

**Table 1. Lending Volume**

LENDING VOLUME		State: IOWA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Des Moines	63.90	1,959	199,592	247	34,997	12	1,153	0	0	2,218	235,742	54.16
Limited-Scope Review:												
Sioux City (IA-NE)	1.96	62	4,652	4	52	2	450	0	0	68	5,154	2.04
Iowa Non-MSA	34.14	820	51,133	145	16,142	220	16,956	0	0	1,185	84,231	43.81

(\*) Loan Data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.  
 (\*\*) The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001  
 (\*\*\*) Deposit data as of June 30, 2001. Rated area refers to either the state or multistate MSA rating area.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE															State: IOWA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***											
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp							
<b>Full-Scope Review:</b>																						
Des Moines	689	78.30	1.56	1.60	11.53	7.26	64.40	60.23	22.51	30.91	3.44	4.08	3.78	3.39	3.46							
<b>Limited-Scope Review:</b>																						
Sioux City (IA-NE)	12	1.36	1.77	0.00	14.68	8.33	52.12	33.33	31.42	58.33	0.38	0.00	0.00	0.35	0.54							
Iowa Non-MSA	179	20.34	NA	NA	0.47	0.56	90.42	81.56	9.11	17.88	7.59	NA	4.35	6.97	12.15							

(\*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.  
 (\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.  
 (\*\*\*) Based on 2001 Peer Mortgage Data: Midwest Region.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT												State: IOWA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Des Moines	112	64.74	1.56	0.89	11.53	3.57	64.40	65.18	22.51	30.36	3.44	3.23	1.23	3.35	4.54			
Limited-Scope Review:																		
Sioux City (IA-NE)	4	2.31	1.77	25.00	14.68	0.00	52.12	50.00	31.42	25.00	0.68	16.67	0.00	0.65	0.47			
Iowa Non-MSA	57	32.95	NA	NA	0.47	0.00	90.42	89.47	9.11	10.53	12.56	NA	0.00	12.74	12.50			

(\*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.  
 (\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.  
 (\*\*\*) Based on 2001 Peer Mortgage Data: Midwest Region.

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE												State: IOWA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Des Moines	1,157	64.75	1.56	1.04	11.53	5.01	64.40	55.83	22.51	38.12	5.17	3.37	2.91	4.63	6.90			
Limited-Scope Review:																		
Sioux City (IA-NE)	46	2.57	1.77	0.00	14.68	17.39	52.12	50.00	31.42	32.61	1.11	0.00	1.31	1.10	1.09			
Iowa Non-MSA	584	32.68	NA	NA	0.47	0.17	90.42	84.59	9.11	15.24	20.21	NA	6.25	20.10	21.54			

(\*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.  
 (\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.  
 (\*\*\*) Based on 2001 Peer Mortgage Data: Midwest Region.

**Table 5. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															State: IOWA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***										
	#	% of Total*	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:																					
Des Moines	247	62.37	12.67	11.74	9.31	6.48	46.53	42.91	31.50	38.87	0.94	1.44	0.50	0.78	1.22						
Limited-Scope Review:																					
Sioux City (IA-NE)	4	1.01	23.94	50.00	11.99	0.00	35.27	0.00	24.73	50.00	0.07	0.00	0.00	0.00	0.00						
Iowa Non-MSA	145	36.62	NA	NA	8.35	5.52	87.44	87.59	4.21	6.90	3.24	NA	4.17	3.19	4.44						

(\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.  
 (\*\*) Source of Data-Dunn and Bradstreet (2002).  
 (\*\*\*) Based on 2001 Peer Small Business Data US&PR.

**Table 6. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															State: IOWA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***										
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp						
<b>Full-Scope Review:</b>																					
Des Moines	12	5.13	0.80	0.00	3.92	0.00	80.74	58.33	14.54	41.67	2.37	0.00	0.00	1.97	6.25						
<b>Limited-Scope Review:</b>																					
Sioux City (IA-NE)	2	0.85	1.75	0.00	2.46	0.00	79.82	100.00	15.79	0.00	0.00	0.00	0.00	0.00	0.00						
Iowa Non-MSA	220	94.02	NA	NA	1.01	0.45	97.19	89.55	1.80	10.00	22.43	NA	50.00	21.04	47.22						

(\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.  
 (\*\*) Source of Data-Dunn and Bradstreet (2002).  
 (\*\*\*) Based on 2001 Peer Small Farm Data US&PR.

**Table 7. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE															State: IOWA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****										
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:																					
Des Moines	689	78.30	16.96	19.94	18.79	30.13	27.01	25.19	37.25	24.74	3.73	5.19	3.27	3.45	3.67						
Limited-Scope Review:																					
Sioux City (IA-NE)	12	1.36	19.08	18.18	18.52	45.45	23.77	27.27	38.63	9.09	0.44	0.00	1.10	0.44	0.00						
Iowa Non-MSA	179	20.34	16.12	11.24	19.66	21.91	26.79	28.09	37.42	38.76	8.45	8.06	6.44	8.16	10.43						

(\*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.  
 (\*\*) Percentage of Families is based on 1990 Census information.  
 (\*\*\*) As a percentage of loans with borrower income information available. No information was available for 2.73% of loans originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Mortgage Data: Midwest Region.

**Table 8. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT												State: IOWA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****							
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp			
<b>Full-Scope Review:</b>																		
Des Moines	112	64.74	16.96	12.50	18.79	14.29	27.01	31.25	37.25	41.96	3.55	2.67	2.35	3.37	5.26			
<b>Limited-Scope Review:</b>																		
Sioux City (IA-NE)	4	2.31	19.08	75.00	18.52	0.00	23.77	0.00	38.63	25.00	0.69	3.66	0.00	0.00	0.52			
Iowa Non-MSA	57	32.95	16.12	7.02	19.66	19.30	26.79	29.82	37.42	43.86	12.66	5.77	11.76	12.10	16.20			

(\*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.  
 (\*\*) Percentage of Families is based on 1990 Census information.  
 (\*\*\*) As a percentage of loans with borrower income information available. No information was available 0.00% of loans originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Mortgage Data: Midwest Region.



**Table 9. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE												State: IOWA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****							
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp			
<b>Full-Scope Review:</b>																		
Des Moines	1,157	64.75	16.96	8.50	18.79	21.47	27.01	28.53	37.25	41.50	5.93	3.95	5.28	5.59	7.36			
<b>Limited-Scope Review:</b>																		
Sioux City (IA-NE)	46	2.57	19.08	6.98	18.52	34.88	23.77	25.58	38.63	32.56	1.42	1.07	1.82	1.31	1.38			
Iowa Non-MSA	584	32.68	16.12	6.90	19.66	19.31	26.79	30.00	37.42	43.79	23.29	13.37	20.05	25.59	25.88			

(\*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.  
 (\*\*) Percentage of Families is based on 1990 Census information.  
 (\*\*\*) As a percentage of loans with borrower income information available. No information was available for 2.57% of loans originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Mortgage Data: Midwest Region.

