400	0	0.00	0.00	0.00	21.33	0.00	78.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Lima MA #4320	1	1.69	16.49	0.00	12.24	0.00	62.34	100.00	8.94	0.00	3.57	0.00	0.00	7.14	0.00
Mansfield MA #4800	0	0.00	3.72	0.00	13.26	0.00	64.09	0.00	18.92	0.00	0.00	0.00	0.00	0.00	0.00
Steubenville-Weirton MA #8080	0	0.00	41.07	0.00	1.70	0.00	36.45	0.00	20.78	0.00	0.00	0.00	0.00	0.00	0.00
Youngstown-Warren MA #9320	1	1.69	11.99	0.00	9.43	0.00	47.11	100.00	31.47	0.00	0.00	0.00	0.00	0.00	0.00
OH Non-MA AA	11	18.64	3.20	9.09	23.95	9.09	54.40	81.82	18.45	0.00	20.69	0.00	16.67	38.46	0.00

* Based on 2001 Peer HMDA OH.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: OHIO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Cleveland-Lorraine-Elyria PMA #1680	5,610	34.24	7.60	5.40	10.87	10.87	44.06	43.18	34.39	40.55	7.28	6.26	7.55	6.89	7.88
Limited Review:															
Akron PMA #0080	1,313	8.01	5.81	21.33	13.35	18.58	50.85	32.75	29.98	27.34	5.50	16.61	10.84	3.47	4.93
Canton-Massillon MA #1320	431	2.63	6.26	34.11	10.01	1.62	57.57	46.87	26.16	17.40	4.36	28.29	0.78	3.36	1.79
Columbus MA #1840	2,795	17.06	7.61	8.44	14.98	13.72	36.16	35.19	39.47	42.65	6.36	6.42	6.57	6.25	6.50
Dayton-Springfield MA #2000	2,041	12.46	8.87	8.77	15.56	12.40	47.34	46.30	28.22	32.53	6.64	5.31	4.98	7.38	6.78
Hamilton-Middletown PMA #3200	1,086	6.63	7.61	6.17	14.79	7.64	48.56	58.75	29.02	27.44	11.24	13.38	7.89	12.22	10.04
Huntington-Ashland MA #3400	137	0.84	0.00	0.00	18.38	9.49	81.62	90.51	0.00	0.00	15.93	0.00	13.33	15.13	0.00
Lima MA #4320	127	0.78	8.80	2.36	8.54	5.51	66.83	74.80	15.84	17.32	2.74	0.00	1.36	2.94	3.54
Mansfield MA #4800	113	0.69	4.60	0.88	18.37	7.96	55.31	56.64	21.73	34.51	1.89	0.58	0.87	2.22	2.03
Steubenville-Weirton MA #8080	40	0.24	16.02	0.00	6.09	0.00	57.70	92.50	20.18	7.50	2.11	0.00	0.00	3.98	0.00
Youngstown-Warren MA #9320	193	1.18	6.63	3.63	10.85	13.47	51.61	51.30	30.70	31.61	1.21	0.73	1.31	1.44	0.99
OH Non-MA AA	2,499	15.25	1.15	2.16	20.18	16.81	62.62	55.62	16.05	25.41	8.97	19.38	9.09	8.07	11.61

* Based on 2001 Peer Small Bus OH.

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

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: OHIO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Cleveland-Lorraine-Elyria PMA #1680	3	0.43	1.46	0.00	7.44	66.67	55.82	33.33	35.14	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Akron PMA #0080	0	0.00	2.44	0.00	3.77	0.00	63.34	0.00	30.45	0.00	0.00	0.00	0.00	0.00	0.00
Canton-Massillon MA #1320	0	0.00	1.64	0.00	1.86	0.00	83.79	0.00	12.71	0.00	0.00	0.00	0.00	0.00	0.00
Columbus MA #1840	8	1.14	1.65	0.00	8.95	0.00	54.07	62.50	35.20	37.50	2.26	0.00	0.00	2.17	3.57
Dayton-Springfield MA #2000	208	29.76	0.99	0.00	8.04	6.73	70.59	85.10	20.34	8.17	24.36	0.00	12.00	27.30	20.45
Hamilton-Middletown PMA #3200	4	0.57	1.98	0.00	6.53	0.00	69.11	75.00	22.38	25.00	5.00	0.00	0.00	3.23	14.29
Huntington-Ashland MA #3400	1	0.14	0.00	0.00	11.72	0.00	88.28	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Lima MA #4320	21	3.00	0.75	0.00	1.29	0.00	88.92	95.24	9.03	4.76	3.48	0.00	0.00	3.96	0.00
Mansfield MA #4800	0	0.00	0.13	0.00	4.42	0.00	74.59	0.00	20.86	0.00	0.00	0.00	0.00	0.00	0.00
Steubenville-Weirton MA #8080	1	0.14	2.01	0.00	7.38	0.00	85.91	100.00	4.70	0.00	33.33	0.00	0.00	33.33	0.00
Youngstown-Warren MA #9320	0	0.00	0.76	0.00	3.13	0.00	70.84	0.00	25.19	0.00	0.00	0.00	0.00	0.00	0.00
OH Non-MA AA	453	64.81	0.01	0.00	10.74	3.97	73.66	74.83	15.59	21.19	13.54	0.00	11.83	12.75	22.67

* Based on 2001 Peer Small Bus OH.

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: OHIO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Cleveland-Lorraine-Elyria PMA #1680	881	18.10	20.09	23.19	17.34	28.61	24.07	20.93	38.51	27.26	0.91	2.02	0.86	0.69	0.82
Limited Review:															
Akron PMA #0080	253	5.20	19.15	13.84	18.39	30.19	23.87	28.30	38.59	27.67	0.67	0.95	0.96	0.70	0.41
Canton-Massillon MA #1320	172	3.53	18.08	2.94	18.26	42.65	25.33	33.82	38.33	20.59	0.66	0.16	0.99	0.78	0.45
Columbus MA #1840	677	13.91	18.89	13.50	17.67	33.27	24.25	25.86	39.20	27.38	0.76	1.29	0.96	0.73	0.51
Dayton-Springfield MA #2000	924	18.98	19.59	18.67	17.94	32.21	24.42	26.66	38.06	22.46	2.01	3.09	2.06	1.98	1.55
Hamilton-Middletown PMA #3200	393	8.07	19.23	9.60	18.20	29.10	24.52	29.38	38.06	31.92	2.36	2.08	2.77	2.19	2.30
Huntington-Ashland MA #3400	130	2.67	27.73	7.32	17.33	21.14	18.31	27.64	36.63	43.90	11.06	13.64	14.78	10.93	9.33
Lima MA #4320	43	0.88	18.54	14.63	18.87	29.27	24.04	31.71	38.55	24.39	1.12	1.23	1.41	1.11	0.87
Mansfield MA #4800	72	1.48	18.40	11.43	18.63	31.43	25.19	22.86	37.78	34.29	0.75	1.27	0.65	0.53	0.87
Steubenville-Weirton MA #8080	118	2.42	22.96	11.30	18.45	26.96	22.08	32.17	36.51	29.57	8.09	7.69	8.80	8.04	7.89
Youngstown-Warren MA #9320	72	1.48	19.93	7.02	18.37	21.05	22.80	42.11	38.90	29.82	0.28	0.28	0.16	0.35	0.31
OH Non-MA AA	1,133	23.27	19.49	11.84	18.51	32.10	24.25	25.72	37.75	30.34	4.99	6.57	6.50	3.92	4.41

* Based on 2001 Peer HMDA OH.

** As a percentage of loans with borrower income information available. No information was available for 18.61% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: OHIO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Cleveland-Lorraine-Elyria PMA #1680	1,005	29.30	20.09	14.93	17.34	24.08	24.07	33.13	38.51	27.86	9.32	9.18	8.65	10.21	9.11
Limited Review:															
Akron PMA #0080	190	5.54	19.15	18.42	18.39	25.26	23.87	32.11	38.59	24.21	5.28	7.46	5.54	5.70	3.73
Canton-Massillon MA #1320	71	2.07	18.08	16.90	18.26	22.54	25.33	32.39	38.33	28.17	4.01	5.70	4.25	4.12	2.93
Columbus MA #1840	390	11.37	18.89	10.26	17.67	25.13	24.25	28.72	39.20	35.90	6.58	4.91	7.05	6.44	6.93
Dayton-Springfield MA #2000	496	14.46	19.59	15.73	17.94	27.42	24.42	28.23	38.06	28.63	9.01	9.11	8.79	8.90	9.23
Hamilton-Middletown PMA #3200	281	8.19	19.23	8.90	18.20	27.40	24.52	30.25	38.06	33.45	14.68	11.26	14.29	14.79	16.20
Huntington-Ashland MA #3400	105	3.06	27.73	12.38	17.33	12.38	18.31	29.52	36.63	45.71	21.34	23.33	10.94	20.62	26.28
Lima MA #4320	34	0.99	18.54	14.71	18.87	20.59	24.04	50.00	38.55	14.71	5.60	5.80	5.00	11.11	1.25
Mansfield MA #4800	42	1.22	18.40	12.20	18.63	17.07	25.19	34.15	37.78	36.59	3.92	3.66	2.22	5.06	4.17
Steubenville-Weirton MA #8080	91	2.65	22.96	10.99	18.45	21.98	22.08	27.47	36.51	39.56	13.69	15.38	18.64	15.38	10.60
Youngstown-Warren MA #9320	93	2.71	19.93	8.60	18.37	12.90	22.80	31.18	38.90	47.31	2.86	1.62	1.83	2.70	3.94
OH Non-MA AA	632	18.43	19.49	13.61	18.51	22.47	24.25	29.27	37.75	34.65	14.86	15.36	13.55	14.53	15.93

* Based on 2001 Peer HMDA OH.

** As a percentage of loans with borrower income information available. No information was available for 0.03% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: OHIO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Cleveland-Lorraine-Elyria PMA #1680	2,238	20.83	20.09	11.94	17.34	26.17	24.07	31.82	38.51	30.07	1.65	2.10	2.03	1.84	1.16
Limited Review:															
Akron PMA #0080	524	4.88	19.15	15.40	18.39	28.85	23.87	26.68	38.59	29.07	1.05	1.84	1.51	1.04	0.65
Canton-Massillon MA #1320	280	2.61	18.08	12.12	18.26	27.78	25.33	33.84	38.33	26.26	0.77	1.10	0.88	0.92	0.49
Columbus MA #1840	1,674	15.58	18.89	9.72	17.67	22.75	24.25	27.39	39.20	40.13	1.30	1.57	1.52	1.28	1.16
Dayton-Springfield MA #2000	1,793	16.69	19.59	13.41	17.94	27.56	24.42	28.55	38.06	30.48	2.63	3.14	3.04	2.71	2.15
Hamilton-Middletown PMA #3200	1,041	9.69	19.23	10.23	18.20	19.37	24.52	26.99	38.06	43.42	3.39	4.52	2.66	3.32	3.56
Huntington-Ashland MA #3400	189	1.76	27.73	5.59	17.33	20.11	18.31	26.82	36.63	47.49	7.71	6.49	8.61	9.09	6.96
Lima MA #4320	129	1.20	18.54	8.94	18.87	27.64	24.04	29.27	38.55	34.15	1.30	1.77	1.74	1.38	0.95
Mansfield MA #4800	135	1.26	18.40	9.24	18.63	16.81	25.19	37.82	37.78	36.13	1.42	1.68	0.90	1.98	1.22
Steubenville-Weirton MA #8080	149	1.39	22.96	5.52	18.45	14.48	22.08	25.52	36.51	54.48	4.49	4.17	4.58	4.07	4.71
Youngstown-Warren MA #9320	279	2.60	19.93	11.24	18.37	20.16	22.80	24.03	38.90	44.57	0.80	1.28	0.92	0.79	0.67
OH Non-MA AA	2,315	21.54	19.49	7.44	18.51	21.91	24.25	28.81	37.75	41.85	4.63	5.20	4.92	4.47	4.52

* Based on 2001 Peer HMDA OH.

** As a percentage of loans with borrower income information available. No information was available for 10.62% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: OHIO			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Cleveland-Lorraine-Elyria PMA #1680	5,610	34.24	77.17	39.64	87.59	7.88	4.53	7.28	7.27
Limited Review:									
Akron PMA #0080	1,313	8.01	77.77	30.62	90.02	6.25	3.73	5.50	3.88
Canton-Massillon MA #1320	431	2.63	78.41	32.02	95.36	1.62	3.02	4.36	2.67
Columbus MA #1840	2,795	17.06	77.11	46.40	86.55	7.76	5.69	6.36	6.95
Dayton-Springfield MA #2000	2,041	12.46	80.54	44.34	86.18	7.35	6.47	6.64	7.12
Hamilton-Middletown PMA #3200	1,086	6.63	77.82	49.54	83.98	9.12	6.91	11.24	13.10
Huntington-Ashland MA #3400	137	0.84	79.69	66.42	89.05	8.76	2.19	15.93	23.81
Lima MA #4320	127	0.78	78.77	56.69	85.83	10.24	3.94	2.74	3.15
Mansfield MA #4800	113	0.69	80.47	69.03	96.46	1.77	1.77	1.89	2.58
Steubenville-Weirton MA #8080	40	0.24	81.33	80.00	95.00	5.00	0.00	2.11	4.96
Youngstown-Warren MA #9320	193	1.18	78.89	64.77	93.26	4.66	2.07	1.21	1.81
OH Non-MA AA	2,499	15.25	80.01	58.34	85.27	9.92	4.80	8.97	10.37

* Based on 2001 Peer Small Bus OH.

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 26.72% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: OHIO		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Cleveland-Lorraine-Elyria PMA #1680	3	0.43	92.56	66.67	33.33	0.00	66.67	0.00	0.00
Limited Review:									
Akron PMA #0080	0	0.00	91.85	0.00	0.00	0.00	0.00	0.00	0.00
Canton-Massillon MA #1320	0	0.00	95.40	0.00	0.00	0.00	0.00	0.00	0.00
Columbus MA #1840	8	1.14	93.24	100.00	75.00	25.00	0.00	2.26	4.76
Dayton-Springfield MA #2000	208	29.76	96.18	99.04	73.08	19.71	7.21	24.36	25.40
Hamilton-Middletown PMA #3200	4	0.57	95.84	50.00	25.00	50.00	25.00	5.00	2.94
Huntington-Ashland MA #3400	1	0.14	96.09	100.00	100.00	0.00	0.00	0.00	0.00
Lima MA #4320	21	3.00	97.42	100.00	90.48	9.52	0.00	3.48	3.56
Mansfield MA #4800	0	0.00	96.21	0.00	0.00	0.00	0.00	0.00	0.00
Steubenville-Weirton MA #8080	1	0.14	97.32	100.00	100.00	0.00	0.00	33.33	50.00
Youngstown-Warren MA #9320	0	0.00	95.18	0.00	0.00	0.00	0.00	0.00	0.00
OH Non-MA AA	453	64.81	96.59	96.69	82.78	14.57	2.65	13.54	13.80

* Based on 2001 Peer Small Bus OH.

