Table 1. Lending Volume

| LENDING VOL | UME | | State: | TEXAS | | Evalu | ation Period: J | ANUARY 1, | 2000 TO DECE | MBER 31, 2 | 001 | |
|----------------------------------|--------------------------|--------|------------|-------|------------------------|-------|--------------------|-----------|------------------------|------------|-------------|--------------------------|
| MSA/Assessment Area: | % of Rated Area Loans | Home | e Mortgage | 1 | 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: | | | | | | | | | | | | |
| Dallas | 26.44 | 19,981 | 2,283,515 | 2,339 | 217,984 | 17 | 797 | 4 | 18,897 | 22,341 | 2,521,193 | 37.25 |
| Houston | 26.73 | 20,483 | 2,075,379 | 2,068 | 199,582 | 12 | 373 | 18 | 96,090 | 22,581 | 2,371,424 | 21.36 |
| Limited-Scope Review: | | | | | | | | | | | | |
| Abilene | 0.53 | 423 | 29,368 | 24 | 1,349 | 1 | 11 | 0 | 0 | 448 | 30,728 | 0.42 |
| Amarillo | 1.64 | 1,006 | 79,665 | 326 | 28,876 | 50 | 5,834 | 0 | 0 | 1,382 | 114,375 | 0.98 |
| Austin-San Marcos | 9.64 | 7,234 | 971,113 | 898 | 132,270 | 10 | 775 | 3 | 4,134 | 8,145 | 1,108,292 | 7.74 |
| Beaumont-Port Arthur | 0.91 | 721 | 52,718 | 50 | 8,643 | 0 | 0 | 0 | 0 | 771 | 61,361 | 0.49 |
| Brazoria | 0.77 | 603 | 71,855 | 44 | 2,960 | 3 | 375 | 0 | 0 | 650 | 75,190 | 0.04 |
| Brownsville-Harlingen-San Benito | 0.47 | 365 | 25,843 | 29 | 6,825 | 2 | 57 | 0 | 0 | 396 | 32,725 | 0.32 |
| Bryan-College Station | 0.70 | 567 | 75,029 | 27 | 2,490 | 0 | 0 | 0 | 0 | 594 | 77,519 | 0.31 |
| Corpus Christi | 1.35 | 968 | 70,347 | 133 | 19,790 | 40 | 6,174 | 0 | 0 | 1,141 | 96,311 | 1.91 |
| El Paso | 2.29 | 1,597 | 96,562 | 324 | 32,453 | 10 | 1,113 | 6 | 6,920 | 1,937 | 137,048 | 2.11 |
| Fort Worth-Arlington | 9.70 | 7,490 | 767,224 | 695 | 49,120 | 5 | 566 | 3 | 10,198 | 8,193 | 827,108 | 6.91 |
| Galveston-Texas City | 1.46 | 1,163 | 101,567 | 73 | 5,504 | 0 | 0 | 1 | 1,490 | 1,237 | 108,561 | 0.81 |
| Killeen-Temple | 1.18 | 922 | 75,942 | 61 | 5,955 | 12 | 1,122 | 0 | 0 | 995 | 83,019 | 0.37 |
| Lubbock | 1.19 | 961 | 76,144 | 39 | 2,863 | 2 | 500 | 0 | 0 | 1,002 | 79,507 | 0.55 |
| McAllen-Edinburg-Mission | 1.07 | 853 | 46,269 | 50 | 3,244 | 0 | 0 | 0 | 0 | 903 | 49,513 | 0.35 |
| Odessa-Midland | 0.78 | 537 | 32,777 | 118 | 14,992 | 2 | 525 | 0 | 0 | 657 | 48,294 | 1.79 |
| San Angelo | 0.38 | 248 | 14,243 | 66 | 7,523 | 6 | 1,452 | 0 | 0 | 320 | 23,218 | 0.31 |
| San Antonio | 6.90 | 4,983 | 473,618 | 831 | 88,484 | 11 | 2,069 | 2 | 1,166 | 5,827 | 565,337 | 8.74 |
| Sherman-Denison | 0.32 | 248 | 19,739 | 23 | 3,689 | 0 | 0 | 0 | 0 | 271 | 23,428 | 0.32 |

^(*) 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 1. Lending Volume

| LENDING V | OLUME | | State: | TEXAS | | Evalu | ation Period: J | ANUARY 1, | 2000 TO DECE | MBER 31, 2 | 001 | |
|-----------------------|--------------------------|-------|------------|-------|------------------------|-------|--------------------|-----------|-------------------------|------------|-------------|--------------------------|
| MSA/Assessment Area: | % of Rated Area Loans | Home | e Mortgage | | all Loans usinesses | | 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*** |
| Limited-Scope Review: | | | | | | | | | | | | |
| Tyler | 1.21 | 903 | 68,703 | 111 | 15,211 | 8 | 826 | 0 | 0 | 1,022 | 84,740 | 1.56 |
| Victoria | 0.21 | 128 | 9,612 | 45 | 6,592 | 1 | 285 | 0 | 0 | 174 | 16,489 | 0.37 |
| Waco | 0.86 | 605 | 45,890 | 103 | 25,571 | 18 | 836 | 0 | 0 | 726 | 72,297 | 1.02 |
| Wichita Falls | 0.15 | 98 | 6,335 | 26 | 5,494 | 2 | 359 | 0 | 0 | 126 | 12,188 | 0.34 |
| Texas Non-MSA | 3.13 | 1,814 | 129,329 | 311 | 36,922 | 101 | 14,050 | 5 | 4,121 | 2,231 | 184,422 | 3.62 |
| | | | | | | | | | | | | |

^(*) 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 | stribution: I | HOME PURCH | ASE | State: | TEXAS | Evaluatio | n Period: JAN | IUARY 1, 200 | O TO DECEN | IBER 31, 2 | 001 | | | |
|----------------------------------|---------------------|----------------|---------------------------|-----------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|-----------------|------------|------------|------------|------------|---------|
| | Total I Purchase | | Low-In Geogra | | Moderat Geogr | | | -Income raphies | Upper- Geogr | | Mai | rket Share | (%) by Geo | 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: |
| Dallas | 9,725 | 26.46 | 3.77 | 1.94 | 21.17 | 11.92 | 38.75 | 31.64 | 36.32 | 54.50 | 3.19 | 4.79 | 4.25 | 3.12 | 2.99 |
| Houston | 10,978 | 29.87 | 4.85 | 3.50 | 22.09 | 17.74 | 34.22 | 37.60 | 38.84 | 41.16 | 4.47 | 11.51 | 7.39 | 4.95 | 3.41 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Abilene | 220 | 0.60 | 0.75 | 0.45 | 24.00 | 14.09 | 49.26 | 49.55 | 25.99 | 35.91 | 3.96 | 0.00 | 5.10 | 3.46 | 4.44 |
| Amarillo | 322 | 0.88 | 3.70 | 2.17 | 19.91 | 8.07 | 45.36 | 41.61 | 31.03 | 48.14 | 3.00 | 6.25 | 1.17 | 2.56 | 4.24 |
| Austin-San Marcos | 3,409 | 9.28 | 4.15 | 2.46 | 18.53 | 12.64 | 43.20 | 40.54 | 34.12 | 44.35 | 2.13 | 4.00 | 3.10 | 1.71 | 2.38 |
| Beaumont-Port Arthur | 510 | 1.39 | 6.09 | 0.39 | 17.18 | 6.08 | 51.34 | 50.78 | 25.39 | 42.55 | 3.80 | 0.00 | 1.83 | 3.65 | 4.48 |
| Brazoria | 329 | 0.90 | NA | NA | 16.55 | 9.73 | 69.80 | 82.37 | 13.64 | 7.90 | 2.32 | NA | 3.56 | 2.34 | 1.58 |
| Brownsville-Harlingen-San Benito | 160 | 0.44 | 0.54 | 0.00 | 22.34 | 4.38 | 50.18 | 45.63 | 26.94 | 50.00 | 1.52 | 0.00 | 0.54 | 1.85 | 1.54 |
| Bryan-College Station | 407 | 1.11 | 0.19 | 0.00 | 16.13 | 7.37 | 49.08 | 37.35 | 34.61 | 54.55 | 3.47 | 0.00 | 3.14 | 3.22 | 3.97 |
| Corpus Christi | 381 | 1.04 | 5.91 | 1.84 | 23.70 | 8.40 | 37.94 | 29.13 | 32.45 | 60.63 | 2.75 | 3.06 | 2.17 | 2.70 | 2.88 |
| El Paso | 555 | 1.51 | 1.98 | 0.90 | 22.15 | 11.89 | 38.97 | 44.14 | 36.91 | 43.06 | 2.56 | 4.76 | 4.41 | 2.82 | 2.04 |
| Fort Worth-Arlington | 3,343 | 9.10 | 3.11 | 1.11 | 19.46 | 17.56 | 43.93 | 35.69 | 33.50 | 45.65 | 2.85 | 4.14 | 4.18 | 2.42 | 2.89 |
| Galveston-Texas City | 562 | 1.53 | 4.78 | 5.34 | 18.37 | 18.86 | 49.51 | 31.67 | 27.33 | 44.13 | 3.18 | 9.52 | 6.49 | 3.16 | 2.45 |
| Killeen-Temple | 669 | 1.82 | 0.04 | 0.00 | 11.04 | 7.32 | 53.37 | 33.18 | 35.55 | 59.49 | 3.78 | 0.00 | 5.19 | 2.11 | 5.72 |
| Lubbock | 500 | 1.36 | 4.77 | 1.20 | 17.91 | 4.80 | 47.70 | 49.00 | 29.61 | 44.80 | 3.40 | 5.97 | 2.27 | 3.55 | 3.30 |
| McAllen-Edinburg-Mission | 279 | 0.76 | NA | NA | 24.42 | 13.62 | 48.72 | 37.99 | 26.85 | 48.39 | 2.50 | NA | 3.88 | 2.57 | 2.14 |
| Odessa-Midland | 160 | 0.44 | 6.52 | 0.63 | 21.14 | 7.50 | 37.05 | 35.63 | 35.29 | 56.25 | 1.79 | 2.78 | 1.32 | 1.34 | 2.21 |
| San Angelo | 86 | 0.23 | 1.73 | 0.00 | 17.31 | 6.98 | 52.89 | 56.98 | 28.07 | 36.05 | 1.79 | 0.00 | 1.75 | 2.31 | 1.23 |
| San Antonio | 2,478 | 6.74 | 4.97 | 0.85 | 25.34 | 6.78 | 35.59 | 25.79 | 34.10 | 66.59 | 2.81 | 3.48 | 1.96 | 2.76 | 2.95 |
| Sherman-Denison | 109 | 0.30 | 0.08 | 0.00 | 18.33 | 18.35 | 60.79 | 63.30 | 20.79 | 18.35 | 2.09 | 0.00 | 2.98 | 1.97 | 1.81 |

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

^(**) Percentage of Owner Occupied Units is the 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 2. Geographic Distribution of Home Purchase Loans

| 9 . | eographic Dis | tribution: I | HOME PURCH | IASE | State: 1 | ΓEXAS | Evaluatio | n Period: JAN | IUARY 1, 200 | O TO DECEN | IBER 31, 2 | 001 | | | |
|-----------------------|---------------------|----------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|--------------------|---------------------------|-----------------|------------|------------|-----------|-----------|------|
| | Total I Purchase | | _ | ncome aphies | Moderat Geogr | e-Income aphies | | -Income raphies | Upper-l Geogra | | Ma | 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 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Tyler | 443 | 1.21 | 3.15 | 1.13 | 6.45 | 3.39 | 58.52 | 47.18 | 31.88 | 48.31 | 4.37 | 4.44 | 9.38 | 3.96 | 4.62 |
| Victoria | 42 | 0.11 | 2.80 | 0.00 | 23.89 | 11.90 | 44.61 | 30.95 | 28.69 | 57.14 | 1.68 | 0.00 | 0.71 | 1.11 | 2.76 |
| Waco | 300 | 0.82 | 3.32 | 6.67 | 20.13 | 8.67 | 43.18 | 35.67 | 33.37 | 49.00 | 3.28 | 7.69 | 2.82 | 3.63 | 2.91 |
| Wichita Falls | 49 | 0.13 | 4.27 | 2.04 | 17.66 | 12.24 | 53.58 | 44.90 | 24.49 | 40.82 | 0.91 | 5.26 | 1.89 | 0.72 | 0.90 |
| Texas Non-MSA | 736 | 2.00 | 0.21 | 0.00 | 10.30 | 4.76 | 61.28 | 58.42 | 28.21 | 36.82 | 5.19 | 0.00 | 3.75 | 5.14 | 5.53 |
| | | | | | | | | | | | | | | | |

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

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

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

Table 3. Geographic Distribution of Home Improvement Loans

| Geog | raphic Distri | bution: HO | ME IMPROVE | MENT | State: | TEXAS | Evaluati | ion Period: JA | NUARY 1, 20 | 000 TO DECE | MBER 31, | 2001 | | | |
|----------------------------------|-------------------|----------------|---------------------------|-----------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|-----------------|----------|-----------|-----------|------------|-------|
| | Total Improvem | | Low-Ir Geogra | | Moderate Geogra | | | -Income raphies | Upper-l Geogra | | Mai | ket 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: | | | | | | | | | | | | | | | |
| Dallas | 3,106 | 26.06 | 3.77 | 2.22 | 21.17 | 11.27 | 38.75 | 28.27 | 36.32 | 58.24 | 14.72 | 14.81 | 12.38 | 12.35 | 16.88 |
| Houston | 3,169 | 26.59 | 4.85 | 1.61 | 22.09 | 13.28 | 34.22 | 26.19 | 38.84 | 58.91 | 15.64 | 5.44 | 10.01 | 12.66 | 20.69 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Abilene | 57 | 0.48 | 0.75 | 0.00 | 24.00 | 21.05 | 49.26 | 42.11 | 25.99 | 36.84 | 5.22 | 0.00 | 1.98 | 5.46 | 8.25 |
| Amarillo | 85 | 0.71 | 3.70 | 2.35 | 19.91 | 16.47 | 45.36 | 47.06 | 31.03 | 34.12 | 5.88 | 13.33 | 2.54 | 4.92 | 8.84 |
| Austin-San Marcos | 1,043 | 8.75 | 4.15 | 2.11 | 18.53 | 11.70 | 43.20 | 37.78 | 34.12 | 48.42 | 13.38 | 12.75 | 12.57 | 10.81 | 16.77 |
| Beaumont-Port Arthur | 71 | 0.60 | 6.09 | 2.82 | 17.18 | 7.04 | 51.34 | 39.44 | 25.39 | 50.70 | 3.72 | 0.00 | 1.01 | 3.13 | 6.37 |
| Brazoria | 109 | 0.91 | NA | NA | 16.55 | 11.01 | 69.80 | 73.39 | 13.64 | 15.60 | 8.00 | NA | 6.52 | 7.69 | 12.00 |
| Brownsville-Harlingen-San Benito | 73 | 0.61 | 0.54 | 0.00 | 22.34 | 9.59 | 50.18 | 56.16 | 26.94 | 34.25 | 5.25 | 0.00 | 2.38 | 5.78 | 6.76 |
| Bryan-College Station | 21 | 0.18 | 0.19 | 0.00 | 16.13 | 9.52 | 49.08 | 28.57 | 34.61 | 61.90 | 4.65 | 0.00 | 4.55 | 2.97 | 6.90 |
| Corpus Christi | 229 | 1.92 | 5.91 | 3.49 | 23.70 | 15.28 | 37.94 | 37.12 | 32.45 | 44.10 | 10.56 | 5.88 | 7.25 | 12.08 | 11.83 |
| El Paso | 268 | 2.25 | 1.98 | 0.37 | 22.15 | 8.21 | 38.97 | 46.27 | 36.91 | 45.15 | 6.14 | 2.63 | 3.92 | 6.85 | 6.68 |
| Fort Worth-Arlington | 1,291 | 10.83 | 3.11 | 1.16 | 19.46 | 12.32 | 43.93 | 29.90 | 33.50 | 56.62 | 11.04 | 10.67 | 9.00 | 7.62 | 15.30 |
| Galveston-Texas City | 270 | 2.27 | 4.78 | 5.56 | 18.37 | 18.15 | 49.51 | 34.07 | 27.33 | 42.22 | 14.32 | 34.62 | 14.91 | 11.26 | 16.37 |
| Killeen-Temple | 88 | 0.74 | 0.04 | 0.00 | 11.04 | 3.41 | 53.37 | 38.64 | 35.55 | 57.95 | 8.04 | 0.00 | 0.00 | 5.33 | 14.07 |
| Lubbock | 109 | 0.91 | 4.77 | 3.67 | 17.91 | 21.10 | 47.70 | 47.71 | 29.61 | 26.61 | 5.90 | 4.76 | 6.04 | 6.53 | 4.92 |
| McAllen-Edinburg-Mission | 218 | 1.83 | NA | NA | 24.42 | 22.48 | 48.72 | 51.38 | 26.85 | 26.15 | 8.05 | NA | 5.61 | 9.77 | 8.59 |
| Odessa-Midland | 100 | 0.84 | 6.52 | 7.00 | 21.14 | 21.00 | 37.05 | 38.00 | 35.29 | 34.00 | 8.74 | 15.00 | 9.18 | 6.99 | 9.92 |
| San Angelo | 43 | 0.36 | 1.73 | 4.65 | 17.31 | 11.63 | 52.89 | 53.49 | 28.07 | 30.23 | 7.17 | 12.50 | 4.88 | 7.80 | 6.84 |
| San Antonio | 872 | 7.32 | 4.97 | 5.62 | 25.34 | 27.52 | 35.59 | 30.16 | 34.10 | 36.70 | 11.66 | 18.80 | 13.91 | 10.97 | 10.39 |
| Sherman-Denison | 55 | 0.46 | 0.08 | 0.00 | 18.33 | 12.73 | 60.79 | 65.45 | 20.79 | 21.82 | 8.21 | 0.00 | 6.45 | 8.11 | 9.62 |

^(*) 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 3. Geographic Distribution of Home Improvement Loans

| Geog | raphic Distri | bution: HO | ME IMPROVE | MENT | State: | TEXAS | Evaluat | ion Period: JA | NUARY 1, 20 | 000 TO DECE | MBER 31, | 2001 | | | |
|-----------------------|--------------------|-------------------|------------------|-----------------|------------------|--------------------|---------------------------|---------------------|---------------------------|-----------------|----------|------------|-----------|------------|-------|
| | | Home ent Loans | Low-lı Geogra | ncome aphies | Moderat Geogr | e-Income aphies | | e-Income raphies | Upper- Geogr | | Ma | rket Share | (%) by Ge | ography *† | ÷ * |
| MSA/Assessment Area: | # % of Occ Units** | | | | | % BANK Loans | % Owner Occ Units** | % BANK Loans | % Owner Occ Units** | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Tyler | 152 | 1.28 | 3.15 | 3.29 | 6.45 | 3.29 | 58.52 | 44.74 | 31.88 | 48.68 | 10.87 | 7.14 | 3.03 | 8.85 | 15.81 |
| Victoria | 14 | 0.12 | 2.80 | 0.00 | 23.89 | 14.29 | 44.61 | 50.00 | 28.69 | 35.71 | 3.68 | 0.00 | 2.94 | 3.45 | 4.41 |
| Waco | 93 | 0.78 | 3.32 | 5.38 | 20.13 | 8.60 | 43.18 | 38.71 | 33.37 | 47.31 | 9.21 | 27.27 | 7.02 | 7.01 | 11.56 |
| Wichita Falls | 16 | 0.13 | 4.27 | 6.25 | 17.66 | 12.50 | 53.58 | 43.75 | 24.49 | 37.50 | 1.85 | 0.00 | 0.00 | 1.72 | 3.85 |
| Texas Non-MSA | 365 | 3.06 | 0.21 | 0.27 | 10.30 | 7.40 | 61.28 | 61.10 | 28.21 | 31.23 | 20.30 | 0.00 | 18.03 | 21.43 | 18.92 |
| | | | | | | | | | | | | | | | |

