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

Table 1. Lending Volume

LENDING VO	LUME		State: N	EW YORK		Eva	luation Period:	JANUARY	1, 2000 TO DEC	CEMBER 31,	2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	e Mortgage		all Loans usinesses		all Loans Farms		y Development pans**	Total Rep	oorted Loans	% of Rated Area
,	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Full-Scope Review:												
New York	65.67	3,694	1,046,614	172	44,620	1	5	6	123,328	3,873	1,214,567	100.00
Limited-Scope Review:												

^(*) 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

Ge	ographic Distr	ibution: HC	ME PURCHA	SE	State: NE	W YORK	Evaluat	tion Period: J	ANUARY 1, 2	000 TO DECE	MBER 31,	2001			
	Total F Purchase			ncome aphies	Moderate Geogra	e-Income aphies		-Income raphies	Upper-l Geogr	Income aphies	Mai	rket Share	(%) by Ge	ography *	* *
MSA/Assessment Area:	#	% 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:															
New York	2,806	67.88	2.00	2.35	7.82	6.31	29.17	30.04	61.00	61.19	0.74	0.84	0.58	0.82	0.73
Limited-Scope Review:	I :		Γ								I :				•

^(*) 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

Geog	aphic Distribu	ution: HOM	E IMPROVEMI	ENT	State: NI	W YORK	Evalu	ation Period:	JANUARY 1,	2000 TO DE	CEMBER 3	31, 2001			
		Home nent Loans	Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper-l Geogra		Ma	rket Share	(%) by Geo	graphy **	*
MSA/Assessment Area:	#	% 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:															
New York	15	68.18	2.00	0.00	7.82	0.00	29.17	6.67	61.00	93.33	0.07	0.00	0.00	0.00	0.12
Limited-Scope Review:															

^(*) 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 M	ORTGAGE RE	FINANCE	State:	NEW YORK	E	valuation Perio	d: JANUAR\	/ 1, 2000 TO	DECEMBE	R 31, 20	01		
MSA/Assessment Area:	Mortgage	Home Refinance ans	_	ncome aphies	Moderat Geogr			e-Income raphies		Income aphies	Ma	rket Share	(%) by Ge	ography *	**
WISA/ASSESSITERE ALEG.	#	% 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:															
New York	849	56.49	2.00	2.59	7.82	6.71	29.17	27.92	61.00	62.66	0.65	0.73	0.51	0.71	0.65
Limited-Scope Review:															

^(*) 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 LO	DANS TO BUSI	NESSES	State:	NEW YORK	Ev	aluation Perio	d: JANUARY	1, 2000 TO	DECEMBE	R 31, 20	01		
		nall Loans inesses	Low-Inc Geograp		Moderate- Geogra		Middle-I Geogra		Upper-In Geograp		Ma	rket Share	(%) by Ge	ography **	* *
MSA/Assessment Area:	#	% of Total*	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:															
New York	172	83.09	6.74	4.12	15.98	11.18	23.14	9.41	51.86	75.29	0.03	0.01	0.02	0.00	0.05
Limited-Scope Review:															

^(*) 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

Geogra	phic Distribut	ion: SMALI	LOANS TO FA	ARMS	State: NE	W YORK	Evalua	ation Period:	JANUARY 1,	2000 TO DE	CEMBER 3	31, 2001			
MSA/Assessment Area:		nall Loans arms	Low-Ind Geograp		Moderate- Geograp		Middle-l Geogra		Upper-In Geograp		Mai	ket Share	(%) by Ge	ography *†	* *
MSA/ASSESSMENT ALEA.	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
New York	1	100.00	2.11	0.00	5.04	0.00	17.65	100.00	74.75	0.00	0.00	0.00	0.00	0.00	0.00
Limited-Scope Review:	_	I													

^(*) 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

Borro	ower Distrib	ution: HOM	IE PURCHASI	E	State: NEW	YORK	Evaluatio	on Period: JA	NUARY 1, 20	OO TO DECE	MBER 31, 2	2001			
MSA/Assessment Area:		Home se Loans	_	ncome	Moderat Borro	e-Income wers		-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	****
wsa/assessment area.	#	% 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:															
New York	2,806	67.88	24.98	1.01	15.22	8.50	18.24	24.14	41.56	66.34	0.73	0.15	0.60	0.70	0.79
Limited-Scope Review:															
(*) Hama nurahasa laana suisinatad															

^(*) 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 17.20% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Northeast Region.

Table 8. Borrower Distribution of Home Improvement Loans

Borro	ower Distribut	ion: HOME	IMPROVEME	NT	State: NE	W YORK	Evalua	tion Period: J	ANUARY 1, 2	2000 TO DEC	EMBER 31	, 2001			
MSA/Assessment Area:		Home ent Loans		ncome owers	Moderate Borro	e-Income owers		-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	***
WISA/Assessment Area.	#	% 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:															
New York	15	68.18	24.98	0.00	15.22	14.29	18.24	0.00	41.56	85.71	0.08	0.00	0.00	0.00	0.15
Limited-Scope Review:															

^(*) 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 4.55% 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 MOI	RTGAGE REFI	NANCE	State:	NEW YORK	E-	valuation Perio	d: JANUAR	Y 1, 2000 TO	DECEMBE	R 31, 200	01		
MSA/Assessment Area:		e Mortgage ce Loans		ncome owers		e-Income owers		-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	****
WISA/ASSESSITEIT ATEA.	#	% 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:															
New York	849	56.49	24.98	0.44	15.22	9.43	18.24	21.80	41.56	68.34	0.68	0.00	0.56	0.64	0.74
Limited-Scope Review:	_	I	Ι	I	1		1								
	+														
ı															

^(*) 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 20.29% 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

		S State: NE	W YORK Evalu	Jation Period. JAN	IUARY 1, 2000 TO	DECEMBER 31, 2	2001	
							Market Si	nare****
#	% 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
172	83.09	64.93	38.95	48.26	16.28	35.47	0.03	0.03
<u> </u>								
	to Busii	# Total*	to Businesses \$1 million # % of % of % of Businesses**	to Businesses \$1 million or less # % of % of % BANK Total* Businesses** Loans***	to Businesses \$1 million or less Regarder # % of % of % BANK \$100,000 Total* Businesses** Loans*** or Less	to Businesses \$1 million or less Regardless of Business Size # % of	to Businesses \$1 million or less Regardless of Business Size #	to Businesses \$1 million or less Regardless of Business Size #

^(*) 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 31.40% 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 T	O FARMS	State: NEW YO	DRK Eva	luation Period: JAI	NUARY 1, 2000 TO	DECEMBER 31, 2001		
	Total Sma to Fa		Farms with F \$1 million			oans by Original Amou Regardless of Farm Si		Market Sha	are****
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	AII	Rev \$1 million or less
Full-Scope Review:									
New York	1	100.00	90.56	0.00	100.00	0.00	0.00	0.00	0.00
Limited-Scope Review:									

^(*) 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 100.00% of small loans to farms originated and purchased by the bank.

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

Table 12. Qualified Investments

QUAL	IFIED INVESTI	MENTS State	: NEW YORK	Evaluation Period: J	ANUARY 1, 2	000 TO DECEME	BER 31, 2001		
	Prior Perio	od Investments*	Current Pe	riod Investments		Total Investm	ents	Unfunded	I Commitments**
MSA/Assessment Areas:	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
New York	30	7,091	22	11,333	52	18,424	100.00	0	0
Limited-Scope Review:									
/*\ "Dries Deried Investments" means investments made in									

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

^{(**) &}quot;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 E								: NEW YOF		uation Pe	riod: JAI	NUARY 1	, 2000 TO	DECEM	BER 31, 2	:001	
	Deposits			Branches					Branc	h Openings	/Closings				Popul	ation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area			Branches b eographies		# of Branch	# of Branch	Net Cha	ange in Loc (+ (ranches	%	of the Popi Each Ge		hin
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
New York	100.00	1	100.00	100.00	0.00	0.00	0.00	0	0	0	0	0	0	14.32	20.00	29.69	35.62
Limited-Scope Review:												•		ī			

Table 1. Lending Volume

LENDING VOLUME			State: NORT	H CAROLIN	Α		Evaluation Peri	od: JANUA	RY 1, 2000 TO	DECEMBER	31, 2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	Mortgage		ıll Loans ısinesses		all Loans Farms		/ Development ans**	Total Rep	oorted Loans	% of Rated Area
	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Full-Scope Review:												
GreensboroWinston-SalemHigh Point	25.92	7,249	790,857	719	102,984	7	556	4	5,840	7,979	900,237	24.76
Limited-Scope Review:												
Asheville	3.96	1,049	125,107	168	21,448	0	0	2	900	1,219	147,455	6.06
Fayetteville	3.40	872	65,839	175	24,074	1	12	0	0	1,048	89,925	4.39
Goldsboro	1.06	265	17,768	37	4,050	25	4,580	0	0	327	26,398	0.51
Greenville	3.43	915	94,301	109	22,524	29	3,966	2	3,441	1,055	124,232	2.26
Hickory-Morganton-Lenoir	4.25	1,194	120,087	110	20,684	1	6	2	900	1,307	141,677	2.63
Jacksonville	3.50	914	90,402	154	12,640	8	543	0	0	1,076	103,585	2.58
Raleigh-Durham-Chapel Hill	24.10	6,635	1,008,702	762	96,806	22	2,794	0	0	7,419	1,108,302	23.14
Wilmington	6.80	1,837	224,235	251	22,729	5	226	0	0	2,093	247,190	6.93
North Carolina Non-MSA	23.59	6,306	648,440	862	85,611	89	8,415	5	7,230	7,262	749,696	26.74

^(*) 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 C	Distribution:	HOME PURC	HASE	State:	NORTH CAR	OLINA	Evaluatio	on Period: J	ANUARY 1, 2	2000 TO DE	CEMBER 3	1, 2001			
		Home se Loans	Low-In Geogra		Moderate Geogra		Middle-l Geogra		Upper-l Geogra		Mar	ket Share	(%) by Geo	graphy *	**
MSA/Assessment Area:	#	% of Total*	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:															
GreensboroWinston-SalemHigh Point	3,333	27.27	0.92	0.81	10.70	10.23	64.92	51.28	23.47	37.68	5.81	5.14	7.19	5.56	5.87
Limited-Scope Review:															
Asheville	414	3.39	0.41	0.72	9.33	10.63	72.21	61.35	18.03	27.29	3.88	2.56	3.88	3.73	4.55
Fayetteville	258	2.11	0.85	0.00	10.19	5.81	69.03	67.44	19.93	26.74	2.62	0.00	2.81	2.53	2.90
Goldsboro	116	0.95	0.10	0.00	5.77	2.59	77.10	82.76	17.03	14.66	4.04	0.00	0.00	4.27	3.67
Greenville	564	4.61	4.03	1.60	17.85	4.61	45.05	39.54	33.06	54.26	8.79	5.17	5.42	7.73	10.50
Hickory-Morganton-Lenoir	463	3.79	NA	NA	5.99	3.46	87.50	85.75	6.51	10.80	3.55	NA	2.78	3.51	4.39
Jacksonville	307	2.51	NA	NA	3.55	3.91	79.85	89.90	16.60	6.19	5.02	NA	8.79	5.25	2.61
Raleigh-Durham-Chapel Hill	3,869	31.66	1.22	0.57	21.90	8.25	46.45	52.18	30.42	38.90	4.23	2.66	3.67	3.85	5.22
Wilmington	689	5.64	2.75	2.03	21.14	25.25	50.48	50.80	25.63	21.92	4.44	5.41	8.23	3.88	3.76
North Carolina Non-MSA	2,209	18.07	0.32	0.00	7.28	5.61	68.62	54.96	23.77	39.43	5.71	0.00	5.13	5.63	5.94