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.43% of small loans to farms originated and purchased by the USB.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS			Geography: OHIO								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total *	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans
Full Review:																		
Cleveland-Lorraine-Elyria PMA #1680	18,457	19.85	9.86	3.83	15.63	10.90	49.14	51.01	25.36	34.05	24.49	40.47	15.69	21.03	19.52	18.71	40.30	19.79
Limited Review:																		
Akron PMA #0080	5,220	5.61	5.94	2.64	17.18	11.53	56.87	58.72	20.01	27.11	23.80	43.31	16.02	17.55	19.75	17.79	40.42	21.34
Canton-Massillon MA #1320	2,076	2.23	3.86	0.53	14.84	7.13	60.51	65.56	20.79	26.78	22.98	31.68	16.26	19.96	21.15	23.78	39.61	24.58
Columbus MA #1840	13,434	14.45	9.27	3.90	21.32	13.03	40.56	40.14	28.85	42.89	22.46	35.15	16.75	21.32	20.53	20.40	40.26	23.14
Dayton-Springfield MA #2000	9,294	9.99	6.88	1.78	17.67	10.09	52.92	56.83	22.53	31.30	23.48	37.02	16.32	20.59	20.22	20.07	39.97	22.32
Hamilton-Middletown PMA #3200	4,801	5.16	6.18	1.94	22.08	9.48	46.07	53.01	25.63	35.45	23.04	30.86	16.22	20.00	20.08	21.94	40.66	27.21
Huntington-Ashland MA #3400	1,748	1.88	0.00	0.00	12.86	8.92	87.14	91.08	0.00	0.00	29.39	19.08	15.21	17.66	16.35	19.62	39.05	43.64
Lima MA #4320	1,184	1.27	4.76	1.18	10.66	2.96	71.16	75.34	13.42	20.52	22.62	26.96	16.48	23.35	20.55	24.05	40.36	25.64
Mansfield MA #4800	1,272	1.37	1.80	0.39	16.82	8.96	58.13	59.20	23.25	31.45	22.68	31.30	16.61	20.22	20.55	22.95	40.17	25.52
Steubenville-Weirton MA #8080	872	0.94	7.72	0.92	8.88	2.06	71.84	94.38	11.56	2.64	28.27	36.97	15.94	18.96	17.33	18.48	38.46	25.59
Youngstown-Warren MA #9320	4,079	4.39	5.48	1.25	14.19	6.45	55.61	54.92	24.72	37.39	24.57	48.04	15.52	15.63	18.74	15.68	41.17	20.65
OH Non-MA AA	15,275	16.43	0.38	0.16	21.39	20.71	63.01	62.47	15.22	16.65	23.75	30.64	15.99	20.24	20.02	22.13	40.23	26.99

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: OHIO				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Cleveland-Lorraine-Elyria PMA #1680	12	1,930	100	7,927	112	9,857	44.93	0	0
Limited Review:									
Akron PMA #0080	9	213	34	1,136	43	1,350	6.15	0	0
Canton-Massillon MA #1320	6	133	14	339	20	472	2.15	0	0
Columbus MA #1840	7	421	42	4,047	49	4,468	20.36	0	0
Dayton-Springfield MA #2000	5	134	24	2,974	29	3,109	14.17	0	0
Hamilton-Middletown PMA #3200	0	0	5	59	5	59	0.27	0	0
Huntington-Ashland MA #3400	2	13	6	47	8	59	0.27	0	0
Lima MA #4320	1	31	2	33	3	64	0.29	0	0
Mansfield MA #4800	3	13	7	333	10	346	1.58	0	0
Steubenville-Weirton MA #8080	1	2	9	57	10	59	0.27	0	0
Youngstown-Warren MA #9320	1	3	6	12	7	15	0.07	0	0
OH Non-MA AA	40	520	97	1,563	137	2,083	9.49	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: OHIO				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Cleveland-Lorraine-Elyria PMA #1680	33.01	71	23.28	8.70	11.59	50.72	28.99	1	4	0	(1)	(3)	1	9.82	15.71	47.87	26.53
Limited Review:																	
Akron PMA #0080	4.81	20	6.56	0.00	10.00	70.00	20.00	5	3	0	(2)	2	2	5.71	16.78	56.72	20.80
Canton-Massillon MA #1320	0.52	5	1.64	0.00	0.00	80.00	20.00	1	0	0	0	1	0	3.67	14.83	60.69	20.80
Columbus MA #1840	18.24	43	14.10	4.76	16.67	38.10	40.48	3	4	0	(2)	0	1	10.15	20.17	39.53	30.11
Dayton-Springfield MA #2000	10.83	31	10.16	6.45	6.45	45.16	41.94	4	0	0	0	1	3	7.10	18.13	51.99	22.78
Hamilton-Middletown PMA #3200	6.32	17	5.57	5.88	11.76	58.82	23.53	1	0	0	0	1	0	7.65	19.99	45.26	26.40
Huntington-Ashland MA #3400	2.74	5	1.64	0.00	20.00	80.00	0.00	0	0	0	0	0	0	0.00	12.67	87.33	0.00
Lima MA #4320	0.99	3	0.98	0.00	0.00	66.67	33.33	0	0	0	0	0	0	4.39	10.56	71.21	13.84
Mansfield MA #4800	1.02	4	1.31	0.00	25.00	50.00	25.00	0	0	0	0	0	0	1.66	16.97	57.40	23.97
Steubenville-Weirton MA #8080	1.17	4	1.31	0.00	0.00	100.00	0.00	0	0	0	0	0	0	7.17	8.76	72.67	11.40
Youngstown-Warren MA #9320	0.82	12	3.93	0.00	0.00	58.33	41.67	2	0	0	0	2	0	5.48	14.10	55.35	25.07
OH Non-MA AA	19.53	45	14.75	4.44	13.33	60.00	22.22	2	1	0	0	1	0	0.27	21.12	63.00	15.60

Table 1. Lending Volume

LENDING VOLUME													Geography: OREGON				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***								
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)									
Full Review:																				
Salem PMA #7080	33.70	903	78,499	2,158	79,111	109	23,326	5	5,355	3,175	186,291	20.13								
Limited Review:																				
Corvallis MA #1890	2.83	82	18,950	177	9,181	6	1,289	2	6,074	267	35,494	2.98								
Eugene-Springfield MA #2400	12.87	469	41,956	729	52,735	12	2,277	2	2,505	1,212	99,473	16.01								
Medford-Ashland MA #4890	9.10	300	30,504	555	44,050	1	300	1	1,000	857	75,854	8.33								
OR Non-MA AA	41.50	1,687	147,722	1,927	154,471	293	38,553	3	4,000	3,910	344,746	52.55								

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME													Geography: OREGON				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***						
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)							
Full Review:																				
Salem PMA #7080	24.37	9,800	77,447	0	0	0	0	1,244	22,829	3,253	20,658	83	4,560	20.13						
Limited Review:																				
Corvallis MA #1890	4.48	1,800	11,993	0	0	0	0	49	874	798	6,080	14	437	2.98						
Eugene-Springfield MA #2400	17.03	6,846	47,330	0	0	0	0	200	2,901	2,860	19,654	123	3,753	16.01						
Medford-Ashland MA #4890	8.23	3,311	21,857	0	0	0	0	155	2,433	1,067	6,793	44	1,597	8.33						
OR Non-MA AA	45.89	18,452	144,926	0	0	0	0	1,773	30,130	6,925	43,500	362	13,050	52.55						

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: OREGON		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Salem PMA #7080	5,220	29,400	0	0	
Limited Review:					
Corvallis MA #1890	939	4,602	0	0	
Eugene-Springfield MA #2400	3,663	21,022	0	0	
Medford-Ashland MA #4890	2,045	11,034	0	0	
OR Non-MA AA	9,392	58,246	0	0	

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: OREGON		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002											
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Salem PMA #7080	252	30.32	0.00	0.00	7.01	7.14	71.15	57.54	21.84	35.32	1.62	0.00	2.05	1.25	2.44
Limited Review:															
Corvallis MA #1890	28	3.37	0.00	0.00	11.60	7.14	45.38	53.57	43.02	39.29	0.56	0.00	0.00	0.69	0.61
Eugene-Springfield MA #2400	104	12.52	0.61	0.00	13.67	13.46	66.21	60.58	19.51	25.96	0.65	0.00	0.84	0.58	0.76
Medford-Ashland MA #4890	74	8.90	0.38	0.00	10.10	13.51	68.70	64.86	20.81	21.62	0.63	0.00	0.44	0.63	0.73
OR Non-MA AA	373	44.89	0.00	0.00	7.65	4.02	76.34	75.87	16.01	20.11	0.96	0.00	0.92	0.96	0.97

* Based on 2001 Peer HMDA OR.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: OREGON								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Salem PMA #7080	164	20.05	0.00	0.00	7.01	10.98	71.15	68.90	21.84	20.12	14.76	0.00	17.57	15.70	11.72
Limited Review:															
Corvallis MA #1890	19	2.32	0.00	0.00	11.60	0.00	45.38	31.58	43.02	68.42	16.67	0.00	0.00	13.89	24.00
Eugene-Springfield MA #2400	116	14.18	0.61	0.00	13.67	11.21	66.21	61.21	19.51	27.59	14.94	0.00	11.54	14.01	20.66
Medford-Ashland MA #4890	64	7.82	0.38	0.00	10.10	10.94	68.70	59.38	20.81	29.69	12.91	0.00	11.54	10.67	20.24
OR Non-MA AA	455	55.62	0.00	0.00	7.65	4.62	76.34	76.92	16.01	18.46	17.15	0.00	10.67	19.00	13.08

* Based on 2001 Peer HMDA OR.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: OREGON								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Salem PMA #7080	485	27.14	0.00	0.00	7.01	6.60	71.15	70.93	21.84	22.47	1.87	0.00	1.93	1.99	1.58
Limited Review:															
Corvallis MA #1890	35	1.96	0.00	0.00	11.60	11.43	45.38	34.29	43.02	54.29	0.55	0.00	0.69	0.77	0.34
Eugene-Springfield MA #2400	249	13.93	0.61	0.40	13.67	12.05	66.21	69.08	19.51	18.47	1.00	1.72	1.29	0.98	0.90
Medford-Ashland MA #4890	162	9.07	0.38	0.00	10.10	9.26	68.70	67.90	20.81	22.84	0.84	0.00	1.10	0.88	0.60
OR Non-MA AA	856	47.90	0.00	0.00	7.65	3.62	76.34	78.27	16.01	18.11	1.21	0.00	0.89	1.30	1.07

* Based on 2001 Peer HMDA OR.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: OREGON								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Salem PMA #7080	2	40.00	0.00	0.00	23.54	0.00	61.11	100.00	15.35	0.00	2.63	0.00	0.00	3.64	0.00
Limited Review:															
Corvallis MA #1890	0	0.00	0.00	0.00	58.60	0.00	20.13	0.00	21.27	0.00	0.00	0.00	0.00	0.00	0.00
Eugene-Springfield MA #2400	0	0.00	17.69	0.00	30.97	0.00	36.70	0.00	14.64	0.00	0.00	0.00	0.00	0.00	0.00
Medford-Ashland MA #4890	0	0.00	5.30	0.00	11.57	0.00	50.36	0.00	32.77	0.00	0.00	0.00	0.00	0.00	0.00
OR Non-MA AA	3	60.00	0.00	0.00	10.58	0.00	76.22	100.00	13.20	0.00	2.67	0.00	0.00	3.70	0.00

* Based on 2001 Peer HMDA OR.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: OREGON								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Salem PMA #7080	2,158	38.91	0.00	0.00	15.75	19.88	68.86	74.79	15.39	5.33	16.60	0.00	20.18	18.50	5.35
Limited Review:															
Corvallis MA #1890	177	3.19	0.00	0.00	34.94	48.02	39.61	38.98	25.45	12.99	9.74	0.00	13.41	6.51	2.57
Eugene-Springfield MA #2400	729	13.14	5.18	5.35	23.25	33.74	54.09	47.05	17.49	13.85	5.07	2.55	6.68	4.25	3.13
Medford-Ashland MA #4890	555	10.01	7.67	7.57	12.09	8.65	64.62	76.40	15.61	7.39	5.64	7.38	4.19	5.60	1.75
OR Non-MA AA	1,927	34.75	0.00	0.00	7.08	4.62	78.33	76.49	14.59	18.89	3.85	0.00	2.40	3.30	3.99

* Based on 2001 Peer Small Bus OR.

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

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: OREGON								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Salem PMA #7080	109	25.89	0.00	0.00	3.92	0.00	82.45	96.33	13.64	3.67	11.29	0.00	0.00	12.17	5.88
Limited Review:															
Corvallis MA #1890	6	1.43	0.00	0.00	12.22	0.00	67.04	50.00	20.74	50.00	3.70	0.00	0.00	4.17	0.00
Eugene-Springfield MA #2400	12	2.85	0.69	0.00	12.46	0.00	74.86	100.00	12.00	0.00	14.00	0.00	0.00	17.07	0.00
Medford-Ashland MA #4890	1	0.24	2.15	0.00	8.05	0.00	72.99	100.00	16.82	0.00	1.49	0.00	0.00	1.79	0.00
OR Non-MA AA	293	69.60	0.00	0.00	6.73	6.83	81.11	87.71	12.16	5.46	6.29	0.00	6.78	6.70	2.56

* Based on 2001 Peer Small Bus OR.

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: OREGON								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Salem PMA #7080	252	30.32	17.83	2.03	19.49	17.89	24.43	32.52	38.25	47.56	1.83	0.53	1.84	1.76	1.96
Limited Review:															
Corvallis MA #1890	28	3.37	12.97	7.41	14.14	11.11	20.15	37.04	52.74	44.44	0.61	3.64	0.41	0.75	0.39
Eugene-Springfield MA #2400	104	12.52	19.15	3.06	18.55	17.35	24.03	17.35	38.27	62.24	0.76	1.33	0.65	0.50	0.92
Medford-Ashland MA #4890	74	8.90	19.73	2.74	18.12	10.96	23.82	20.55	38.33	65.75	0.72	0.70	0.57	0.19	1.00
OR Non-MA AA	373	44.89	19.89	3.92	18.88	12.61	23.56	24.09	37.68	59.38	1.10	1.64	1.29	1.17	1.00

* Based on 2001 Peer HMDA OR.

** As a percentage of loans with borrower income information available. No information was available for 3.61% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: OREGON										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Salem PMA #7080	164	20.05	17.83	2.44	19.49	12.20	24.43	29.27	38.25	56.10	15.08	4.88	10.43	17.49	15.96	
Limited Review:																
Corvallis MA #1890	19	2.32	12.97	5.26	14.14	15.79	20.15	10.53	52.74	68.42	17.17	0.00	16.67	7.14	24.49	
Eugene-Springfield MA #2400	116	14.18	19.15	5.17	18.55	6.03	24.03	26.72	38.27	62.07	15.60	6.67	8.06	14.97	18.30	
Medford-Ashland MA #4890	64	7.82	19.73	1.56	18.12	12.50	23.82	15.63	38.33	70.31	13.35	0.00	6.82	12.33	15.77	
OR Non-MA AA	455	55.62	19.89	3.96	18.88	11.21	23.56	18.68	37.68	66.15	17.77	10.84	12.85	16.53	19.80	

* Based on 2001 Peer HMDA OR.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: OREGON								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Salem PMA #7080	485	27.14	17.83	4.48	19.49	15.92	24.43	28.03	38.25	51.57	2.10	2.69	2.24	1.92	2.12
Limited Review:															
Corvallis MA #1890	35	1.96	12.97	2.94	14.14	29.41	20.15	8.82	52.74	58.82	0.63	1.05	1.33	0.37	0.51
Eugene-Springfield MA #2400	249	13.93	19.15	4.50	18.55	15.50	24.03	27.50	38.27	52.50	0.96	1.43	1.02	0.86	0.96
Medford-Ashland MA #4890	162	9.07	19.73	3.42	18.12	8.90	23.82	26.71	38.33	60.96	0.93	1.01	0.38	1.12	0.96
OR Non-MA AA	856	47.90	19.89	2.96	18.88	11.05	23.56	22.75	37.68	63.24	1.37	1.31	1.44	1.27	1.40

* Based on 2001 Peer HMDA OR.

** As a percentage of loans with borrower income information available. No information was available for 10.24% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: OREGON			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Salem PMA #7080	2,158	38.91	64.84	18.07	93.14	2.97	3.89	16.60	5.46
Limited Review:									
Corvallis MA #1890	177	3.19	65.75	27.68	87.01	8.47	4.52	9.74	3.08
Eugene-Springfield MA #2400	729	13.14	65.09	30.73	85.60	6.45	7.96	5.07	2.99
Medford-Ashland MA #4890	555	10.01	66.72	31.17	80.90	8.65	10.45	5.64	2.97
OR Non-MA AA	1,927	34.75	69.84	44.06	81.68	8.87	9.44	3.85	3.03

* Based on 2001 Peer Small Bus OR.

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 37.76% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: OREGON			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Salem PMA #7080	109	25.89	85.17	73.39	34.86	32.11	33.03	11.29	10.58
Limited Review:									
Corvallis MA #1890	6	1.43	82.96	100.00	33.33	16.67	50.00	3.70	4.55
Eugene-Springfield MA #2400	12	2.85	87.89	75.00	58.33	8.33	33.33	14.00	13.89
Medford-Ashland MA #4890	1	0.24	89.62	100.00	0.00	0.00	100.00	1.49	0.00
OR Non-MA AA	293	69.60	88.72	88.74	56.31	30.72	12.97	6.29	6.25

* Based on 2001 Peer Small Bus OR.