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

^(**) Percentage of Owner Occupied Units is the 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

| Geograph | nic Distributi | on: HOME | MORTGAGE F | REFINANCE | Stat | e: TEXAS | Eval | luation Period: | JANUARY 1 | , 2000 TO D | ECEMBER | 31, 2001 | | | |
|----------------------------------|--------------------------|----------------|---------------------------|-----------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|-----------------|---------|------------|-----------|------------|----------------|
| MSA/Assessment Area: | Total Mortgage Loa | Refinance | Low-Ir Geogra | | Moderate Geogra | | | -Income raphies | Upper- Geogr | | Ma | rket Share | (%) by Ge | ography ** | 6 * |
| WOAJASSESSIIIEHT AIEG. | # | % of Total* | % Owner Occ Units** | % BANK Loans | % Owner Occ Units** | % BANK Loans | % Owner Occ Units** | % BANK Loans | % Owner Occ Units** | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Dallas | 7,143 | 27.27 | 3.77 | 1.69 | 21.17 | 13.65 | 38.75 | 33.19 | 36.32 | 51.41 | 6.92 | 7.87 | 10.09 | 6.96 | 6.38 |
| Houston | 6,326 | 24.15 | 4.85 | 1.20 | 22.09 | 14.72 | 34.22 | 36.09 | 38.84 | 47.99 | 8.05 | 6.11 | 9.71 | 8.79 | 7.33 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Abilene | 146 | 0.56 | 0.75 | 0.00 | 24.00 | 11.64 | 49.26 | 47.26 | 25.99 | 41.10 | 9.59 | 0.00 | 7.69 | 8.18 | 12.59 |
| Amarillo | 598 | 2.28 | 3.70 | 1.00 | 19.91 | 11.20 | 45.36 | 48.49 | 31.03 | 39.30 | 12.89 | 12.00 | 15.26 | 12.88 | 12.42 |
| Austin-San Marcos | 2,782 | 10.62 | 4.15 | 1.80 | 18.53 | 12.37 | 43.20 | 38.79 | 34.12 | 47.05 | 6.14 | 9.22 | 7.10 | 5.40 | 6.57 |
| Beaumont-Port Arthur | 139 | 0.53 | 6.09 | 1.44 | 17.18 | 10.07 | 51.34 | 44.60 | 25.39 | 43.88 | 3.44 | 2.20 | 2.06 | 3.45 | 3.90 |
| Brazoria | 164 | 0.63 | NA | NA | 16.55 | 6.10 | 69.80 | 81.10 | 13.64 | 12.80 | 3.95 | NA | 3.44 | 4.03 | 3.82 |
| Brownsville-Harlingen-San Benito | 132 | 0.50 | 0.54 | 0.76 | 22.34 | 10.61 | 50.18 | 50.76 | 26.94 | 37.88 | 3.25 | 20.00 | 2.30 | 4.18 | 2.48 |
| Bryan-College Station | 137 | 0.52 | 0.19 | 0.00 | 16.13 | 5.11 | 49.08 | 35.77 | 34.61 | 55.47 | 5.93 | 0.00 | 5.65 | 5.95 | 6.19 |
| Corpus Christi | 358 | 1.37 | 5.91 | 1.40 | 23.70 | 10.06 | 37.94 | 36.87 | 32.45 | 51.68 | 7.59 | 5.88 | 6.01 | 7.89 | 7.83 |
| El Paso | 774 | 2.95 | 1.98 | 1.16 | 22.15 | 14.08 | 38.97 | 39.53 | 36.91 | 45.22 | 9.51 | 13.51 | 10.63 | 9.28 | 9.39 |
| Fort Worth-Arlington | 2,850 | 10.88 | 3.11 | 0.81 | 19.46 | 13.30 | 43.93 | 36.46 | 33.50 | 49.44 | 6.71 | 7.83 | 8.01 | 5.85 | 7.17 |
| Galveston-Texas City | 330 | 1.26 | 4.78 | 4.24 | 18.37 | 16.97 | 49.51 | 34.24 | 27.33 | 44.55 | 6.59 | 9.89 | 11.83 | 6.39 | 5.66 |
| Killeen-Temple | 165 | 0.63 | 0.04 | 0.00 | 11.04 | 3.03 | 53.37 | 47.27 | 35.55 | 49.70 | 3.70 | 0.00 | 2.23 | 3.31 | 4.37 |
| Lubbock | 351 | 1.34 | 4.77 | 1.99 | 17.91 | 10.83 | 47.70 | 47.29 | 29.61 | 39.60 | 8.48 | 11.63 | 7.38 | 8.36 | 8.77 |
| McAllen-Edinburg-Mission | 356 | 1.36 | NA | NA | 24.42 | 17.70 | 48.72 | 42.98 | 26.85 | 39.33 | 6.12 | NA | 7.78 | 6.59 | 5.28 |
| Odessa-Midland | 277 | 1.06 | 6.52 | 1.44 | 21.14 | 11.91 | 37.05 | 41.52 | 35.29 | 45.13 | 10.24 | 2.94 | 11.11 | 11.05 | 9.72 |
| San Angelo | 119 | 0.45 | 1.73 | 0.84 | 17.31 | 10.08 | 52.89 | 47.06 | 28.07 | 42.02 | 6.97 | 0.00 | 6.94 | 6.59 | 7.52 |
| San Antonio | 1,630 | 6.22 | 4.97 | 2.82 | 25.34 | 17.24 | 35.59 | 29.51 | 34.10 | 50.37 | 5.68 | 10.40 | 8.06 | 5.78 | 5.08 |
| Sherman-Denison | 84 | 0.32 | 0.08 | 0.00 | 18.33 | 13.10 | 60.79 | 65.48 | 20.79 | 21.43 | 3.76 | 0.00 | 4.42 | 3.37 | 4.79 |

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

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

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

| Geograpi | nic Distributi | on: HOME | MORTGAGE F | REFINANCE | Stat | e: TEXAS | Eva | luation Period: | JANUARY 1 | , 2000 TO D | ECEMBER | 31, 2001 | | | |
|-----------------------|---|--------------------------|-----------------|-----------------|-------|--------------------|---------------------------|---------------------|---------------------------|------------------|---------|------------|-----------|-----------|-------|
| MCA/Assessment Area | Mortgage | Home Refinance ans | Low-li Geogr | ncome aphies | | e-Income aphies | | e-Income raphies | Upper- Geogr | Income aphies | Ма | rket Share | (%) by Ge | ography * | * * |
| WISA/ASSESSMENT ATEA. | MSA/Assessment Area: # % Owner Occ Units** | | | | | % BANK Loans | % Owner Occ Units** | % BANK Loans | % Owner Occ Units** | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Tyler | 308 | 1.18 | 3.15 | 0.97 | 6.45 | 1.95 | 58.52 | 47.08 | 31.88 | 50.00 | 11.92 | 6.67 | 8.70 | 11.28 | 12.89 |
| Victoria | 72 | 0.27 | 2.80 | 1.39 | 23.89 | 25.00 | 44.61 | 41.67 | 28.69 | 31.94 | 7.69 | 25.00 | 13.46 | 7.69 | 5.76 |
| Waco | 211 | 0.81 | 3.32 | 2.37 | 20.13 | 8.06 | 43.18 | 41.71 | 33.37 | 47.87 | 6.49 | 6.98 | 4.74 | 6.75 | 6.59 |
| Wichita Falls | 33 | 0.13 | 4.27 | 0.00 | 17.66 | 18.18 | 53.58 | 33.33 | 24.49 | 48.48 | 1.14 | 0.00 | 3.36 | 0.53 | 1.42 |
| Texas Non-MSA | 710 | 2.71 | 0.21 | 0.00 | 10.30 | 5.21 | 61.28 | 53.80 | 28.21 | 40.99 | 12.31 | 0.00 | 13.92 | 11.60 | 13.17 |
| | | | | | | | | | | | | | | | |

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

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

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

Table 5. Geographic Distribution of Small Loans to Businesses

| Geograph | ic Distributio | on: SMALL | LOANS TO BU | SINESSES | State | : TEXAS | Evalı | uation Period: | JANUARY 1, | 2000 TO D | ECEMBER | 31, 2001 | | | |
|----------------------------------|---------------------|----------------|--------------------------|-----------------|--------------------------|-----------------|--------------------------|-----------------|--------------------------|-----------------|---------|------------|------------|-----------|----------------|
| | Total Sm to Busi | | Low-Ind Geograp | | Moderate Geogra | | Middle-I Geogra | | Upper-In Geograp | | Mai | rket Share | (%) by Ged | graphy ** | * * |
| MSA/Assessment Area: | # | % of Total* | % of Businesses ** | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Dallas | 2,339 | 26.54 | 4.53 | 4.05 | 23.57 | 25.66 | 32.14 | 31.46 | 37.92 | 38.82 | 0.90 | 1.08 | 0.89 | 0.96 | 0.97 |
| Houston | 2,068 | 23.46 | 5.34 | 4.55 | 23.53 | 23.42 | 31.27 | 33.38 | 39.63 | 38.66 | 0.71 | 0.66 | 0.78 | 0.71 | 0.79 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Abilene | 24 | 0.27 | 1.78 | 0.00 | 34.78 | 33.33 | 44.09 | 41.67 | 18.93 | 25.00 | 0.29 | 0.00 | 0.25 | 0.27 | 0.53 |
| Amarillo | 326 | 3.70 | 10.01 | 12.88 | 16.47 | 19.63 | 48.44 | 40.18 | 25.08 | 27.30 | 1.36 | 3.25 | 0.58 | 1.61 | 1.40 |
| Austin-San Marcos | 898 | 10.19 | 5.11 | 6.29 | 17.22 | 15.04 | 39.45 | 36.25 | 38.09 | 42.42 | 0.96 | 2.22 | 0.73 | 0.84 | 1.19 |
| Beaumont-Port Arthur | 50 | 0.57 | 6.58 | 4.17 | 18.82 | 29.17 | 45.09 | 35.42 | 27.55 | 31.25 | 0.19 | 0.26 | 0.27 | 0.21 | 0.05 |
| Brazoria | 44 | 0.50 | NA | NA | 18.33 | 13.64 | 69.33 | 68.18 | 12.35 | 18.18 | 0.32 | NA | 0.00 | 0.45 | 0.21 |
| Brownsville-Harlingen-San Benito | 29 | 0.33 | 0.86 | 3.45 | 24.71 | 13.79 | 40.48 | 48.28 | 33.95 | 34.48 | 0.18 | 0.00 | 0.00 | 0.26 | 0.24 |
| Bryan-College Station | 27 | 0.31 | 4.46 | 0.00 | 16.93 | 14.81 | 41.57 | 55.56 | 35.32 | 29.63 | 0.13 | 0.00 | 0.78 | 0.08 | 0.00 |
| Corpus Christi | 133 | 1.51 | 7.94 | 3.76 | 29.08 | 33.83 | 34.33 | 30.08 | 28.64 | 32.33 | 0.73 | 0.20 | 1.00 | 0.63 | 0.90 |
| El Paso | 324 | 3.68 | 8.91 | 14.20 | 22.79 | 21.60 | 34.95 | 33.02 | 33.34 | 31.17 | 1.28 | 2.84 | 1.12 | 1.11 | 1.31 |
| Fort Worth-Arlington | 695 | 7.89 | 8.28 | 9.21 | 19.24 | 19.86 | 39.73 | 34.24 | 32.75 | 36.69 | 0.54 | 0.76 | 0.53 | 0.49 | 0.65 |
| Galveston-Texas City | 73 | 0.83 | 12.15 | 20.55 | 13.90 | 8.22 | 41.25 | 35.62 | 32.69 | 35.62 | 0.51 | 1.20 | 0.21 | 0.35 | 0.66 |
| Killeen-Temple | 61 | 0.69 | 2.64 | 0.00 | 22.27 | 24.59 | 47.11 | 44.26 | 27.98 | 31.15 | 0.60 | 0.00 | 0.87 | 0.50 | 0.79 |
| Lubbock | 39 | 0.44 | 12.98 | 10.81 | 16.51 | 24.32 | 38.67 | 35.14 | 30.77 | 29.73 | 0.13 | 0.15 | 0.00 | 0.14 | 0.19 |
| McAllen-Edinburg-Mission | 50 | 0.57 | NA | NA | 20.56 | 20.00 | 37.73 | 32.00 | 41.71 | 48.00 | 0.17 | NA | 0.17 | 0.22 | 0.15 |
| Odessa-Midland | 118 | 1.34 | 8.65 | 13.56 | 16.81 | 5.93 | 42.42 | 43.22 | 32.12 | 37.29 | 0.95 | 2.12 | 0.49 | 0.92 | 1.27 |
| San Angelo | 66 | 0.75 | 14.82 | 28.79 | 17.19 | 9.09 | 41.17 | 43.94 | 26.82 | 18.18 | 1.59 | 3.88 | 0.00 | 2.04 | 1.12 |
| San Antonio | 831 | 9.43 | 4.26 | 6.26 | 20.76 | 21.54 | 36.26 | 36.70 | 38.70 | 35.50 | 0.95 | 1.56 | 1.20 | 0.86 | 0.91 |
| Sherman-Denison | 23 | 0.26 | 6.64 | 4.35 | 22.01 | 21.74 | 45.82 | 39.13 | 25.53 | 34.78 | 0.29 | 0.00 | 0.26 | 0.23 | 0.67 |

^(*) 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 5. Geographic Distribution of Small Loans to Businesses

| Geograph | ic Distributio | on: SMALL | LOANS TO BU | SINESSES | State | e: TEXAS | Eval | uation Period: | JANUARY 1 | , 2000 TO D | ECEMBER | 31, 2001 | | | |
|-----------------------|-------------------------|-----------------------|--------------------|----------|--------------------------|-----------------|--------------------------|-----------------|--------------------------|-----------------|---------|------------|-----------|------------|------------|
| | | nall Loans inesses | Low-Ind Geograp | | Moderate Geogra | | Middle-I Geogra | | Upper-In Geogra | | Ma | rket Share | (%) by Ge | ography ** | * * |
| MSA/Assessment Area: | # % of Businesses Loans | | | | % of Businesses ** | % BANK Loans | % of Businesses ** | % BANK Loans | % of Businesses ** | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Tyler | 111 | 1.26 | 11.01 | 13.51 | 5.89 | 2.70 | 45.18 | 48.65 | 37.92 | 35.14 | 0.63 | 0.84 | 0.35 | 0.75 | 0.52 |
| Victoria | 45 | 0.51 | 1.43 | 0.00 | 43.79 | 66.67 | 25.13 | 15.56 | 29.64 | 17.78 | 1.18 | 0.00 | 1.84 | 0.99 | 0.55 |
| Waco | 103 | 1.17 | 3.60 | 6.86 | 19.67 | 20.59 | 42.72 | 29.41 | 33.27 | 43.14 | 1.18 | 2.46 | 0.48 | 0.91 | 1.88 |
| Wichita Falls | 26 | 0.29 | 13.89 | 23.08 | 20.94 | 19.23 | 39.18 | 30.77 | 25.98 | 26.92 | 0.47 | 0.77 | 0.46 | 0.36 | 0.67 |
| Texas Non-MSA | 311 | 3.53 | 1.57 | 0.32 | 11.76 | 11.90 | 61.23 | 55.95 | 25.43 | 31.83 | 0.96 | 1.22 | 1.40 | 0.94 | 1.13 |
| | | | | | | | | | | | | | | _ | |

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

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

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

Table 6. Geographic Distribution of Small Loans to Farms

| Geogra | phic Distrib | ution: SMA | LL LOANS TO | FARMS | State: | TEXAS | Evaluati | on Period: J | ANUARY 1, 20 | 00 TO DEC | EMBER 31, | 2001 | | | |
|----------------------------------|-------------------|----------------|--------------------|-----------------|----------------------|-----------------|--------------------|-----------------|---------------------|-----------------|-----------|-----------|-----------|------------|----------------|
| MSA/Assessment Area: | Total Sm to Fa | | Low-Inc Geograp | | Moderate- Geograp | | Middle-I Geogra | | Upper-In Geograp | | Mar | ket Share | (%) by Ge | ography ** | * * |
| MOA/A33633IIIEII AIGU. | # | % 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: | | | | | | | | | | | | | | | |
| Dallas | 17 | 5.43 | 2.66 | 0.00 | 22.59 | 17.65 | 40.47 | 52.94 | 33.88 | 29.41 | 1.15 | 0.00 | 0.00 | 2.54 | 2.06 |
| Houston | 12 | 3.83 | 2.81 | 0.00 | 20.26 | 25.00 | 39.43 | 33.33 | 37.48 | 41.67 | 2.01 | 0.00 | 2.63 | 2.00 | 2.60 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Abilene | 1 | 0.32 | 0.00 | 0.00 | 16.19 | 0.00 | 67.27 | 100.00 | 16.55 | 0.00 | 0.52 | 0.00 | 0.00 | 0.68 | 0.00 |
| Amarillo | 50 | 15.97 | 6.36 | 2.00 | 7.10 | 2.00 | 63.55 | 62.00 | 22.99 | 34.00 | 20.59 | 0.00 | 25.00 | 18.33 | 29.27 |
| Austin-San Marcos | 10 | 3.19 | 3.00 | 0.00 | 17.60 | 10.00 | 52.97 | 30.00 | 26.43 | 60.00 | 3.37 | 0.00 | 2.78 | 2.30 | 7.50 |
| Beaumont-Port Arthur | 0 | 0.00 | 3.36 | 0.00 | 11.21 | 0.00 | 61.50 | 0.00 | 23.55 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Brazoria | 3 | 0.96 | NA | NA | 12.25 | 0.00 | 80.39 | 100.00 | 7.35 | 0.00 | 3.33 | NA | 0.00 | 4.17 | 0.00 |
| Brownsville-Harlingen-San Benito | 2 | 0.64 | 0.00 | 0.00 | 6.96 | 50.00 | 65.72 | 50.00 | 27.32 | 0.00 | 0.39 | 0.00 | 0.00 | 0.57 | 0.00 |
| Bryan-College Station | 0 | 0.00 | 1.19 | 0.00 | 8.93 | 0.00 | 47.02 | 0.00 | 41.67 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Corpus Christi | 40 | 12.78 | 5.69 | 0.00 | 23.76 | 20.00 | 40.67 | 80.00 | 29.88 | 0.00 | 12.82 | 0.00 | 6.33 | 35.71 | 0.00 |
| El Paso | 10 | 3.19 | 2.54 | 0.00 | 27.48 | 40.00 | 35.62 | 20.00 | 34.35 | 40.00 | 30.00 | 0.00 | 27.27 | 28.57 | 50.00 |
| Fort Worth-Arlington | 5 | 1.60 | 3.21 | 0.00 | 15.56 | 20.00 | 51.32 | 40.00 | 29.91 | 40.00 | 0.30 | 0.00 | 0.00 | 0.53 | 0.00 |
| Galveston-Texas City | 0 | 0.00 | 5.30 | 0.00 | 13.91 | 0.00 | 51.66 | 0.00 | 29.14 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Killeen-Temple | 12 | 3.83 | 0.40 | 0.00 | 10.78 | 0.00 | 58.68 | 41.67 | 30.14 | 58.33 | 4.32 | 0.00 | 0.00 | 2.17 | 10.00 |
| Lubbock | 2 | 0.64 | 4.39 | 0.00 | 17.42 | 0.00 | 56.36 | 100.00 | 21.82 | 0.00 | 0.48 | 0.00 | 0.00 | 0.60 | 0.00 |
| McAllen-Edinburg-Mission | 0 | 0.00 | NA | NA | 13.46 | 0.00 | 48.27 | 0.00 | 38.27 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| Odessa-Midland | 2 | 0.64 | 3.76 | 0.00 | 13.48 | 0.00 | 51.41 | 100.00 | 31.35 | 0.00 | 3.51 | 0.00 | 0.00 | 4.35 | 0.00 |
| San Angelo | 6 | 1.92 | 4.21 | 0.00 | 5.50 | 0.00 | 57.28 | 66.67 | 33.01 | 33.33 | 4.30 | 0.00 | 0.00 | 2.99 | 10.00 |
| San Antonio | 11 | 3.51 | 1.56 | 0.00 | 17.95 | 18.18 | 41.02 | 63.64 | 39.41 | 18.18 | 3.60 | 0.00 | 2.17 | 5.75 | 2.44 |
| Sherman-Denison | 0 | 0.00 | 1.27 | 0.00 | 6.96 | 0.00 | 79.43 | 0.00 | 12.34 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