**Table 10. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES State: IOWA Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Des Moines	247	62.37	66.92	55.47	71.26	11.34	17.41	0.94	0.94
Limited-Scope Review:									
Sioux City (IA-NE)	4	1.01	71.03	75.00	100.00	0.00	0.00	0.07	0.16
Iowa Non-MSA	145	36.62	74.72	62.76	80.69	7.59	11.72	3.24	3.78

(\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.  
 (\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 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 13.89% of small loans to businesses originated/purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Small Business Data US&PR.

**Table 11. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS State: IOWA Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
<b>Full-Scope Review:</b>									
Des Moines	12	5.13	96.30	91.67	66.67	25.00	8.33	2.37	2.54
<b>Limited-Scope Review:</b>									
Sioux City (IA-NE)	2	0.85	95.79	0.00	50.00	0.00	50.00	0.00	0.00
Iowa Non-MSA	220	94.02	97.86	85.45	80.00	13.64	6.36	22.43	20.25

(\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.  
 (\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 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 11.54% of small loans to farms originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Small Farm Data US&PR.

**Table 12. Qualified Investments**

QUALIFIED INVESTMENTS State: IOWA Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Des Moines	2	142	27	330	29	472	5.39	0	0
Limited-Scope Review:									
Sioux City (IA-NE)	2	1,500	3	6,609	5	8,109	92.59	0	0
Iowa Non-MSA	0	0	11	177	11	177	2.02	0	0

(\*) "Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.  
 (\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

**Table 13. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS														State: IOWA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001			
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population							
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography					
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp		
Full-Scope Review:																			
Des Moines	54.16	7	43.75	14.29	14.29	42.86	28.57	1	0	- 1	0	0	0	3.79	13.48	61.49	21.24		
Limited-Scope Review:																			
Sioux City (IA-NE)	2.04	1	6.25	100.00	0.00	0.00	0.00	1	0	0	0	0	- 1	4.60	16.96	50.03	28.41		
Iowa Non-MSA	43.81	8	50.00	NA	12.50	87.50	0.00	2	0	NA	0	- 1	- 1	NA	1.46	90.01	8.53		

**Table 1. Lending Volume**

LENDING VOLUME		State: KANSAS				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Wichita	49.12	2,868	208,936	681	111,385	37	2,317	1	28	3,587	322,666	48.22
Limited-Scope Review:												
Lawrence	3.34	216	21,243	27	4,944	1	100	0	0	244	26,287	1.09
Topeka	11.87	771	59,591	95	14,108	1	213	0	0	867	73,912	11.48
Kansas Non-MSA	35.67	1,908	109,967	464	69,176	233	20,862	0	0	2,605	200,005	39.21

(\*) Loan Data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.  
 (\*\*) The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001  
 (\*\*\*) Deposit data as of June 30, 2001. Rated area refers to either the state or multistate MSA rating area.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE															State: KANSAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***										
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:																					
Wichita	1,168	54.12	3.27	1.20	13.83	16.87	60.63	50.17	22.28	31.76	4.55	6.78	6.95	4.51	3.80						
Limited-Scope Review:																					
Lawrence	90	4.17	0.13	0.00	11.10	8.89	64.74	63.33	24.03	27.78	1.89	0.00	1.66	2.23	1.47						
Topeka	250	11.58	1.71	0.40	20.45	12.00	44.59	46.80	33.25	40.80	4.32	0.00	3.42	4.66	4.38						
Kansas Non-MSA	650	30.12	NA	NA	10.51	9.23	58.14	56.00	31.35	34.77	7.73	NA	8.89	8.01	7.14						

(\*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.  
 (\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.  
 (\*\*\*) Based on 2001 Peer Mortgage Data: Midwest Region.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		State: KANSAS					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Wichita	225	54.74	3.27	2.22	13.83	9.78	60.63	56.00	22.28	32.00	5.85	5.13	5.77	5.53	6.54	
Limited-Scope Review:																
Lawrence	23	5.60	0.13	0.00	11.10	21.74	64.74	52.17	24.03	26.09	8.37	0.00	13.33	7.24	8.77	
Topeka	32	7.79	1.71	3.13	20.45	18.75	44.59	46.88	33.25	31.25	3.29	5.88	4.63	3.54	2.29	
Kansas Non-MSA	131	31.87	NA	NA	10.51	6.11	58.14	57.25	31.35	36.64	13.13	NA	6.25	13.19	15.09	

(\*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.  
 (\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.  
 (\*\*\*) Based on 2001 Peer Mortgage Data: Midwest Region.



**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE															State: KANSAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***										
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:																					
Wichita	1,475	46.19	3.27	1.36	13.83	10.44	60.63	58.64	22.28	29.56	6.91	6.74	8.41	7.25	6.06						
Limited-Scope Review:																					
Lawrence	103	3.23	0.13	0.97	11.10	15.53	64.74	59.22	24.03	24.27	1.71	33.33	3.81	1.75	1.12						
Topeka	489	15.31	1.71	0.41	20.45	10.84	44.59	43.15	33.25	45.60	8.71	4.55	7.40	9.27	8.57						
Kansas Non-MSA	1,126	35.26	NA	NA	10.51	9.41	58.14	54.00	31.35	36.59	11.67	NA	13.01	13.57	9.46						

(\*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.  
 (\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.  
 (\*\*\*) Based on 2001 Peer Mortgage Data: Midwest Region.

**Table 5. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															State: KANSAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***										
	#	% of Total*	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:																					
Wichita	681	53.75	6.51	7.93	20.16	17.33	49.27	46.55	24.05	28.19	3.06	4.18	2.95	3.24	2.91						
Limited-Scope Review:																					
Lawrence	27	2.13	2.06	0.00	14.69	22.22	58.50	22.22	24.75	55.56	0.50	0.00	1.10	0.11	1.03						
Topeka	95	7.50	12.27	8.42	23.00	36.84	35.10	27.37	29.31	27.37	0.95	0.96	1.82	0.80	0.63						
Kansas Non-MSA	464	36.62	NA	NA	21.78	14.66	54.15	57.54	24.06	27.80	3.50	NA	1.75	4.46	3.79						

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

(\*\*) Source of Data-Dunn and Bradstreet 2002.

(\*\*\*) Based on 2001 Peer Small Business Data US&PR.

