



Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

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Community Reinvestment Act Performance Evaluation

**Bank One, N.A., Illinois
Charter Number: 8**

**One Bank One Plaza
Chicago, Illinois 60670**

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

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

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Definitions and Abbreviations

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

Bank One, N.A., Illinois: BONAI

Bank One Corporation: BOC

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

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

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

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

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

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives

living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male household and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn).

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

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

Limited-scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Description of Institution

Bank One, National Association, Illinois (BONAI) is the lead bank of the Bank One holding company. The current BONAI is the result of the roll-up of the following Bank One charters: Arizona, Texas, Colorado, Utah, Florida, Indiana, Michigan, Wisconsin, Kentucky, Oklahoma, and Illinois.

As of year-end 2003, Bank One Corporation (BOC) had total assets of \$326.6 billion and was the sixth largest financial holding company in the United States. BOC is a leader in retail and small business banking, the third largest credit card issuer in the United States, the largest VISA issuer in the world, and a premier provider of lending, treasury management, and capital markets products to commercial customers. BOC's loan composition at year-end 2003 was: small business commercial (8%), home equity (19%), auto (10%), other personal (4%), commercial banking including middle market (39%), card services (9%), Investment Management Group (5%), and corporate (6%).

BONAI is an interstate bank with 1,446 banking offices located throughout 12 Midwestern, Southern, and Southwestern states. The bank has delineated 83 separate assessment areas (AAs) within this geographic area. The assessment areas include 1 multistate metropolitan area (MMA) that receives a separate CRA rating, and the remaining 82 AAs that were considered in developing state ratings. As of March 31, 2004, BONAI had total assets of \$256.7 billion and \$16.9 billion of Tier 1 capital.

The significant subsidiary of BONAI for consideration of activity during this review is Bank One Community Development Corporation.

BONAI has no subsidiaries that negatively impacted the bank's capacity to lend or invest in its communities. BONAI asked that investments and loans made by subsidiary Bank One Community Development Corporation and affiliated Bank One, National Association, Ohio (BONAO), Bank One, National Association, Delaware, Banc One Capital Holdings Corporation, Banc One Capital Corporation, First Chicago Equity Corporation, Banc One Capital Markets, and One Equity Partners be considered during this evaluation.

BONAI, through its various affiliates, offers a wide variety of financial services focused out of its four primary business lines. These business lines are categorized as Retail Banking; Commercial Banking; Card Services; and Investment Management Group. Retail Banking includes the delivery of more traditional products and services to the broad consumer market and small businesses through branch offices, online services, and automated teller machines (ATMs). Commercial Banking is lending, treasury management, and other financial services to middle market, large corporate, and public sector clients. Card Services includes credit cards issued to consumers and small businesses, affinity, reward, and smart cards,

and merchant processing. Investment Management Group covers personal trust, retirement services, portfolio management, private client services, and insurance.

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

This is the first CRA Examination of the bank following the consolidation of the numerous Bank One national and state bank charters. As a result of the significant changes in the size and geographic scope of the bank due to the consolidation, comparison to any results from previous CRA examinations would not be meaningful.

Description of Evaluation Process

Evaluation Period/Products Evaluated

The evaluation period for all loan products was January 1, 2000 through December 31, 2003. The evaluation for investments and services extends from April 1, 2000 through March 31, 2004. CRA examinations on the thirteen institutions that were merged into the current BONAI charter were completed or contained data from time periods prior to January 1, 2000. There is no information, other than allowable prior period investments, evaluated or considered from prior examinations in the scope of this evaluation.

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

Selection of Areas for Full-Scope Review

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

Ratings

The bank's overall rating is a blend of the multistate metropolitan area rating and state ratings. Six rated areas carried the greatest weight in our conclusions since these areas represent the bank's most significant markets in terms of deposit concentrations. In order, these areas were the states of Illinois, Texas, Michigan, Arizona, Indiana, and Louisiana. These six areas contain 88% of the bank's total deposits.

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

Data Integrity

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

Community Contacts

We reviewed existing contacts made with community groups, local government leaders, or business leaders in the various assessment areas. This included 23 community contacts completed by the OCC or other regulatory agencies. In addition, the OCC made 69 new contacts specifically related to this evaluation in key assessment areas during the spring of 2004. These interviews were made with low-income housing specialists, small business development centers, social service groups, local government, and community action groups. Relevant comments from these community representatives were included as appropriate in our performance context considerations.

Other Information

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

Inside/Outside Ratio – By regulation, this ratio is calculated using only loans made directly by the bank. Business reasons necessitate the booking of most residential loans through the Ohio national bank affiliate. This decision impacts the analysis of the bank's inside/outside ratio. Nonetheless, residential loans that BONAI made within its assessment areas represent 82.25% of total residential loans made by the charter during the assessment period. Furthermore, 66.59% of small business and small farms loan made by BONAI are in the bank's designated markets. These ratios are considered good. But, given that a large proportion of residential loans made in BONAI assessment areas are made by affiliates, it is meaningless to place weight on this performance indicator.

Flexible Loan Programs - BONAI's use of flexible loan programs had no impact on its Lending Test performance. BONAI offers several nationwide loan programs that support affordable housing as well as programs that support small businesses.

BONAI made nearly 1,260 of these types of loans totaling \$63.7 million. For example:

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

Description of factors considered in our analysis under each performance test

Lending Test

For the various loan products considered under the Lending Test, we gave greater weighting to home refinance, and then equal weighting to home purchase, home equity, and small business loans in developing our conclusions. These were the primary loan products for the bank. In evaluating the bank's lending performance, we gave equal weighting to the geographic distribution and borrower distribution of the bank's lending. In many markets, the large volume of community development loans and the positive responsiveness of those loans to needs in the community were reasons to elevate the preliminary Lending Test rating for that area. These situations are described in the conclusions under each state as appropriate.

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

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

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

Investment Test

We gave primary consideration to the volume of investments and grants made during the current evaluation period. Current period investments shown on the table also include out of area investments that the bank allocated to its AAs. The bank addressed the qualified investment needs of its AAs, therefore, we also considered Statewide/Regional investments that had no potential to benefit the bank's AAs. We also evaluated how responsive the investments were to identify community development needs. We gave secondary consideration to investments that were made in prior evaluation periods that remain outstanding.

Service Test

We gave primary consideration to BONAI's performance in delivering retail products and services to its assessment areas. Within this framework, we placed greater emphasis on the delivery of financial services and products to geographies and individuals of different income levels through the bank's distribution of branches. Our analysis of the branch network included assessing the location of branches to determine if branches located in middle- or upper-income areas contributed to access to banking services from LMI areas.

If branches were opened or closed within an assessment area, we evaluated the overall impact the action had on that area as well as adjoining neighborhoods. We evaluated the range of services and products offered in all of the bank's offices. We specifically focused on differences in branch hours and services in LMI areas compared to those in middle- or upper-income geographies.

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

Fair Lending Review

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

General Information and Overall CRA Rating

General Information

The CRA requires each federal financial supervisory agency to use its authority, when examining financial institutions subject to its supervision, to assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of Bank One, Illinois N.A. issued by the OCC, the institution's supervisory agency, as of March 31, 2004. The agency evaluates performance in AAs, as they are delineated by the institution, rather than individual branches. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 25.

Overall CRA Rating

Institution's CRA Rating: This institution is rated Outstanding.

The following table indicates the performance level of **Bank One, N.A., Illinois** with respect to the Lending, Investment, and Service Tests:

Performance Levels	Bank One, National Association, Illinois Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	
High Satisfactory			X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

The lending Test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

BONAI's lending performance is excellent.

- In half (42 of 83) of the bank's assessment areas, the volume and responsiveness of community development lending is excellent. Most of

BONAI's community development loans addressed affordable housing needs or projects that helped to stabilize or revitalize LMI areas. We did, however, note 26 assessment areas without any community development lending.

- The distribution of loans to borrowers of different income levels is excellent. Home refinance lending to LMI borrowers was excellent. Home purchase and home improvement lending was excellent. Lending to businesses with different revenue sizes was good.
- The distribution of loans to geographies of different income levels is excellent. While home purchase and home improvement show good penetration into LMI geographies, the refinance and small business lending products are excellent.
- Lending activity is good. BONAI typically has very favorable market shares for its loan products and ranks as one of the leaders in providing loans within the market. Lending volumes are also strong considering BONAI's resources and capacity.

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

- We assigned Outstanding ratings to four of the six major rating areas. We rated the other areas High Satisfactory.
- BONAI has responded to the need for affordable housing primarily through purchases of Low-Income Housing Tax Credits (LIHTCs). In many markets, the bank also had qualifying grants and contributions oriented towards economic development needs or social services targeted at low- and moderate-income individuals.
- Despite the excellent volume of qualifying investments noted in numerous markets, we did note a small number of assessment areas that had either minimal levels of, or no, qualifying investments. Since these assessment areas were mostly smaller markets, they had little impact on the overall rating of the bank. In most cases, we noted somewhat limited opportunities for investment in these same areas.
- None of the bank's investments are considered complex.

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

- The bank's branch network is accessible to geographies and individuals of different income levels in the bank's assessment areas.
- The bank's record of opening and closing branch offices neither adversely affected access to the bank's products and services, nor improved access to those services.
- The fact that the same products and services are offered at each of the bank's branches was a positive consideration.

- We noted a good level of community development services. Many of these services reflected ongoing relationships with groups involved in affordable housing and other services identified as needs within their communities.

Multistate Metropolitan Area and State Ratings

Louisville, KY-IN Multistate Metropolitan Area (MMA) Rating

CRA rating for the MMA ¹ :	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>High Satisfactory</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating:

- Excellent level of community development lending and performance to borrowers of different income levels enhances good lending activity and good performance in LMI geographies.
- Good responsiveness to the investment needs of the MMA based on the volume of qualifying investments made during the evaluation period as well as prior periods.
- Excellent access to banking services is the primary factor in the bank's excellent Service Test performance.

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

The BONAI AA consists of seven counties in the MMA. As of June 30, 2003, the bank had \$2.4 billion of deposits in this geographic area. In terms of deposit market share, BONAI ranks second with a 13.8% share compared to 23.8% for National City Bank, the largest deposit holder. There are 44 FDIC insured depository institutions in the MMA, but the market is somewhat concentrated with the five largest banks holding 66% of the area's insured deposits. In addition to National City Bank, PNC Bank has a deposit market share similar to BONAI at 13%. The bank operates 45 branches and 53 ATMs in this AA. This AA contains 2.1% of the bank's total deposits.

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

LENDING TEST

Lending performance in the Louisville MMA is excellent.

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

Lending Activity - Lending activity in the Louisville MMA is good. BONAI has generated large volumes of home improvement, refinance, and small business loans.

Distribution of Loans by Income Level of the Geography - The geographic distribution of loans is good. Home improvement and refinance lending are considered excellent, and small business lending within LMI geographies is good. Home purchase lending in low- and moderate-income geographies is adequate. We did not identify any unexplained geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower - The distribution of loans by income level of borrower is excellent. All mortgage loan products demonstrate excellent performance. Small business lending shows a good distribution to businesses of different revenues.

Community Development Lending - Community development lending had a positive impact on lending performance in the MMA. BONAI made three CD loans totaling over \$50 million. This volume of loans represents 14.4% of Tier 1 capital allocated to the MMA. Most of the loans benefited programs to support community service in LMI areas.

Product Innovation and Flexibility – BONAI did not provide us with any information on specific programs unique to the assessment area. This performance criteria has a neutral impact on our Lending Test conclusion for the MMA.

INVESTMENT TEST

Based on a full-scope review, performance in the Louisville, KY multi-state AA is good. Bank One's level of qualifying investments represents good responsiveness to the identified needs of their community, particularly as it relates to affordable housing.

Bank One's investment volume in and designated for the Louisville, KY multi-state AA is good. During the evaluation period Bank One made 51 investments in the AA totaling \$15.6 million. Bank One has designated one additional current period investment totaling \$0.3 million from out of area investments to the Louisville, KY AA. These dollar amounts represent 4.4% and 0.1% of allocated Tier 1 capital, respectively. In addition, nine prior period investments totaling \$1.3 million (0.4% of allocated Tier 1 capital) remain outstanding and the bank has designated four out of area prior period investments for the Louisville, KY AA with \$0.6 million still outstanding (0.2% of allocated Tier 1 capital). The bank's good responsiveness to a primary community development need is demonstrated with 80% of the bank's investments made in affordable housing projects and programs.

SERVICE TEST

The bank's performance under the Service Test in the Louisville MMA is excellent.

Retail Banking Services - Bank One has an excellent distribution of delivery systems that are readily accessible to individuals and geographies of different income levels in the Louisville AA. Access to bank branches in both low- and moderate-income geographies is excellent. There was one branch opening in a low-income geography and none in moderate-income geographies during the evaluation period. There were two branch closings in low-income geographies and two branch closings in moderate-income geographies during the evaluation period, which did not adversely affect the accessibility of banking services. Services offered and the hours of operation of the branches are consistent across the branch network and meet the convenience and needs of the people living in the Louisville MMA.

Alternative Delivery Systems - Bank One offers various types of alternative delivery systems, which include automated teller machines (ATMs), telephone banking, and computer banking. Nearly 40% of ATMs are located in low- and moderate-income geographies, of which 17 out of 20 are full-service ATMs.

Community Development Services - Bank One's performance in providing CD services in its AA is good. Bank management is involved in community development programs that are targeted to low- and moderate-income individuals and geographies. These services include providing technical expertise and management skills to nonprofit or government organizations.

Refer to Tables 1-15 in the Louisville multi-state section of Appendix D for the facts and data used to support all test conclusions.

State of Arizona Rating

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

The major factors that support this rating include:

- Good lending activity and distribution of loans to geographies of different income levels combined with an adequate level of community development lending and an excellent distribution of loans to borrowers of different income.
- Excellent responsiveness to investment needs of the state based on the volume of qualifying investments originated during the evaluation period and during prior periods.
- Excellent performance for the Service Test is the result of an excellent distribution of delivery systems supported by a good level of community development services.

Description of Institution's Operations in the State of Arizona

The BONAI has delineated nine AAs within the state. This includes five in MAs and four in non-metropolitan areas. As of June 30, 2003, the bank holds \$15.6 billion of deposits in the state and this total represents 11.7% of the bank's total deposits. The bank operates 186 branches and over 300 deposit-taking ATMs. In addition, the bank operates two national call centers, the national consumer lending operations, and one of two national lockbox operations. The Phoenix-Mesa MA contains 74% of the bank's state deposits, which is the reason we selected it for the full-scope review. Tucson holds the next largest concentration of deposits in the state with 12%. Tucson, the remaining MAs and combined non-metropolitan areas were analyzed using the limited-scope procedures.

Refer to the market profile for the Phoenix-Mesa, AZ MA in Appendix C for performance context information.

LENDING TEST

Lending performance in the Phoenix MA is good. Performance in the limited-scope areas did not impact the state's overall Lending Test rating.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Phoenix MA is good. The volume of refinance, home improvement, and small business lending is good. However, home purchase lending is adequate.

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

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

Community Development Lending – An adequate level of CD lending is noted with a neutral impact on lending performance. The bank and its affiliates made 12 CD loans during the evaluation period totaling \$12.9 million. This represents .9% of allocated Tier 1 capital.

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

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited-scope reviews, Lending Test performance in the Flagstaff and Las Vegas AAs is not inconsistent with the performance noted in the Phoenix MA. Lending Test performance in the Tucson, Yuma, and non-metropolitan AAs is stronger than Phoenix because of an excellent geographic distribution and good to excellent CD lending levels.

INVESTMENT TEST

Based on a full-scope review, performance in the Phoenix AA is excellent. Bank One's level of qualifying investments represents excellent responsiveness to the identified needs of their community, particularly as it relates to affordable housing. Performance in the limited-scope AAs did not have an impact on the Investment Test rating for Arizona.

Conclusions for Areas Receiving Full-Scope Reviews

Bank One's investment volume in and designated for the Phoenix AA is excellent. During the evaluation period Bank One made 173 investments in the AA totaling \$93.7 million. Bank One has designated 81 additional current period investments

totaling \$317.8 million from out of area investments to the Phoenix AA. These dollar amounts represent 6.4% and 21.8% of allocated Tier 1 capital, respectively. In addition, 8 prior period investments totaling \$2 million (0.1% of allocated Tier 1 capital) remain outstanding and the bank has designated 55 out of area prior period investments for the Phoenix AA with \$106 million still outstanding (7.3% of allocated Tier 1 capital). The bank's excellent responsiveness to a primary community development need is demonstrated with 98% of the bank's investments made in affordable housing projects and programs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Flagstaff, Las Vegas, and Tucson AAs was not inconsistent with the performance noted in the full-scope area. Performance in the Yuma and Non-metropolitan AAs was weaker than that noted in the full-scope area based mainly on the volume of investments originated. However, these three areas represent only 10.7% of total deposits in Arizona.

SERVICE TEST

The bank's performance under the Service Test in the Phoenix MA is excellent. Performance in limited-scope AAs had a neutral impact on the Service Test Rating for Arizona.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - Bank One has an excellent distribution of delivery systems that are readily accessible to individuals and geographies of different income levels in the Phoenix AA. Access to bank branches in low-income geographies is good and moderate-income geographies are excellent. There were no branch openings or closings in low-income geographies during the evaluation period. There were two branch closings in moderate-income geographies; however, they were offset by two branch openings in respective geographies in the AA during the evaluation period, thereby not adversely affecting delivery systems. Services offered and the hours of operation of the branches are consistent across the branch network and meet the convenience and needs of the people living in the Phoenix MA.

Alternative Delivery Systems - Bank One offers various types of alternative delivery systems, which include automated teller machines (ATMs), telephone banking, and computer banking. Nearly 36% of ATMs are located in low- and moderate-income geographies, of which 60 out of 76 are full-service ATMs.

Community Development Services - Bank One's performance in providing CD services in its AA is good. Bank management is involved in community development programs that are targeted to low- and moderate-income individuals

and geographies. These services include providing financial education, first-time homebuyer seminars, and technical expertise and management skills to nonprofit, tribal or government organizations.

Conclusions for Areas Receiving Limited-Scope Reviews

Service test performance in the Flagstaff, Las Vegas, Yuma MAs, as well as the Non-MA areas was not inconsistent with the performance in the Phoenix MA.

Service test performance in the Tucson MA was weaker than the performance in the Phoenix MA due to branch distribution being good.

Refer to Tables 1-15 in the Arizona section of Appendix D for the facts and data used to support all test conclusions.

State of Colorado Rating

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

The major factors that support this rating include:

- Excellent level of community development lending and performance to borrowers of different income levels enhanced adequate lending volume and good performance in LMI geographies.
- Excellent responsiveness to the investment needs of the state based on the large volume of qualifying investments made during the evaluation period as well as prior periods.
- Good access to bank branches and a good level of community development services.

Description of Institution's Operations in the State of Colorado

The BONAI operates in five MAs: Boulder-Longmont, Colorado Springs, Denver, Fort Collins-Loveland, and Greeley. As of June 30, 2003, the bank had \$3 billion of deposits in Colorado, which represents 2.3% of the bank's total deposits. The bank operates 71 branches and 85 deposit-taking ATMs throughout the state. We selected the Denver MA for a full-scope review because 61% of the bank's deposits within the state are concentrated in the Denver MA. The remaining MAs were analyzed using limited-scope procedures.

Refer to the market profile for the Denver, CO MA in Appendix C for performance context information.

LENDING TEST

Lending performance in the Denver MA is excellent. Performance in the limited-scope areas did not impact the state's overall Lending Test rating.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Denver MA is adequate. Small business lending volume is excellent. The volume of home improvement and refinance loans is adequate. However, home purchase lending is poor.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. Home improvement lending

within LMI geographies is excellent. Home purchase, refinance and small business lending performance are each good within LMI geographies. We did not identify any unexplained geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is excellent. We noted excellent distribution of all home mortgage products and small business loans.

Community Development Lending – An excellent level of CD lending is noted with a positive impact on lending performance.

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

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited-scope reviews, Lending Test performance in the Colorado Springs, Fort Collins, and Greeley AAs is not inconsistent with the performance noted in the Denver MA. Lending Test performance in the Boulder AA is weaker than Denver, but good based on an adequate geographic distribution and good borrower distribution of loans.

INVESTMENT TEST

Based on a full-scope review, performance in the Denver AA is excellent. Bank One’s level of qualifying investments represents excellent responsiveness to the identified needs of their community, particularly as it relates to affordable housing. Performance in the limited-scope AAs did not have an impact on the Investment Test rating for Colorado.

Conclusions for Areas Receiving Full-Scope Reviews

Bank One’s investment volume in and designated for the Denver AA is excellent. During the evaluation period Bank One made 124 investments in the AA totaling \$12.2 million. Bank One has designated 25 additional current period investments totaling \$63.7 million from out of area investments to the Denver AA. These dollar amounts represent 5.3% and 27.4% of allocated Tier 1 capital, respectively. In addition, 18 prior period investments totaling \$14.3 million (6.1% of allocated Tier 1 capital) remain outstanding and the bank has designated 16 out of area prior period investments for the Denver AA with \$19.7 million still outstanding (8.5% of allocated Tier 1 capital). The bank’s excellent responsiveness to a primary community development need is demonstrated with 99% of the bank’s investments made in affordable housing projects and programs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Boulder-Longmont, Colorado Springs, Fort Collins-Loveland, and Greeley AAs is not inconsistent with the performance noted in the full-scope area.

SERVICE TEST

The bank's performance under the Service Test in the Denver AA is considered good. Performance in limited-scope AAs has a neutral impact on the Service Test Rating for Colorado due to these areas having 39% percent of the state deposits.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - Bank One has a good distribution of delivery systems that are accessible to individuals and geographies of different income levels in the Denver AA. Access to bank branches in low- and moderate-income geographies is good. There were no branch closings in low-income geographies, while one branch was closed in a moderate-income geography. There was one branch opening in a moderate-income geography and no branch openings in low-income geographies. Services offered and the hours of operation of the branches are consistent across the branch network and meet the convenience and needs of the people living in the Denver MA.

Alternative Delivery Systems - Bank One offers various types of alternative delivery systems, which include full service automated teller machines (ATMs) and telephone banking, which includes loan-by-phone service. Just over 30% of ATMs are located in low- and moderate-income geographies, of which 9 out of 17 are full-service ATMs.

Community Development Services - Bank One's performance in providing CD services in its AA is good. Bank management is involved in community development programs that are targeted to low- and moderate-income individuals and geographies. These services include providing credit counseling, first-time homebuyer seminars, financial planning, technical expertise to nonprofit or government organizations, and financial education and small business advisor.

Conclusions for Areas Receiving Limited-Scope Reviews

Service test performance in the Boulder-Longmont, Fort Collins-Loveland, and Greeley Metropolitan areas was stronger than the performance in the Denver AA due to an excellent branch distribution. The service test performance in the Colorado Springs area is weaker than the performance noted in the Denver AA due to an adequate branch distribution.

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

State of Florida Rating

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

The major factors that support this rating include:

- Good performance to borrowers of different incomes and a good level of community development lending offset an adequate lending volume and distribution to geographies of different incomes.
- Excellent responsiveness to the investment needs of the state based on the exceptional volume of qualifying investments made during the evaluation period.
- Excellent access to bank branches in moderate-income geographies and good level of community development services.

Description of Institution's Operations in the State of Florida

The BONAI AA operates seven full-service branches and five ATMs in the state of Florida. The branches are located in Sarasota and Venice (Sarasota County), Fort Myers (Lee County), Naples (Collier County), and Palm Beach Gardens and Boca Raton (Palm Beach County). As of June 30, 2003, the bank had \$303.7 million of deposits in this geographic area. As such, this area had limited impact on the bank's overall CRA rating. Sarasota contains 35% of BONAI's deposits within the state, which is the reason it was selected for the full-scope review. Only in Sarasota, does Bank One hold more than 1% of the market's deposits. The remaining MAs were analyzed using limited-scope procedures.

Refer to the market profile for the Sarasota, FL MA in Appendix C for performance context information.

LENDING TEST

Lending performance in the Sarasota MA is good. Performance in the limited-scope areas did not impact the state's overall Lending Test rating.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Sarasota MA is adequate. Small business lending volume is excellent. The bank faces strong competition from many local and nationally based financial institutions as a result the volume of home

improvement lending is good, refinance loans are adequate, and home purchase lending is poor.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is adequate. Small business lending within LMI geographies is good. Home purchase and refinance lending in LMI geographies is adequate, while home improvement lending is poor. A poor tract distribution was marginally offset by a better market share performance in the moderate-income tracts. We did not identify any unexplained geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. We noted good distribution of lending for refinance and small business loans. Home purchase and home improvement lending to borrowers of different income levels is adequate.

Community Development Lending – A good level of CD lending is noted with a positive impact on lending performance. The bank made two loans totaling \$400 thousand for purposes of community service.

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

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited-scope reviews, Lending Test performance in the Fort Myers AA is not inconsistent with the performance noted in the Sarasota MA. West Palm Beach MSA Lending Test performance is stronger than Sarasota primarily because a good geographic distribution. Lending Test performance in the Naples AA is weaker than Sarasota and considered poor based on a poor borrower distribution and an adequate geographic distribution of loans.

INVESTMENT TEST

Based on a full-scope review, performance in the Sarasota-Bradenton AA is excellent. Bank One's level of qualifying investments represents excellent responsiveness to the identified needs of their community, particularly as it relates to affordable housing. Performance in the limited-scope AAs did not have an impact on the Investment Test rating for Florida.

Conclusions for Areas Receiving Full-Scope Reviews

Bank One's investment volume in and designated for the Sarasota-Bradenton AA is excellent. During the evaluation period Bank One made 30 investments in the AA totaling \$1.4 million. Bank One has designated 18 additional current period

investments totaling \$62.3 million from out of area investments to the Sarasota-Bradenton AA. These dollar amounts represent 10.4% and 461.5% of allocated Tier 1 capital, respectively. In addition, three prior period investments totaling \$2,000 (0.0% of allocated Tier 1 capital) remain outstanding and the bank has designated ten out of area prior period investments for the Sarasota-Bradenton AA with \$27.8 million still outstanding (205.9% of allocated Tier 1 capital). The bank's excellent responsiveness to a primary community development need is demonstrated with 92% of the bank's investments made in affordable housing projects and programs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Fort Myers-Cape Coral, Naples, and West Palm Beach-Boca Raton AAs is not inconsistent with the performance noted in the full-scope area.

SERVICE TEST

The bank's performance under the Service Test in the Sarasota AA is excellent. Performance in limited scope AAs has a neutral impact on the Service Test Rating for Florida.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - Bank One has an excellent distribution of delivery systems that are readily accessible to individuals and geographies of different income levels in the Sarasota AA. Based off the very low distribution of population in low-income geographies, access to branches is good. Access to branches in moderate-income areas is excellent. More weight was given to the bank's distribution of branches in moderate-income geographies since the percentage of the population living in moderate-income geographies. There were no branch openings or closings in low- or moderate-income geographies during the evaluation period. Services offered and the hours of operation of the branches are consistent across the branch network and meet the convenience and needs of the people living in the Sarasota MA.

Alternative Delivery Systems - Bank One offers various types of alternative delivery systems, which include full service automated teller machines (ATMs) and telephone banking, which includes loan-by-phone service. The bank's two ATMs are located in moderate-income geographies, one of which is a full-service ATM.

Community Development Services - Bank One's performance in providing CD services in its Sarasota AA is adequate. Bank management is involved in community development programs that are targeted to low- and moderate-income

individuals and geographies. These services mostly involved providing credit counseling and technical expertise to non-profit or government organizations.

Conclusions for Areas Receiving Limited-Scope Reviews

Service Test performance in the Naples AA is not inconsistent with Service Test performance in the Sarasota AA. Service Test performance in Fort Myers and West Palm Beach AAs is weaker than the Service Test performance in the Sarasota AA due to only good branch distribution in each of those AAs.

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

State of Illinois Rating

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

The major factors that support this rating include:

- Excellent level of community development lending, performance in LMI geographies, and performance to LMI borrowers strengthen good lending activity.
- Excellent responsiveness to the state's investment needs based on the large volume of qualifying investments made during the evaluation period.
- Adequate access to bank branches and level of community development services.

Description of Institution's Operations in the State of Illinois

The BONAI has delineated seven AAs within the state. As of June 30, 2003, the bank had \$44.8 billion of deposits in Illinois, which represents 34% of the bank's total deposits. The bank is one of the largest in Illinois, operating 254 branches and over 1000 deposit-taking ATMs throughout the state. We selected the Chicago PMA for a full-scope review because 94% of the bank's deposits within the state are concentrated there. The remaining six MAs were analyzed using limited-scope procedures.

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

LENDING TEST

Lending performance in the Chicago PMA is excellent. Performance in the limited-scope areas did not impact the state's overall Lending Test rating.

Conclusions for Areas Receiving Full-Scope Reviews

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

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is excellent. We noted an excellent distribution of home purchase, home improvement and refinance lending, but the

distribution of small business lending is adequate. We did not identify any unexplained geographic gaps in lending.

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

Community Development Lending – An excellent level of CD lending was noted, positively impacting lending performance. The bank and its CDC subsidiary made 114 loans totaling \$294 million, amounting to 5.4% of allocated Tier 1 capital. Nearly 80% of these loans were used to fund affordable housing projects, providing approximately 1,900 affordable housing units.