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

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

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

Table 6. Geographic Distribution of Small Loans to Farms

| Geogra | aphic Distrib | ution: SMA | LL LOANS TO | FARMS | State: | TEXAS | Evaluati | ion Period: J | ANUARY 1, 20 | 000 TO DEC | EMBER 31 | , 2001 | | | |
|-----------------------|------------------------|--------------------|-------------------|-------|--------------------|-----------------|--------------------|-----------------|--------------------|-----------------|----------|------------|-----------|------------|----------------|
| MSA/Assessment Area: | | nall Loans arms | Low-Ind Geogra | | Moderate Geogra | | Middle-l Geogra | | Upper-In Geogra | | Ma | rket Share | (%) by Ge | ography *† | * * |
| WOA/ASSESSITETE ATEC. | # Total* Farms** Loans | | | | % of Farms** | % BANK Loans | % of Farms** | % BANK Loans | % of Farms** | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| .imited-Scope Review: | | | | | | | | | | | | | | | |
| Tyler | 8 | 2.56 | 1.57 | 0.00 | 2.09 | 0.00 | 65.18 | 75.00 | 31.15 | 25.00 | 3.31 | 0.00 | 0.00 | 3.36 | 3.33 |
| Victoria | 1 | 0.32 | 1.02 | 0.00 | 22.96 | 0.00 | 42.35 | 100.00 | 33.67 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Waco | 18 | 5.75 | 0.39 | 0.00 | 10.96 | 0.00 | 52.84 | 61.11 | 35.62 | 38.89 | 12.94 | 0.00 | 0.00 | 10.42 | 17.14 |
| Wichita Falls | 2 | 0.64 | 7.64 | 0.00 | 11.15 | 0.00 | 63.69 | 50.00 | 17.52 | 50.00 | 1.41 | 0.00 | 0.00 | 2.13 | 0.00 |
| Texas Non-MSA | 101 | 32.27 | 0.33 | 0.00 | 6.74 | 4.95 | 72.43 | 69.31 | 20.51 | 25.74 | 4.09 | 0.00 | 2.96 | 4.41 | 3.78 |
| | | | | | | | | | | | | | | | |

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

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

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

Table 7. Borrower Distribution of Home Purchase Loans

| Во | rrower Distr | ibution: HC | ME PURCHA | SE | State: TE | XAS | Evaluation | Period: JANI | JARY 1, 2000 | TO DECEME | BER 31, 20 | 01 | | | |
|----------------------------------|------------------|----------------|-----------------|--------------------|--------------------|--------------------|-----------------|--------------------|------------------|--------------------|------------|-----------|-----------|-----------|------|
| MSA/Assessment Area: | Total Purchas | | Low-li Borro | ncome | Moderato Borro | | | -Income owers | Upper-l Borro | | Market | Share (%) | by Borrow | er Income | *** |
| MOA/ASSESSITERE ATEU. | # | % 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: | | | | | | | | | | | | | | | |
| Dallas | 9,725 | 26.46 | 20.62 | 10.20 | 17.81 | 20.71 | 22.06 | 19.83 | 39.51 | 49.25 | 3.03 | 4.12 | 3.30 | 2.28 | 3.14 |
| Houston | 10,978 | 29.87 | 22.50 | 16.36 | 16.64 | 35.84 | 20.44 | 15.28 | 40.42 | 32.51 | 4.92 | 9.81 | 8.71 | 3.13 | 3.53 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Abilene | 220 | 0.60 | 19.37 | 6.06 | 18.40 | 10.61 | 23.43 | 25.76 | 38.80 | 57.58 | 1.57 | 1.12 | 0.76 | 2.00 | 1.64 |
| Amarillo | 322 | 0.88 | 20.61 | 1.91 | 17.71 | 8.78 | 22.90 | 18.70 | 38.78 | 70.61 | 3.16 | 0.55 | 1.22 | 2.35 | 4.89 |
| Austin-San Marcos | 3,409 | 9.28 | 20.93 | 7.53 | 17.41 | 16.08 | 22.47 | 20.36 | 39.19 | 56.04 | 1.82 | 1.89 | 1.37 | 1.35 | 2.38 |
| Beaumont-Port Arthur | 510 | 1.39 | 23.17 | 6.82 | 16.60 | 22.73 | 20.01 | 26.52 | 40.22 | 43.94 | 1.71 | 0.82 | 2.52 | 1.61 | 1.52 |
| Brazoria | 329 | 0.90 | 19.19 | 4.04 | 18.98 | 22.79 | 24.59 | 18.01 | 37.25 | 55.15 | 2.47 | 1.58 | 3.65 | 1.45 | 2.78 |
| Brownsville-Harlingen-San Benito | 160 | 0.44 | 24.63 | 1.52 | 16.37 | 7.58 | 16.98 | 12.12 | 42.02 | 78.79 | 0.91 | 0.00 | 0.42 | 0.45 | 1.20 |
| Bryan-College Station | 407 | 1.11 | 24.40 | 0.00 | 15.32 | 8.79 | 19.71 | 19.78 | 40.56 | 71.43 | 1.36 | 0.00 | 1.07 | 1.11 | 1.60 |
| Corpus Christi | 381 | 1.04 | 24.29 | 2.06 | 16.05 | 13.27 | 18.88 | 16.22 | 40.78 | 68.44 | 2.99 | 0.64 | 1.98 | 2.28 | 3.84 |
| El Paso | 555 | 1.51 | 22.95 | 20.77 | 16.77 | 30.77 | 19.21 | 14.81 | 41.08 | 33.65 | 3.15 | 11.55 | 4.88 | 1.83 | 2.20 |
| Fort Worth-Arlington | 3,343 | 9.10 | 19.56 | 14.89 | 17.84 | 25.31 | 23.29 | 19.50 | 39.31 | 40.31 | 2.94 | 4.99 | 3.27 | 2.06 | 2.85 |
| Galveston-Texas City | 562 | 1.53 | 23.46 | 4.98 | 16.77 | 18.53 | 19.77 | 19.72 | 39.99 | 56.77 | 3.51 | 1.86 | 5.37 | 2.76 | 3.51 |
| Killeen-Temple | 669 | 1.82 | 17.54 | 0.96 | 20.36 | 7.69 | 22.56 | 20.19 | 39.54 | 71.15 | 2.10 | 0.00 | 0.91 | 1.42 | 3.12 |
| Lubbock | 500 | 1.36 | 21.08 | 5.30 | 17.79 | 19.70 | 20.98 | 20.45 | 40.16 | 54.55 | 1.56 | 1.80 | 1.69 | 1.07 | 1.73 |
| McAllen-Edinburg-Mission | 279 | 0.76 | 24.60 | 1.68 | 16.48 | 11.73 | 16.59 | 19.55 | 42.33 | 67.04 | 2.10 | 0.88 | 2.37 | 1.44 | 2.30 |
| Odessa-Midland | 160 | 0.44 | 22.18 | 2.63 | 17.03 | 12.28 | 20.49 | 22.81 | 40.30 | 62.28 | 1.97 | 0.44 | 0.87 | 1.38 | 2.91 |
| San Angelo | 86 | 0.23 | 19.92 | 2.44 | 18.55 | 12.20 | 22.22 | 31.71 | 39.31 | 53.66 | 1.27 | 0.72 | 0.00 | 1.90 | 1.59 |
| San Antonio | 2,478 | 6.74 | 22.54 | 3.76 | 17.15 | 14.43 | 20.15 | 22.28 | 40.17 | 59.53 | 2.48 | 1.93 | 2.30 | 2.36 | 2.66 |
| Sherman-Denison | 109 | 0.30 | 19.74 | 2.06 | 17.87 | 14.43 | 23.22 | 12.37 | 39.17 | 71.13 | 2.44 | 0.70 | 2.45 | 0.63 | 3.57 |

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

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

^(***) As a percentage of loans with borrower income information available. No information was available for 25.31% of loans originated and purchased by the bank.

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

Table 7. Borrower Distribution of Home Purchase Loans

| Во | orrower Disti | ribution: HC | ME PURCHA | SE | State: TE | XAS | Evaluation | Period: JANI | JARY 1, 2000 | O TO DECEME | 3ER 31, 20 | 01 | | | |
|-----------------------|---------------|------------------|-----------------|--------------------|-----------------|--------------------|-----------------|--------------------|-----------------|--------------------|------------|-----------|-----------|------------|------|
| MSA/Assessment Area: | | Home se Loans | _ | ncome | | e-Income owers | | e-Income owers | | Income owers | Market | Share (%) | by Borrov | ver Income | **** |
| Limited-Scope Review: | # | % of Total* | % of Families** | % BANK Loans*** | Overall | Low | Mod | Mid | Upp |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Tyler | 443 | 1.21 | 21.70 | 13.37 | 16.81 | 20.06 | 21.88 | 18.02 | 39.61 | 48.55 | 4.99 | 8.65 | 5.22 | 2.96 | 5.35 |
| Victoria | 42 | 0.11 | 23.77 | 2.56 | 15.86 | 12.82 | 20.57 | 17.95 | 39.80 | 66.67 | 2.04 | 0.00 | 1.01 | 1.46 | 3.39 |
| Waco | 300 | 0.82 | 21.72 | 4.09 | 17.18 | 19.09 | 21.88 | 17.27 | 39.21 | 59.55 | 3.62 | 1.38 | 3.44 | 2.77 | 4.52 |
| Wichita Falls | 49 | 0.13 | 20.27 | 2.27 | 17.97 | 20.45 | 21.99 | 20.45 | 39.77 | 56.82 | 1.17 | 0.00 | 1.11 | 1.05 | 1.37 |
| Texas Non-MSA | 736 | 2.00 | 19.64 | 2.79 | 15.77 | 11.92 | 19.89 | 18.58 | 44.70 | 66.72 | 5.83 | 5.88 | 5.28 | 4.88 | 6.30 |
| | | | | | | | | | | | | | | | |

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

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

^(***) As a percentage of loans with borrower income information available. No information was available for 25.31% of loans originated and purchased by the bank.

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

Table 8. Borrower Distribution of Home Improvement Loans

| Borro | ower Distrib | ution: HON | ME IMPROVEN | MENT | State: | TEXAS | Evaluatio | on Period: JAI | NUARY 1, 20 | OO TO DECEN | MBER 31, 2 | 2001 | | | |
|----------------------------------|-------------------|----------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------|-----------|-----------|------------|-------|
| MSA/Assessment Area: | Total Improvem | | Low-li Borro | ncome owers | Moderat Borro | | | -Income owers | Upper-l Borro | Income owers | Market | Share (%) | by Borrov | ver Income | **** |
| MOA/A33633IIIEIT AIGE. | # | % of Total* | % of Families** | % BANK Loans*** | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Dallas | 3,106 | 26.06 | 20.62 | 6.92 | 17.81 | 11.14 | 22.06 | 17.26 | 39.51 | 64.68 | 15.01 | 8.80 | 9.58 | 12.04 | 19.13 |
| Houston | 3,169 | 26.59 | 22.50 | 5.59 | 16.64 | 10.98 | 20.44 | 17.83 | 40.42 | 65.60 | 16.06 | 7.10 | 9.00 | 13.79 | 21.59 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Abilene | 57 | 0.48 | 19.37 | 12.28 | 18.40 | 7.02 | 23.43 | 29.82 | 38.80 | 50.88 | 5.24 | 2.17 | 1.28 | 4.08 | 8.75 |
| Amarillo | 85 | 0.71 | 20.61 | 14.12 | 17.71 | 8.24 | 22.90 | 23.53 | 38.78 | 54.12 | 5.96 | 6.17 | 1.79 | 4.32 | 8.82 |
| Austin-San Marcos | 1,043 | 8.75 | 20.93 | 3.85 | 17.41 | 10.96 | 22.47 | 19.33 | 39.19 | 65.87 | 13.71 | 5.94 | 7.91 | 12.35 | 18.53 |
| Beaumont-Port Arthur | 71 | 0.60 | 23.17 | 9.86 | 16.60 | 19.72 | 20.01 | 21.13 | 40.22 | 49.30 | 3.76 | 2.11 | 2.87 | 3.63 | 4.70 |
| Brazoria | 109 | 0.91 | 19.19 | 5.50 | 18.98 | 9.17 | 24.59 | 16.51 | 37.25 | 68.81 | 8.86 | 4.35 | 2.80 | 3.85 | 14.67 |
| Brownsville-Harlingen-San Benito | 73 | 0.61 | 24.63 | 12.33 | 16.37 | 9.59 | 16.98 | 15.07 | 42.02 | 63.01 | 5.42 | 2.86 | 4.00 | 1.89 | 7.91 |
| Bryan-College Station | 21 | 0.18 | 24.40 | 0.00 | 15.32 | 0.00 | 19.71 | 23.81 | 40.56 | 76.19 | 4.81 | 0.00 | 0.00 | 7.69 | 5.19 |
| Corpus Christi | 229 | 1.92 | 24.29 | 9.17 | 16.05 | 13.97 | 18.88 | 18.34 | 40.78 | 58.52 | 10.89 | 7.44 | 9.55 | 8.17 | 13.87 |
| El Paso | 268 | 2.25 | 22.95 | 6.34 | 16.77 | 9.33 | 19.21 | 11.19 | 41.08 | 73.13 | 6.24 | 2.85 | 2.90 | 2.23 | 11.63 |
| Fort Worth-Arlington | 1,291 | 10.83 | 19.56 | 6.51 | 17.84 | 11.15 | 23.29 | 15.88 | 39.31 | 66.46 | 11.32 | 6.80 | 6.90 | 7.46 | 15.40 |
| Galveston-Texas City | 270 | 2.27 | 23.46 | 7.41 | 16.77 | 11.48 | 19.77 | 20.74 | 39.99 | 60.37 | 14.97 | 12.66 | 15.19 | 15.93 | 14.95 |
| Killeen-Temple | 88 | 0.74 | 17.54 | 3.41 | 20.36 | 3.41 | 22.56 | 12.50 | 39.54 | 80.68 | 8.54 | 2.27 | 2.60 | 2.40 | 14.13 |
| Lubbock | 109 | 0.91 | 21.08 | 12.84 | 17.79 | 14.68 | 20.98 | 26.61 | 40.16 | 45.87 | 6.06 | 6.06 | 2.80 | 8.47 | 6.74 |
| McAllen-Edinburg-Mission | 218 | 1.83 | 24.60 | 9.63 | 16.48 | 21.56 | 16.59 | 25.23 | 42.33 | 43.58 | 8.33 | 1.84 | 8.73 | 10.96 | 10.22 |
| Odessa-Midland | 100 | 0.84 | 22.18 | 6.00 | 17.03 | 15.00 | 20.49 | 26.00 | 40.30 | 53.00 | 8.94 | 0.00 | 5.32 | 9.40 | 12.43 |
| San Angelo | 43 | 0.36 | 19.92 | 0.00 | 18.55 | 18.60 | 22.22 | 20.93 | 39.31 | 60.47 | 7.26 | 0.00 | 5.08 | 5.06 | 11.81 |
| San Antonio | 872 | 7.32 | 22.54 | 17.32 | 17.15 | 20.07 | 20.15 | 16.74 | 40.17 | 45.87 | 12.02 | 15.88 | 12.96 | 10.04 | 11.47 |
| Sherman-Denison | 55 | 0.46 | 19.74 | 3.64 | 17.87 | 14.55 | 23.22 | 18.18 | 39.17 | 63.64 | 8.43 | 0.00 | 10.81 | 7.81 | 9.42 |

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

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

^(***) As a percentage of loans with borrower income information available. No information was available for 0.03% of loans originated and purchased by the bank.

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

Table 8. Borrower Distribution of Home Improvement Loans

| Born | rower Distrib | ution: HON | /IE IMPROVEN | MENT | State: | TEXAS | Evaluatio | on Period: JAI | NUARY 1, 20 | OO TO DECEN | ИBER 31, 2 | 2001 | | | |
|---|--------------------|--------------------|-----------------|--------------------|-----------------|--------------------|-----------------|--------------------|-----------------|--------------------|------------|-----------|-----------|------------|-------|
| MSA/Agagggment Argo: | | Home nent Loans | _ | ncome owers | | e-Income owers | | -Income owers | | Income owers | Market | Share (%) | by Borrov | ver Income |)**** |
| MSA/Assessment Area: Limited-Scope Review: | # | % of Total* | % of Families** | % BANK Loans*** | Overall | Low | Mod | Mid | Upp |
| Limited-Scope Review: | ited-Scope Review: | | | | | | | | | | | | | | |
| Tyler | 152 | 1.28 | 21.70 | 3.95 | 16.81 | 11.84 | 21.88 | 26.32 | 39.61 | 57.89 | 10.95 | 9.38 | 4.00 | 12.68 | 13.38 |
| Victoria | 14 | 0.12 | 23.77 | 0.00 | 15.86 | 7.14 | 20.57 | 21.43 | 39.80 | 71.43 | 3.74 | 0.00 | 4.35 | 1.89 | 5.05 |
| Waco | 93 | 0.78 | 21.72 | 6.45 | 17.18 | 15.05 | 21.88 | 10.75 | 39.21 | 67.74 | 9.33 | 6.98 | 6.25 | 5.43 | 12.34 |
| Wichita Falls | 16 | 0.13 | 20.27 | 0.00 | 17.97 | 12.50 | 21.99 | 18.75 | 39.77 | 68.75 | 2.14 | 0.00 | 0.00 | 1.27 | 3.94 |
| Texas Non-MSA | 365 | 3.06 | 19.64 | 5.77 | 15.77 | 12.64 | 19.89 | 15.11 | 44.70 | 66.48 | 20.81 | 23.40 | 20.83 | 16.37 | 22.01 |
| | | | | | | | | | | | | | | | |

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

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

^(***) As a percentage of loans with borrower income information available. No information was available for 0.03% of loans originated and purchased by the bank.

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

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

| Borrower | Distribution | : HOME M | ORTGAGE RE | FINANCE | Stat | e: TEXAS | Eval | luation Period: | JANUARY 1 | I, 2000 TO D | ECEMBER | 31, 2001 | | | |
|----------------------------------|------------------------|----------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|---------|-----------|-----------|------------|-------|
| MSA/Assessment Area: | Total Home Refinanc | | Low-li Borro | ncome owers | Moderati Borro | | | -Income owers | Upper- Borro | Income wers | Market | Share (%) | by Borrov | ver Income | ,**** |
| monnassasinant Area. | # | % of Total* | % of Families** | % BANK Loans*** | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Dallas | 7,143 | 27.27 | 20.62 | 7.05 | 17.81 | 16.97 | 22.06 | 22.00 | 39.51 | 53.98 | 8.26 | 8.35 | 9.45 | 7.99 | 8.05 |
| Houston | 6,326 | 24.15 | 22.50 | 5.46 | 16.64 | 17.77 | 20.44 | 24.13 | 40.42 | 52.64 | 9.50 | 8.87 | 10.76 | 10.02 | 9.02 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Abilene | 146 | 0.56 | 19.37 | 2.34 | 18.40 | 7.81 | 23.43 | 18.75 | 38.80 | 71.09 | 13.15 | 9.09 | 8.51 | 12.57 | 14.39 |
| Amarillo | 598 | 2.28 | 20.61 | 2.59 | 17.71 | 8.46 | 22.90 | 17.10 | 38.78 | 71.85 | 15.50 | 9.84 | 9.49 | 10.29 | 19.17 |
| Austin-San Marcos | 2,782 | 10.62 | 20.93 | 4.54 | 17.41 | 14.91 | 22.47 | 22.75 | 39.19 | 57.80 | 7.05 | 5.30 | 6.55 | 6.33 | 7.71 |
| Beaumont-Port Arthur | 139 | 0.53 | 23.17 | 5.36 | 16.60 | 10.71 | 20.01 | 25.00 | 40.22 | 58.93 | 3.64 | 4.62 | 1.74 | 2.86 | 4.43 |
| Brazoria | 164 | 0.63 | 19.19 | 2.84 | 18.98 | 7.80 | 24.59 | 18.44 | 37.25 | 70.92 | 4.45 | 2.20 | 2.14 | 3.37 | 5.49 |
| Brownsville-Harlingen-San Benito | 132 | 0.50 | 24.63 | 1.16 | 16.37 | 15.12 | 16.98 | 17.44 | 42.02 | 66.28 | 2.99 | 2.04 | 4.15 | 3.87 | 2.66 |
| Bryan-College Station | 137 | 0.52 | 24.40 | 0.89 | 15.32 | 6.25 | 19.71 | 12.50 | 40.56 | 80.36 | 6.76 | 0.00 | 3.42 | 5.17 | 7.78 |
| Corpus Christi | 358 | 1.37 | 24.29 | 3.61 | 16.05 | 9.94 | 18.88 | 19.58 | 40.78 | 66.87 | 9.54 | 4.46 | 7.02 | 8.94 | 10.71 |
| El Paso | 774 | 2.95 | 22.95 | 3.67 | 16.77 | 11.84 | 19.21 | 19.59 | 41.08 | 64.90 | 12.19 | 6.41 | 9.97 | 10.43 | 13.89 |
| Fort Worth-Arlington | 2,850 | 10.88 | 19.56 | 6.59 | 17.84 | 15.22 | 23.29 | 24.22 | 39.31 | 53.97 | 8.44 | 6.89 | 7.49 | 8.20 | 9.08 |
| Galveston-Texas City | 330 | 1.26 | 23.46 | 2.33 | 16.77 | 10.33 | 19.77 | 15.00 | 39.99 | 72.33 | 7.69 | 4.59 | 8.07 | 5.85 | 8.37 |
| Killeen-Temple | 165 | 0.63 | 17.54 | 0.85 | 20.36 | 3.42 | 22.56 | 19.66 | 39.54 | 76.07 | 5.40 | 2.04 | 1.05 | 4.53 | 6.56 |
| Lubbock | 351 | 1.34 | 21.08 | 4.18 | 17.79 | 9.41 | 20.98 | 21.60 | 40.16 | 64.81 | 9.22 | 5.71 | 6.50 | 8.33 | 10.36 |
| McAllen-Edinburg-Mission | 356 | 1.36 | 24.60 | 3.56 | 16.48 | 10.09 | 16.59 | 19.88 | 42.33 | 66.47 | 6.81 | 8.24 | 5.36 | 6.59 | 7.02 |
| Odessa-Midland | 277 | 1.06 | 22.18 | 2.21 | 17.03 | 11.07 | 20.49 | 20.30 | 40.30 | 66.42 | 12.86 | 6.35 | 10.66 | 10.70 | 14.59 |
| San Angelo | 119 | 0.45 | 19.92 | 9.01 | 18.55 | 10.81 | 22.22 | 18.02 | 39.31 | 62.16 | 8.85 | 8.93 | 3.85 | 6.82 | 11.39 |
| San Antonio | 1,630 | 6.22 | 22.54 | 6.04 | 17.15 | 14.58 | 20.15 | 22.96 | 40.17 | 56.42 | 6.92 | 5.81 | 7.00 | 7.76 | 6.72 |
| Sherman-Denison | 84 | 0.32 | 19.74 | 1.45 | 17.87 | 5.80 | 23.22 | 18.84 | 39.17 | 73.91 | 4.16 | 1.56 | 2.03 | 3.18 | 5.01 |