**Table 6. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															State: KANSAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***										
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp						
<b>Full-Scope Review:</b>																					
Wichita	37	13.60	1.16	0.00	4.37	0.00	75.74	89.19	18.73	10.81	7.82	0.00	0.00	7.79	10.00						
<b>Limited-Scope Review:</b>																					
Lawrence	1	0.37	0.00	0.00	3.26	0.00	81.16	0.00	15.58	100.00	3.13	0.00	0.00	0.00	10.00						
Topeka	1	0.37	3.79	0.00	9.66	0.00	59.66	0.00	26.90	100.00	0.00	0.00	0.00	0.00	0.00						
Kansas Non-MSA	233	85.66	NA	NA	4.55	2.15	73.05	64.38	22.41	33.48	13.16	NA	9.52	13.51	12.93						

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

(\*\*) Source of Data-Dunn and Bradstreet (2002).

(\*\*\*) Based on 2001 Peer Small Farm Data US&PR.

**Table 7. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: KANSAS					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
<b>Full-Scope Review:</b>																
Wichita	1,168	54.12	18.22	18.69	18.32	31.81	25.69	20.87	37.76	28.63	5.24	5.09	5.46	4.28	6.07	
<b>Limited-Scope Review:</b>																
Lawrence	90	4.17	20.06	8.75	16.21	17.50	25.34	21.25	38.39	52.50	2.08	2.96	2.09	1.40	2.40	
Topeka	250	11.58	18.04	15.32	17.91	22.55	26.14	25.96	37.91	36.17	4.68	4.67	4.27	4.94	4.87	
Kansas Non-MSA	650	30.12	16.15	6.02	18.06	24.88	23.91	27.10	41.87	42.00	8.99	6.21	10.10	8.45	9.26	

(\*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.  
 (\*\*) Percentage of Families is based on 1990 Census information.  
 (\*\*\*) As a percentage of loans with borrower income information available. No information was available for 9.55% of loans originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Mortgage Data: Midwest Region.

**Table 8. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT												State: KANSAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****							
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp			
<b>Full-Scope Review:</b>																		
Wichita	225	54.74	18.22	11.66	18.32	20.18	25.69	25.56	37.76	42.60	5.91	5.37	4.80	4.65	7.99			
<b>Limited-Scope Review:</b>																		
Lawrence	23	5.60	20.06	0.00	16.21	8.70	25.34	26.09	38.39	65.22	8.62	0.00	5.00	6.25	13.54			
Topeka	32	7.79	18.04	6.25	17.91	25.00	26.14	25.00	37.91	43.75	3.36	1.92	3.75	1.41	5.80			
Kansas Non-MSA	131	31.87	16.15	5.34	18.06	7.63	23.91	28.24	41.87	58.78	13.34	1.64	5.63	12.76	19.06			

(\*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.  
 (\*\*) Percentage of Families is based on 1990 Census information.  
 (\*\*\*) As a percentage of loans with borrower income information available. No information was available 0.49% of loans originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Mortgage Data: Midwest Region.

**Table 9. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE												State: KANSAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****							
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp			
<b>Full-Scope Review:</b>																		
Wichita	1,475	46.19	18.22	8.88	18.32	19.13	25.69	29.39	37.76	42.60	8.37	7.09	6.93	8.51	9.49			
<b>Limited-Scope Review:</b>																		
Lawrence	103	3.23	20.06	6.52	16.21	13.04	25.34	31.52	38.39	48.91	1.86	2.72	1.31	2.47	1.62			
Topeka	489	15.31	18.04	8.57	17.91	18.42	26.14	29.12	37.91	43.90	10.39	7.52	8.83	10.24	12.16			
Kansas Non-MSA	1,126	35.26	16.15	4.78	18.06	13.69	23.91	24.72	41.87	56.80	13.22	11.65	11.64	12.52	14.11			

(\*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.  
 (\*\*) Percentage of Families is based on 1990 Census information.  
 (\*\*\*) As a percentage of loans with borrower income information available. No information was available for 5.04% of loans originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Mortgage Data: Midwest Region.

**Table 10. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES State: KANSAS Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Wichita	681	53.75	69.97	50.51	62.85	17.18	19.97	3.06	3.11
Limited-Scope Review:									
Lawrence	27	2.13	71.78	51.85	62.96	3.70	33.33	0.50	0.55
Topeka	95	7.50	70.29	63.16	68.42	12.63	18.95	0.95	1.10
Kansas Non-MSA	464	36.62	74.07	56.68	65.73	15.52	18.75	3.50	3.24

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 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 17.44% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2001 Peer Small Business Data US&PR.

**Table 11. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS										State: KANSAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****									
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less								
<b>Full-Scope Review:</b>																	
Wichita	37	13.60	94.06	56.76	86.49	10.81	2.70	7.82	5.37								
<b>Limited-Scope Review:</b>																	
Lawrence	1	0.37	93.84	100.00	100.00	0.00	0.00	3.13	3.70								
Topeka	1	0.37	93.10	0.00	0.00	100.00	0.00	0.00	0.00								
Kansas Non-MSA	233	85.66	95.31	76.39	71.67	20.60	7.73	13.16	10.86								

(\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.  
 (\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 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 19.12% of small loans to farms originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Small Farm Data US&PR.



**Table 12. Qualified Investments**

QUALIFIED INVESTMENTS State: KANSAS Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Wichita	1	100	29	462	30	562	22.31	0	0
Limited-Scope Review:									
Lawrence	0	0	2	5	2	5	0.20	0	0
Topeka	3	1,436	11	110	14	1,546	61.37	0	0
Kansas Non-MSA	2	301	35	105	37	406	16.12	0	0

(\*) "Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.  
 (\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

**Table 13. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS														State: KANSAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001			
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography					
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp		
Full-Scope Review:																			
Wichita	48.22	19	38.00	5.26	31.58	42.11	21.05	1	0	0	0	- 1	0	5.44	17.21	57.37	19.99		
Limited-Scope Review:																			
Lawrence	1.09	1	2.00	0.00	100.00	0.00	0.00	0	0	0	0	0	0	5.98	16.47	57.15	20.40		
Topeka	11.48	6	12.00	33.33	16.67	50.00	0.00	1	0	0	0	- 1	2.53	24.21	42.08	31.14			
Kansas Non-MSA	39.21	24	48.00	NA	29.17	45.83	25.00	1	1	NA	0	0	0	NA	12.38	58.04	29.30		

**Table 1. Lending Volume**

LENDING VOLUME		State: MARYLAND				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Baltimore	89.74	11,598	1,520,877	2,591	263,104	6	107	11	356,793	14,206	2,140,881	94.36
Limited-Scope Review:												
Maryland Non-MSA	10.26	1,369	157,025	245	31,613	9	444	1	100	1,624	189,182	5.64

(\*) Loan data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.  
 (\*\*) The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001  
 (\*\*\*) Deposit data as of June 30, 2001. Rated area refers to either the state or multistate MSA rating area.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: MARYLAND					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Baltimore	5,388	91.29	2.82	2.17	14.95	13.12	47.90	45.36	34.33	39.25	3.64	4.06	4.66	3.64	3.36	
Limited-Scope Review:																
Maryland Non-MSA	514	8.71	0.15	2.14	7.73	11.28	65.66	54.28	26.41	27.24	2.96	5.33	3.00	2.68	3.05	

(\*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.  
 (\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.  
 (\*\*\*) Based on 2001 Peer Mortgage Data: Northeast Region.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT												State: MARYLAND		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Baltimore	997	88.54	2.82	2.31	14.95	12.54	47.90	40.32	34.33	44.83	11.42	9.17	12.12	8.55	14.96			
Limited-Scope Review:																		
Maryland Non-MSA	129	11.46	0.15	0.78	7.73	4.65	65.66	56.59	26.41	37.21	13.65	50.00	8.57	11.95	17.26			

(\*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.  
 (\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.  
 (\*\*\*) Based on 2001 Peer Mortgage Data: Northeast Region.