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

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited-scope reviews, Lending Test performance in the Bloomington-Normal and Springfield AAs is not inconsistent with the performance noted in the Chicago PMA. Lending Test performance in the Champaign-Urbana, Davenport-Moline, Peoria-Pekin, and Rockford AAs is weaker than Chicago primarily due to a good geographic distribution.

INVESTMENT TEST

Based on a full-scope review, performance in the Chicago AA is excellent. Bank One’s level of qualifying investments represents excellent responsiveness to the identified needs of their community, particularly as it relates to affordable housing. Performance in the limited-scope AAs did not have an impact on the Investment Test rating for Illinois.

Conclusions for Areas Receiving Full-Scope Reviews

Bank One’s investment volume in and designated for the Chicago AA is excellent. During the evaluation period Bank One made 465 investments in the AA totaling \$233.4 million. Bank One has designated 89 additional current period investments totaling \$170.9 million from out of area investments to the Chicago AA. These dollar amounts represent 4.9% and 3.2% of allocated Tier 1 capital, respectively. In addition, 116 prior period investments totaling \$44.5 million (0.8% of allocated Tier 1 capital) remain outstanding and the bank has designated 26 out of area prior period investments for the Chicago AA with \$32.3 million still outstanding (0.6% of allocated Tier 1 capital). The bank’s excellent responsiveness to a primary

community development need is demonstrated with 84% of the bank's investments made in affordable housing projects and programs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Champaign-Urbana, Peoria-Pekin, and Springfield AAs was not inconsistent with the performance noted in the full-scope area. Performance in the Bloomington-Normal, Davenport-Moline-Rock Island, and Rockford AAs is weaker than that noted in the full-scope area based mainly on the volume of investments originated. However, these three areas represent only 3.6% of total deposits in Illinois.

SERVICE TEST

The bank's performance under the Service Test in the Chicago PMA is adequate. Performance in limited-scope AAs had a neutral impact on the Service Test Rating for Illinois due to these areas having only 5.7 percent of the state deposits.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - Bank One has an adequate distribution of delivery systems that are reasonably accessible to individuals and geographies of different income levels in the Chicago AA. Access to bank branches in low- and moderate-income geographies is adequate. There were no branch closings in low- or moderate-income geographies. Although there were no branch openings in low-income geographies, there were five branch openings in moderate-income geographies, which improved accessibility to delivery systems. Services offered and the hours of operation of the branches are consistent across the branch network and meet the convenience and needs of the people living in the Chicago PMA.

Alternative Delivery Systems - Bank One offers various types of alternative delivery systems, which include full service automated teller machines (ATMs) and telephone banking, which includes loan-by-phone service. Nearly 20% of ATMs are located in low- and moderate-income geographies, of which over 100 are full-service ATMs.

Community Development Services - Bank One's performance in providing CD services in its AA is adequate. Bank management is involved in community development programs that are targeted to low- and moderate-income individuals and geographies. These services include providing credit counseling, first-time homebuyer seminars, financial planning, technical expertise to nonprofit or government organizations, and financial education and management skills.

Conclusions for Areas Receiving Limited-Scope Reviews

Service test performance in the Bloomington-Normal, Champaign-Urbana, Davenport-Moline, Peoria-Pekin, Rockford, and Springfield Metropolitan areas was stronger than the performance in the Chicago PMA due to an excellent branch distribution.

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

State of Indiana Rating

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

The major factors that support this rating include:

- Excellent performance in geographies of different incomes and to borrowers of different incomes boost good lending volume and community development lending.
- Good responsiveness to the investment needs of the state based on the volume of qualifying investments made during the evaluation period.
- Excellent access to bank branches and good level of community development services.

Description of Institution's Operations in the State of Indiana

The BONAI operates in eight MAs and four non-metropolitan AAs. As of June 30, 2003, the bank had \$9.9 billion of deposits in Indiana, which represents 7.5% of the bank's total deposits. The bank operates 165 branches and over 240 deposit-taking ATMs throughout the state. We selected the Indianapolis MA for a full-scope review because 56% of the bank's deposits within the state are concentrated in the Indianapolis MA. The remaining MAs and combined non-metropolitan AAs were analyzed using limited-scope procedures.

Refer to the market profile for the Indianapolis, IN MA in Appendix C for performance context information.

LENDING TEST

Lending performance in the Indianapolis MA is excellent. Performance in the limited-scope areas did not impact the state's overall Lending Test rating.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Indianapolis MA is good. The volume of refinance, home improvement, and small business lending is good. However, home purchase lending is adequate.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is excellent. Home improvement and refinance and small business lending represent excellent distribution within LMI

geographies. Home purchase lending distribution is good. We did not identify any unexplained geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is excellent. We noted excellent distributions for all home mortgage products. Small business lending is considered good.

Community Development Lending – A good level of CD lending is noted with a positive impact on lending performance. BONAI made 77 loans totaling \$105 million primarily to projects for affordable housing, creating almost 1500 affordable units. This volume of lending equals 14.9% of allocated Tier 1 capital.

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

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited-scope reviews, Lending Test performance in the Fort Wayne, Gary, and non-metropolitan AAs are not inconsistent with the performance noted in the Indianapolis MA. Lending Test performance in the Bloomington, Elkhart-Goshen, Lafayette, Muncie, and South Bend AAs is weaker than Indianapolis because of a weaker geographic distribution.

INVESTMENT TEST

Based on a full-scope review, performance in the Indianapolis AA is good. Bank One's level of qualifying investments represents good responsiveness to the identified needs of their community, particularly as it relates to affordable housing. Performance in the limited-scope AAs did not have an impact on the Investment Test rating for Indiana.

Conclusions for Areas Receiving Full-Scope Reviews

Bank One's investment volume in and designated for the Indianapolis AA is good. During the evaluation period Bank One made 352 investments in the AA totaling \$31 million. Bank One has designated 8 additional current period investments totaling \$13.4 million from out of area investments to the Indianapolis AA. These dollar amounts represent 4.4% and 1.9% of allocated Tier 1 capital, respectively. In addition, 35 prior period investments totaling \$13.2 million (1.9% of allocated Tier 1 capital) remain outstanding and the bank has designated 11 out of area prior period investments for the Indianapolis AA with \$3.3 million still outstanding (.5% of allocated Tier 1 capital). The bank's good responsiveness to a primary community development need is demonstrated with 88.5% of the bank's investments made in affordable housing projects and programs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Bloomington, Gary, and Muncie AAs was not inconsistent with the performance noted in the full-scope area. Performance in the Elkhart-Goshen, Fort Wayne, Lafayette, South Bend, and non-metropolitan AAs is weaker than that noted in the full-scope area based mainly on the volume of investments originated. However, these three areas represent 23.5% of total deposits in Indiana.

SERVICE TEST

The bank's performance under the Service Test in the Indianapolis MA is excellent. Performance in limited-scope AAs has a neutral impact on the Service Test Rating for Indiana.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - Bank One has an excellent distribution of delivery systems that are readily accessible to individuals and geographies of different income levels in the Indianapolis AA. Access to bank branches in low- and moderate-income geographies is excellent. None of seven branch closings in the AA during the evaluation period were in a low-income geography. There was one branch closing in a moderate-income geography, which did not adversely affect overall accessibility of delivery services. None of the three branch openings in the AA during the evaluation period were in low- or moderate-income geographies. Services offered and the hours of operation of the branches are consistent across the branch network and meet the convenience and needs of the people living in the Indianapolis MA.

Alternative Delivery Systems - Bank One offers various types of alternative delivery systems, which include automated teller machines (ATMs), telephone banking, and computer banking. Thirty percent of ATMs are located in low- and moderate-income geographies, of which 25 out of 45 are full-service ATMs.

Community Development Services - Bank One's performance in providing CD services in its AA is good. Bank management is involved in community development programs that are targeted to low- and moderate-income individuals and geographies. These services include providing income-tax preparation, credit counseling, first-time homebuyer seminars, financial planning, technical expertise to nonprofit or government organizations, and financial education and management skills.

Conclusions for Areas Receiving Limited-Scope Reviews

Service test performance in the Bloomington, Elkhart-Goshen, Forth Wayne, LaFayette, Muncie, and South Bend MAs is not inconsistent with the performance in the Indianapolis MA.

Service test performance in the Gary MA as well as the Non-MA areas is weaker than the performance in the Indianapolis MA due to branch distribution being good.

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

State of Kentucky Rating

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

The major factors that support this rating include:

- Good performance in LMI geographies and lending volume offset excellent performance to LMI borrowers and adequate community development lending.
- Good responsiveness to the investment needs of the state based on qualifying investments made during the evaluation period as well as prior periods.
- Excellent access to deposit facilities and good level of community development services.

Description of Institution's Operations in the State of Kentucky

BONAI has delineated seven AAs within the state. One of these AAs is the Louisville, KY-IN MMA, which is rated separately from the rest of the AAs in the state. The six State of Kentucky AAs include two in MAs and four in non-metropolitan areas. Excluding the MMA, the bank holds \$1.1 billion of deposits in Kentucky, which represents .8% of the bank's total deposits. The bank operates 33 branches and 41 ATMs throughout the state. We selected the Lexington MA for a full-scope review because 69% of the bank's deposits within the state are concentrated in the Lexington MA. The remaining MAs and combined non-metropolitan AAs were analyzed using limited-scope procedures.

Refer to the market profile for the Lexington MA in Appendix C for performance context information.

LENDING TEST

Lending performance in the Lexington MA is good. Performance in the limited-scope areas did not impact the state's overall Lending Test rating.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Lexington MA is good. Refinance, home improvement and small business loans represent a good volume. Home purchase lending is considered adequate.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. Home improvement lending within LMI geographies is excellent. Refinance and small business loans in LMI geographies is good, while home purchase lending is adequate. Market share of home purchase loans in low-income tracts offset a generally poor performance in the moderate-income tracts. We did not identify any unexplained geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is excellent. We noted excellent distribution of lending for home improvement and refinance loans. Small business lending and home purchase lending to borrowers of different income levels is good.

Community Development Lending – An adequate level of CD lending is noted with a neutral impact on lending performance. The bank made one affordable housing CD loan for \$550,000, or .9% of allocated Tier 1 capital.

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

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited-scope reviews, Lending Test performance in the Owensboro AA is not inconsistent with the performance noted in the Lexington MA. Lending Test performance in the non-metropolitan AA is weaker than Lexington and considered adequate based on a good borrower distribution and a poor geographic distribution of loans.

INVESTMENT TEST

Based on a full-scope review, performance in the Lexington AA is good. Bank One’s level of qualifying investments represents good responsiveness to the identified needs of their community, particularly as it relates to affordable housing. Performance in the limited-scope AAs did not have an impact on the Investment Test rating for Kentucky.

Conclusions for Areas Receiving Full-Scope Reviews

Bank One's investment volume in and designated for the Lexington AA is good. During the evaluation period Bank One made 53 investments in the AA totaling \$4.7 million. Bank One has designated two additional current period investments totaling \$0.3 million from out of area investments to the Lexington AA. These dollar amounts represent 4.9% and 0.3% of allocated Tier 1 capital, respectively. In addition, eight prior period investments totaling \$0.8 million (0.8% of allocated Tier 1 capital) remain outstanding and the bank has designated two out of area prior period investments for the Lexington AA with \$0.3 million still outstanding (0.3% of allocated Tier 1 capital). The bank's good responsiveness to a primary community development need is demonstrated with 97% of the bank's investments made in affordable housing projects and programs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Non-metropolitan AA was not inconsistent with the performance noted in the full-scope area. Performance in the Owensboro AA is weaker than that noted in the full-scope area based mainly on the volume of investments originated. However, this area represents only 17% of total deposits in Kentucky.

SERVICE TEST

The bank's performance under the Service Test in the Lexington MA is **excellent**. Performance in limited-scope AAs has a neutral impact on the Service Test Rating for Kentucky.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - Bank One has an excellent distribution of delivery systems that are readily accessible to individuals and geographies of different income levels in the Lexington AA. Access to bank branches in both low- and moderate-income geographies is excellent. There were no branch openings or closings in low- or moderate-income geographies during the evaluation period. Services offered and the hours of operation of the branches are consistent across the branch network and meet the convenience and needs of the people living in the Lexington MA.

Alternative Delivery Systems - Bank One offers various types of alternative delivery systems, which include automated teller machines (ATMs), telephone banking, and computer banking. Almost 36% of ATMs are located in low- and moderate-income geographies, of which 8 out of 10 are full-service ATMs.

Community Development Services - Bank One's performance in providing CD services in its AA is good. Bank management is involved in community development programs that are targeted to low- and moderate-income individuals and geographies. These services include providing technical expertise and management skills to nonprofit or government organizations.

Conclusions for Areas Receiving Limited-Scope Reviews

Service test performance in the Owensboro MA and the non-metropolitan AA areas is not inconsistent with the performance in the Lexington MA.

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

State of Louisiana Rating

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

The major factors that support this rating include:

- Good performance in LMI geographies and lending volume offset excellent performance to LMI borrowers and adequate community development lending.
- Excellent responsiveness to the investment needs of the state based on the large volume of qualifying investments made during the evaluation period as well as prior periods.
- Adequate access to bank branches and good level of community development services along with an adequate record of branch openings and closings.

Description of Institution's Operations in the State of Louisiana

The BONAI operates in eight MAs and eight non-metropolitan AAs. As of June 30, 2003, the bank had \$9.1 billion of deposits in Louisiana, which represents 6.8% of the bank's total deposits. The bank operates 182 branches and 233 deposit-taking ATMs throughout the state. We selected the New Orleans MA for a full-scope review because it holds 38% of the bank's deposits within the state. The next largest MA is Baton Rouge with 27% of the bank's deposits in the state. Baton Rouge and the remaining MAs and combined non-metropolitan AAs were analyzed using limited-scope procedures.

Refer to the market profile for the New Orleans, LA MA in Appendix C for performance context information.

LENDING TEST

Lending performance in the New Orleans MA is good. Performance in the limited-scope areas did not impact the state's overall Lending Test rating.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the New Orleans MA is good. The volume of refinance, home improvement, and small business lending is good. However, home purchase lending is adequate.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. Home purchase and home improvement lending represent excellent distribution to LMI geographies. Refinance and small business lending distribution is adequate. We did not identify any unexplained geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is excellent. We noted excellent distributions for all home mortgage products. Small business lending is considered good.

Community Development Lending – An adequate level of CD lending is noted with a neutral impact on lending performance. The bank made nine CD loans totaling \$6.6 million or 1.5% of allocated Tier 1 capital. Over \$6 million of the loans provided for 320 affordable housing units.

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

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited-scope reviews, Lending Test performance in the Monroe AA is stronger due to an excellent geographic distribution to LMI geographies and Shreveport AA is stronger than the performance noted in the New Orleans MA mainly due to an excellent level of CD lending. Lending Test performance in the Baton Rouge, Houma, Lake Charles, and non-metropolitan AAs are not inconsistent with the performance noted in the New Orleans MA. Lending Test performance in the Alexandria and Lafayette AAs is weaker than New Orleans because of a weaker geographic distribution.

INVESTMENT TEST

Based on a full-scope review, performance in the New Orleans AA is excellent. Bank One's level of qualifying investments represents excellent responsiveness to the identified needs of their community, particularly as it relates to affordable housing. Performance in the limited-scope AAs did not have an impact on the Investment Test rating for Louisiana.

Conclusions for Areas Receiving Full-Scope Reviews

Bank One's investment volume in and designated for the New Orleans AA is excellent. During the evaluation period Bank One made 287 investments in the AA totaling \$24.6 million. Bank One has designated 23 additional current period investments totaling \$66.2 million from out of area investments to the New Orleans AA. These dollar amounts represent 5.6% and 15.2% of allocated Tier 1 capital, respectively. In addition, 12 prior period investments totaling \$3.6 million

(0.8% of allocated Tier 1 capital) remain outstanding and the bank has designated 6 out of area prior period investments for the New Orleans AA with \$2.3 million still outstanding (.5% of allocated Tier 1 capital). The bank's excellent responsiveness to a primary community development need is demonstrated with 87.4% of the bank's investments made in affordable housing projects and programs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Baton Rouge and Monroe AAs was not inconsistent with the performance noted in the full-scope area. Performance in the Alexandria, Houma, Lafayette, Lake Charles, Shreveport-Bossier and non-metropolitan AAs is weaker than that noted in the full-scope area based mainly on the volume of investments originated. However, these three areas represent less than 30% of total deposits in Louisiana.

SERVICE TEST

The bank's performance under the Service Test in the New Orleans AA is adequate. Performance in limited scope AAs has a neutral to positive impact on the Service Test Rating for Louisiana.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - Bank One has an adequate distribution of delivery systems that are reasonably accessible to individuals and geographies of different income levels in the New Orleans AA. Access to bank branches in both low- and moderate-income geographies is good. There were no branch openings or closings in low-income geographies and there were no openings in moderate-income geographies. There were three branch closings in moderate-income geographies during the evaluation period, which moderately impacted accessibility to delivery systems. Services offered and the hours of operation of the branches are consistent across the branch network and meet the convenience and needs of the people living in the New Orleans MA.

Alternative Delivery Systems - Bank One offers various types of alternative delivery systems, which include full service automated teller machines (ATMs) and telephone banking, which includes loan-by-phone service. Nearly 30% of ATMs are located in low- and moderate-income geographies, of which 14 out of 37 are full-service ATMs.

Community Development Services - Bank One's performance in providing CD services in its AA is good. Bank management is involved in community development programs that are targeted to low- and moderate-income individuals and geographies. These services include providing credit counseling, first-time

homebuyers seminars, financial planning, technical expertise to non-profit or government organizations, and financial education and management skills.

Conclusions for Areas Receiving Limited-Scope Reviews

Service Test performance in the Alexandria, Lafayette, and non-metropolitan AAs is not inconsistent with Service Test performance in the New Orleans AA. Service Test performance in Baton Rouge, Houma, Lake Charles, Monroe and Shreveport AAs is not consistent and stronger than the Service Test performance in the New Orleans AA due to excellent branch distribution in each of those AAs.

Refer to Tables 1-15 in the Louisiana section of Appendix D for the facts and data used to support all test conclusions.

State of Michigan Rating

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

The major factors that support this rating include:

- Excellent level of community development lending and performance to borrowers of different income levels enhances good lending activity and performance in LMI geographies.
- Good responsiveness to the investment needs of the state based on the volume of qualifying investments made during the evaluation period.
- Good access to bank branches and record of openings and closings combined with good level of community development services.

Description of Institution's Operations in the State of Michigan

The BONAI has delineated thirteen AAs within the state. As of June 30, 2003, the bank had \$17.9 billion of deposits in Michigan, which represents 13.4% of the bank's total deposits. The bank operates 242 branches and over 351 deposit-taking ATMs throughout the state. We selected the Detroit MA for a full-scope review because 76% of the bank's deposits within the state are concentrated in the Detroit MA. The remaining seven MAs and combined non-metropolitan AAs were analyzed using limited-scope procedures.

Refer to the market profile for the Detroit MA in Appendix C for performance context information.

LENDING TEST

Lending performance in the Detroit MA is excellent. Performance in the limited-scope areas did not impact the state's overall Lending Test rating.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Detroit MA is good. The volume of refinance, home improvement, and small business lending is good. However, home purchase lending is adequate.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. We noted an excellent distribution of home purchase and home improvement loans and a good distribution

of refinance and small business lending. We did not identify any unexplained geographic gaps in lending.

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

Community Development Lending – An excellent level of CD lending is noted, positively impacting lending performance. The bank and its affiliates made 52 CD loans totaling \$137 million, or 8% of Tier 1 capital. Nearly 83% of these loans were used to fund projects designed to revitalize or stabilize the AA.

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

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited-scope reviews, Lending Test performance in the non-metropolitan AA is not inconsistent with the performance noted in the Detroit MA. Lending Test performance in the Ann Arbor, Benton Harbor, Flint, Grand Rapids, Lansing, and Saginaw AAs is weaker than Detroit, but good due to a weaker borrower distribution and lack of CD lending. Lending Test performance in the Kalamazoo AA is weaker than Detroit, but adequate based on a weaker borrower and geographic distribution and no community development lending.

INVESTMENT TEST

Performance in the Detroit MSA is good. BONAI's level of qualifying investments represents good responsiveness to identified needs of the AA, particularly as it relates to affordable housing. Performance in limited-scope AAs did not impact the Investment Test rating for Michigan.

Conclusions for Areas Receiving Full-Scope Reviews

BONAI's investment volume in the Detroit MA is good. During 2000 through 2003, BONAI made 242 investments in the MA totaling \$58.8 million. Bank One has designated 24 additional current period investments totaling \$36.5 million from out of area investments to the Detroit AA. These dollar amounts represent 3.4% and 2.1% of allocated Tier 1 capital, respectively. As of year-end 2003, 50 prior period investments in the MA totaling \$29.1 million and 38 prior periods out of area investments totaling \$62.2 million (1.7% and 3.6% of allocated Tier 1 capital) remain outstanding, which also supports the assigned rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Investment Test performance in the Ann Arbor, Grand Rapids-Muskegon-Holland, Kalamazoo-Battle Creek, Lansing-East Lansing, and Saginaw-Bay City, along with the non-metropolitan AAs is not inconsistent with the performance noted in the full-scope area. However, performance in the Benton Harbor and Flint MAs is weaker than that noted in the full-scope area based mainly on the volume of investments originated. These two areas only represent 9% of Bank One's deposits in the state and did not warrant a downgrade in the Investment Test Rating for Michigan.

SERVICE TEST

The bank's performance under the Service Test in the Detroit MA is good. Performance in limited-scope AAs had a neutral impact on the Service Test Rating for Michigan.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - Bank One has a good distribution of delivery systems that are accessible to individuals and geographies of different income levels in the Detroit AA. Access to bank branches in low- and moderate-income geographies is good. Two of the five branch closings in the AA during the evaluation period were in low- or moderate-income geographies. One of the two branch openings was in a low-income geography. The bank's opening and closing of branches did not adversely affect the delivery of services to the AA. Services offered and the hours of operation of the branches are consistent across the branch network and meet the convenience and needs of the people living in the Detroit MA.

Alternative Delivery Systems - Bank One offers various types of alternative delivery systems, which include automated teller machines (ATMs), telephone banking, and computer banking. Nearly 22% of ATMs are located in low- and moderate-income geographies, of which 33 out of 50 are full-service ATMs.

Community Development Services - Bank One's performance in providing CD services in its AA is good. Bank management is involved in community development programs that are targeted to low- and moderate-income individuals and geographies. These services include providing income-tax preparation, credit counseling, first-time homebuyer seminars, financial planning, technical expertise to nonprofit or government organizations, and financial education and management skills.

Conclusions for Areas Receiving Limited-Scope Reviews

Service test performance in the Ann Arbor, Benton Harbor, Kalamazoo, Lansing MAs, as well as the Non-MAs is stronger than the performance in the Detroit MA due to excellent branch distribution.

Service test performance in the Flint, Grand Rapids, and Saginaw MAs is not inconsistent with the performance in the Detroit MA.

Refer to Tables 1-15 in the Michigan section of Appendix D for the facts and data used to support all test conclusions.

State of Oklahoma Rating

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

The major factors that support this rating include:

- Excellent level of community development lending and performance to borrowers of different income levels strengthens a good level of lending activity and performance to geographies of different income levels.
- Excellent responsiveness to the investment needs of the state based on the volume of qualifying investments made during the evaluation period.
- Adequate access to bank branches and level of community development services.

Description of Institution's Operations in the State of Oklahoma

BONAI has delineated two AAs in the state. As of June 30, 2003, the bank had \$2.2 billion of deposits in Oklahoma, which represents 1.6% of the bank's total deposits. The bank operates 35 branches and 53 ATMs in the two AAs. We selected the Oklahoma City MA for a full-scope review because 70% of the bank's deposits within the state are concentrated in the Oklahoma City MA. The Tulsa MA was analyzed using limited-scope procedures.

Refer to the market profile for the Oklahoma City, OK MA in Appendix C for performance context information.

LENDING TEST

Lending performance in the Oklahoma City MA is excellent. Performance in the limited-scope area did not impact the state's overall Lending Test rating.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Oklahoma City MA is good. The volume of home improvement, refinance, and small business lending is good. However, home purchase lending was adequate.

Distribution of Loans by Income Level of the Geography – The distribution of loans within geographies of different income levels is good. Home improvement lending in LMI geographies is excellent. Refinance and small business lending performance

were each good within LMI geographies and home purchase lending is adequate. We did not identify any unexplained geographic gaps in lending.

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

Community Development Lending – An excellent level of CD lending is noted with a positive impact on lending performance. Twenty-two loans for \$79.5 million are focused on affordable housing projects to create over 1100 housing units. This total represents 41% of allocated Tier 1 capital

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

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited-scope reviews, Lending Test performance in the Tulsa AA is not inconsistent with the performance noted in the Oklahoma City MA.

INVESTMENT TEST

Based on a full-scope review, performance in the Oklahoma City AA is excellent. Bank One’s level of qualifying investments represents excellent responsiveness to the identified needs of their community, particularly as it relates to affordable housing. Performance in the limited-scope AAs did not have an impact on the Investment Test rating for Oklahoma.

Conclusions for Areas Receiving Full-Scope Reviews

Bank One’s investment volume in and designated for the Oklahoma City AA is excellent. During the evaluation period Bank One made 105 investments in the AA totaling \$11.9 million. Bank One has designated nine additional current period investments totaling \$14.3 million from out of area investments to the Oklahoma City AA. These dollar amounts represent 6.1% and 7.4% of allocated Tier 1 capital, respectively. In addition, 35 prior period investments totaling \$9.1 million (4.8% of allocated Tier 1 capital) remain outstanding and the bank has designated 1 out of area prior period investments for the Oklahoma City AA with \$3.0 million still outstanding (1.6% of allocated Tier 1 capital). The bank’s excellent responsiveness to a primary community development need is demonstrated with 97% of the bank’s investments made in affordable housing projects and programs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Tulsa AA is not inconsistent with the performance noted in the full-scope area.

SERVICE TEST

The bank's performance under the Service Test in the Oklahoma City MA is adequate. Performance in limited-scope AAs had a neutral impact on the Service Test Rating for Oklahoma.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - Bank One has an adequate distribution of delivery systems that are reasonably accessible to individuals and geographies of different income levels in the Oklahoma AA. There are no branches in low-income geographies and access to branches in moderate-income geographies is adequate. There were no branch openings or closings in low-income geographies during the evaluation period. There were two branch closings and no branch openings in moderate-income geographies in the AA during the evaluation period, which moderately impacted accessibility to services. Services offered and the hours of operation of the branches are consistent across the branch network and meet the convenience and needs of the people living in the Oklahoma City MA.

Alternative Delivery Systems - Bank One offers various types of alternative delivery systems, which include automated teller machines (ATMs), telephone banking, and computer banking. Nearly 25% of ATMs are located in low- and moderate-income geographies, of which 5 out of 9 are full-service ATMs.

Community Development Services - Bank One's performance in providing CD services in its AA is adequate. Bank management is involved in community development programs that are targeted to low- and moderate-income individuals and geographies. These services include providing technical expertise and management skills to nonprofit or government organizations.

Conclusions for Areas Receiving Limited-Scope Reviews

Service test performance in the Tulsa MA area was stronger than the performance in the Oklahoma City MA due to excellent branch distribution.

Refer to Tables 1-15 in the Oklahoma section of Appendix D for the facts and data used to support all test conclusions.

State of Texas Rating

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

The major factors that support this rating include:

- Excellent community development lending, performance in LMI geographies, and performance to borrowers of different income levels improve good lending levels.
- Excellent responsiveness to the investment needs of the state based on the volume of qualifying investments made during the evaluation period.
- Adequate access to deposit services supported by good level of community development services and an adequate record of branch openings and closings.

Description of Institution's Operations in the State of Texas

The BONAI operates in 16 MAs and four non-metropolitan AAs. As of June 30, 2003, the bank had \$19.6 billion of deposits in Texas, which represents 14.7% of the bank's total deposits. The bank operates 234 branches and over 260 deposit-taking ATMs throughout the state. We selected the Dallas MA for a full-scope review because 39% of the bank's deposits within the state are concentrated in the Dallas MA. The next largest MA is Houston, which holds 22% of the bank's deposits in the state. Houston and the remaining MAs and combined non-metropolitan AAs were analyzed using limited-scope procedures.

Refer to the market profile for the Dallas, TX MA in Appendix C for performance context information.

LENDING TEST

Lending performance in the Dallas MA is excellent. Performance in the limited-scope areas did not impact the state's overall Lending Test rating.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Dallas MA is good. We noted an excellent volume of home improvement loans. The volume of refinance and small business lending is good. However, home purchase lending is poor.