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

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

^(***) Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Di	stribution:	HOME IM	PROVEMENT		State: NORT	H CAROLINA	Ev	valuation Perio	d: JANUARY	/ 1, 2000 TO	DECEMBE	R 31, 200	01		
	Total Improvem	Home ent Loans	Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper-l Geogra		Mai	rket Share	(%) by Ge	ography *†	6 *
MSA/Assessment Area:	#	% 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:															
GreensboroWinston-SalemHigh Point	340	21.44	0.92	0.88	10.70	9.71	64.92	55.59	23.47	33.82	9.43	0.00	8.24	7.58	16.23
Limited-Scope Review:															
Asheville	72	4.54	0.41	1.39	9.33	9.72	72.21	61.11	18.03	27.78	15.31	50.00	17.65	12.56	22.39
Fayetteville	84	5.30	0.85	1.19	10.19	15.48	69.03	52.38	19.93	30.95	9.44	25.00	10.42	8.04	12.70
Goldsboro	24	1.51	0.10	0.00	5.77	0.00	77.10	83.33	17.03	16.67	9.33	0.00	0.00	9.74	10.71
Greenville	50	3.15	4.03	2.00	17.85	8.00	45.05	46.00	33.06	44.00	16.50	10.00	10.34	17.28	18.60
Hickory-Morganton-Lenoir	98	6.18	NA	NA	5.99	6.12	87.50	85.71	6.51	8.16	8.33	NA	8.22	8.22	10.00
Jacksonville	61	3.85	NA	NA	3.55	4.92	79.85	83.61	16.60	11.48	7.77	NA	25.00	7.50	7.04
Raleigh-Durham-Chapel Hill	245	15.45	1.22	1.63	21.90	10.20	46.45	44.49	30.42	43.67	7.88	10.26	4.26	6.33	13.50
Wilmington	137	8.64	2.75	5.84	21.14	13.87	50.48	52.55	25.63	27.74	25.78	23.08	15.07	26.96	31.07
North Carolina Non-MSA	475	29.95	0.32	0.42	7.28	9.47	68.62	58.11	23.77	32.00	14.60	10.00	13.38	12.63	19.49

^(*) 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: Southeast Region 2.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distrib	oution: HC	ME MORT	GAGE REFINA	ANCE	State: NO	ORTH CAROL	INA	Evaluation P	eriod: JANU	ARY 1, 2000	TO DECEM	MBER 31,	2001		
MSA/Assessment Area:		Home gage ce Loans	Low-Ir Geogra		Moderati Geogra			-Income raphies	Upper- Geogr		Ma	rket Share	(%) by Ge	ography **	* *
WON/ASSESSITER ATES.	#	% 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:															
GreensboroWinston-SalemHigh Point	3,574	26.64	0.92	0.62	10.70	9.21	64.92	54.62	23.47	35.56	6.98	4.90	6.91	6.26	8.44
Limited-Scope Review:															
Asheville	563	4.20	0.41	1.24	9.33	9.24	72.21	68.92	18.03	20.60	5.59	9.09	5.21	5.53	5.89
Fayetteville	530	3.95	0.85	0.94	10.19	10.19	69.03	69.06	19.93	19.81	5.86	3.33	8.05	6.11	4.67
Goldsboro	125	0.93	0.10	0.00	5.77	8.00	77.10	76.80	17.03	15.20	3.97	0.00	6.10	3.77	4.42
Greenville	301	2.24	4.03	1.66	17.85	10.30	45.05	42.19	33.06	45.85	8.78	7.69	7.48	8.59	9.34
Hickory-Morganton-Lenoir	633	4.72	NA	NA	5.99	8.21	87.50	84.52	6.51	7.27	4.15	NA	8.57	3.88	4.72
Jacksonville	546	4.07	NA	NA	3.55	7.33	79.85	81.14	16.60	11.54	13.43	NA	33.33	13.89	8.76
Raleigh-Durham-Chapel Hill	2,516	18.75	1.22	0.91	21.90	9.98	46.45	46.94	30.42	42.09	4.03	4.08	2.74	3.58	5.25
Wilmington	1,010	7.53	2.75	2.67	21.14	18.42	50.48	50.10	25.63	28.81	6.92	7.21	8.88	6.61	6.64
North Carolina Non-MSA	3,620	26.98	0.32	0.17	7.28	5.36	68.62	59.23	23.77	35.25	8.67	3.85	8.49	8.68	8.68
															<u> </u>

^(*) 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: Southeast Region 2.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic Distrib	ution: SM	IALL LOAN	S TO BUSINES	SES	State: NO	RTH CAROL	.INA	Evaluation F	Period: JANU <i>A</i>	ARY 1, 2000	TO DECE	MBER 31,	2001		
	Total Sm to Busi		Low-Inc Geograp		Moderate- Geogra		Middle-l Geogra		Upper-In Geograp		Mai	rket Share	(%) by Geo	ography **	F *
MSA/Assessment Area:	#	% of Total*	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:															
GreensboroWinston-SalemHigh Point	719	21.48	1.83	3.20	18.77	16.83	56.11	53.13	23.29	26.84	0.81	2.95	0.93	0.89	0.66
Limited-Scope Review:															
Asheville	168	5.02	0.88	1.19	25.88	32.14	58.03	44.64	15.21	22.02	1.16	5.71	1.67	0.92	1.39
Fayetteville	175	5.23	7.47	6.86	17.53	21.71	53.68	49.14	21.33	22.29	1.64	1.48	2.75	1.58	1.57
Goldsboro	37	1.11	5.00	0.00	15.37	10.81	56.88	83.78	22.75	5.41	0.68	0.00	0.77	0.85	0.41
Greenville	109	3.26	4.81	11.93	23.21	14.68	31.17	33.03	40.82	40.37	1.46	5.50	0.91	1.31	1.60
Hickory-Morganton-Lenoir	110	3.29	NA	NA	11.96	10.00	79.72	77.27	8.32	12.73	0.44	NA	0.74	0.41	0.57
Jacksonville	154	4.60	NA	NA	11.35	9.09	73.44	74.03	15.21	16.88	2.71	NA	2.46	3.01	2.42
Raleigh-Durham-Chapel Hill	762	22.77	2.57	3.85	18.96	9.30	47.70	53.52	29.86	33.33	0.82	2.11	0.57	0.81	0.97
Wilmington	251	7.50	7.88	4.38	19.89	25.50	47.22	37.05	24.99	33.07	0.87	0.63	1.05	0.83	1.02
North Carolina Non-MSA	862	25.75	0.60	0.70	10.32	8.58	64.06	65.66	25.01	25.06	1.18	1.96	1.22	1.27	1.19
															<u></u>

^(*) 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 Dis					State: NORT	H CAROLIN <i>i</i>	A Ev	valuation Perio	od: JANUARY	1, 2000 TO) DECEMBI	ER 31, 20	101		
MSA/Assessment Area:	Total Sm to Fa		Low-Inc Geograp		Moderate- Geogra		Middle-l Geogra		Upper-In Geograp		Mai	ket Share	(%) by Geo	ography **	·*
MON/ASSOSSITERIT ATCU.	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
GreensboroWinston-SalemHigh Point	7	3.74	0.32	0.00	8.95	0.00	71.25	85.71	19.49	14.29	0.72	0.00	0.00	0.85	0.00
Limited-Scope Review:															
Asheville	0	0.00	0.30	0.00	10.03	0.00	73.25	0.00	16.41	0.00	0.00	0.00	0.00	0.00	0.00
Fayetteville	1	0.53	1.08	0.00	10.43	0.00	66.91	0.00	21.58	100.00	3.13	0.00	0.00	0.00	16.67
Goldsboro	25	13.37	0.25	0.00	3.54	0.00	84.34	100.00	11.87	0.00	7.86	0.00	0.00	8.82	0.00
Greenville	29	15.51	0.00	0.00	24.79	37.93	54.04	55.17	21.17	6.90	9.15	0.00	10.42	10.34	0.00
Hickory-Morganton-Lenoir	1	0.53	NA	NA	3.35	0.00	92.11	100.00	4.54	0.00	0.00	NA	0.00	0.00	0.00
Jacksonville	8	4.28	NA	NA	4.55	0.00	86.36	100.00	9.09	0.00	6.06	NA	0.00	6.15	0.00
Raleigh-Durham-Chapel Hill	22	11.76	0.36	0.00	31.80	77.27	49.75	13.64	18.04	9.09	2.96	0.00	4.55	0.00	0.00
Wilmington	5	2.67	1.97	0.00	24.57	20.00	51.11	20.00	22.36	60.00	6.25	0.00	7.14	0.00	33.33
North Carolina Non-MSA	89	47.59	0.05	0.00	7.15	6.74	74.97	89.89	17.83	3.37	3.60	0.00	2.82	3.98	0.88

Charter Number: 13044

^(*) 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 D	istribution:	HOME P	URCHASE	Sta	ite: NORTH	CAROLINA	Eval	uation Period:	JANUARY 1	, 2000 TO DE	CEMBER 3	31, 2001			
MSA/Assessment Area:	Total Purchas		Low-lo Borro		Moderat Borro			-Income owers		Income owers	Market	Share (%)	by Borrow	ver Income	***
WOA/ASSESSINGIT ATEA.	#	% 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:															
GreensboroWinston-SalemHigh Point	3,333	27.27	18.82	12.16	18.46	31.91	24.77	22.55	37.95	33.38	6.36	8.26	8.11	5.09	5.52
Limited-Scope Review:															
Asheville	414	3.39	18.40	4.12	17.76	13.24	24.89	21.47	38.95	61.18	4.10	1.12	2.32	3.74	5.93
Fayetteville	258	2.11	18.49	4.17	19.67	16.20	22.38	25.46	39.46	54.17	2.49	1.96	1.52	2.16	3.37
Goldsboro	116	0.95	19.64	14.02	17.64	39.25	23.59	18.69	39.13	28.04	4.16	8.39	7.07	2.63	2.62
Greenville	564	4.61	24.29	2.33	16.19	17.20	19.25	19.89	40.27	60.57	10.63	3.04	7.13	8.98	14.89
Hickory-Morganton-Lenoir	463	3.79	17.26	8.43	18.49	22.65	27.76	25.54	36.49	43.37	3.72	3.92	4.09	3.00	3.98
Jacksonville	307	2.51	14.87	1.34	20.68	3.68	26.40	13.04	38.05	81.94	5.41	3.60	1.20	1.78	9.83
Raleigh-Durham-Chapel Hill	3,869	31.66	19.53	8.98	18.07	27.01	24.63	23.15	37.77	40.87	4.38	3.91	5.03	3.69	4.62
Wilmington	689	5.64	21.41	4.09	17.47	13.86	21.75	16.38	39.37	65.67	5.01	3.50	4.23	3.83	5.84
North Carolina Non-MSA	2,209	18.07	18.79	3.17	17.15	12.40	22.35	20.16	41.71	64.28	6.37	4.74	4.72	5.47	7.48

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

^(**) Percentage of Families is based on 1990 Census information.

^(***) As a percentage of loans with borrower income information available. No information was available for 14.29% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 8. Borrower Distribution of Home Improvement Loans

Borrower Dis	stribution:	HOME IME	PROVEMENT	S	State: NORT	H CAROLINA	Ev	aluation Period	: JANUARY	1, 2000 TO I	DECEMBER	R 31, 200	1		
MSA/Assessment Area:	Total Improvem			ncome	Moderat Borro			-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	***
MON/ASSESSMENT ATEU.	#	% of Total*	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:															
GreensboroWinston-SalemHigh Point	340	21.44	18.82	12.35	18.46	17.35	24.77	24.12	37.95	46.18	9.74	6.07	6.65	8.05	14.59
Limited-Scope Review:															
Asheville	72	4.54	18.40	8.33	17.76	9.72	24.89	18.06	38.95	63.89	15.71	12.90	5.41	9.09	26.15
Fayetteville	84	5.30	18.49	8.33	19.67	11.90	22.38	33.33	39.46	46.43	9.96	15.15	11.48	10.60	8.66
Goldsboro	24	1.51	19.64	4.17	17.64	16.67	23.59	33.33	39.13	45.83	9.63	6.25	7.32	11.67	10.00
Greenville	50	3.15	24.29	8.00	16.19	12.00	19.25	28.00	40.27	52.00	17.80	6.25	15.15	14.81	22.73
Hickory-Morganton-Lenoir	98	6.18	17.26	10.20	18.49	15.31	27.76	27.55	36.49	46.94	8.53	7.44	4.97	8.27	10.95
Jacksonville	61	3.85	14.87	13.11	20.68	16.39	26.40	9.84	38.05	60.66	8.03	44.44	13.95	0.00	8.40
Raleigh-Durham-Chapel Hill	245	15.45	19.53	8.16	18.07	12.65	24.63	22.86	37.77	56.33	8.23	4.71	3.42	6.56	14.21
Wilmington	137	8.64	21.41	5.11	17.47	8.76	21.75	27.01	39.37	59.12	26.54	14.81	10.61	23.89	34.83
North Carolina Non-MSA	475	29.95	18.79	10.55	17.15	14.98	22.35	17.93	41.71	56.54	15.08	11.11	9.19	9.91	20.97
1															