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE												State: MARYLAND		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Baltimore	5,206	87.76	2.82	2.17	14.95	12.35	47.90	42.82	34.33	42.60	3.89	7.98	6.35	3.55	3.80			
Limited-Scope Review:																		
Maryland Non-MSA	726	12.24	0.15	0.96	7.73	6.34	65.66	60.06	26.41	30.85	4.68	4.55	4.63	4.83	4.50			

(\*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.  
 (\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.  
 (\*\*\*) Based on 2001 Peer Mortgage Data: Northeast Region.

**Table 5. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: MARYLAND		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Baltimore	2,591	91.36	4.85	4.97	15.53	14.76	43.51	43.38	35.79	36.89	1.78	1.91	2.13	1.73	1.84			
Limited-Scope Review:																		
Maryland Non-MSA	245	8.64	0.56	0.82	11.07	10.20	66.90	61.22	21.20	27.76	1.18	2.86	1.75	1.00	1.62			

(\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.  
 (\*\*) Source of Data-Dunn and Bradstreet (2002).  
 (\*\*\*) Based on 2001 Peer Small Business Data US&PR.

**Table 6. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS		State: MARYLAND					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
<b>Full-Scope Review:</b>																
Baltimore	6	40.00	0.92	0.00	4.39	0.00	49.75	33.33	44.93	66.67	0.00	0.00	0.00	0.00	0.00	
<b>Limited-Scope Review:</b>																
Maryland Non-MSA	9	60.00	0.09	0.00	5.71	0.00	78.02	44.44	16.18	55.56	5.26	0.00	0.00	5.41	5.71	

(\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.  
 (\*\*) Source of Data-Dunn and Bradstreet (2002).  
 (\*\*\*) Based on 2001 Peer Small Farm Data US&PR.



**Table 7. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE															State: MARYLAND		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****										
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp				
Full-Scope Review:																					
Baltimore	5,388	91.29	19.51	13.06	17.84	37.31	23.82	16.31	38.83	33.31	3.76	4.54	5.79	2.43	3.25						
Limited-Scope Review:																					
Maryland Non-MSA	514	8.71	18.08	4.37	17.60	11.49	22.96	15.86	41.36	68.28	2.90	2.85	1.99	1.88	3.71						

(\*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.  
 (\*\*) Percentage of Families is based on 1990 Census information.  
 (\*\*\*) As a percentage of loans with borrower income information available. No information was available for 15.57% of loans originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Mortgage Data: Northeast Region.

**Table 8. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: MARYLAND					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****					
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp	
<b>Full-Scope Review:</b>																
Baltimore	997	88.54	19.51	9.83	17.84	17.85	23.82	20.36	38.83	51.96	12.31	8.79	9.78	9.95	15.69	
<b>Limited-Scope Review:</b>																
Maryland Non-MSA	129	11.46	18.08	13.18	17.60	13.18	22.96	20.93	41.36	52.71	14.18	12.50	11.01	13.50	15.97	

(\*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.  
 (\*\*) Percentage of Families is based on 1990 Census information.  
 (\*\*\*) As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Mortgage Data: Northeast Region.

**Table 9. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE												State: MARYLAND		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****							
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Baltimore	5,206	87.76	19.51	11.44	17.84	18.96	23.82	21.27	38.83	48.34	5.18	7.74	5.40	4.48	5.15			
Limited-Scope Review:																		
Maryland Non-MSA	726	12.24	18.08	5.94	17.60	16.94	22.96	20.80	41.36	56.32	5.60	6.13	5.61	4.43	6.05			

(\*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.  
 (\*\*) Percentage of Families is based on 1990 Census information.  
 (\*\*\*) As a percentage of loans with borrower income information available. No information was available for 9.07% of loans originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Mortgage Data: Northeast Region.

**Table 10. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES State: MARYLAND Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Baltimore	2,591	91.36	69.65	52.95	78.35	10.85	10.81	1.78	2.00
Limited-Scope Review:									
Maryland Non-MSA	245	8.64	73.74	48.98	69.39	13.47	17.14	1.18	1.02

(\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.  
 (\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 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 12.94% of small loans to businesses originated/purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Small Business Data US&PR.

**Table 11. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS State: MARYLAND Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
<b>Full-Scope Review:</b>									
Baltimore	6	40.00	92.44	33.33	100.00	0.00	0.00	0.00	0.00
<b>Limited-Scope Review:</b>									
Maryland Non-MSA	9	60.00	96.54	55.56	88.89	11.11	0.00	5.26	4.21

(\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.  
 (\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 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 40.00% of small loans to farms originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Small Farm Data US&PR.

**Table 12. Qualified Investments**

QUALIFIED INVESTMENTS State: MARYLAND Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Baltimore	60	73,780	56	46,758	116	120,538	96.70	2	5,524
Limited-Scope Review:									
Maryland Non-MSA	2	1,449	10	2,659	12	4,108	3.30	0	0

(\*) "Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.  
 (\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

**Table 13. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								State: MARYLAND		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001							
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Full-Scope Review:</b>																	
Baltimore	94.36	98	89.09	3.06	25.51	43.88	27.55	7	1	0	- 2	- 3	- 1	7.79	19.32	44.56	27.88
<b>Limited-Scope Review:</b>																	
Maryland Non-MSA	5.64	12	10.91	0.00	16.67	50.00	33.33	2	0	0	0	- 1	- 1	0.62	10.40	64.36	24.57

**Table 1. Lending Volume**

LENDING VOLUME		State: MISSOURI				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Springfield	25.74	1,787	157,221	281	52,426	7	280	0	0	2,075	209,927	26.52
Limited-Scope Review:												
Columbia	8.92	654	78,055	57	14,877	6	295	2	25,000	719	118,227	8.90
Joplin	8.46	558	40,793	83	11,296	41	1,839	0	0	682	53,928	7.05
Missouri Non-MSA	56.87	3,297	226,419	633	85,252	654	45,957	0	0	4,584	357,628	57.54

(\*) Loan Data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.  
 (\*\*) The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001  
 (\*\*\*) Deposit data as of June 30, 2001. Rated area refers to either the state or multistate MSA rating area.