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

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

Community Development Lending – An excellent level of CD lending was noted, positively impacting lending performance. During the evaluation period the bank originated 117 loans totaling \$73.7 million. This dollar amount represents 7.5% of allocated Tier 1 capital. All of these loans funded affordable housing projects, creating 1,246 housing units

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

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited-scope reviews, Lending Test performance in the Austin-San Marcos, Beaumont-Port Arthur, Houston, San Antonio, Sherman-Denison, and Tyler AAs is not inconsistent with the performance noted in the Dallas MA. Lending Test performance in the Amarillo, Fort Worth, Killeen-Temple, Odessa-Midland, Wichita Falls, and non-metropolitan AAs is weaker than Dallas, but good due to a weaker geographic distribution. Lending Test performance in Abilene, Brazoria, Bryan-College Station, Longview-Marshall, and Waco AAs is weaker than Dallas, but adequate based on a weaker borrower distribution and little community development lending.

INVESTMENT TEST

Based on a full-scope review, performance in the Dallas AA is excellent. Bank One’s level of qualifying investments represents excellent responsiveness to the identified needs of their community, particularly as it relates to affordable housing. Performance in the limited-scope AAs did not have an impact on the Investment Test rating for Texas.

Conclusions for Areas Receiving Full-Scope Reviews

Bank One’s investment volume in and designated for the Dallas AA is excellent. During the evaluation period Bank One made 161 investments in the AA totaling \$95.9 million. Bank One has designated 29 additional current period investments totaling \$107.9 million from out of area investments to the Dallas AA. These dollar amounts represent 9.9% and 11.1% of allocated Tier 1 capital, respectively. In

addition, 29 prior period investments totaling \$16.6 million (1.7% of allocated Tier 1 capital) remain outstanding and the bank has designated 11 out of area prior period investments for the Dallas AA with \$8.6 million still outstanding (0.9% of allocated Tier 1 capital). The bank's excellent responsiveness to a primary community development need is demonstrated with 98% of the bank's investments made in affordable housing projects and programs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Abilene, Amarillo, Austin-San Marcos, Beaumont-Port Arthur, Fort Worth-Arlington, Houston, Killeen-Temple, San Antonio, Tyler, and Waco AAs was not inconsistent with the performance noted in the full-scope area. Performance in the Brazoria, Longview-Marshall, Odessa-Midland, Sherman-Denison, Wichita Falls, and non-metropolitan AAs is weaker than that noted in the full-scope area based mainly on the volume of investments originated. However, these five areas represent only 8.9% of total deposits in Texas.

SERVICE TEST

The bank's performance under the Service Test in the Dallas MA is adequate. Performance in limited-scope AAs has a neutral impact on the Service Test Rating for Texas.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - Bank One has an adequate distribution of delivery systems that are reasonably accessible to individuals and geographies of different income levels in the Dallas AA. Access to bank branches in low- and moderate-income geographies is good. Two of the five branch closings in the AA during the evaluation period were in low- or moderate-income geographies, which did not generally adversely affect the accessibility of its delivery systems. None of the 15 branch openings were in low or moderate-income geographies. Services offered and the hours of operation of the branches are consistent across the branch network and meet the convenience and needs of the people living in the Dallas MA.

Alternative Delivery Systems - Bank One offers various types of alternative delivery systems, which include automated teller machines (ATMs), telephone banking, and computer banking. Nearly 30% of ATMs are located in low- and moderate-income geographies, of which 17 out of 35 are full-service ATMs.

Community Development Services - Bank One's performance in providing CD services in its AA is good. Bank management is involved in community development programs that are targeted to low- and moderate-income individuals and geographies. These services include providing income-tax preparation, credit

counseling, first-time homebuyer seminars, financial planning, technical expertise to nonprofit or government organizations, and financial education and management skills.

Conclusions for Areas Receiving Limited-Scope Reviews

Service test performance in the Abilene, Beaumont – Port Arthur, Fort Worth – Arlington, Houston, Longview – Marshall, Odessa – Midland, San Antonio, Sherman – Denison, and the Wichita Fall MAs, as well as the Non-MAs is stronger than the performance in the Dallas MA due to excellent branch distribution.

Service test performance in the Waco MA is not inconsistent with the performance in the Dallas MA.

Service test performance in the Amarillo, Austin – San Marcos, Brazoria, Bryan – College Station, Killean – Temple, and Tyler MAs is weaker than the performance in the Dallas MA due to branch distribution being adequate.

Refer to Tables 1-15 in the Texas section of Appendix D for the facts and data used to support all test conclusions.

State of Utah Rating

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

The major factors that support this rating include:

- Excellent community development lending, performance in LMI geographies and to LMI borrowers offsets an adequate lending volume.
- Excellent responsiveness to the investment needs of the state based on the volume of qualifying investments made during the evaluation period as well as prior periods.
- Good access to bank branches enhanced by excellent community development services.

Description of Institution's Operations in the State of Utah

BONAI has delineated three AAs within the state, which includes two MAs and one non-metropolitan area. As of June 30, 2003, the bank had \$1.7 billion of deposits in Utah, which represents 1.2% of the bank's total deposits. As such, performance in this state has little impact on the bank's overall CRA rating. The bank operates 26 branches and 26 deposit-taking ATMs throughout its AAs. We selected the Salt Lake City MA for a full-scope review because 95% of the bank's deposits within the state are located in this AA. The Provo-Orem MA and the non-metropolitan AA were analyzed using limited-scope procedures.

Refer to the market profile for the Salt Lake City, UT MA in Appendix C for performance context information.

LENDING TEST

Lending performance in the Salt Lake City MA is excellent. Performance in the limited-scope areas did not impact the state's overall Lending Test rating.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Salt Lake City MA is adequate. The volume of home improvement and small business lending is good. However, refinance lending is adequate and home purchase lending is poor.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is excellent. Home purchase, home

improvement, refinance, and small business lending performance are each excellent within LMI geographies. We did not identify any unexplained geographic gaps in lending.

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

Community Development Lending – An excellent level of CD lending is noted with a positive impact on lending performance. During the evaluation period, the bank originated nine loans for \$36.1 million. This dollar amount equates to 17.9% of allocated Tier 1 capital.

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

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited-scope reviews, Lending Test performance in the Provo-Orem AA is not inconsistent with the performance noted in the Salt Lake City MA. Lending Test performance in the non-metropolitan AA is weaker than Salt Lake City due to an adequate distribution of loans to borrowers of different income and no CD lending.

INVESTMENT TEST

Based on a full-scope review, performance in the Salt Lake City AA is excellent. Bank One's level of qualifying investments represents excellent responsiveness to the identified needs of their community, particularly as it relates to affordable housing. Performance in the limited-scope AAs did not have an impact on the Investment Test rating for Utah.

Conclusions for Areas Receiving Full-Scope Reviews

Bank One's investment volume in and designated for the Salt Lake City AA is excellent. During the evaluation period Bank One made 164 investments in the AA totaling \$10.0 million. Bank One has designated 5 additional current period investments totaling \$3.1 million from out of area investments to the Salt Lake City AA. These dollar amounts represent 4.9% and 1.5% of allocated Tier 1 capital, respectively. In addition, 15 prior period investments totaling \$18.9 million (9.4% of allocated Tier 1 capital) remain outstanding and the bank has designated 6 out of area prior period investments for the Salt Lake City AA with \$9.6 million still outstanding (4.7% of allocated Tier 1 capital). The bank's excellent responsiveness to a primary community development need is demonstrated with 99% of the bank's investments made in affordable housing projects and programs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Provo and Non-metropolitan AAs was not inconsistent with the performance noted in the full-scope area.

SERVICE TEST

The bank's performance under the Service Test in the Salt Lake City AA is excellent. Performance in limited-scope AAs had a neutral impact on the Service Test Rating for Utah due to these areas having just 5.4 percent of the state deposits.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - Bank One has a good distribution of delivery systems that are readily accessible to individuals and geographies of different income levels in the Salt Lake City AA. Access to bank branches in low- and moderate-income geographies is good. There were no branch openings or closings in low- or moderate-income geographies. Services offered and the hours of operation of the branches are consistent across the branch network and meet the convenience and needs of the people living in the Salt Lake City MA.

Alternative Delivery Systems - Bank One offers various types of alternative delivery systems, which include full service automated teller machines (ATMs) and telephone banking, which includes loan-by-phone service. Nearly 41% of ATMs are located in low- and moderate-income geographies, of which all are full-service ATMs.

Community Development Services - Bank One's performance in providing CD services in its AA is excellent. Bank management is involved in community development programs that are targeted to low- and moderate-income individuals and geographies, often taking a leadership role. Management spearheaded several projects where they facilitated organizations coming together with community leaders to create new community development opportunities. Other services include providing credit counseling, first-time homebuyer seminars, financial planning, technical expertise to nonprofit or government organizations, and financial education and small business advisory services.

Conclusions for Areas Receiving Limited-Scope Reviews

Service test performance in the Provo-Orem metropolitan and Non-metropolitan areas was not inconsistent with the performance in the Salt Lake City AA due to an excellent branch distribution.

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

State of Wisconsin Rating

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

The major factors that support this rating include:

- Excellent community development lending, performance in LMI geographies and to LMI borrowers strengthen good lending volume.
- Excellent responsiveness to the investment needs of the state based on the volume of qualifying investments made during the evaluation period.
- Good access to bank branches and level of community development services.

Description of Institution's Operations in the State of Wisconsin

BONAI has delineated 13 AAs in the state. As of June 30, 2003, the bank had \$4.9 billion of deposits in Wisconsin, which represents 3.7% of the bank's total deposits. The bank operates 83 branches and 84 deposit-taking ATMs throughout the state. In addition, the state hosts a national loan service operations center and the national headquarters for the Bank One insurance group. We selected the Milwaukee MA for a full-scope review because 53% of the bank's deposits within the state are concentrated in the Milwaukee MA. The remaining six MAs and combined non-metropolitan areas were analyzed using limited-scope procedures.

Refer to the market profile for the Milwaukee, WI MA in Appendix C for performance context information.

LENDING TEST

Lending performance in the Milwaukee MA is excellent. Performance in the limited-scope areas did not impact the state's overall Lending Test rating.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Milwaukee MA is good. The volume of refinance, home improvement, and small business lending is good. However, home purchase lending is adequate.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is excellent. We noted an excellent distribution of all home mortgage products. Small business lending distribution

within LMI geographies is good. We did not identify any unexplained geographic gaps in lending.

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

Community Development Lending – An excellent level of CD lending is noted with a positive impact on lending performance. BONAI made nearly \$76 million in loans, or 23.1% of allocated Tier 1 capital, primarily to projects for affordable housing, creating 535 affordable units.

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

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited-scope reviews, Lending Test performance in the Janesville-Beloit, Madison, and non-metropolitan AAs is not inconsistent with the performance noted in the Milwaukee MA. Lending Test performance in the Appleton-Oshkosh, Green Bay, Kenosha, and Racine AAs is weaker than Milwaukee because of good geographic and borrower distributions.

INVESTMENT TEST

Based on a full-scope review, performance in the Milwaukee-Waukesha AA is excellent. Bank One's level of qualifying investments represents excellent responsiveness to the identified needs of their community, particularly as it relates to affordable housing. Performance in the limited-scope AAs did not have an impact on the Investment Test rating for Wisconsin.

Conclusions for Areas Receiving Full-Scope Reviews

Bank One's investment volume in and designated for the Milwaukee-Waukesha AA is excellent. During the evaluation period Bank One made 198 investments in the AA totaling \$20.1 million. Bank One has designated 8 additional current period investments totaling \$4.6 million from out of area investments to the Milwaukee-Waukesha AA. These dollar amounts represent 6.1% and 1.4% of allocated Tier 1 capital, respectively. In addition, 26 prior period investments totaling \$23.0 million (7.0% of allocated Tier 1 capital) remain outstanding and the bank has designated 7 out of area prior period investments for the Milwaukee-Waukesha AA with \$5.4 million still outstanding (1.7% of allocated Tier 1 capital). The bank's excellent responsiveness to a primary community development need is demonstrated with 91% of the bank's investments made in affordable housing projects and programs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Madison, Racine, and Non-metropolitan AAs was not inconsistent with the performance noted in the full-scope area. Performance in the Appleton-Oshkosh-Neenah, Green Bay, Janesville-Beloit is weaker than that noted in the full-scope area based mainly on the volume of investments originated. However, these three areas represent only 27% of total deposits in Wisconsin.

SERVICE TEST

The bank's performance under the Service Test in the Milwaukee-Waukesha AA is good. Performance in limited scope AAs has a neutral to positive impact on the Service Test Rating for Wisconsin.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - Bank One has a good distribution of delivery systems that are reasonably accessible to individuals and geographies of different income levels in the Milwaukee-Waukesha AA. Access to bank branches in low-income areas is excellent and in moderate-income areas is good. More weight was given to the bank's distribution of branches in moderate-income geographies since the percentage of the population living in moderate-income geographies is higher than the percentage living in low-income areas. There were no branch openings or closings in low- or moderate-income geographies during the evaluation period. Services offered and the hours of operation of the branches are consistent across the branch network and meet the convenience and needs of the people living in the Milwaukee MA.

Alternative Delivery Systems - Bank One offers various types of alternative delivery systems, which include full service automated teller machines (ATMs) and telephone banking, which includes loan-by-phone service. Exactly 25% of ATMs are located in low- and moderate-income geographies, of which 6 out of 17 are full-service ATMs.

Community Development Services - Bank One's performance in providing CD services in its Milwaukee-Waukesha AA is good. Bank management is involved in community development programs that are targeted to low- and moderate-income individuals and geographies. These services include providing credit counseling, first-time homebuyers seminars, financial planning, technical expertise to non-profit or government organizations, and financial education and management skills.

Conclusions for Areas Receiving Limited-Scope Reviews

Service Test performance in the Madison AA is not inconsistent with Service Test performance in the Milwaukee-Waukesha AA. Service Test performance in Appleton-Oshkosh, Green Bay, Janesville-Beloit, Kenosha, Racine, Non-metropolitan AA is stronger than the Service Test performance in the Milwaukee-Waukesha AA due to excellent branch distribution in each of those AAs.

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

Appendix A: Scope of Examination

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

Time Period Reviewed	Lending Test 01-01-2000 to 12-31-2003 Investment Test 04-01-2000 to 12-31-2003 Service Test 04-01-2000 to 03-31-2004		
Financial Institution	Products Reviewed		
Bank One, National Association, Illinois (BONAI)	Small business loans Community Development Loans Community Development Investments		
Affiliate(s)	Relationship	Products Reviewed	
Bank One, NA, Delaware Bank One, NA, Ohio	Affiliate Affiliate	Small business loans HMDA and small business loans Community Development investments and loans	
Bank One CDC	Subsidiary	Community Development investments and loans	
Banc One Capital Holdings Corporation Banc One Capital Corporation	Affiliate Affiliate	Community Development loans Community Development investments and loans	
First Chicago Equity Corporation Banc One Capital Markets One Equity Partners	Affiliate Affiliate Affiliate	Community Development investments Community Development investments Community Development investments	
List of Assessment Areas and Type of Examination			
Assessment Area		Type of Exam	Other Information (Reflects counties in Non-MA areas or counties in MAs where whole MAs not selected)
Multistate MAs			
Louisville, KY-IN MA	#4520	Full-scope	Clark, Floyd Counties IN; Jefferson County KY
Arizona			
Phoenix-Mesa MA	#6200	Full-scope	Maricopa County
Flagstaff MA	#2620	Limited-scope	
Las Vegas MA	#4120	Limited-scope	
Tucson MA	#8520	Limited-scope	
Yuma MA	#9360	Limited-scope	

Arizona Non-MA		Limited-scope	Cochise, LaPaz, Navajo, and Yavapai Counties
Colorado			
Denver PMA	#2080	Full-scope	
Boulder-Longmont PMA	#1125	Limited-scope	
Colorado Springs MA	#1720	Limited-scope	
Fort Collins-Loveland MA	#2670	Limited-scope	
Greeley PMA	#3060	Limited-scope	
Florida			
Sarasota-Bradenton MA	#1140	Full-scope	Sarasota County
Fort Myers-Cape Coral MA	#2700	Limited-scope	
Naples MA	#5345	Limited-scope	
West Palm Beach-Boca Raton MA	#8960	Limited-scope	
Illinois			
Chicago PMA	#1600	Full-scope	Cook, DuPage, Kane, Kendall, Lake, McHenry, and Will Counties
Bloomington-Normal MA	#1040	Limited-scope	
Champaign-Urbana MA	#1400	Limited-scope	
Davenport-Moline MA	#1960	Limited-scope	
Peoria-Pekin MA	#6120	Limited-scope	
Rockford MA	#6880	Limited-scope	Winnebago County
Springfield MA	#7880	Limited-scope	Sangamon County
Indiana			
Indianapolis MA	#3480	Full-scope	Boone, Hamilton, Hancock, Hendricks, Johnson, Marion, and Shelby Counties
Bloomington MA	#1020	Limited-scope	
Elkhart-Goshen MA	#2330	Limited-scope	
Fort Wayne MA	#2760	Limited-scope	
Gary PMA	#2960	Limited-scope	
Lafayette MA	#3920	Limited-scope	Fayette, Madison Counties
Muncie MA	#5280	Limited-scope	
South Bend MA	#7800	Limited-scope	LaPorte, Lawrence, Montgomery, Noble, and Wayne Counties
Indiana Non-MA			
Kentucky			
Lexington MA	#4280	Full-scope	Fayette, Jessamine, and Madison Counties
Owensboro MA	#5990	Limited-scope	
Kentucky Non-MA		Limited-scope	Boyle, Hardin, Shelby, and Warren Counties
Louisiana			
New Orleans MA	#5560	Full-scope	Jefferson, Orleans, Plaquemines, St. Bernard, St. Charles, St. John the Baptist, and St. Tammany Parishes

Alexandria MA	#0220	Limited-scope	Beauregard, Iberia, Lincoln, and Tangipahoa Parishes
Baton Rouge MA	#0760	Limited-scope	
Houma MA	#3350	Limited-scope	
Lafayette MA	#3880	Limited-scope	
Monroe MA	#5200	Limited-scope	
Shreveport-Bossier City MA	#7680	Limited-scope	
Louisiana Non-MA		Limited-scope	
Michigan			
Detroit PMA	#2160	Full-scope	LaPeer, Macomb, Oakland, St. Clair, and Wayne Counties
Ann Arbor PMA	#0440	Limited-scope	Livingston and Washtenaw Counties
Benton Harbor MA	#0870	Limited-scope	
Flint PMA	#2640	Limited-scope	Kent, Muskegon, and Ottawa Counties
Grand Rapids-Muskegon-Holland MA	#3000	Limited-scope	
Kalamazoo-Battle Creek MA	#3720	Limited-scope	Calhoun and Kalamazoo Counties
Lansing-East Lansing MA	#4040	Limited-scope	Eaton and Ingham Counties
Saginaw-Bay City-Midland MA	#6960	Limited-scope	Saginaw County
Michigan Non-MA		Limited-scope	Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Roscommon, Sanilac, Shiawassee, and Tuscola Counties
Oklahoma			
Oklahoma City MA	#5880	Full-scope	Canadian, Cleveland, and Oklahoma Counties
Tulsa MA	#8560	Limited-scope	Tulsa County
Texas			
Dallas PMA	#1920	Full-scope	Collin, Dallas, Denton, Hunt, and Rockwall Counties
Abilene MA	#0040	Limited-scope	Travis and Williamson Counties
Amarillo MA	#0320	Limited-scope	
Austin-San Marcos MA	#0640	Limited-scope	Jefferson and Orange Counties
Beaumont-Port Arthur MA	#0840	Limited-scope	
Brazoria PMA	#1145	Limited-scope	Tarrant County
Bryan-College Station MA	#1260	Limited-scope	
Fort Worth-Arlington PMA	#2800	Limited-scope	Fort Bend, Harris, and Montgomery Counties
Houston PMA	#3360	Limited-scope	
Killeen-Temple MA	#3810	Limited-scope	Bell County
Longview-Marshall MA	#4420	Limited-scope	Gregg and Harrison Counties
Odessa-Midland MA	#5800	Limited-scope	Bexar County
San Antonio MA	#7240	Limited-scope	
Sherman-Denison MA	#7640	Limited-scope	Wichita County
Tyler MA	#8640	Limited-scope	
Waco MA	#8800	Limited-scope	Brazos, Hockley, Navarro, and Washington Counties
Wichita Falls MA	#9080	Limited-scope	
Texas Non-MA		Limited-scope	

<p>Utah</p>	<p>Salt Lake City-Ogden MA Provo-Orem MA Utah Non-MA</p>	<p>#7160 #6520</p>	<p>Full-scope Limited-scope Limited-scope</p>	<p>Summit County</p>
<p>Wisconsin</p>	<p>Milwaukee-Waukesha PMA Appleton-Oshkosh-Neenah MA Green Bay MA Janesville-Beloit MA Kenosha PMA Madison MA Racine PMA Wisconsin Non-MA</p>	<p>#5080 #0460 #3080 #3620 #3800 #4720 #6600</p>	<p>Full-scope Limited-scope Limited-scope Limited-scope Limited-scope Limited-scope Limited-scope</p>	<p>Dodge, Fond du Lac, Jefferson, Langlade, Portage, Walworth, and Waupaca Counties</p>

Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS Bank One, National Association, Illinois (BONAI)				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Bank One, National Association, Illinois (BONAI)	Outstanding	Outstanding	High Satisfactory	Outstanding
Multistate Metropolitan Area:				
Louisville, KY-IN	Outstanding	High Satisfactory	Outstanding	Outstanding
Multistate Metropolitan Area:				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Arizona	High Satisfactory	Outstanding	Outstanding	Outstanding
Colorado	Outstanding	Outstanding	High Satisfactory	Outstanding
Florida	High Satisfactory	Outstanding	Outstanding	Outstanding
Illinois	Outstanding	Outstanding	Low Satisfactory	Outstanding
Indiana	Outstanding	High Satisfactory	Outstanding	Outstanding
Kentucky	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
Louisiana	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Michigan	Outstanding	High Satisfactory	High Satisfactory	Outstanding
Oklahoma	Outstanding	Outstanding	Low Satisfactory	Outstanding
Texas	Outstanding	Outstanding	Low Satisfactory	Outstanding
Utah	Outstanding	Outstanding	Outstanding	Outstanding
Wisconsin	Outstanding	Outstanding	High Satisfactory	Outstanding

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

Appendix C: Market Profiles for Full-Scope Areas

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Louisville, KY-IN Multistate Metropolitan Area

The bank's AA consists of Jefferson and Oldham Counties in Kentucky, and Clark, Floyd, Harrison, and Scott counties in southern Indiana. The Louisville MMA represents approximately 63% of BONAI's deposits within the Commonwealth of Kentucky. In January 2003, the City and County governments merged into a new metro government called the Regional City of Louisville making the city the 16th largest in the nation in population count. Major employers include UPS, Ford Motor Company, and Norton Health Care. The median family income is \$52,822 and 11.17% of households are living below the poverty level.

Economic recovery is gradually taking hold. In recent months the metro area has enjoyed broad-based improvements across its major industries and the unemployment rate has fallen to 5%. The local economy sees below average employment volatility. Louisville serves as a massive UPS hub, making it a magnet for relocating firms. Very low business costs prevail along with an above average per capita income. However, below average educational attainment and weak demographic trends place a drag on the economic environment. Homes have never been as affordable as they are currently. Home sales are up, mostly due to low interest rates, increased supply, and stagnant home prices. Permit issuance is slipping of late.

Older neighborhoods, especially LMI neighborhoods continue a 50-year declining trend. This out migration trend makes it more difficult to make residential mortgage loans as the owner-renter ratio shifts toward renters. There is a long-standing pattern of racial and economic segregation. The Metro Louisville Housing Authority holds a 9,000-person waiting list for section 8 vouchers. Current practices of the Housing Authority result in a concentration of low-income families in the same neighborhoods. Bank One worked with the Brookings Institute to bring attention to this trend that further weakens struggling neighborhoods. The National Association of Realtors lists the median sales price for 2003 at \$131,700.

The nonprofit community organized by the Metropolitan Housing Coalition is a diverse collection of more than 100 member organizations. The governance change has rallied this group of affordable housing and neighborhood interest groups. BONAI was the only bank to participate in the candidate briefings and the post-election town hall meeting on affordable housing needs. Community groups we interviewed expressed concern about the local government's lack of focus on affordable housing as it works toward organizing. Opportunities for CD lending, investing and services are ample, especially in the affordable housing arena and small business lending.

State of Arizona

Phoenix PMA

The Phoenix-Mesa AA includes all of Pinal and Maricopa counties. Maricopa County holds nearly 60% of the state's total population in 2000. As of June 30, 2003, BONAI ranked first in Phoenix with a 29.04% deposit market share with \$11.5 billion in deposits. Bank of America ranks second with 21.14% market share and Wells Fargo has 19.42% market share.

Economic activity in Arizona is heavily concentrated in Phoenix with nearly 75% of all output in the state stemming from this market. The Maricopa County economic base is more diverse than Arizona as a whole and includes computer chip production, aerospace, advanced business services, transportation/distribution/wholesale trade, tourism, and development of retirement and second homes. Economic growth is limited by lack of trained or trainable quality workers. The unemployment rate rests at 5.3% in 2003, up from 2.7% in 2000. The median family income is \$55,044 and 9.88% of households are living below the poverty level.

Among the 23 Living Cities, Phoenix now has the highest homeownership rate, with more than 60 percent of all households owning their homes. The widening affordability gap corresponds, in part, to recent immigration to Phoenix and highlights the cost burdens facing many city renters. The level of poverty at 11.6% in Maricopa County and lack of savings and investments for people in this market limits mortgage-lending opportunities. The multi-family real estate market has softened in the MSA over the last few years. According to the National Association of Realtors, the median residential sales price for 2003 was \$152,500.

Although there are a number of organizations and agencies addressing the need for affordable housing in Phoenix, the majority of them are doing so on a very small scale and with limited resources. It is difficult for developers to receive Low Income Housing Tax Credits in urban areas of metropolitan Phoenix due to the state's emphasis on rural housing and other criteria. The City of Phoenix generally discourages the acquisition and/or rehabilitation of large, multi-unit complexes where greater than 40 percent of the units would be designated for families earning less than 60 percent of median income. Small businesses are the backbone of the Arizona economy creating 75 percent of all net new jobs.

State of Colorado

Denver PMA

The Denver AA is comprised of most of Denver County and portions of suburban Adams, Arapahoe, Douglas, and Jefferson Counties. The City of Denver is the state's capital and the center of its economic activity. As of June 30, 2003, BONAI had \$1.8 billion in deposits in this geographic area, ranking fourth with a market share of 5.5%. Wells Fargo Bank West, NA had the highest market share followed by USB. Competition among the financial institutions in the AA is high. There are 89 banks operating 532 offices throughout the area.

Despite its diversification, Denver's economy is declining. Unemployment has risen from a low point of 2.0% in December 2000 to 5.9% in 2003. The median family income is \$64,586 and 7.43% of households are living below the poverty level. The slowing economy and the events of September 11, 2001 have impacted Denver's economy in much the same way the national economy has been affected. Employment is contracting in every industry. Even state and local governments are shedding jobs to meet budgetary constraints. The largest employers in the MA include King Soopers, Qwest Communications, Centura Health Systems, Safeway, Columbia-HealthONE, United Airlines, and Lockheed Martin.

Commercial and residential rental property vacancy rates are rising, and home prices have shown signs of softening. The Colorado Association of Realtors listed the median sales price of a residence in the first quarter of 2004 as nearly \$229,000 while the average rent for a two bedroom was about \$808. Another website listed the median sales price of a single-family residence at \$237,700 for 2003. Higher home prices impede efforts by government and economic development officials to lure companies to the metro area. Permits for building new homes are declining and the supply of homes on the market is increasing. Personal and business bankruptcies continue to rise. Weak tourism and extreme drought conditions have also weighed down the economy. However, the area has a well-developed transportation hub including the interstate highway system, railroad connections, and the Denver International Airport. This access to transportation along with the area's skilled workforce and an expansive research base support economic forecasts that Denver will remain attractive to new residents and capital investment.

The City and County of Denver has a HUD Empowerment Zone/Enterprise Community. Denver and other counties in the MA also have areas designated as Redevelopment Zones or Blighted Areas. These areas typically present greater opportunities for financial institutions for developing partnerships that encourage economic development. However, there appears to be little formal coordination of efforts among financial institutions, government entities, or nonprofit organizations.

Denver has spent considerable resources on large municipal building projects during recent years. These projects include the new airport, several professional sports stadiums and facilities, light rail, government offices, retail and leisure activities centers, and the redevelopment of the old Stapleton airport. These projects have been financed using combinations of tax incentives, grants, bonds, and private funding sources. There has been little direct bank involvement.

There are four CDFIs in the MA. There are also at least five active CD corporations that work primarily with financing and technical support for small businesses. There are numerous private and public organizations that also assist with small business financing needs. Although the individual counties operate housing authorities, significant efforts have been concentrated toward economic development and municipal infrastructure. The City Council passed the Inclusionary Housing Ordinance in August 2002. The ordinance requires developers of 30 or more for-sale housing units to make at least 10% of the units affordable to moderate-income buyers. It is voluntary for builders of rental housing.

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

State of Florida

Sarasota PMA

BONAI's AA consists of Sarasota County in the Sarasota MSA. As of June 30, 2003, the bank had \$106 million of deposits in this geographic area. With three branches in the county, BONAI holds a deposit market share of 1.24%. While Bank One's national peer group includes Bank of America (20.2% market share) and Wachovia (16% market share). In the Sarasota market, the peers include Bank of Commerce (1.26% market share) and Republic Bank (1.19% market share).