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 3.09% of small loans to farms originated and purchased by the USB.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS			Geography: OREGON								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total *	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans
Full Review:																		
Salem PMA #7080	9,800	24.37	0.00	0.00	11.21	6.82	69.58	67.78	19.20	25.41	21.79	13.17	17.24	22.35	21.02	24.14	39.95	40.34
Limited Review:																		
Corvallis MA #1890	1,800	4.48	0.00	0.00	26.58	25.11	41.11	37.06	32.31	37.83	23.07	27.26	13.14	23.11	15.72	23.56	48.07	26.08
Eugene-Springfield MA #2400	6,846	17.03	3.80	2.86	18.03	14.56	61.14	59.10	17.03	23.47	23.85	16.93	15.66	21.26	19.63	25.57	40.86	36.24
Medford-Ashland MA #4890	3,311	8.23	1.25	0.94	13.44	9.09	65.77	68.53	19.54	21.44	24.01	12.90	15.88	18.60	19.40	25.10	40.71	43.40
OR Non-MA AA	18,452	45.89	0.00	0.00	8.72	5.57	76.78	79.00	14.49	15.43	23.33	10.59	16.79	18.17	19.80	24.02	40.08	47.22

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS			Geography: OREGON				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**		
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)	
Full Review:										
Salem PMA #7080	3	571	15	371	18	943	3.11	0	0	
Limited Review:										
Corvallis MA #1890	1	1,050	6	3,681	7	4,731	15.60	0	0	
Eugene-Springfield MA #2400	6	4,525	20	1,280	26	5,805	19.14	0	0	
Medford-Ashland MA #4890	7	2,395	9	853	16	3,248	10.71	0	0	
OR Non-MA AA	25	12,684	54	2,916	79	15,600	51.44	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: OREGON				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Salem PMA #7080	20.13	15	15.96	0.00	13.33	73.33	13.33	0	2	0	0	(1)	(1)	0.00	10.05	70.37	19.58
Limited Review:																	
Corvallis MA #1890	2.98	2	2.13	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	29.26	39.19	31.55
Eugene-Springfield MA #2400	16.01	16	17.02	18.75	25.00	50.00	6.25	2	1	0	0	1	0	3.35	17.44	62.34	16.88
Medford-Ashland MA #4890	8.33	10	10.64	30.00	10.00	40.00	20.00	0	0	0	0	0	0	1.30	12.49	66.95	19.26
OR Non-MA AA	52.55	51	54.26	0.00	9.80	84.31	5.88	2	3	0	0	(2)	1	0.00	8.54	76.24	15.21

Table 1. Lending Volume

LENDING VOLUME													Geography: SOUTH DAKOTA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***								
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)									
Full Review:																				
Sioux Falls MA #7760	50.95	450	47,486	584	59,651	388	36,020	6	6,259	1,428	149,416	47.47								
Limited Review:																				
Rapid City MA #6660	35.57	427	42,530	549	96,278	14	1,375	7	3,255	997	143,438	35.35								
SD Non-MA AA	13.48	165	13,726	179	24,771	32	5,807	2	4,820	378	49,124	17.18								

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME													Geography: SOUTH DAKOTA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***						
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)							
Full Review:																				
Sioux Falls MA #7760	60.73	4,879	44,117	0	0	0	0	1,083	18,943	1,431	8,579	31	1,439	47.47						
Limited Review:																				
Rapid City MA #6660	21.02	1,689	16,106	0	0	0	0	126	1,825	592	3,463	19	2,726	35.35						
SD Non-MA AA	18.25	1,466	12,042	0	0	0	0	283	4,187	482	2,596	13	916	17.18						

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: SOUTH DAKOTA		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Sioux Falls MA #7760	2,334	15,156	0	0	
Limited Review:					
Rapid City MA #6660	952	8,092	0	0	
SD Non-MA AA	688	4,343	0	0	

* The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: SOUTH DAKOTA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Sioux Falls MA #7760	100	32.15	0.00	0.00	13.58	6.00	64.73	68.00	21.69	26.00	0.57	0.00	0.00	0.53	0.86
Limited Review:															
Rapid City MA #6660	162	52.09	0.00	0.00	26.14	17.90	43.26	39.51	30.60	42.59	2.31	0.00	1.74	2.11	3.02
SD Non-MA AA	49	15.76	0.00	0.00	0.00	0.00	55.15	57.14	44.85	42.86	1.56	0.00	0.00	2.33	0.97

* Based on 2001 Peer Mortgage Data: SD.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: SOUTH DAKOTA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Sioux Falls MA #7760	39	34.51	0.00	0.00	13.58	17.95	64.73	58.97	21.69	23.08	3.25	0.00	4.48	3.21	2.54
Limited Review:															
Rapid City MA #6660	64	56.64	0.00	0.00	26.14	4.69	43.26	46.88	30.60	48.44	11.49	0.00	1.28	13.47	14.49
SD Non-MA AA	10	8.85	0.00	0.00	0.00	0.00	55.15	40.00	44.85	60.00	6.57	0.00	0.00	4.84	8.00

* Based on 2001 Peer Mortgage Data: SD.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: SOUTH DAKOTA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Sioux Falls MA #7760	310	50.24	0.00	0.00	13.58	9.03	64.73	63.55	21.69	27.42	1.50	0.00	3.19	1.48	1.06
Limited Review:															
Rapid City MA #6660	201	32.58	0.00	0.00	26.14	11.94	43.26	33.83	30.60	54.23	2.33	0.00	2.46	1.76	2.89
SD Non-MA AA	106	17.18	0.00	0.00	0.00	0.00	55.15	44.34	44.85	55.66	2.47	0.00	0.00	2.51	2.44

* Based on 2001 Peer Mortgage Data: SD.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: SOUTH DAKOTA					Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Sioux Falls MA #7760	1	100.00	0.00	0.00	24.99	0.00	63.44	100.00	11.58	0.00	2.50	0.00	0.00	4.35	0.00									
Limited Review:																								
Rapid City MA #6660	0	0.00	0.00	0.00	44.70	0.00	33.28	0.00	22.02	0.00	0.00	0.00	0.00	0.00	0.00									
SD Non-MA AA	0	0.00	0.00	0.00	0.00	0.00	51.81	0.00	48.19	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2001 Peer Mortgage Data: SD.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: SOUTH DAKOTA					Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Sioux Falls MA #7760	584	44.51	0.00	0.00	31.34	25.51	57.95	67.47	10.71	7.02	3.91	0.00	2.59	5.11	2.78									
Limited Review:																								
Rapid City MA #6660	549	41.84	0.00	0.00	40.92	34.61	38.98	31.88	20.11	33.52	11.13	0.00	11.54	8.81	9.47									
SD Non-MA AA	179	13.64	0.00	0.00	0.00	0.00	69.34	59.22	30.66	40.78	3.52	0.00	0.00	2.87	4.81									

* Based on 2001 Peer Small Business Data: SD.

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

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: SOUTH DAKOTA									Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Sioux Falls MA #7760	388	89.40	0.00	0.00	3.36	0.77	93.28	96.91	3.36	2.32	18.22	0.00	8.33	18.44	15.38
Limited Review:															
Rapid City MA #6660	14	3.23	0.00	0.00	17.71	21.43	73.06	78.57	9.23	0.00	14.29	0.00	5.26	24.14	0.00
SD Non-MA AA	32	7.37	0.00	0.00	0.00	0.00	88.77	90.63	11.23	9.38	1.40	0.00	0.00	1.42	1.20

* Based on 2001 Peer Small Business Data: SD.

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: SOUTH DAKOTA									Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Sioux Falls MA #7760	100	32.15	15.67	11.63	19.70	20.93	28.51	27.91	36.11	39.53	0.55	0.39	0.31	0.52	0.94
Limited Review:															
Rapid City MA #6660	162	52.09	17.46	4.43	20.31	25.95	24.41	22.15	37.82	47.47	2.56	1.32	2.69	2.53	2.78
SD Non-MA AA	49	15.76	13.30	8.70	16.01	17.39	22.65	26.09	48.03	47.83	0.77	0.00	0.54	0.74	0.97

* Based on 2001 Peer Mortgage Data: SD.

** As a percentage of loans with borrower income information available. No information was available for 14.15% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT												Geography: SOUTH DAKOTA					Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*										
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Sioux Falls MA #7760	39	34.51	15.67	7.69	19.70	28.21	28.51	33.33	36.11	30.77	3.47	2.07	2.80	3.93	4.57						
Limited Review:																					
Rapid City MA #6660	64	56.64	17.46	9.38	20.31	10.94	24.41	29.69	37.82	50.00	11.63	12.12	7.07	12.17	14.01						
SD Non-MA AA	10	8.85	13.30	0.00	16.01	10.00	22.65	40.00	48.03	50.00	6.92	0.00	0.00	8.00	10.00						

* Based on 2001 Peer Mortgage Data: SD.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE												Geography: SOUTH DAKOTA					Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*										
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Sioux Falls MA #7760	310	50.24	15.67	7.32	19.70	24.39	28.51	28.57	36.11	39.72	1.84	2.20	2.77	1.59	1.54						
Limited Review:																					
Rapid City MA #6660	201	32.58	17.46	4.15	20.31	11.92	24.41	18.13	37.82	65.80	2.94	1.48	1.63	1.92	4.12						
SD Non-MA AA	106	17.18	13.30	6.02	16.01	8.43	22.65	28.92	48.03	56.63	2.41	3.45	4.48	1.96	2.15						

* Based on 2001 Peer Mortgage Data: SD.

** As a percentage of loans with borrower income information available. No information was available for 8.75% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: SOUTH DAKOTA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Sioux Falls MA #7760	584	44.51	75.35	47.95	77.74	10.10	12.16	3.91	2.65
Limited Review:									
Rapid City MA #6660	549	41.84	78.61	46.81	55.56	20.95	23.50	11.13	8.24
SD Non-MA AA	179	13.64	75.09	45.81	64.25	17.32	18.44	3.52	1.54

* Based on 2001 Peer Small Business Data: SD.

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 14.86% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: SOUTH DAKOTA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Sioux Falls MA # 7760	388	89.40	97.76	88.92	70.62	23.71	5.67	18.22	16.62
Limited Review:									
Rapid City MA #6660	14	3.23	96.31	100.00	64.29	28.57	7.14	14.29	14.55
SD Non-MA AA	32	7.37	96.42	81.25	40.63	31.25	28.13	1.40	1.08

* Based on 2001 Peer Small Business Data: SD.

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 6.22% of small loans to farms originated and purchased by the USB.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS				Geography: SOUTH DAKOTA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Geographic Distribution										Borrower Distribution								
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		
	#	% of Total *	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	
Full Review:																			
Sioux Falls MA #7760	4,879	60.73	0.00	0.00	19.87	10.99	62.90	66.55	17.24	22.46	21.09	17.86	17.51	24.51	21.74	26.46	39.66	31.17	
Limited Review:																			
Rapid City MA #6660	1,689	21.02	0.00	0.00	33.46	21.43	40.91	40.44	25.63	38.13	20.01	17.63	18.82	24.89	21.35	22.05	39.82	35.43	
SD Non-MA AA	1,466	18.25	0.00	0.00	0.00	0.00	56.41	49.32	43.59	50.68	19.82	14.43	15.52	22.55	18.16	24.79	46.50	38.24	

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS			Geography: SOUTH DAKOTA						Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**						
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)					
Full Review:														
Sioux Falls MA #7760	1	500	6	345	7	845	47.10	0	0					
Limited Review:														
Rapid City MA #6660	4	508	6	438	10	945	52.68	0	0					
SD Non-MA AA	0	0	2	4	2	4	0.22	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: SOUTH DAKOTA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Sioux Falls MA #7760	47.47	8	53.33	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	17.72	63.40	18.88
Limited Review:																	
Rapid City MA #6660	35.35	4	26.67	0.00	25.00	25.00	50.00	0	0	0	0	0	0	0.00	34.56	38.92	26.52
SD Non-MA AA	17.18	3	20.00	0.00	0.00	66.67	33.33	0	0	0	0	0	0	0.00	0.00	55.04	44.96

Table 1. Lending Volume

LENDING VOLUME													Geography: TENNESSEE				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***								
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)									
Full Review:																				
Nashville MA #5360	56.41	2,794	313,570	1,635	102,864	17	432	5	3,660	4,451	420,526	52.09								
Limited Review:																				
Johnson City-Kingsport-Bristol MA #3660	2.56	152	9,546	46	1,601	4	382	0	0	202	11,529	8.25								
TN Non-MA AA	41.03	2,466	168,526	713	25,331	56	1,314	2	1,264	3,237	196,435	39.66								

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.
 ** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME													Geography: TENNESSEE				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***						
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)							
Full Review:																				
Nashville MA #5360	53.92	10,773	108,681	0	0	0	0	1,773	27,743	6,851	34,472	716	22,244	52.09						
Limited Review:																				
Johnson City-Kingsport-Bristol MA #3660	7.65	1,529	8,469	0	0	0	0	224	2,642	1,068	4,201	106	1,082	8.25						
TN Non-MA AA	38.42	7,676	65,449	0	0	0	0	2,023	27,091	3,001	13,349	961	16,468	39.66						

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.
 ** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: TENNESSEE		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Nashville MA #5360	1,433	24,222	0	0	
Limited Review:					
Johnson City-Kingsport-Bristol MA #3660	131	544	0	0	
TN Non-MA AA	1,691	8,541	0	0	

* The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: TENNESSEE								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Nashville MA #5360	1,344	66.77	1.95	0.82	16.25	15.70	57.15	62.87	24.65	20.61	2.61	2.60	3.89	2.80	1.72
Limited Review:															
Johnson City-Kingsport-Bristol MA #3660	31	1.54	0.00	0.00	15.87	16.13	84.13	83.87	0.00	0.00	1.40	0.00	1.14	1.43	0.00
TN Non-MA AA	638	31.69	0.00	0.00	3.94	1.57	70.62	62.23	25.44	36.21	4.71	0.00	2.76	4.39	5.44

* Based on 2001 Peer Mortgage Data: TN.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: TENNESSEE								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Nashville MA #5360	152	32.69	1.95	0.66	16.25	13.16	57.15	69.08	24.65	17.11	2.80	2.22	2.81	3.17	1.78
Limited Review:															
Johnson City-Kingsport-Bristol MA #3660	28	6.02	0.00	0.00	15.87	28.57	84.13	71.43	0.00	0.00	11.88	0.00	20.59	9.52	0.00
TN Non-MA AA	285	61.29	0.00	0.00	3.94	7.02	70.62	72.98	25.44	20.00	16.45	0.00	45.16	15.61	15.29

* Based on 2001 Peer Mortgage Data: TN.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: TENNESSEE								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Nashville MA #5360	1,297	44.31	1.95	0.39	16.25	12.10	57.15	54.82	24.65	32.69	1.30	0.84	1.13	1.20	1.60
Limited Review:															
Johnson City-Kingsport-Bristol MA #3660	89	3.04	0.00	0.00	15.87	19.10	84.13	80.90	0.00	0.00	3.43	0.00	3.57	3.41	0.00
TN Non-MA AA	1,541	52.65	0.00	0.00	3.94	4.28	70.62	68.27	25.44	27.45	7.11	0.00	13.46	7.31	6.22

* Based on 2001 Peer Mortgage Data: TN.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: TENNESSEE								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Nashville MA #5360	1	14.29	8.87	0.00	19.39	0.00	58.16	100.00	13.58	0.00	1.28	0.00	0.00	2.33	0.00
Limited Review:															
Johnson City-Kingsport-Bristol MA #3660	4	57.14	0.00	0.00	1.08	0.00	98.92	100.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00
TN Non-MA AA	2	28.57	0.00	0.00	10.32	0.00	59.86	100.00	29.82	0.00	5.00	0.00	0.00	7.14	0.00

* Based on 2001 Peer Mortgage Data: TN.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: TENNESSEE								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Nashville MA #5360	1,635	68.30	4.51	2.46	21.55	32.04	48.02	44.32	25.46	21.18	2.77	1.25	4.14	2.63	2.23
Limited Review:															
Johnson City-Kingsport-Bristol MA #3660	46	1.92	0.00	0.00	11.94	13.04	88.06	86.96	0.00	0.00	5.59	0.00	7.55	5.39	0.00
TN Non-MA AA	713	29.78	0.00	0.00	6.36	7.29	65.60	52.59	28.03	40.11	4.02	0.00	3.28	3.31	5.12

* Based on 2001 Peer Small Business Data: TN.