**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE												State: MISSOURI		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Springfield	682	30.23	0.05	0.15	17.00	15.54	62.77	64.66	20.18	19.65	3.89	0.00	4.18	3.90	3.75			
Limited-Scope Review:																		
Columbia	289	12.81	2.42	4.15	10.30	13.15	63.43	58.82	23.85	23.88	5.31	12.07	7.95	5.07	4.39			
Joplin	181	8.02	NA	NA	7.53	7.18	76.49	75.69	15.97	17.13	2.79	NA	3.67	2.61	3.23			
Missouri Non-MSA	1,104	48.94	NA	NA	7.56	7.88	72.62	59.78	19.82	32.34	8.76	NA	12.12	8.25	9.26			

(\*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.  
 (\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.  
 (\*\*\*) Based on 2001 Peer Mortgage Data: Midwest Region.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT												State: MISSOURI		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Springfield	79	20.73	0.05	0.00	17.00	12.66	62.77	62.03	20.18	25.32	9.12	0.00	7.22	8.83	11.72			
Limited-Scope Review:																		
Columbia	46	12.07	2.42	0.00	10.30	8.70	63.43	65.22	23.85	26.09	12.62	0.00	13.79	13.07	12.50			
Joplin	38	9.97	NA	NA	7.53	0.00	76.49	84.21	15.97	15.79	4.98	NA	0.00	5.67	4.05			
Missouri Non-MSA	218	57.22	NA	NA	7.56	3.21	72.62	69.27	19.82	27.52	18.92	NA	10.71	19.13	20.35			

(\*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.  
 (\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.  
 (\*\*\*) Based on 2001 Peer Mortgage Data: Midwest Region.

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: MISSOURI					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Springfield	1,024	28.02	0.05	0.10	17.00	15.04	62.77	62.40	20.18	22.46	5.67	0.00	8.01	5.52	5.21	
Limited-Scope Review:																
Columbia	317	8.68	2.42	1.58	10.30	12.93	63.43	57.73	23.85	27.76	5.30	6.38	9.86	4.67	5.58	
Joplin	339	9.28	NA	NA	7.53	7.96	76.49	80.83	15.97	11.21	5.48	NA	7.36	5.81	3.12	
Missouri Non-MSA	1,974	54.02	NA	NA	7.56	7.19	72.62	69.91	19.82	22.90	13.57	NA	17.90	13.75	12.28	

(\*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.  
 (\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.  
 (\*\*\*) Based on 2001 Peer Mortgage Data: Midwest Region.

**Table 5. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															State: MISSOURI		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***										
	#	% of Total*	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:																					
Springfield	281	26.66	3.45	3.56	14.76	15.66	64.34	59.07	17.45	21.71	1.61	2.29	1.99	1.51	1.86						
Limited-Scope Review:																					
Columbia	57	5.41	24.25	8.77	13.80	49.12	48.71	31.58	13.24	10.53	0.85	0.33	4.76	0.26	0.62						
Joplin	83	7.87	NA	NA	15.90	7.23	66.99	81.93	17.11	10.84	0.80	NA	0.59	1.04	0.18						
Missouri Non-MSA	633	60.06	NA	NA	6.87	5.53	67.71	56.56	25.42	37.91	2.83	NA	4.17	2.74	3.27						

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

(\*\*) Source of Data-Dunn and Bradstreet (2002).

(\*\*\*) Based on 2001 Peer Small Business Data US&PR.

**Table 6. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS												State: MISSOURI		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
<b>Full-Scope Review:</b>																		
Springfield	7	0.99	0.26	0.00	9.39	0.00	76.06	71.43	14.29	28.57	1.50	0.00	0.00	1.19	6.90			
<b>Limited-Scope Review:</b>																		
Columbia	6	0.85	3.37	0.00	5.53	0.00	76.44	33.33	14.66	66.67	2.81	0.00	0.00	1.35	16.67			
Joplin	41	5.79	NA	NA	3.44	0.00	91.30	92.68	5.26	7.32	6.07	NA	0.00	5.91	25.00			
Missouri Non-MSA	654	92.37	NA	NA	4.86	9.17	82.48	72.17	12.65	18.65	14.66	NA	18.56	12.48	32.48			

(\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.  
 (\*\*) Source of Data-Dunn and Bradstreet (2002).  
 (\*\*\*) Based on 2001 Peer Small Farm Data US&PR.

**Table 7. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: MISSOURI					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
<b>Full-Scope Review:</b>																
Springfield	682	30.23	18.46	9.81	18.66	26.21	24.41	24.92	38.47	39.07	4.44	3.21	4.93	3.57	5.33	
<b>Limited-Scope Review:</b>																
Columbia	289	12.81	19.20	7.75	18.49	27.11	23.20	25.70	39.11	39.44	5.74	3.06	6.90	5.98	5.73	
Joplin	181	8.02	18.51	7.88	18.94	21.21	24.15	22.42	38.40	48.48	3.17	1.49	3.25	1.68	4.76	
Missouri Non-MSA	1,104	48.94	18.46	5.89	17.79	20.19	23.10	22.62	40.65	51.31	9.93	9.37	10.25	7.33	11.45	

(\*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.  
 (\*\*) Percentage of Families is based on 1990 Census information.  
 (\*\*\*) As a percentage of loans with borrower income information available. No information was available for 5.10% of loans originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Mortgage Data: Midwest Region.

**Table 8. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT												State: MISSOURI		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****							
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp			
<b>Full-Scope Review:</b>																		
Springfield	79	20.73	18.46	5.06	18.66	26.58	24.41	20.25	38.47	48.10	9.39	4.60	11.41	6.28	12.45			
<b>Limited-Scope Review:</b>																		
Columbia	46	12.07	19.20	2.17	18.49	17.39	23.20	30.43	39.11	50.00	13.13	2.70	13.46	14.47	15.15			
Joplin	38	9.97	18.51	5.26	18.94	18.42	24.15	21.05	38.40	55.26	5.16	1.82	1.04	5.30	8.59			
Missouri Non-MSA	218	57.22	18.46	5.99	17.79	16.59	23.10	27.19	40.65	50.23	19.59	12.20	17.22	19.47	22.19			

(\*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.  
 (\*\*) Percentage of Families is based on 1990 Census information.  
 (\*\*\*) As a percentage of loans with borrower income information available. No information was available 0.26% of loans originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Mortgage Data: Midwest Region.