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

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

^(***) As a percentage of loans with borrower income information available. No information was available for 9.88% 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

| Borrowe | r Distribution | n: HOME M | ORTGAGE RE | FINANCE | Stat | te: TEXAS | Eva | luation Period: | JANUARY | 1, 2000 TO D | ECEMBER | 31, 2001 | | | |
|--|----------------|------------------------|-----------------|--------------------|-----------------|--------------------|-----------------|--------------------|-----------------|--------------------|---------|-----------|-----------|------------|-------|
| MSA/Assessment Area: | | e Mortgage ce Loans | _ | ncome owers | | e-Income owers | | e-Income owers | | Income owers | Market | Share (%) | by Borrov | ver Income |)**** |
| MSA/Assessment Area: # Limited-Scope Review: | # | % of Total* | % of Families** | % BANK Loans*** | Overall | Low | Mod | Mid | Upp |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Tyler | 308 | 1.18 | 21.70 | 4.12 | 16.81 | 11.68 | 21.88 | 19.24 | 39.61 | 64.95 | 14.13 | 12.86 | 10.79 | 12.37 | 15.73 |
| Victoria | 72 | 0.27 | 23.77 | 4.17 | 15.86 | 13.89 | 20.57 | 6.94 | 39.80 | 75.00 | 9.32 | 6.45 | 10.67 | 2.70 | 11.96 |
| Waco | 211 | 0.81 | 21.72 | 2.04 | 17.18 | 11.22 | 21.88 | 18.88 | 39.21 | 67.86 | 7.91 | 2.97 | 6.97 | 6.84 | 8.93 |
| Wichita Falls | 33 | 0.13 | 20.27 | 3.03 | 17.97 | 6.06 | 21.99 | 21.21 | 39.77 | 69.70 | 1.50 | 1.64 | 1.74 | 1.29 | 1.52 |
| Texas Non-MSA | 710 | 2.71 | 19.64 | 1.48 | 15.77 | 6.82 | 19.89 | 14.54 | 44.70 | 77.15 | 14.91 | 6.94 | 13.01 | 13.51 | 15.60 |
| | | | | | | | | | | | | | | | |

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

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

^(***) As a percentage of loans with borrower income information available. No information was available for 9.88% of loans originated and purchased by the bank.

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

Table 10. Borrower Distribution of Small Loans to Businesses

| Borrower Dis | stribution: SMALL LOA | NS TO BUSINES | SES State: | TEXAS Evalua | tion Period: JANU | ARY 1, 2000 TO DE | ECEMBER 31, 200 |)1 | |
|----------------------------------|-----------------------|----------------|----------------------|------------------------------|----------------------|--|----------------------------------|-----------|-------------------------------|
| MSA/Assessment Area: | Total Sma to Busia | | | th Revenues of on or less | | ns by Original Amount ardless of Business Siz | | Market Sh | are**** |
| WOAJASSESSIIIEIIL AIEd. | # | % of Total* | % of Businesses** | % BANK Loans*** | \$100,000 or Less | > \$100,000 to \$250,000 | > \$250,000 to \$1,000,000 | All | Rev \$1 million or less |
| Full-Scope Review: | | | | | | | | | |
| Dallas | 2,339 | 26.54 | 66.56 | 59.60 | 80.93 | 10.47 | 8.59 | 0.90 | 1.15 |
| Houston | 2,068 | 23.46 | 66.84 | 60.44 | 79.35 | 9.91 | 10.74 | 0.71 | 0.90 |
| Limited-Scope Review: | | | | | | | | | |
| Abilene | 24 | 0.27 | 73.94 | 62.50 | 83.33 | 12.50 | 4.17 | 0.29 | 0.22 |
| Amarillo | 326 | 3.70 | 75.41 | 65.03 | 82.21 | 10.43 | 7.36 | 1.36 | 2.38 |
| Austin-San Marcos | 898 | 10.19 | 69.33 | 50.45 | 69.49 | 11.69 | 18.82 | 0.96 | 0.99 |
| Beaumont-Port Arthur | 50 | 0.57 | 73.50 | 40.00 | 70.00 | 12.00 | 18.00 | 0.19 | 0.13 |
| Brazoria | 44 | 0.50 | 72.02 | 63.64 | 86.36 | 6.82 | 6.82 | 0.32 | 0.50 |
| Brownsville-Harlingen-San Benito | 29 | 0.33 | 72.44 | 41.38 | 55.17 | 13.79 | 31.03 | 0.18 | 0.10 |
| Bryan-College Station | 27 | 0.31 | 71.05 | 40.74 | 81.48 | 14.81 | 3.70 | 0.13 | 0.13 |
| Corpus Christi | 133 | 1.51 | 73.50 | 51.13 | 65.41 | 15.79 | 18.80 | 0.73 | 0.68 |
| El Paso | 324 | 3.68 | 74.39 | 54.94 | 78.09 | 11.11 | 10.80 | 1.28 | 1.50 |
| Fort Worth-Arlington | 695 | 7.89 | 69.96 | 67.19 | 85.32 | 7.19 | 7.48 | 0.54 | 0.82 |
| Galveston-Texas City | 73 | 0.83 | 72.37 | 54.79 | 83.56 | 10.96 | 5.48 | 0.51 | 0.91 |
| Killeen-Temple | 61 | 0.69 | 74.83 | 65.57 | 72.13 | 14.75 | 13.11 | 0.60 | 1.03 |
| Lubbock | 39 | 0.44 | 73.48 | 69.23 | 79.49 | 15.38 | 5.13 | 0.13 | 0.14 |
| McAllen-Edinburg-Mission | 50 | 0.57 | 73.14 | 72.00 | 86.00 | 6.00 | 8.00 | 0.17 | 0.21 |
| Odessa-Midland | 118 | 1.34 | 73.33 | 55.08 | 73.73 | 13.56 | 12.71 | 0.95 | 1.13 |
| San Angelo | 66 | 0.75 | 76.38 | 54.55 | 72.73 | 12.12 | 15.15 | 1.59 | 1.48 |
| San Antonio | 831 | 9.43 | 71.49 | 57.52 | 79.66 | 9.39 | 10.95 | 0.95 | 1.33 |
| Sherman-Denison | 23 | 0.26 | 73.70 | 56.52 | 65.22 | 17.39 | 17.39 | 0.29 | 0.47 |

^(*) 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 14.57% of small loans to businesses originated/purchased by the bank. (****) Based on 2001 Peer Small Business Data US&PR.

Table 10. Borrower Distribution of Small Loans to Businesses

| Borrower Distrib | ution: SMALL LOA | INS TO BUSINES | SES State: | TEXAS Evalua | tion Period: JANL | JARY 1, 2000 TO D | ECEMBER 31, 20 | 01 | |
|-----------------------|---------------------|---------------------|----------------------|-------------------------------|----------------------|---|----------------------------------|----------|-------------------------------|
| MCA/A | Total Sm to Busi | all Loans nesses | | ith Revenues of on or less | | ans by Original Amoun ardless of Business Si | | Market S | 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 |
| Limited-Scope Review: | | | | | | | | | |
| Tyler | 111 | 1.26 | 73.60 | 57.66 | 72.97 | 11.71 | 15.32 | 0.63 | 0.62 |
| Victoria | 45 | 0.51 | 76.60 | 35.56 | 66.67 | 20.00 | 13.33 | 1.18 | 0.79 |
| Waco | 103 | 1.17 | 70.31 | 34.95 | 61.17 | 4.85 | 33.98 | 1.18 | 1.02 |
| Wichita Falls | 26 | 0.29 | 75.91 | 57.69 | 57.69 | 15.38 | 26.92 | 0.47 | 0.82 |
| Texas Non-MSA | 311 | 3.53 | 73.60 | 58.20 | 78.78 | 7.07 | 14.15 | 0.96 | 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 14.57% 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 Dist | ribution: SMALL LOANS | S TO FARMS | State: TEXA | S Evalu | ation Period: JANU | JARY 1, 2000 TO DE | CEMBER 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: | | | | | | | | | |
| Dallas | 17 | 5.43 | 92.03 | 41.18 | 88.24 | 5.88 | 5.88 | 1.15 | 0.78 |
| Houston | 12 | 3.83 | 91.68 | 33.33 | 91.67 | 8.33 | 0.00 | 2.01 | 0.42 |
| Limited-Scope Review: | | | | | | | | | |
| Abilene | 1 | 0.32 | 93.88 | 0.00 | 100.00 | 0.00 | 0.00 | 0.52 | 0.00 |
| Amarillo | 50 | 15.97 | 91.03 | 54.00 | 60.00 | 28.00 | 12.00 | 20.59 | 14.29 |
| Austin-San Marcos | 10 | 3.19 | 92.62 | 0.00 | 80.00 | 10.00 | 10.00 | 3.37 | 0.00 |
| Beaumont-Port Arthur | 0 | 0.00 | 94.77 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Brazoria | 3 | 0.96 | 94.85 | 33.33 | 33.33 | 66.67 | 0.00 | 3.33 | 0.00 |
| Brownsville-Harlingen-San Benito | 2 | 0.64 | 88.66 | 0.00 | 100.00 | 0.00 | 0.00 | 0.39 | 0.00 |
| Bryan-College Station | 0 | 0.00 | 92.26 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Corpus Christi | 40 | 12.78 | 90.96 | 65.00 | 52.50 | 25.00 | 22.50 | 12.82 | 11.65 |
| El Paso | 10 | 3.19 | 85.24 | 40.00 | 70.00 | 10.00 | 20.00 | 30.00 | 16.67 |
| Fort Worth-Arlington | 5 | 1.60 | 92.56 | 20.00 | 80.00 | 0.00 | 20.00 | 0.30 | 0.00 |
| Galveston-Texas City | 0 | 0.00 | 93.05 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Killeen-Temple | 12 | 3.83 | 93.01 | 66.67 | 50.00 | 50.00 | 0.00 | 4.32 | 2.54 |
| Lubbock | 2 | 0.64 | 91.06 | 0.00 | 50.00 | 0.00 | 50.00 | 0.48 | 0.00 |
| McAllen-Edinburg-Mission | 0 | 0.00 | 82.12 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Odessa-Midland | 2 | 0.64 | 94.98 | 50.00 | 0.00 | 50.00 | 50.00 | 3.51 | 2.27 |
| San Angelo | 6 | 1.92 | 92.88 | 66.67 | 50.00 | 0.00 | 50.00 | 4.30 | 3.37 |
| San Antonio | 11 | 3.51 | 92.44 | 45.45 | 36.36 | 27.27 | 36.36 | 3.60 | 1.71 |
| Sherman-Denison | 0 | 0.00 | 93.35 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

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

^(**) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 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 34.50% of small loans to farms originated and purchased by the bank.

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

Table 11. Borrower Distribution of Small Loans to Farms

| Borrower Distribution | on: SMALL LOANS | S TO FARMS | State: TEXA | S Evalu | ation Period: JANI | JARY 1, 2000 TO DI | 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 |
| Limited-Scope Review: | | | | | | | | | |
| Tyler | 8 | 2.56 | 93.19 | 62.50 | 87.50 | 0.00 | 12.50 | 3.31 | 2.84 |
| Victoria | 1 | 0.32 | 93.88 | 0.00 | 0.00 | 0.00 | 100.00 | 0.00 | 0.00 |
| Waco | 18 | 5.75 | 95.11 | 38.89 | 88.89 | 11.11 | 0.00 | 12.94 | 1.54 |
| Wichita Falls | 2 | 0.64 | 94.27 | 50.00 | 50.00 | 0.00 | 50.00 | 1.41 | 0.00 |
| Texas Non-MSA | 101 | 32.27 | 92.70 | 61.39 | 61.39 | 17.82 | 20.79 | 4.09 | 2.95 |
| | | | | | | | | | |

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

^(**) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 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 34.50% 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 INVES | STMENTS St | ate: TEXAS | Evaluation Period: JA | NUARY 1, 20 | 000 TO DECEMBI | ER 31, 2001 | | |
|----------------------------------|-----------------|-----------------|------------|-----------------------|-------------|----------------|--------------------|----------|---------------|
| | Prior Perio | od Investments* | Current Pe | riod Investments | | Total Investm | ents | Unfunded | Commitments** |
| MSA/Assessment Areas: | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | % of Total \$'s | # | \$ (000's) |
| Full-Scope Review: | | | | | | | | | |
| Dallas | 29 | 19,594 | 103 | 55,597 | 132 | 75,191 | 34.03 | 6 | 6,848 |
| Houston | 19 | 6,876 | 63 | 43,314 | 82 | 50,190 | 22.72 | 1 | 316 |
| Limited-Scope Review: | | | | | | | | | |
| Abilene | 1 | 344 | 18 | 15 | 19 | 359 | 0.16 | 0 | 0 |
| Amarillo | 0 | 0 | 28 | 123 | 28 | 123 | 0.06 | 0 | 0 |
| Austin-San Marcos | 17 | 3,399 | 57 | 36,681 | 74 | 40,080 | 18.14 | 0 | 0 |
| Beaumont-Port Arthur | 3 | 1,361 | 10 | 12 | 13 | 1,373 | 0.62 | 0 | 0 |
| Brazoria | 2 | 3 | 2 | 2,050 | 4 | 2,053 | 0.93 | 0 | 0 |
| Brownsville-Harlingen-San Benito | 3 | 266 | 5 | 63 | 8 | 329 | 0.15 | 0 | 0 |
| Bryan-College Station | 1 | 2 | 11 | 109 | 12 | 111 | 0.05 | 0 | 0 |
| Corpus Christi | 1 | 4 | 16 | 385 | 17 | 389 | 0.18 | 0 | 0 |
| El Paso | 7 | 2,326 | 12 | 223 | 19 | 2,549 | 1.15 | 0 | 0 |
| Fort Worth-Arlington | 11 | 4,279 | 53 | 10,915 | 64 | 15,194 | 6.88 | 3 | 617 |
| Galveston-Texas City | 1 | 1 | 2 | 7,189 | 3 | 7,190 | 3.25 | 0 | 0 |
| Killeen-Temple | 1 | 3 | 11 | 19 | 12 | 22 | 0.01 | 0 | 0 |
| Lubbock | 0 | 0 | 15 | 392 | 15 | 392 | 0.18 | 0 | 0 |
| McAllen-Edinburg-Mission | 2 | 112 | 10 | 27 | 12 | 139 | 0.06 | 0 | 0 |
| Odessa-Midland | 2 | 63 | 39 | 388 | 41 | 451 | 0.20 | 0 | 0 |
| San Angelo | 1 | 2 | 9 | 24 | 10 | 26 | 0.01 | 0 | 0 |
| San Antonio | 20 | 4,661 | 42 | 15,981 | 62 | 20,642 | 9.34 | 0 | 0 |
| Sherman-Denison | 0 | 0 | 5 | 5 | 5 | 5 | 0.00 | 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 12. Qualified Investments

| | QUALIFIED INVES | STMENTS St | ate: TEXAS | Evaluation Period: JA | ANUARY 1, 20 | 000 TO DECEMBI | ER 31, 2001 | | |
|-----------------------|-----------------|----------------|------------|-----------------------|--------------|----------------|--------------------|----------|-----------------|
| | Prior Perio | d Investments* | Current Pe | eriod Investments | | Total Investm | ents | Unfunded | l Commitments** |
| MSA/Assessment Areas: | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | % of Total \$'s | # | \$ (000's) |
| Limited-Scope Review: | | | | | | | | | |
| Tyler | 2 | 50 | 17 | 277 | 19 | 327 | 0.15 | 0 | 0 |
| Victoria | 2 | 1,546 | 7 | 13 | 9 | 1,559 | 0.71 | 0 | 0 |
| Waco | 1 | 24 | 6 | 1,324 | 7 | 1,348 | 0.61 | 0 | 0 |
| Wichita Falls | 0 | 0 | 11 | 66 | 11 | 66 | 0.03 | 0 | 0 |
| Texas Non-MSA | 2 | 731 | 76 | 116 | 78 | 847 | 0.38 | 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 BRAI | | - | | | | • | tate: TEX | | aluation Pe | riod: J | ANUARY | 1, 2000 | O TO DE | CEMBER | 31, 2001 | | |
|----------------------------------|-----------------------|--------------|-----------------------|--------|--------------------------|----------------------------|-----------|----------------|----------------|----------|----------------------|---------|---------|--------|-----------------------|------------------------|-------|
| | Deposits | | | Branch | ies | | | | Branch (| Openings | /Closings | | | | Popul | ation | |
| MSA/Assessment Area: | % of Rated Area | # of BANK | % of Rated Area | | Location of Income of | Branches by Geographies | • | # of Branch | # of Branch | | Change i Branches | | n of | % (| 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: | | | | | | | | | | | | | | | | | |
| Dallas | 37.25 | 141 | 30.32 | 2.13 | 21.28 | 28.37 | 48.23 | 9 | 11 | 0 | 2 | 0 | 0 | 7.73 | 25.25 | 37.93 | 29.06 |
| Houston | 21.36 | 94 | 20.22 | 2.13 | 18.09 | 32.98 | 46.81 | 10 | 2 | 0 | - 1 | - 4 | - 3 | 7.95 | 27.54 | 33.80 | 30.71 |
| Limited-Scope Review: | | | | | | | | | | | | | | | | | |
| Abilene | 0.42 | 3 | 0.65 | 0.00 | 33.33 | 33.33 | 33.33 | 0 | 0 | 0 | 0 | 0 | 0 | 0.77 | 29.46 | 47.20 | 20.91 |
| Amarillo | 0.98 | 7 | 1.51 | 14.29 | 28.57 | 42.86 | 14.29 | 3 | 0 | 0 | - 2 | - 1 | 0 | 5.52 | 21.53 | 45.68 | 27.27 |
| Austin-San Marcos | 7.74 | 35 | 7.53 | 0.00 | 22.86 | 34.29 | 42.86 | 1 | 1 | 0 | 0 | - 1 | 1 | 7.41 | 26.02 | 39.41 | 27.03 |
| Beaumont-Port Arthur | 0.49 | 3 | 0.65 | 0.00 | 33.33 | 33.33 | 33.33 | 0 | 0 | 0 | 0 | 0 | 0 | 7.93 | 19.90 | 48.03 | 23.87 |
| Brazoria | 0.04 | 1 | 0.22 | NA | 0.00 | 100.00 | 0.00 | 0 | 0 | NA | 0 | 0 | 0 | NA | 19.51 | 67.60 | 12.89 |
| Brownsville-Harlingen-San Benito | 0.32 | 1 | 0.22 | 0.00 | 100.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 1.24 | 28.79 | 47.93 | 22.04 |
| Bryan-College Station | 0.31 | 3 | 0.65 | 0.00 | 0.00 | 66.67 | 33.33 | 0 | 0 | 0 | 0 | 0 | 0 | 3.57 | 18.12 | 45.40 | 24.42 |
| Corpus Christi | 1.91 | 8 | 1.72 | 0.00 | 50.00 | 12.50 | 37.50 | 0 | 0 | 0 | 0 | 0 | 0 | 8.99 | 24.22 | 36.77 | 30.01 |
| El Paso | 2.11 | 16 | 3.44 | 6.25 | 6.25 | 43.75 | 43.75 | 0 | 0 | 0 | 0 | 0 | 0 | 5.68 | 28.14 | 37.12 | 29.06 |
| Fort Worth-Arlington | 6.91 | 50 | 10.75 | 4.00 | 18.00 | 32.00 | 46.00 | 3 | 3 | 0 | - 1 | 0 | 1 | 4.93 | 23.88 | 42.45 | 28.73 |
| Galveston-Texas City | 0.81 | 7 | 1.51 | 28.57 | 14.29 | 42.86 | 14.29 | 0 | 0 | 0 | 0 | 0 | 0 | 8.34 | 19.52 | 48.62 | 23.45 |
| Killeen-Temple | 0.37 | 2 | 0.43 | 0.00 | 100.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0.13 | 28.16 | 46.60 | 25.11 |
| Lubbock | 0.55 | 4 | 0.86 | 50.00 | 25.00 | 0.00 | 25.00 | 0 | 0 | 0 | 0 | 0 | 0 | 8.73 | 19.41 | 45.31 | 24.00 |
| McAllen-Edinburg-Mission | 0.35 | 2 | 0.43 | NA | 0.00 | 50.00 | 50.00 | 0 | 0 | NA | 0 | 0 | 0 | NA | 27.92 | 47.03 | 25.06 |
| Odessa-Midland | 1.79 | 5 | 1.08 | 40.00 | 0.00 | 40.00 | 20.00 | 1 | 0 | 0 | 0 | 0 | - 1 | 7.24 | 22.75 | 36.01 | 33.99 |
| San Angelo | 0.31 | 3 | 0.65 | 33.33 | 0.00 | 0.00 | 66.67 | 3 | 0 | 0 | 0 | - 2 | - 1 | 2.82 | 20.95 | 51.69 | 24.55 |
| San Antonio | 8.74 | 38 | 8.17 | 5.26 | 36.84 | 21.05 | 36.84 | 1 | 1 | 0 | 0 | - 1 | 1 | 7.34 | 28.69 | 36.15 | 27.83 |
| Sherman-Denison | 0.32 | 1 | 0.22 | 0.00 | 100.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0.34 | 21.35 | 57.37 | 20.94 |