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

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: TENNESSEE								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Nashville MA #5360	17	22.08	1.04	0.00	18.46	17.65	59.17	76.47	21.22	5.88	1.22	0.00	0.00	2.09	2.86
Limited Review:															
Johnson City-Kingsport-Bristol MA #3660	4	5.19	0.00	0.00	12.68	0.00	87.32	100.00	0.00	0.00	7.69	0.00	0.00	8.33	0.00
TN Non-MA AA	56	72.73	0.00	0.00	4.46	5.36	74.00	67.86	21.54	26.79	2.28	0.00	25.00	1.88	3.31

* Based on 2001 Peer Small Business Data: TN.

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: TENNESSEE								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Nashville MA #5360	1,344	66.77	20.18	11.74	17.59	30.39	23.95	25.88	38.28	31.99	1.08	0.82	1.14	1.10	1.11
Limited Review:															
Johnson City-Kingsport-Bristol MA #3660	31	1.54	22.51	7.69	18.64	15.38	19.83	38.46	39.03	38.46	1.30	0.00	0.50	2.03	1.67
TN Non-MA AA	638	31.69	18.93	8.25	15.75	24.18	21.33	29.17	44.00	38.39	4.10	3.64	3.46	4.13	4.58

* Based on 2001 Peer Mortgage Data: TN.

** As a percentage of loans with borrower income information available. No information was available for 41.93% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: TENNESSEE										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Nashville MA #5360	152	32.69	20.18	22.52	17.59	31.13	23.95	21.85	38.28	24.50	2.85	3.64	3.30	2.28	2.58	
Limited Review:																
Johnson City-Kingsport-Bristol MA #3660	28	6.02	22.51	25.93	18.64	33.33	19.83	29.63	39.03	11.11	11.54	12.50	13.04	13.33	6.06	
TN Non-MA AA	285	61.29	18.93	15.09	15.75	24.21	21.33	23.86	44.00	36.84	17.15	23.47	17.98	17.00	15.00	

* Based on 2001 Peer Mortgage Data: TN.

** As a percentage of loans with borrower income information available. No information was available for 0.43% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: TENNESSEE										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Nashville MA #5360	1,297	44.31	20.18	10.21	17.59	23.96	23.95	25.58	38.28	40.24	1.33	1.32	1.27	1.13	1.53	
Limited Review:																
Johnson City-Kingsport-Bristol MA #3660	89	3.04	22.51	12.79	18.64	17.44	19.83	31.40	39.03	38.37	3.76	4.59	3.23	3.68	3.96	
TN Non-MA AA	1,541	52.65	18.93	6.95	15.75	19.59	21.33	26.97	44.00	46.49	8.03	7.62	7.61	7.76	8.42	

* Based on 2001 Peer Mortgage Data: TN.

** As a percentage of loans with borrower income information available. No information was available for 14.62% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: TENNESSEE			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Nashville MA #5360	1,635	68.30	70.46	44.95	86.12	6.97	6.91	2.77	2.59
Limited Review:									
Johnson City-Kingsport-Bristol MA #3660	46	1.92	79.69	58.70	95.65	2.17	2.17	5.59	8.27
TN Non-MA AA	713	29.78	78.43	61.71	92.99	4.91	2.10	4.02	4.92

* Based on 2001 Peer Small Business Data: TN.

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 20.59% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: TENNESSEE			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Nashville MA #5360	17	22.08	93.73	94.12	100.00	0.00	0.00	1.22	1.12
Limited Review:									
Johnson City-Kingsport-Bristol MA #3660	4	5.19	95.77	100.00	75.00	25.00	0.00	7.69	7.69
TN Non-MA AA	56	72.73	94.52	96.43	98.21	1.79	0.00	2.28	2.65

* Based on 2001 Peer Small Business Data: TN.

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 2.60% of small loans to farms originated and purchased by the USB.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS		Geography: TENNESSEE										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Geographic Distribution										Borrower Distribution								
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		
	#	% of Total *	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	
Full Review:																			
Nashville MA #5360	10,773	53.92	4.64	0.84	19.46	13.55	55.91	58.02	19.99	27.58	23.23	45.11	16.65	17.85	20.38	17.14	39.75	19.91	
Limited Review:																			
Johnson City-Kingsport-Bristol MA #3660	1,529	7.65	0.00	0.00	14.90	20.08	85.10	79.92	0.00	0.00	26.34	67.46	15.07	11.03	17.44	11.10	41.15	10.42	
TN Non-MA AA	7,676	38.42	0.00	0.00	4.59	7.65	70.80	71.40	24.61	20.95	23.32	31.52	14.16	20.07	17.05	22.18	45.47	26.23	

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: TENNESSEE						Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**					
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)				
Full Review:													
Nashville MA #5360	0	0	34	6,251	34	6,251	92.95	0	0				
Limited Review:													
Johnson City-Kingsport-Bristol MA #3660	0	0	2	291	2	291	4.33	0	0				
TN Non-MA AA	0	0	7	183	7	183	2.72	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: TENNESSEE				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Nashville MA #5360	52.09	26	55.32	0.00	15.38	53.85	30.77	0	2	0	0	(1)	(1)	5.21	19.18	55.11	20.50
Limited Review:																	
Johnson City-Kingsport-Bristol MA #3660	8.25	3	6.38	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	14.96	85.04	0.00
TN Non-MA AA	39.66	18	38.30	0.00	5.56	55.56	38.89	0	2	0	0	(1)	(1)	0.00	4.91	70.43	24.65

Table 1. Lending Volume

LENDING VOLUME													Geography: UTAH				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002						
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***											
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)												
Full Review:																							
Salt Lake City-Ogden MA #7160	79.93	2,120	213,233	3,051	127,974	0	0	3	6,609	5,174	347,816	87.80											
Limited Review:																							
Provo-Orem MA #6520	14.68	443	41,200	506	17,313	1	65	0	0	950	58,578	1.87											
UT Non-MA AA	5.39	167	20,853	181	10,973	1	3	0	0	349	31,829	10.33											

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.
 ** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME													Geography: UTAH				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002						
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***									
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)										
Full Review:																							
Salt Lake City-Ogden MA #7160	75.54	14,911	145,362	0	0	0	0	2,664	56,047	5,953	45,192	262	10,322	87.80									
Limited Review:																							
Provo-Orem MA #6520	18.56	3,664	31,143	0	0	0	0	890	16,863	1,058	5,744	37	1,361	1.87									
UT Non-MA AA	5.89	1,163	12,531	0	0	0	0	200	4,691	504	3,662	34	1,535	10.33									

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.
 ** The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: UTAH		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Salt Lake City-Ogden MA #7160	6,032	33,801	0	0	
Limited Review:					
Provo-Orem MA #6520	1,679	7,175	0	0	
UT Non-MA AA	425	2,643	0	0	

* The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: UTAH								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Salt Lake City-Ogden MA #7160	627	74.55	0.82	1.75	14.89	15.15	59.15	60.61	25.14	22.49	0.80	0.60	0.77	0.76	0.98
Limited Review:															
Provo-Orem MA #6520	154	18.31	1.43	1.30	5.67	3.90	58.59	58.44	34.31	36.36	0.85	0.93	0.37	0.88	0.89
UT Non-MA AA	60	7.13	0.00	0.00	17.36	21.67	59.31	40.00	23.32	38.33	0.49	0.00	1.17	0.48	0.34

* Based on 2001 Peer Mortgage Data: UT.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: UTAH								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Salt Lake City-Ogden MA #7160	381	77.76	0.82	0.52	14.89	12.07	59.15	61.68	25.14	25.72	8.44	3.45	8.05	8.19	9.48
Limited Review:															
Provo-Orem MA #6520	87	17.76	1.43	1.15	5.67	0.00	58.59	54.02	34.31	44.83	8.88	16.67	0.00	7.53	11.52
UT Non-MA AA	22	4.49	0.00	0.00	17.36	18.18	59.31	50.00	23.32	31.82	12.88	0.00	15.38	13.51	11.11

* Based on 2001 Peer Mortgage Data: UT.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: UTAH								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Salt Lake City-Ogden MA #7160	1,112	79.49	0.82	1.89	14.89	14.21	59.15	62.77	25.14	21.13	0.50	0.19	0.41	0.52	0.49
Limited Review:															
Provo-Orem MA #6520	202	14.44	1.43	1.98	5.67	1.49	58.59	57.43	34.31	39.11	0.37	0.35	0.13	0.37	0.40
UT Non-MA AA	85	6.08	0.00	0.00	17.36	14.12	59.31	47.06	23.32	38.82	0.52	0.00	0.80	0.48	0.47

* Based on 2001 Peer Mortgage Data: UT.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: UTAH								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Salt Lake City-Ogden MA #7160	0	0.00	5.81	0.00	42.28	0.00	46.21	0.00	5.70	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Provo-Orem MA #6520	0	0.00	43.21	0.00	19.48	0.00	33.72	0.00	3.60	0.00	0.00	0.00	0.00	0.00	0.00
UT Non-MA AA	0	0.00	0.00	0.00	0.76	0.00	56.82	0.00	42.42	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2001 Peer Mortgage Data: UT.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: UTAH								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Salt Lake City-Ogden MA #7160	3,051	81.62	4.80	7.21	21.05	20.03	48.43	53.39	25.73	19.37	6.68	5.63	4.00	8.32	5.60
Limited Review:															
Provo-Orem MA #6520	506	13.54	4.28	14.23	9.39	14.03	56.18	57.51	30.08	14.23	3.69	20.10	4.37	3.67	1.87
UT Non-MA AA	181	4.84	0.00	0.00	9.94	8.29	52.53	62.98	37.53	28.73	2.12	0.00	1.63	2.18	2.52

* Based on 2001 Peer Small Business Data: UT.

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

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: UTAH								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Salt Lake City-Ogden MA #7160	0	0.00	2.43	0.00	14.16	0.00	60.69	0.00	22.72	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Provo-Orem MA #6520	1	50.00	1.82	0.00	4.64	0.00	69.32	100.00	24.21	0.00	0.00	0.00	0.00	0.00	0.00
UT Non-MA AA	1	50.00	0.00	0.00	13.94	0.00	57.84	0.00	28.22	100.00	3.64	0.00	0.00	2.56	12.50

* Based on 2001 Peer Small Business Data: UT.

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: UTAH								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Salt Lake City-Ogden MA #7160	627	74.55	16.64	5.79	19.61	22.63	26.60	33.33	37.16	38.25	0.92	0.39	0.58	0.99	1.29
Limited Review:															
Provo-Orem MA #6520	154	18.31	19.19	1.44	18.38	15.83	24.30	35.25	38.14	47.48	0.89	0.38	0.47	0.80	1.22
UT Non-MA AA	60	7.13	15.83	5.17	21.42	15.52	24.01	25.86	38.74	53.45	0.55	1.03	0.22	0.80	0.51

* Based on 2001 Peer Mortgage Data: UT.

** As a percentage of loans with borrower income information available. No information was available for 8.80% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: UTAH								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Salt Lake City-Ogden MA #7160	381	77.76	16.64	1.57	19.61	13.39	26.60	35.43	37.16	49.61	8.77	0.86	5.62	9.59	11.12
Limited Review:															
Provo-Orem MA #6520	87	17.76	19.19	1.15	18.38	4.60	24.30	27.59	38.14	66.67	9.22	3.33	1.85	9.14	10.81
UT Non-MA AA	22	4.49	15.83	0.00	21.42	9.09	24.01	13.64	38.74	77.27	13.46	0.00	13.33	8.33	16.16

* Based on 2001 Peer Mortgage Data: UT.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: UTAH								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Salt Lake City-Ogden MA #7160	1,112	79.49	16.64	5.95	19.61	21.56	26.60	31.35	37.16	41.14	0.52	0.20	0.38	0.59	0.57
Limited Review:															
Provo-Orem MA #6520	202	14.44	19.19	0.00	18.38	11.19	24.30	35.66	38.14	53.15	0.40	0.00	0.29	0.52	0.36
UT Non-MA AA	85	6.08	15.83	1.37	21.42	6.85	24.01	23.29	38.74	68.49	0.61	0.00	0.84	0.50	0.62

* Based on 2001 Peer Mortgage Data: UT.

** As a percentage of loans with borrower income information available. No information was available for 30.52% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: UTAH			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Salt Lake City-Ogden MA #7160	3,051	81.62	52.78	18.55	91.97	3.57	4.46	6.68	2.50
Limited Review:									
Provo-Orem MA #6520	506	13.54	51.59	36.36	94.27	2.57	3.16	3.69	3.08
UT Non-MA AA	181	4.84	57.66	33.70	87.85	4.97	7.18	2.12	2.06

* Based on 2001 Peer Small Business Data: UT.

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 46.39% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS					Geography: UTAH			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Salt Lake City-Ogden MA #7160	0	0.00	91.56	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:									
Provo-Orem MA #6520	1	50.00	89.88	100.00	100.00	0.00	0.00	0.00	0.00
UT Non-MA AA	1	50.00	96.52	100.00	100.00	0.00	0.00	3.64	2.13

* Based on 2001 Peer Small Business Data: UT.

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the USB.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS		Geography: UTAH										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Geographic Distribution										Borrower Distribution								
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		
	#	% of Total *	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	
Full Review:																			
Salt Lake City-Ogden MA #7160	14,911	75.54	2.06	1.33	22.72	13.60	55.67	55.03	19.55	30.03	20.54	14.62	17.49	20.94	22.91	26.80	39.06	37.64	
Limited Review:																			
Provo-Orem MA #6520	3,664	18.56	9.46	8.41	10.59	8.54	54.41	54.78	25.54	28.28	21.48	18.78	17.57	19.74	21.17	23.31	39.78	38.17	
UT Non-MA AA	1,163	5.89	0.00	0.00	16.03	13.59	61.24	41.53	22.73	44.88	19.49	9.74	17.38	13.77	21.39	21.32	41.74	55.18	

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: UTAH						Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**			
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)		
Full Review:											
Salt Lake City-Ogden MA #7160	13	3,385	25	4,601	38	7,986	81.84	0	0		
Limited Review:											
Provo-Orem MA #6520	1	130	3	85	4	215	2.20	0	0		
UT Non-MA AA	3	1,178	9	379	12	1,557	15.96	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: UTAH																	
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Salt Lake City-Ogden MA #7160	87.80	20	76.92	0.00	30.00	60.00	10.00	0	5	(1)	0	(3)	(1)	1.80	18.21	57.37	22.62
Limited Review:																	
Provo-Orem MA #6520	1.87	2	7.69	0.00	0.00	100.00	0.00	0	0	0	0	0	0	10.68	8.13	52.35	28.54
UT Non-MA AA	10.33	4	15.38	0.00	25.00	50.00	25.00	0	0	0	0	0	0	0.00	17.86	60.54	21.59

Table 1. Lending Volume

LENDING VOLUME												
Geography: WASHINGTON												
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Seattle-Bellevue-Everett PMA #7600	55.86	5,497	836,420	6,965	620,434	34	4,763	19	73,647	12,515	1,535,264	63.33
Limited Review:												
Bellingham MA #0860	3.00	293	35,516	347	23,723	29	5,553	3	4,056	672	68,848	3.27
Bremerton PMA #1150	1.71	227	29,181	151	10,558	2	140	2	2,113	382	41,992	0.86
Olympia PMA #5910	1.84	261	28,538	149	6,924	0	0	1	6,000	411	41,462	1.21
Richland-Kennewick-Pasco MA #6740	4.14	349	27,280	465	31,738	112	17,892	2	1,674	928	78,584	3.72
Spokane MA #7840	9.06	913	82,232	1,101	107,757	12	1,259	4	7,511	2,030	198,759	7.73
Tacoma PMA #8200	9.49	1,271	138,417	851	63,886	2	211	3	7,356	2,127	209,870	5.86
Yakima MA #9260	3.26	301	19,350	337	54,804	86	12,919	7	11,544	731	98,617	3.85
WA Non-MA AA	11.64	1,078	104,097	1,069	112,755	455	63,936	5	22,751	2,607	303,539	10.18