**Table 9. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE												State: MISSOURI		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****							
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp	
<b>Full-Scope Review:</b>																		
Springfield	1,024	28.02	18.46	11.07	18.66	18.42	24.41	24.01	38.47	46.49	6.75	7.01	6.40	5.72	7.53			
<b>Limited-Scope Review:</b>																		
Columbia	317	8.68	19.20	7.58	18.49	15.91	23.20	29.17	39.11	47.35	4.90	4.34	4.60	4.85	5.15			
Joplin	339	9.28	18.51	6.88	18.94	12.19	24.15	21.25	38.40	59.69	6.12	4.40	3.40	4.32	8.71			
Missouri Non-MSA	1,974	54.02	18.46	5.18	17.79	13.34	23.10	22.62	40.65	58.86	15.38	13.14	12.30	12.65	17.86			

(\*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.  
 (\*\*) Percentage of Families is based on 1990 Census information.  
 (\*\*\*) As a percentage of loans with borrower income information available. No information was available for 8.37% of loans originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Mortgage Data: Midwest Region.



**Table 10. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES State: MISSOURI Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Springfield	281	26.66	76.14	53.02	60.85	16.37	22.78	1.61	1.51
Limited-Scope Review:									
Columbia	57	5.41	80.16	43.86	43.86	17.54	38.60	0.85	0.45
Joplin	83	7.87	78.82	54.22	62.65	24.10	13.25	0.80	0.80
Missouri Non-MSA	633	60.06	78.67	54.03	68.56	15.48	15.96	2.83	2.18

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 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 18.69% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2001 Peer Small Business Data US&PR.

**Table 11. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS										State: MISSOURI		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****									
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less								
<b>Full-Scope Review:</b>																	
Springfield	7	0.99	96.30	57.14	85.71	14.29	0.00	1.50	0.91								
<b>Limited-Scope Review:</b>																	
Columbia	6	0.85	96.88	33.33	100.00	0.00	0.00	2.81	0.60								
Joplin	41	5.79	96.36	78.05	95.12	0.00	4.88	6.07	5.45								
Missouri Non-MSA	654	92.37	97.32	77.68	79.97	14.07	5.96	14.66	11.44								

(\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.  
 (\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 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 20.76% of small loans to farms originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Small Farm Data US&PR.

**Table 12. Qualified Investments**

QUALIFIED INVESTMENTS State: MISSOURI Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Springfield	2	468	8	28	10	496	26.08	0	0
Limited-Scope Review:									
Columbia	0	0	2	5	2	5	0.26	0	0
Joplin	0	0	2	1,248	2	1,248	65.62	0	0
Missouri Non-MSA	2	98	23	55	25	153	8.04	0	0

(\*) "Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.  
 (\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

**Table 13. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								State: MISSOURI		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001							
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Springfield	26.52	7	14.58	14.29	28.57	14.29	42.86	2	0	- 1	0	- 1	0	1.10	22.68	59.33	16.89
Limited-Scope Review:																	
Columbia	8.90	4	8.33	25.00	50.00	25.00	0.00	0	0	0	0	0	0	14.07	15.57	52.82	17.54
Joplin	7.05	4	8.33	NA	0.00	100.00	0.00	0	0	NA	0	0	0	NA	10.07	74.26	15.67
Missouri Non-MSA	57.54	33	68.75	NA	6.06	66.67	27.27	4	2	NA	0	- 2	0	NA	7.42	73.50	19.08

**Table 1. Lending Volume**

LENDING VOLUME		State: NEVADA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Reno	65.13	2,869	457,950	403	42,623	3	506	5	5,745	3,280	506,824	70.08
Limited-Scope Review:												
Nevada Non-MSA	34.87	1,546	210,725	207	18,922	2	690	1	1,204	1,756	231,541	29.92

(\*) Loan data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.  
 (\*\*) The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001  
 (\*\*\*) Deposit data as of June 30, 2001. Rated area refers to either the state or multistate MSA rating area.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE															State: NEVADA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***										
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:																					
Reno	1,412	70.00	0.04	0.00	18.19	11.05	46.50	44.76	35.28	44.19	5.84	0.00	6.56	5.40	6.26						
Limited-Scope Review:																					
Nevada Non-MSA	605	30.00	0.48	0.00	17.08	5.45	69.59	80.83	12.85	13.72	5.43	0.00	2.65	5.74	5.22						

(\*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.  
 (\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.  
 (\*\*\*) Based on 2001 Peer Mortgage Data: Western Region 1.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT												State: NEVADA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Reno	249	64.68	0.04	0.00	18.19	6.83	46.50	46.99	35.28	46.18	26.08	0.00	13.41	22.65	34.38			
Limited-Scope Review:																		
Nevada Non-MSA	136	35.32	0.48	0.00	17.08	5.15	69.59	72.06	12.85	22.79	26.23	0.00	7.84	26.07	44.44			

(\*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.  
 (\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.  
 (\*\*\*) Based on 2001 Peer Mortgage Data: Western Region 1.

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE															State: NEVADA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***										
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:																					
Reno	1,208	60.01	0.04	0.00	18.19	5.88	46.50	42.72	35.28	51.41	7.17	0.00	4.63	6.32	8.62						
Limited-Scope Review:																					
Nevada Non-MSA	805	39.99	0.48	0.00	17.08	6.09	69.59	77.39	12.85	16.52	8.63	0.00	5.62	9.25	7.61						

(\*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.  
 (\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.  
 (\*\*\*) Based on 2001 Peer Mortgage Data: Western Region 1.



**Table 5. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															State: NEVADA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***										
	#	% of Total*	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:																					
Reno	403	66.07	0.14	0.25	38.31	40.94	41.82	38.96	19.74	19.85	1.22	0.00	1.44	1.16	1.30						
Limited-Scope Review:																					
Nevada Non-MSA	207	33.93	0.09	0.00	20.62	7.73	72.07	76.81	7.21	15.46	1.07	0.00	0.29	1.36	1.71						

(\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.  
 (\*\*) Source of Data-Dunn and Bradstreet (2002).  
 (\*\*\*) Based on 2001 Peer Small Business Data US&PR.

**Table 6. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS												State: NEVADA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
<b>Full-Scope Review:</b>																		
Reno	3	60.00	0.28	0.00	27.17	0.00	40.06	66.67	32.49	33.33	4.55	0.00	0.00	0.00	11.11			
<b>Limited-Scope Review:</b>																		
Nevada Non-MSA	2	40.00	0.15	0.00	28.53	0.00	65.15	100.00	6.18	0.00	2.13	0.00	0.00	4.17	0.00			

(\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.  
 (\*\*) Source of Data-Dunn and Bradstreet (2002).  
 (\*\*\*) Based on 2001 Peer Small Farm Data US&PR.

**Table 7. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE															State: NEVADA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****										
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp				
Full-Scope Review:																					
Reno	1,412	70.00	17.38	5.98	19.05	23.98	25.18	19.42	38.39	50.62	6.43	4.75	7.10	4.69	7.53						
Limited-Scope Review:																					
Nevada Non-MSA	605	30.00	18.74	5.04	18.57	26.12	25.53	21.64	37.16	47.20	5.91	4.70	6.60	3.98	7.28						

(\*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.  
 (\*\*) Percentage of Families is based on 1990 Census information.  
 (\*\*\*) As a percentage of loans with borrower income information available. No information was available for 13.68% of loans originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Mortgage Data: Western Region 1.