^(*) 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 0.06% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribut	tion: HON	1E MORTG	AGE REFINAN	ICE	State: N	ORTH CAROL	INA	Evaluation P	eriod: JANU	ARY 1, 2000	TO DECEN	/IBER 31,	2001		
MSA/Assessment Area:	Mort	Home gage ce Loans	Low-li Borro	ncome owers	Moderati Borro	e-Income owers		e-Income owers	Upper- Borro	Income wers	Market	Share (%)	by Borrov	ver Income	,**** !
	#	% of Total*	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:															
GreensboroWinston-SalemHigh Point	3,574	26.64	18.82	6.48	18.46	15.96	24.77	25.82	37.95	51.74	7.95	5.65	5.91	7.43	9.59
Limited-Scope Review:		26.64 18.82 6.48													
Asheville	563	4.20	18.40	3.67	17.76	15.64	24.89	24.13	38.95	56.56	6.20	3.39	5.10	5.79	7.21
Fayetteville	530	3.95	18.49	4.08	19.67	9.80	22.38	21.43	39.46	64.69	8.08	5.46	5.16	6.99	9.53
Goldsboro	125	0.93	19.64	5.00	17.64	14.17	23.59	24.17	39.13	56.67	5.12	1.06	2.37	4.76	6.71
Greenville	301	2.24	24.29	1.77	16.19	8.51	19.25	19.50	40.27	70.21	10.22	4.35	5.99	7.52	13.02
Hickory-Morganton-Lenoir	633	4.72	17.26	4.35	18.49	19.17	27.76	25.89	36.49	50.59	4.03	1.48	3.45	3.16	5.65
Jacksonville	546	4.07	14.87	2.05	20.68	6.90	26.40	15.67	38.05	75.37	18.44	16.13	10.48	10.87	22.34
Raleigh-Durham-Chapel Hill	2,516	18.75	19.53	5.49	18.07	13.57	24.63	23.14	37.77	57.81	4.48	2.43	3.07	3.74	5.92
Wilmington	1,010	7.53	21.41	3.94	17.47	13.53	21.75	21.51	39.37	61.02	8.27	5.80	7.22	7.53	9.05
North Carolina Non-MSA	3,620	26.98	18.79	3.15	17.15	11.87	22.35	21.05	41.71	63.92	10.28	6.01	7.67	9.27	11.65

^(*) 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 10.22% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Southeast Region 2.

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

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distribution:	SMALL LOANS TO	BUSINESSES	State: NORTI	1 CAROLINA	Evaluation Period:	JANUARY 1, 2000	TO DECEMBER 3	1, 2001	
MSA/Assessment Area:	Total Sma to Busin		Businesses wi \$1 millio	th Revenues of n or less		ns by Original Amount ardless of Business Siz		Market Sh	are****
WSA/ASSESSITERIT ATEA.	#	% 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:									
GreensboroWinston-SalemHigh Point	719	21.48	77.48	52.43	70.24	12.66	17.11	0.81	0.76
Limited-Scope Review:									
Asheville	168	5.02	78.52	51.79	70.83	11.31	17.86	1.16	1.05
Fayetteville	175	5.23	80.37	70.86	72.00	10.86	17.14	1.64	1.89
Goldsboro	37	1.11	79.45	83.78	78.38	13.51	8.11	0.68	0.86
Greenville	109	3.26	73.65	51.38	57.80	14.68	27.52	1.46	0.98
Hickory-Morganton-Lenoir	110	3.29	78.37	46.36	63.64	14.55	21.82	0.44	0.24
Jacksonville	154	4.60	78.93	66.23	83.12	11.04	5.84	2.71	3.33
Raleigh-Durham-Chapel Hill	762	22.77	75.58	48.56	68.24	19.03	12.73	0.82	0.83
Wilmington	251	7.50	75.26	68.13	84.06	5.18	10.76	0.87	1.18
North Carolina Non-MSA	862	25.75	78.44	58.24	76.57	12.41	11.02	1.18	1.04

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

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

^(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 14.01% 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 F	ARMS S	tate: NORTH CA	ROLINA	Evaluation Period:	JANUARY 1, 2000	TO DECEMBER 31, 2	001	
	Total Smal to Far		Farms with R \$1 million			oans by Original Amour Regardless of Farm Size		Market Sh	are****
MSA/Assessment Areas:	#	% 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:									
GreensboroWinston-SalemHigh Point	7	3.74	93.52	57.14	71.43	14.29	14.29	0.72	0.83
Limited-Scope Review:									
Asheville	0	0.00	95.74	0.00	0.00	0.00	0.00	0.00	0.00
Fayetteville	1	0.53	91.37	0.00	100.00	0.00	0.00	3.13	0.00
Goldsboro	25	13.37	91.16	80.00	44.00	24.00	32.00	7.86	6.25
Greenville	29	15.51	89.97	93.10	48.28	37.93	13.79	9.15	9.77
Hickory-Morganton-Lenoir	1	0.53	94.67	0.00	100.00	0.00	0.00	0.00	0.00
Jacksonville	8	4.28	93.64	50.00	75.00	25.00	0.00	6.06	0.00
Raleigh-Durham-Chapel Hill	22	11.76	91.75	81.82	63.64	18.18	18.18	2.96	3.51
Wilmington	5	2.67	92.14	20.00	100.00	0.00	0.00	6.25	0.00
North Carolina Non-MSA	89	47.59	92.75	74.16	67.42	24.72	7.87	3.60	3.25
								### ### ### ### ### ### ### ### #### ####	

^(*) 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 13.90% of small loans to farms originated and purchased by the bank.

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

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

Table 12. Qualified Investments

	QUALIFIEI	D INVESTMEN	ITS State:	NORTH CAROLINA	A Evaluation Perio	d: JANUARY	1, 2000 TO DEC	EMBER 31, 2001		
		Prior Perio	d Investments*	Current Per	riod Investments		Total Investme	ents	Unfunded	Commitments**
MSA/Assessment Areas:		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:										
GreensboroWinston-SalemHigh Point		4	3,460	11	4,669	15	8,129	16.71	0	0
Limited-Scope Review:										
Asheville		2	480	6	6,885	8	7,365	15.14	0	0
Fayetteville		4	654	3	45	7	699	1.44	0	0
Goldsboro		0	0	2	5	2	5	0.01	0	0
Greenville		2	435	2	3,872	4	4,307	8.85	0	0
Hickory-Morganton-Lenoir		0	0	4	47	4	47	0.10	0	0
Jacksonville		0	0	2	27	2	27	0.06	0	0
Raleigh-Durham-Chapel Hill		22	18,435	16	2,286	38	20,721	42.59	0	0
Wilmington		2	240	8	119	10	359	0.74	0	0
North Carolina Non-MSA		9	2,332	20	4,666	29	6,998	14.38	0	0

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

^{(**) &}quot;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 BRANC								TH CAROLII		aluation P	eriod: J <i>l</i>	ANUARY	1, 2000 1	O DECEN	1BER 31,	2001	
	Deposits			Branche	!S				Brand	ch Opening	s/Closings				Popul	lation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area			Branches b Geographies		# of Branch	# of Branch	Net Cha	ange in Loc (+ (ation of B or -)	ranches	% (of the Pop Each Ge	ulation wit ography	hin
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
GreensboroWinston-SalemHigh Point	24.76	30	21.90	6.67	16.67	53.33	23.33	5	0	0	0	- 2	- 3	2.93	14.51	62.02	20.53
Limited-Scope Review:																	
Asheville	6.06	8	5.84	0.00	37.50	50.00	12.50	1	0	0	0	0	- 1	0.88	13.45	69.70	15.96
Fayetteville	4.39	7	5.11	14.29	14.29	71.43	0.00	0	0	0	0	0	0	1.90	26.09	56.93	15.08
Goldsboro	0.51	3	2.19	0.00	0.00	66.67	33.33	0	0	0	0	0	0	0.47	8.35	76.58	14.60
Greenville	2.26	5	3.65	0.00	20.00	20.00	60.00	0	0	0	0	0	0	7.94	20.18	39.80	32.09
Hickory-Morganton-Lenoir	2.63	4	2.92	NA	0.00	100.00	0.00	1	0	NA	0	- 1	0	NA	7.21	86.45	6.34
Jacksonville	2.58	5	3.65	NA	0.00	100.00	0.00	1	0	NA	0	- 1	0	NA	11.22	59.91	28.87
Raleigh-Durham-Chapel Hill	23.14	27	19.71	7.41	11.11	33.33	48.15	2	2	0	0	1	- 1	5.63	22.96	44.00	26.82
Wilmington	6.93	11	8.03	18.18	27.27	36.36	18.18	1	0	0	- 1	0	0	5.26	22.79	47.64	24.25
North Carolina Non-MSA	26.74	37	27.01	0.00	16.22	51.35	32.43	7	0	0	- 1	- 4	- 2	0.99	8.93	67.50	22.58

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

Table 1. Lending Volume

LENDING VO	LUME		State: Ol	KLAHOMA		Eva	aluation Period:	JANUARY	1, 2000 TO DE	CEMBER 31,	2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	: Mortgage		ıll Loans ısinesses		all Loans Farms		y Development pans**	Total Rep	orted Loans	% of Rated Area
	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Full-Scope Review:												
Oklahoma City	46.86	3,964	352,720	450	65,869	5	860	0	0	4,419	419,449	44.75
Limited-Scope Review:												
Enid	2.42	156	10,685	64	11,763	8	473	0	0	228	22,921	1.03
Tulsa	39.69	3,286	306,616	457	57,514	0	0	0	0	3,743	364,130	44.06
Oklahoma Non-MSA	11.03	902	60,914	118	14,139	19	1,553	1	80	1,040	76,686	10.16

^(*) 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

Geo			ME PURCHAS		State: OK	LAHOMA	Evalua	tion Period: J	ANUARY 1, 2	2000 TO DEC	EMBER 31	, 2001			
	Total I Purchase		Low-Ir Geogra			e-Income aphies		-Income raphies	Upper-l Geogra		Mai	ket Share	(%) by Ge	ography *	* *
MSA/Assessment Area:	#	% 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:															
Oklahoma City	1,970	55.68	2.35	1.37	21.40	18.58	46.55	30.56	29.70	49.39	3.68	4.72	4.57	3.01	3.94
Limited-Scope Review:															
Enid	63	1.78	NA	NA	23.96	19.05	53.12	34.92	22.92	46.03	2.91	NA	2.49	2.19	4.02
Tulsa	1,195	33.78	2.38	2.09	21.10	10.71	51.27	40.67	25.25	46.44	3.25	4.92	2.38	2.81	4.03
Oklahoma Non-MSA	310	8.76	0.20	0.00	17.22	8.06	54.16	36.45	28.42	55.48	8.02	0.00	4.71	5.74	12.79

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

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

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

Table 3. Geographic Distribution of Home Improvement Loans

Geograp	hic Distribu	tion: HOME	IMPROVEME	:NT	State: OK	LAHOMA	Evalu	nation Period:	JANUARY 1,	2000 TO DE	CEMBER 3	1, 2001			
		Home ent Loans	Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper-l Geogra		Mai	ket Share	(%) by Ge	ography **	÷*
MSA/Assessment Area:	#	% 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:															
Oklahoma City	263	44.58	2.35	1.52	21.40	14.83	46.55	37.64	29.70	46.01	2.74	1.27	2.66	1.96	3.88
Limited-Scope Review:															
Enid	17	2.88	NA	NA	23.96	23.53	53.12	35.29	22.92	41.18	5.34	NA	5.88	3.47	8.96
Tulsa	243	41.19	2.38	2.06	21.10	15.23	51.27	42.39	25.25	40.33	4.73	6.12	4.53	3.86	6.05
Oklahoma Non-MSA	67	11.36	0.20	1.49	17.22	17.91	54.16	59.70	28.42	20.90	11.14	0.00	15.94	10.31	9.52

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

^(**) Percentage of 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 MO	ORTGAGE REF	INANCE	State:	OKLAHOMA	E	valuation Perio	d: JANUAR	Y 1, 2000 TO	DECEMBE	R 31, 20	01		
MSA/Assessment Area:	Mortgage	Home Refinance ans	Low-Ir Geogra		Moderate Geogra			-Income raphies		Income aphies	Mai	rket Share	(%) by Geo	ography **	F *
WISA/ASSESSIBERT ATEG.	#	% 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:															
Oklahoma City	1,730	41.40	2.35	1.79	21.40	13.93	46.55	33.58	29.70	50.64	4.87	6.55	4.58	3.94	5.71
Limited-Scope Review:															
Enid	76	1.82	NA	NA	23.96	18.42	53.12	46.05	22.92	35.53	5.82	NA	3.82	5.72	6.84
Tulsa	1,848	44.22	2.38	2.27	21.10	16.07	51.27	48.86	25.25	32.79	7.27	12.80	8.40	7.46	6.52
Oklahoma Non-MSA	525	12.56	0.20	0.00	17.22	5.33	54.16	57.71	28.42	36.95	18.37	0.00	6.79	17.98	23.50
/*\															