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME														
Geography: WASHINGTON														
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002														
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Seattle-Bellevue-Everett PMA #7600	54.43	47,573	468,736	0	0	0	0	3,007	63,281	23,120	185,062	380	25,057	63.33
Limited Review:														
Bellingham MA #0860	3.41	2,985	24,067	0	0	0	0	152	2,600	1,394	9,744	32	796	3.27
Bremerton PMA #1150	2.37	2,067	18,852	0	0	0	0	130	2,749	1,096	8,720	49	2,530	0.86
Olympia PMA #5910	2.17	1,900	19,049	0	0	0	0	125	2,086	1,020	7,921	47	4,457	1.21
Richland-Kennewick-Pasco MA #6740	3.52	3,076	21,240	0	0	0	0	111	1,780	1,363	9,366	21	442	3.72
Spokane MA #7840	7.42	6,485	45,955	0	0	0	0	429	7,985	2,677	17,258	51	1,403	7.73
Tacoma PMA #8200	10.08	8,813	70,759	0	0	0	0	720	12,657	3,701	24,045	202	5,318	5.86
Yakima MA #9260	4.25	3,712	24,121	0	0	0	0	248	3,792	1,506	8,243	20	460	3.85
WA Non-MA AA	12.34	10,788	80,477	0	0	0	0	762	13,035	4,536	30,666	188	5,533	10.18

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: WASHINGTON		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Seattle-Bellevue-Everett PMA #7600	21,061	146,726	5	48,610	
Limited Review:					
Bellingham MA #0860	1,406	8,018	1	2,909	
Bremerton PMA #1150	792	4,853	0	0	
Olympia PMA #5910	708	4,585	0	0	
Richland-Kennewick-Pasco MA #6740	1,581	9,652	0	0	
Spokane MA #7840	3,328	19,309	0	0	
Tacoma PMA #8200	4,190	28,739	0	0	
Yakima MA #9260	1,938	11,626	0	0	
WA Non-MA AA	5,302	31,243	0	0	

* The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: WASHINGTON								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Seattle-Bellevue-Everett PMA #7600	1,587	53.71	0.58	0.95	11.79	10.52	65.01	66.35	22.62	22.18	1.20	1.27	0.94	1.19	1.39
Limited Review:															
Bellingham MA #0860	98	3.32	0.00	0.00	10.62	11.22	77.33	72.45	12.05	16.33	0.81	0.00	0.90	0.82	0.68
Bremerton PMA #1150	75	2.54	0.05	0.00	11.55	4.00	74.67	80.00	13.73	16.00	0.59	0.00	0.15	0.63	0.70
Olympia PMA #5910	88	2.98	0.00	0.00	2.41	5.68	88.41	82.95	9.18	11.36	0.62	0.00	1.53	0.57	0.88
Richland-Kennewick-Pasco MA #6740	100	3.38	0.00	0.00	20.77	12.00	48.06	48.00	31.18	40.00	0.75	0.00	0.89	0.80	0.64
Spokane MA #7840	248	8.39	1.15	2.02	19.67	20.16	54.95	52.02	24.23	25.81	1.09	1.74	1.16	1.18	0.87
Tacoma PMA #8200	403	13.64	1.42	0.50	9.00	5.71	61.49	59.55	28.09	34.24	0.90	0.00	0.57	0.85	1.09
Yakima MA #9260	63	2.13	0.23	0.00	25.47	15.87	41.57	47.62	32.73	36.51	0.85	0.00	0.79	0.82	0.90
WA Non-MA AA	293	9.92	0.29	0.00	12.42	12.29	65.60	62.80	21.68	24.91	1.11	0.00	1.69	1.00	1.18

* Based on 2001 Peer Mortgage Data: WA.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: WASHINGTON								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Seattle-Bellevue-Everett PMA #7600	881	51.61	0.58	0.79	11.79	8.17	65.01	67.08	22.62	23.95	8.53	13.64	6.29	8.29	10.32
Limited Review:															
Bellingham MA #0860	27	1.58	0.00	0.00	10.62	7.41	77.33	85.19	12.05	7.41	5.00	0.00	2.33	5.41	4.76
Bremerton PMA #1150	43	2.52	0.05	0.00	11.55	9.30	74.67	74.42	13.73	16.28	3.01	0.00	1.96	2.75	5.83
Olympia PMA #5910	46	2.69	0.00	0.00	2.41	6.52	88.41	84.78	9.18	8.70	4.94	0.00	20.00	4.46	7.27
Richland-Kennewick-Pasco MA #6740	74	4.34	0.00	0.00	20.77	18.92	48.06	54.05	31.18	27.03	15.70	0.00	26.09	15.88	11.72
Spokane MA #7840	156	9.14	1.15	0.00	19.67	11.54	54.95	58.97	24.23	29.49	9.83	0.00	4.88	10.54	11.81
Tacoma PMA #8200	176	10.31	1.42	1.14	9.00	5.11	61.49	55.11	28.09	38.64	5.66	4.35	2.79	4.92	7.79
Yakima MA #9260	115	6.74	0.23	0.00	25.47	16.52	41.57	40.87	32.73	42.61	18.08	0.00	15.24	18.90	19.10
WA Non-MA AA	189	11.07	0.29	0.00	12.42	11.64	65.60	65.61	21.68	22.75	10.45	0.00	9.52	10.30	11.56

* Based on 2001 Peer Mortgage Data: WA.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: WASHINGTON								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Seattle-Bellevue-Everett PMA #7600	3,024	54.77	0.58	0.43	11.79	9.46	65.01	62.67	22.62	27.45	0.77	0.45	0.80	0.76	0.80
Limited Review:															
Bellingham MA #0860	168	3.04	0.00	0.00	10.62	9.52	77.33	77.98	12.05	12.50	0.88	0.00	0.42	0.91	1.10
Bremerton PMA #1150	109	1.97	0.05	0.00	11.55	6.42	74.67	79.82	13.73	13.76	0.45	0.00	0.76	0.39	0.54
Olympia PMA #5910	127	2.30	0.00	0.00	2.41	0.79	88.41	92.13	9.18	7.09	0.61	0.00	0.53	0.63	0.42
Richland-Kennewick-Pasco MA #6740	175	3.17	0.00	0.00	20.77	10.86	48.06	53.71	31.18	35.43	1.27	0.00	0.50	1.52	1.23
Spokane MA #7840	509	9.22	1.15	0.98	19.67	12.18	54.95	48.13	24.23	38.70	1.23	1.16	1.10	1.13	1.48
Tacoma PMA #8200	692	12.53	1.42	0.87	9.00	6.36	61.49	62.28	28.09	30.49	0.88	0.31	1.25	0.90	0.77
Yakima MA #9260	122	2.21	0.23	0.00	25.47	18.85	41.57	42.62	32.73	38.52	1.14	0.00	1.26	1.22	1.00
WA Non-MA AA	595	10.78	0.29	0.17	12.42	11.60	65.60	68.40	21.68	19.83	1.22	0.00	2.04	1.24	0.92

* Based on 2001 Peer Mortgage Data: WA.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: WASHINGTON								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Seattle-Bellevue-Everett PMA #7600	5	71.43	3.24	0.00	27.88	20.00	56.50	80.00	12.38	0.00	0.97	0.00	0.54	1.53	0.00
Limited Review:															
Bellingham MA #0860	0	0.00	0.00	0.00	29.61	0.00	59.52	0.00	10.87	0.00	0.00	0.00	0.00	0.00	0.00
Bremerton PMA #1150	0	0.00	3.03	0.00	34.58	0.00	61.62	0.00	0.78	0.00	0.00	0.00	0.00	0.00	0.00
Olympia PMA #5910	0	0.00	0.00	0.00	4.69	0.00	81.59	0.00	13.71	0.00	0.00	0.00	0.00	0.00	0.00
Richland-Kennewick-Pasco MA #6740	0	0.00	0.00	0.00	33.35	0.00	42.00	0.00	24.65	0.00	0.00	0.00	0.00	0.00	0.00
Spokane MA #7840	0	0.00	20.74	0.00	23.67	0.00	49.33	0.00	6.27	0.00	0.00	0.00	0.00	0.00	0.00
Tacoma PMA #8200	0	0.00	13.76	0.00	20.44	0.00	53.40	0.00	12.39	0.00	0.00	0.00	0.00	0.00	0.00
Yakima MA #9260	1	14.29	11.06	0.00	36.48	0.00	44.50	0.00	7.96	100.00	5.26	0.00	0.00	0.00	14.29
WA Non-MA AA	1	14.29	0.84	0.00	29.21	0.00	50.26	100.00	19.68	0.00	2.38	0.00	0.00	3.85	0.00

* Based on 2001 Peer Mortgage Data: WA.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: WASHINGTON								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Seattle-Bellevue-Everett PMA #7600	6,965	60.91	2.31	2.33	19.81	20.70	56.62	46.65	21.25	30.32	5.02	5.19	4.71	4.45	6.01
Limited Review:															
Bellingham MA #0860	347	3.03	0.00	0.00	21.91	25.07	70.82	70.03	7.26	4.90	3.04	0.00	3.19	3.09	1.82
Bremerton PMA #1150	151	1.32	1.58	1.32	13.78	25.83	70.99	60.26	13.65	12.58	1.77	6.45	3.00	1.45	1.10
Olympia PMA #5910	149	1.30	0.00	0.00	5.21	4.70	77.80	68.46	16.98	26.85	1.52	0.00	0.46	1.46	2.29
Richland-Kennewick-Pasco MA #6740	465	4.07	0.00	0.00	25.55	21.60	48.77	42.49	25.59	35.92	7.01	0.00	3.88	5.12	8.30
Spokane MA #7840	1,101	9.63	11.67	15.62	23.80	27.70	48.58	42.69	15.95	13.99	4.97	5.06	6.11	4.48	4.10
Tacoma PMA #8200	851	7.44	7.51	21.62	12.81	11.75	54.10	45.12	25.58	21.50	2.81	7.16	2.48	2.07	2.49
Yakima MA #9260	337	2.95	8.34	13.06	26.87	27.89	39.74	34.72	25.04	24.33	4.53	4.80	6.10	3.57	3.50
WA Non-MA AA	1,069	9.35	0.32	0.28	17.51	22.54	66.59	61.83	15.58	15.34	2.53	1.79	2.76	2.55	1.82

* Based on 2001 Peer Small Business Data: WA.

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

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: WASHINGTON								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Seattle-Bellevue-Everett PMA #7600	34	4.64	1.02	0.00	13.97	14.71	66.17	70.59	18.84	14.71	8.70	0.00	10.71	8.22	9.38
Limited Review:															
Bellingham MA #0860	29	3.96	0.00	0.00	5.92	0.00	90.48	100.00	3.60	0.00	3.29	0.00	0.00	3.46	0.00
Bremerton PMA #1150	2	0.27	0.00	0.00	6.41	0.00	75.74	0.00	17.85	100.00	0.00	0.00	0.00	0.00	0.00
Olympia PMA #5910	0	0.00	0.00	0.00	1.52	0.00	91.77	0.00	6.71	0.00	0.00	0.00	0.00	0.00	0.00
Richland-Kennewick-Pasco MA #6740	112	15.30	0.00	0.00	25.68	41.96	60.06	52.68	14.26	5.36	20.39	0.00	21.74	23.13	4.55
Spokane MA #7840	12	1.64	2.00	0.00	12.08	8.33	67.17	83.33	18.76	8.33	16.22	0.00	100.00	16.13	0.00
Tacoma PMA #8200	2	0.27	2.88	0.00	8.15	0.00	64.28	0.00	24.69	100.00	0.00	0.00	0.00	0.00	0.00
Yakima MA #9260	86	11.75	0.78	0.00	15.92	15.12	65.95	76.74	17.35	8.14	13.33	0.00	14.29	14.86	7.55
WA Non-MA AA	455	62.16	0.18	0.00	15.67	22.64	73.67	68.35	10.49	9.01	13.56	0.00	20.00	12.75	8.88

* Based on 2001 Peer Small Business Data: WA.

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: WASHINGTON								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Seattle-Bellevue-Everett PMA #7600	1,587	53.71	16.70	7.06	18.94	20.03	26.92	31.96	37.44	40.95	1.29	1.06	0.91	1.13	1.69
Limited Review:															
Bellingham MA #0860	98	3.32	17.66	7.53	19.22	23.66	25.22	25.81	37.90	43.01	0.88	0.54	1.21	0.53	1.01
Bremerton PMA #1150	75	2.54	16.77	1.45	19.44	15.94	26.42	21.74	37.38	60.87	0.61	0.00	0.58	0.52	0.75
Olympia PMA #5910	88	2.98	17.19	4.41	19.18	14.71	26.49	19.12	37.14	61.76	0.64	1.82	0.63	0.28	0.83
Richland-Kennewick-Pasco MA #6740	100	3.38	21.30	3.13	16.99	13.54	23.41	29.17	38.30	54.17	0.84	1.10	0.71	1.14	0.68
Spokane MA #7840	248	8.39	19.08	8.94	18.57	30.89	23.31	25.61	39.04	34.55	1.29	1.80	1.95	1.31	0.80
Tacoma PMA #8200	403	13.64	19.04	1.99	18.46	8.24	24.87	27.27	37.64	62.50	0.93	0.95	0.47	0.75	1.22
Yakima MA #9260	63	2.13	21.63	3.23	17.73	24.19	20.58	27.42	40.07	45.16	0.95	0.80	1.01	1.07	0.86
WA Non-MA AA	293	9.92	19.90	3.55	18.11	9.93	22.42	26.60	39.57	59.93	1.24	2.07	0.97	1.24	1.25

* Based on 2001 Peer Mortgage Data: WA.

** As a percentage of loans with borrower income information available. No information was available for 7.75% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: WASHINGTON								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Seattle-Bellevue-Everett PMA #7600	881	51.61	16.70	5.68	18.94	16.80	26.92	31.67	37.44	45.86	8.72	4.56	6.30	8.51	11.05
Limited Review:															
Bellingham MA #0860	27	1.58	17.66	0.00	19.22	18.52	25.22	25.93	37.90	55.56	5.28	0.00	4.76	5.32	5.91
Bremerton PMA #1150	43	2.52	16.77	2.33	19.44	6.98	26.42	20.93	37.38	69.77	3.09	2.33	0.70	1.86	4.66
Olympia PMA #5910	46	2.69	17.19	4.35	19.18	8.70	26.49	23.91	37.14	63.04	5.13	7.14	5.19	2.27	6.41
Richland-Kennewick-Pasco MA #6740	74	4.34	21.30	2.70	16.99	12.16	23.41	27.03	38.30	58.11	16.12	12.50	17.50	13.95	17.10
Spokane MA #7840	156	9.14	19.08	10.26	18.57	13.46	23.31	25.00	39.04	51.28	10.20	7.69	5.75	9.09	12.79
Tacoma PMA #8200	176	10.31	19.04	1.14	18.46	5.11	24.87	30.11	37.64	63.64	5.89	1.01	1.92	5.59	7.48
Yakima MA #9260	115	6.74	21.63	2.61	17.73	8.70	20.58	25.22	40.07	63.48	18.41	5.00	12.73	14.78	22.40
WA Non-MA AA	189	11.07	19.90	2.12	18.11	7.94	22.42	20.63	39.57	69.31	10.83	2.17	7.04	8.28	13.04

* Based on 2001 Peer Mortgage Data: WA.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															Geography: WASHINGTON					Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Seattle-Bellevue-Everett PMA #7600	3,024	54.77	16.70	6.48	18.94	20.71	26.92	26.95	37.44	45.86	0.77	0.64	0.70	0.67	0.91									
Limited Review:																								
Bellingham MA #0860	168	3.04	17.66	5.88	19.22	14.38	25.22	28.76	37.90	50.98	1.03	2.29	1.58	0.90	0.84									
Bremerton PMA #1150	109	1.97	16.77	2.56	19.44	11.54	26.42	24.36	37.38	61.54	0.35	0.65	0.46	0.29	0.34									
Olympia PMA #5910	127	2.30	17.19	3.57	19.18	10.71	26.49	32.14	37.14	53.57	0.49	0.90	0.49	0.54	0.43									
Richland-Kennewick-Pasco MA #6740	175	3.17	21.30	6.41	16.99	12.82	23.41	26.28	38.30	54.49	1.51	3.24	1.50	1.15	1.53									
Spokane MA #7840	509	9.22	19.08	4.31	18.57	14.29	23.31	23.81	39.04	57.60	1.39	1.52	1.19	1.24	1.50									
Tacoma PMA #8200	692	12.53	19.04	3.76	18.46	13.47	24.87	26.73	37.64	56.04	0.83	0.91	0.83	0.78	0.85									
Yakima MA #9260	122	2.21	21.63	6.09	17.73	14.78	20.58	29.57	40.07	49.57	1.28	1.30	1.46	1.65	1.08									
WA Non-MA AA	595	10.78	19.90	2.20	18.11	10.26	22.42	23.44	39.57	64.10	1.40	0.90	1.20	1.51	1.41									

* Based on 2001 Peer Mortgage Data: WA.