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

| DISTRIBUTION OF BRA | NCH DELIVERY | SYSTEM A | ND BRANCH O | PENINGS | CLOSING: | s s | tate: TEX | AS E | valuation Per | riod: J | ANUARY | 1, 200 | O TO DE | CEMBER | 31, 2001 | | |
|-----------------------|-----------------------|--------------|---|---------|----------|-------|----------------|----------------|---------------|----------------------|-----------|--------|---------|-----------------------|------------------------|-------|-------|
| | Deposits | | | Branch | ies | | | | Branch (| Openings | /Closings | | | | Popul | ation | |
| MSA/Assessment Area: | % of Rated Area | # of BANK | Rated Area Income of Geographies Branches | | | | # of Branch | # of Branch | | Change i Branches | | n of | % (| of the Pop Each Ge | ulation wit ography | hin | |
| | Deposits in MSA/AA | Branches | Branches | | | | Upp | Closings | Openings | Low | Mod | Mid | Upp | Low | Mod | Mid | Upp |
| Limited-Scope Review: | | | | | | | | | | | | | | | | | |
| Tyler | 1.56 | 5 | 1.08 | 40.00 | 0.00 | 20.00 | 40.00 | 0 | 0 | 0 | 0 | 0 | 0 | 5.13 | 8.71 | 54.30 | 31.87 |
| Victoria | 0.37 | 1 | 0.22 | 0.00 | 0.00 | 0.00 | 100.00 | 0 | 0 | 0 | 0 | 0 | 0 | 3.26 | 28.38 | 42.59 | 25.77 |
| Waco | 1.02 | 3 | 0.65 | 0.00 | 33.33 | 0.00 | 66.67 | 0 | 0 | 0 | 0 | 0 | 0 | 8.65 | 23.49 | 39.51 | 27.98 |
| Wichita Falls | 0.34 | 2 | 0.43 | 50.00 | 0.00 | 0.00 | 50.00 | 0 | 0 | 0 | 0 | 0 | 0 | 5.29 | 21.62 | 50.48 | 22.61 |
| Texas Non-MSA | 3.62 | 30 | 6.45 | 6.67 | 13.33 | 70.00 | 10.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0.36 | 12.36 | 59.50 | 27.79 |
| | | | | | | | | | | | | | | | | | |

Table 1. Lending Volume

| LENDING \ | /OLUME | | State: | UTAH | | Evalua | ation Period: J | ANUARY 1, | 2000 TO DECEN | MBER 31, 20 | 001 | |
|-----------------------|--------------------------|------|------------|------|------------------------|--------|--------------------|----------------|------------------------|-------------|-------------|-------------------------|
| MSA/Assessment Area: | % of Rated Area Loans | Home | e Mortgage | | all Loans usinesses | | all Loans Farms | Communit Lo | y Development ans** | Total Rep | orted Loans | % of Rated Area |
| , | (#) in MSA/AA* | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | Deposits ir MSA/AA** |
| Full-Scope Review: | | | | | | | | | | | | |
| Salt Lake City-Ogden | 100.00 | 749 | 126,595 | 18 | 2,107 | 1 | 500 | 2 | 350 | 770 | 129552 | 100.0 |
| Limited-Scope Review: | | | | | | | | | | | | |
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^(*) 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 Di | stribution: | HOME PURC | HASE | State: | UTAH | Evaluation | n Period: JAN | UARY 1, 200 | O TO DECEM | BER 31, 20 | 001 | | | |
|-----------------------|--------------------|----------------|---------------------------|-----------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|-----------------|------------|------------|-----------|-----------|------|
| | Total Purchas | | Low-Ir Geogra | | Moderat Geogr | | | -Income raphies | Upper-l Geogra | | 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: | | | | | | | | | | | | | | | |
| Salt Lake City-Ogden | 385 | 100.00 | 0.82 | 0.26 | 14.89 | 10.13 | 59.15 | 57.40 | 25.14 | 32.21 | 0.27 | 0.00 | 0.21 | 0.25 | 0.41 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
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^(*) 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

| Ge | ographic Distr | ribution: HO | ME IMPROVI | EMENT | State: | UTAH | Evaluati | on Period: JA | NUARY 1, 20 | OO TO DECE | MBER 31, 2 | 2001 | | | |
|-----------------------|----------------|--------------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|--------------------|---------------------------|-----------------|------------|------------|-----------|-----------|----------------|
| | | Home nent Loans | | ncome aphies | Moderat Geogr | e-Income aphies | | -Income raphies | Upper-l Geogr | | Ma | 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: | | | | | | | | | | | | | | | |
| Salt Lake City-Ogden | 2 | 100.00 | 0.82 | 0.00 | 14.89 | 50.00 | 59.15 | 0.00 | 25.14 | 50.00 | 0.03 | 0.00 | 0.26 | 0.00 | 0.00 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
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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: Western Region 1.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

| Coographic I | | | MORTGAGE | | | te: UTAH | | uation Dariada | IANIIADV 1 | 2000 TO DE | CCMDED 1 | 21 2001 | | | |
|-----------------------|-------------|--------------------------|---------------------------|-----------------|---------------------------|-----------------|---------------------------|---------------------|---------------------------|-----------------|-----------|------------|------------|------------|------|
| Geograp | T DISTRIBUT | ION: HUIVIE | MUKIGAGE | KEFINANGE | Sta | te: UTAH | Evai | uation Period: | JANUAKY I | , 2000 10 DE | L CEMIBER | 31, 2001 | | | |
| MSA/Assessment Area: | Mortgage | Home Refinance ans | Low-li Geogr | | Moderate Geogra | | | e-Income raphies | Upper- Geogr | | Ma | rket Share | (%) by Geo | ography ** | · * |
| MOA/ASSESSIBLIT ATEL. | # | % 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: | | | | | | | | | | | | | | | |
| Salt Lake City-Ogden | 362 | 100.00 | 0.82 | 1.10 | 14.89 | 8.56 | 59.15 | 56.35 | 25.14 | 33.98 | 0.33 | 0.57 | 0.25 | 0.27 | 0.50 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
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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 Owner Occupied Units is the 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

| Table 5. Geographic L | | | | | | | | p : 1 | LANULA DV. 4 | 0000 TO D | FOEMBER | 04 0004 | | | |
|-----------------------|---------------------|----------------|--------------------------|-----------------|--------------------------|-----------------|--------------------------|-----------------|--------------------------|-----------------|-----------|-----------|-----------|------------|------|
| Geograph | nc Distributi T | on: SMALL | LOANS TO BU | ISINESSES | Stat | e: UTAH | Evalu | ation Period: | JANUARY 1, | 2000 10 D | ECEMBEK : | 31, 2001 | | | |
| | Total Sm to Busi | | Low-Ind Geograp | | Moderate Geogra | | Middle-l Geogra | | Upper-In Geograp | | Mai | ket Share | (%) by Ge | ography ** | ** |
| MSA/Assessment Area: | # | % of Total* | % of Businesses ** | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Salt Lake City-Ogden | 18 | 100.00 | 4.80 | 0.00 | 21.05 | 5.56 | 48.43 | 50.00 | 25.73 | 44.44 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
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Charter Number: 13044

^(*) 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

| Geog | | | ALL LOANS TO | | State: | UTAH | Evaluatio | on Period: J/ | ANUARY 1, 20 | OO TO DECE | MBER 31, | 2001 | | | |
|-----------------------|-------------------|----------------|--------------------|-----------------|---------------------|-----------------|--------------------|-----------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|
| MSA/Assessment Area: | Total Sm to Fa | | Low-Inc Geograp | | Moderate- Geogra | | Middle-l Geogra | | Upper-In Geograp | | Mai | ket Share | (%) by Ge | ography ** | 6 * |
| MOA/ASSESSMENT AIGU. | # | % 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: | | | | | | | | | | | | | | | |
| Salt Lake City-Ogden | 1 | 100.00 | 2.43 | 0.00 | 14.16 | 0.00 | 60.69 | 100.00 | 22.72 | 0.00 | 1.23 | 0.00 | 0.00 | 1.59 | 0.00 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
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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

| Во | orrower Dist | ribution: H | OME PURCH | NSE | State: U | ТАН | Evaluation | Period: JANU | IARY 1, 2000 | TO DECEMB | SER 31, 20 | 01 | | | |
|-----------------------|------------------|----------------|-----------------|--------------------|--------------------|--------------------|-----------------|--------------------|------------------|--------------------|------------|-----------|-----------|------------|------|
| MSA/Assessment Area: | Total Purchas | | Low-li Borro | ncome | Moderat Borro | e-Income owers | | -Income owers | Upper-l Borro | | Market | Share (%) | by Borrov | ver Income | *** |
| WOA/ASSESSITERE ATEC. | # | % 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: | | | | | | | | | | | | | | | |
| Salt Lake City-Ogden | 385 | 100.00 | 16.64 | 1.94 | 19.61 | 14.56 | 26.60 | 12.62 | 37.16 | 70.87 | 0.06 | 0.04 | 0.01 | 0.03 | 0.16 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
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^(*) 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 73.25% 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

| Bo | rrower Distrib | oution: HOI | ME IMPROVE | MENT | State: | UTAH | Evaluatio | n Period: JAI | NUARY 1, 200 | OO TO DECEM | 1BER 31, 2 | 001 | | | |
|-----------------------|-------------------|----------------|--------------------|--------------------|--------------------|--------------------|-----------------|--------------------|-----------------|--------------------|------------|-----------|-----------|-----------|------|
| MSA/Assessment Area: | Total Improvem | | Low-li Borro | ncome owers | | e-Income owers | | e-Income owers | Upper- Borro | Income owers | Market | Share (%) | by Borrow | er Income | *** |
| MOA/ASSESSITER ATER. | # | % 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: | | | | | | | | | | | | | | | |
| Salt Lake City-Ogden | 2 | 100.00 | 16.64 | 0.00 | 19.61 | 0.00 | 26.60 | 50.00 | 37.16 | 50.00 | 0.03 | 0.00 | 0.00 | 0.09 | 0.00 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
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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: Western Region 1.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

| Borrow | er Distributio | n: HOME N | IORTGAGE R | EFINANCE | Sta | te: UTAH | Eval | uation Period: | JANUARY 1 | , 2000 TO DE | CEMBER 3 | 31, 2001 | | | |
|-----------------------|-------------------------|----------------|--------------------|--------------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|----------|-----------|-----------|------------|----------|
| MSA/Assessment Area: | Total Home Refinance | | | ncome owers | Moderat Borro | | | -Income owers | Upper-l Borro | | Market | Share (%) | by Borrov | ver Income | ,**** |
| MOA/ASSESSITER ATEC. | # | % 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: | | | | | | | | | | | | | | | |
| Salt Lake City-Ogden | 362 | 100.00 | 16.64 | 0.88 | 19.61 | 14.16 | 26.60 | 21.24 | 37.16 | 63.72 | 0.16 | 0.00 | 0.12 | 0.09 | 0.25 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
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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 68.78% 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

| istribution: SMALL LOA | NS TO BUSINES | SES State: | UTAH Evaluat | ion Period: JANU | ARY 1, 2000 TO DE | CEMBER 31, 2001 | | |
|---|----------------------------|--|--|--|---|---|---|--|
| | | | | | | | Market Sh | are**** |
| # | % 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 |
| | | | | | | | | |
| 18 | 100.00 | 52.78 | 11.11 | 77.78 | 5.56 | 16.67 | 0.00 | 0.0 |
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| | Total Sma to Busin # | Total Small Loans to Businesses # % of Total* | Total Small Loans Businesses with to Businesses \$1 million \$1 mill | Total Small Loans to Businesses # % of % of % BANK Total* Businesses** Businesses with Revenues of \$1 million or less # BANK Loans*** | Total Small Loans to Businesses with Revenues of to Businesses \$1 million or less Regar # % of % of % of % BANK \$100,000 Total* Businesses** Loans*** or Less | Total Small Loans to Businesses with Revenues of to Businesses \$1 million or less Regardless of Business Size # % of | Total Small Loans to Businesses with Revenues of to Businesses with Revenues of to Businesses \$1 million or less Regardless of Business Size # % of | Total Small Loans to Businesses with Revenues of to Businesses with Revenues of to Businesses # Mof Total* Businesses** Businesses* Businesses* Businesses** Businesses** Businesses** Businesses** Busines |

^(*) 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 72.22% 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 Dis | tribution: SMALL LOANS | S TO FARMS | State: UTA | H Evalua | ation Period: JANU | ARY 1, 2000 TO DE | CEMBER 31, 2001 | | |
|-----------------------|------------------------|----------------|-----------------------------|--------------------|----------------------|---|----------------------------------|-----------|-------------------------------|
| | Total Smal to Far | | Farms with F \$1 millior | | Lo F | oans by Original Amoun Regardless of Farm Size | nt e | 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: | | | | | | | | | |
| Salt Lake City-Ogden | 1 | 100.00 | 91.56 | 0.00 | 0.00 | 0.00 | 100.00 | 1.23 | 0.00 |
| Limited-Scope Review: | | | | | | | | | |
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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.

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

^(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated/purchased by the bank.

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

Table 12. Qualified Investments

| | QUALIFIED INVES | STMENTS S1 | tate: UTAH E | valuation Period: JAN | NUARY 1, 200 | OO TO DECEMBE | R 31, 2001 | | |
|-----------------------|-----------------|----------------|--------------|-----------------------|--------------|----------------|--------------------|------------|--------------|
| | Prior Perio | d Investments* | Current Per | iod Investments | | Total Investme | ents | Unfunded C | ommitments** |
| MSA/Assessment Areas: | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | % of Total \$'s | # | \$ (000's) |
| Full-Scope Review: | | | | | | | | | |
| Salt Lake City-Ogden | 0 | 0 | 3 | 275 | 3 | 275 | 100.00 | 0 | |
| Limited-Scope Review: | | | | | | | | | |
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^{(*) &}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

| OF BRANCH DEI | IVERY SYS | TEM AND BRA | NCH OPE | NINGS/C | LOSINGS | s s | tate: UTAH | Evaluat | ion Period | : JANU | ARY 1, 2 | 000 TO D | ECEMBE | R 31, 200 | 01 | |
|-----------------------|---|--|---|--|---|---|---|--|---|---|--|--|---|--|--|---|
| Deposits | | | Branches | | | | | Branch | Openings/ | Closings | | | | Popu | lation | |
| % of Rated Area | # of BANK | % of Rated Area | | | | | # of Branch | # of Branch | Net Cha | | | ranches | % | | | ihin |
| Deposits in MSA/AA | Branches | Branches in MSA/AA | Low | Mod | Mid | Upp | Closings | Openings | Low | Mod | Mid | Upp | Low | Mod | Mid | Upp |
| | | | | | | | | | | | | | | | | |
| 100.00 | 1 | 100.00 | 0.00 | 0.00 | 0.00 | 100.00 | 0 | 0 | 0 | 0 | 0 | 0 | 1.80 | 18.21 | 57.37 | 22.62 |
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| | Deposits % of Rated Area Deposits in MSA/AA | Deposits % of Rated Area Deposits in MSA/AA # of BANK Branches | Deposits % of Rated Area Deposits in MSA/AA # of BANK Branches Branches in MSA/AA | Deposits # of Rated Area Deposits in MSA/AA Branches # of Rated Area Branches in MSA/AA Branches Branc | Deposits # of Rated Area Deposits in MSA/AA Branches # of Rated Area Branches in MSA/AA Branches in MSA/AA Branches Branches Location of Income of O | Deposits # of Rated Area Deposits in MSA/AA Branches # of Rated Area Branches in MSA/AA Branches Mod Mid Mid | Deposits # of Rated Area Branches BANK Branches in MSA/AA Branches Branches Branches Branches Branches Location of Branches by Income of Geographies Low Mod Mid Upp | Deposits Mod Franches Branches Branches | Deposits Branches Branches W of Rated Area Deposits in MSA/AA Branches Branches Branches Branches Branches Income of Geographies Branch Branch Closings Branch Openings | Deposits Branches Branches W of Rated Area Deposits in MSA/AA Branches Branches Branches Branch Openings/ Location of Branches by Income of Geographies Branch Branch Branch Branch Branch Closings Deposits in MSA/AA Low Mod Mid Upp Branch Closings Low | Deposits Branches Branches Branch Openings/Closings Wof Rated Area Deposits in MSA/AA Branches in MSA/AA Low Mod Mid Upp Branch Openings Branch Openings Branch Openings Mod Mid Upp Branch Openings Low Mod Mod Mod Upp Mod Mo | Deposits Branches Branches Branch Openings/Closings Wof Rated Area Deposits in MSA/AA Branches in MSA/AA Low Mod Mid Upp Branch Closings Branch Openings/Closings | Deposits Branches Branches Branch Openings/Closings Wof Rated Area Deposits in MSA/AA Branches in MSA/AA Low Mod Mid Upp Branch Openings Branch Openings Rated Area Branches in MSA/AA Low Mod Mid Upp Closings Deposits in MSA/AA Low Mod Mid Upp Deposits in MSA/AA Deposits in | Deposits Branches Branch Openings/Closings Wof Rated Area Deposits in MSA/AA Branches in MSA/AA Low Mod Mid Upp Closings Branch Openings/Closings | Deposits Branches Branches Branches Branch Openings/Closings Popular Mod Mid Upp Branch Openings/Closings Popular Mod Mid Upp Branch Openings/Closings Popular Mod Mid Upp Branch Openings Closings Popular Mod Met Change in Location of Branches (+ or -) Each Geographies Branch Openings Low Mod Mid Upp Low Mod Mod Mod Mid Upp Low Mod | Deposits Branches Branches Branch Openings/Closings Population W of Rated Area Deposits in MSA/AA Branches in MSA/AA Branches Branches Branch Openings/Closings Branch Openings/Closings Branch Openings/Closings Wet Change in Location of Branches (+ or -) Branch Openings/Closings Branch Openings/Closings Net Change in Location of Branches (+ or -) Each Geography Low Mod Mid Upp Low Mod Mid |