Florida ranks as the fourth largest economy in the United States. It is the third largest high-tech exporter in the nation. Tourism and the citrus industry are important sectors to Florida's economy. Economic diversity in the AA is falling with major employers in the employment services, restaurants and grocery store sectors. Florida, however, is one of the fastest growing states especially with the retiree inflows and need for migrant farm workers, which is a boon to population-dependent industries such as housing and retail trade. The year-end unemployment rate was low at 3.6% and on a downward trend. Personal bankruptcies are also low relative to the national average. Sarasota also sees a high per capita income compared to the state and national statistics. The area median family income is \$54,009 and 7.3% of households are living below the poverty level.

The continual influx of people and limited land availability continues to drive housing prices higher compared to other similar sized towns. Multifamily permits at year-end were half of the prior year's activity. Existing home prices climbed nearly 17% during the same timeframe.

Contacts with community-based organizations indicated there are needs for CD, especially affordable housing. Needs also include project referrals, lines of credit, construction and term financing for developers, and investment in area organizations. "Not in my back yard" is prevalent in this area of Florida. Affordable housing developers have to tackle tough zoning restrictions to build affordable housing. Yet, there are extreme pockets of poverty in Sarasota. Bank One's proactive approach in seeking out a land fund for development received favorable mention.

State of Illinois

Chicago PMA

The BONAI AA consists of six counties located in the Chicago PMA: Cook, DuPage, Kane, Lake, Will, and McHenry. As of June 30, 2002, the bank had \$42.3 billion in deposits in this geographic area. In terms of deposit market share, BONAI ranks first with a 23.8% market share in Cook County over LaSalle Bank at 15.58%, first at 13.26% in DuPage County over the next closest Mid America Bankers at 6.42%, second at 9.12% to National City Bank with 13.97% in Lake County. The remaining three counties BONAI's rank is lower, third in Kane County, fourth in Will County, and tenth in McHenry County. There are 815 FDIC-insured depository institutions in Illinois. BONAI derives 94% its deposits in Illinois from the Chicago AA.

The Chicago area is experiencing a development boom. The growth is expanding the populations in the outer counties at significant levels. The overall business climate has been favorable. The leading industries for employment include services, finance, and manufacturing. Between 1997 and 2000, services and finance have grown by 10 percent. During this same timeframe, manufacturing and mining have declined by 3% and 16%, respectively. O'Hare International Airport is one of the busiest in the nation contributing to the largest distribution infrastructure with Chicago as the nation's hub. The unemployment rate in the MA for 2003 was 6.7%. The MA has the second highest number of Fortune 500 companies headquarters operations after New York, although this number is declining over recent years. The continued population growth, a well-educated workforce and diverse economy create many small business opportunities within the Chicago PMA. The median family income is \$65,088 and 9.65% of households are living below the poverty level.

Community contacts indicate there is a significant need for credit and CD in the metropolitan area. Affordable rental and owner-occupied housing are in demand. Nearly 40% (428,180) of Chicago households earned less than \$30,900 (80% of Chicago Household Median Income) while only 107,164 owner-occupied housing units were affordable to that group. This equates to 77% of owner-occupied housing units as unaffordable to low- and moderate-income households. This continuing shortfall creates a lack of sufficient housing and a serious affordability gap. First quarter 2004 information from the National Association of Realtors shows the median price of housing at \$238,900. Financial literacy education is another major need. There is a large unbanked population and a fair number of immigrants.

There are significant opportunities in the Chicago PMA to participate in CD activities. Local government promotes and assists in a variety of CD and redevelopment activities. Nonprofit organizations are numerous and well organized.

In 2003, the city council passed an ordinance for affordable housing set-asides in developments that receive city-subsidy (Tax Increment Financing or "write down", city-owned land) financing. In 2001 the city reported that it sponsored the construction or substantial rehabilitation of about 1,600 apartments affordable to LMI families.

State of Indiana

Indianapolis PMA

BONAI's AA consists of all or parts of seven of the nine counties in the Indianapolis MSA. These are Hamilton, Hancock, Hendricks, Johnson, Marion, Shelby counties, and census tracts and three census tracts in Boone County. The city of Indianapolis is located within Marion county. BONAI has a deposit market share of 23.2% and is ranked first in this market. National City Bank was second with 22.7%, followed by Union Federal (10.5%), Fifth Third Bank (7.2%) and First Indiana Bank (6.3%).

The Indianapolis economy is maintaining its recovery. Improving local business profitability has not translated into more employment and personal income gains. Therefore, the Indianapolis housing market remains stagnant, with some of the highest foreclosure rates in the country. Indianapolis homes have appreciated in value below the national average since 1998 (approximately 300 basis point difference during this time period).

Community contacts indicated a need for affordable housing and CD in the area. Thirty-seven percent of the people in the Indianapolis AA earn less than 80% of the median family income. Of the 288 census tracts in the Indianapolis AA, 37% are low-or moderate-income, with only five tracts being located outside of Marion County. Even though the PMA median family income is \$58,979, the median income in Marion County is \$39,542 and 8.38% of households are living below the poverty level.

The Indiana Department of Commerce designated an Urban Enterprise Zone that was based on the following criteria: the need of development based on poverty levels, unemployment and vacant buildings in a commercial area. A CD organization recently became insolvent and ceased operations, leaving a void in Section 42 projects. Financial literacy is a strong need of the community.

There are significant opportunities in the Indianapolis PMA to participate in CD activities. Several local non-profit organizations concentrate on affordable housing and homebuyer education. There are also organizations that focus on small business lending and technical financial education.

State of Kentucky

Lexington PMA

The AA consists of the entire MA that is comprised of Bourbon, Clark, Fayette, Jessamine, Madison, Scott, and Woodford counties. As of June 30, 2003, BONAI ranked first in this geography for deposit market share with \$1.1 billion in deposits or 17.28%. Central Bank and Trust Company ranked second at 12.43% and National City Bank third at 7.97%.

Diversification of employment opportunities is, in large part, the reason for Lexington's steady economy and lowest unemployment rate in the state. The median family income is \$52,977 and 13.64% of households are living below the poverty level. The service sector provides the largest number of jobs, making up nearly 30% of jobs in the region. Favorable characteristics of the economy include a young, educated workforce and very low business costs. The University of Kentucky is the largest employer with Toyota Motor Manufacturing ranking second. Other key areas of employment include government, retail trade, manufacturing, construction, and agribusiness.

The MA experienced a strong housing market during the 1990's. Single-family permits continue to climb. Multifamily permits have shrunk in half since 2000. Surrounding counties to Fayette welcome new subdivisions as Fayette's Urban Service Boundary constricts the land available for development. It does, however, have the largest proportion of renter occupied units in the state. Many of the rental units provide off-campus housing for University of Kentucky students.

There are ample community development opportunities facilitated through a several prominent organizations focused on housing and small business lending. Community response to affordable housing needs in Lexington MA is led by three nonprofits: REACH (Resource Education and Assistance for Community Housing Inc.), Fayette County Local Development Corporation, and Community Ventures Corporation. Community contacts indicate large national banks such as BONAI are not as involved in the market, especially when gaining the attention of the corporate office is a challenge. Small business loans are needed and the local chamber has instituted a program that most banks participate. Bank One was mentioned as a major supporter of the organizations we contacted.

State of Louisiana

New Orleans PMA

The BONAI AA consists of the entire New Orleans MSA including Jefferson, Orleans, Plaquemines, St. Bernard, St. Charles, St. James, St. John the Baptist, and St. Tammany Parishes. The bank ranks second in the New Orleans geography with a deposit share of 18.93% on \$3.5 billion as of June 30, 2003. Hibernia National Bank ranks first at 27.16% and Whitney National Bank ranks third at 17.33%. There are 39 FDIC insured institutions in the MA, but the market is fairly concentrated in the top 3.

The systemic problems of poverty and education, which are dominant throughout the state, are most prevalent in New Orleans. In the Orleans Parish, nearly 28 percent of the population live in poverty, severely limiting lending opportunities. The educational system has been a major factor in the state's inability to attract new and high-paying jobs. The median family income is \$45,774 and 17.37% of households are living below the poverty level.

The well-developed port, pipeline, and rail infrastructure, including strategic port facilities for domestic and international trade are an area strength as is the strong performance in leisure and convention-related tourism. A weakened dollar renders imports more expensive and hence weakens cargo growth and impinges job growth at the Port of New Orleans. The household bankruptcy rate remains higher than the national average, but has been flat of late. Boding well for future employment is the downward trend in business bankruptcies.

There is a significant shortage of affordable single-family housing units available in LMI tracts. The 'water-locked' limitations, aging housing stock, and the level of deteriorated and abandoned properties compounds the shortfall. The housing department estimates there are over 20,000 blighted and abandoned properties in Orleans Parish. The city is using the adjudication process to take back these properties and donate them to non-profit organizations for rehabilitation into affordable housing stock. This process is lengthy, taking from 18 to 36 months per house to complete. Many of the houses in their current condition would not meet the standards for any type of FHA, VA, or conventional loan program.

The need for public housing is great. Four public housing properties in New Orleans have been deemed non-viable by federal standards. Since 2000, the Louisiana Housing Finance Agency awarded 14 tax credit projects in the New Orleans MSA.

State of Michigan

Detroit PMA

The Detroit AA is located in the heart of Michigan's automotive and manufacturing history. It is comprised of five of the six counties in the Detroit MSA: Wayne, Oakland, Macomb, Lapeer, and St. Clair. As of June 30, 2003, BONAI had \$13.5 billion in deposits ranking third with a 17.17% market share behind Standard Federal and Comerica with 24.41% and 24.08% market share, respectively. The city of Detroit is the major metropolitan area of the MSA and encompasses close to 24.4% of the MSA's total population. The remainder of the MSA consists of suburban centers, small towns, and rural areas. The median family income is \$62,241 and 10.08% of households are living below the poverty level.

The Detroit MSA's economy is mixed with a large dependency on manufacturing, particularly automobile and auto-related products in towards the City of Detroit, while more suburban areas have been able to diversify more into service and retail industries. Employment losses in Detroit since 2000 rank the metro area among the worst performing large metro areas in the nation. It is attributable to the shift in car buying preferences to foreign-brand vehicles and by the sharp decline in business spending. Outside of the automobile industry the major employers include: K-Mart, The Detroit Medical Center, Ameritech, William Beaumont Hospital, EDS Corporation, and Henry Ford Health System.

Home prices rose an average of 17% annually over the last half of the decade. According to the Michigan Association of Realtors, the median sales price of a residence in Detroit for 2003 was \$97,847. Another website lists the existing home price at \$155,800. According to 2000 Census data, the rate of home ownership in the Detroit MSA is the highest in the Midwest. In addition, the Detroit MSA has the greatest disparity between housing values in the city and in the MSA overall. Single-family permits dropped off in 2001, but have rebounded while not to the 1999 peak. Multifamily permits peaked in 1998 at 4,399, dropped by 1000 the following year and is trending up at year-end 2003 to 3,653. Personal bankruptcies continue to rise, but at a decreasing rate. Poor and deteriorating population and migration trends drag down the economy. Most of the hospital networks in the area are losing money. However, the economy is slowly diversifying and the per capital income is above average.

The state has a sophisticated housing finance authority offering Private Activity Bonds and Low Income Housing Tax Credits to developers of low to moderately priced rental housing. The Detroit Empowerment Zone, initiated in 1995, is designed to support the construction of affordable housing with an expectation to finance on average 600 units per year. This provides some augmentation to the

shortfall of affordable housing in the area. The city council approved the use of Neighborhood Residential Enterprise Zones, providing property tax relief to residential developments in targeted areas. Approximately 20 nonprofit CDCs also develop housing – usually single family homes, and usually on a relatively small scale – and promote small business development in Detroit’s neighborhoods. In June 2003, a faith-based organization and a for-profit developer announced that they created a partnership that will renovate 600 homes throughout the city in three years via a program that entails the city transferring titles of abandoned and tax-delinquent properties to the partnership.

Detroit traditionally has had a small number of poorly coordinated and under-funded nonprofits developing neighborhood housing. Over approximately the past five years, though, the CDCs, the City, several foundations and some corporate sponsors (many of them banks) have attempted to develop a more systematic approach to building and renovating homes and developing small businesses in Detroit’s neighborhoods. Today, a number of notable organizations are active in Detroit including:

- Community Development Advocates of Detroit (nonprofit trade association for CDCs involved in housing and commercial real estate development and small business development)
- Detroit LISC (affiliate of national LISC; provides funding, TA and project financing to nonprofit development organizations)
- Detroit Community Loan Fund (provides subordinate loans to small businesses in order to create jobs through business expansion projects)
- Church of the Messiah Housing Corporation (nonprofit CDC that provides homeowner education and develops affordable housing)
- Southwest Detroit Business Association (nonprofit CDC that works with small businesses and develops commercial real estate in the heart of the Mexican community on Detroit’s southwest side)
- U-SNAP-BAC CDC (nonprofit active on the east side)
- Grandmont-Rosedale CDC (nonprofit active on the northwest side of the city)
- Bagley Housing Corporation (nonprofit active on the southwest side)

Altogether, this mix of city and private sponsorship with nonprofit CDCs provides many opportunities for banks to be involved in community development projects throughout the city of Detroit.

State of Oklahoma

Oklahoma City PMA

The BONAI AA consists of Oklahoma County and Cleveland County. These counties are comprised of Oklahoma City, Midwest City, Edmond, Norman and Moore cities. BONAI is ranked second in deposits with an 11.3% market share behind MidFirst Bank with a 13% market share. Seventy-one percent of the state's deposits are located within this AA.

The Oklahoma City economy is stabilizing after a prolonged recession. Industries that are adding jobs include healthcare, construction and business services. There are weaknesses in the high-tech sector, which is bumping households into lower-income categories. The military presence in the city positively impacts spending. Low business costs and a viable work force make Oklahoma City a prime location for expansion. There is currently a firm commitment to downtown development (\$385 Million capital improvement project) that will keep a solid base of households within the city. The major employment sectors are the US Government (Tinker AFB) and the educational and health services (University of Oklahoma). Business services and retail trade are the next largest employment sectors.

Community contacts indicate a need for refinancing, housing counseling to support credit. The contacts indicated that the guidelines used by large banks need to be more flexible due to a large number individuals who have medical bills outstanding on their credit histories. There is also a need for small business lending, especially for new businesses. Thirty-eight percent of the families are designated as low-or-moderate income with 13.24% of households living below the poverty level. Of the 285 census tracts in the AA, 38% are designated as low-or moderate-income geographies. Forty-eight percent of the low-or moderate-income families reside in the low-or moderate-income tracts. The median family income is \$48,340.

Oklahoma City is home to several community housing development organizations, whose purpose is to further the affordable housing development within designated areas. Although there are many organizations, none are major players in this arena. There are also community organizations dedicated to small business development. These groups tend to have more success in reaching its intended target on a broader scale.

There are significant opportunities in the Oklahoma City PMA to participate in CD activities. The city is involved with organizations to assist in the development of affordable housing as well as to assist in the development of small business opportunities. Several local non-profit organizations concentrate on affordable housing and homebuyer education. There are also organizations that focus on small business lending and technical financial education.

State of Texas

Dallas PMA

The Dallas AA is comprised of four contiguous counties including Dallas, Collin, Denton, Hunt and Rockwall. As of June 30, 2002 BONAI had \$7.6 billion in deposits in this geographic area with a market share of 12%. BONAI has the third highest market share with Bank of America, N.A. at 22.5% and Treasury Bank N.A. at 12.33%, although this is not a retail institution and therefore not a traditional competitor. The next closest bank in deposit market share rank is J.P. Morgan Chase at 7.5%. Financial institutions face strong competition throughout the market.

The Dallas economy is currently considered flat. While Dallas is the financial and service center for the Southwest, the terrorist attacks caused a decline in the high-tech and air transportation industries. The leading employment sectors are educational and health at 14%, manufacturing at 14%, and retail trade at 13%. Service sector jobs generally pay lower wages than that found in other sectors, which limits the wage earner's ability to qualify for loan products. Unemployment is up from 3.9% in 2000 to 6.9 % in 2003. The top employers include Baylor Health Care Systems, University of North Texas, Parkland Health & Hospital Systems, and Electronic Data Systems Corporation. The area median family income is \$62,131 and 9.64% of households are living below the poverty level.

Single-family construction has experienced record growth for the past year, largely due to low mortgage rates. The National Association of Realtors lists the median sales price of a residence in 2003 as \$138,400. Permitting has slowed in late 2003 and is expected to continue into 2004 when the rebounding economy will bring more residents to the area and neutralize a potential oversupply. Commercial vacancy rates are among the highest of all metropolitan areas.

In 2002, the Mayor of Dallas convened a task force to address affordable housing issues and make recommendations on how Dallas can progress in making affordable workforce housing options available to LMI working families. The findings included that surrounding cities and neighboring suburbs were producing affordable housing three times greater than Dallas. Other issues identified include: the City of Dallas had a poorly functioning process for all types of development; foreclosed and unproductive properties are not easily identified and prepared for land assembly for affordable housing, most Community Housing Development Organizations do not have the capacity to make any impact, the City's down payment assistance programs impact too few and over-subsidize the families it reached, and there is a lack of political leadership and will among City Council members to address these issues.

Based on contacts with community organizations, we noted there are numerous opportunities for bank involvement in CD activities and the creation of affordable housing. The greatest needs are for affordable housing and small business loans. Affordable housing needs include loans for both construction of more housing units and financing at below market rates for LMI families. Technical support is needed for small business owners. Educational programs are needed for LMI individuals seeking home ownership and financial fitness. Most CDCs have emerged as CDFIs with the Multibank CDC infrastructure set up in Texas emerged into a CDFI industry as opportunities for Federal funding became available. This provides ample opportunity for financial institutions to participate in CD activities.

State of Utah

Salt Lake City PMA

The BONAI AA consists of all of Salt Lake County, and a portion of Davis County and Weber County in the Salt Lake - Ogden MSA. As of June 30, 2003, BONAI ranked third among commercial banks and fifth among all banks with only 2.05% of the deposit market share on \$1.6 billion. Merrill Lynch bank holds the lion's share with 69.65%. There are a total of 329 offices of FDIC insured banks and thrifts. In addition, over 80 credit unions are located in the AA. BONAI also faces stiff competition from non-traditional financial service providers including American Express Centurion Bank and Morgan Stanley Bank, for example.

The local economy reflects industrial diversity. Services represent 20% of the gross state product, trade 16%, government 16%, manufacturing 14%, and finance/insurance/real estate 14%. Utah's economy is being sustained particularly by nonresidential construction to include hotel and church building, freeway, pre- and post-Winter Olympic and light rail construction activity. Nonetheless, economic windfalls of the Winter Olympics were never realized. The unemployment rate has been traditionally low and finished 2003 at 5.4%. The average annual salary, however, remains below the nation's average, mainly because of the younger work force and service sector jobs. The median family income is \$56,903 and 7.48% of households are living below the poverty level. Wages, though increasing, have not kept pace with the rising cost of living in Utah. Intermountain Health Care, Inc., University of Utah, and Hill Air Force Base are the top three employers.

The National Association of Home Builders states that the Salt Lake City-Ogden and the Provo-Orem areas are two of the least affordable housing areas in the United States. Little turnover, quickly diminishing land availability, and increasing rental rates are leaving less opportunity for LMI families to find affordable housing. The existing home price for 2003 was \$151,900. A two-bedroom unit rents for an average of \$601 and the vacancy rate holds at 10% for market rate units. Housing Authority waiting lists for affordable units are in the thousands.

It is important to note that Ogden City has an unemployment rate more than twice that for the state. Unemployment was a factor in the city being designated as an Enterprise Community. This initiative encourages the revitalization and growth of urban and rural areas. As part of this ten-year designation, Ogden receives enhanced federal assistance, federal tax incentives and priority in competitive grant programs. Projects designed to take advantage of LIHTCs across the state are limited and often far removed from the AA. The City has numerous agencies, development corporations, and counseling centers geared towards supporting redevelopment, housing rehabilitation and creation, and entrepreneurship, offering a

variety of opportunities for banks to get involved in community development lending, investing, and services. Both the Housing Authority of the County of Salt Lake and the Housing Development Services Division of Salt Lake City are very experienced and are focused on single-family affordable housing rehabilitation and first-time home ownership for LMI families.

State of Wisconsin

Milwaukee PMA

The BONAI AA consists of the entire counties of Milwaukee, Ozaukee, Washington and Waukesha. As of June 30, 2003, BONAI was third in deposit market share, with 6.3% of the deposits. US Bank was first with a 31% market share and M&I Bank was second with a 25% share. BONAI derives 53% of its deposits in Wisconsin from the Milwaukee PMA.

The city of Milwaukee is experiencing economic stagnation. The population continues to migrate from Milwaukee County to the surrounding counties creating a shift in income, race and jobs. Besides the weak demographic trends, the county maintains a low educational attainment, and an overexposure to old-line manufacturing. This results in high business costs for the county. Most businesses are locating in the surrounding counties where space is less expensive and the demographics support business growth. Manufacturing supports 17% of the work force, with health and educational services accounting for 15%. As the city shifts away from its manufacturing base, services, such as financial, professional, consumer and health care make up an increasingly share of the employment base. Milwaukee is focusing on becoming a regional health care hub. Aurora Health Care, Inc. is the major employer of the city.

Community contacts indicated a strong need for affordable housing and CD. Forty-nine percent of the housing stock was built prior to 1949. These housing units are concentrated in the central city where there is a strong need for home improvement and rehabilitation of houses. Rehab costs usually outweigh the appraisals of completed projects. Financial and technical assistance for small business is another need of the community. Of the 416 census tracts in the Milwaukee PMA, 38% (159) are either low- or moderate-income tracts. All except one of these tracts is located in Milwaukee County. Of the households residing in poverty in the Milwaukee PMA, 80% reside in the City of Milwaukee. The area median family income is \$58,726 and 9.56% of households are living below the poverty level. Financial literacy is a strong need of the community. There is a large unbanked population.

There are significant opportunities in the Milwaukee PMA to participate in CD activities. However, the local government's involvement is limited. Several local non-profit organizations concentrate on affordable housing and homebuyer education. There are also organizations that focus on small business lending and technical financial education.

Appendix D: Tables of Performance Data

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Content of Standardized Tables.....2

Content of Standardized Tables

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

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

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

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

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

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

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

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

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

- Table 6.** Geographic Distribution of Small Loans to Businesses - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to

\$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.

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

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

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

Table 1. Lending Volume

Lending Volume		Geography: Multi State						Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	% of Loans (#) in MA/AA	Residential Loans		Small Loans to Businesses		Small Loans to Farms		Community Development Loans*		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Louisville, KY-IN MA #4520	100.0	11,788	835,741	4,519	254,676	48	2,520	3	50,600	16,358	1,143,537	100.0

* The evaluation period for Community Development Loans is April 1, 2000 to December 31, 2003.

** Deposit data as of June 30, 2003.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: Multi State								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Louisville, KY-IN MA #4520	1,343	100.0	2.1	1.5	19.1	14.7	44.6	45.6	34.2	38.3	0.7	0.2	0.7	0.8	0.7

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: Multi State								Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Home Improvement Loans		Low -Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Louisville, KY-IN MA #4520	999	100.0	2.1	2.7	19.1	23.0	44.6	52.3	34.2	22.0	5.5	9.1	6.7	6.1	3.5

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: REFINANCE		Geography: Multi State								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Louisville, KY-IN MA #4520	9,445	100.0	2.1	2.2	19.1	18.3	44.6	50.5	34.2	29.0	3.5	4.4	4.6	4.6	2.4

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area, including affiliate lending.

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 5. Geographic Distribution of Multi-Family Loans

Geographic Distribution: MULTI-FAMILY		Geography: Multi State								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Multi-Family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Louisville, KY-IN MA #4520	1	100.0	2.1	0.0	19.1	0.0	44.6	100.0	34.2	0.0	0.0	0.0	0.0	0.0	0.0

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Multi-Family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area, including affiliate lending.

** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: Multi State								Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Louisville, KY-IN MA #4520	4,519	100.0	4.8	4.5	25.4	23.8	33.0	35.6	36.8	36.0	6.3	6.9	5.9	6.7	6.2

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: Multi State				Evaluation Period: January 1, 2000 to December 31, 2003								
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Louisville, KY-IN MA #4520	48	100.0	1.2	0.0	11.6	0.0	48.9	58.3	38.4	41.7	11.4	0.0	0.0	8.2	20.5

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: Multi State								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Louisville, KY-IN MA #4520	1,343	100.0	20.2	9.9	17.9	24.5	22.4	24.7	39.5	40.9	0.8	0.9	0.8	0.6	0.9

* Home Purchase loans originated and purchased in the MA/AA as a percentage of all Home Purchase loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 8.3% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: Multi State								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Home Improvement Loans		Low -Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	Overall	Low	Mod	Mid	Upp
Full Review:															
Louisville, KY-IN MA #4520	999	100.0	20.2	19.9	17.9	29.0	22.4	25.4	39.5	25.7	5.7	7.6	8.0	4.2	4.4

* Home Improvement loans originated and purchased in the MA/AA as a percentage of all Home Improvement loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 1.2% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: REFINANCE		Geography: Multi State								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Louisville, KY-IN MA #4520	9,445	100.0	20.2	12.7	17.9	24.3	22.4	29.4	39.5	33.6	4.2	6.0	5.1	4.4	3.5

* Refinance loans originated and purchased in the MA/AA as a percentage of all Refinance loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 4.3% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: Multi State		Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total*	% of Businesses**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Louisville, KY-IN MA #4520	4,519	100.0	60.9	56.0	3,965	295	259	1.4	1.9

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to businesses with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to businesses.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: Multi State			Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total*	% of Farms**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Louisville, KY-IN MA #4520	48	100.0	90.7	73.3	41	5	2	4.5	3.9

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to farms with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to farms.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: Multi-State				April 1, 2000 to December 31, 2003			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000)	#	\$ (000)	#	\$ (000)	% of Total	#	\$ (000)
Full Review:									
Louisville, KY-IN MA #4520	13	1,855	52	15,906	65	17,762	49.8		

* "Prior Period Investments" means investments made in a previous evaluation period that remains outstanding.

* "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. It is a percentage of the dollars invested in that MSA/AA that are prior period investments or current period investments.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																Geography: Multi State				Evaluation Period: January 1, 2000 to December 31, 2003			
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population									
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography									
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp						
Full Review:																							
Louisville, KY-IN MA #4520	100.0	45	100.0	8.9	26.7	37.8	26.7	3.0	6.0	-1	-2	1	-1	4.8	23.2	41.8	30.2						

Demographic Data Source: 2000 Census

Table 1. Lending Volume

Lending Volume		Geography: Arizona						Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	% of Loans (#) in MA/AA	Residential Loans		Small Loans to Businesses		Small Loans to Farms		Community Development Loans*		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Phoenix-Mesa MA #6200	71.8	40,004	3,628,660	18,632	563,650	303	42,809	12	12,892	58,951	4,248,011	73.7
Limited Review:												
Flagstaff MA #2620	1.7	822	79,281	573	20,311	1	20	0	0	1,396	99,612	1.0
Las Vegas MA #4120	2.9	1,650	97,173	741	16,570	2	43	0	0	2,393	113,786	2.3
Tucson MA #8520	13.0	6,685	440,704	3,977	114,401	11	1,586	21	38,219	10,694	594,910	12.3
Yuma MA #9360	1.6	968	53,558	297	11,674	15	709	8	5,663	1,288	71,604	1.6
Non-Metro AZ	9.0	4,875	361,072	2,338	82,079	140	14,964	7	14,886	7,360	473,001	9.1
State Total	100.0	55,004	4,660,448	26,558	808,685	472	60,131	48	71,660	82,082	5,600,924	100.0

* The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2003.