^(*) 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: Southwest Region.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic I			IANS TO BUSII			OKLAHOMA	A Ev	aluation Perio	od: JANUARY	1, 2000 TO) DECEMBI	R 31, 20	01		
	Total Sm to Busi		Low-Inc Geogra		Moderate- Geogra		Middle-l Geogra		Upper-In Geogra _l		Mai	ket Share	(%) by Ge	ography **	f *
MSA/Assessment Area:	#	% 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:															
Oklahoma City	450				0.00	27.74	0.00	33.10	0.00	33.57	0.70	0.68	1.03	0.55	0.72
Limited-Scope Review:															
Enid	64	5.88	NA	NA	0.00	25.00	0.00	43.75	0.00	31.25	2.48	NA	3.45	1.71	3.73
Tulsa	457	41.97	0.00	3.06	100.00	27.13	0.00	39.61	0.00	30.20	0.87	1.32	1.34	0.81	0.75
Oklahoma Non-MSA	118	10.84	0.00	2.54	0.00	9.32	0.00	49.15	0.00	38.98	1.12	0.72	0.82	1.05	1.54

^(*) 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

Geograp			LOANS TO FA		State: OK	LAHOMA	Evalu	ation Period:	JANUARY 1,	2000 TO D	ECEMBER	31, 2001			
MCA/Assessment Areas		nall Loans arms	Low-Inc Geograp		Moderate- Geograp		Middle-l Geogra		Upper-In Geogra _l		Ma	rket Share	(%) by Ge	ography **	€ *
MSA/Assessment Area:	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
Oklahoma City	5	15.63	0.00	0.00	0.00	40.00	0.00	0.00	0.00	60.00	0.34	0.00	0.38	0.00	1.71
Limited-Scope Review:															
Enid	8	25.00	NA	NA	0.00	0.00	0.00	100.00	0.00	0.00	2.81	NA	0.00	3.51	0.00
Tulsa	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Oklahoma Non-MSA	19	59.38	0.00	0.00	0.00	0.00	0.00	73.68	0.00	26.32	3.53	0.00	0.00	3.39	4.84
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^(*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

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

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

Table 7. Borrower Distribution of Home Purchase Loans

Borr	rower Distrib	ution: HOM	E PURCHASE		State: OKLA	НОМА	Evaluati	ion Period: JA	NUARY 1, 20	000 TO DECE	MBER 31,	2001			
MSA/Assessment Areas		Home se Loans	Low-Ir Borro		Moderat Borro	e-Income owers		-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	****
MSA/Assessment Area:	#	% 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:															
Oklahoma City	1,970	55.68	20.07	6.58	17.74	25.94	22.78	21.11	39.41	46.37	3.97	2.96	4.60	2.99	4.45
Limited-Scope Review:															
Enid	63	1.78	18.74	5.08	18.75	15.25	24.37	25.42	38.14	54.24	3.09	0.00	2.07	3.14	4.07
Tulsa	1,195	33.78	20.32	4.92	17.70	21.03	22.17	18.01	39.80	56.04	3.27	1.70	3.08	2.21	4.18
Oklahoma Non-MSA	310	8.76	21.50	4.19	15.26	12.09	18.88	18.60	44.37	65.12	7.56	5.56	6.18	6.76	8.64

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

^(**) Percentage of Families is based on 1990 Census information.

^(***) As a percentage of loans with borrower income information available. No information was available for 17.18% of loans originated and purchased by the bank.

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

Table 8. Borrower Distribution of Home Improvement Loans

Borrow	ver Distributi	on: HOME	IMPROVEMEN	NT	State: OK	LAHOMA	Evalu	ation Period:	JANUARY 1,	2000 TO DEC	CEMBER 3	1, 2001			
MSA/Assessment Area		Home ent Loans	Low-Ir Borro	ncome	Moderat Borro	e-Income wers		-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	****
MSA/Assessment Area:	#	% 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:															
Oklahoma City	263	44.58	20.07	6.08	17.74	10.65	22.78	18.63	39.41	64.64	2.86	1.70	0.94	1.72	4.69
Limited-Scope Review:															
Enid	17	2.88	18.74	0.00	18.75	0.00	24.37	23.53	38.14	76.47	5.91	0.00	0.00	2.74	11.88
Tulsa	243	41.19	20.32	8.68	17.70	13.64	22.17	21.07	39.80	56.61	4.96	4.15	3.88	3.87	6.01
Oklahoma Non-MSA	67	11.36	21.50	8.96	15.26	22.39	18.88	5.97	44.37	62.69	11.57	16.00	6.17	5.80	15.43

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

^(**) Percentage of Families is based on 1990 Census information.

^(***) As a percentage of loans with borrower income information available. No information was available 0.17% 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

			TGAGE REFI		State:	OKLAHOMA	\ E	valuation Perio	d: JANUAR	Y 1, 2000 TO	DECEMBE	R 31, 20	01		
MCA/Assessment Arger		e Mortgage ce Loans	Low-Ir Borro	ncome	Moderate Borro			-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	***
MSA/Assessment Area:	#	% 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:															
Oklahoma City	1,730	41.40	20.07	2.82	17.74	12.73	22.78	20.69	39.41	63.77	5.58	2.02	3.79	4.77	6.86
Limited-Scope Review:															
Enid	76	1.82	18.74	6.58	18.75	11.84	24.37	18.42	38.14	63.16	6.69	0.00	6.96	5.12	8.15
Tulsa	1,848	44.22	20.32	5.33	17.70	14.15	22.17	22.97	39.80	57.55	7.92	7.14	6.93	7.48	8.47
Oklahoma Non-MSA	525	12.56	21.50	2.58	15.26	6.96	18.88	13.32	44.37	77.14	21.13	13.85	10.19	14.00	25.34
		i i i													

^(*) 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 6.63% of loans originated and purchased by the bank.

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

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

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distribution	: SMALL LOANS	TO BUSINESSE	S State: OK	LAHOMA Eval	luation Period: JA	NUARY 1, 2000 TO	DECEMBER 31,	2001	
MCA/Accomment Avec	Total Sma to Busin			th Revenues of on or less		ans by Original Amoun ardless of Business Si		Market Sl	hare****
MSA/Assessment Area:	#	% 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:									
Oklahoma City	450	41.32	0.00	52.67	70.22	12.00	17.78	0.70	0.77
Limited-Scope Review:									
Enid	64	5.88	0.00	60.94	67.19	10.94	21.88	2.48	3.35
Tulsa	457	41.97	100.00	56.24	73.09	10.72	16.19	0.87	0.98
Oklahoma Non-MSA	118	10.84	0.00	61.86	72.88	9.32	17.80	1.12	1.45
			_	`					

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

^(**) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 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 12.88% 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 T	O FARMS	State: OKLAH	OMA Ev	valuation Period: JA	ANUARY 1, 2000 TO	DECEMBER 31, 200)1	
	Total Sma to Far		Farms with F \$1 million			oans by Original Amou Regardless of Farm Siz		Market Sh	are****
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	AII	Rev \$1 million or less
Full-Scope Review:									
Oklahoma City	5	15.63	0.00	80.00	40.00	40.00	20.00	0.34	0.36
Limited-Scope Review:									
Enid	8	25.00	0.00	100.00	87.50	12.50	0.00	2.81	3.13
Tulsa	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Oklahoma Non-MSA	19	59.38	0.00	94.74	84.21	10.53	5.26	3.53	3.82

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

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

^(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 6.25% of small loans to farms originated and purchased by the bank.

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

Table 12. Qualified Investments

QU	ALIFIED INVESTI	MENTS State	e: OKLAHOMA	Evaluation Period:	JANUARY 1,	2000 TO DECEM	IBER 31, 2001		
	Prior Perio	od Investments*	Current Pe	riod Investments		Total Investme	ents	Unfunded	Commitments**
MSA/Assessment Areas:	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Oklahoma City	1	609	12	676	13	1,285	18.70	0	0
Limited-Scope Review:									
Enid	0	0	5	53	5	53	0.77	0	0
Tulsa	1	37	14	2,863	15	2,900	42.20	0	0
Oklahoma Non-MSA	0	0	7	2,634	7	2,634	38.33	0	0

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

^{(**) &}quot;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 B								OKLAHON		uation Pe	riod: JA	NUARY 1	, 2000 T	O DECEM	BER 31, 2	2001	
	Deposits			Branche	s				Brancl	h Openings	/Closings				Popul	lation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area		ocation of E Income of G		<i>'</i>	# of Branch	# of Branch	Net Cha	nge in Loc (+ (ation of Bi or -)	ranches	%		ulation wit ography	hin
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Oklahoma City	44.75	20	41.67	10.00	10.00	30.00	50.00	8	0	- 1	- 1	- 1	- 5	3.71	24.73	44.46	26.96
Limited-Scope Review:																	
Enid	1.03	1	2.08	NA	100.00	0.00	0.00	0	0	NA	0	0	0	NA	26.38	52.72	20.90
Tulsa	44.06	18	37.50	0.00	27.78	50.00	22.22	6	0	0	- 1	- 2	- 3	4.00	22.44	50.05	23.52
Oklahoma Non-MSA	10.16	9	18.75	22.22	22.22	44.44	11.11	1	0	0	0	0	. 1	0.41	18.75	54.18	26.66
			_						_								
																	İ

Table 1. Lending Volume

LENDING VO	DLUME		State:	OREGON		Eval	uation Period: 、	JANUARY 1,	2000 TO DECE	MBER 31, 2	2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	e Mortgage		II Loans sinesses		all Loans Farms	Community Lo	/ Development ans**	Total Rep	orted Loans	% of Rated Area
	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Full-Scope Review:												
Salem	17.76	1,055	80,895	82	3,863	40	7,868	2	1,988	1,179	94,614	11.75
Limited-Scope Review:												
Corvallis	3.84	233	23,566	19	260	3	376	0	0	255	24,202	3.53
Eugene-Springfield	11.52	645	66,861	119	12,665	1	200	0	0	765	79,726	9.18
Medford	11.33	623	62,753	124	3,137	5	92	0	0	752	65,982	10.62
Oregon Non-MSA	55.54	3,236	259,071	428	18,370	21	2,383	2	660	3,687	280,484	64.91

^(*) 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 Dis	tribution: H	OME PURCH	ASE	State: 0	REGON	Evaluatio	on Period: JA	NUARY 1, 20	OO TO DECEN	MBER 31, 2	2001			
	Total I Purchas		Low-Ir Geogra			e-Income aphies		-Income raphies	Upper-l Geogra		Mai	rket Share	(%) by Ge	ography *†	6 *
MSA/Assessment Area:	#	% 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:															
Salem	265	20.05	NA	NA	7.01	6.04	71.15	64.15	21.84	29.81	1.76	NA	0.91	1.69	2.12
Limited-Scope Review:															
Corvallis	76	5.75	NA	NA	11.60	21.05	45.38	40.79	43.02	38.16	2.24	NA	2.81	2.07	2.21
Eugene-Springfield	188	14.22	0.61	0.53	13.67	10.11	66.21	45.74	19.51	43.62	1.01	0.00	1.15	0.70	1.90
Medford	165	12.48	0.38	0.00	10.10	7.27	68.70	67.88	20.81	24.85	1.34	0.00	1.31	1.26	1.67
Oregon Non-MSA	628	47.50	NA	NA	7.53	7.32	74.32	72.61	18.15	20.06	1.78	NA	2.26	1.86	1.43
	1														
I															<u> </u>

^(*) 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

Geo	graphic Distrib	ution: HON	ME IMPROVEN	/IENT	State: 0	REGON	Evalua	tion Period: J	ANUARY 1, 2	2000 TO DEC	CEMBER 3	1, 2001			
		Home ent Loans	Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper-I Geogra		Ma	rket Share ((%) by Geo	graphy **	*
MSA/Assessment Area:	#	% 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:															
Salem	358	23.61	NA	NA	7.01	5.87	71.15	68.16	21.84	25.98	18.57	NA	13.51	20.94	14.64
Limited-Scope Review:															
Corvallis	45	2.97	NA	NA	11.60	17.78	45.38	40.00	43.02	42.22	18.63	NA	31.25	16.67	16.00
Eugene-Springfield	127	8.38	0.61	0.79	13.67	10.24	66.21	74.02	19.51	14.96	8.44	0.00	3.85	9.62	8.26
Medford	136	8.97	0.38	0.74	10.10	13.97	68.70	50.74	20.81	34.56	15.93	100.00	26.92	13.83	17.86
Oregon Non-MSA	850	56.07	NA	NA	7.53	5.76	74.32	68.59	18.15	25.65	23.12	NA	25.61	21.75	26.78
															<u> </u>