Table 1. Lending Volume

| LENDING VOL | UME | | State: \ | /IRGINIA | | Eval | uation Period: | JANUARY 1 | , 2000 TO DECI | MBER 31, 2 | 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: | | | | | | | | | | | | |
| Richmond-Petersburg | 32.27 | 5,980 | 724,686 | 928 | 111,884 | 3 | 23 | 18 | 4,247 | 6,929 | 840,840 | 36.2 |
| Limited-Scope Review: | | | | | | | | | | | | |
| Charlottesville | 10.97 | 2,164 | 295,630 | 185 | 22,726 | 5 | 300 | 2 | 148 | 2,356 | 318,804 | 6.4 |
| Danville | 1.40 | 254 | 17,116 | 44 | 6,435 | 2 | 11 | 0 | 0 | 300 | 23,562 | 1.9 |
| Lynchburg | 3.46 | 662 | 58,878 | 80 | 7,334 | 1 | 12 | 0 | 0 | 743 | 66,224 | 2.8 |
| Norfolk-Virginia Beach-Newport News | 29.90 | 5,495 | 655,259 | 792 | 91,898 | 10 | 852 | 123 | 9,322 | 6,420 | 757,331 | 29.4 |
| Roanoke | 4.62 | 895 | 94,798 | 98 | 11,898 | 0 | 0 | 0 | 0 | 993 | 106,696 | 5.4 |
| Virginia Non-MSA | 17.38 | 3,399 | 260,726 | 285 | 29,992 | 48 | 5,165 | 1 | 100 | 3,733 | 295,983 | 17.50 |
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^(*) 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

| Geogr | aphic Distr | ibution: HO | OME PURCHA | SE | State: VI | RGINIA | Evaluatio | on Period: JA | NUARY 1, 20 | OO TO DECEN | MBER 31, 2 | 2001 | | | |
|-------------------------------------|-------------|------------------|---------------------------|-----------------|---------------------------|-----------------|---------------------------|------------------|---------------------------|-----------------|------------|-----------|-----------|-----------|-------|
| | | Home se Loans | Low-Ir Geogra | | Moderate Geogra | | | 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: | | | | | | | | | | | | | | | |
| Richmond-Petersburg | 3,259 | 38.41 | 3.49 | 1.17 | 15.15 | 8.04 | 49.99 | 52.19 | 31.37 | 38.60 | 5.28 | 3.22 | 4.04 | 5.96 | 4.93 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Charlottesville | 1,113 | 13.12 | 0.83 | 0.63 | 10.95 | 6.02 | 60.61 | 60.11 | 27.62 | 32.88 | 13.97 | 30.00 | 12.94 | 12.70 | 16.79 |
| Danville | 88 | 1.04 | 0.23 | 0.00 | 20.57 | 13.64 | 64.50 | 55.68 | 14.70 | 30.68 | 2.56 | 0.00 | 2.34 | 2.58 | 2.79 |
| Lynchburg | 239 | 2.82 | 0.99 | 1.26 | 6.25 | 4.60 | 77.94 | 66.95 | 14.83 | 27.20 | 2.26 | 0.00 | 1.67 | 2.16 | 2.73 |
| Norfolk-Virginia Beach-Newport News | 2,365 | 27.88 | 2.74 | 2.20 | 11.05 | 7.86 | 52.74 | 46.34 | 33.47 | 43.59 | 2.80 | 4.04 | 2.41 | 2.57 | 3.15 |
| Roanoke | 354 | 4.17 | 1.65 | 0.85 | 9.46 | 7.06 | 58.00 | 50.85 | 30.89 | 41.24 | 2.99 | 2.44 | 1.84 | 2.70 | 3.75 |
| Virginia Non-MSA | 1,066 | 12.56 | NA | NA | 7.69 | 6.10 | 72.23 | 67.35 | 20.08 | 26.36 | 4.97 | NA | 6.71 | 5.32 | 4.07 |
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^(*) 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

| | Total I | | | | - 14101 11 | RGINIA | Evaluat | ion Period: JA | MINUAITI I, ZI | JOO TO DECE | INIDEN 31, | _501 | | | |
|-------------------------------------|-----------|-------------------|---------------------------|-----------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|-----------------|------------|-----------|-----------|------------|----------|
| | Improveme | Home ent Loans | Low-In Geogra | | Moderate Geogra | | | -Income raphies | Upper-l Geogra | | Mar | 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: | | | | | | | | | | | | | | | |
| Richmond-Petersburg | 463 | 28.63 | 3.49 | 2.38 | 15.15 | 10.15 | 49.99 | 46.44 | 31.37 | 41.04 | 13.24 | 7.25 | 8.41 | 11.77 | 17.91 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Charlottesville | 171 | 10.58 | 0.83 | 0.58 | 10.95 | 6.43 | 60.61 | 60.82 | 27.62 | 32.16 | 21.71 | 0.00 | 17.02 | 19.45 | 29.03 |
| Danville | 25 | 1.55 | 0.23 | 4.00 | 20.57 | 12.00 | 64.50 | 64.00 | 14.70 | 20.00 | 6.90 | 0.00 | 5.00 | 6.13 | 13.79 |
| Lynchburg | 64 | 3.96 | 0.99 | 3.13 | 6.25 | 6.25 | 77.94 | 70.31 | 14.83 | 20.31 | 8.26 | 9.09 | 7.41 | 7.16 | 16.36 |
| Norfolk-Virginia Beach-Newport News | 458 | 28.32 | 2.74 | 4.59 | 11.05 | 10.92 | 52.74 | 43.01 | 33.47 | 41.48 | 6.12 | 9.88 | 7.33 | 4.50 | 7.96 |
| Roanoke | 46 | 2.84 | 1.65 | 0.00 | 9.46 | 15.22 | 58.00 | 41.30 | 30.89 | 43.48 | 2.91 | 0.00 | 2.82 | 2.12 | 4.69 |
| Virginia Non-MSA | 390 | 24.12 | NA | NA | 7.69 | 10.26 | 72.23 | 78.97 | 20.08 | 10.77 | 17.36 | NA | 18.35 | 18.57 | 11.83 |
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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 | | | IORTGAGE RI | | | : VIRGINIA | | aluation Period | : JANUARY | 1, 2000 TO I | DECEMBER | R 31, 200 | 1 | | |
|-------------------------------------|----------|--------------------------|---------------------------|-----------------|---------------------------|-----------------|---------------------------|-------------------|---------------------------|-----------------|----------|------------|------------|------------|----------------|
| MSA/Assessment Area: | Mortgage | Home Refinance ans | Low-Ir Geogra | | Moderate Geogra | | | -Income aphies | Upper- Geogr | | Ma | rket Share | (%) by Geo | ography *† | * * |
| WISA/ASSESSITERE 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: | | | | | | | | | | | | | | | |
| Richmond-Petersburg | 2,256 | 25.80 | 3.49 | 2.57 | 15.15 | 10.95 | 49.99 | 47.16 | 31.37 | 39.32 | 5.44 | 6.74 | 5.73 | 5.38 | 5.39 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Charlottesville | 880 | 10.07 | 0.83 | 0.91 | 10.95 | 5.68 | 60.61 | 58.07 | 27.62 | 34.43 | 15.15 | 20.83 | 11.89 | 13.45 | 19.15 |
| Danville | 141 | 1.61 | 0.23 | 0.00 | 20.57 | 12.77 | 64.50 | 66.67 | 14.70 | 20.57 | 4.74 | 0.00 | 4.71 | 4.51 | 5.70 |
| Lynchburg | 359 | 4.11 | 0.99 | 1.95 | 6.25 | 9.47 | 77.94 | 65.74 | 14.83 | 22.84 | 4.26 | 10.81 | 7.02 | 3.97 | 4.61 |
| Norfolk-Virginia Beach-Newport News | 2,670 | 30.54 | 2.74 | 2.43 | 11.05 | 7.53 | 52.74 | 45.51 | 33.47 | 44.53 | 4.47 | 5.59 | 3.91 | 4.00 | 5.09 |
| Roanoke | 494 | 5.65 | 1.65 | 0.00 | 9.46 | 8.50 | 58.00 | 54.45 | 30.89 | 37.04 | 5.34 | 0.00 | 4.76 | 5.15 | 5.89 |
| Virginia Non-MSA | 1,943 | 22.22 | NA | NA | 7.69 | 8.08 | 72.23 | 75.97 | 20.08 | 15.90 | 8.64 | NA | 14.08 | 9.42 | 5.54 |
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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 Owner Occupied Units is the 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 | Distribution | n: SMALL L | OANS TO BUS | INESSES | State: | VIRGINIA | Eva | luation Period | I: JANUARY 1 | I, 2000 TO | DECEMBER | R 31, 200 | 1 | | |
|-------------------------------------|---------------------|----------------|--------------------------|-----------------|--------------------------|-----------------|--------------------------|-----------------|--------------------------|-----------------|----------|-----------|------------|------------|------|
| | Total Sm to Busi | | Low-Inc Geograp | | Moderate Geogra | | Middle-I Geogra | | Upper-In Geograp | | Mai | ket Share | (%) by Geo | ography ** | F * |
| MSA/Assessment Area: | # | % of Total* | % of Businesses ** | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Richmond-Petersburg | 928 | 38.47 | 6.27 | 6.05 | 17.14 | 11.45 | 44.40 | 55.83 | 31.09 | 26.67 | 1.77 | 2.26 | 1.57 | 2.24 | 1.33 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Charlottesville | 185 | 7.67 | 2.25 | 0.54 | 22.16 | 27.03 | 50.11 | 44.86 | 25.13 | 27.57 | 1.80 | 0.00 | 3.51 | 1.41 | 2.51 |
| Danville | 44 | 1.82 | 9.44 | 11.36 | 15.38 | 15.91 | 61.17 | 43.18 | 13.90 | 29.55 | 0.82 | 2.19 | 1.48 | 0.25 | 2.02 |
| Lynchburg | 80 | 3.32 | 6.23 | 7.50 | 10.85 | 17.50 | 66.52 | 47.50 | 16.36 | 27.50 | 0.94 | 3.05 | 2.20 | 0.65 | 1.09 |
| Norfolk-Virginia Beach-Newport News | 792 | 32.84 | 3.58 | 3.81 | 14.36 | 15.74 | 49.09 | 45.56 | 32.59 | 34.90 | 1.18 | 1.62 | 1.64 | 1.16 | 1.11 |
| Roanoke | 98 | 4.06 | 10.40 | 10.20 | 8.77 | 15.31 | 52.84 | 48.98 | 27.99 | 25.51 | 0.61 | 0.87 | 0.44 | 0.60 | 0.57 |
| Virginia Non-MSA | 285 | 11.82 | NA | NA | 8.35 | 11.93 | 68.35 | 73.33 | 23.17 | 14.74 | 0.74 | NA | 1.37 | 0.87 | 0.45 |
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^(*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

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

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

Table 6. Geographic Distribution of Small Loans to Farms

| Geograp | | | L LOANS TO F | | State: V | /IRGINIA | Evalua | tion Period: | JANUARY 1, 2 | 000 TO DE | CEMBER 3 | 1, 2001 | | | |
|-------------------------------------|-------------------|----------------|--------------------|-----------------|---------------------|-----------------|--------------------|-----------------|---------------------|-----------------|----------|------------|-----------|-----------|----------|
| MSA/Assessment Area: | Total Sm to Fa | | Low-Inc Geograp | | Moderate- Geogra | | Middle-l Geogra | | Upper-In Geograp | | Mai | rket Share | (%) by Ge | ography * | * |
| MOA/ASSUSSITERIT ATEU. | # | % 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: | | | | | | | | | | | | | | | |
| Richmond-Petersburg | 3 | 4.35 | 2.84 | 0.00 | 11.67 | 33.33 | 54.46 | 66.67 | 30.96 | 0.00 | 2.38 | 0.00 | 0.00 | 3.85 | 0.00 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Charlottesville | 5 | 7.25 | 0.30 | 0.00 | 7.21 | 0.00 | 72.67 | 80.00 | 19.82 | 20.00 | 9.52 | 0.00 | 0.00 | 11.76 | 0.00 |
| Danville | 2 | 2.90 | 1.11 | 0.00 | 11.07 | 50.00 | 81.92 | 50.00 | 5.90 | 0.00 | 0.61 | 0.00 | 6.25 | 0.00 | 0.00 |
| Lynchburg | 1 | 1.45 | 1.38 | 0.00 | 2.99 | 0.00 | 82.99 | 0.00 | 12.64 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Norfolk-Virginia Beach-Newport News | 10 | 14.49 | 1.32 | 0.00 | 8.70 | 0.00 | 55.04 | 77.78 | 34.87 | 22.22 | 8.93 | 0.00 | 0.00 | 5.00 | 20.00 |
| Roanoke | 0 | 0.00 | 0.98 | 0.00 | 7.19 | 0.00 | 53.92 | 0.00 | 37.91 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Virginia Non-MSA | 48 | 69.57 | NA | NA | 5.34 | 12.50 | 73.55 | 72.92 | 21.10 | 14.58 | 4.93 | NA | 12.90 | 4.17 | 6.15 |
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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

| Borro | wer Distrib | oution: HOI | ME PURCHAS | SE . | State: VIR | GINIA | Evaluatio | n Period: JAN | IUARY 1, 200 | OO TO DECEM | BER 31, 2 | 001 | | | |
|-------------------------------------|-------------|------------------|-----------------|--------------------|--------------------|--------------------|-----------------|--------------------|--------------------|--------------------|-----------|-----------|-----------|------------|-------|
| MSA/Assessment Area: | | Home se Loans | Low-Ir Borro | | Moderato Borro | | | -Income owers | Upper- Borro | Income owers | Market | Share (%) | by Borrov | ver Income | *** |
| WISA/ASSESSITERIT 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: | | | | | | | | | | | | | | | |
| Richmond-Petersburg | 3,259 | 38.41 | 19.35 | 10.04 | 18.23 | 28.30 | 24.63 | 21.31 | 37.79 | 40.35 | 5.16 | 4.46 | 5.58 | 3.72 | 6.26 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Charlottesville | 1,113 | 13.12 | 19.13 | 4.31 | 18.12 | 20.56 | 24.24 | 23.25 | 38.51 | 51.88 | 13.55 | 6.51 | 13.20 | 12.05 | 16.31 |
| Danville | 88 | 1.04 | 21.77 | 3.77 | 17.22 | 16.98 | 21.74 | 11.32 | 39.27 | 67.92 | 2.28 | 1.25 | 1.48 | 0.99 | 3.68 |
| Lynchburg | 239 | 2.82 | 18.96 | 4.38 | 18.47 | 18.13 | 23.86 | 22.50 | 38.71 | 55.00 | 2.11 | 0.64 | 1.32 | 1.83 | 3.22 |
| Norfolk-Virginia Beach-Newport News | 2,365 | 27.88 | 18.63 | 4.55 | 18.92 | 20.64 | 24.00 | 20.35 | 38.44 | 54.46 | 2.70 | 1.91 | 2.69 | 1.79 | 3.48 |
| Roanoke | 354 | 4.17 | 18.62 | 6.60 | 18.41 | 17.61 | 24.80 | 24.21 | 38.16 | 51.57 | 3.06 | 1.27 | 1.65 | 2.59 | 5.20 |
| Virginia Non-MSA | 1,066 | 12.56 | 18.56 | 3.71 | 17.51 | 11.55 | 22.67 | 20.52 | 41.27 | 64.23 | 5.24 | 2.84 | 3.03 | 3.97 | 6.92 |
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^(*) 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 21.97% 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 | er Distribu | tion: HOMI | E IMPROVEM | ENT | State: V | IRGINIA | Evaluat | ion Period: JA | ANUARY 1, 2 | 000 TO DECE | MBER 31, | 2001 | | | |
|-------------------------------------|-------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|----------|-----------|-----------|------------|-------|
| MSA/Assessment Area: | | Home nent Loans | Low-li Borro | ncome owers | Moderati Borro | e-Income owers | | -Income owers | | Income owers | Market | Share (%) | by Borrov | ver Income |)**** |
| MON/ASSESSMENT ATEL. | # | % of Total* | % of Families** | % BANK Loans*** | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Richmond-Petersburg | 463 | 28.63 | 19.35 | 12.53 | 18.23 | 13.82 | 24.63 | 22.68 | 37.79 | 50.97 | 13.68 | 10.55 | 7.43 | 10.17 | 22.22 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Charlottesville | 171 | 10.58 | 19.13 | 14.04 | 18.12 | 17.54 | 24.24 | 20.47 | 38.51 | 47.95 | 22.24 | 8.11 | 15.04 | 20.00 | 37.29 |
| Danville | 25 | 1.55 | 21.77 | 16.00 | 17.22 | 16.00 | 21.74 | 40.00 | 39.27 | 28.00 | 7.02 | 2.13 | 3.17 | 14.29 | 8.06 |
| Lynchburg | 64 | 3.96 | 18.96 | 17.19 | 18.47 | 18.75 | 23.86 | 25.00 | 38.71 | 39.06 | 8.42 | 8.75 | 6.19 | 9.02 | 9.40 |
| Norfolk-Virginia Beach-Newport News | 458 | 28.32 | 18.63 | 13.32 | 18.92 | 18.34 | 24.00 | 18.78 | 38.44 | 49.56 | 6.41 | 8.87 | 5.13 | 3.93 | 8.26 |
| Roanoke | 46 | 2.84 | 18.62 | 15.22 | 18.41 | 10.87 | 24.80 | 23.91 | 38.16 | 50.00 | 3.00 | 2.76 | 0.98 | 2.19 | 5.45 |
| Virginia Non-MSA | 390 | 24.12 | 18.56 | 11.03 | 17.51 | 15.13 | 22.67 | 23.59 | 41.27 | 50.26 | 17.61 | 12.56 | 14.06 | 14.91 | 22.64 |
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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 Dist | | | RTGAGE REF | | | : VIRGINIA | Ev | aluation Period | : JANUARY | 1, 2000 TO I | DECEMBER | R 31, 200 | 1 | | |
|-------------------------------------|-------|---------------------------|-----------------|--------------------|--------------------|--------------------|--------------------|--------------------|-----------------|--------------------|----------|-----------|-----------|------------|-------|
| MSA/Assessment Area: | Mor | Home tgage ce Loans | Low-li Borro | ncome owers | Moderat Borro | e-Income owers | | -Income owers | | Income owers | Market | Share (%) | by Borrov | ver 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: | | | | | | | | | | | | | | | |
| Richmond-Petersburg | 2,256 | 25.80 | 19.35 | 9.33 | 18.23 | 18.47 | 24.63 | 23.04 | 37.79 | 49.16 | 6.69 | 5.14 | 5.17 | 5.63 | 8.64 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Charlottesville | 880 | 10.07 | 19.13 | 6.79 | 18.12 | 15.72 | 24.24 | 23.14 | 38.51 | 54.34 | 16.85 | 11.55 | 13.34 | 14.55 | 20.44 |
| Danville | 141 | 1.61 | 21.77 | 7.94 | 17.22 | 9.52 | 21.74 | 28.57 | 39.27 | 53.97 | 5.11 | 2.26 | 2.79 | 4.99 | 6.55 |
| Lynchburg | 359 | 4.11 | 18.96 | 8.31 | 18.47 | 18.99 | 23.86 | 24.33 | 38.71 | 48.37 | 5.40 | 5.38 | 4.39 | 4.71 | 6.31 |
| Norfolk-Virginia Beach-Newport News | 2,670 | 30.54 | 18.63 | 8.96 | 18.92 | 13.89 | 24.00 | 21.41 | 38.44 | 55.75 | 6.22 | 8.04 | 4.76 | 4.90 | 7.10 |
| Roanoke | 494 | 5.65 | 18.62 | 11.84 | 18.41 | 19.52 | 24.80 | 26.32 | 38.16 | 42.32 | 6.10 | 6.25 | 5.03 | 5.48 | 7.12 |
| Virginia Non-MSA | 1,943 | 22.22 | 18.56 | 5.80 | 17.51 | 16.12 | 22.67 | 23.03 | 41.27 | 55.05 | 10.08 | 8.54 | 10.27 | 8.39 | 10.94 |
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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 8.02% 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

| Total Sma | | | | | | | | |
|-----------|----------------------------------|------------------------------|---|--|--|--|---------------------------------|---|
| to Busin | all Loans nesses | Businesses wit \$1 millio | | | ns by Original Amount ordless of Business Siz | | Market Sh | are**** |
| # | % 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 |
| | | | | | | | | |
| 928 | 38.47 | 70.35 | 43.53 | 74.14 | 13.15 | 12.72 | 1.77 | 1.76 |
| | | | | | | | | |
| 185 | 7.67 | 71.64 | 54.05 | 74.05 | 12.97 | 12.97 | 1.80 | 1.78 |
| 44 | 1.82 | 78.16 | 47.73 | 68.18 | 11.36 | 20.45 | 0.82 | 0.74 |
| 80 | 3.32 | 75.77 | 62.50 | 82.50 | 6.25 | 11.25 | 0.94 | 1.01 |
| 792 | 32.84 | 73.56 | 55.30 | 75.13 | 12.12 | 12.75 | 1.18 | 1.47 |
| 98 | 4.06 | 74.86 | 59.18 | 78.57 | 7.14 | 14.29 | 0.61 | 0.60 |
| 285 | 11.82 | 76.52 | 62.46 | 77.19 | 10.88 | 11.93 | 0.74 | 0.82 |
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| | # 928 185 44 80 792 98 | # % of Total* 928 | # % of Total* Businesses** 928 38.47 70.35 185 7.67 71.64 44 1.82 78.16 80 3.32 75.77 792 32.84 73.56 98 4.06 74.86 285 11.82 76.52 | # % of Total* Businesses** Loans*** 928 38.47 70.35 43.53 185 7.67 71.64 54.05 44 1.82 78.16 47.73 80 3.32 75.77 62.50 792 32.84 73.56 55.30 98 4.06 74.86 59.18 285 11.82 76.52 62.46 | # % of Total* | # % of Total* % of Businesses** % BANK Loans*** \$100,000 or Less \$250,000 928 38.47 70.35 43.53 74.14 13.15 185 7.67 71.64 54.05 74.05 12.97 44 1.82 78.16 47.73 68.18 11.36 80 3.32 75.77 62.50 82.50 6.25 792 32.84 73.56 55.30 75.13 12.12 98 4.06 74.86 59.18 78.57 7.14 | # % of Total* % of Businesses** | # % of Total* % of Businesses** % BANK Loans*** \$100,000 or Less \$250,000 \$1,000,000 \$1,000,000 All \$1,000,000 \$1,000,000 All \$1,000,000 \$1,000 |