**Table 8. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT												State: NEVADA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****							
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																		
Reno	249	64.68	17.38	5.62	19.05	11.65	25.18	23.29	38.39	59.44	28.47	17.07	17.12	21.74	37.65			
Limited-Scope Review:																		
Nevada Non-MSA	136	35.32	18.74	5.15	18.57	12.50	25.53	21.32	37.16	61.03	26.82	9.38	15.94	18.60	40.83			

(\*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.  
 (\*\*) Percentage of Families is based on 1990 Census information.  
 (\*\*\*) As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Mortgage Data: Western Region 1.

**Table 9. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE															State: NEVADA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****										
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp						
<b>Full-Scope Review:</b>																					
Reno	1,208	60.01	17.38	4.64	19.05	15.31	25.18	23.28	38.39	56.77	8.65	7.34	7.63	7.49	9.74						
<b>Limited-Scope Review:</b>																					
Nevada Non-MSA	805	39.99	18.74	4.28	18.57	12.57	25.53	25.94	37.16	57.22	9.94	6.27	7.39	8.83	11.98						

(\*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.  
 (\*\*) Percentage of Families is based on 1990 Census information.  
 (\*\*\*) As a percentage of loans with borrower income information available. No information was available for 9.29% of loans originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Mortgage Data: Western Region 1.

**Table 10. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES State: NEVADA Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Reno	403	66.07	43.80	54.59	76.92	11.66	11.41	1.22	1.61
Limited-Scope Review:									
Nevada Non-MSA	207	33.93	36.04	64.25	79.23	10.63	10.14	1.07	1.68

(\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.  
 (\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 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 16.72% of small loans to businesses originated/purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Small Business Data US&PR.

**Table 11. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS									
State: NEVADA									
Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Reno	3	60.00	88.52	0.00	66.67	0.00	33.33	4.55	0.00
Limited-Scope Review:									
Nevada Non-MSA	2	40.00	89.85	100.00	0.00	0.00	100.00	2.13	2.41

(\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.  
 (\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 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 60.00% of small loans to farms originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Small Farm Data US&PR.

**Table 12. Qualified Investments**

QUALIFIED INVESTMENTS State: NEVADA Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Reno	5	9,469	20	2,747	25	12,216	98.14	0	0
Limited-Scope Review:									
Nevada Non-MSA	0	0	3	232	3	232	1.86	0	0

(\*) "Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.  
 (\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.



**Table 13. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS														State: NEVADA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001			
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population							
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography					
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp		
Full-Scope Review:																			
Reno	70.08	14	50.00	0.00	14.29	50.00	35.71	1	0	0	0	- 1	0	0.18	28.76	45.46	25.61		
Limited-Scope Review:																			
Nevada Non-MSA	29.92	14	50.00	0.00	14.29	71.43	14.29	1	0	0	0	0	- 1	0.57	16.89	69.63	12.91		

**Table 1. Lending Volume**

LENDING VOLUME		State: NEW MEXICO				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Albuquerque	65.21	4,954	500,586	954	94,181	1	30	5	15,114	5,914	609,911	64.91
Limited-Scope Review:												
Las Cruces	4.11	343	25,482	28	1,039	1	5	1	175	373	26,701	3.35
Santa Fe	14.17	1,134	240,992	151	17,101	0	0	0	0	1,285	258,093	7.81
New Mexico Non-MSA	16.51	1,093	73,584	378	28,559	26	1,834	0	0	1,497	103,977	23.94

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

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

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

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: NEW MEXICO					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Albuquerque	2,351	67.52	1.92	1.02	20.64	12.34	44.56	52.96	32.88	33.69	6.27	3.38	7.09	7.51	4.69	
Limited-Scope Review:																
Las Cruces	161	4.62	0.00	0.00	32.42	14.29	46.86	47.20	20.71	38.51	2.42	0.00	1.47	2.59	2.79	
Santa Fe	647	18.58	NA	NA	25.67	27.67	42.81	48.69	31.52	23.65	7.87	NA	10.10	8.56	5.54	
New Mexico Non-MSA	323	9.28	7.49	0.00	17.08	8.05	47.39	49.54	28.04	42.41	3.36	0.00	3.83	4.02	2.83	

(\*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.  
 (\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.  
 (\*\*\*) Based on 2001 Peer Mortgage Data: Southwest Region.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT												State: NEW MEXICO		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Albuquerque	389	63.05	1.92	1.29	20.64	16.97	44.56	43.44	32.88	38.30	15.12	16.00	11.56	14.79	17.43			
Limited-Scope Review:																		
Las Cruces	31	5.02	0.00	0.00	32.42	22.58	46.86	48.39	20.71	29.03	4.79	0.00	3.55	5.05	7.69			
Santa Fe	56	9.08	NA	NA	25.67	10.71	42.81	76.79	31.52	12.50	9.45	NA	4.76	14.59	3.62			
New Mexico Non-MSA	141	22.85	7.49	4.96	17.08	13.48	47.39	46.10	28.04	35.46	15.80	12.90	11.11	15.28	18.63			

(\*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.  
 (\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.  
 (\*\*\*) Based on 2001 Peer Mortgage Data: Southwest Region.

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE			State: NEW MEXICO				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Albuquerque	2,211	64.63	1.92	1.90	20.64	17.77	44.56	42.20	32.88	38.13	6.44	12.26	7.88	6.25	6.03	
Limited-Scope Review:																
Las Cruces	151	4.41	0.00	0.00	32.42	24.50	46.86	50.33	20.71	25.17	3.43	0.00	5.29	3.35	2.63	
Santa Fe	431	12.60	NA	NA	25.67	14.62	42.81	57.54	31.52	27.84	4.80	NA	3.18	5.69	4.41	
New Mexico Non-MSA	628	18.36	7.49	0.16	17.08	8.12	47.39	57.48	28.04	34.24	7.32	4.76	7.08	7.67	6.94	

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

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

(\*\*\*) Based on 2001 Peer Mortgage Data: Southwest Region.

**Table 5. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: NEW MEXICO		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Albuquerque	954	63.14	3.11	3.25	26.49	35.32	40.08	35.74	30.32	25.68	1.99	2.91	2.94	1.80	1.77			
Limited-Scope Review:																		
Las Cruces	28	1.85	1.54	0.00	34.37	35.71	43.93	53.57	20.16	10.71	0.16	0.00	0.00	0.39	0.00			
Santa Fe	151	9.99	NA	NA	40.72	40.40	34.90	45.03	24.38	14.57	0.98	NA	1.18	1.11	0.85			
New Mexico Non-MSA	378	25.02	4.11	2.38	15.18	14.02	50.23	44.97	30.48	38.62	1.58	2.05	1.72	1.60	1.84			

(\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.  
 (\*\*) Source of Data-Dunn and Bradstreet (2002).  
 (\*\*\*) Based on 2001 Peer Small Business Data US&PR.