^(*) 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

Geograph	ic Distributio	n: HOME N	ORTGAGE R	EFINANCE	State	: OREGON	Eva	aluation Period	JANUARY	1, 2000 TO E	ECEMBER	31, 2001	1		
MSA/Assessment Area:	Mortgage	Home Refinance ans	Low-Ir Geogra		Moderati Geogra			-Income raphies	Upper- Geogr		Mai	rket Share	(%) by Geo	ography **	* *
MSA/ASSESSMENT ATEA:	#	% 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:															
Salem	432	14.28	NA	NA	7.01	4.86	71.15	70.14	21.84	25.00	2.89	NA	2.25	2.99	2.78
Limited-Scope Review:															
Corvallis	112	3.70	NA	NA	11.60	14.29	45.38	38.39	43.02	47.32	3.76	NA	3.82	3.74	3.77
Eugene-Springfield	330	10.91	0.61	0.91	13.67	8.79	66.21	67.27	19.51	23.03	2.06	3.45	1.65	2.02	2.33
Medford	322	10.64	0.38	0.31	10.10	7.76	68.70	60.56	20.81	31.37	3.21	0.00	2.62	2.95	4.23
Oregon Non-MSA	1,830	60.48	NA	NA	7.53	5.85	74.32	71.42	18.15	22.73	5.67	NA	7.03	5.73	5.24

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

^(**) Percentage of 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

Geographi			OANS TO BUS		State:	OREGON	Eval	luation Period	: JANUARY 1	, 2000 TO I	DECEMBER	R 31, 200	1		
	Total Sm to Busi	iall Loans	Low-Inc Geograp		Moderate- Geograp		Middle-l Geogra		Upper-In Geograp		Mai	rket Share	(%) by Ged	graphy **	t *
MSA/Assessment Area:	#	% of Total*	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:															
Salem	82	10.57	NA	NA	0.00	17.07	0.00	71.95	0.00	10.98	0.22	NA	0.15	0.28	0.19
Limited-Scope Review:															
Corvallis	19	2.45	NA	NA	0.00	57.89	0.00	15.79	0.00	26.32	0.40	NA	0.91	0.18	0.29
Eugene-Springfield	119	15.34	0.00	7.56	0.00	23.53	0.00	55.46	0.00	13.45	0.48	1.27	0.63	0.40	0.59
Medford	124	15.98	0.00	19.35	0.00	6.45	0.00	53.23	0.00	20.97	0.51	1.01	0.23	0.50	0.79
Oregon Non-MSA	432	55.67	NA	NA	41.67	7.87	8.33	70.37	50.00	21.76	0.61	NA	0.81	0.61	0.84

^(*) 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

Geogra	aphic Distribu	ition: SMAI	LL LOANS TO F	ARMS	State: 0	OREGON	Evaluat	ion Period: 、	JANUARY 1, 2	000 TO DEC	EMBER 31	1, 2001			
MSA/Assessment Area:	Total Sm to Fa		Low-Inc Geograp		Moderate Geogra		Middle-I Geogra		Upper-In Geograp		Mai	rket Share	(%) by Geo	ography *	* *
MOAJASSESSIIIEIIT AIEE.	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
Salem	40	40.40	NA	NA	0.00	0.00	0.00	95.00	0.00	5.00	7.35	NA	0.00	8.01	2.94
Limited-Scope Review:															
Corvallis	3	3.03	NA	NA	0.00	0.00	0.00	100.00	0.00	0.00	7.41	NA	0.00	8.33	0.00
Eugene-Springfield	1	1.01	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	2.00	0.00	0.00	2.44	0.00
Medford	5	5.05	0.00	0.00	0.00	0.00	0.00	80.00	0.00	20.00	4.48	0.00	0.00	3.57	16.67
Oregon Non-MSA	50	50.51	NA	NA	0.00	6.00	0.00	84.00	100.00	10.00	2.44	NA	0.00	2.79	1.54
															<u> </u>
															<u> </u>
															<u> </u>

^(*) 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

Bor	rower Distri	bution: HO	ME PURCHAS	SE	State: ORI	EGON	Evaluation	n Period: JAN	UARY 1, 200	O TO DECEM	BER 31, 2	001			
MSA/Assessment Area:	Total Purchas			ncome owers	Moderat Borro	e-Income owers		-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	****
WOA/ASSESSITERE ATES.	#	% 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:															
Salem	265	20.05	17.83	0.98	19.49	17.16	24.43	25.49	38.25	56.37	1.81	0.00	1.42	1.55	2.28
Limited-Scope Review:															
Corvallis	76	5.75	12.97	1.85	14.14	9.26	20.15	35.19	52.74	53.70	2.11	1.82	0.41	3.01	2.21
Eugene-Springfield	188	14.22	19.15	1.08	18.55	10.75	24.03	17.20	38.27	70.97	0.76	0.44	0.46	0.30	1.20
Medford	165	12.48	19.73	2.31	18.12	9.23	23.82	14.62	38.33	73.85	1.51	1.40	0.76	0.95	1.95
Oregon Non-MSA	628	47.50	19.88	2.53	18.71	10.97	23.36	18.78	38.05	67.72	1.83	0.90	1.59	1.41	2.09
														<u> </u>	

^(*) 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 27.76% 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

Borro	ower Distribu	ıtion: HOM	E IMPROVEM	ENT	State: C	REGON	Evaluat	ion Period: JA	NUARY 1, 20	DOO TO DECE	MBER 31,	2001			
MSA/Assessment Area:	Total Improvem		_	ncome owers	Moderat Borro			-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	,****
WOA/ASSESSMENT ATEG.	#	% 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:															
Salem	358	23.61	17.83	3.91	19.49	12.29	24.43	26.26	38.25	57.54	18.96	21.95	16.52	17.49	20.00
Limited-Scope Review:															
Corvallis	45	2.97	12.97	6.67	14.14	22.22	20.15	37.78	52.74	33.33	19.19	25.00	16.67	25.00	16.33
Eugene-Springfield	127	8.38	19.15	8.66	18.55	10.24	24.03	20.47	38.27	60.63	8.81	16.67	8.06	9.52	7.84
Medford	136	8.97	19.73	5.15	18.12	8.82	23.82	15.44	38.33	70.59	16.48	23.08	11.36	9.59	19.37
Oregon Non-MSA	850	56.07	19.88	3.42	18.71	11.54	23.36	18.85	38.05	66.20	23.95	19.75	18.14	20.92	26.50
										: : :					

^(*) 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 Families is based on 1990 Census information.

^(***) As a percentage of loans with borrower income information available. No information was available for 0.07% 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:	НОМЕ МО	ORTGAGE REI	INANCE	State	e: OREGON	Eva	aluation Period	: JANUARY	1, 2000 TO I	DECEMBER	31, 200°	1		
MSA/Assessment Area:	Total Homo	e Mortgage ce Loans		ncome		e-Income owers		-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	***
WOA/ASSESSMENT AIEG.	#	% of Total*	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:															
Salem	432	14.28	17.83	3.09	19.49	13.40	24.43	23.71	38.25	59.79	3.10	2.10	2.66	2.83	3.41
Limited-Scope Review:															
Corvallis	112	3.70	12.97	5.10	14.14	14.29	20.15	25.51	52.74	55.10	4.17	4.21	3.65	3.93	4.45
Eugene-Springfield	330	10.91	19.15	3.03	18.55	16.02	24.03	23.81	38.27	57.14	1.89	1.43	2.47	1.53	1.96
Medford	322	10.64	19.73	4.36	18.12	12.75	23.82	23.15	38.33	59.73	3.73	5.53	3.67	3.55	3.72
Oregon Non-MSA	1,830	60.48	19.88	2.63	18.71	9.65	23.36	18.20	38.05	69.51	6.56	5.19	5.24	5.38	7.24
	-														
	+														
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^(*) 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 9.98% 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 Distributi	on: SMALL LOAN	NS TO BUSINESS	ES State: O	REGON Evalu	ation Period: JAN	UARY 1, 2000 TO D	ECEMBER 31, 20	01	
MCA/Accessment Avenu	Total Sm to Busi			th Revenues of on or less		ans by Original Amoun ardless of Business Siz		Market Sh	nare***
MSA/Assessment Area:	#	% 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:									
Salem	82	10.57	0.00	65.85	89.02	6.10	4.88	0.22	0.44
Limited-Scope Review:									
Corvallis	19	2.45	0.00	84.21	100.00	0.00	0.00	0.40	1.09
Eugene-Springfield	119	15.34	0.00	56.30	78.15	5.88	15.97	0.48	0.49
Medford	124	15.98	0.00	76.61	96.77	1.61	1.61	0.51	1.07
Oregon Non-MSA	432	55.67	83.33	75.00	90.74	5.32	3.94	0.61	1.03
					1				

^(*) 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 14.95% 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 Distributio	n: SMALL LOANS	TO FARMS	State: OREGO	ON Eval	uation Period: JAN	UARY 1, 2000 TO D	ECEMBER 31, 2001		
	Total Sma to Fa		Farms with F \$1 million			oans by Original Amou Regardless of Farm Siz		Market Sh	are****
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	AII	Rev \$1 million or less
Full-Scope Review:									
Salem	40	40.40	0.00	40.00	35.00	40.00	25.00	7.35	4.01
Limited-Scope Review:									
Corvallis	3	3.03	0.00	66.67	33.33	66.67	0.00	7.41	4.55
Eugene-Springfield	1	1.01	0.00	0.00	0.00	100.00	0.00	2.00	0.00
Medford	5	5.05	0.00	80.00	100.00	0.00	0.00	4.48	3.64
Oregon Non-MSA	50	50.51	100.00	64.00	60.00	18.00	22.00	2.44	1.68

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

^(**) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 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 14.14% 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 INVEST	MENTS Stat	e: OREGON	Evaluation Period: JA	NUARY 1, 20	000 TO DECEMBE	R 31, 2001		
	Prior Perio	d Investments*	Current Pe	riod Investments		Total Investme	ents	Unfunded	Commitments**
MSA/Assessment Areas:	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Salem	1	246	5	3,825	6	4,071	13.82	0	0
Limited-Scope Review:									
Corvallis	0	0	4	90	4	90	0.31	0	0
Eugene-Springfield	5	5,607	7	252	12	5,859	19.88	0	0
Medford	1	734	4	85	5	819	2.78	0	0
Oregon Non-MSA	9	8,492	16	10,134	25	18,626	63.21	0	0

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

^{(**) &}quot;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 DELI		EM AND BRAN				-	e: OREGON		ation Peri	od: JAN	UARY 1,	2000 TO	DECEMB	ER 31, 20	001	
	Deposits			Branche	s				Branc	h Openings	/Closings				Popul	ation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area		ocation of E Income of G		•	# of Branch	# of Branch	Net Cha	ange in Loc (+ (ation of B or -)	ranches	%	of the Pop Each Ge		hin
	Deposits in MSA/AA	Branches	ranches in MSA/AA Low Mod Mid Upp			Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
Full-Scope Review:																	
Salem	11.75	4	11.11	NA	25.00	0.00	1	0	NA	- 1	0	0	NA	10.05	70.37	19.58	
Limited-Scope Review:																	
Corvallis	3.53	1	2.78	0.00	0	0	NA	0	0	0	NA	29.26	39.19	31.55			
Eugene-Springfield	9.18	4	11.11	0.00	50.00	25.00	25.00	0	0	0	0	0	0	3.35	17.44	62.34	16.88
Medford	10.62	3	8.33	33.33	0.00	66.67	0.00	0	0	0	0	0	0	1.30	12.49	66.95	19.26
Oregon Non-MSA	64.91	24	66.67	NA	4.17	95.83	0.00	0	0	NA	0	0	0	NA	8.46	74.39	17.14

Table 1. Lending Volume

LENDING VOLUME			State: SOUT	H CAROLIN	Α		Evaluation Peri	od: JANUA	RY 1, 2000 TO	DECEMBER	31, 2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	e Mortgage		all Loans usinesses		all Loans Farms		y Development ans**	Total Rep	orted Loans	% of Rated Area
	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Full-Scope Review:												
Greenville-Spartanburg-Anderson	31.15	7,472	807,889	1,020	121,664	16	1,090	3	4,065	8,511	934,708	31.6
Limited-Scope Review:												
Charleston-North Charleston	22.19	5,402	894,583	658	79,305	3	41	0	0	6,063	973,929	19.0
Columbia	17.77	4,184	506,824	660	91,762	10	363	0	0	4,854	598,949	20.2
Florence	1.20	253	32,459	73	15,936	1	2	0	0	327	48,397	1.9
Myrtle Beach	8.72	2,180	246,135	203	23,093	0	0	0	0	2,383	269,228	6.4
Sumter	1.46	293	24,197	100	11,019	7	1,169	0	0	400	36,385	1.6
South Carolina Non-MSA	17.51	4,051	582,053	706	86,124	27	1,674	1	38	4,785	669,889	19.0