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

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

^(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 15.34% 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 Distrib | oution: SMALL LOANS | TO FARMS | State: VIRGII | VIA Eva | luation Period: JAN | IUARY 1, 2000 TO D | DECEMBER 31, 2001 | | |
|-------------------------------------|-----------------------|----------------|-----------------------------|--------------------|----------------------|---|----------------------------------|-----------|-------------------------------|
| | 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 | All | Rev \$1 million or less |
| Full-Scope Review: | | | | | | | | | |
| Richmond-Petersburg | 3 | 4.35 | 94.17 | 0.00 | 100.00 | 0.00 | 0.00 | 2.38 | 0.00 |
| Limited-Scope Review: | | | | | | | | | |
| Charlottesville | 5 | 7.25 | 93.69 | 60.00 | 80.00 | 20.00 | 0.00 | 9.52 | 6.25 |
| Danville | 2 | 2.90 | 95.57 | 50.00 | 100.00 | 0.00 | 0.00 | 0.61 | 0.00 |
| Lynchburg | 1 | 1.45 | 95.40 | 0.00 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Norfolk-Virginia Beach-Newport News | 10 | 14.49 | 91.96 | 50.00 | 80.00 | 10.00 | 10.00 | 8.93 | 4.76 |
| Roanoke | 0 | 0.00 | 93.79 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Virginia Non-MSA | 48 | 69.57 | 95.25 | 54.17 | 70.83 | 10.42 | 18.75 | 4.93 | 2.75 |
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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.

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

^(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 40.58% of small loans to farms originated/purchased by the bank.

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

Table 12. Qualified Investments

| | QUALIFIED | INVESTI | MENTS Stat | e: VIRGINIA | Evaluation Period: JA | NUARY 1, 20 | 000 TO DECEMBE | ER 31, 2001 | | |
|-------------------------------------|-----------|-------------|----------------|-------------|-----------------------|-------------|----------------|--------------------|----------|---------------|
| | Р | 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: | | | | | | | | | | |
| Richmond-Petersburg | | 12 | 5,366 | 49 | 15,366 | 61 | 20,732 | 58.58 | 0 | 0 |
| Limited-Scope Review: | | | | | | | | | | |
| Charlottesville | | 2 | 201 | 16 | 196 | 18 | 397 | 1.07 | 0 | C |
| Danville | | 0 | 0 | 1 | 3 | 1 | 3 | 0.01 | 0 | O |
| Lynchburg | | 2 | 1,222 | 11 | 46 | 13 | 1,268 | 3.41 | 0 | C |
| Norfolk-Virginia Beach-Newport News | | 9 | 9,030 | 33 | 4,107 | 42 | 13,137 | 32.45 | 0 | C |
| Roanoke | | 2 | 766 | 10 | 274 | 12 | 1,040 | 2.80 | 0 | C |
| Virginia Non-MSA | | 2 | 201 | 22 | 429 | 24 | 630 | 1.69 | 0 | 0 |
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^{(*) &}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 BR | | | | | | - | | VIRGINIA | | tion Perio | d: JANU | ARY 1, 2 | 000 TO I | DECEMBE | R 31, 20 | 01 | |
|-------------------------------------|-----------------------|--------------|-----------------------|----------|-------|--------------------------|-------|----------------|----------------|------------|---------------------|----------|----------|---------|-----------------------|------------------------|-------|
| | Deposits | | | Branches | 1 | | | | Branc | h Openings | /Closings | | | | Popu | ation | |
| MSA/Assessment Area: | % of Rated Area | # of BANK | % of Rated Area | | | Branches t Geographie | • | # of Branch | # of Branch | Net Cha | ange in Loc (+ c | | 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: | | | | | | | | | | | | | | | | | |
| Richmond-Petersburg | 36.28 | 31 | 25.00 | 3.23 | 19.35 | 48.39 | 29.03 | 3 | 1 | 0 | 0 | - 2 | 0 | 6.74 | 21.06 | 45.90 | 26.18 |
| Limited-Scope Review: | | | | | | | | | | | | | | | | | |
| Charlottesville | 6.49 | 8 | 6.45 | 0.00 | 25.00 | 50.00 | 25.00 | 0 | 0 | 0 | 0 | 0 | 0 | 3.34 | 19.06 | 54.96 | 22.58 |
| Danville | 1.95 | 3 | 2.42 | 0.00 | 33.33 | 33.33 | 33.33 | 0 | 0 | 0 | 0 | 0 | 0 | 1.07 | 25.28 | 60.13 | 13.51 |
| Lynchburg | 2.88 | 5 | 4.03 | 20.00 | 0.00 | 60.00 | 20.00 | 0 | 0 | 0 | 0 | 0 | 0 | 2.11 | 10.14 | 73.07 | 14.13 |
| Norfolk-Virginia Beach-Newport News | 29.43 | 45 | 36.29 | 6.67 | 24.44 | 42.22 | 26.67 | 3 | 1 | 0 | 0 | 0 | - 2 | 6.35 | 17.37 | 48.89 | 25.57 |
| Roanoke | 5.42 | 7 | 5.65 | 14.29 | 14.29 | 42.86 | 28.57 | 1 | 0 | 0 | 0 | 0 | - 1 | 3.43 | 13.14 | 55.95 | 27.48 |
| Virginia Non-MSA | 17.56 | 25 | 20.16 | NA | 8.00 | 76.00 | 16.00 | 6 | 0 | NA | 0 | - 4 | - 2 | NA | 7.96 | 70.05 | 20.89 |
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Table 1. Lending Volume

| LENDING VOLU | JME | | State: WA | SHINGTON | | E | valuation Period | : JANUAR | Y 1, 2000 TO DE | CEMBER 3 | 1, 2001 | |
|--------------------------|--------------------------|--------|------------|----------|------------------------|-----|--------------------|----------|-------------------------|-----------|-------------|-------------------------|
| MSA/Assessment Area: | % of Rated Area Loans | Home | e Mortgage | | all Loans usinesses | | 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 ir MSA/AA** |
| Full-Scope Review: | | | | | | | | | | | | |
| Seattle-Bellevue-Everett | 65.04 | 24,298 | 3,237,352 | 7,700 | 555,843 | 116 | 16,029 | 9 | 57,141 | 32,123 | 3,866,365 | 75. |
| Limited-Scope Review: | | | | | | | | | | | | |
| Bellingham | 1.52 | 490 | 48,209 | 203 | 14,903 | 58 | 9,039 | 1 | 670 | 752 | 72,821 | 1. |
| Bremerton | 3.61 | 1,444 | 159,587 | 336 | 20,650 | 4 | 227 | 1 | 20 | 1,785 | 180,484 | 1. |
| Olympia | 1.85 | 717 | 73,240 | 177 | 7,095 | 16 | 1,555 | 2 | 6,490 | 912 | 88,380 | 1. |
| Richland-Kennewick-Pasco | 2.00 | 795 | 68,567 | 173 | 10,979 | 19 | 2,679 | 0 | 0 | 987 | 82,225 | 1. |
| Spokane | 4.55 | 1,693 | 133,834 | 541 | 45,338 | 11 | 1,085 | 0 | 0 | 2,245 | 180,257 | 3. |
| Tacoma | 9.18 | 3,783 | 386,968 | 711 | 43,013 | 38 | 5,605 | 2 | 510 | 4,534 | 436,096 | 4.9 |
| Yakima | 2.32 | 921 | 64,746 | 206 | 18,768 | 17 | 2,874 | 1 | 250 | 1,145 | 86,638 | 1.4 |
| Washington Non-MSA | 9.93 | 3,744 | 308,837 | 951 | 66,539 | 205 | 30,331 | 5 | 12,604 | 4,905 | 418,311 | 8.3 |
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^(*) 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

| Geog | ıraphic Distrib | ution: HON | 1E PURCHASI | | State: WAS | HINGTON | Evalu | ation Period: | JANUARY 1, | 2000 TO DE | CEMBER 3 | 1, 2001 | | | |
|--------------------------|---------------------|----------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|--------------------|---------------------------|-----------------|----------|------------|-----------|-----------|------|
| | Total I Purchase | | Low-Ir Geogra | | Moderat Geogr | e-Income aphies | | -Income raphies | Upper-l Geogra | | 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: | | | | | | | | | | | | | | | |
| Seattle-Bellevue-Everett | 5,470 | 64.52 | 0.58 | 1.06 | 11.79 | 13.29 | 65.01 | 58.50 | 22.62 | 27.11 | 2.95 | 2.97 | 3.20 | 2.70 | 3.56 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Bellingham | 114 | 1.34 | 0.00 | 0.00 | 10.62 | 17.54 | 77.33 | 71.93 | 12.05 | 10.53 | 1.04 | NA | 1.44 | 0.98 | 1.02 |
| Bremerton | 320 | 3.77 | 0.05 | 0.00 | 11.55 | 9.38 | 74.67 | 76.88 | 13.73 | 13.75 | 2.19 | 0.00 | 2.62 | 2.18 | 1.86 |
| Olympia | 159 | 1.88 | 0.00 | 0.00 | 2.41 | 0.63 | 88.41 | 91.19 | 9.18 | 8.18 | 1.49 | NA | 0.76 | 1.59 | 0.70 |
| Richland-Kennewick-Pasco | 252 | 2.97 | 0.00 | 0.00 | 20.77 | 17.46 | 48.06 | 41.27 | 31.18 | 41.27 | 2.45 | NA | 2.91 | 2.23 | 2.50 |
| Spokane | 340 | 4.01 | 1.15 | 0.88 | 19.67 | 14.12 | 54.95 | 54.41 | 24.23 | 30.59 | 1.58 | 2.61 | 1.38 | 1.58 | 1.66 |
| Tacoma | 878 | 10.36 | 1.42 | 1.14 | 9.00 | 7.18 | 61.49 | 47.84 | 28.09 | 43.85 | 1.85 | 2.33 | 1.60 | 1.60 | 2.34 |
| Yakima | 202 | 2.38 | 0.23 | 1.49 | 25.47 | 39.11 | 41.57 | 37.62 | 32.73 | 21.78 | 2.99 | 33.33 | 5.92 | 2.22 | 2.34 |
| Washington Non-MSA | 743 | 8.76 | 0.23 | 0.00 | 12.13 | 11.44 | 69.21 | 68.64 | 18.43 | 19.92 | 2.46 | 0.00 | 3.44 | 2.44 | 2.14 |
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^(*) 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

| Geograp | hic Distributi | on: HOME | IMPROVEMEN | NT | State: WA | SHINGTON | Eval | luation Period: | JANUARY 1 | , 2000 TO D | ECEMBER | 31, 2001 | | | |
|--------------------------|----------------|-------------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|--------------------|---------------------------|-----------------|---------|------------|-----------|-----------|-------|
| | | Home ent Loans | Low-Ir Geogra | | | e-Income aphies | | -Income raphies | Upper- Geogr | | Ma | 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: | | | | | | | | | | | | | | | |
| Seattle-Bellevue-Everett | 6,306 | 70.25 | 0.58 | 0.62 | 11.79 | 9.55 | 65.01 | 63.05 | 22.62 | 26.78 | 31.73 | 38.64 | 27.23 | 29.87 | 39.92 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Bellingham | 108 | 1.20 | 0.00 | 0.00 | 10.62 | 10.19 | 77.33 | 75.93 | 12.05 | 13.89 | 11.75 | NA | 13.95 | 10.51 | 19.05 |
| Bremerton | 298 | 3.32 | 0.05 | 0.00 | 11.55 | 7.05 | 74.67 | 72.48 | 13.73 | 20.47 | 15.90 | 0.00 | 10.78 | 15.15 | 26.21 |
| Olympia | 143 | 1.59 | 0.00 | 0.00 | 2.41 | 2.10 | 88.41 | 83.22 | 9.18 | 14.69 | 10.34 | NA | 10.00 | 10.12 | 12.73 |
| Richland-Kennewick-Pasco | 122 | 1.36 | 0.00 | 0.00 | 20.77 | 17.21 | 48.06 | 36.07 | 31.18 | 46.72 | 19.48 | NA | 23.91 | 14.71 | 24.22 |
| Spokane | 310 | 3.45 | 1.15 | 1.29 | 19.67 | 11.29 | 54.95 | 54.84 | 24.23 | 32.58 | 13.47 | 15.38 | 7.93 | 14.94 | 13.65 |
| Tacoma | 706 | 7.86 | 1.42 | 0.71 | 9.00 | 7.51 | 61.49 | 52.83 | 28.09 | 38.95 | 16.56 | 13.04 | 14.53 | 14.92 | 20.15 |
| Yakima | 207 | 2.31 | 0.23 | 0.48 | 25.47 | 25.60 | 41.57 | 35.27 | 32.73 | 38.65 | 23.44 | 0.00 | 23.81 | 22.56 | 24.16 |
| Washington Non-MSA | 777 | 8.66 | 0.23 | 0.13 | 12.13 | 10.17 | 69.21 | 69.88 | 18.43 | 19.82 | 20.75 | 0.00 | 23.95 | 20.77 | 19.57 |
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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: Western Region 1.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

| Geographic | Distribution: | HOME MOI | RTGAGE REFI | NANCE | State: | WASHINGTO | N | Evaluation Per | od: JANUAI | RY 1, 2000 T | O DECEME | BER 31, 2 | 001 | | |
|--------------------------|---------------|--------------------------|---------------------------|-----------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|-----------------|----------|------------|-----------|------------|----------------|
| MSA/Assessment Area: | | Home Refinance ans | Low-Ir Geogra | | Moderat Geogr | | | -Income raphies | Upper- Geogr | | Ma | rket Share | (%) by Ge | ography ** | : * |
| MOA/ASSESSITERIT AIEd. | # | % of Total* | % Owner Occ Units** | % BANK Loans | % Owner Occ Units** | % BANK Loans | % Owner Occ Units** | % BANK Loans | % Owner Occ Units** | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Seattle-Bellevue-Everett | 12,515 | 61.29 | 0.58 | 0.67 | 11.79 | 9.68 | 65.01 | 60.79 | 22.62 | 28.85 | 7.44 | 8.27 | 6.77 | 7.04 | 8.83 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Bellingham | 268 | 1.31 | 0.00 | 0.00 | 10.62 | 10.07 | 77.33 | 78.36 | 12.05 | 11.57 | 3.34 | NA | 3.38 | 3.39 | 3.05 |
| Bremerton | 826 | 4.05 | 0.05 | 0.24 | 11.55 | 9.32 | 74.67 | 76.15 | 13.73 | 14.29 | 6.42 | 25.00 | 6.64 | 6.62 | 5.28 |
| Olympia | 414 | 2.03 | 0.00 | 0.00 | 2.41 | 1.69 | 88.41 | 84.30 | 9.18 | 14.01 | 3.90 | NA | 3.16 | 3.79 | 4.96 |
| Richland-Kennewick-Pasco | 421 | 2.06 | 0.00 | 0.00 | 20.77 | 19.00 | 48.06 | 38.48 | 31.18 | 42.52 | 6.93 | NA | 10.96 | 5.98 | 6.82 |
| Spokane | 1,043 | 5.11 | 1.15 | 1.44 | 19.67 | 15.63 | 54.95 | 52.64 | 24.23 | 30.30 | 5.67 | 5.78 | 5.88 | 5.68 | 5.55 |
| Tacoma | 2,199 | 10.77 | 1.42 | 0.68 | 9.00 | 7.41 | 61.49 | 56.03 | 28.09 | 35.88 | 5.49 | 3.72 | 5.61 | 5.28 | 5.88 |
| Yakima | 511 | 2.50 | 0.23 | 0.20 | 25.47 | 32.09 | 41.57 | 36.79 | 32.73 | 30.92 | 8.52 | 8.33 | 13.79 | 7.50 | 6.95 |
| Washington Non-MSA | 2,221 | 10.88 | 0.23 | 0.18 | 12.13 | 7.88 | 69.21 | 70.91 | 18.43 | 21.03 | 7.11 | 4.65 | 6.17 | 7.43 | 6.59 |
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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 Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

^(***) Based on 2001 Peer Mortgage Data: Western Region 1.