** Deposit data as of June 30, 2003.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: Arizona								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Phoenix-Mesa MA #6200	6,338	75.8	1.6	1.3	23.7	20.6	39.3	32.6	35.3	44.5	0.6	1.0	1.0	0.5	0.5
Limited Review:															
Flagstaff MA #2620	146	1.7	1.6	1.4	5.3	7.5	47.4	36.3	45.7	54.8	0.6	2.8	1.4	0.5	0.5
Las Vegas MA #4120	240	2.9	0.0	0.0	51.0	52.9	46.6	42.5	2.5	4.6	0.3	0.0	0.4	0.3	0.0
Tucson MA #8520	692	8.3	1.6	2.0	24.4	24.0	36.9	36.7	37.1	37.3	0.3	0.7	0.5	0.3	0.2
Yuma MA #9360	252	3.0	0.0	0.0	21.8	8.7	39.3	27.4	38.9	63.9	1.0	0.0	0.0	1.4	1.1
Non-Metro AZ	698	8.3	0.0	0.0	10.3	3.2	60.0	61.5	29.7	35.4	0.7	0.0	1.0	0.7	0.6
State Total	8,366	100.0	1.4	1.2	23.2	19.7	41.3	35.6	34.2	42.8	0.6	0.9	0.9	0.5	0.5

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: Arizona								Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Phoenix-Mesa MA #6200	3,532	71.0	1.6	1.9	23.7	21.3	39.3	38.4	35.3	38.3	5.9	7.4	6.4	6.8	4.7
Limited Review:															
Flagstaff MA #2620	56	1.1	1.6	7.1	5.3	3.6	47.4	53.6	45.7	35.7	14.5	0.0	50.0	17.1	9.1
Las Vegas MA #4120	128	2.6	0.0	0.0	51.0	36.7	46.6	61.7	2.5	1.6	12.1	0.0	14.3	10.6	0.0
Tucson MA #8520	723	14.5	1.6	2.5	24.4	28.6	36.9	32.2	37.1	36.7	7.2	23.1	11.5	7.7	4.8
Yuma MA #9360	84	1.7	0.0	0.0	21.8	17.9	39.3	41.7	38.9	40.5	9.8	0.0	12.5	17.1	5.1
Non-Metro AZ	454	9.1	0.0	0.0	10.3	20.0	60.0	59.7	29.7	20.3	14.7	0.0	18.1	15.1	12.3
State Total	4,977	100.0	1.4	1.8	23.2	22.4	41.3	40.2	34.2	35.4	6.7	8.8	7.8	7.8	5.0

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: REFINANCE		Geography: Arizona								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Phoenix-Mesa MA #6200	30,120	72.3	1.6	1.1	23.7	20.1	39.3	37.5	35.3	41.0	2.9	5.0	4.8	3.1	2.2
Limited Review:															
Flagstaff MA #2620	620	1.5	1.6	1.6	5.3	6.9	47.4	38.5	45.7	52.9	2.5	3.0	5.2	2.0	2.7
Las Vegas MA #4120	1,282	3.1	0.0	0.0	51.0	39.3	46.6	58.3	2.5	2.3	4.2	0.0	4.2	4.2	2.6
Tucson MA #8520	5,270	12.7	1.6	1.5	24.4	25.5	36.9	35.6	37.1	37.5	2.5	3.9	4.2	2.8	1.8
Yuma MA #9360	631	1.5	0.0	0.0	21.8	14.3	39.3	40.9	38.9	44.8	4.2	0.0	4.6	5.3	3.6
Non-Metro AZ	3,723	8.9	0.0	0.0	10.3	17.3	60.0	56.4	29.7	26.3	4.4	0.0	13.5	4.6	2.9
State Total	41,646	100.0	1.4	1.0	23.2	20.8	41.3	39.6	34.2	38.3	3.0	4.7	4.9	3.2	2.2

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area, including affiliate lending.

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 5. Geographic Distribution of Multi-Family Loans

Geographic Distribution: MULTI-FAMILY		Geography: Arizona								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Multi-Family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Phoenix-Mesa MA #6200	14	93.3	1.6	0.0	23.7	57.1	39.3	35.7	35.3	7.1	0.0	0.0	0.0	0.0	0.0
Limited Review:															
Flagstaff MA #2620	0	0.0	1.6	0.0	5.3	0.0	47.4	0.0	45.7	0.0	0.0	0.0	0.0	0.0	0.0
Las Vegas MA #4120	0	0.0	0.0	0.0	51.0	0.0	46.6	0.0	2.5	0.0	0.0	0.0	0.0	0.0	0.0
Tucson MA #8520	0	0.0	1.6	0.0	24.4	0.0	36.9	0.0	37.1	0.0	0.0	0.0	0.0	0.0	0.0
Yuma MA #9360	1	6.7	0.0	0.0	21.8	100.0	39.3	0.0	38.9	0.0	0.0	0.0	0.0	0.0	0.0
Non-Metro AZ	0	0.0	0.0	0.0	10.3	0.0	60.0	0.0	29.7	0.0	0.0	0.0	0.0	0.0	0.0
State Total	15	100.0	1.4	0.0	23.2	60.0	41.3	33.3	34.2	6.7	0.0	0.0	0.0	0.0	0.0

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Multi-Family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area, including affiliate lending.

** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: Arizona								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Phoenix-Mesa MA #6200	18,632	70.2	5.6	4.8	27.3	25.5	31.7	29.9	35.4	39.7	7.6	8.0	7.5	7.4	7.7
Limited Review:															
Flagstaff MA #2620	573	2.2	10.3	8.6	8.2	10.8	56.0	47.8	25.5	32.8	8.2	8.6	8.4	6.7	10.6
Las Vegas MA #4120	741	2.8	0.0	0.0	56.7	54.4	40.4	43.3	3.0	2.3	6.6	0.0	6.3	7.2	3.5
Tucson MA #8520	3,977	15.0	4.3	3.6	33.5	33.1	34.4	30.8	27.8	32.5	6.5	5.2	6.4	5.9	7.3
Yuma MA #9360	297	1.1	0.0	0.0	24.3	26.6	44.0	39.7	31.6	33.7	5.6	0.0	4.7	5.8	6.1
Non-Metro AZ	2,338	8.8	0.0	0.0	10.2	11.8	57.8	56.8	32.0	31.3	7.2	0.0	8.3	7.2	7.0
State Total	26,558	100.0	4.7	4.1	26.8	26.0	35.8	33.3	32.7	36.6	7.3	7.6	7.2	7.1	7.6

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: Arizona				Evaluation Period: January 1, 2000 to December 31, 2003					Market Share (%) by Geography***				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans						
Full Review:																
Phoenix-Mesa MA #6200	303	64.2	2.2	1.3	25.6	40.3	37.9	32.7	34.2	25.7	17.5	25.0	18.8	18.0	15.4	
Limited Review:																
Flagstaff MA #2620	1	0.2	8.0	0.0	10.6	0.0	52.2	100.0	29.2	0.0	0.0	0.0	0.0	0.0	0.0	
Las Vegas MA #4120	2	0.4	0.0	0.0	54.1	100.0	44.7	0.0	1.3	0.0	0.0	0.0	0.0	0.0	0.0	
Tucson MA #8520	11	2.3	2.1	0.0	31.4	0.0	32.7	45.5	33.8	54.5	1.3	0.0	0.0	0.0	3.4	
Yuma MA #9360	15	3.2	0.0	0.0	21.4	6.7	33.2	60.0	45.4	33.3	14.6	0.0	0.0	30.0	15.8	
Non-Metro AZ	140	29.7	0.0	0.0	10.6	10.0	62.0	85.0	27.4	5.0	21.5	0.0	5.9	26.9	10.7	
State Total	472	100.0	1.9	0.8	24.6	29.4	40.9	49.4	32.6	20.3	15.8	20.0	14.4	18.6	13.1	

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: Arizona								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Phoenix-Mesa MA #6200	6,338	75.8	19.5	9.6	18.7	26.8	21.8	21.9	40.0	41.7	0.7	1.2	1.0	0.4	0.4
Limited Review:															
Flagstaff MA #2620	146	1.7	18.3	5.0	15.4	14.2	21.5	19.9	44.8	61.0	0.6	1.5	0.3	0.4	0.7
Las Vegas MA #4120	240	2.9	27.0	21.0	25.8	30.5	23.0	21.0	24.2	27.5	0.3	0.3	0.5	0.7	0.1
Tucson MA #8520	692	8.3	19.8	12.6	18.5	27.3	21.2	24.1	40.6	36.0	0.3	0.5	0.5	0.3	0.3
Yuma MA #9360	252	3.0	20.5	21.2	18.2	41.1	21.1	19.1	40.3	18.7	1.2	5.4	1.5	1.0	0.6
Non-Metro AZ	698	8.3	17.4	3.8	17.8	12.8	20.9	20.5	43.9	62.8	0.7	1.0	0.8	0.6	0.6
State Total	8,366	100.0	19.6	10.0	18.7	25.9	21.6	21.8	40.1	42.3	0.6	1.1	1.0	0.4	0.4

* Home Purchase loans originated and purchased in the MA/AA as a percentage of all Home Purchase loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 9.1% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: Arizona								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	Overall	Low	Mod	Mid	Upp
Full Review:															
Phoenix-Mesa MA #6200	3,532	71.0	19.5	11.4	18.7	22.6	21.8	26.4	40.0	39.6	6.3	8.3	7.9	5.2	5.6
Limited Review:															
Flagstaff MA #2620	56	1.1	18.3	9.4	15.4	13.2	21.5	17.0	44.8	60.4	15.1	66.7	10.5	14.3	13.6
Las Vegas MA #4120	128	2.6	27.0	22.7	25.8	22.7	23.0	26.6	24.2	28.1	12.6	18.8	19.4	6.3	12.0
Tucson MA #8520	723	14.5	19.8	14.7	18.5	18.1	21.2	27.0	40.6	40.2	7.6	14.5	10.3	9.5	5.3
Yuma MA #9360	84	1.7	20.5	15.7	18.2	26.5	21.1	20.5	40.3	37.3	10.1	0.0	18.8	21.4	6.3
Non-Metro AZ	454	9.1	17.4	19.4	17.8	21.2	20.9	21.6	43.9	37.9	15.6	24.4	22.4	17.7	11.9
State Total	4,977	100.0	19.6	13.0	18.7	21.8	21.6	25.8	40.1	39.4	7.1	9.9	8.9	6.6	6.1

* Home Improvement loans originated and purchased in the MA/AA as a percentage of all Home Improvement loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 3.5% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: REFINANCE		Geography: Arizona					Evaluation Period: January 1, 2000 to December 31, 2003					Market Share****				
MA/Assessment Area:	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***						
Full Review:																
Phoenix-Mesa MA #6200	30,120	72.3	19.5	9.7	18.7	23.6	21.8	27.4	40.0	39.3	3.8	6.9	5.0	3.8	2.9	
Limited Review:																
Flagstaff MA #2620	620	1.5	18.3	4.6	15.4	16.7	21.5	23.8	44.8	54.8	3.0	4.8	3.2	2.9	2.9	
Las Vegas MA #4120	1,282	3.1	27.0	15.7	25.8	28.4	23.0	27.1	24.2	28.8	5.1	5.4	5.8	6.3	3.9	
Tucson MA #8520	5,270	12.7	19.8	11.1	18.5	19.8	21.2	27.4	40.6	41.7	3.2	6.7	4.2	3.5	2.4	
Yuma MA #9360	631	1.5	20.5	9.1	18.2	14.4	21.1	28.4	40.3	48.1	5.7	11.4	4.2	7.4	5.0	
Non-Metro AZ	3,723	8.9	17.4	6.4	17.8	16.1	20.9	26.2	43.9	51.2	5.5	10.2	6.8	6.7	4.7	
State Total	41,646	100.0	19.6	9.7	18.7	22.3	21.6	27.3	40.1	40.7	3.9	6.9	5.0	4.0	3.0	

* Refinance loans originated and purchased in the MA/AA as a percentage of all Refinance loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 4.5% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: Arizona			Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total*	% of Businesses**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Phoenix-Mesa MA #6200	18,632	70.2	62.0	61.6	17,707	534	391	1.2	2.1
Limited Review:									
Flagstaff MA #2620	573	2.2	66.3	70.1	538	17	18	1.3	2.4
Las Vegas MA #4120	741	2.8	69.8	61.4	712	18	11	0.7	1.4
Tucson MA #8520	3,977	15.0	63.6	66.7	3,788	104	85	0.9	1.5
Yuma MA #9360	297	1.1	62.6	68.1	276	9	12	0.9	1.5
Non-Metro AZ	2,338	8.8	68.6	67.1	2,180	94	64	1.3	2.3
State Total	26,558	100.0	63.3	63.2	25,201	776	581	1.1	2.0

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to businesses with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to businesses.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: Arizona			Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total*	% of Farms**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Phoenix-Mesa MA #6200	303	64.2	81.4	73.2	170	57	76	12.2	11.8
Limited Review:									
Flagstaff MA #2620	1	0.2	90.3	100.0	1	0	0	0.0	0.0
Las Vegas MA #4120	2	0.4	92.5	100.0	2	0	0	0.0	0.0
Tucson MA #8520	11	2.3	85.4	80.0	7	0	4	1.3	1.7
Yuma MA #9360	15	3.2	65.1	88.9	13	2	0	7.3	11.1
Non-Metro AZ	140	29.7	89.5	81.0	93	31	16	12.8	12.2
State Total	472	100.0	82.9	76.4	286	90	96	10.5	10.4

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to farms with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to farms.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: Arizona				January 1, 2000 to December 31, 2003			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000)	#	\$ (000)	#	\$ (000)	% of Total	#	\$ (000)
Full Review:									
Phoenix-Mesa, AZ MSA	63	108,009	254	411,484	317	519,493	90.5	23	76,704
Limited Review:									
Flagstaff, AZ MSA	3	3	43	5,157	46	5,161	0.9	1	10
Las Vegas, NV -AZ MSA	4	865	36	477	40	1,342	0.2	1	25
Tucson, AZ MSA	6	5,903	82	34,374	88	40,276	7.0	3	14,270
Yuma, AZ MSA	5	455	40	366	45	821	0.1	1	17
Cochise County, AZ	1	1,742	19	36	20	1,778	0.3		
Gila County, AZ			3	9	3	9			
Graham County, AZ	1	55	2	10	3	65			
La Paz County, AZ			1	1	1	1			
Navajo County, AZ									
Santa Cruz County, AZ			5	18	5	18			
Yavapai County, AZ			3	5,109	3	5,109	0.9		
Out of Market									

* "Prior Period Investments" means investments made in a previous evaluation period that remains outstanding.

* "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. It is a percentage of the dollars invested in that MSA/AA that are prior period investments or current period investments.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: Arizona																	
Evaluation Period: January 1, 2000 to December 31, 2003																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Phoenix-Mesa MA #6200	73.7	119	64.0	2.5	30.3	28.6	38.7	15.0	9.0	0	0	-4	10	4.8	30.5	36.2	28.5
Limited Review:																	
Flagstaff MA #2620	1.0	4	2.2	25.0	0.0	75.0	0.0	1.0	1.0	0	0	1	-1	9.8	8.8	46.5	34.8
Las Vegas MA #4120	2.3	5	2.7	0.0	80.0	20.0	0.0	0.0	0.0	0	0	0	0	0.0	54.8	43.4	1.7
Tucson MA #8520	12.3	36	19.4	8.3	30.6	30.6	30.6	2.0	2.0	0	-1	1	0	3.6	33.9	33.5	29.0
Yuma MA #9360	1.6	3	1.6	0.0	66.7	33.3	0.0	0.0	0.0	0	0	0	0	0.0	27.7	41.0	31.3
Non-Metro AZ	9.1	19	10.2	0.0	15.8	52.6	31.6	2.0	3.0	0	0	0	-1	0.0	14.2	60.6	25.2
State Total	100.0	186	100.0	3.8	30.1	32.3	33.9	20.0	15.0	0	-1	-2	8	4.0	29.9	38.4	27.7

Demographic Data Source: 2000 Census

Table 1. Lending Volume

Lending Volume		Geography: Colorado						Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	% of Loans (#) in MA/AA	Residential Loans		Small Loans to Businesses		Small Loans to Farms		Community Development Loans*		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Denver PMA #2080	62.9	12,136	977,861	11,630	279,937	44	2,065	15	51,488	23,825	1,311,351	60.9
Limited Review:												
Boulder-Longmont PMA #1125	12.5	1,618	209,164	3,084	102,227	14	620	5	13,826	4,721	325,837	18.2
Colorado Springs MA #1720	13.3	2,539	249,550	2,475	53,488	7	618	2	7,411	5,023	311,067	11.5
Fort Collins-Loveland MA #2670	8.0	1,399	130,441	1,597	60,976	18	1,809	10	15,029	3,024	208,255	6.7
Greeley PMA #3060	3.3	686	54,902	546	18,789	29	2,203	3	5,687	1,264	81,581	2.7
State Total	100.0	18,378	1,621,918	19,332	515,417	112	7,315	35	93,441	37,857	2,238,091	100.0

* The evaluation period for Community Development Loans is April 1, 2000 to December 31, 2003.

** Deposit data as of June 30, 2003.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: Colorado						Evaluation Period: January 1, 2000 to December 31, 2003						
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Denver PMA #2080	1,706	64.6	2.0	3.2	22.4	21.7	42.4	44.0	33.2	31.1	0.1	0.0	0.1	0.1	0.2
Limited Review:															
Boulder-Longmont PMA #1125	237	9.0	0.3	0.4	18.8	19.0	45.3	43.9	35.7	36.7	0.3	0.0	0.2	0.4	0.3
Colorado Springs MA #1720	323	12.2	0.1	0.0	20.3	12.4	45.6	37.8	33.9	49.8	0.2	0.0	0.0	0.2	0.3
Fort Collins-Loveland MA #2670	250	9.5	1.6	1.2	16.7	16.0	58.8	54.8	22.9	28.0	0.4	0.0	0.5	0.5	0.3
Greeley PMA #3060	124	4.7	1.3	0.0	27.9	28.2	36.3	35.5	34.5	36.3	0.4	0.0	0.5	0.3	0.5
State Total	2,640	100.0	1.5	2.2	21.6	20.1	44.0	43.8	32.9	33.8	0.2	0.0	0.1	0.2	0.2

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: Colorado								Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Denver PMA #2080	981	72.3	2.0	3.1	22.4	28.7	42.4	41.6	33.2	26.6	1.4	2.2	2.1	1.2	1.0
Limited Review:															
Boulder-Longmont PMA #1125	100	7.4	0.3	0.0	18.8	18.0	45.3	36.0	35.7	46.0	1.4	0.0	1.9	1.4	1.1
Colorado Springs MA #1720	186	13.7	0.1	0.5	20.3	18.8	45.6	45.7	33.9	34.9	1.7	0.0	2.2	1.7	1.6
Fort Collins-Loveland MA #2670	59	4.3	1.6	0.0	16.7	23.7	58.8	45.8	22.9	30.5	2.1	0.0	1.6	1.3	4.0
Greeley PMA #3060	31	2.3	1.3	3.2	27.9	29.0	36.3	25.8	34.5	41.9	2.3	0.0	4.1	1.4	2.3
State Total	1,357	100.0	1.5	2.4	21.6	26.4	44.0	41.6	32.9	29.7	1.5	2.1	2.2	1.3	1.2

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: REFINANCE		Geography: Colorado								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Denver PMA #2080	9,447	65.7	2.0	1.8	22.4	22.0	42.4	46.3	33.2	29.9	0.5	0.4	0.6	0.5	0.4
Limited Review:															
Boulder-Longmont PMA #1125	1,280	8.9	0.3	0.0	18.8	17.2	45.3	42.8	35.7	40.0	0.8	0.0	0.7	0.8	0.8
Colorado Springs MA #1720	2,030	14.1	0.1	0.1	20.3	17.6	45.6	50.0	33.9	32.4	0.6	0.0	0.7	0.7	0.5
Fort Collins-Loveland MA #2670	1,087	7.6	1.6	0.3	16.7	14.1	58.8	63.8	22.9	21.9	1.3	2.1	1.2	1.3	1.2
Greeley PMA #3060	530	3.7	1.3	2.1	27.9	26.8	36.3	36.0	34.5	35.1	1.3	1.3	1.0	1.6	1.1
State Total	14,374	100.0	1.5	1.3	21.6	20.5	44.0	47.5	32.9	30.7	0.6	0.4	0.6	0.7	0.5

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area, including affiliate lending.

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 5. Geographic Distribution of Multi-Family Loans

Geographic Distribution: MULTI-FAMILY		Geography: Colorado								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Multi-Family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Denver PMA #2080	2	28.6	2.0	50.0	22.4	50.0	42.4	0.0	33.2	0.0	0.0	0.0	0.0	0.0	0.0
Limited Review:															
Boulder-Longmont PMA #1125	1	14.3	0.3	0.0	18.8	100.0	45.3	0.0	35.7	0.0	0.0	0.0	0.0	0.0	0.0
Colorado Springs MA #1720	0	0.0	0.1	0.0	20.3	0.0	45.6	0.0	33.9	0.0	0.0	0.0	0.0	0.0	0.0
Fort Collins-Loveland MA #2670	3	42.9	1.6	0.0	16.7	33.3	58.8	33.3	22.9	33.3	0.0	0.0	0.0	0.0	0.0
Greeley PMA #3060	1	14.3	1.3	100.0	27.9	0.0	36.3	0.0	34.5	0.0	0.0	0.0	0.0	0.0	0.0
State Total	7	100.0	1.5	28.6	21.6	42.9	44.0	14.3	32.9	14.3	0.0	0.0	0.0	0.0	0.0

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Multi-Family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area, including affiliate lending.

** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: Colorado								Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Denver PMA #2080	11,630	60.2	4.2	3.7	26.4	27.0	36.7	33.8	32.1	34.8	6.2	5.3	6.0	6.0	6.7
Limited Review:															
Boulder-Longmont PMA #1125	3,084	16.0	1.5	0.8	29.9	28.9	39.6	40.0	29.0	30.4	9.8	9.8	9.0	9.2	11.4
Colorado Springs MA #1720	2,475	12.8	6.6	4.8	26.9	25.3	38.0	40.1	28.5	29.8	6.3	4.6	5.9	6.7	6.5
Fort Collins-Loveland MA #2670	1,597	8.3	1.8	0.7	33.7	31.8	44.5	45.3	20.0	22.2	7.2	7.1	6.3	7.9	7.1
Greeley PMA #3060	546	2.8	15.1	9.2	28.7	29.5	27.2	28.4	28.7	33.0	6.4	3.1	7.2	5.7	7.6
State Total	19,332	100.0	4.3	3.3	27.4	27.5	37.5	36.4	30.4	32.4	6.7	5.1	6.4	6.6	7.2

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: Colorado				Evaluation Period: January 1, 2000 to December 31, 2003					Market Share (%) by Geography***				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans						
Full Review:																
Denver PMA #2080	44	39.3	1.9	2.3	23.5	6.8	38.0	36.4	36.5	54.5	4.7	0.0	1.9	3.3	8.0	
Limited Review:																
Boulder-Longmont PMA #1125	14	12.5	0.0	0.0	20.9	7.1	49.5	28.6	29.5	64.3	6.8	0.0	0.0	9.4	6.7	
Colorado Springs MA #1720	7	6.3	3.1	28.6	20.5	0.0	42.9	14.3	33.6	57.1	0.0	0.0	0.0	0.0	0.0	
Fort Collins-Loveland MA #2670	18	16.1	1.9	0.0	23.8	5.6	46.1	27.8	28.2	66.7	5.9	0.0	0.0	10.5	2.6	
Greeley PMA #3060	29	25.9	4.5	0.0	25.5	10.3	51.0	82.8	19.0	6.9	1.6	0.0	4.8	1.2	0.0	
State Total	112	100.0	2.0	2.7	22.9	7.1	41.9	44.6	33.2	45.5	4.0	0.0	1.9	4.1	5.1	

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: Colorado								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	Overall	Low	Mod	Mid	Upp
Full Review:															
Denver PMA #2080	1,706	64.6	18.4	7.3	18.9	29.9	23.7	30.2	38.9	32.7	0.1	0.1	0.1	0.1	0.2
Limited Review:															
Boulder-Longmont PMA #1125	237	9.0	19.1	6.8	18.4	19.2	22.7	26.0	39.7	47.9	0.4	0.2	0.3	0.4	0.4
Colorado Springs MA #1720	323	12.2	17.1	2.5	18.9	10.2	24.6	21.2	39.4	66.1	0.2	0.0	0.1	0.1	0.4
Fort Collins-Loveland MA #2670	250	9.5	17.6	5.7	19.4	20.6	25.1	36.8	37.9	36.8	0.4	0.6	0.5	0.4	0.4
Greeley PMA #3060	124	4.7	22.1	8.0	19.4	28.6	23.8	37.5	34.7	25.9	0.5	0.8	0.4	0.6	0.5
State Total	2,640	100.0	18.3	6.5	18.9	25.5	23.9	29.7	38.9	38.2	0.2	0.1	0.2	0.2	0.2

* Home Purchase loans originated and purchased in the MA/AA as a percentage of all Home Purchase loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 11.7% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: Colorado										Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Home Improvement Loans		Low -Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****					
	#	% of Total*	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	Overall	Low	Mod	Mid	Upp	
Full Review:																
Denver PMA #2080	981	72.3	18.4	9.9	18.9	26.3	23.7	31.1	38.9	32.7	1.4	2.8	0.9	1.5	1.4	
Limited Review:																
Boulder-Longmont PMA #1125	100	7.4	19.1	15.3	18.4	14.3	22.7	25.5	39.7	44.9	1.5	1.3	1.8	1.3	1.6	
Colorado Springs MA #1720	186	13.7	17.1	6.3	18.9	22.2	24.6	31.3	39.4	40.3	1.8	1.7	1.8	1.8	1.9	
Fort Collins-Loveland MA #2670	59	4.3	17.6	11.9	19.4	20.3	25.1	32.2	37.9	35.6	2.2	5.6	3.2	1.8	1.3	
Greeley PMA #3060	31	2.3	22.1	19.4	19.4	9.7	23.8	38.7	34.7	32.3	2.5	5.6	0.0	4.2	1.3	
State Total	1,357	100.0	18.3	10.1	18.9	24.2	23.9	30.9	38.9	34.8	1.6	2.7	1.1	1.6	1.5	

* Home Improvement loans originated and purchased in the MA/AA as a percentage of all Home Improvement loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 4.6% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: REFINANCE		Geography: Colorado						Evaluation Period: January 1, 2000 to December 31, 2003							
MA/Assessment Area:	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Denver PMA #2080	9,447	65.7	18.4	8.1	18.9	27.1	23.7	33.7	38.9	31.1	0.6	0.7	0.6	0.6	0.5
Limited Review:															
Boulder-Longmont PMA #1125	1,280	8.9	19.1	10.4	18.4	26.0	22.7	27.7	39.7	35.9	1.0	1.1	1.2	0.9	0.9
Colorado Springs MA #1720	2,030	14.1	17.1	5.8	18.9	23.0	24.6	29.6	39.4	41.6	0.8	0.7	0.8	0.8	0.8
Fort Collins-Loveland MA #2670	1,087	7.6	17.6	8.7	19.4	22.0	25.1	34.7	37.9	34.7	1.5	1.8	1.6	1.5	1.4
Greeley PMA #3060	530	3.7	22.1	9.7	19.4	18.1	23.8	33.4	34.7	38.8	1.5	1.4	1.5	1.7	1.5
State Total	14,374	100.0	18.3	8.1	18.9	25.7	23.9	32.7	38.9	33.6	0.7	0.9	0.8	0.8	0.7

* Refinance loans originated and purchased in the MA/AA as a percentage of all Refinance loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 9.9% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: Colorado		Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total*	% of Businesses**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Denver PMA #2080	11,630	60.2	61.4	58.9	11,188	222	220	0.4	0.7
Limited Review:									
Boulder-Longmont PMA #1125	3,084	16.0	63.4	66.8	2,919	67	98	1.0	1.8
Colorado Springs MA #1720	2,475	12.8	64.5	60.0	2,379	55	41	0.5	0.9
Fort Collins-Loveland MA #2670	1,597	8.3	66.6	55.0	1,489	54	54	0.9	1.1
Greeley PMA #3060	546	2.8	64.9	70.4	515	12	19	0.7	1.4
State Total	19,332	100.0	62.5	60.5	18,490	410	432	0.6	0.9

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to businesses with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to businesses.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: Colorado			Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total*	% of Farms**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Denver PMA #2080	44	39.3	87.3	61.5	39	3	2	0.7	0.4
Limited Review:									
Boulder-Longmont PMA #1125	14	12.5	89.7	85.7	12	1	1	1.4	0.0
Colorado Springs MA #1720	7	6.3	89.4	0.0	5	1	1	0.0	0.0
Fort Collins-Loveland MA #2670	18	16.1	87.2	71.4	12	5	1	4.7	3.9
Greeley PMA #3060	29	25.9	86.9	80.0	22	6	1	0.8	0.9
State Total	112	100.0	87.9	71.0	90	16	6	1.2	0.9

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to farms with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to farms.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: Colorado				April 1, 2000 to December 31, 2003			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000)	#	\$ (000)	#	\$ (000)	% of Total	#	\$ (000)
Full Review:									
Denver PMA #2080	34	34,016	149	75,890	183	109,907	80.8	10	15,934
Limited Review:									
Boulder-Longmont PMA #1125	7	4,107	65	3,468	72	7,574	5.6		
Colorado Springs MA #1720	3	8	68	15,200	71	15,207	11.2	1	351
Fort Collins-Loveland MA #2670	7	1,986	62	326	69	2,312	1.7		
Greeley PMA #3060	4	153	50	829	54	982	0.7		
State Total	55	40,270	394	95,713	449	135,982	100	11	16,285

* "Prior Period Investments" means investments made in a previous evaluation period that remains outstanding.