^(*) 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

Geogra	Total Home Low-Income Mo				tate: SOUTH	I CAROLINA	Eva	luation Period:	JANUARY	1, 2000 TO D	ECEMBER	31, 2001			
					Moderat Geogr			-Income aphies	Upper-l Geogra		Mai	ket Share	(%) by Ge	ography *†	* *
MSA/Assessment Area:	#	% 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:															
Greenville-Spartanburg-Anderson	3,217	28.24	0.82	0.65	13.32	8.11	63.63	52.07	22.22	39.17	7.29	5.19	7.35	7.07	7.64
Limited-Scope Review:															
Charleston-North Charleston	2,796	24.55	1.69	0.82	14.89	7.33	53.25	46.07	30.16	45.78	8.86	6.67	9.90	7.84	10.00
Columbia	2,277	19.99	1.57	0.83	19.05	13.09	47.32	40.58	32.05	45.50	7.68	4.65	10.34	6.84	8.05
Florence	118	1.04	4.40	0.85	21.32	7.63	44.14	23.73	30.13	67.80	2.24	0.00	1.50	2.04	2.60
Myrtle Beach	1,094	9.60	1.59	0.55	13.69	3.75	69.31	67.64	15.41	28.06	6.34	12.50	4.41	6.38	6.64
Sumter	87	0.76	NA	NA	26.00	13.79	44.07	28.74	29.93	57.47	2.86	NA	1.64	2.54	3.56
South Carolina Non-MSA	1,801	15.81	0.18	0.06	11.32	2.89	60.08	32.93	28.42	64.13	6.47	0.00	3.60	5.11	8.08

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

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

^(***) Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic	Distribution	: HOME IM	PROVEMENT		State: SOUT	H CAROLINA	Ev	aluation Perio	d: JANUARY	′ 1, 2000 TO	DECEMBE	R 31, 200)1		
	Total Improvem		Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper-l Geogra		Mai	rket Share	(%) by Ge	ography **	F *
MSA/Assessment Area:	#	% 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:															
Greenville-Spartanburg-Anderson	457	31.34	0.82	0.66	13.32	10.72	63.63	54.92	22.22	33.70	16.97	13.33	12.56	14.05	26.80
Limited-Scope Review:															
Charleston-North Charleston	300	20.58	1.69	1.33	14.89	8.33	53.25	47.33	30.16	43.00	13.84	5.88	5.91	11.60	22.44
Columbia	302	20.71	1.57	0.66	19.05	18.87	47.32	39.74	32.05	40.73	26.63	28.57	25.19	24.65	29.32
Florence	30	2.06	4.40	0.00	21.32	3.33	44.14	56.67	30.13	40.00	6.25	0.00	1.49	6.17	12.28
Myrtle Beach	77	5.28	1.59	0.00	13.69	5.19	69.31	72.73	15.41	22.08	17.11	0.00	4.08	17.33	35.00
Sumter	23	1.58	NA	NA	26.00	21.74	44.07	47.83	29.93	30.43	8.33	NA	11.11	6.10	10.00
South Carolina Non-MSA	269	18.45	0.18	0.00	11.32	9.67	60.08	45.72	28.42	44.61	17.33	0.00	15.53	13.06	26.78
 															

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

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

^(***) Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Di	stribution: H	IOME MORT	GAGE REFINA	ANCE	State: St	OUTH CAROL	INA	Evaluation P	eriod: JANU	ARY 1, 2000	TO DECEM	MBER 31,	2001		
MSA/Assessment Area:	Total Mortgage Loa	Refinance	Low-Ir Geogra		Moderat Geogr	e-Income aphies		-Income raphies	Upper- Geogr		Ma	rket Share	(%) by Geo	ography **	* *
WISA/ASSESSMENT ATEA.	#	% 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:															
Greenville-Spartanburg-Anderson	3,794	34.57	0.82	0.34	13.32	8.30	63.63	56.98	22.22	34.37	9.70	5.73	9.14	9.38	10.43
Limited-Scope Review:															
Charleston-North Charleston	2,302	20.97	1.69	1.26	14.89	5.78	53.25	42.83	30.16	50.13	9.39	9.88	6.21	8.55	10.81
Columbia	1,603	14.61	1.57	0.94	19.05	14.91	47.32	41.67	32.05	42.48	7.29	2.56	8.68	6.46	7.95
Florence	103	0.94	4.40	4.85	21.32	6.80	44.14	38.83	30.13	49.51	2.57	4.26	1.16	2.64	2.87
Myrtle Beach	1,009	9.19	1.59	1.49	13.69	3.87	69.31	65.21	15.41	29.44	9.62	22.00	4.71	9.11	12.37
Sumter	183	1.67	NA	NA	26.00	19.67	44.07	48.09	29.93	32.24	7.03	NA	6.48	7.78	6.43
South Carolina Non-MSA	1,981	18.05	0.18	0.05	11.32	5.81	60.08	42.05	28.42	52.09	8.43	6.25	7.96	7.76	9.10
_															

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

^(**) Percentage of 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: Southeast Region 2.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic Dis	tribution: S	MALL LOAN	S TO BUSINES	SES	State: SO	UTH CAROL	INA	Evaluation P	eriod: JANUA	ARY 1, 2000	TO DECEM	MBER 31,	2001		
	Total Sm to Busi		Low-Inc Geograp		Moderate- Geogra		Middle-I Geogra		Upper-In Geograp		Mai	ket Share	(%) by Geo	ography **	*
MSA/Assessment Area:	#	% of Total*	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:															
Greenville-Spartanburg-Anderson	1,020	29.82	5.20	3.63	13.34	13.16	54.35	57.86	26.67	25.34	2.06	1.02	2.82	2.23	2.09
Limited-Scope Review:															
Charleston-North Charleston	658	19.24	3.91	4.19	16.69	14.60	45.71	44.41	33.34	36.80	2.27	3.63	2.81	2.07	2.56
Columbia	660	19.30	8.70	15.02	22.00	25.95	41.22	37.78	28.06	21.24	2.17	6.37	2.65	2.03	1.70
Florence	73	2.13	6.16	2.74	18.65	2.74	43.43	28.77	31.75	65.75	1.20	0.82	0.24	0.65	2.61
Myrtle Beach	203	5.94	0.91	0.99	13.99	7.39	62.02	59.11	23.08	32.51	0.98	0.00	0.82	0.94	1.45
Sumter	100	2.92	NA	NA	36.84	39.00	32.56	32.00	30.60	29.00	2.34	NA	3.46	2.38	1.74
South Carolina Non-MSA	706	20.64	1.62	0.71	10.41	7.93	50.69	40.23	37.27	51.13	2.40	2.15	3.08	2.27	2.84

^(*) 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 LO	ANS TO FARM	IS	State: SOUT	H CAROLINA	A Ev	aluation Peri	od: JANUARY	1, 2000 TO	DECEMBI	ER 31, 20	101		
MSA/Assessment Area:		nall Loans arms	Low-Inc Geograp		Moderate- Geogra		Middle-I Geogra		Upper-In Geograp		Mai	ket Share	(%) by Ge	ography *†	* *
MON/ASSESSMENT ALGE.	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
Greenville-Spartanburg-Anderson	16	25.00	1.03	0.00	8.21	12.50	69.72	81.25	20.96	6.25	6.52	0.00	0.00	9.09	0.00
Limited-Scope Review:															
Charleston-North Charleston	3	4.69	1.05	0.00	18.54	0.00	50.97	100.00	29.45	0.00	0.00	0.00	0.00	0.00	0.00
Columbia	10	15.63	1.53	0.00	20.03	50.00	50.63	30.00	27.82	20.00	6.67	0.00	10.34	3.85	12.50
Florence	1	1.56	1.04	0.00	23.18	100.00	53.29	0.00	22.49	0.00	1.14	0.00	1.82	0.00	0.00
Myrtle Beach	0	0.00	0.20	0.00	30.43	0.00	63.24	0.00	6.13	0.00	0.00	0.00	0.00	0.00	0.00
Sumter	7	10.94	NA	NA	13.40	14.29	66.51	85.71	20.10	0.00	8.89	NA	0.00	11.43	0.00
South Carolina Non-MSA	27	42.19	0.46	0.00	9.73	18.52	63.91	62.96	25.90	18.52	8.40	0.00	5.56	7.79	13.04
(*) 0							1 11 4								

^(*) 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

Borrowe	er Distributio	n: HOME P	URCHASE	Sta	ite: SOUTH (CAROLINA	Evalı	uation Period:	JANUARY 1	, 2000 TO DE	ECEMBER 3	31, 2001			
MSA/Assessment Area:	Total Purchas		Low-lo Borro		Moderat Borro	e-Income owers		-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	***
WOAJASSESSITER ATEG.	#	% 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:															
Greenville-Spartanburg-Anderson	3,217	28.24	19.47	9.87	17.94	28.21	23.78	18.61	38.81	43.31	8.02	8.67	8.85	5.44	9.13
Limited-Scope Review:															
Charleston-North Charleston	2,796	24.55	20.12	3.11	17.54	16.83	23.03	17.98	39.30	62.08	10.17	5.03	9.18	8.00	12.30
Columbia	2,277	19.99	19.49	8.39	17.75	26.63	24.36	19.37	38.41	45.62	9.14	7.77	9.79	6.61	10.95
Florence	118	1.04	23.57	6.73	16.21	17.31	19.21	14.42	41.00	61.54	2.60	1.28	1.93	1.53	4.19
Myrtle Beach	1,094	9.60	19.34	2.46	18.63	10.63	23.33	13.78	38.70	73.13	7.42	3.28	4.42	5.08	9.54
Sumter	87	0.76	21.38	2.78	17.88	9.72	21.13	19.44	39.60	68.06	3.29	2.00	1.17	3.20	4.65
South Carolina Non-MSA	1,801	15.81	20.07	2.03	15.84	10.16	20.26	16.72	43.83	71.08	7.14	3.79	5.25	6.13	8.53

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

^(**) Percentage of Families is based on 1990 Census information.

^(***) As a percentage of loans with borrower income information available. No information was available for 13.48% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 8. Borrower Distribution of Home Improvement Loans

Borrower	Distribution:	HOME IMI	PROVEMENT	(State: SOUT	H CAROLINA	Ev	aluation Period	: JANUARY	1, 2000 TO I	DECEMBER	31, 200	1		
MSA/Assessment Area:		Home ent Loans	Low-li Borro	ncome	Moderat Borro	e-Income owers		-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income)****
MOA/ASSESSITER ALEG.	#	% 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:															
Greenville-Spartanburg-Anderson	457	31.34	19.47	12.94	17.94	14.47	23.78	22.59	38.81	50.00	17.30	9.64	9.26	14.13	28.50
Limited-Scope Review:															
Charleston-North Charleston	300	20.58	20.12	6.67	17.54	13.00	23.03	15.67	39.30	64.67	14.15	4.76	8.24	8.19	22.28
Columbia	302	20.71	19.49	7.28	17.75	15.23	24.36	23.51	38.41	53.97	27.47	10.71	21.77	24.08	35.33
Florence	30	2.06	23.57	10.00	16.21	10.00	19.21	20.00	41.00	60.00	6.47	5.13	2.08	4.08	12.31
Myrtle Beach	77	5.28	19.34	10.53	18.63	22.37	23.33	27.63	38.70	39.47	17.42	8.57	15.52	18.82	20.18
Sumter	23	1.58	21.38	4.35	17.88	13.04	21.13	34.78	39.60	47.83	8.64	0.00	3.33	13.51	9.88
South Carolina Non-MSA	269	18.45	20.07	5.95	15.84	12.27	20.26	16.36	43.83	65.43	18.11	4.50	10.27	14.08	26.36
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^(*) 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 0.14% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Dist	ribution: HO	ME MORTG	AGE REFINAI	NCE	State: S	OUTH CAROL	INA	Evaluation P	eriod: JANU	ARY 1, 2000	TO DECEN	/IBER 31,	2001		
MSA/Assessment Area:	Total Homo Refinanc	e Mortgage ce Loans	_	ncome owers	Moderat Borro			e-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income)****
WOA/ASSESSMENT ALEA.	#	% 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:															
Greenville-Spartanburg-Anderson	3,794	34.57	19.47	5.91	17.94	16.49	23.78	22.85	38.81	54.75	10.69	6.00	8.06	8.96	14.00
Limited-Scope Review:															
Charleston-North Charleston	2,302	20.97	20.12	2.68	17.54	8.19	23.03	16.80	39.30	72.33	11.06	4.53	5.74	8.12	14.01
Columbia	1,603	14.61	19.49	3.44	17.75	14.03	24.36	22.30	38.41	60.24	8.78	2.96	5.43	7.18	12.30
Florence	103	0.94	23.57	3.03	16.21	13.13	19.21	26.26	41.00	57.58	3.12	1.55	1.83	3.00	3.94
Myrtle Beach	1,009	9.19	19.34	2.09	18.63	10.24	23.33	22.36	38.70	65.31	10.66	3.99	7.57	8.70	13.18
Sumter	183	1.67	21.38	2.27	17.88	11.36	21.13	19.32	39.60	67.05	9.17	2.90	5.04	6.76	12.40
South Carolina Non-MSA	1,981	18.05	20.07	1.78	15.84	8.57	20.26	17.63	43.83	72.02	9.63	3.04	6.57	7.78	11.34
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l.															<u> </u>