**Table 6. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															State: NEW MEXICO		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***										
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp						
<b>Full-Scope Review:</b>																					
Albuquerque	1	3.57	2.17	0.00	19.13	100.00	51.30	0.00	27.39	0.00	6.00	100.00	6.67	5.26	0.00						
<b>Limited-Scope Review:</b>																					
Las Cruces	1	3.57	0.36	0.00	59.12	100.00	33.21	0.00	7.30	0.00	2.78	0.00	5.88	0.00	0.00						
Santa Fe	0	0.00	NA	NA	31.51	0.00	45.66	0.00	22.83	0.00	0.00	0.00	0.00	0.00	0.00						
New Mexico Non-MSA	26	92.86	0.72	0.00	15.80	15.38	55.13	61.54	28.35	23.08	15.10	0.00	14.00	15.92	15.73						

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

(\*\*) Source of Data-Dunn and Bradstreet (2002).

(\*\*\*) Based on 2001 Peer Small Farm Data US&PR.

**Table 7. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE												State: NEW MEXICO		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****							
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp			
<b>Full-Scope Review:</b>																		
Albuquerque	2,351	67.52	20.76	7.52	17.33	50.77	22.38	13.06	39.52	28.65	6.43	5.20	12.42	3.18	4.39			
<b>Limited-Scope Review:</b>																		
Las Cruces	161	4.62	23.64	3.85	16.47	16.03	19.02	28.85	40.87	51.28	3.12	1.69	0.70	3.99	3.90			
Santa Fe	647	18.58	21.54	5.55	17.24	28.87	21.30	21.53	39.93	44.05	8.66	5.68	13.58	8.68	7.02			
New Mexico Non-MSA	323	9.28	23.73	3.78	16.04	7.90	18.12	15.46	42.11	72.85	3.57	3.70	1.09	2.07	4.96			

(\*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.  
 (\*\*) Percentage of Families is based on 1990 Census information.  
 (\*\*\*) As a percentage of loans with borrower income information available. No information was available for 11.52% of loans originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Mortgage Data: Southwest Region.



**Table 8. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT												State: NEW MEXICO		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****							
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp			
<b>Full-Scope Review:</b>																		
Albuquerque	389	63.05	20.76	15.42	17.33	20.05	22.38	21.59	39.52	42.93	15.94	20.45	15.91	13.46	16.32			
<b>Limited-Scope Review:</b>																		
Las Cruces	31	5.02	23.64	6.45	16.47	16.13	19.02	29.03	40.87	48.39	4.86	3.85	0.00	5.80	8.79			
Santa Fe	56	9.08	21.54	17.86	17.24	19.64	21.30	21.43	39.93	41.07	9.75	9.52	10.00	9.89	9.66			
New Mexico Non-MSA	141	22.85	23.73	7.09	16.04	8.51	18.12	23.40	42.11	60.99	16.12	19.05	8.99	16.52	17.51			

(\*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.  
 (\*\*) Percentage of Families is based on 1990 Census information.  
 (\*\*\*) As a percentage of loans with borrower income information available. No information was available 0.00% of loans originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Mortgage Data: Southwest Region.

**Table 9. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE												State: NEW MEXICO		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****							
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp	
<b>Full-Scope Review:</b>																		
Albuquerque	2,211	64.63	20.76	9.92	17.33	20.67	22.38	24.10	39.52	45.30	8.18	11.09	9.31	7.93	7.57			
<b>Limited-Scope Review:</b>																		
Las Cruces	151	4.41	23.64	4.79	16.47	13.70	19.02	23.29	40.87	58.22	4.40	3.57	4.65	5.50	4.09			
Santa Fe	431	12.60	21.54	7.61	17.24	20.73	21.30	22.83	39.93	48.82	5.01	6.05	4.63	5.09	4.98			
New Mexico Non-MSA	628	18.36	23.73	2.87	16.04	10.47	18.12	17.06	42.11	69.59	8.77	9.45	6.93	7.42	9.39			

(\*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.  
 (\*\*) Percentage of Families is based on 1990 Census information.  
 (\*\*\*) As a percentage of loans with borrower income information available. No information was available for 6.90% of loans originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Mortgage Data: Southwest Region.

**Table 10. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES State: NEW MEXICO Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Albuquerque	954	63.14	74.72	59.54	75.79	13.63	10.59	1.99	2.74
Limited-Scope Review:									
Las Cruces	28	1.85	75.59	67.86	89.29	10.71	0.00	0.16	0.10
Santa Fe	151	9.99	73.49	52.32	76.82	11.92	11.26	0.98	0.95
New Mexico Non-MSA	378	25.02	76.81	67.46	84.66	8.47	6.88	1.58	2.20

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 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 15.88% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2001 Peer Small Business Data US&PR.

**Table 11. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS State: NEW MEXICO Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Albuquerque	1	3.57	90.58	100.00	100.00	0.00	0.00	6.00	6.90
Limited-Scope Review:									
Las Cruces	1	3.57	80.66	0.00	100.00	0.00	0.00	2.78	0.00
Santa Fe	0	0.00	93.15	0.00	0.00	0.00	0.00	0.00	0.00
New Mexico Non-MSA	26	92.86	82.99	88.46	76.92	23.08	0.00	15.10	14.74

(\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.  
 (\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 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 10.71% of small loans to farms originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Small Farm Data US&PR.

**Table 12. Qualified Investments**

QUALIFIED INVESTMENTS State: NEW MEXICO Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Albuquerque	5	5,727	33	2,833	38	8,560	43.47	0	0
Limited-Scope Review:									
Las Cruces	2	112	6	2,381	8	2,493	12.66	0	0
Santa Fe	5	6,485	6	836	11	7,321	37.17	0	0
New Mexico Non-MSA	4	677	14	643	18	1,320	6.70	0	0

(\*) "Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.  
 (\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

**Table 13. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																State: NEW MEXICO		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001			
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population							
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography							
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp				
Full-Scope Review:																					
Albuquerque	64.91	27	48.21	0.00	22.22	44.44	33.33	4	0	0	0	- 3	- 1	3.25	26.00	42.11	28.64				
Limited-Scope Review:																					
Las Cruces	3.35	3	5.36	0.00	66.67	0.00	33.33	0	0	0	0	0	0	3.34	34.59	43.21	18.86				
Santa Fe	7.81	5	8.93	NA	20.00	40.00	40.00	0	1	NA	0	0	1	NA	28.47	43.51	28.03				
New Mexico Non-MSA	23.94	21	37.50	4.76	4.76	57.14	33.33	5	0	0	- 2	- 2	- 1	8.42	20.17	45.85	25.56				