* "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. It is a percentage of the dollars invested in that MSA/AA that are prior period investments or current period investments.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																		Geography: Colorado		Evaluation Period: January 1, 2000 to December 31, 2003			
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population									
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography									
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp						
Full Review:																							
Denver PMA #2080	60.9	37	52.1	0.0	27.0	29.7	43.2	11.0	3.0	0	0	1	7	4.8	28.4	39.6	27.1						
Limited Review:																							
Boulder-Longmont PMA #1125	18.2	10	14.1	0.0	50.0	40.0	10.0	4.0	4.0	0	0	0	0	3.1	24.8	42.4	29.7						
Colorado Springs MA #1720	11.5	13	18.3	15.4	7.7	61.5	15.4	5.0	0.0	0	1	2	2	0.3	27.1	44.5	28.0						
Fort Collins-Loveland MA #2670	6.7	7	9.9	0.0	28.6	71.4	0.0	1.0	0.0	0	0	1	0	3.9	22.4	55.4	18.3						
Greeley PMA #3060	2.7	4	5.6	25.0	75.0	0.0	0.0	0.0	0.0	0	0	0	0	3.9	37.7	31.4	24.9						
State Total	100.0	71	100.0	4.2	29.6	39.4	26.8	21.0	7.0	0	1	4	9	3.8	27.8	41.4	26.8						

Demographic Data Source: 2000 Census

Table 1. Lending Volume

Lending Volume		Geography: Florida						Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	% of Loans (#) in MA/AA	Residential Loans		Small Loans to Businesses		Small Loans to Farms		Community Development Loans*		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Sarasota-Bradenton MA #7510	18.7	524	73,870	1,203	11,437	1	10	2	400	1,730	85,717	34.9
Limited Review:												
Fort Myers-Cape Coral MA #2700	21.7	565	88,257	1,440	9,388	1	13	0	0	2,006	97,658	12.4
Naples MA #5345	5.4	176	51,460	324	4,422	0	0	0	0	500	55,882	21.6
West Palm Beach-Boca Raton MA #8960	54.1	1,295	139,780	3,695	34,502	10	93	0	0	5,000	174,375	31.1
State Total	100.0	2,560	353,367	6,662	59,749	12	116	2	400	9,236	413,632	100.0

* The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2003.

** Deposit data as of June 30, 2003.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: Florida								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Sarasota-Bradenton MA #7510	207	23.4	0.6	0.5	13.4	10.6	57.4	59.4	28.5	29.5	0.1	0.0	0.0	0.1	0.2
Limited Review:															
Fort Myers-Cape Coral MA #2700	176	19.9	0.9	0.0	13.2	6.8	63.1	42.6	22.8	50.6	0.1	0.0	0.0	0.1	0.2
Naples MA #5345	97	11.0	0.0	0.0	0.0	0.0	32.7	22.7	67.3	77.3	0.3	0.0	0.0	0.0	0.4
West Palm Beach-Boca Raton MA #8960	404	45.7	1.0	2.2	24.4	25.0	36.5	33.9	38.1	38.9	0.0	0.0	0.0	0.0	0.0
State Total	884	100.0	0.9	1.1	19.1	15.3	45.9	40.4	34.1	43.2	0.1	0.0	0.0	0.1	0.1

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: Florida								Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Sarasota-Bradenton MA #7510	23	20.4	0.6	0.0	13.4	4.3	57.4	78.3	28.5	17.4	1.2	0.0	1.8	1.1	1.3
Limited Review:															
Fort Myers-Cape Coral MA #2700	22	19.5	0.9	0.0	13.2	4.5	63.1	81.8	22.8	13.6	0.4	0.0	0.0	0.6	0.0
Naples MA #5345	0	0.0	0.0	0.0	0.0	0.0	32.7	0.0	67.3	0.0	0.0	0.0	0.0	0.0	0.0
West Palm Beach-Boca Raton MA #8960	68	60.2	1.0	0.0	24.4	17.6	36.5	38.2	38.1	44.1	0.6	0.0	0.5	1.0	0.4
State Total	113	100.0	0.9	0.0	19.1	12.4	45.9	54.9	34.1	32.7	0.6	0.0	0.6	0.8	0.3

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: REFINANCE		Geography: Florida								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Sarasota-Bradenton MA #7510	294	18.8	0.6	0.3	13.4	13.3	57.4	62.6	28.5	23.8	0.5	0.0	0.5	0.6	0.3
Limited Review:															
Fort Myers-Cape Coral MA #2700	365	23.4	0.9	0.3	13.2	4.9	63.1	57.8	22.8	37.0	0.3	1.1	0.3	0.2	0.4
Naples MA #5345	79	5.1	0.0	0.0	0.0	0.0	32.7	21.5	67.3	78.5	0.5	0.0	0.0	0.1	0.6
West Palm Beach-Boca Raton MA #8960	823	52.7	1.0	1.3	24.4	20.5	36.5	33.4	38.1	44.7	0.2	0.2	0.2	0.2	0.2
State Total	1,561	100.0	0.9	0.8	19.1	14.5	45.9	44.0	34.1	40.7	0.3	0.3	0.3	0.2	0.3

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area, including affiliate lending.

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 5. Geographic Distribution of Multi-Family Loans

Geographic Distribution: MULTI-FAMILY		Geography: Florida								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Multi-Family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Sarasota-Bradenton MA #7510	0	0.0	0.6	0.0	13.4	0.0	57.4	0.0	28.5	0.0	0.0	0.0	0.0	0.0	0.0
Limited Review:															
Fort Myers-Cape Coral MA #2700	2	100.0	0.9	0.0	13.2	100.0	63.1	0.0	22.8	0.0	0.0	0.0	0.0	0.0	0.0
Naples MA #5345	0	0.0	0.0	0.0	0.0	0.0	32.7	0.0	67.3	0.0	0.0	0.0	0.0	0.0	0.0
West Palm Beach-Boca Raton MA #8960	0	0.0	1.0	0.0	24.4	0.0	36.5	0.0	38.1	0.0	0.0	0.0	0.0	0.0	0.0
State Total	2	100.0	0.9	0.0	19.1	100.0	45.9	0.0	34.1	0.0	0.0	0.0	0.0	0.0	0.0

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Multi-Family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area, including affiliate lending.

** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: Florida						Evaluation Period: January 1, 2000 to December 31, 2003						
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Sarasota-Bradenton MA #7510	1,203	18.1	0.8	0.8	22.0	17.7	51.5	54.4	25.7	27.1	3.6	2.2	4.0	3.6	3.6
Limited Review:															
Fort Myers-Cape Coral MA #2700	1,440	21.6	1.2	0.3	15.1	13.0	59.2	59.5	24.5	27.2	3.1	0.6	2.8	3.0	3.5
Naples MA #5345	324	4.9	0.0	0.0	0.0	0.0	30.3	27.5	69.7	72.5	2.9	0.0	0.0	3.0	2.9
West Palm Beach-Boca Raton MA #8960	3,695	55.5	3.3	2.8	23.3	21.4	34.1	34.7	39.2	41.0	3.1	2.9	3.0	3.2	3.2
State Total	6,662	100.0	2.3	1.8	20.3	17.9	41.8	43.2	35.4	37.0	3.2	2.7	3.1	3.2	3.3

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: Florida				Evaluation Period: January 1, 2000 to December 31, 2003					Market Share (%) by Geography***				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans						
Full Review:																
Sarasota-Bradenton MA #7510	1	8.3	0.6	0.0	17.4	0.0	60.4	100.0	21.6	0.0	0.0	0.0	0.0	0.0	0.0	
Limited Review:																
Fort Myers-Cape Coral MA #2700	1	8.3	1.0	0.0	11.2	0.0	69.4	100.0	18.4	0.0	0.0	0.0	0.0	0.0	0.0	
Naples MA #5345	0	0.0	0.0	0.0	0.0	0.0	34.8	0.0	65.2	0.0	0.0	0.0	0.0	0.0	0.0	
West Palm Beach-Boca Raton MA #8960	10	83.3	2.3	0.0	22.9	10.0	37.9	50.0	36.9	40.0	2.2	0.0	2.6	1.7	2.4	
State Total	12	100.0	1.7	0.0	18.3	8.3	49.3	58.3	30.8	33.3	1.2	0.0	1.9	0.6	1.7	

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: Florida								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Sarasota-Bradenton MA #7510	207	23.4	15.8	1.7	18.8	13.3	23.6	16.6	41.8	68.5	0.1	0.0	0.1	0.1	0.1
Limited Review:															
Fort Myers-Cape Coral MA #2700	176	19.9	17.2	5.5	20.0	5.5	23.3	11.7	39.6	77.2	0.1	0.1	0.0	0.0	0.1
Naples MA #5345	97	11.0	12.7	2.2	14.9	6.5	18.0	8.6	54.4	82.8	0.3	1.0	0.0	0.4	0.4
West Palm Beach-Boca Raton MA #8960	404	45.7	19.1	13.6	18.5	30.0	20.7	12.9	41.6	43.6	0.0	0.1	0.1	0.0	0.0
State Total	884	100.0	17.9	7.3	18.8	17.5	21.7	13.0	41.6	62.2	0.1	0.1	0.0	0.0	0.1

* Home Purchase loans originated and purchased in the MA/AA as a percentage of all Home Purchase loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 20.9% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: Florida								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	Overall	Low	Mod	Mid	Upp
Full Review:															
Sarasota-Bradenton MA #7510	23	20.4	15.8	10.5	18.8	5.3	23.6	21.1	41.8	63.2	1.2	0.0	1.3	0.0	2.4
Limited Review:															
Fort Myers-Cape Coral MA #2700	22	19.5	17.2	0.0	20.0	16.7	23.3	33.3	39.6	50.0	0.4	0.0	0.6	0.9	0.2
Naples MA #5345	0	0.0	12.7	0.0	14.9	0.0	18.0	0.0	54.4	0.0	0.0	0.0	0.0	0.0	0.0
West Palm Beach-Boca Raton MA #8960	68	60.2	19.1	6.5	18.5	12.9	20.7	22.6	41.6	58.1	0.7	0.0	0.3	0.7	1.0
State Total	113	100.0	17.9	6.1	18.8	12.1	21.7	24.2	41.6	57.6	0.7	0.0	0.5	0.6	0.9

* Home Improvement loans originated and purchased in the MA/AA as a percentage of all Home Improvement loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 12.4% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: REFINANCE		Geography: Florida						Evaluation Period: January 1, 2000 to December 31, 2003							
MA/Assessment Area:	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Sarasota-Bradenton MA #7510	294	18.8	15.8	7.7	18.8	18.8	23.6	23.4	41.8	50.2	0.5	0.3	0.7	0.5	0.5
Limited Review:															
Fort Myers-Cape Coral MA #2700	365	23.4	17.2	2.0	20.0	11.8	23.3	28.9	39.6	57.4	0.3	0.1	0.2	0.3	0.4
Naples MA #5345	79	5.1	12.7	0.0	14.9	5.7	18.0	14.3	54.4	80.0	0.5	0.0	0.3	0.3	0.6
West Palm Beach-Boca Raton MA #8960	823	52.7	19.1	7.8	18.5	21.8	20.7	24.3	41.6	46.1	0.2	0.3	0.2	0.2	0.2
State Total	1,561	100.0	17.9	6.0	18.8	18.0	21.7	24.6	41.6	51.3	0.3	0.2	0.3	0.3	0.3

* Refinance loans originated and purchased in the MA/AA as a percentage of all Refinance loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 15.8% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: Florida		Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total*	% of Businesses**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Sarasota-Bradenton MA #7510	1,203	18.1	65.0	47.6	1,196	2	5	0.1	0.1
Limited Review:									
Fort Myers-Cape Coral MA #2700	1,440	21.6	63.5	63.6	1,438	1	1	0.0	0.0
Naples MA #5345	324	4.9	61.3	62.5	319	2	3	0.1	0.1
West Palm Beach-Boca Raton MA #8960	3,695	55.5	63.4	40.5	3,667	11	17	0.1	0.1
State Total	6,662	100.0	63.6	45.6	6,620	16	26	0.0	0.1

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to businesses with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to businesses.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: Florida			Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total*	% of Farms**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Sarasota-Bradenton MA #7510	1	8.3	90.8	0.0	1	0	0	0.0	0.0
Limited Review:									
Fort Myers-Cape Coral MA #2700	1	8.3	88.1	0.0	1	0	0	0.0	0.0
Naples MA #5345	0	0.0	86.3	0.0	0	0	0	0.0	0.0
West Palm Beach-Boca Raton MA #8960	10	83.3	85.8	0.0	10	0	0	0.0	0.0
State Total	12	100.0	87.1	0.0	12	0	0	0.0	0.0

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to farms with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to farms.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: Florida				January 1, 2000 to December 31, 2003			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000)	#	\$ (000)	#	\$ (000)	% of Total	#	\$ (000)
Full Review:									
Sarasota-Bradenton MA #7510	13	27,847	48	63,692	61	91,539	71.3	3	6,067
Limited Review:									
Fort Myers-Cape Coral MA #2700	7	1,206	21	62	28	1,268	1.0		
Naples MA #5345	6	4,219	21	727	27	4,946	3.9		
West Palm Beach-Boca Raton MA #8960	16	10,649	37	19,897	53	30,546	23.8		
State Total	42	43,921	127	84,378	169	128,299	100	3	6,067

* "Prior Period Investments" means investments made in a previous evaluation period that remains outstanding.

* "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. It is a percentage of the dollars invested in that MSA/AA that are prior period investments or current period investments.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: Florida																	
Evaluation Period: January 1, 2000 to December 31, 2003																	
MA/Assessment Area:	Deposits		Branches					Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Sarasota-Bradenton MA #7510	34.9	3	42.9	0.0	66.7	33.3	0.0	1.0	0.0	0	0	1	0	1.5	17.6	55.7	25.3
Limited Review:																	
Fort Myers-Cape Coral MA #2700	12.4	1	14.3	0.0	0.0	100.0	0.0	0.0	0.0	0	0	0	0	1.9	17.9	61.1	19.0
Naples MA #5345	21.6	1	14.3	0.0	0.0	0.0	100.0	0.0	0.0	0	0	0	0	0.0	0.0	35.4	64.6
West Palm Beach-Boca Raton MA #8960	31.1	2	28.6	0.0	0.0	100.0	0.0	1.0	1.0	0	0	0	0	2.7	29.0	34.6	33.6
State Total	100.0	7	100.0	0.0	28.6	57.1	14.3	2.0	1.0	0	0	1	0	2.3	23.7	43.9	30.0

Demographic Data Source: 2000 Census

Table 1. Lending Volume

Lending Volume		Geography: Illinois						Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	% of Loans (#) in MA/AA	Residential Loans		Small Loans to Businesses		Small Loans to Farms		Community Development Loans*		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Chicago PMA #1600	88.7	64,930	7,357,485	40,951	2,012,870	82	3,596	114	294,065	106,077	9,668,016	94.3
Limited Review:												
Bloomington-Normal MA #1040	0.9	687	46,129	397	17,365	6	212	0	0	1,090	63,706	0.3
Champaign-Urbana MA #1400	1.2	827	59,521	618	25,349	12	227	7	4,574	1,464	89,671	0.4
Davenport-Moline-Rock Island MA #1960	0.9	635	35,224	410	17,795	0	0	0	0	1,045	53,019	1.9
Peoria-Pekin MA #6120	2.4	1,960	111,248	855	34,495	19	899	6	26,388	2,840	173,030	0.5
Rockford MA #6880	3.8	2,956	222,531	1,628	122,249	15	1,376	0	0	4,599	346,156	1.4
Springfield MA #7880	2.1	1,548	83,155	901	41,555	38	4,271	8	4,189	2,495	133,170	1.2
State Total	100.0	73,543	7,915,293	45,760	2,271,678	172	10,581	135	329,216	119,610	10,526,768	100.0

* The evaluation period for Community Development Loans is April 1, 2000 to December 31, 2003.

** Deposit data as of June 30, 2003.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: Illinois						Evaluation Period: January 1, 2000 to December 31, 2003						
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago PMA #1600	9,457	92.4	2.5	3.5	15.4	16.0	44.3	36.6	37.8	43.9	0.6	1.2	1.1	0.4	0.7
Limited Review:															
Bloomington-Normal MA #1040	65	0.6	0.0	0.0	24.0	33.8	49.4	47.7	26.6	18.5	0.4	0.0	0.6	0.5	0.2
Champaign-Urbana MA #1400	139	1.4	1.1	0.0	18.0	28.1	48.3	43.9	32.7	28.1	0.8	0.0	1.6	0.5	0.8
Davenport-Moline-Rock Island MA #1960	30	0.3	1.8	3.3	17.0	23.3	68.0	53.3	13.2	20.0	0.0	0.0	0.3	0.0	0.0
Peoria-Pekin MA #6120	68	0.7	3.3	2.9	11.3	13.2	65.2	58.8	20.2	25.0	0.1	0.8	0.0	0.1	0.1
Rockford MA #6880	322	3.1	1.6	1.6	17.0	11.5	56.3	47.8	25.1	39.1	0.6	0.8	0.5	0.5	1.0
Springfield MA #7880	150	1.5	2.6	2.7	22.5	31.3	38.9	27.3	36.0	38.7	0.3	2.6	0.6	0.2	0.2
State Total	10,231	100.0	2.5	3.3	15.6	16.3	46.0	37.2	35.9	43.1	0.6	1.2	1.0	0.4	0.6

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: Illinois								Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Home Improvement Loans		Low -Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago PMA #1600	5,714	90.4	2.5	4.5	15.4	20.4	44.3	42.2	37.8	32.9	5.8	6.1	6.0	5.6	5.8
Limited Review:															
Bloomington-Normal MA #1040	46	0.7	0.0	0.0	24.0	37.0	49.4	54.3	26.6	8.7	2.4	0.0	1.9	3.8	0.0
Champaign-Urbana MA #1400	66	1.0	1.1	4.5	18.0	25.8	48.3	45.5	32.7	24.2	4.1	25.0	10.9	2.1	4.4
Davenport-Moline-Rock Island MA #1960	36	0.6	1.8	0.0	17.0	16.7	68.0	72.2	13.2	11.1	0.4	0.0	0.7	0.4	0.0
Peoria- Pekin MA #6120	133	2.1	3.3	7.5	11.3	12.8	65.2	63.2	20.2	16.5	1.8	0.0	2.2	1.5	2.6
Rockford MA #6880	187	3.0	1.6	3.2	17.0	23.0	56.3	58.8	25.1	15.0	3.8	5.9	7.2	3.4	2.6
Springfield MA #7880	140	2.2	2.6	8.6	22.5	25.0	38.9	40.0	36.0	26.4	5.2	31.3	6.1	5.8	2.0
State Total	6,322	100.0	2.5	4.6	15.6	20.6	46.0	43.4	35.9	31.5	5.2	6.3	5.7	4.9	5.4

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: REFINANCE		Geography: Illinois								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago PMA #1600	49,611	87.3	2.5	2.7	15.4	15.6	44.3	40.2	37.8	41.5	1.8	2.9	3.0	1.7	1.5
Limited Review:															
Bloomington-Normal MA #1040	575	1.0	0.0	0.0	24.0	29.9	49.4	47.8	26.6	22.3	1.3	0.0	2.0	1.4	0.8
Champaign-Urbana MA #1400	616	1.1	1.1	1.6	18.0	15.7	48.3	50.5	32.7	32.1	2.0	8.5	2.5	2.1	1.7
Davenport-Moline-Rock Island MA #1960	569	1.0	1.8	3.0	17.0	18.5	68.0	66.1	13.2	12.5	1.9	12.3	2.3	1.9	0.8
Peoria-Pekin MA #6120	1,759	3.1	3.3	3.4	11.3	12.7	65.2	65.0	20.2	18.9	1.7	4.5	2.6	1.7	1.4
Rockford MA #6880	2,447	4.3	1.6	0.7	17.0	11.4	56.3	53.7	25.1	34.2	3.2	2.1	2.8	3.1	3.5
Springfield MA #7880	1,257	2.2	2.6	5.2	22.5	23.5	38.9	40.5	36.0	30.9	1.9	9.6	3.5	2.0	1.2
State Total	56,834	100.0	2.5	2.7	15.6	15.6	46.0	42.0	35.9	39.7	1.8	3.0	3.0	1.8	1.6

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area, including affiliate lending.

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 5. Geographic Distribution of Multi-Family Loans

Geographic Distribution: MULTI-FAMILY		Geography: Illinois								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Multi-Family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago PMA #1600	148	94.9	2.5	18.9	15.4	48.6	44.3	23.6	37.8	8.8	0.0	0.0	0.0	0.0	0.0
Limited Review:															
Bloomington-Normal MA #1040	1	0.6	0.0	100.0	24.0	0.0	49.4	0.0	26.6	0.0	0.0	0.0	0.0	0.0	0.0
Champaign-Urbana MA #1400	6	3.8	1.1	33.3	18.0	50.0	48.3	16.7	32.7	0.0	0.0	0.0	0.0	0.0	0.0
Davenport-Moline-Rock Island MA #1960	0	0.0	1.8	0.0	17.0	0.0	68.0	0.0	13.2	0.0	0.0	0.0	0.0	0.0	0.0
Peoria-Pekin MA #6120	0	0.0	3.3	0.0	11.3	0.0	65.2	0.0	20.2	0.0	0.0	0.0	0.0	0.0	0.0
Rockford MA #6880	0	0.0	1.6	0.0	17.0	0.0	56.3	0.0	25.1	0.0	0.0	0.0	0.0	0.0	0.0
Springfield MA #7880	1	0.6	2.6	100.0	22.5	0.0	38.9	0.0	36.0	0.0	0.0	0.0	0.0	0.0	0.0
State Total	156	100.0	2.5	20.5	15.6	48.1	46.0	23.1	35.9	8.3	0.0	0.0	0.0	0.0	0.0

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Multi-Family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area, including affiliate lending.

** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: Illinois						Evaluation Period: January 1, 2000 to December 31, 2003						
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago PMA #1600	40,951	89.5	3.2	1.9	13.5	11.3	38.1	37.9	44.9	48.6	7.7	6.1	6.8	7.4	8.3
Limited Review:															
Bloomington-Normal MA #1040	397	0.9	0.8	0.3	27.6	28.7	56.1	54.7	15.4	16.4	3.7	0.0	3.7	3.6	4.1
Champaign-Urbana MA #1400	618	1.4	5.6	6.6	27.3	25.9	41.2	36.2	23.0	27.8	5.6	4.5	6.1	5.4	5.9
Davenport-Moline-Rock Island MA #1960	410	0.9	7.8	19.8	35.6	32.4	46.7	36.8	9.9	11.0	5.1	10.9	4.4	4.3	6.3
Peoria-Pekin MA #6120	855	1.9	10.3	10.1	12.9	11.3	57.0	54.0	19.8	24.6	3.8	2.6	4.0	3.9	3.9
Rockford MA #6880	1,628	3.6	5.0	6.0	20.5	19.6	52.2	53.4	22.3	21.1	7.5	9.0	7.7	7.5	7.0
Springfield MA #7880	901	2.0	10.4	7.8	30.4	32.3	28.5	25.2	30.7	34.7	5.2	4.9	5.7	5.3	4.8
State Total	45,760	100.0	3.8	2.5	14.9	12.6	39.4	38.7	41.7	46.0	7.4	5.8	6.5	7.0	8.1

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: Illinois				Evaluation Period: January 1, 2000 to December 31, 2003									
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***					
	#	% of Total*	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Chicago PMA #1600	82	47.7	0.9	2.4	7.1	2.4	48.9	42.7	43.1	52.4	2.0	3.6	0.0	1.4	3.5	
Limited Review:																
Bloomington-Normal MA #1040	6	3.5	0.2	0.0	8.2	0.0	61.6	83.3	30.1	16.7	0.0	0.0	0.0	0.0	0.0	
Champaign-Urbana MA #1400	12	7.0	1.2	0.0	6.4	25.0	78.1	75.0	13.9	0.0	2.3	0.0	0.0	2.7	0.0	
Davenport-Moline-Rock Island MA #1960	0	0.0	0.7	0.0	17.0	0.0	73.8	0.0	8.5	0.0	0.0	0.0	0.0	0.0	0.0	
Peoria-Pekin MA #6120	19	11.0	0.2	0.0	2.6	5.3	80.0	78.9	17.3	15.8	0.4	0.0	0.0	0.5	0.0	
Rockford MA #6880	15	8.7	0.4	0.0	9.5	0.0	54.0	46.7	36.2	53.3	1.1	0.0	0.0	0.0	1.8	
Springfield MA #7880	38	22.1	0.5	0.0	8.4	5.3	58.4	60.5	32.7	34.2	2.2	0.0	0.0	2.5	1.8	
State Total	172	100.0	0.7	1.2	6.8	4.7	57.1	54.7	35.3	39.5	1.3	3.2	0.0	1.0	2.3	

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: Illinois								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago PMA #1600	9,457	92.4	20.7	8.2	17.5	24.0	22.1	25.5	39.7	42.2	0.7	1.0	0.7	0.5	0.7
Limited Review:															
Bloomington-Normal MA #1040	65	0.6	17.5	20.3	18.2	35.6	25.9	18.6	38.4	25.4	0.5	1.0	0.6	0.4	0.4
Champaign-Urbana MA #1400	139	1.4	17.8	13.1	17.9	32.3	24.1	27.7	40.1	26.9	0.8	0.3	1.0	1.0	0.6
Davenport-Moline-Rock Island MA #1960	30	0.3	21.6	9.1	19.6	27.3	24.1	31.8	34.7	31.8	0.0	0.0	0.0	0.2	0.0
Peoria-Pekin MA #6120	68	0.7	18.8	8.6	18.4	25.9	23.8	22.4	38.9	43.1	0.1	0.0	0.1	0.1	0.1
Rockford MA #6880	322	3.1	19.0	9.7	19.2	21.3	24.2	26.3	37.6	42.7	0.7	0.8	0.4	0.8	0.8
Springfield MA #7880	150	1.5	18.5	22.0	18.8	43.9	23.7	16.7	39.0	17.4	0.3	0.9	0.4	0.1	0.4
State Total	10,231	100.0	20.4	8.6	17.7	24.4	22.4	25.4	39.5	41.5	0.6	0.9	0.6	0.5	0.7

* Home Purchase loans originated and purchased in the MA/AA as a percentage of all Home Purchase loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 11.5% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: Illinois								Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Home Improvement Loans		Low -Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago PMA #1600	5,714	90.4	20.7	12.1	17.5	23.3	22.1	29.9	39.7	34.7	6.3	7.6	6.5	5.4	6.5
Limited Review:															
Bloomington-Normal MA #1040	46	0.7	17.5	13.0	18.2	21.7	25.9	32.6	38.4	32.6	2.5	0.0	4.6	4.1	0.0
Champaign-Urbana MA #1400	66	1.0	17.8	16.9	17.9	27.7	24.1	32.3	40.1	23.1	4.2	8.2	5.5	2.8	3.2
Davenport-Moline-Rock Island MA #1960	36	0.6	21.6	27.8	19.6	44.4	24.1	19.4	34.7	8.3	0.4	0.8	0.6	0.5	0.0
Peoria- Pekin MA #6120	133	2.1	18.8	17.6	18.4	19.8	23.8	33.6	38.9	29.0	1.8	1.7	1.4	2.4	1.5
Rockford MA #6880	187	3.0	19.0	16.7	19.2	24.7	24.2	30.6	37.6	28.0	3.9	5.4	4.6	2.7	3.9
Springfield MA #7880	140	2.2	18.5	16.4	18.8	30.7	23.7	28.6	39.0	24.3	5.4	7.1	5.0	5.5	4.9
State Total	6,322	100.0	20.4	12.6	17.7	23.6	22.4	30.0	39.5	33.9	5.6	6.6	5.8	4.9	5.8

* Home Improvement loans originated and purchased in the MA/AA as a percentage of all Home Improvement loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 1.6% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: REFINANCE		Geography: Illinois						Evaluation Period: January 1, 2000 to December 31, 2003							
MA/Assessment Area:	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago PMA #1600	49,611	87.3	20.7	8.9	17.5	21.0	22.1	30.3	39.7	39.7	2.2	3.6	2.5	2.1	1.8
Limited Review:															
Bloomington-Normal MA #1040	575	1.0	17.5	9.3	18.2	23.0	25.9	33.4	38.4	34.3	1.6	1.6	1.8	2.0	1.4
Champaign-Urbana MA #1400	616	1.1	17.8	13.0	17.9	22.0	24.1	31.7	40.1	33.3	2.3	3.8	3.1	2.3	1.7
Davenport-Moline-Rock Island MA #1960	569	1.0	21.6	13.3	19.6	26.7	24.1	28.4	34.7	31.6	2.3	2.1	2.0	2.5	2.3
Peoria-Pekin MA #6120	1,759	3.1	18.8	11.5	18.4	22.0	23.8	31.6	38.9	34.9	2.0	2.7	1.9	2.2	1.8
Rockford MA #6880	2,447	4.3	19.0	7.2	19.2	18.4	24.2	29.1	37.6	45.2	3.7	2.9	3.2	3.7	4.2
Springfield MA #7880	1,257	2.2	18.5	10.9	18.8	25.9	23.7	28.6	39.0	34.7	2.0	3.5	2.6	2.1	1.6
State Total	56,834	100.0	20.4	9.1	17.7	21.2	22.4	30.3	39.5	39.5	2.2	3.5	2.5	2.1	1.9

* Refinance loans originated and purchased in the MA/AA as a percentage of all Refinance loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 6.7% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: Illinois		Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total*	% of Businesses**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Chicago PMA #1600	40,951	89.5	63.4	44.6	37,030	1,667	2,254	1.1	1.4
Limited Review:									
Bloomington-Normal MA #1040	397	0.9	63.1	62.3	362	19	16	0.8	1.1
Champaign-Urbana MA #1400	618	1.4	62.2	71.8	550	50	18	1.1	1.8
Davenport-Moline-Rock Island MA #1960	410	0.9	61.6	51.3	376	15	19	1.2	1.9
Peoria-Pekin MA #6120	855	1.9	64.7	50.3	785	30	40	0.5	0.5
Rockford MA #6880	1,628	3.6	66.0	48.4	1,352	136	140	2.5	2.4
Springfield MA #7880	901	2.0	62.2	72.6	816	44	41	0.7	1.1
State Total	45,760	100.0	63.4	46.5	41,271	1,961	2,528	1.2	1.4

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to businesses with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to businesses.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: Illinois			Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total*	% of Farms**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Chicago PMA #1600	82	47.7	85.7	51.9	71	9	2	0.7	0.2
Limited Review:									
Bloomington-Normal MA #1040	6	3.5	93.7	100.0	6	0	0	0.0	0.0
Champaign-Urbana MA #1400	12	7.0	95.4	100.0	12	0	0	0.0	0.0
Davenport-Moline-Rock Island MA #1960	0	0.0	90.8	0.0	0	0	0	0.0	0.0
Peoria-Pekin MA #6120	19	11.0	96.2	66.7	16	2	1	0.0	0.0
Rockford MA #6880	15	8.7	92.6	72.7	10	4	1	0.0	0.0
Springfield MA #7880	38	22.1	93.4	80.6	23	9	6	0.5	0.0
State Total	172	100.0	89.2	71.4	138	24	10	0.3	0.1

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to farms with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to farms.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: Illinois				April 1, 2000 to December 31, 2003			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000)	#	\$ (000)	#	\$ (000)	% of Total	#	\$ (000)
Full Review:									
Chicago PMA #1600	142	76,820	554	404,346	696	481,166	94.0	18	36,377
Limited Review:									
Bloomington-Normal MA #1040	5	5	39	373	44	378	0.1		
Champaign-Urbana MA #1400	5	19	28	8,989	33	9,009	1.8		
Davenport-Moline-Rock Island MA #1960	4	3	32	1,896	36	1,900	0.4		
Peoria-Pekin MA #6120	12	9,915	31	1,790	43	11,704	2.3		
Rockford MA #6880	8	791	48	1,494	56	2,285	0.4		
Springfield MA #7880	17	3,432	45	1,814	62	5,246	1.0		
State Total	193	90,985	777	420,702	970	511,688	100	18	36,377

* "Prior Period Investments" means investments made in a previous evaluation period that remains outstanding.