^(*) 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 10.53% of originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distribution:	SMALL LOANS TO	BUSINESSES	State: SOUTH	I CAROLINA	Evaluation Period:	JANUARY 1, 2000	TO DECEMBER 31	, 2001	
MSA/Assessment Area:	Total Smal to Busin		Businesses wit \$1 million			ns by Original Amount ardless of Business Siz		Market Sh	are****
WISA/ASSESSITIENT ATEA:	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	AII	Rev \$1 million or less
Full-Scope Review:									
Greenville-Spartanburg-Anderson	1,020	29.82	81.12	54.41	73.43	13.63	12.94	2.06	2.02
Limited-Scope Review:									
Charleston-North Charleston	658	19.24	80.41	50.00	72.49	14.13	13.37	2.27	2.07
Columbia	660	19.30	81.16	48.48	68.94	14.24	16.82	2.17	2.04
Florence	73	2.13	82.39	31.51	46.58	28.77	24.66	1.20	0.50
Myrtle Beach	203	5.94	81.40	56.65	71.43	15.76	12.81	0.98	0.80
Sumter	100	2.92	82.01	48.00	68.00	18.00	14.00	2.34	1.69
South Carolina Non-MSA	706	20.64	81.63	52.69	70.82	14.87	14.31	2.40	2.00
	1		111111111111111111111111111111111111111						
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^(*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

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

^(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 14.27% 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	n: SMALL LOANS TO F	ARMS S	tate: SOUTH CA	ROLINA	Evaluation Period:	JANUARY 1, 2000	TO DECEMBER 31, 20	101	
	Total Smal to Fari		Farms with R \$1 million			oans by Original Amour Regardless of Farm Size		Market Sh	are****
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	AII	Rev \$1 million or less
Full-Scope Review:									
Greenville-Spartanburg-Anderson	16	25.00	92.22	93.75	81.25	12.50	6.25	6.52	7.69
Limited-Scope Review:									
Charleston-North Charleston	3	4.69	91.33	33.33	100.00	0.00	0.00	0.00	0.00
Columbia	10	15.63	93.32	60.00	80.00	20.00	0.00	6.67	4.62
Florence	1	1.56	95.16	0.00	100.00	0.00	0.00	1.14	0.00
Myrtle Beach	0	0.00	95.06	0.00	0.00	0.00	0.00	0.00	0.00
Sumter	7	10.94	91.87	28.57	42.86	42.86	14.29	8.89	0.00
South Carolina Non-MSA	27	42.19	91.11	44.44	74.07	22.22	3.70	8.40	3.45

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

^(**) 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 28.13% 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 INVESTMEN	ITS State:	SOUTH CAROLINA	Evaluation Period	I: JANUARY	1, 2000 TO DEC	EMBER 31, 2001		
	Prior Perio	d Investments*	Current Peri	od Investments		Total Investme	ents	Unfunded (Commitments**
MSA/Assessment Areas:	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Greenville-Spartanburg-Anderson	0	0	14	9,684	14	9,684	25.17	0	l
Limited-Scope Review:									
Charleston-North Charleston	5	5,999	4	7,515	9	13,514	33.40	0	ı
Columbia	2	2,077	14	730	16	2,807	6.94	0	
Florence	0	0	4	929	4	929	2.30	0	
Myrtle Beach	0	0	5	27	5	27	0.07	0	ı
Sumter	0	0	2	210	2	210	0.52	0	ı
South Carolina Non-MSA	1	1,644	20	11,151	21	12,795	31.62	0	(
			= = = = = = = = = = = = = = = = = = =						

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

^{(**) &}quot;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 BRA							-	OUTH CAR		valuation	Period:	JANUAR	Y 1, 200	O TO DEC	EMBER 3	1, 2001	
	Deposits			Branche	s				Branc	h Openings	/Closings				Popul	ation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area			Branches Geographie	•	# of Branch	# of Branch	Net Cha	inge in Loc (+ (ation of B or -)	ranches	%	of the Pop Each Ge		hin
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Greenville-Spartanburg-Anderson	31.64	35	29.17	5.71	14.29	51.43	28.57	4	0	- 1	0	- 1	- 2	2.05	15.72	60.28	21.93
Limited-Scope Review:																	
Charleston-North Charleston	19.06	20	16.67	5.00	25.00	25.00	45.00	2	0	0	- 1	- 1	0	4.08	17.88	50.35	26.43
Columbia	20.27	27	22.50	11.11	22.22	37.04	29.63	2	0	0	- 1	- 1	0	5.66	22.65	45.28	26.25
Florence	1.94	3	2.50	0.00	0.00	66.67	33.33	0	0	0	0	0	0	7.90	23.17	42.75	26.19
Myrtle Beach	6.47	7	5.83	0.00	0.00	57.14	42.86	1	0	0	0	- 1	0	2.28	14.58	69.29	13.85
Sumter	1.63	2	1.67	NA	0.00	0.00	100.00	1	0	NA	0	- 1	0	NA	41.45	35.36	23.20
South Carolina Non-MSA	19.00	26	21.67	3.85	7.69	42.31	46.15	0	2	0	0	2	0	0.51	13.42	60.54	25.53
]																

Table 1. Lending Volume

LENDING VOLU	JME		State: TE	NNESSEE		Eva	aluation Period:	JANUARY	1, 2000 TO DE	CEMBER 31,	, 2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	e Mortgage		all Loans usinesses		all Loans Farms		y Development pans**	Total Rep	oorted Loans	% of Rated Area
·	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Full-Scope Review:												
Nashville	53.62	8,696	1,126,454	1,164	153,472	54	1,999	51	15,075	9,965	1,297,000	61.78
Limited-Scope Review:												
Chattanooga (TN-GA)	4.23	684	79,158	101	21,997	1	10	0	0	786	101,165	3.62
Clarksville-Hopkinsville (TN-KY)	4.12	683	73,523	80	6,667	2	171	0	0	765	80,361	3.49
Knoxville	5.09	852	98,356	95	9,280	0	0	0	0	947	107,636	4.93
Memphis (TN-MS-AR)	17.16	2,898	373,044	281	46,457	8	1,806	3	8,245	3,190	429,552	12.69
Tennessee Non-MSA	15.77	2,706	191,079	162	14,932	64	1,948	0	0	2,932	207,959	13.49

^(*) 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

			SE	Otator 121	INESSEE	Lvalua	tion Period: J	ANOAIII I, Z	.000 10 DE01	EIIIBEII O I,	, 2001			
Total F Purchase		Low-In Geogra		Moderate Geogra			-Income aphies	Upper-l Geogra		Mar	ket Share	(%) by Ge	ography *	**
#	% 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
3,940	54.84	1.79	0.99	16.01	9.70	57.68	48.15	24.52	41.17	5.09	4.95	4.64	4.16	7.27
292	4.06	2.86	1.03	8.70	8.56	57.75	51.71	30.70	38.70	1.90	0.75	2.82	1.83	1.89
309	4.30	1.28	0.32	6.42	3.24	61.90	48.22	30.40	48.22	4.81	0.00	6.25	4.94	4.65
368	5.12	1.58	1.36	13.21	8.42	48.82	38.04	36.39	52.17	1.69	0.50	1.44	1.62	1.84
1,568	21.83	8.50	1.59	19.06	6.57	28.15	20.09	44.29	71.62	2.71	0.93	1.78	2.79	2.91
707	9.84	NA	NA	2.91	0.99	70.39	55.16	26.70	43.85	8.40	NA	5.77	8.10	8.88
														<u> </u>
														<u> </u>
														<u> </u>
														
	3,940 292 309 368 1,568	# Total* 3,940 54.84 292 4.06 309 4.30 368 5.12 1,568 21.83	# % of Total* % Owner Occ Units** 3,940 54.84 1.79 292 4.06 2.86 309 4.30 1.28 368 5.12 1.58 1,568 21.83 8.50	# % of Total* % Owner Occ Units** % BANK Loans 3,940 54.84 1.79 0.99 292 4.06 2.86 1.03 309 4.30 1.28 0.32 368 5.12 1.58 1.36 1,568 21.83 8.50 1.59	# % of Total* % Owner Occ Units** % BANK Loans % Owner Occ Units** 3,940 54.84 1.79 0.99 16.01 292 4.06 2.86 1.03 8.70 309 4.30 1.28 0.32 6.42 368 5.12 1.58 1.36 13.21 1,568 21.83 8.50 1.59 19.06	# % of Total* % Owner Occ Units** % BANK Loans % BANK Loa	# % of Total* % Owner Occ Units**	# % of Total* % Owner Occ Units** % Owner Occ Units** % BANK Loans % B	# % of Total* % Owner Occ Units**	# % of Total* % Owner Occ Units**	# Note Note	#	# Note Note	# % of Total* % Owner Occ Units** % BANK Loans Overall Low Mod Mid 3,940 54.84 1.79 0.99 16.01 9.70 57.68 48.15 24.52 41.17 5.09 4.95 4.64 4.16 292 4.06 2.86 1.03 8.70 8.56 57.75 51.71 30.70 38.70 1.90 0.75 2.82 1.83 309 4.30 1.28 0.32 6.42 3.24 61.90 48.22 30.40 48.22 4.81 0.00 6.25 4.94 368 5.12 1.58 1.36 13.21 8.42 48.82 38.04 36.39 52.17 1.69 0.50 1.44 1.62 1,568 21.83 8.50 1.59 19.06 6.57 28.15 20.09 44.29 71.62 2.71 0.93 1.78 <td< td=""></td<>

^(*) 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: Southeast Region 2.

Table 3. Geographic Distribution of Home Improvement Loans

State: TENNESSEE	8	Evalu	uation Period:	JANUARY 1,	2000 TO DE	CEMBER 3	31, 2001			
Moderate-Income Geographies			e-Income raphies		Income aphies	Ma	rket Share	(%) by Ge	ography *†	* *
% Owner Occ Units** % BANK Loans		% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp
4 16.01 11.97		57.68	57.69	24.52	28.21	13.21	17.78	8.67	11.58	20.71
	_									
3 8.70 2.13	3	57.75	59.57	30.70	36.17	5.22	0.00	0.00	4.86	8.54
4 6.42 1.64		61.90	65.57	30.40	31.15	9.37	25.00	0.00	9.13	10.08
13.21 27.27)	48.82	34.85	36.39	37.88	3.50	0.00	5.38	2.71	3.91
1 19.06 17.12		28.15	18.02	44.29	56.76	3.71	2.78	2.45	2.16	5.02
A 2.91 1.28	1	70.39	75.96	26.70	22.76	21.26	NA	9.52	23.01	17.99
	-									
	-									
	+									
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	-									

^(*) 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: Southeast Region 2.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic	Distribution:	HOME MO	ORTGAGE REF	INANCE	State:	TENNESSEE	E	valuation Perio	d: JANUAR	Y 1, 2000 TO) DECEMBE	ER 31, 20	01		
MSA/Assessment Area:	Mortgage	Home Refinance ans	Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper-l Geogra		Ma	rket Share	(%) by Ge	ography *	* *
MOA/ASSESSMENT ATEA.	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
Nashville	4,050	50.49	1.79	0.99	16.01	12.42	57.68	52.12	24.52	34.47	7.00	4.82	6.57	6.17	8.94
Limited-Scope Review:															
Chattanooga (TN-GA)	343	4.28	2.86	1.17	8.70	7.00	57.75	47.23	30.70	44.61	2.69	1.23	2.64	2.25	3.36
Clarksville-Hopkinsville (TN-KY)	309	3.85	1.28	0.97	6.42	5.50	61.90	52.75	30.40	40.78	6.50	5.26	12.07	6.07	6.67
Knoxville	417	5.20	1.58	0.24	13.21	15.35	48.82	42.21	36.39	42.21	2.26	0.62	3.56	2.23	2.10
Memphis (TN-MS-AR)	1,216	15.16	8.50	4.85	19.06	10.86	28.15	16.12	44.29	68.17	3.87	3.22	3.42	3.32	4.13
Tennessee Non-MSA	1,687	21.03	NA	NA	2.91	2.07	70.39	73.62	26.70	24.30	18.26	NA	13.66	20.91	13.73