** As a percentage of loans with borrower income information available. No information was available for 24.05% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: WASHINGTON		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Seattle-Bellevue-Everett PMA #7600	6,965	60.91	72.25	31.03	80.56	8.30	11.14	5.02	3.01
Limited Review:									
Bellingham MA #0860	347	3.03	77.01	46.69	81.84	11.24	6.92	3.04	2.73
Bremerton PMA #1150	151	1.32	80.33	59.60	86.09	5.96	7.95	1.77	2.18
Olympia PMA #5910	149	1.30	77.77	53.02	91.28	4.70	4.03	1.52	1.65
Richland-Kennewick-Pasco MA #6740	465	4.07	80.83	38.28	84.30	7.74	7.96	7.01	4.63
Spokane MA #7840	1,101	9.63	77.16	43.96	79.47	9.36	11.17	4.97	4.73
Tacoma PMA #8200	851	7.44	71.07	44.65	84.14	7.29	8.58	2.81	2.80
Yakima MA #9260	337	2.95	77.02	44.51	67.36	10.68	21.96	4.53	5.24
WA Non-MA AA	1,069	9.35	79.29	49.95	76.05	10.85	13.10	2.53	2.12

* Based on 2001 Peer Small Business Data: WA.

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small or less as a percentage of all loans reported as small loans to businesses. No information was available for 26.86% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: WASHINGTON		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Seattle-Bellevue-Everett PMA #7600	34	4.64	90.08	58.82	44.12	47.06	8.82	8.70	7.56
Limited Review:									
Bellingham MA #0860	29	3.96	88.42	37.93	48.28	13.79	37.93	3.29	1.68
Bremerton PMA #1150	2	0.27	94.63	50.00	100.00	0.00	0.00	0.00	0.00
Olympia PMA #5910	0	0.00	92.68	0.00	0.00	0.00	0.00	0.00	0.00
Richland-Kennewick-Pasco MA #6740	112	15.30	81.03	81.25	45.54	37.50	16.96	20.39	22.28
Spokane MA #7840	12	1.64	93.31	75.00	58.33	41.67	0.00	16.22	21.05
Tacoma PMA #8200	2	0.27	89.88	100.00	50.00	50.00	0.00	0.00	0.00
Yakima MA #9260	86	11.75	80.96	89.53	47.67	33.72	18.60	13.33	18.41
WA Non-MA AA	455	62.16	89.86	91.65	53.85	28.57	17.58	13.56	15.43

* Based on 2001 Peer Small Business Data: WA.

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 2.46% of small loans to farms originated and purchased by the USB.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS				Geography: WASHINGTON								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Geographic Distribution										Borrower Distribution								
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		
	#	% of Total *	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	
Full Review:																			
Seattle-Bellevue-Everett PMA#7600	47,568	54.43	1.75	1.35	17.51	15.18	62.66	61.98	18.08	21.50	20.91	25.73	17.38	27.33	22.54	22.58	39.17	24.37	
Limited Review:																			
Bellingham MA #0860	2,984	3.41	0.00	0.00	16.82	15.72	72.91	72.86	10.27	11.43	22.18	19.38	17.12	22.12	20.44	25.52	40.26	32.98	
Bremerton PMA #1150	2,067	2.37	0.47	0.05	19.81	12.48	69.00	71.41	10.72	16.06	19.91	12.64	17.74	18.21	23.22	24.28	39.13	44.87	
Olympia PMA #5910	1,900	2.17	0.00	0.00	3.54	2.63	86.63	83.05	9.83	14.32	20.93	12.24	17.82	20.34	22.37	27.97	38.88	39.45	
Richland-Kennewick-Pasco MA #6740	3,076	3.52	0.00	0.00	26.01	21.49	47.70	48.96	26.29	29.55	23.86	18.63	16.33	21.07	19.87	22.09	39.95	38.21	
Spokane MA #7840	6,485	7.42	4.64	2.42	24.76	18.13	52.51	51.50	18.09	27.94	24.42	17.34	15.63	23.65	18.96	22.92	40.99	36.09	
Tacoma PMA #8200	8,813	10.08	4.76	2.12	14.43	10.81	58.06	57.02	22.75	30.05	22.20	15.05	17.21	20.66	21.19	26.58	39.41	37.71	
Yakima MA #9260	3,712	4.25	1.51	0.35	30.22	23.44	42.32	42.40	25.95	33.81	24.12	16.52	15.64	24.32	18.66	23.39	41.58	35.77	
WA Non-MA AA	10,788	12.34	0.39	0.16	16.31	12.44	63.34	65.17	19.95	22.23	24.22	12.48	15.80	17.92	18.62	22.93	41.36	46.67	

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: WASHINGTON				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Seattle-Bellevue-Everett PMA #7600	22	17,757	178	43,926	200	61,682	63.17	0	0
Limited Review:									
Bellingham MA #0860	1	100	17	716	18	816	0.84	0	0
Bremerton PMA #1150	1	920	9	1,316	10	2,236	2.29	0	0
Olympia PMA #5910	1	585	7	6,413	8	6,998	7.17	0	0
Richland-Kennewick-Pasco MA #6740	4	1,710	10	201	14	1,911	1.96	0	0
Spokane MA #7840	6	5,507	39	3,115	45	8,622	8.83	0	0
Tacoma PMA #8200	6	625	38	3,714	44	4,339	4.44	0	0
Yakima MA #9260	4	869	17	178	21	1,047	1.07	0	0
WA Non-MA AA	19	9,042	39	955	58	9,998	10.24	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: WASHINGTON				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Seattle-Bellevue-Everett PMA #7600	63.33	72	42.11	2.78	18.06	58.33	20.83	0	11	0	(3)	(6)	(2)	2.19	16.18	62.80	18.75
Limited Review:																	
Bellingham MA #0860	3.27	5	2.92	0.00	20.00	80.00	0.00	0	0	0	0	0	0	0.00	17.44	72.63	9.91
Bremerton PMA #1150	0.86	4	2.34	0.00	25.00	75.00	0.00	0	1	0	0	(1)	0	0.28	18.86	67.71	11.33
Olympia PMA #5910	1.21	2	1.17	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	2.99	87.50	9.51
Richland-Kennewick-Pasco MA #6740	3.72	10	5.85	0.00	40.00	50.00	10.00	0	0	0	0	0	0	0.00	26.82	46.97	26.20
Spokane MA #7840	7.73	16	9.36	12.50	18.75	43.75	25.00	1	0	0	0	0	1	3.40	23.93	52.86	19.81
Tacoma PMA #8200	5.86	21	12.28	9.52	0.00	71.43	19.05	1	2	0	0	0	(1)	4.66	16.05	56.15	23.10
Yakima MA #9260	3.85	10	5.85	10.00	20.00	30.00	40.00	0	0	0	0	0	0	1.33	32.12	41.92	24.63
WA Non-MA AA	10.18	31	18.13	0.00	29.03	67.74	3.23	0	0	0	0	0	0	0.39	16.52	62.57	20.51

Table 1. Lending Volume

LENDING VOLUME												
Geography: WISCONSIN												
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Milwaukee-Waukesha PMA #5080	36.70	8,962	1,139,211	7,814	417,117	5	652	12	43,486	16,793	1,600,466	68.89
Limited Review:												
Appleton-Oshkosh-Neenah MA #0460	9.13	2,747	287,022	1,421	113,614	8	992	2	1,638	4,178	403,266	2.43
Eau Claire MA #2290	2.28	588	56,808	457	37,391	0	0	0	0	1,045	94,199	1.71
Green Bay MA #3080	3.32	817	97,278	698	56,343	3	65	0	0	1,518	153,686	1.65
Janesville-Beloit MA #3620	1.36	417	30,854	194	9,292	10	877	1	550	622	41,573	0.14
Kenosha PMA #3800	1.45	400	38,775	255	14,735	8	1,357	0	0	663	54,867	1.12
LaCrosse MA # 3870	0.94	202	25,635	227	20,548	0	0	1	2,500	430	48,683	0.64
Madison MA #4720	11.10	2,853	424,803	2,211	111,818	12	2,153	4	2,343	5,080	541,117	9.15
Racine PMA #6600	2.07	560	56,564	370	19,737	18	1,296	1	6,715	949	84,312	1.35
Sheboygan MA #7620	6.13	1,633	151,504	1,152	54,971	22	1,731	0	0	2,807	208,206	2.07
Wausau MA #8940	3.01	652	56,879	673	51,460	52	4,188	0	0	1,377	112,527	1.17
WI Non-MA AA	22.50	7,064	670,226	2,818	191,579	405	23,280	6	8,368	10,293	893,453	9.69

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME														
Geography: WISCONSIN														
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002														
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Milwaukee-Waukesha PMA #5080	31.42	26,064	343,472	0	0	0	0	4,310	66,432	15,714	90,884	565	86,436	68.89
Limited Review:														
Appleton-Oshkosh-Neenah MA #0460	5.56	4,616	44,476	0	0	0	0	1,376	21,595	2,089	11,005	118	4,466	2.43
Eau Claire MA #2290	4.31	3,573	42,076	0	0	0	0	1,737	28,207	1,036	5,277	115	4,072	1.71
Green Bay MA #3080	5.33	4,425	41,773	0	0	0	0	1,331	20,527	1,736	8,942	118	4,647	1.65
Janesville-Beloit MA #3620	2.43	2,015	23,176	0	0	0	0	1,069	17,521	676	3,415	60	1,093	0.14
Kenosha PMA #3800	3.01	2,498	25,543	0	0	0	0	1,122	17,278	1,002	5,066	80	1,216	1.12
LaCrosse MA # 3870	3.21	2,661	26,100	0	0	0	0	981	14,232	758	4,152	30	2,203	0.64
Madison MA #4720	13.28	11,018	139,064	0	0	0	0	3,488	54,553	4,824	31,771	212	19,307	9.15
Racine PMA #6600	3.18	2,639	26,133	0	0	0	0	695	11,042	1,398	7,794	84	4,312	1.35
Sheboygan MA #7620	2.71	2,252	22,765	0	0	0	0	711	10,659	1,148	5,857	65	2,663	2.07
Wausau MA #8940	2.76	2,292	24,151	0	0	0	0	763	12,587	952	4,860	68	2,499	1.17
WI Non-MA AA	22.78	18,897	228,736	0	0	0	0	8,464	127,063	6,339	32,176	929	25,183	9.69

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: WISCONSIN		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Milwaukee-Waukesha PMA #5080	5,474	94,658	1	5,062	
Limited Review:					
Appleton-Oshkosh-Neenah MA #0460	1,033	7,410	0	0	
Eau Claire MA #2290	685	4,520	0	0	
Green Bay MA #3080	1,240	7,657	0	0	
Janesville-Beloit MA #3620	210	1,147	0	0	
Kenosha PMA #3800	294	1,983	0	0	
LaCrosse MA # 3870	892	5,513	0	0	
Madison MA #4720	2,494	33,433	0	0	
Racine PMA #6600	462	2,985	0	0	
Sheboygan MA #7620	328	3,586	0	0	
Wausau MA #8940	509	4,205	0	0	
WI Non-MA AA	3,163	22,494	2	21,820	

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: WISCONSIN								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha PMA #5080	2,909	34.68	4.71	5.12	10.23	14.51	51.28	51.12	33.77	29.25	4.49	6.13	6.32	4.33	4.08
Limited Review:															
Appleton-Oshkosh-Neenah MA #0460	1,040	12.40	0.09	0.19	4.94	5.87	84.84	84.33	10.13	9.62	6.81	50.00	9.84	7.01	4.55
Eau Claire MA #2290	196	2.34	0.00	0.00	10.46	6.12	74.83	73.47	14.70	20.41	3.17	0.00	1.42	2.94	4.82
Green Bay MA #3080	240	2.86	0.51	0.00	19.35	16.25	58.20	60.00	21.94	23.75	2.28	0.00	1.97	2.28	2.62
Janesville-Beloit MA #3620	102	1.22	0.21	0.00	10.65	6.86	68.94	69.61	20.20	23.53	1.38	0.00	1.32	1.54	1.08
Kenosha PMA #3800	80	0.95	1.33	1.25	10.26	7.50	68.34	67.50	20.08	23.75	0.80	1.72	0.25	0.90	0.73
LaCrosse MA # 3870	49	0.58	1.41	0.00	11.59	10.20	65.58	71.43	21.43	18.37	0.82	0.00	0.64	0.89	0.77
Madison MA #4720	1,106	13.18	1.26	0.63	13.73	12.75	64.70	69.17	20.31	17.45	4.87	5.10	4.62	5.05	4.38
Racine PMA #6600	146	1.74	4.09	4.79	4.26	4.11	81.76	82.19	9.89	8.90	1.91	3.27	1.37	1.88	1.84
Sheboygan MA #7620	459	5.47	0.00	0.00	6.17	9.80	88.88	80.17	4.95	10.02	12.31	0.00	20.90	11.87	10.14
Wausau MA #8940	173	2.06	0.00	0.00	4.48	4.05	85.14	82.66	10.38	13.29	4.46	0.00	3.16	4.39	5.53
WI Non-MA AA	1,889	22.52	0.15	0.32	7.81	11.59	76.34	65.91	15.70	22.18	7.30	9.68	12.46	6.69	7.54

* Based on 2001 Peer HMDA WI.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: WISCONSIN								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha PMA #5080	575	34.27	4.71	6.96	10.23	14.78	51.28	46.96	33.77	31.30	7.69	12.81	10.63	7.30	6.60
Limited Review:															
Appleton-Oshkosh-Neenah MA #0460	74	4.41	0.09	0.00	4.94	8.11	84.84	85.14	10.13	6.76	2.66	0.00	5.63	2.79	0.52
Eau Claire MA #2290	40	2.38	0.00	0.00	10.46	20.00	74.83	62.50	14.70	17.50	3.05	0.00	6.41	2.63	3.23
Green Bay MA #3080	36	2.15	0.51	0.00	19.35	19.44	58.20	69.44	21.94	11.11	2.47	0.00	2.50	2.69	1.90
Janesville-Beloit MA #3620	38	2.26	0.21	0.00	10.65	5.26	68.94	65.79	20.20	28.95	2.64	0.00	1.00	2.63	3.82
Kenosha PMA #3800	47	2.80	1.33	0.00	10.26	21.28	68.34	65.96	20.08	12.77	6.82	0.00	9.09	7.52	3.37
LaCrosse MA # 3870	9	0.54	1.41	0.00	11.59	11.11	65.58	88.89	21.43	0.00	1.31	0.00	1.35	1.69	0.00
Madison MA #4720	74	4.41	1.26	1.35	13.73	13.51	64.70	70.27	20.31	14.86	3.05	11.11	3.65	2.95	2.72
Racine PMA #6600	61	3.64	4.09	3.28	4.26	1.64	81.76	90.16	9.89	4.92	5.56	3.23	0.00	5.98	5.36
Sheboygan MA #7620	59	3.52	0.00	0.00	6.17	27.12	88.88	71.19	4.95	1.69	5.01	0.00	15.38	4.21	2.27
Wausau MA #8940	48	2.86	0.00	0.00	4.48	4.17	85.14	83.33	10.38	12.50	6.63	0.00	8.70	5.92	12.24
WI Non-MA AA	617	36.77	0.15	0.32	7.81	17.18	76.34	73.26	15.70	9.24	14.92	22.22	39.81	14.04	7.69