* "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

It is a percentage of the dollars invested in that MSA/AA that are prior period investments or current period investments.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: Illinois				Evaluation Period: January 1, 2000 to December 31, 2003									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Chicago PMA #1600	94.3	228	89.8	3.1	11.4	37.7	47.8	48.0	21.0	0	5	7	15	7.6	23.8	38.8	29.8
Limited Review:																	
Bloomington-Normal MA #1040	0.3	3	1.2	0.0	66.7	33.3	0.0	0.0	0.0	0	0	0	0	5.7	25.1	48.5	20.7
Champaign-Urbana MA #1400	0.4	3	1.2	0.0	33.3	33.3	0.0	0.0	0.0	0	0	0	0	7.1	28.7	40.3	23.8
Davenport-Moline-Rock Island MA #1960	1.9	2	0.8	50.0	50.0	0.0	0.0	0.0	0.0	0	0	0	0	3.8	22.6	63.3	10.3
Peoria-Pekin MA #6120	0.5	6	2.4	16.7	33.3	33.3	16.7	0.0	4.0	0	-1	-3	0	6.2	14.2	60.2	19.4
Rockford MA #6880	1.4	8	3.1	12.5	37.5	37.5	12.5	0.0	2.0	0	0	0	-2	4.3	22.4	51.5	21.8
Springfield MA #7880	1.2	4	1.6	25.0	50.0	0.0	25.0	0.0	0.0	0	0	0	0	5.4	25.7	36.5	32.4
State Total	100.0	254	100.0	4.3	14.6	36.6	44.1	48.0	27.0	0	4	4	13	7.3	23.5	40.4	28.8

Demographic Data Source: 2000 Census

Table 1. Lending Volume

Lending Volume		Geography: Indiana						Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	% of Loans (#) in MA/AA	Residential Loans		Small Loans to Businesses		Small Loans to Farms		Community Development Loans*		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Indianapolis MA #3480	44.5	18,738	1,475,791	7,854	434,913	52	2,858	61	34,289	26,721	2,018,716	56.1
Limited Review:												
Bloomington MA #1020	2.8	1,087	84,501	563	27,456	8	78	4	3,193	1,662	115,228	2.3
Elkhart-Goshen MA #2330	5.4	1,928	135,804	1,277	127,127	17	1,098	14	5,887	3,236	269,916	5.0
Fort Wayne MA #2760	10.9	3,871	233,099	2,563	197,399	49	8,365	31	23,251	6,514	462,114	10.2
Gary PMA #2960	18.9	7,948	540,856	3,317	188,868	45	3,794	15	25,348	11,325	758,866	16.9
Lafayette MA #3920	3.4	1,449	133,775	561	25,518	43	4,131	11	9,092	2,064	172,516	3.8
Muncie MA #5280	2.6	994	54,116	551	34,914	21	2,631	4	1,516	1,570	93,177	1.3
South Bend MA #7800	3.0	946	74,678	851	57,471	6	628	6	2,741	1,809	135,518	0.4
Non-Metro IN	8.5	3,665	231,276	1,228	57,701	197	18,531	13	7,286	5,103	314,794	4.0
State Total	100.0	40,626	2,963,896	18,765	1,151,367	438	42,114	159	112,603	60,004	4,340,845	100.0

* The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2003.

** Deposit data as of June 30, 2003.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: Indiana						Evaluation Period: January 1, 2000 to December 31, 2003						
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Indianapolis MA #3480	1,898	41.5	3.1	2.8	18.7	18.1	45.6	42.5	32.6	36.7	0.8	0.5	0.9	0.8	0.7
Limited Review:															
Bloomington MA #1020	144	3.2	0.8	0.7	14.1	13.9	61.7	44.4	23.4	41.0	0.9	0.0	1.2	0.6	1.2
Elkhart-Goshen MA #2330	235	5.1	0.1	0.0	2.9	1.3	90.6	88.1	6.4	10.6	1.5	0.0	0.0	1.5	2.4
Fort Wayne MA #2760	375	8.2	0.8	0.0	16.7	16.5	55.8	46.4	26.7	37.1	0.5	0.0	0.4	0.7	0.4
Gary PMA #2960	1,042	22.8	2.4	0.8	18.4	10.1	45.6	45.7	33.7	43.5	1.0	1.0	0.4	1.0	1.2
Lafayette MA #3920	214	4.7	0.2	0.9	9.5	7.0	54.6	50.5	35.7	41.6	1.3	0.0	0.8	1.5	1.1
Muncie MA #5280	96	2.1	0.1	0.0	26.4	24.0	35.0	25.0	38.5	51.0	0.3	0.0	0.5	0.3	0.3
South Bend MA #7800	107	2.3	1.3	0.0	19.7	20.6	51.3	41.1	27.7	38.3	0.3	0.0	0.1	0.3	0.5
Non-Metro IN	458	10.0	0.7	1.3	9.0	13.1	78.9	64.0	11.5	21.6	1.6	0.0	2.5	1.4	2.6
State Total	4,569	100.0	1.9	1.5	16.6	14.3	53.0	48.1	28.4	36.1	0.8	0.4	0.7	0.9	0.8

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: Indiana								Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Indianapolis MA #3480	1,681	46.2	3.1	7.1	18.7	29.0	45.6	40.2	32.6	23.7	8.8	18.0	13.5	7.4	6.4
Limited Review:															
Bloomington MA #1020	73	2.0	0.8	0.0	14.1	5.5	61.7	83.6	23.4	11.0	5.2	0.0	2.9	6.0	3.4
Elkhart-Goshen MA #2330	153	4.2	0.1	0.0	2.9	4.6	90.6	86.3	6.4	9.2	5.7	0.0	7.1	5.3	10.3
Fort Wayne MA #2760	366	10.1	0.8	3.0	16.7	23.8	55.8	57.9	26.7	15.3	6.5	10.0	10.1	6.8	3.0
Gary PMA #2960	894	24.6	2.4	6.8	18.4	30.3	45.6	40.0	33.7	22.8	8.3	20.4	12.2	8.0	6.0
Lafayette MA #3920	71	2.0	0.2	0.0	9.5	8.5	54.6	62.0	35.7	29.6	3.7	0.0	4.8	4.1	2.8
Muncie MA #5280	70	1.9	0.1	0.0	26.4	25.7	35.0	41.4	38.5	32.9	2.7	0.0	2.6	4.0	1.6
South Bend MA #7800	49	1.3	1.3	0.0	19.7	24.5	51.3	53.1	27.7	22.4	1.5	0.0	2.8	1.4	0.7
Non-Metro IN	278	7.6	0.7	4.0	9.0	13.7	78.9	78.8	11.5	3.6	7.1	16.7	9.6	6.8	3.4
State Total	3,635	100.0	1.9	5.6	16.6	25.6	53.0	48.3	28.4	20.5	7.1	17.5	10.7	6.4	5.1

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: REFINANCE		Geography: Indiana								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Indianapolis MA #3480	15,158	46.8	3.1	4.0	18.7	22.3	45.6	45.1	32.6	28.6	3.5	8.7	6.4	3.6	2.6
Limited Review:															
Bloomington MA #1020	870	2.7	0.8	0.8	14.1	12.5	61.7	72.2	23.4	14.5	4.8	2.1	5.9	5.7	2.6
Elkhart-Goshen MA #2330	1,540	4.8	0.1	0.1	2.9	2.7	90.6	87.9	6.4	9.4	4.8	0.0	3.6	4.7	6.2
Fort Wayne MA #2760	3,130	9.7	0.8	1.0	16.7	16.4	55.8	55.4	26.7	27.3	2.9	7.0	3.8	3.5	2.1
Gary PMA #2960	6,012	18.5	2.4	2.7	18.4	18.3	45.6	44.7	33.7	34.3	4.9	13.4	7.6	5.0	4.1
Lafayette MA #3920	1,164	3.6	0.2	0.3	9.5	7.2	54.6	54.3	35.7	38.2	3.7	2.5	3.6	4.1	3.3
Muncie MA #5280	828	2.6	0.1	0.0	26.4	29.6	35.0	32.9	38.5	37.6	5.2	0.0	7.7	5.0	4.3
South Bend MA #7800	788	2.4	1.3	1.1	19.7	20.2	51.3	47.3	27.7	31.3	1.2	0.0	1.9	1.1	1.1
Non-Metro IN	2,929	9.0	0.7	2.2	9.0	9.4	78.9	81.7	11.5	6.8	5.9	19.2	6.8	6.5	2.3
State Total	32,419	100.0	1.9	2.7	16.6	18.2	53.0	52.2	28.4	26.9	3.8	8.7	5.9	4.1	2.8

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area, including affiliate lending.

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 5. Geographic Distribution of Multi-Family Loans

Geographic Distribution: MULTI-FAMILY			Geography: Indiana						Evaluation Period: January 1, 2000 to December 31, 2003						
MA/Assessment Area:	Total Multi-Family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Indianapolis MA #3480	1	33.3	3.1	0.0	18.7	0.0	45.6	100.0	32.6	0.0	0.0	0.0	0.0	0.0	0.0
Limited Review:															
Bloomington MA #1020	0	0.0	0.8	0.0	14.1	0.0	61.7	0.0	23.4	0.0	0.0	0.0	0.0	0.0	0.0
Elkhart-Goshen MA #2330	0	0.0	0.1	0.0	2.9	0.0	90.6	0.0	6.4	0.0	0.0	0.0	0.0	0.0	0.0
Fort Wayne MA #2760	0	0.0	0.8	0.0	16.7	0.0	55.8	0.0	26.7	0.0	0.0	0.0	0.0	0.0	0.0
Gary PMA #2960	0	0.0	2.4	0.0	18.4	0.0	45.6	0.0	33.7	0.0	0.0	0.0	0.0	0.0	0.0
Lafayette MA #3920	0	0.0	0.2	0.0	9.5	0.0	54.6	0.0	35.7	0.0	0.0	0.0	0.0	0.0	0.0
Muncie MA #5280	0	0.0	0.1	0.0	26.4	0.0	35.0	0.0	38.5	0.0	0.0	0.0	0.0	0.0	0.0
South Bend MA #7800	2	66.7	1.3	0.0	19.7	0.0	51.3	50.0	27.7	50.0	0.0	0.0	0.0	0.0	0.0
Non-Metro IN	0	0.0	0.7	0.0	9.0	0.0	78.9	0.0	11.5	0.0	0.0	0.0	0.0	0.0	0.0
State Total	3	100.0	1.9	0.0	16.6	0.0	53.0	66.7	28.4	33.3	0.0	0.0	0.0	0.0	0.0

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Multi-Family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area, including affiliate lending.

** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: Indiana						Evaluation Period: January 1, 2000 to December 31, 2003						
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Indianapolis MA #3480	7,854	41.9	3.0	3.2	18.1	18.0	47.6	45.0	31.2	33.7	8.2	8.3	7.5	8.0	8.7
Limited Review:															
Bloomington MA #1020	563	3.0	18.3	14.4	22.2	15.5	41.3	51.9	18.3	18.3	6.3	6.0	4.7	7.6	4.8
Elkhart-Goshen MA #2330	1,277	6.8	4.9	3.2	5.6	7.8	85.4	84.3	4.2	4.6	7.9	5.0	11.9	7.7	10.3
Fort Wayne MA #2760	2,563	13.7	1.6	1.3	27.7	26.2	51.4	51.7	19.3	20.8	7.3	9.5	6.9	7.5	7.1
Gary PMA #2960	3,317	17.7	4.9	2.7	16.2	11.6	46.4	48.5	32.5	37.2	8.0	7.0	8.3	8.3	7.6
Lafayette MA #3920	561	3.0	5.6	3.6	33.1	28.7	37.0	42.1	24.1	25.5	5.7	7.3	4.0	7.0	5.7
Muncie MA #5280	551	2.9	1.8	0.4	35.3	35.9	30.4	30.7	32.6	33.0	5.5	0.0	5.6	4.7	6.5
South Bend MA #7800	851	4.5	1.6	3.8	31.9	28.0	46.4	46.5	20.1	21.7	4.4	9.1	4.6	4.1	4.1
Non-Metro IN	1,228	6.5	3.9	2.8	15.4	14.0	71.6	76.5	9.2	6.7	6.8	5.5	6.5	7.1	6.1
State Total	18,765	100.0	3.8	3.1	20.2	18.2	50.8	51.1	25.1	27.6	7.4	7.0	6.7	7.5	7.7

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: Indiana				Evaluation Period: January 1, 2000 to December 31, 2003					Market Share (%) by Geography***				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans						
Full Review:																
Indianapolis MA #3480	52	11.9	0.6	0.0	6.8	5.8	64.1	55.8	28.5	38.5	1.6	0.0	0.0	0.6	10.8	
Limited Review:																
Bloomington MA #1020	8	1.8	3.0	0.0	9.9	0.0	77.3	75.0	9.9	25.0	20.8	0.0	0.0	20.0	25.0	
Elkhart-Goshen MA #2330	17	3.9	0.2	0.0	0.6	0.0	97.2	100.0	2.0	0.0	2.2	0.0	0.0	2.2	0.0	
Fort Wayne MA #2760	49	11.2	0.1	0.0	5.3	2.0	76.2	91.8	18.4	6.1	1.5	0.0	0.0	1.7	0.0	
Gary PMA #2960	45	10.3	0.5	0.0	4.9	0.0	50.6	62.2	44.0	37.8	8.5	0.0	0.0	9.0	8.9	
Lafayette MA #3920	43	9.8	0.2	0.0	6.9	0.0	63.3	88.4	29.6	11.6	10.7	0.0	0.0	15.4	2.6	
Muncie MA #5280	21	4.8	0.0	0.0	6.2	0.0	62.3	61.9	31.5	38.1	3.8	0.0	0.0	2.9	5.6	
South Bend MA #7800	6	1.4	0.0	0.0	6.7	0.0	73.7	66.7	19.5	33.3	1.2	0.0	0.0	1.3	0.0	
Non-Metro IN	197	45.0	0.2	0.0	2.0	1.0	92.5	98.5	5.3	0.5	7.7	0.0	0.0	8.1	5.0	
State Total	438	100.0	0.4	0.0	5.1	1.4	72.9	85.4	21.6	13.2	4.3	0.0	0.0	4.1	6.4	

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: Indiana								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	Overall	Low	Mod	Mid	Upp
Full Review:															
Indianapolis MA #3480	1,898	41.5	18.7	15.6	18.1	27.2	22.6	21.7	40.6	35.5	0.8	1.0	1.0	0.6	0.8
Limited Review:															
Bloomington MA #1020	144	3.2	19.6	11.9	18.2	26.9	22.3	31.3	39.9	29.9	0.9	0.3	1.0	0.9	1.0
Elkhart-Goshen MA #2330	235	5.1	16.2	10.7	19.4	25.7	27.1	24.8	37.3	38.8	1.5	1.3	1.6	1.3	1.8
Fort Wayne MA #2760	375	8.2	17.4	16.1	18.6	23.3	24.3	26.9	39.8	33.7	0.6	0.7	0.6	0.4	0.6
Gary PMA #2960	1,042	22.8	20.1	9.3	17.6	24.6	22.9	29.3	39.4	36.9	1.1	0.6	1.0	1.0	1.4
Lafayette MA #3920	214	4.7	18.3	6.1	18.6	25.0	23.7	32.7	39.3	36.2	1.4	1.3	1.1	1.5	1.5
Muncie MA #5280	96	2.1	20.0	9.5	18.7	21.4	21.1	26.2	40.2	42.9	0.3	0.0	0.2	0.2	0.4
South Bend MA #7800	107	2.3	18.8	11.1	18.8	23.2	23.7	22.2	38.7	43.4	0.4	0.4	0.2	0.2	0.6
Non-Metro IN	458	10.0	16.8	15.3	19.1	29.9	24.4	24.1	39.7	30.6	1.9	1.8	2.5	1.4	1.6
State Total	4,569	100.0	18.6	13.1	18.3	26.2	23.3	25.2	39.8	35.5	0.9	0.9	1.0	0.7	0.9

* Home Purchase loans originated and purchased in the MA/AA as a percentage of all Home Purchase loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 9.2% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: Indiana								Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Home Improvement Loans		Low -Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	Overall	Low	Mod	Mid	Upp
Full Review:															
Indianapolis MA #3480	1,681	46.2	18.7	24.8	18.1	25.1	22.6	24.2	40.6	26.0	9.1	14.6	10.1	8.5	6.2
Limited Review:															
Bloomington MA #1020	73	2.0	19.6	19.7	18.2	31.0	22.3	18.3	39.9	31.0	5.3	10.9	6.5	2.0	4.9
Elkhart-Goshen MA #2330	153	4.2	16.2	23.0	19.4	20.4	27.1	37.5	37.3	19.1	5.9	9.6	4.1	7.9	3.1
Fort Wayne MA #2760	366	10.1	17.4	23.5	18.6	27.1	24.3	26.8	39.8	22.7	6.7	10.2	6.5	5.4	6.0
Gary PMA #2960	894	24.6	20.1	23.5	17.6	25.5	22.9	28.3	39.4	22.7	8.5	6.6	11.6	8.8	6.8
Lafayette MA #3920	71	2.0	18.3	21.1	18.6	21.1	23.7	22.5	39.3	35.2	3.8	8.8	2.0	3.0	3.4
Muncie MA #5280	70	1.9	20.0	22.1	18.7	22.1	21.1	32.4	40.2	23.5	2.8	4.7	2.2	3.9	1.2
South Bend MA #7800	49	1.3	18.8	19.1	18.8	17.0	23.7	38.3	38.7	25.5	1.3	0.8	1.3	0.7	2.5
Non-Metro IN	278	7.6	16.8	23.0	19.1	22.3	24.4	28.1	39.7	26.6	7.2	13.6	5.5	6.6	6.8
State Total	3,635	100.0	18.6	23.8	18.3	24.8	23.3	26.5	39.8	24.8	7.2	10.0	7.9	6.9	5.6

* Home Improvement loans originated and purchased in the MA/AA as a percentage of all Home Improvement loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 1.4% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: REFINANCE		Geography: Indiana								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	Overall	Low	Mod	Mid	Upp
Full Review :															
Indianapolis MA #3480	15,158	46.8	18.7	15.8	18.1	25.6	22.6	27.0	40.6	31.5	4.4	7.7	5.4	4.3	3.5
Limited Review:															
Bloomington MA #1020	870	2.7	19.6	14.3	18.2	26.3	22.3	31.8	39.9	27.6	5.2	7.0	6.8	5.5	4.0
Elkhart-Goshen MA #2330	1,540	4.8	16.2	13.1	19.4	23.1	27.1	32.8	37.3	31.0	5.5	5.6	4.9	5.4	5.8
Fort Wayne MA #2760	3,130	9.7	17.4	13.9	18.6	25.7	24.3	29.2	39.8	31.2	3.6	5.0	3.1	3.5	3.6
Gary PMA #2960	6,012	18.5	20.1	13.9	17.6	22.4	22.9	31.7	39.4	32.0	6.0	9.4	6.4	5.7	5.4
Lafayette MA #3920	1,164	3.6	18.3	10.3	18.6	20.7	23.7	30.2	39.3	38.8	4.3	6.2	4.3	4.2	4.0
Muncie MA #5280	828	2.6	20.0	15.0	18.7	24.4	21.1	29.7	40.2	30.8	6.0	8.2	7.1	5.7	5.1
South Bend MA #7800	788	2.4	18.8	15.2	18.8	22.9	23.7	31.9	38.7	30.1	1.3	1.6	1.2	1.4	1.3
Non-Metro IN	2,929	9.0	16.8	10.4	19.1	24.3	24.4	31.9	39.7	33.4	7.0	8.6	7.6	6.3	6.9
State Total	32,419	100.0	18.6	14.4	18.3	24.5	23.3	29.2	39.8	31.8	4.6	7.1	5.1	4.5	4.0

* Refinance loans originated and purchased in the MA/AA as a percentage of all Refinance loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 4.3% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: Indiana			Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total*	% of Businesses**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Indianapolis MA #3480	7,854	41.9	60.1	55.0	6,983	430	441	1.9	3.1
Limited Review:									
Bloomington MA #1020	563	3.0	64.3	60.7	512	25	26	1.2	1.4
Elkhart-Goshen MA #2330	1,277	6.8	61.5	52.0	974	142	161	2.4	2.9
Fort Wayne MA #2760	2,563	13.7	61.5	49.2	2,081	266	216	2.2	2.3
Gary PMA #2960	3,317	17.7	63.2	58.1	2,892	243	182	1.7	2.5
Lafayette MA #3920	561	3.0	62.8	66.1	506	31	24	0.6	0.7
Muncie MA #5280	551	2.9	63.6	56.5	475	38	38	1.5	1.5
South Bend MA #7800	851	4.5	61.6	48.0	710	76	65	0.7	0.9
Non-Metro IN	1,228	6.5	64.9	67.9	1,100	74	54	1.2	2.2
State Total	18,765	100.0	61.7	55.3	16,233	1,325	1,207	1.7	2.4

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to businesses with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to busines ses.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: Indiana		Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total*	% of Farms**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Indianapolis MA #3480	52	11.9	92.4	75.0	41	8	3	0.1	0.3
Limited Review:									
Bloomington MA #1020	8	1.8	94.1	0.0	8	0	0	0.0	0.0
Elkhart-Goshen MA #2330	17	3.9	95.7	78.6	12	5	0	1.1	1.3
Fort Wayne MA #2760	49	11.2	94.2	85.7	26	8	15	0.6	0.6
Gary PMA #2960	45	10.3	91.5	89.5	32	9	4	6.8	7.5
Lafayette MA #3920	43	9.8	93.9	83.3	29	11	3	7.1	7.3
Muncie MA #5280	21	4.8	96.1	94.7	12	7	2	2.8	3.3
South Bend MA #7800	6	1.4	91.4	50.0	4	1	1	0.0	0.0
Non-Metro IN	197	45.0	94.5	83.4	130	51	16	6.3	6.2
State Total	438	100.0	93.4	83.8	294	100	44	2.7	3.2

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to farms with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to farms.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: Indiana				January 1, 2000 to December 31, 2003			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000)	#	\$ (000)	#	\$ (000)	% of Total	#	\$ (000)
Full Review:									
Indianapolis MA #3480	46	16,466	360	44,367	406	60,834	64.5	1	65
Limited Review:									
Bloomington MA #1020	3	6	40	4,373	43	4,379	4.6		
Elkhart-Goshen MA #2330	5	520	51	862	56	1,382	1.5		
Fort Wayne MA #2760	3	23	129	4,905	132	4,928	5.2		
Gary PMA #2960	7	175	120	10,196	127	10,371	11.0		
Lafayette MA #3920	7	398	113	1,357	120	1,755	1.9		
Muncie MA #5280	3	3	36	10,413	39	10,416	11.0		
South Bend MA #7800	5	24	28	59	33	83	0.1		
Non-Metro IN	6	127	33	82	39	209	.2		
State Total	85	17,742	910	76,614	995	94,357	100	1	65

* "Prior Period Investments" means investments made in a previous evaluation period that remains outstanding.

* "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. It is a percentage of the dollars invested in that MSA/AA that are prior period investments or current period investments.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: Indiana																	
Evaluation Period: January 1, 2000 to December 31, 2003																	
MA/Assessment Area:	Deposits		Branches					Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Indianapolis MA #3480	56.1	68	41.2	7.4	23.5	47.1	22.1	3.0	7.0	0	-1	-2	-1	5.0	23.6	43.5	27.8
Limited Review:																	
Bloomington MA #1020	2.3	6	3.6	33.3	16.7	33.3	16.7	1.0	1.0	0	-1	1	0	14.1	21.4	45.6	19.0
Elkhart-Goshen MA #2330	5.0	13	7.9	7.7	7.7	84.6	0.0	0.0	1.0	0	0	-1	0	0.4	6.1	88.1	5.4
Fort Wayne MA #2760	10.2	17	10.3	0.0	29.4	58.8	11.8	1.0	4.0	0	0	-3	0	1.5	22.5	52.2	23.6
Gary PMA #2960	16.9	37	22.4	5.4	16.2	45.9	32.4	0.0	7.0	0	-3	-3	-1	4.8	22.7	43.9	28.6
Lafayette MA #3920	3.8	6	3.6	16.7	50.0	16.7	16.7	0.0	1.0	-1	0	0	0	11.7	13.4	41.7	28.6
Muncie MA #5280	1.3	6	3.6	0.0	33.3	33.3	33.3	0.0	0.0	0	0	0	0	5.1	28.0	34.4	32.4
South Bend MA #7800	0.4	2	1.2	0.0	50.0	50.0	0.0	0.0	0.0	0	0	0	0	1.8	24.2	49.8	24.1
Non-Metro IN	4.0	10	6.1	20.0	0.0	80.0	0.0	0.0	0.0	0	0	0	0	1.5	11.4	77.3	9.8
State Total	100.0	165	100.0	7.9	21.2	50.9	20.0	5.0	21.0	-1	-5	-8	-2	4.4	21.0	50.0	24.4

Demographic Data Source: 2000 Census

Table 1. Lending Volume

Lending Volume		Geography: Kentucky						Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	% of Loans (#) in MA/AA	Residential Loans		Small Loans to Businesses		Small Loans to Farms		Community Development Loans*		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Lexington MA #4280	55.8	4,460	380,909	2,369	131,539	76	8,078	1	550	6,906	521,076	68.7
Limited Review:												
Owensboro MA #5990	13.7	1,239	71,564	360	19,740	102	9,109	0	0	1,701	100,413	15.9
Non-Metro KY	30.4	2,737	226,501	1,013	66,601	16	769	0	0	3,766	293,871	15.4
State Total	100.0	8,436	678,974	3,742	217,880	194	17,956	1	550	12,373	915,360	100.0

* The evaluation period for Community Development Loans is April 1, 2000 to December 31, 2003.

** Deposit data as of June 30, 2003.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: Kentucky								Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington MA #4280	858	53.8	3.4	3.1	15.6	10.3	48.8	44.3	32.2	42.3	0.9	1.8	0.3	0.8	1.1
Limited Review:															
Owensboro MA #5990	84	5.3	2.5	2.4	11.7	13.1	65.7	58.3	20.0	26.2	0.9	0.0	0.6	0.9	1.0
Non-Metro KY	652	40.9	0.0	0.0	2.2	0.0	22.1	15.8	75.7	84.2	1.8	0.0	0.0	1.2	2.0
State Total	1,594	100.0	2.0	1.8	10.1	6.2	41.5	33.4	46.4	58.6	1.1	1.6	0.4	0.9	1.5

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: Kentucky								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Home Improvement Loans		Low -Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington MA #4280	217	57.0	3.4	5.5	15.6	24.4	48.8	53.5	32.2	16.6	4.3	11.6	8.6	4.4	1.5
Limited Review:															
Owensboro MA #5990	62	16.3	2.5	1.6	11.7	17.7	65.7	59.7	20.0	21.0	2.0	0.0	3.7	1.7	2.9
Non-Metro KY	102	26.8	0.0	0.0	2.2	0.0	22.1	27.5	75.7	72.5	2.9	0.0	0.0	3.8	2.7
State Total	381	100.0	2.0	3.4	10.1	16.8	41.5	47.5	46.4	32.3	3.6	10.0	7.6	3.7	2.1

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: REFINANCE		Geography: Kentucky								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington MA #4280	3,384	52.4	3.4	2.7	15.6	16.5	48.8	46.8	32.2	34.0	4.4	3.0	5.3	4.9	3.9
Limited Review:															
Owensboro MA #5990	1,093	16.9	2.5	1.4	11.7	14.1	65.7	63.9	20.0	20.7	8.1	5.1	13.2	7.7	7.7
Non-Metro KY	1,983	30.7	0.0	0.0	2.2	0.8	22.1	19.1	75.7	80.1	5.2	0.0	1.7	6.1	5.0
State Total	6,460	100.0	2.0	1.6	10.1	11.3	41.5	41.2	46.4	45.9	5.1	3.2	6.1	5.6	4.6

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area, including affiliate lending.