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

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

^(***) Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic I	Distribution:	SMALL LO	ANS TO BUSI	NESSES	State:	TENNESSE	E Ev	aluation Peri	od: JANUARY	1, 2000 TO	D DECEMBI	R 31, 20	01		
	Total Sm to Busi		Low-Inc Geograp		Moderate Geogra		Middle-I Geogra		Upper-In Geograp		Mai	ket Share	(%) by Geo	ography **	**
MSA/Assessment Area:	#	% of Total*	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:															
Nashville	1,164	61.82	4.23	4.94	21.58	29.23	48.40	39.38	25.37	26.45	1.55	2.23	2.53	1.23	1.49
Limited-Scope Review:															
Chattanooga (TN-GA)	101	5.36	11.58	24.75	14.10	15.84	53.17	37.62	21.15	21.78	0.46	1.07	0.66	0.34	0.47
Clarksville-Hopkinsville (TN-KY)	80	4.25	5.33	3.75	16.73	20.00	46.67	47.50	30.91	28.75	1.37	2.01	3.27	1.50	0.91
Knoxville	95	5.05	9.05	8.42	16.03	12.63	34.15	36.84	40.73	42.11	0.24	0.66	0.25	0.26	0.15
Memphis (TN-MS-AR)	281	14.92	9.85	14.59	12.14	16.37	23.74	19.93	53.85	49.11	0.55	1.03	0.81	0.56	0.45
Tennessee Non-MSA	162	8.60	NA	NA	3.48	1.23	64.53	75.93	31.98	22.84	1.18	NA	0.00	1.60	0.71

^(*) 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

Geograpi	hic Distributi	on: SMALL	LOANS TO FA	RMS	State: TE	NNESSEE	Evalu	ation Period:	JANUARY 1,	2000 TO D	ECEMBER :	31, 2001			
MSA/Assessment Area:	Total Sm to Fa		Low-Inc Geograp		Moderate Geogra		Middle-I Geogra		Upper-In Geograp		Mai	ket Share	(%) by Ge	ography *	* *
mon/Assessment Area.	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
Nashville	54	41.86	0.95	0.00	18.33	40.74	59.72	53.70	20.90	5.56	5.26	0.00	7.73	4.58	5.13
Limited-Scope Review:															
Chattanooga (TN-GA)	1	0.78	2.86	0.00	3.71	0.00	58.86	0.00	34.57	100.00	0.00	0.00	0.00	0.00	0.00
Clarksville-Hopkinsville (TN-KY)	2	1.55	3.49	0.00	4.65	0.00	55.23	50.00	35.47	50.00	1.87	0.00	0.00	1.56	3.23
Knoxville	0	0.00	3.79	0.00	9.32	0.00	46.45	0.00	40.44	0.00	0.00	0.00	0.00	0.00	0.00
Memphis (TN-MS-AR)	8	6.20	3.60	0.00	9.80	12.50	24.94	0.00	61.29	87.50	7.69	0.00	50.00	0.00	8.16
Tennessee Non-MSA	64	49.61	NA	NA	2.31	3.13	73.59	93.75	24.10	3.13	3.67	NA	6.67	4.30	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

Borro	ower Distribu	ution: HOM	E PURCHASE		State: TENN	IESSEE	Evaluati	ion Period: JA	NUARY 1, 20	000 TO DECE	MBER 31,	2001			
MSA/Assessment Area:	Total Purchas	Home se Loans	Low-li Borro		Moderat Borro	e-Income owers		-Income owers		Income owers	Market	Share (%)	by Borrow	ver Income)****
WDA/ASSESSITERE ATEG.	#	% 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:															
Nashville	3,940	54.84	19.92	8.93	17.60	23.33	24.09	19.76	38.38	47.97	5.24	3.51	4.44	3.78	8.07
Limited-Scope Review:															
Chattanooga (TN-GA)	292	4.06	19.50	4.85	16.54	26.43	21.29	16.74	42.67	51.98	2.02	1.50	1.98	1.72	2.37
Clarksville-Hopkinsville (TN-KY)	309	4.30	16.49	2.90	18.18	22.22	23.48	25.60	41.84	49.28	3.48	1.43	3.08	2.77	4.83
Knoxville	368	5.12	20.01	5.73	16.39	18.23	21.28	26.04	42.33	50.00	1.01	0.33	0.89	0.91	1.40
Memphis (TN-MS-AR)	1,568	21.83	23.16	14.60	15.53	28.26	19.38	18.22	41.93	38.92	2.58	2.64	3.21	1.99	2.52
Tennessee Non-MSA	707	9.84	18.01	4.19	15.92	15.30	21.33	25.76	44.75	54.75	8.67	3.14	6.23	7.52	12.08

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

^(**) Percentage of Families is based on 1990 Census information.

^(***) As a percentage of loans with borrower income information available. No information was available for 26.68% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 8. Borrower Distribution of Home Improvement Loans

Borrow	ver Distributi	ion: HOME	IMPROVEME	NT	State: TENNESSEE 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
Full-Scope Review:															
Nashville	702	54.04	19.92	10.26	17.60	18.38	24.09	28.63	38.38	42.74	13.62	6.14	9.88	12.57	21.57
Limited-Scope Review:															
Chattanooga (TN-GA)	47	3.62	19.50	2.13	16.54	17.02	21.29	31.91	42.67	48.94	5.41	0.00	1.84	5.34	10.99
Clarksville-Hopkinsville (TN-KY)	61	4.70	16.49	3.28	18.18	18.03	23.48	39.34	41.84	39.34	10.03	4.17	11.59	9.76	10.46
Knoxville	66	5.08	20.01	15.15	16.39	21.21	21.28	16.67	42.33	46.97	3.57	3.02	3.32	2.38	4.84
Memphis (TN-MS-AR)	111	8.55	23.16	13.51	15.53	20.72	19.38	20.72	41.93	45.05	3.97	1.52	2.79	3.74	6.11
Tennessee Non-MSA	312	24.02	18.01	7.69	15.92	13.46	21.33	17.95	44.75	60.90	21.98	9.46	12.75	16.27	33.22
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^(*) 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: Southeast Region 2.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower D			TGAGE REFII		State: TENNESSEE Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001											
MSA/Assessment Area:	Total Homo	e Mortgage ce Loans	Low-Income Borrowers			Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****				
MUNIASSESSIIISIIT AISS.	#	% 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:																
Nashville	4,050	50.49	19.92	6.81	17.60	16.59	24.09	26.01	38.38	50.59	8.17	4.44	5.43	7.42	11.51	
Limited-Scope Review:																
Chattanooga (TN-GA)	343	4.28	19.50	5.59	16.54	17.70	21.29	23.29	42.67	53.42	3.08	2.32	2.58	2.56	3.70	
Clarksville-Hopkinsville (TN-KY)	309	3.85	16.49	4.21	18.18	12.26	23.48	21.84	41.84	61.69	8.66	5.71	5.76	6.87	10.85	
Knoxville	417	5.20	20.01	9.36	16.39	18.39	21.28	21.74	42.33	50.50	1.95	1.54	1.91	1.53	2.31	
Memphis (TN-MS-AR)	1,216	15.16	23.16	6.88	15.53	15.60	19.38	21.87	41.93	55.65	3.49	1.85	2.96	3.46	4.04	
Tennessee Non-MSA	1,687	21.03	18.01	4.72	15.92	15.14	21.33	24.77	44.75	55.36	20.66	12.89	16.62	18.71	24.28	
	1															
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^(*) 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 14.91% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distributi	on: SMALL LOANS	TO BUSINESSE	S State: TEM	INESSEE Eval	uation Period: JAI	NUARY 1, 2000 TO	DECEMBER 31, 20	001		
MSA/Assessment Area:	Total Sma to Busin		Businesses wit \$1 millio			ns by Original Amount ardless of Business Siz		Market Share****		
MISA/ASSESSMENT Area:	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less	
Full-Scope Review:										
Nashville	1,164	61.82	70.58	51.63	75.00	10.74	14.26	1.55	1.17	
Limited-Scope Review:										
Chattanooga (TN-GA)	101	5.36	74.93	42.57	63.37	8.91	27.72	0.46	0.35	
Clarksville-Hopkinsville (TN-KY)	80	4.25	79.04	55.00	81.25	8.75	10.00	1.37	1.05	
Knoxville	95	5.05	74.95	51.58	80.00	4.21	15.79	0.24	0.27	
Memphis (TN-MS-AR)	281	14.92	73.00	47.33	69.04	9.61	21.35	0.55	0.47	
Tennessee Non-MSA	162	8.60	77.37	61.73	75.31	16.05	8.64	1.18	1.36	

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

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

^(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 21.14% 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 T	O FARMS	S State: TENNESSEE Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001							
	Total Smal to Fari		Farms with R \$1 million		Li F	Market Share****				
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	AII	Rev \$1 million or less	
Full-Scope Review:										
Nashville	54	41.86	93.70	33.33	92.59	7.41	0.00	5.26	2.00	
Limited-Scope Review:										
Chattanooga (TN-GA)	1	0.78	93.43	0.00	100.00	0.00	0.00	0.00	0.00	
Clarksville-Hopkinsville (TN-KY)	2	1.55	95.35	0.00	50.00	50.00	0.00	1.87	0.00	
Knoxville	0	0.00	95.10	0.00	0.00	0.00	0.00	0.00	0.00	
Memphis (TN-MS-AR)	8	6.20	90.07	50.00	25.00	50.00	25.00	7.69	3.57	
Tennessee Non-MSA	64	49.61	97.05	17.19	89.06	9.38	1.56	3.67	1.28	

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

^(**) 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 70.54% 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 INVEST	MENTS State	: TENNESSEE	Evaluation Period:	JANUARY 1,	2000 TO DECEM	IBER 31, 2001		
MSA/Assessment Areas: Full-Scope Review: Nashville Limited-Scope Review: Chattanooga (TN-GA) Clarksville-Hopkinsville (TN-KY) Knoxville Memphis (TN-MS-AR) Tennessee Non-MSA	Prior Perio	od Investments*	Current Pe	riod Investments		Total Investme	Unfunded Commitments**		
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Nashville	10	4,847	65	10,748	75	15,595	21.84	5	1,528
Limited-Scope Review:									
Chattanooga (TN-GA)	2	1,100	5	611	7	1,711	2.40	0	0
Clarksville-Hopkinsville (TN-KY)	0	0	2	2	2	2	0.00	0	0
Knoxville	3	478	20	2,639	23	3,117	4.36	0	0
Memphis (TN-MS-AR)	7	12,597	9	38,324	16	50,921	71.30	1	1,521
Tennessee Non-MSA	0	0	12	73	12	73	0.10	0	0

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

^{(**) &}quot;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 E								e: TENNESS		uation Pe	riod: JA	NUARY 1	, 2000 T	O DECEM	BER 31,	2001	
	Deposits		Branches					Branch Openings/Closings						Population			
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area			Branches l Geographie		# of Branch	# of Net Cha		nge in Loc (+ (ranches	% of the Population within Each Geography			hin
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Nashville	61.78	42	45.65	2.38	21.43	52.38	23.81	5	0	- 1	- 1	0	- 3	4.85	18.93	55.68	20.54
Limited-Scope Review:																	
Chattanooga (TN-GA)	3.62	6	6.52	33.33	16.67	16.67	33.33	3	2	0	0	- 2	1	6.59	12.22	54.57	26.62
Clarksville-Hopkinsville (TN-KY)	3.49	6	6.52	0.00	50.00	33.33	16.67	1	1	0	0	0	0	3.03	8.97	65.59	22.40
Knoxville	4.93	5	5.43	20.00	20.00	40.00	20.00	1	0	0	0	0	· 1	6.59	15.92	45.23	32.14
Memphis (TN-MS-AR)	12.69	18	19.57	5.56	11.11	27.78	55.56	1	1	0	0	0	0	14.85	22.75	26.56	35.29
Tennessee Non-MSA	13.49	15	16.30	NA	0.00	60.00	40.00	4	0	NA	0	- 1	- 3	NA	3.41	69.67	26.92