* Based on 2001 Peer HMDA WI.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: WISCONSIN								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha PMA #5080	5,452	32.53	4.71	2.15	10.23	7.48	51.28	44.39	33.77	45.98	3.46	3.21	3.30	3.21	3.80
Limited Review:															
Appleton-Oshkosh-Neenah MA #0460	1,625	9.70	0.09	0.06	4.94	4.00	84.84	82.22	10.13	13.72	3.52	5.56	3.72	3.50	3.60
Eau Claire MA #2290	350	2.09	0.00	0.00	10.46	4.86	74.83	69.14	14.70	26.00	2.14	0.00	1.48	1.88	3.52
Green Bay MA #3080	541	3.23	0.51	0.00	19.35	9.98	58.20	58.96	21.94	31.05	1.75	0.00	1.06	1.72	2.24
Janesville-Beloit MA #3620	275	1.64	0.21	0.00	10.65	6.91	68.94	61.82	20.20	31.27	1.51	0.00	1.20	1.41	1.83
Kenosha PMA #3800	273	1.63	1.33	0.73	10.26	6.59	68.34	71.79	20.08	20.88	1.51	0.83	0.81	1.82	0.94
LaCrosse MA # 3870	144	0.86	1.41	0.00	11.59	5.56	65.58	52.08	21.43	42.36	0.99	0.00	1.05	0.68	2.03
Madison MA #4720	1,667	9.95	1.26	0.48	13.73	10.02	64.70	62.81	20.31	26.69	2.56	3.20	2.30	2.41	3.20
Racine PMA #6600	351	2.09	4.09	1.14	4.26	3.13	81.76	89.17	9.89	6.55	1.74	0.84	1.12	1.92	0.69
Sheboygan MA #7620	1,111	6.63	0.00	0.00	6.17	9.27	88.88	77.41	4.95	13.32	9.13	0.00	16.34	8.21	12.61
Wausau MA #8940	431	2.57	0.00	0.00	4.48	2.55	85.14	85.61	10.38	11.83	3.70	0.00	2.63	3.86	2.88
WI Non-MA AA	4,539	27.08	0.15	0.44	7.81	10.82	76.34	67.77	15.70	20.97	6.22	10.64	9.83	5.88	5.96

* Based on 2001 Peer HMDA WI.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: WISCONSIN								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha PMA #5080	26	37.68	13.81	19.23	16.02	15.38	50.60	53.85	19.57	11.54	3.12	4.48	2.86	3.06	2.56
Limited Review:															
Appleton-Oshkosh-Neenah MA #0460	8	11.59	3.51	12.50	11.36	25.00	74.62	62.50	10.52	0.00	7.69	100.00	28.57	6.06	0.00
Eau Claire MA #2290	2	2.90	0.00	0.00	10.92	0.00	53.11	50.00	35.98	50.00	4.17	0.00	0.00	3.70	5.88
Green Bay MA #3080	0	0.00	6.31	0.00	11.91	0.00	67.91	0.00	13.87	0.00	0.00	0.00	0.00	0.00	0.00
Janesville-Beloit MA #3620	2	2.90	6.28	0.00	9.60	0.00	64.82	50.00	19.30	50.00	2.94	0.00	0.00	0.00	8.33
Kenosha PMA #3800	0	0.00	10.03	0.00	6.82	0.00	70.57	0.00	12.58	0.00	0.00	0.00	0.00	0.00	0.00
LaCrosse MA # 3870	0	0.00	23.37	0.00	30.64	0.00	40.81	0.00	5.18	0.00	0.00	0.00	0.00	0.00	0.00
Madison MA #4720	6	8.70	15.91	0.00	34.20	16.67	41.70	50.00	8.18	33.33	2.00	0.00	1.41	1.27	7.14
Racine PMA #6600	2	2.90	7.16	50.00	6.80	0.00	69.20	50.00	16.16	0.00	3.92	14.29	0.00	2.50	0.00
Sheboygan MA #7620	4	5.80	0.00	0.00	15.96	25.00	83.63	75.00	0.42	0.00	13.64	0.00	0.00	15.00	0.00
Wausau MA #8940	0	0.00	0.00	0.00	10.56	0.00	84.25	0.00	5.19	0.00	0.00	0.00	0.00	0.00	0.00
WI Non-MA AA	19	27.54	0.09	0.00	4.62	15.79	77.14	73.68	18.16	10.53	10.17	0.00	66.67	9.76	6.06

* Based on 2001 Peer HMDA WI.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: WISCONSIN								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha PMA #5080	7,814	42.72	6.89	14.63	8.51	8.04	48.01	40.06	36.29	37.27	14.81	32.17	15.54	11.68	15.05
Limited Review:															
Appleton-Oshkosh-Neenah MA #0460	1,421	7.77	2.52	3.24	8.85	7.88	71.45	67.63	17.18	21.25	10.53	17.69	10.79	9.66	11.66
Eau Claire MA #2290	457	2.50	0.00	0.00	16.00	21.44	63.11	57.55	20.69	21.01	11.42	0.00	18.80	10.03	10.73
Green Bay MA #3080	698	3.82	6.01	3.44	14.75	12.46	61.24	64.61	17.94	19.48	6.04	1.91	6.82	6.39	5.60
Janesville-Beloit MA #3620	194	1.06	5.47	4.64	8.98	12.89	60.92	51.03	24.63	31.44	4.91	7.29	5.02	4.74	5.53
Kenosha PMA #3800	255	1.39	8.59	6.27	11.35	8.24	60.36	63.92	19.70	21.57	6.34	5.47	6.45	5.96	7.20
LaCrosse MA # 3870	227	1.24	16.75	22.47	18.87	21.59	50.45	42.29	13.89	13.66	4.25	7.75	3.57	2.82	5.62
Madison MA #4720	2,211	12.09	4.67	6.24	19.90	23.45	57.85	48.18	17.58	22.13	12.90	16.14	12.83	12.04	13.76
Racine PMA #6600	370	2.02	10.80	19.73	4.74	2.70	77.29	71.08	7.04	6.49	6.07	9.15	6.52	5.90	5.49
Sheboygan MA #7620	1,152	6.30	0.00	0.00	8.71	4.17	85.45	46.27	5.84	49.57	21.10	0.00	13.10	13.60	66.74
Wausau MA #8940	673	3.68	0.00	0.00	10.19	7.13	80.40	87.96	9.41	4.90	12.77	0.00	12.02	13.62	6.42
WI Non-MA AA	2,818	15.41	0.14	0.35	9.76	8.84	76.33	75.44	13.76	15.37	8.56	13.21	7.41	8.58	7.09

* Based on 2001 Peer Small Bus WI.

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

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: WISCONSIN								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha PMA #5080	5	0.92	0.80	0.00	3.64	0.00	53.55	40.00	41.94	60.00	1.72	0.00	0.00	0.00	4.76
Limited Review:															
Appleton-Oshkosh-Neenah MA #0460	8	1.47	0.27	0.00	1.30	0.00	90.11	100.00	8.31	0.00	0.85	0.00	0.00	0.91	0.00
Eau Claire MA #2290	0	0.00	0.00	0.00	15.34	0.00	78.94	0.00	5.73	0.00	0.00	0.00	0.00	0.00	0.00
Green Bay MA #3080	3	0.55	0.00	0.00	4.60	0.00	83.30	100.00	12.10	0.00	0.19	0.00	0.00	0.20	0.00
Janesville-Beloit MA #3620	10	1.84	0.47	0.00	1.26	0.00	76.69	100.00	21.57	0.00	1.42	0.00	0.00	1.88	0.00
Kenosha PMA #3800	8	1.47	0.42	0.00	4.62	0.00	86.13	100.00	8.82	0.00	5.26	0.00	0.00	5.26	0.00
LaCrosse MA # 3870	0	0.00	0.00	0.00	2.27	0.00	81.11	0.00	16.62	0.00	0.00	0.00	0.00	0.00	0.00
Madison MA #4720	12	2.21	0.44	0.00	8.06	0.00	77.07	83.33	14.44	16.67	1.87	0.00	0.00	1.93	3.23
Racine PMA #6600	18	3.31	0.27	0.00	0.00	0.00	95.93	94.44	3.79	5.56	5.17	0.00	0.00	5.17	0.00
Sheboygan MA #7620	22	4.05	0.00	0.00	0.81	0.00	97.37	100.00	1.82	0.00	12.50	0.00	0.00	12.62	0.00
Wausau MA #8940	52	9.58	0.00	0.00	0.00	0.00	97.55	100.00	2.45	0.00	4.20	0.00	0.00	4.31	0.00
WI Non-MA AA	405	74.59	0.00	0.00	7.54	10.86	80.48	82.22	11.98	6.91	5.29	0.00	20.00	5.24	1.98

* Based on 2001 Peer Small Bus WI.

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: WISCONSIN								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha PMA #5080	2,909	34.68	19.55	17.17	17.66	28.12	25.59	26.03	37.21	28.69	4.66	7.53	5.26	3.72	4.29
Limited Review:															
Appleton-Oshkosh-Neenah MA #0460	1,040	12.40	15.37	13.53	18.80	29.65	30.27	33.15	35.55	23.68	6.46	8.65	7.47	6.77	4.77
Eau Claire MA #2290	196	2.34	18.70	7.32	18.20	25.61	25.63	34.15	37.47	32.93	2.74	1.28	4.24	2.98	1.97
Green Bay MA #3080	240	2.86	17.09	4.66	17.89	25.85	28.63	31.78	36.38	37.71	2.52	1.40	2.25	2.71	2.85
Janesville-Beloit MA #3620	102	1.22	18.23	11.11	18.48	31.31	26.55	34.34	36.73	23.23	1.55	1.83	1.85	1.25	1.50
Kenosha PMA #3800	80	0.95	17.03	4.11	19.84	16.44	25.22	28.77	37.91	50.68	0.91	0.54	0.41	0.88	1.27
LaCrosse MA # 3870	49	0.58	17.32	4.35	18.49	32.61	26.27	17.39	37.93	45.65	0.83	0.00	2.19	0.38	0.74
Madison MA #4720	1,106	13.18	15.78	9.60	19.71	27.59	28.31	32.81	36.20	30.01	5.37	6.93	5.82	5.06	5.03
Racine PMA #6600	146	1.74	18.61	7.97	17.50	26.81	27.26	31.88	36.63	33.33	2.06	1.59	1.99	1.92	2.40
Sheboygan MA #7620	459	5.47	14.74	17.14	19.56	32.09	31.21	32.09	34.48	18.68	13.70	22.65	14.58	13.37	9.92
Wausau MA #8940	173	2.06	16.68	14.12	19.12	24.12	27.93	38.82	36.27	22.94	4.86	7.10	5.43	4.42	4.13
WI Non-MA AA	1,889	22.52	15.76	6.96	18.62	22.90	25.26	27.51	40.36	42.63	8.04	9.68	10.24	7.61	7.25

* Based on 2001 Peer HMDA WI.

** As a percentage of loans with borrower income information available. No information was available for 7.04% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: WISCONSIN								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha PMA #5080	575	34.27	19.55	13.74	17.66	21.57	25.59	30.96	37.21	33.74	7.97	8.92	8.26	7.34	8.08
Limited Review:															
Appleton-Oshkosh-Neenah MA #0460	74	4.41	15.37	13.70	18.80	28.77	30.27	27.40	35.55	30.14	2.66	5.71	3.58	1.65	2.37
Eau Claire MA #2290	40	2.38	18.70	15.00	18.20	25.00	25.63	27.50	37.47	32.50	3.29	7.14	4.03	2.15	2.92
Green Bay MA #3080	36	2.15	17.09	8.33	17.89	19.44	28.63	38.89	36.38	33.33	2.54	0.00	2.78	2.50	3.06
Janesville-Beloit MA #3620	38	2.26	18.23	7.89	18.48	18.42	26.55	36.84	36.73	36.84	2.69	1.98	2.21	3.14	2.81
Kenosha PMA #3800	47	2.80	17.03	19.57	19.84	21.74	25.22	34.78	37.91	23.91	6.80	13.51	7.14	7.84	4.17
LaCrosse MA # 3870	9	0.54	17.32	0.00	18.49	0.00	26.27	33.33	37.93	66.67	1.33	0.00	0.00	1.56	2.06
Madison MA #4720	74	4.41	15.78	9.46	19.71	27.03	28.31	31.08	36.20	32.43	3.10	4.12	3.93	2.33	3.11
Racine PMA #6600	61	3.64	18.61	16.39	17.50	26.23	27.26	27.87	36.63	29.51	5.80	4.69	5.73	5.15	7.02
Sheboygan MA #7620	59	3.52	14.74	16.95	19.56	18.64	31.21	35.59	34.48	28.81	5.09	6.06	4.72	4.31	6.21
Wausau MA #8940	48	2.86	16.68	8.33	19.12	16.67	27.93	41.67	36.27	33.33	6.88	3.57	4.67	9.34	6.71
WI Non-MA AA	617	36.77	15.76	8.59	18.62	18.15	25.26	31.93	40.36	41.33	15.36	16.80	16.26	15.34	14.72

* Based on 2001 Peer HMDA WI.

** As a percentage of loans with borrower income information available. No information was available for 0.12% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: WISCONSIN								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha PMA #5080	5,452	32.53	19.55	7.84	17.66	19.70	25.59	29.55	37.21	42.92	3.46	4.18	3.10	3.31	3.63
Limited Review:															
Appleton-Oshkosh-Neenah MA #0460	1,625	9.70	15.37	5.70	18.80	21.03	30.27	33.58	35.55	39.69	3.09	2.89	2.99	3.00	3.24
Eau Claire MA #2290	350	2.09	18.70	5.78	18.20	12.89	25.63	35.11	37.47	46.22	1.51	1.27	0.98	1.82	1.55
Green Bay MA #3080	541	3.23	17.09	4.22	17.89	15.46	28.63	31.53	36.38	48.80	1.94	0.74	1.58	1.71	2.48
Janesville-Beloit MA #3620	275	1.64	18.23	9.27	18.48	16.99	26.55	37.45	36.73	36.29	1.61	1.51	1.31	1.44	2.02
Kenosha PMA #3800	273	1.63	17.03	6.15	19.84	20.08	25.22	28.69	37.91	45.08	1.69	2.74	1.70	1.61	1.61
LaCrosse MA # 3870	144	0.86	17.32	2.21	18.49	11.03	26.27	22.79	37.93	63.97	1.07	0.70	0.49	0.71	1.60
Madison MA #4720	1,667	9.95	15.78	5.20	19.71	18.30	28.31	27.85	36.20	48.65	2.70	2.38	2.31	2.39	3.22
Racine PMA #6600	351	2.09	18.61	9.09	17.50	25.17	27.26	34.62	36.63	31.12	1.65	1.68	2.15	1.91	1.13
Sheboygan MA #7620	1,111	6.63	14.74	9.04	19.56	23.67	31.21	36.07	34.48	31.22	10.40	11.48	10.84	9.84	10.54
Wausau MA #8940	431	2.57	16.68	5.08	19.12	25.42	27.93	30.75	36.27	38.74	3.97	2.31	5.29	3.64	3.91
WI Non-MA AA	4,539	27.08	15.76	5.88	18.62	16.57	25.26	30.60	40.36	46.95	6.82	9.53	7.23	7.05	6.29

* Based on 2001 Peer HMDA WI.

** As a percentage of loans with borrower income information available. No information was available for 12.09% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: WISCONSIN		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Milwaukee-Waukesha PMA #5080	7,814	42.72	77.53	26.85	87.41	7.33	5.26	14.81	8.58
Limited Review:									
Appleton-Oshkosh-Neenah MA #0460	1,421	7.77	78.82	37.72	83.18	7.74	9.08	10.53	7.13
Eau Claire MA #2290	457	2.50	82.16	41.79	82.28	8.10	9.63	11.42	8.14
Green Bay MA #3080	698	3.82	77.56	50.00	82.23	8.74	9.03	6.04	5.31
Janesville-Beloit MA #3620	194	1.06	82.18	44.85	90.72	5.67	3.61	4.91	4.51
Kenosha PMA #3800	255	1.39	79.08	51.76	87.06	7.06	5.88	6.34	6.69
LaCrosse MA # 3870	227	1.24	81.00	51.54	80.62	9.69	9.69	4.25	3.56
Madison MA #4720	2,211	12.09	76.56	37.04	90.50	4.39	5.11	12.90	9.78
Racine PMA #6600	370	2.02	79.01	50.54	89.73	4.59	5.68	6.07	7.83
Sheboygan MA #7620	1,152	6.30	80.34	17.62	89.67	5.38	4.95	21.10	7.19
Wausau MA #8940	673	3.68	80.51	35.07	83.06	8.62	8.32	12.77	9.01
WI Non-MA AA	2,818	15.41	81.27	56.71	83.61	9.44	6.96	8.56	8.31

* Based on 2001 Peer Small Bus WI.