Table 5. Geographic Distribution of Small Loans to Businesses

| Geographic [| Distribution: | SMALL LOA | NS TO BUSIN | ESSES | State: \ | WASHINGTO | ON E | valuation Per | iod: JANUAR | Y 1, 2000 T | O DECEME | BER 31, 2 | 001 | | |
|--------------------------|---------------------|----------------|--------------------------|-----------------|--------------------------|-----------------|--------------------------|-----------------|--------------------------|-----------------|----------|-----------|------------|------------|------|
| | 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: | | | | | | | | | | | | | | | |
| Seattle-Bellevue-Everett | 7,700 | 70.01 | 2.31 | 3.08 | 19.81 | 21.49 | 56.62 | 52.68 | 21.25 | 22.75 | 5.14 | 7.40 | 6.39 | 4.97 | 5.71 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Bellingham | 203 | 1.85 | 0.00 | 0.00 | 21.91 | 21.67 | 70.82 | 72.41 | 7.26 | 5.91 | 1.69 | NA | 2.21 | 1.62 | 1.52 |
| Bremerton | 336 | 3.06 | 1.58 | 0.60 | 13.78 | 20.83 | 70.99 | 70.24 | 13.65 | 8.33 | 2.91 | 3.23 | 7.28 | 2.78 | 1.66 |
| Olympia | 177 | 1.61 | 0.00 | 0.00 | 5.21 | 5.08 | 77.80 | 76.84 | 16.98 | 18.08 | 1.12 | NA | 0.46 | 1.19 | 1.58 |
| Richland-Kennewick-Pasco | 173 | 1.57 | 0.00 | 0.00 | 25.55 | 27.17 | 48.77 | 43.93 | 25.59 | 28.90 | 2.37 | NA | 3.45 | 2.05 | 2.59 |
| Spokane | 541 | 4.92 | 11.67 | 14.05 | 23.80 | 28.28 | 48.58 | 44.36 | 15.95 | 13.31 | 2.64 | 4.83 | 2.86 | 2.59 | 1.93 |
| Tacoma | 711 | 6.46 | 7.51 | 10.69 | 12.81 | 12.94 | 54.10 | 49.79 | 25.58 | 26.58 | 2.43 | 3.11 | 3.17 | 2.41 | 2.43 |
| Yakima | 206 | 1.87 | 8.34 | 8.25 | 26.87 | 39.81 | 39.74 | 29.13 | 25.04 | 22.82 | 2.25 | 2.58 | 4.28 | 1.82 | 1.69 |
| Washington Non-MSA | 951 | 8.65 | 0.26 | 0.11 | 17.09 | 10.94 | 69.09 | 73.40 | 13.57 | 15.56 | 1.87 | 1.79 | 1.56 | 2.26 | 1.65 |
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^(*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

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

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

Table 6. Geographic Distribution of Small Loans to Farms

| Geograp | hic Distributio | n: SMALL I | OANS TO FAF | MS | State: WA | SHINGTON | Eval | uation Period | : JANUARY | 1, 2000 TO | DECEMBE | R 31, 20 | 01 | | |
|--------------------------|-----------------|--------------------|--------------------|-----------------|--------------------|-----------------|--------------------|-----------------|-------------------|-----------------|---------|------------|--------------|-----------|-------|
| MSA/Assessment Area: | | nall Loans arms | Low-Ind Geograp | | Moderate Geogra | | Middle-I Geogra | | Upper-l Geogra | | Ma | rket Share | : (%) by Geo | graphy ** | * |
| monphososoment 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: | | | | | | | | | | | | | | | |
| Seattle-Bellevue-Everett | 116 | 23.97 | 1.02 | 0.00 | 13.97 | 12.93 | 66.17 | 65.52 | 18.84 | 21.55 | 41.55 | 0.00 | 53.57 | 38.36 | 46.88 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Bellingham | 58 | 11.98 | 0.00 | 0.00 | 5.92 | 3.45 | 90.48 | 96.55 | 3.60 | 0.00 | 11.53 | NA | 18.18 | 11.60 | 0.00 |
| Bremerton | 4 | 0.83 | 0.00 | 0.00 | 6.41 | 0.00 | 75.74 | 75.00 | 17.85 | 25.00 | 16.67 | 0.00 | 0.00 | 20.00 | 0.00 |
| Olympia | 16 | 3.31 | 0.00 | 0.00 | 1.52 | 0.00 | 91.77 | 93.75 | 6.71 | 6.25 | 21.28 | NA | 0.00 | 29.41 | 0.00 |
| Richland-Kennewick-Pasco | 19 | 3.93 | 0.00 | 0.00 | 25.68 | 26.32 | 60.06 | 47.37 | 14.26 | 26.32 | 3.92 | NA | 2.17 | 2.99 | 18.18 |
| Spokane | 11 | 2.27 | 2.00 | 9.09 | 12.08 | 0.00 | 67.17 | 63.64 | 18.76 | 27.27 | 18.92 | 50.00 | 0.00 | 16.13 | 33.33 |
| Tacoma | 38 | 7.85 | 2.88 | 0.00 | 8.15 | 5.26 | 64.28 | 81.58 | 24.69 | 13.16 | 56.36 | 0.00 | 100.00 | 61.54 | 41.67 |
| Yakima | 17 | 3.51 | 0.78 | 0.00 | 15.92 | 35.29 | 65.95 | 64.71 | 17.35 | 0.00 | 2.54 | 0.00 | 8.57 | 2.25 | 0.00 |
| Washington Non-MSA | 205 | 42.36 | 0.15 | 0.00 | 14.36 | 4.39 | 75.84 | 83.41 | 9.65 | 12.20 | 9.65 | 0.00 | 2.46 | 10.74 | 13.66 |
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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

| Borro | ower Distribut | tion: HOME | PURCHASE | S | State: WASH | INGTON | Evalua | tion Period: J | ANUARY 1, 2 | 2000 TO DEC | EMBER 31 | , 2001 | | | |
|--------------------------|----------------|------------------|-----------------|--------------------|------------------|--------------------|-----------------|--------------------|-----------------|--------------------|----------|-----------|-----------|------------|------|
| MSA/Assessment Area: | | Home se Loans | Low-lo Borro | | Moderat Borro | e-Income owers | | -Income owers | | Income owers | Market | Share (%) | by Borrov | ver Income | *** |
| WOA/ASSESSITER 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: | | | | | | | | | | | | | | | |
| Seattle-Bellevue-Everett | 5,470 | 64.52 | 16.70 | 5.56 | 18.94 | 23.96 | 26.92 | 25.27 | 37.44 | 45.21 | 2.65 | 2.60 | 2.88 | 2.12 | 2.98 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Bellingham | 114 | 1.34 | 17.66 | 9.28 | 19.22 | 20.62 | 25.22 | 22.68 | 37.90 | 47.42 | 1.12 | 1.08 | 0.91 | 0.71 | 1.49 |
| Bremerton | 320 | 3.77 | 16.77 | 2.65 | 19.44 | 13.76 | 26.42 | 21.16 | 37.38 | 62.43 | 1.30 | 1.28 | 0.78 | 0.78 | 1.88 |
| Olympia | 159 | 1.88 | 17.19 | 3.45 | 19.18 | 5.17 | 26.49 | 28.45 | 37.14 | 62.93 | 1.27 | 1.21 | 0.21 | 1.25 | 1.76 |
| Richland-Kennewick-Pasco | 252 | 2.97 | 21.30 | 5.67 | 16.99 | 19.59 | 23.41 | 23.20 | 38.30 | 51.55 | 1.99 | 1.47 | 2.13 | 1.67 | 2.18 |
| Spokane | 340 | 4.01 | 19.08 | 5.78 | 18.57 | 18.77 | 23.31 | 24.55 | 39.04 | 50.90 | 1.64 | 0.82 | 1.36 | 1.27 | 2.21 |
| Tacoma | 878 | 10.36 | 19.04 | 3.64 | 18.46 | 15.76 | 24.87 | 24.09 | 37.64 | 56.52 | 1.72 | 2.66 | 1.39 | 1.33 | 2.05 |
| Yakima | 202 | 2.38 | 21.63 | 11.46 | 17.73 | 43.75 | 20.58 | 17.71 | 40.07 | 27.08 | 3.27 | 6.40 | 5.84 | 2.14 | 2.57 |
| Washington Non-MSA | 743 | 8.76 | 20.56 | 3.64 | 18.05 | 12.18 | 22.59 | 18.99 | 38.80 | 65.19 | 2.59 | 2.82 | 2.08 | 1.97 | 2.99 |
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^(*) 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 26.36% 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

| Borrowe | er Distributio | n: HOME II | MPROVEMEN | Т | State: WAS | SHINGTON | Evalı | uation Period: | JANUARY 1, | . 2000 TO DE | CEMBER 3 | 31, 2001 | | | |
|--------------------------|-------------------|----------------|--------------------|--------------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|----------|-----------|-----------|------------|-------|
| MSA/Assessment Area: | Total Improvem | | Low-lı Borro | | Moderat Borro | e-Income owers | | e-Income owers | Upper- Borro | Income owers | Market | Share (%) | by Borrov | ver Income | **** |
| mon/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: | | | | | | | | | | | | | | | |
| Seattle-Bellevue-Everett | 6,306 | 70.25 | 16.70 | 7.25 | 18.94 | 17.24 | 26.92 | 26.79 | 37.44 | 48.71 | 32.32 | 32.50 | 28.71 | 28.86 | 36.94 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Bellingham | 108 | 1.20 | 17.66 | 5.61 | 19.22 | 18.69 | 25.22 | 18.69 | 37.90 | 57.01 | 12.40 | 0.00 | 14.29 | 5.32 | 16.26 |
| Bremerton | 298 | 3.32 | 16.77 | 5.07 | 19.44 | 7.43 | 26.42 | 22.30 | 37.38 | 65.20 | 16.34 | 13.95 | 6.99 | 10.04 | 23.28 |
| Olympia | 143 | 1.59 | 17.19 | 5.00 | 19.18 | 9.29 | 26.49 | 27.86 | 37.14 | 57.86 | 10.42 | 14.29 | 7.79 | 13.07 | 9.33 |
| Richland-Kennewick-Pasco | 122 | 1.36 | 21.30 | 4.96 | 16.99 | 11.57 | 23.41 | 18.18 | 38.30 | 65.29 | 20.00 | 18.75 | 20.00 | 13.95 | 22.80 |
| Spokane | 310 | 3.45 | 19.08 | 7.57 | 18.57 | 18.09 | 23.31 | 21.71 | 39.04 | 52.63 | 13.67 | 13.85 | 17.82 | 10.61 | 13.84 |
| Tacoma | 706 | 7.86 | 19.04 | 3.88 | 18.46 | 10.94 | 24.87 | 20.72 | 37.64 | 64.46 | 16.83 | 11.11 | 12.26 | 11.86 | 21.21 |
| Yakima | 207 | 2.31 | 21.63 | 4.88 | 17.73 | 9.76 | 20.58 | 25.85 | 40.07 | 59.51 | 23.86 | 15.00 | 10.91 | 28.70 | 25.20 |
| Washington Non-MSA | 777 | 8.66 | 20.56 | 5.45 | 18.05 | 9.34 | 22.59 | 20.36 | 38.80 | 64.85 | 21.25 | 21.21 | 18.48 | 20.54 | 22.09 |
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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 0.58% 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 D | State: WASHINGTON Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001 | | | | | | | | | | | | | | |
|--------------------------|---|--|--------------------|-------------------------|-----------------|------------------------------|--------------------|----------------------------|--------------------|---------------------------|---------|---|------|-------|------|
| MSA/Assessment Area: | | Total Home Mortgage Refinance Loans | | Low-Income Borrowers | | Moderate-Income Borrowers | | Middle-Income Borrowers | | Upper-Income Borrowers | | Market Share (%) by Borrower Income**** | | | |
| | # | % of Total* | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Seattle-Bellevue-Everett | 12,515 | 61.29 | 16.70 | 8.41 | 18.94 | 18.66 | 26.92 | 26.87 | 37.44 | 46.06 | 8.19 | 10.82 | 7.43 | 7.06 | 9.05 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Bellingham | 268 | 1.31 | 17.66 | 4.71 | 19.22 | 15.69 | 25.22 | 24.31 | 37.90 | 55.29 | 3.96 | 4.59 | 3.16 | 3.09 | 4.68 |
| Bremerton | 826 | 4.05 | 16.77 | 3.41 | 19.44 | 9.69 | 26.42 | 24.42 | 37.38 | 62.48 | 7.15 | 6.82 | 5.14 | 6.40 | 8.02 |
| Olympia | 414 | 2.03 | 17.19 | 3.91 | 19.18 | 12.76 | 26.49 | 26.30 | 37.14 | 57.03 | 4.63 | 5.43 | 3.41 | 4.25 | 5.13 |
| Richland-Kennewick-Pasco | 421 | 2.06 | 21.30 | 4.09 | 16.99 | 12.28 | 23.41 | 20.20 | 38.30 | 63.43 | 7.93 | 7.57 | 7.14 | 6.35 | 8.81 |
| Spokane | 1,043 | 5.11 | 19.08 | 5.40 | 18.57 | 15.37 | 23.31 | 19.63 | 39.04 | 59.61 | 6.75 | 7.58 | 6.79 | 5.22 | 7.39 |
| Tacoma | 2,199 | 10.77 | 19.04 | 4.46 | 18.46 | 12.62 | 24.87 | 24.23 | 37.64 | 58.69 | 6.58 | 9.44 | 6.55 | 5.56 | 6.96 |
| Yakima | 511 | 2.50 | 21.63 | 4.72 | 17.73 | 13.58 | 20.58 | 27.17 | 40.07 | 54.53 | 9.70 | 11.69 | 8.90 | 11.24 | 9.12 |
| Washington Non-MSA | 2,221 | 10.88 | 20.56 | 2.86 | 18.05 | 9.38 | 22.59 | 19.89 | 38.80 | 67.87 | 8.33 | 7.87 | 7.07 | 7.00 | 9.04 |
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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 5.99% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Western Region 1.

Table 10. Borrower Distribution of Small Loans to Businesses

| Borrower Distribution: | SMALL LOANS T | O BUSINESSES | State: WAS | HINGTON Eva | aluation Period: JA | NUARY 1, 2000 TO | DECEMBER 31, 2 | 2001 | | |
|--------------------------|-----------------------|----------------|------------------------------|--------------------|----------------------|--|----------------------------------|------------------|-------------------------------|--|
| MSA/Assessment Area: | Total Sma to Busin | | Businesses wit \$1 millio | | | ns by Original Amount ordless of Business Siz | | Market Share**** | | |
| | # | % of Total* | % of Businesses** | % BANK Loans*** | \$100,000 or Less | >\$100,000 to \$250,000 | > \$250,000 to \$1,000,000 | All | Rev \$1 million or less | |
| Full-Scope Review: | | | | | | | | | | |
| Seattle-Bellevue-Everett | 7,700 | 70.01 | 72.25 | 62.57 | 85.92 | 6.56 | 7.52 | 5.14 | 7.32 | |
| Limited-Scope Review: | | | | | | | | | | |
| Bellingham | 203 | 1.85 | 77.01 | 64.53 | 84.73 | 9.36 | 5.91 | 1.69 | 2.31 | |
| Bremerton | 336 | 3.06 | 80.33 | 69.94 | 87.20 | 5.06 | 7.74 | 2.91 | 4.53 | |
| Olympia | 177 | 1.61 | 77.77 | 61.58 | 92.09 | 4.52 | 3.39 | 1.12 | 1.38 | |
| Richland-Kennewick-Pasco | 173 | 1.57 | 80.83 | 65.32 | 88.44 | 4.62 | 6.94 | 2.37 | 4.21 | |
| Spokane | 541 | 4.92 | 77.16 | 59.89 | 81.52 | 8.50 | 9.98 | 2.64 | 3.42 | |
| Tacoma | 711 | 6.46 | 71.07 | 68.35 | 88.75 | 4.22 | 7.03 | 2.43 | 4.07 | |
| Yakima | 206 | 1.87 | 77.02 | 67.96 | 83.01 | 7.77 | 9.22 | 2.25 | 4.87 | |
| Washington Non-MSA | 951 | 8.65 | 79.68 | 65.93 | 86.01 | 6.52 | 7.47 | 1.87 | 2.54 | |
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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 16.92% of small loans to businesses originated/purchased by the bank. (****) Based on 2001 Peer Small Business Data US&PR.

Table 11. Borrower Distribution of Small Loans to Farms

| Borrower Distribution: | SMALL LOANS TO | FARMS | State: WASHING | TON E | valuation Period: JA | NUARY 1, 2000 TO | DECEMBER 31, 2001 | | |
|--------------------------|---------------------|----------------|-----------------------------|--------------------|----------------------|--|----------------------------------|-------|-------------------------------|
| | Total Sma to Fai | | Farms with R \$1 million | | Lo R | 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 | All | Rev \$1 million or less |
| Full-Scope Review: | | | | | | | | | |
| Seattle-Bellevue-Everett | 116 | 23.97 | 90.08 | 55.17 | 55.17 | 29.31 | 15.52 | 41.55 | 35.29 |
| Limited-Scope Review: | | | | | | | | | |
| Bellingham | 58 | 11.98 | 88.42 | 62.07 | 55.17 | 22.41 | 22.41 | 11.53 | 10.07 |
| Bremerton | 4 | 0.83 | 94.63 | 75.00 | 75.00 | 25.00 | 0.00 | 16.67 | 20.00 |
| Olympia | 16 | 3.31 | 92.68 | 37.50 | 68.75 | 25.00 | 6.25 | 21.28 | 21.43 |
| Richland-Kennewick-Pasco | 19 | 3.93 | 81.03 | 47.37 | 68.42 | 5.26 | 26.32 | 3.92 | 2.72 |
| Spokane | 11 | 2.27 | 93.31 | 45.45 | 63.64 | 36.36 | 0.00 | 18.92 | 10.53 |
| Tacoma | 38 | 7.85 | 89.88 | 63.16 | 44.74 | 42.11 | 13.16 | 56.36 | 57.58 |
| Yakima | 17 | 3.51 | 80.96 | 64.71 | 41.18 | 29.41 | 29.41 | 2.54 | 1.99 |
| Washington Non-MSA | 205 | 42.36 | 90.84 | 61.95 | 51.22 | 27.80 | 20.98 | 9.65 | 6.67 |
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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.

^(**) 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 15.91% of small loans to farms originated/purchased by the bank.

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

Table 12. Qualified Investments

| | QUALIFI | ED INVESTME | ENTS State: | WASHINGTON | Evaluation Period: | JANUARY 1, | 2000 TO DECEM | | | |
|--------------------------|---------|---------------------------|-------------|------------|--------------------|--------------|----------------|------------------------|---|------------|
| MSA/Assessment Areas: | | Prior Period Investments* | | | riod Investments | | Total Investme | Unfunded Commitments** | | |
| MSA/Assessment Areas: | | # \$ (000' | | # | \$ (000's) | # \$ (000's) | | % of Total \$'s | # | \$ (000's) |
| Full-Scope Review: | | | | | | | | | | |
| Seattle-Bellevue-Everett | | 48 | 24,080 | 73 | 16,289 | 121 | 40,369 | 55.14 | 0 | 0 |
| Limited-Scope Review: | | | | | | | | | | |
| Bellingham | | 7 | 5,123 | 5 | 1,451 | 12 | 6,574 | 8.98 | 0 | 0 |
| Bremerton | | 4 | 2,624 | 5 | 18 | 9 | 2,642 | 3.61 | 0 | 0 |
| Olympia | | 1 | 966 | 3 | 94 | 4 | 1,060 | 1.45 | 0 | 0 |
| Richland-Kennewick-Pasco | | 0 | 0 | 2 | 190 | 2 | 190 | 0.26 | 0 | 0 |
| Spokane | | 2 | 710 | 16 | 425 | 18 | 1,135 | 1.55 | 0 | 0 |
| Tacoma | | 5 | 3,976 | 10 | 3,067 | 15 | 7,043 | 9.62 | 0 | 0 |
| Yakima | | 3 | 3,526 | 4 | 163 | 7 | 3,689 | 5.04 | 0 | 0 |
| Washington Non-MSA | | 10 | 4,169 | 24 | 6,343 | 34 | 10,512 | 14.36 | 0 | 0 |
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^{(*) &}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 | | | | | | | | : WASHING | | aluation P | eriod: J | ANUARY | 1, 2000 ⁻ | TO DECEI | MBER 31, | 2001 | | |
|--------------------------|-----------------------|--------------|-----------------------|-------|-------|--------------------------|-------|----------------|--------------------------|------------|---------------------|--------|----------------------|--|------------|-------|-------|--|
| | Deposits Branches | | | | | | | | Branch Openings/Closings | | | | | | Population | | | |
| MSA/Assessment Area: | % of Rated Area | # of BANK | % of Rated Area | | | Branches t Geographie | | # of Branch | # of Branch | Net Cha | inge 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: | | | | | | | | | | | | | | | | | | |
| Seattle-Bellevue-Everett | 75.59 | 119 | 52.89 | 3.36 | 25.21 | 53.78 | 17.65 | 1 | 2 | 0 | 0 | 1 | 0 | 2.19 | 16.18 | 62.80 | 18.75 | |
| Limited-Scope Review: | | | | | | | | | | | | | | | | | | |
| Bellingham | 1.40 | 7 | 3.11 | NA | 14.29 | 85.71 | 0.00 | 1 | 0 | NA | 0 | - 1 | 0 | NA | 17.44 | 72.63 | 9.91 | |
| Bremerton | 1.99 | 9 | 4.00 | 0.00 | 11.11 | 88.89 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0.28 | 18.86 | 67.71 | 11.33 | |
| Olympia | 1.15 | 6 | 2.67 | NA | 0.00 | 83.33 | 16.67 | 0 | 0 | NA | 0 | 0 | 0 | NA | 2.99 | 87.50 | 9.51 | |
| Richland-Kennewick-Pasco | 1.64 | 5 | 2.22 | NA | 40.00 | 40.00 | 20.00 | 0 | 0 | NA | 0 | 0 | 0 | NA | 26.82 | 46.97 | 26.20 | |
| Spokane | 3.44 | 13 | 5.78 | 15.38 | 15.38 | 53.85 | 15.38 | 0 | 0 | 0 | 0 | 0 | 0 | 3.40 | 23.93 | 52.86 | 19.81 | |
| Tacoma | 4.97 | 19 | 8.44 | 10.53 | 15.79 | 52.63 | 21.05 | 0 | 0 | 0 | 0 | 0 | 0 | 4.66 | 16.05 | 56.15 | 23.10 | |
| Yakima | 1.45 | 6 | 2.67 | 16.67 | 33.33 | 50.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 1.33 | 32.12 | 41.92 | 24.63 | |
| Washington Non-MSA | 8.37 | 41 | 18.22 | 0.00 | 21.95 | 70.73 | 7.32 | 4 | 0 | 0 | 0 | - 4 | 0 | 0.32 | 15.34 | 66.62 | 17.71 | |
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