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 32.21% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: WISCONSIN			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Milwaukee-Waukesha PMA #5080	5	0.92	92.34	80.00	60.00	40.00	0.00	1.72	1.05
Limited Review:									
Appleton-Oshkosh-Neenah MA #0460	8	1.47	95.60	100.00	50.00	37.50	12.50	0.85	0.91
Eau Claire MA #2290	0	0.00	97.34	0.00	0.00	0.00	0.00	0.00	0.00
Green Bay MA #3080	3	0.55	94.04	100.00	100.00	0.00	0.00	0.19	0.21
Janesville-Beloit MA #3620	10	1.84	95.43	100.00	80.00	10.00	10.00	1.42	1.57
Kenosha PMA #3800	8	1.47	92.86	50.00	25.00	50.00	25.00	5.26	3.77
LaCrosse MA # 3870	0	0.00	97.98	0.00	0.00	0.00	0.00	0.00	0.00
Madison MA #4720	12	2.21	95.43	100.00	41.67	41.67	16.67	1.87	2.13
Racine PMA #6600	18	3.31	95.39	88.89	88.89	5.56	5.56	5.17	5.66
Sheboygan MA #7620	22	4.05	94.53	86.36	77.27	13.64	9.09	12.50	11.83
Wausau MA #8940	52	9.58	95.91	86.54	73.08	21.15	5.77	4.20	3.52
WI Non-MA AA	405	74.59	95.78	96.54	86.42	10.86	2.72	5.29	5.40

* Based on 2001 Peer Small Bus WI.

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the USB.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS			Geography: WISCONSIN								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total *	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans
Full Review:																		
Milwaukee-Waukesha PMA #5080	26,063	31.42	10.91	4.15	14.53	8.10	49.08	46.94	25.48	40.81	23.39	33.63	16.02	21.70	20.23	20.75	40.36	23.93
Limited Review:																		
Appleton-Oshkosh-Neenah MA #0460	4,616	5.57	0.68	0.41	7.61	6.20	82.51	80.07	9.21	13.32	20.85	28.28	17.18	22.69	23.63	23.30	38.34	25.73
Eau Claire MA #2290	3,573	4.31	0.00	0.00	11.83	6.38	71.82	70.75	16.35	22.84	23.42	16.75	16.50	20.91	19.98	24.95	40.10	37.40
Green Bay MA #3080	4,425	5.33	1.94	0.75	22.35	12.61	56.75	62.37	18.96	24.27	22.29	26.25	16.24	21.87	22.77	24.09	38.70	27.79
Janesville-Beloit MA #3620	2,015	2.43	1.04	0.30	14.10	5.86	67.15	64.81	17.71	29.03	22.54	21.46	16.84	22.16	21.40	28.14	39.22	28.24
Kenosha PMA #3800	2,498	3.01	4.02	1.92	14.09	7.33	65.04	66.93	16.85	23.82	20.87	21.28	17.42	21.49	21.98	25.53	39.74	31.70
LaCrosse MA # 3870	2,661	3.21	7.12	4.40	18.61	10.30	57.91	63.32	16.36	21.83	23.21	18.51	16.41	22.59	20.16	23.43	40.22	35.47
Madison MA #4720	11,018	13.28	6.48	3.31	22.20	15.32	56.52	62.01	14.80	19.36	21.34	28.08	17.25	23.63	21.16	24.39	40.24	23.90
Racine PMA #6600	2,639	3.18	8.08	2.96	6.36	3.98	75.73	81.74	9.80	11.33	22.69	29.63	16.28	21.19	21.28	22.31	39.75	26.88
Sheboygan MA #7620	2,252	2.71	0.00	0.00	10.41	8.75	85.71	81.97	3.88	9.28	21.03	33.82	17.68	22.34	23.09	23.51	38.20	20.33
Wausau MA #8940	2,292	2.76	0.00	0.00	7.81	3.18	83.14	81.59	9.05	15.23	21.51	25.66	17.59	21.39	22.23	24.07	38.67	28.88
WI Non-MA AA	18,895	22.78	0.22	0.16	7.39	10.21	77.28	73.62	15.12	16.01	21.30	20.15	15.62	19.82	20.24	24.75	42.84	35.28

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: WISCONSIN									
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002									
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Milwaukee-Waukesha PMA #5080	14	3,356	90	32,103	104	35,459	79.79	0	0
Limited Review:									
Appleton-Oshkosh-Neenah MA #0460	0	0	5	767	5	767	1.73	0	0
Eau Claire MA #2290	0	0	2	118	2	118	0.27	0	0
Green Bay MA #3080	1	151	7	373	8	523	1.18	0	0
Janesville-Beloit MA #3620	1	48	3	169	4	216	0.49	0	0
Kenosha PMA #3800	0	0	3	211	3	211	0.47	0	0
LaCrosse MA # 3870	1	180	6	63	7	243	0.55	0	0
Madison MA #4720	6	3,266	20	1,869	26	5,135	11.55	0	0
Racine PMA #6600	0	0	3	328	3	328	0.74	0	0
Sheboygan MA #7620	1	609	0	0	1	609	1.37	0	0
Wausau MA #8940	0	0	2	93	2	93	0.21	0	0
WI Non-MA AA	0	0	16	741	16	741	1.67	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: WISCONSIN				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Milwaukee-Waukesha PMA #5080	68.89	43	38.72	9.30	9.30	44.19	37.21	2	2	0	(1)	2	(1)	12.73	13.58	46.59	27.05
Limited Review:																	
Appleton-Oshkosh-Neenah MA #0460	2.43	5	4.39	20.00	40.00	20.00	20.00	0	0	0	0	0	0	0.46	7.85	81.97	9.71
Eau Claire MA #2290	1.71	5	4.39	0.00	20.00	40.00	40.00	0	0	0	0	0	0	0.00	11.46	70.58	17.61
Green Bay MA #3080	1.65	3	2.63	33.33	33.33	33.33	0.00	0	0	0	0	0	0	1.55	20.21	57.43	20.36
Janesville-Beloit MA #3620	0.14	1	0.88	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.73	13.84	66.64	18.79
Kenosha PMA #3800	1.12	4	3.51	0.00	0.00	75.00	25.00	0	2	(1)	0	(1)	0	4.30	14.28	64.46	16.97
LaCrosse MA # 3870	0.64	2	1.75	50.00	50.00	0.00	0.00	0	0	0	0	0	0	6.38	16.21	60.78	16.63
Madison MA #4720	9.15	9	7.89	0.00	22.22	66.67	11.11	0	0	0	0	0	0	6.86	19.92	57.96	15.26
Racine PMA #6600	1.35	3	2.63	0.00	0.00	100.00	0.00	0	2	0	0	(2)	0	9.02	6.05	74.46	10.12
Sheboygan MA #7620	2.07	2	1.75	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	9.49	86.38	4.13
Wausau MA #8940	1.17	5	4.39	0.00	20.00	60.00	20.00	0	0	0	0	0	0	0.00	6.87	83.98	9.16
WI Non-MA AA	9.69	32	28.07	0.00	18.75	71.88	9.38	0	2	0	0	(2)	0	0.24	6.87	76.90	15.98

Table 1. Lending Volume

LENDING VOLUME													Geography: WYOMING				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***								
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)									
Full Review:																				
Cheyenne MA #1580	25.21	134	11,028	72	10,587	2	250	4	10,697	212	32,562	28.50								
Limited Review:																				
Casper MA #1350	9.63	36	2,844	45	4,173	0	0	0	0	81	7,017	6.45								
WY Non-MA AA	65.16	313	23,510	230	10,265	4	552	1	1,183	548	35,510	65.05								

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.
 ** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME													Geography: WYOMING				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***						
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)							
Full Review:																				
Cheyenne MA #1580	21.00	851	6,845	0	0	0	0	108	2,138	242	1,432	10	607	28.50						
Limited Review:																				
Casper MA #1350	11.40	462	3,644	0	0	0	0	46	971	167	1,147	9	263	6.45						
WY Non-MA AA	67.60	2,739	23,896	0	0	0	0	447	8,534	881	5,650	60	2,003	65.05						

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.
 ** The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. Rated Area refers to the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: WYOMING		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Cheyenne MA #1580	491	2,668	0	0	
Limited Review:					
Casper MA #1350	240	1,263	0	0	
WY Non-MA AA	1,351	7,709	0	0	

* The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: WYOMING								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Cheyenne MA #1580	21	28.00	0.00	0.00	29.11	23.81	47.31	38.10	23.57	38.10	0.39	0.00	0.51	0.08	0.89
Limited Review:															
Casper MA #1350	5	6.67	4.26	0.00	13.08	0.00	49.43	60.00	33.24	40.00	0.18	0.00	0.00	0.25	0.15
WY Non-MA AA	49	65.33	0.14	0.00	17.10	18.37	55.28	46.94	27.47	34.69	0.61	0.00	1.40	0.52	0.46

* Based on 2001 Peer Mortgage Data: WY.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: WYOMING								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Cheyenne MA #1580	34	31.78	0.00	0.00	29.11	20.59	47.31	38.24	23.57	41.18	7.92	0.00	3.92	8.62	9.18
Limited Review:															
Casper MA #1350	4	3.74	4.26	0.00	13.08	50.00	49.43	25.00	33.24	25.00	2.75	0.00	7.69	1.85	2.63
WY Non-MA AA	69	64.49	0.14	0.00	17.10	15.94	55.28	40.58	27.47	43.48	10.06	0.00	12.50	6.22	14.63

* Based on 2001 Peer Mortgage Data: WY.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: WYOMING								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Cheyenne MA #1580	78	26.09	0.00	0.00	29.11	16.67	47.31	53.85	23.57	29.49	1.31	0.00	0.77	1.68	1.15
Limited Review:															
Casper MA #1350	27	9.03	4.26	0.00	13.08	3.70	49.43	59.26	33.24	37.04	0.31	0.00	0.00	0.32	0.36
WY Non-MA AA	194	64.88	0.14	0.00	17.10	11.86	55.28	45.88	27.47	42.27	1.79	0.00	2.87	1.64	1.68

* Based on 2001 Peer Mortgage Data: WY.

** Home mortgage refinance loans originated and purchased in the MA/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 number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: WYOMING								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Cheyenne MA #1580	1	50.00	0.00	0.00	34.39	0.00	41.68	100.00	23.93	0.00	20.00	0.00	0.00	33.33	0.00
Limited Review:															
Casper MA #1350	0	0.00	17.36	0.00	2.14	0.00	27.79	0.00	52.72	0.00	0.00	0.00	0.00	0.00	0.00
WY Non-MA AA	1	50.00	2.29	0.00	26.16	0.00	45.62	100.00	25.92	0.00	11.11	0.00	0.00	25.00	0.00

* Based on 2001 Peer Mortgage Data: WY.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: WYOMING								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Cheyenne MA #1580	72	20.75	0.00	0.00	46.04	52.78	38.15	27.78	15.81	19.44	1.79	0.00	2.73	0.56	2.02
Limited Review:															
Casper MA #1350	45	12.97	25.85	15.56	13.12	33.33	39.83	35.56	21.21	15.56	0.85	0.40	0.74	0.82	0.83
WY Non-MA AA	230	66.28	0.63	0.00	21.69	18.26	58.49	57.83	19.19	23.91	2.19	0.00	2.04	1.87	1.95

* Based on 2001 Peer Small Business Data: WY.

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

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: WYOMING										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Farms***	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	% of Farms**	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Cheyenne MA #1580	2	33.33	0.00	0.00	43.87	0.00	18.40	0.00	37.74	100.00	3.17	0.00	0.00	0.00	10.53	
Limited Review:																
Casper MA #1350	0	0.00	10.34	0.00	18.62	0.00	45.52	0.00	25.52	0.00	0.00	0.00	0.00	0.00	0.00	
WY Non-MA AA	4	66.67	0.55	0.00	18.03	25.00	68.03	50.00	13.39	25.00	0.19	0.00	0.00	0.18	0.64	

* Based on 2001 Peer Small Business Data: WY.

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

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: WYOMING										Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Cheyenne MA #1580	21	28.00	18.84	0.00	19.00	16.67	23.75	22.22	38.41	61.11	0.37	0.00	0.00	0.00	0.94	
Limited Review:																
Casper MA #1350	5	6.67	20.31	0.00	17.76	20.00	24.48	20.00	37.45	60.00	0.21	0.00	0.27	0.00	0.43	
WY Non-MA AA	49	65.33	19.42	7.50	17.24	22.50	23.14	37.50	40.20	32.50	0.71	1.12	1.16	0.73	0.41	

* Based on 2001 Peer Mortgage Data: WY.

** As a percentage of loans with borrower income information available. No information was available for 16.00% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: WYOMING								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Cheyenne MA #1580	34	31.78	18.84	2.94	19.00	20.59	23.75	23.53	38.41	52.94	8.11	0.00	11.76	7.46	9.02
Limited Review:															
Casper MA #1350	4	3.74	20.31	0.00	17.76	50.00	24.48	0.00	37.45	50.00	2.80	0.00	5.56	0.00	4.55
WY Non-MA AA	69	64.49	19.42	1.45	17.24	13.04	23.14	18.84	40.20	66.67	10.32	2.33	5.75	8.74	14.22

* Based on 2001 Peer Mortgage Data: WY.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: WYOMING								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	% Families***	% USB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Cheyenne MA #1580	78	26.09	18.84	1.56	19.00	21.88	23.75	28.13	38.41	48.44	1.77	0.00	1.76	1.13	2.28
Limited Review:															
Casper MA #1350	27	9.03	20.31	0.00	17.76	8.70	24.48	39.13	37.45	52.17	0.40	0.00	0.45	0.24	0.49
WY Non-MA AA	194	64.88	19.42	5.81	17.24	19.19	23.14	27.91	40.20	47.09	2.22	2.86	2.89	1.93	2.13

* Based on 2001 Peer Mortgage Data: WY.

** As a percentage of loans with borrower income information available. No information was available for 13.38% of loans originated and purchased by USB.

*** Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: WYOMING				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total**	% of Businesses***	% USB Loans****	\$ 100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less	
Full Review:										
Cheyenne MA #1580	72	20.75	69.25	44.44	68.06	13.89	18.06	1.79	1.83	
Limited Review:										
Casper MA #1350	45	12.97	71.70	37.78	86.67	2.22	11.11	0.85	0.38	
WY Non-MA AA	230	66.28	73.70	57.39	90.43	3.48	6.09	2.19	1.83	

* Based on 2001 Peer Small Business Data: WY.

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 22.77% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: WYOMING				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*		
	#	% of Total**	% of Farms***	% USB Loans****	\$ 100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev\$ 1 Million or Less	
Full Review:										
Cheyenne MA #1580	2	33.33	93.87	50.00	50.00	50.00	0.00	3.17	1.85	
Limited Review:										
Casper MA #1350	0	0.00	95.17	0.00	0.00	0.00	0.00	0.00	0.00	
WY Non-MA AA	4	66.67	93.53	100.00	75.00	0.00	25.00	0.19	0.20	

* Based on 2001 Peer Small Business Data: WY.

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 16.67% of small loans to farms originated and purchased by the USB.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS				Geography: WYOMING								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Geographic Distribution										Borrower Distribution								
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		
	#	% of Total *	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	% of Hhlds**	% of USB Loans	
Full Review:																			
Cheyenne MA #1580	851	21.00	0.00	0.00	35.58	25.97	43.76	45.48	20.65	28.55	21.65	13.62	17.89	21.03	19.71	24.37	40.75	40.98	
Limited Review:																			
Casper MA #1350	462	11.40	6.23	6.71	13.34	10.82	49.11	46.10	31.32	36.36	23.64	10.35	16.19	15.86	20.25	27.53	39.91	46.26	
WY Non-MA AA	2,739	67.60	0.80	0.47	20.01	14.90	53.99	51.95	25.20	32.57	24.08	14.38	15.45	19.62	19.07	23.69	41.40	42.31	

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS				Geography: WYOMING				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**			
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)		
Full Review:											
Cheyenne MA #1580	6	1,232	10	1,117	16	2,349	59.23	0	0		
Limited Review:											
Casper MA #1350	3	723	3	9	6	732	18.46	0	0		
WY Non-MA AA	3	777	12	108	15	885	22.31	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: WYOMING				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Cheyenne MA #1580	28.50	2	14.29	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	35.12	43.92	20.96
Limited Review:																	
Casper MA #1350	6.45	1	7.14	100.00	0.00	0.00	0.00	0	0	0	0	0	0	4.98	12.05	49.33	33.65
WY Non-MA AA	65.05	11	78.57	0.00	36.36	45.45	18.18	0	0	0	0	0	0	0.88	18.36	52.22	27.57