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 5. Geographic Distribution of Multi-Family Loans

Geographic Distribution: MULTI-FAMILY			Geography: Kentucky						Evaluation Period: January 1, 2000 to December 31, 2003						
MA/Assessment Area:	Total Multi-Family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington MA #4280	1	100.0	3.4	0.0	15.6	0.0	48.8	100.0	32.2	0.0	0.0	0.0	0.0	0.0	0.0
Limited Review:															
Owensboro MA #5990	0	0.0	2.5	0.0	11.7	0.0	65.7	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-Metro KY	0	0.0	0.0	0.0	2.2	0.0	22.1	0.0	75.7	0.0	0.0	0.0	0.0	0.0	0.0
State Total	1	100.0	2.0	0.0	10.1	0.0	41.5	100.0	46.4	0.0	0.0	0.0	0.0	0.0	0.0

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Multi-Family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area, including affiliate lending.

** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: Kentucky						Evaluation Period: January 1, 2000 to December 31, 2003						
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington MA #4280	2,369	63.3	14.8	12.9	15.9	14.4	41.1	39.8	27.8	33.0	7.7	8.6	6.8	7.2	8.5
Limited Review:															
Owensboro MA #5990	360	9.6	3.7	2.2	29.9	27.2	51.2	58.1	15.2	12.5	4.8	1.2	5.2	5.1	4.3
Non-Metro KY	1,013	27.1	0.0	0.0	9.5	3.5	28.3	27.0	62.2	69.5	5.5	0.0	3.6	5.6	5.7
State Total	3,742	100.0	8.4	8.4	15.5	12.6	38.0	38.1	37.9	40.9	6.7	8.1	5.9	6.5	6.9

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: Kentucky				Evaluation Period: January 1, 2000 to December 31, 2003					Market Share (%) by Geography***				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans						
Full Review:																
Lexington MA #4280	76	39.2	6.2	3.9	9.7	7.9	46.3	34.2	37.8	53.9	4.0	0.0	3.8	2.4	7.1	
Limited Review:																
Owensboro MA #5990	102	52.6	0.6	0.0	3.2	3.9	78.9	89.2	17.3	6.9	16.6	0.0	0.0	17.7	7.1	
Non-Metro KY	16	8.2	0.0	0.0	0.9	0.0	18.9	6.3	80.2	93.8	0.7	0.0	0.0	0.0	0.8	
State Total	194	100.0	2.7	1.5	4.9	5.2	39.4	60.8	53.0	32.5	4.3	0.0	3.6	6.0	2.9	

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: Kentucky								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington MA #4280	858	53.8	20.9	9.6	17.2	20.8	21.2	23.8	40.7	45.7	0.8	1.2	0.7	0.4	1.1
Limited Review:															
Owensboro MA #5990	84	5.3	19.5	16.9	18.1	32.5	23.5	20.8	39.0	29.9	0.9	2.9	1.0	0.2	1.0
Non-Metro KY	652	40.9	13.5	1.1	13.1	7.6	18.5	28.5	54.9	62.7	2.1	0.0	0.5	1.9	2.5
State Total	1,594	100.0	18.0	6.4	15.8	15.9	20.5	25.6	45.7	52.1	1.2	1.4	0.7	0.7	1.6

* Home Purchase loans originated and purchased in the MA/AA as a percentage of all Home Purchase loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 8.3% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: Kentucky								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Home Improvement Loans		Low -Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington MA #4280	217	57.0	20.9	19.9	17.2	25.5	21.2	33.3	40.7	21.3	4.4	10.2	4.8	5.1	2.5
Limited Review:															
Owensboro MA #5990	62	16.3	19.5	18.0	18.1	19.7	23.5	32.8	39.0	29.5	2.0	3.2	2.1	1.3	2.3
Non-Metro KY	102	26.8	13.5	7.0	13.1	14.0	18.5	25.0	54.9	54.0	2.9	0.0	4.0	3.4	2.8
State Total	381	100.0	18.0	16.2	15.8	21.5	20.5	31.0	45.7	31.3	3.7	7.1	4.3	4.0	2.6

* Home Improvement loans originated and purchased in the MA/AA as a percentage of all Home Improvement loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 1.0% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: REFINANCE		Geography: Kentucky								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington MA #4280	3,384	52.4	20.9	9.9	17.2	20.5	21.2	27.4	40.7	42.1	5.3	8.0	5.9	5.3	4.8
Limited Review:															
Owensboro MA #5990	1,093	16.9	19.5	14.8	18.1	21.2	23.5	31.6	39.0	32.3	8.9	14.7	9.3	9.2	7.5
Non-Metro KY	1,983	30.7	13.5	3.2	13.1	10.7	18.5	20.6	54.9	65.5	5.9	3.3	7.1	5.2	6.1
State Total	6,460	100.0	18.0	8.8	15.8	17.7	20.5	26.1	45.7	47.4	5.9	8.6	6.6	5.8	5.6

* Refinance loans originated and purchased in the MA/AA as a percentage of all Refinance loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 5.0% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: Kentucky		Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total*	% of Businesses**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Lexington MA #4280	2,369	63.3	61.5	58.9	2,085	146	138	1.8	2.1
Limited Review:									
Owensboro MA #5990	360	9.6	59.1	68.9	310	33	17	1.8	2.6
Non-Metro KY	1,013	27.1	62.2	65.1	864	66	83	1.3	1.9
State Total	3,742	100.0	61.4	61.7	3,259	245	238	1.6	2.1

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to businesses with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to businesses.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: Kentucky			Evaluation Period: January 1, 2000 to December 31, 2003			
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total*	% of Farms**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Lexington MA #4280	76	39.2	88.7	60.0	52	13	11	2.7	1.8
Limited Review:									
Owensboro MA #5990	102	52.6	95.3	92.1	79	15	8	12.4	11.4
Non-Metro KY	16	8.2	95.4	100.0	15	0	1	0.5	0.5
State Total	194	100.0	92.6	81.8	146	28	20	3.1	2.4

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to farms with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to farms.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: Kentucky				April 1, 2000 to December 31, 2003			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000)	#	\$ (000)	#	\$ (000)	% of Total	#	\$ (000)
Full Review:									
Lexington MA #4280	10	1,088	55	5,023	65	6,111	85.1		
Limited Review:									
Owensboro MA #5990	3	4	19	358	22	363	5.0		
Non-Metro KY	3	555	8	154	11	709	9.9		
State Total	16	1,647	82	5,535	98	7,183	100		

* "Prior Period Investments" means investments made in a previous evaluation period that remains outstanding.

* "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. It is a percentage of the dollars invested in that MSA/AA that are prior period investments or current period investments.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	Geography: Kentucky				Evaluation Period: January 1, 2000 to December 31, 2003			
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population										
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography										
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp							
Full Review:																								
Lexington MA #4280	68.7	21	63.6	9.5	23.8	47.6	19.0	2.0	0.0	0	0	1	1	9.9	18.9	44.8	26.4							
Limited Review:																								
Owensboro MA #5990	15.9	5	15.2	0.0	20.0	60.0	20.0	0.0	0.0	0	0	0	0	3.9	15.0	63.3	17.9							
Non-Metro KY	15.4	7	21.2	0.0	0.0	57.1	42.9	1.0	1.0	0	0	0	0	0.0	4.7	29.2	66.1							
State Total	100.0	33	100.0	6.1	18.2	51.5	24.2	3.0	1.0	0	0	1	1	5.5	13.3	41.6	39.5							

Demographic Data Source: 2000 Census

Table 1. Lending Volume

Lending Volume		Geography: Louisiana						Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	% of Loans (#) in MA/AA	Residential Loans		Small Loans to Businesses		Small Loans to Farms		Community Development Loans*		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
New Orleans MA #5560	37.0	11,582	862,689	7,319	381,203	37	5,154	9	6,610	18,947	1,255,656	38.1
Limited Review:												
Alexandria MA #0220	3.4	1,227	73,867	480	23,851	30	1,956	0	0	1,737	99,674	3.0
Baton Rouge MA #0760	16.5	4,976	365,142	3,443	217,320	7	274	16	8,185	8,442	590,921	27.0
Houma MA #3350	6.9	2,555	135,392	970	39,065	17	2,827	0	0	3,542	177,284	4.1
Lafayette MA #3880	10.2	2,929	197,569	2,279	152,592	20	981	3	1,164	5,231	352,306	8.0
Lake Charles MA #3960	6.6	2,070	124,987	1,252	85,826	38	2,475	0	0	3,360	213,288	3.3
Monroe MA #5200	5.7	1,769	108,444	1,060	77,443	73	7,963	4	1,900	2,906	195,750	5.3
Shreveport-Bossier City MA #7680	8.3	2,531	163,177	1,643	119,580	41	4,321	13	7,014	4,228	294,092	8.6
Non-Metro LA	5.5	1,686	93,727	1,080	45,180	63	5,614	3	1,777	2,832	146,298	2.6
State Total	100.0	31,325	2,124,994	19,526	1,142,060	326	31,565	48	26,650	51,225	3,325,269	100.0

* The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2003.

** Deposit data as of June 30, 2003.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: Louisiana								Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
New Orleans MA #5560	1,231	39.6	4.4	4.2	15.7	15.0	43.1	34.7	36.8	46.1	1.2	1.8	2.3	1.0	1.0
Limited Review:															
Alexandria MA #0220	81	2.6	3.3	2.5	19.1	9.9	30.4	34.6	47.2	53.1	0.9	0.0	0.5	0.8	1.0
Baton Rouge MA #0760	757	24.4	7.0	6.3	13.7	17.0	34.3	30.5	45.0	46.1	1.2	3.0	2.0	1.0	1.0
Houma MA #3350	122	3.9	0.8	0.0	14.5	13.9	69.7	64.8	15.0	21.3	1.3	0.0	1.8	1.2	1.1
Lafayette MA #3880	322	10.4	3.6	0.6	18.2	10.9	36.8	24.5	41.4	64.0	1.0	0.0	0.9	0.9	1.1
Lake Charles MA #3960	197	6.3	1.4	0.0	18.7	14.7	44.7	44.2	35.2	41.1	1.2	0.0	0.6	1.5	1.0
Monroe MA #5200	116	3.7	7.0	0.9	15.0	18.1	43.5	35.3	34.6	45.7	0.9	1.3	4.5	0.6	0.7
Shreveport-Bossier City MA #7680	187	6.0	5.6	1.1	19.4	15.5	27.6	20.9	47.3	62.6	0.6	0.0	0.4	0.6	0.7
Non-Metro LA	94	3.0	2.2	2.1	8.1	4.3	52.1	39.4	37.6	54.3	0.8	0.0	0.5	0.3	1.3
State Total	3,107	100.0	4.2	3.5	15.4	14.7	42.2	33.7	38.2	48.1	1.1	1.7	1.7	0.9	1.0

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: Louisiana								Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Home Improvement Loans		Low -Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
New Orleans MA #5560	1,474	41.0	4.4	5.7	15.7	16.6	43.1	42.7	36.8	35.1	6.0	9.3	8.4	5.0	6.0
Limited Review:															
Alexandria MA #0220	142	3.9	3.3	0.7	19.1	23.2	30.4	30.3	47.2	45.8	6.5	0.0	8.5	4.1	7.5
Baton Rouge MA #0760	398	11.1	7.0	10.3	13.7	15.3	34.3	30.2	45.0	44.2	5.3	11.0	8.3	3.4	5.3
Houma MA #3350	313	8.7	0.8	0.0	14.5	13.4	69.7	70.0	15.0	16.6	6.3	0.0	2.0	6.9	6.5
Lafayette MA #3880	335	9.3	3.6	5.1	18.2	14.9	36.8	40.3	41.4	39.7	7.0	34.6	9.3	5.8	5.7
Lake Charles MA #3960	258	7.2	1.4	3.5	18.7	24.4	44.7	41.5	35.2	30.6	6.0	22.2	6.8	5.9	5.2
Monroe MA #5200	177	4.9	7.0	13.6	15.0	22.0	43.5	32.2	34.6	32.2	6.3	23.1	14.8	3.9	5.1
Shreveport-Bossier City MA #7680	308	8.6	5.6	7.1	19.4	25.0	27.6	27.3	47.3	40.6	10.0	12.9	14.5	7.7	8.8
Non-Metro LA	194	5.4	2.2	0.5	8.1	5.2	52.1	57.7	37.6	36.6	2.1	0.0	0.0	2.9	1.5
State Total	3,599	100.0	4.2	5.5	15.4	17.2	42.2	41.8	38.2	35.4	5.9	11.9	8.1	5.1	5.6

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: REFINANCE		Geography: Louisiana								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
New Orleans MA #5560	8,874	36.1	4.4	2.6	15.7	11.8	43.1	42.5	36.8	43.1	4.4	4.4	6.0	4.6	3.9
Limited Review:															
Alexandria MA #0220	1,004	4.1	3.3	1.1	19.1	11.9	30.4	35.2	47.2	51.9	8.4	3.8	12.2	9.7	7.4
Baton Rouge MA #0760	3,819	15.5	7.0	4.3	13.7	12.8	34.3	31.9	45.0	51.0	4.5	6.6	6.4	4.2	4.4
Houma MA #3350	2,120	8.6	0.8	0.3	14.5	12.9	69.7	67.4	15.0	19.4	9.4	10.3	14.3	9.8	6.8
Lafayette MA #3880	2,272	9.2	3.6	1.6	18.2	11.4	36.8	31.6	41.4	55.4	6.2	6.2	7.1	7.6	5.4
Lake Charles MA #3960	1,615	6.6	1.4	2.0	18.7	17.8	44.7	41.5	35.2	38.6	8.9	41.7	13.2	10.2	6.7
Monroe MA #5200	1,476	6.0	7.0	5.1	15.0	16.5	43.5	36.7	34.6	41.7	8.9	25.3	24.2	7.6	7.6
Shreveport-Bossier City MA #7680	2,034	8.3	5.6	2.9	19.4	17.1	27.6	27.7	47.3	52.4	5.5	6.1	10.6	5.5	4.8
Non-Metro LA	1,398	5.7	2.2	0.9	8.1	7.2	52.1	50.8	37.6	41.2	4.4	5.4	6.1	4.2	4.4
State Total	24,612	100.0	4.2	2.5	15.4	12.9	42.2	40.5	38.2	44.1	5.3	6.0	7.8	5.6	4.7

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area, including affiliate lending.

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 5. Geographic Distribution of Multi-Family Loans

Geographic Distribution: MULTI-FAMILY			Geography: Louisiana						Evaluation Period: January 1, 2000 to December 31, 2003						
MA/Assessment Area:	Total Multi-Family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
New Orleans MA #5560	3	42.9	4.4	0.0	15.7	0.0	43.1	33.3	36.8	66.7	0.0	0.0	0.0	0.0	0.0
Limited Review:															
Alexandria MA #0220	0	0.0	3.3	0.0	19.1	0.0	30.4	0.0	47.2	0.0	0.0	0.0	0.0	0.0	0.0
Baton Rouge MA #0760	2	28.6	7.0	50.0	13.7	50.0	34.3	0.0	45.0	0.0	0.0	0.0	0.0	0.0	0.0
Houma MA #3350	0	0.0	0.8	0.0	14.5	0.0	69.7	0.0	15.0	0.0	0.0	0.0	0.0	0.0	0.0
Lafayette MA #3880	0	0.0	3.6	0.0	18.2	0.0	36.8	0.0	41.4	0.0	0.0	0.0	0.0	0.0	0.0
Lake Charles MA #3960	0	0.0	1.4	0.0	18.7	0.0	44.7	0.0	35.2	0.0	0.0	0.0	0.0	0.0	0.0
Monroe MA #5200	0	0.0	7.0	0.0	15.0	0.0	43.5	0.0	34.6	0.0	0.0	0.0	0.0	0.0	0.0
Shreveport-Bossier City MA #7680	2	28.6	5.6	0.0	19.4	0.0	27.6	0.0	47.3	100.0	0.0	0.0	0.0	0.0	0.0
Non-Metro LA	0	0.0	2.2	0.0	8.1	0.0	52.1	0.0	37.6	0.0	0.0	0.0	0.0	0.0	0.0
State Total	7	100.0	4.2	14.3	15.4	14.3	42.2	14.3	38.2	57.1	0.0	0.0	0.0	0.0	0.0

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Multi-Family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area, including affiliate lending.

** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: Louisiana						Evaluation Period: January 1, 2000 to December 31, 2003						
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
New Orleans MA #5560	7,319	37.5	7.9	5.7	19.8	16.0	36.8	33.1	35.5	45.2	7.5	6.7	6.9	6.8	8.4
Limited Review:															
Alexandria MA #0220	480	2.5	13.4	6.9	16.8	12.3	32.7	32.1	37.2	48.8	5.3	4.3	3.6	5.9	5.6
Baton Rouge MA #0760	3,443	17.6	8.5	5.8	18.2	14.3	32.5	28.3	40.7	51.7	8.1	8.7	8.4	6.9	8.7
Houma MA #3350	970	5.0	2.1	0.1	13.4	15.3	68.9	64.1	15.3	20.3	7.4	0.0	8.4	7.0	8.9
Lafayette MA #3880	2,279	11.7	3.6	1.4	15.5	13.3	34.8	29.9	46.1	55.4	9.1	2.9	10.1	9.7	8.7
Lake Charles MA #3960	1,252	6.4	1.1	0.6	34.4	28.9	39.6	39.7	24.9	30.8	7.5	4.3	6.8	8.0	7.7
Monroe MA #5200	1,060	5.4	11.8	10.8	23.2	17.8	32.4	34.6	32.6	36.7	7.6	10.4	7.2	8.6	6.4
Shreveport-Bossier City MA #7680	1,643	8.4	9.1	8.3	26.3	24.0	31.7	28.5	33.0	39.2	7.3	5.0	8.2	6.7	7.7
Non-Metro LA	1,080	5.5	1.6	1.3	11.4	5.9	55.6	48.6	31.3	44.2	5.6	15.6	3.2	5.4	6.4
State Total	19,526	100.0	6.9	4.9	19.5	16.3	38.5	34.3	35.0	44.4	7.5	6.9	7.2	7.0	8.1

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: Louisiana						Evaluation Period: January 1, 2000 to December 31, 2003						
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
New Orleans MA #5560	37	11.3	4.1	0.0	13.9	13.5	46.6	43.2	35.4	43.2	7.8	0.0	6.5	7.0	13.6
Limited Review:															
Alexandria MA #0220	30	9.2	4.5	0.0	15.6	13.3	29.2	6.7	50.6	80.0	13.3	0.0	11.1	25.0	10.7
Baton Rouge MA #0760	7	2.1	4.6	0.0	9.0	0.0	36.3	28.6	50.1	71.4	3.9	0.0	0.0	0.0	6.5
Houma MA #3350	17	5.2	1.4	0.0	16.3	29.4	66.0	47.1	16.0	23.5	15.6	0.0	16.7	11.1	40.0
Lafayette MA #3880	20	6.1	2.5	0.0	14.2	10.0	46.7	15.0	36.7	75.0	1.5	0.0	0.0	2.8	0.0
Lake Charles MA #3960	38	11.7	0.4	0.0	18.5	10.5	50.6	76.3	30.5	13.2	6.0	0.0	28.6	4.5	4.8
Monroe MA #5200	73	22.4	2.2	0.0	13.3	12.3	45.3	24.7	39.1	63.0	16.7	0.0	0.0	20.0	20.0
Shreveport-Bossier City MA #7680	41	12.6	6.6	2.4	15.1	0.0	27.8	51.2	50.5	46.3	14.0	0.0	0.0	14.3	20.0
Non-Metro LA	63	19.3	0.2	0.0	7.6	0.0	49.3	28.6	42.9	71.4	4.6	0.0	0.0	5.3	4.8
State Total	326	100.0	3.1	0.3	12.9	8.9	44.9	35.9	39.0	54.9	6.9	0.0	5.4	6.5	8.2

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: Louisiana						Evaluation Period: January 1, 2000 to December 31, 2003						
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	Overall	Low	Mod	Mid	Upp
Full Review:															
New Orleans MA #5560	1,231	39.6	23.6	9.9	16.2	23.2	18.9	19.8	41.3	47.1	1.4	2.9	2.0	1.0	1.2
Limited Review:															
Alexandria MA #0220	81	2.6	22.7	9.1	16.7	14.3	18.1	19.5	42.4	57.1	1.0	2.4	0.4	1.1	1.0
Baton Rouge MA #0760	757	24.4	22.7	19.7	15.7	21.8	18.7	15.2	42.8	43.3	1.3	2.6	1.1	0.7	1.5
Houma MA #3350	122	3.9	22.8	10.1	16.0	26.1	20.8	25.2	40.4	38.7	1.4	0.9	2.5	0.4	1.5
Lafayette MA #3880	322	10.4	23.4	8.4	15.0	18.6	18.1	20.9	43.5	52.0	1.0	0.8	0.6	1.1	1.2
Lake Charles MA #3960	197	6.3	22.4	11.2	16.5	19.6	19.5	25.1	41.6	44.1	1.1	0.4	0.7	0.8	1.7
Monroe MA #5200	116	3.7	23.7	15.1	16.3	18.9	18.7	17.0	41.3	49.1	1.0	1.8	1.5	0.2	1.0
Shreveport-Bossier City MA #7680	187	6.0	23.5	8.0	16.1	17.2	19.3	20.7	41.1	54.0	0.7	0.0	0.7	0.4	1.0
Non-Metro LA	94	3.0	21.9	3.4	14.1	10.2	17.8	25.0	46.2	61.4	0.9	0.0	0.9	0.8	1.0
State Total	3,107	100.0	23.2	12.1	15.9	21.1	18.8	19.5	42.1	47.4	1.2	1.9	1.4	0.8	1.2

* Home Purchase loans originated and purchased in the MA/AA as a percentage of all Home Purchase loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 7.1% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: Louisiana								Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	Overall	Low	Mod	Mid	Upp
Full Review:															
New Orleans MA #5560	1,474	41.0	23.6	13.7	16.2	22.2	18.9	25.7	41.3	38.5	6.3	8.0	7.5	7.4	4.7
Limited Review:															
Alexandria MA #0220	142	3.9	22.7	19.1	16.7	24.8	18.1	20.6	42.4	35.5	6.5	6.1	4.5	12.9	4.8
Baton Rouge MA #0760	398	11.1	22.7	14.5	15.7	21.6	18.7	22.9	42.8	41.0	5.5	8.0	5.7	4.0	5.8
Houma MA #3350	313	8.7	22.8	18.4	16.0	23.3	20.8	26.2	40.4	32.0	6.6	13.9	7.0	5.9	4.7
Lafayette MA #3880	335	9.3	23.4	16.7	15.0	20.6	18.1	24.8	43.5	37.9	7.1	7.5	8.6	6.8	6.7
Lake Charles MA #3960	258	7.2	22.4	24.9	16.5	23.7	19.5	21.4	41.6	30.0	6.4	12.7	8.7	3.8	4.6
Monroe MA #5200	177	4.9	23.7	23.4	16.3	21.1	18.7	27.4	41.3	28.0	6.2	20.0	2.2	9.3	4.0
Shreveport-Bossier City MA #7680	308	8.6	23.5	21.4	16.1	19.7	19.3	21.7	41.1	37.2	10.0	13.2	5.3	11.5	10.2
Non-Metro LA	194	5.4	21.9	9.3	14.1	21.8	17.8	26.4	46.2	42.5	2.2	0.9	2.8	1.4	2.6
State Total	3,599	100.0	23.2	16.4	15.9	22.0	18.8	24.6	42.1	37.0	6.2	8.8	6.8	6.5	5.1

* Home Improvement loans originated and purchased in the MA/AA as a percentage of all Home Improvement loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 0.9% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: REFINANCE		Geography: Louisiana								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
New Orleans MA #5560	8,874	36.1	23.6	7.4	16.2	17.5	18.9	25.8	41.3	49.3	5.2	7.2	6.4	4.9	4.8
Limited Review:															
Alexandria MA #0220	1,004	4.1	22.7	7.2	16.7	16.1	18.1	23.0	42.4	53.7	10.0	5.8	9.9	9.1	10.8
Baton Rouge MA #0760	3,819	15.5	22.7	8.5	15.7	17.9	18.7	24.3	42.8	49.3	5.2	7.1	5.1	4.6	5.4
Houma MA #3350	2,120	8.6	22.8	8.5	16.0	19.9	20.8	27.7	40.4	43.9	10.2	13.3	10.2	10.9	9.6
Lafayette MA #3880	2,272	9.2	23.4	7.1	15.0	16.6	18.1	24.1	43.5	52.3	7.4	10.5	7.8	8.8	6.6
Lake Charles MA #3960	1,615	6.6	22.4	8.7	16.5	15.0	19.5	27.6	41.6	48.7	9.7	11.7	10.2	10.1	9.2
Monroe MA #5200	1,476	6.0	23.7	8.9	16.3	15.2	18.7	26.2	41.3	49.6	10.7	12.9	10.5	13.2	9.5
Shreveport-Bossier City MA #7680	2,034	8.3	23.5	8.0	16.1	17.9	19.3	24.2	41.1	49.8	6.3	9.2	6.2	6.5	6.1
Non-Metro LA	1,398	5.7	21.9	4.9	14.1	11.4	17.8	23.6	46.2	60.1	5.5	4.8	3.9	4.9	6.0
State Total	24,612	100.0	23.2	7.7	15.9	17.0	18.8	25.4	42.1	49.9	6.3	8.1	6.7	6.2	6.0

* Refinance loans originated and purchased in the MA/AA as a percentage of all Refinance loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 2.4% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: Louisiana		Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total*	% of Businesses**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
New Orleans MA #5560	7,319	37.5	60.8	58.1	6,485	452	382	1.7	2.2
Limited Review:									
Alexandria MA #0220	480	2.5	58.4	63.3	430	29	21	1.3	1.1
Baton Rouge MA #0760	3,443	17.6	56.7	52.4	2,987	226	230	2.4	2.8
Houma MA #3350	970	5.0	58.0	61.5	901	33	36	1.5	2.4
Lafayette MA #3880	2,279	11.7	60.3	51.7	1,954	162	163	2.5	3.0
Lake Charles MA #3960	1,252	6.4	56.6	56.8	1,054	114	84	2.4	2.0
Monroe MA #5200	1,060	5.4	58.7	55.8	907	74	79	2.3	3.1
Shreveport-Bossier City MA #7680	1,643	8.4	59.0	50.1	1,381	138	124	2.4	2.6
Non-Metro LA	1,080	5.5	59.9	59.3	996	39	45	1.1	1.3
State Total	19,526	100.0	59.4	55.5	17,095	1,267	1,164	1.9	2.3

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to businesses with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to businesses.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: Louisiana			Evaluation Period: January 1, 2000 to December 31, 2003			
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total*	% of Farms**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
New Orleans MA #5560	37	11.3	88.7	79.3	22	8	7	5.7	5.3
Limited Review:									
Alexandria MA #0220	30	9.2	90.9	88.9	24	5	1	11.1	12.5
Baton Rouge MA #0760	7	2.1	88.3	75.0	6	1	0	2.0	0.0
Houma MA #3350	17	5.2	92.4	100.0	11	1	5	13.3	14.6
Lafayette MA #3880	20	6.1	91.5	53.8	19	0	1	0.8	0.8
Lake Charles MA #3960	38	11.7	88.8	83.3	31	7	0	3.4	3.6
Monroe MA #5200	73	22.4	92.4	92.8	45	21	7	14.3	15.0
Shreveport-Bossier City MA #7680	41	12.6	85.2	76.5	24	13	4	10.5	6.5
Non-Metro LA	63	19.3	90.7	94.0	46	10	7	3.2	3.3
State Total	326	100.0	89.5	86.3	228	66	32	5.0	4.8

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to farms with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to farms.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: Louisiana				January 1, 2000 to December 31, 2003			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000)	#	\$ (000)	#	\$ (000)	% of Total	#	\$ (000)
Full Review:									
New Orleans MA #5560	18	5,887	310	90,796	328	96,683	61.6	5	6,330
Limited Review:									
Alexandria MA #0220	3	7	64	541	67	548	0.3		
Baton Rouge MA #0760	25	10,784	319	30,006	344	40,790	26.0	3	5,227
Houma MA #3350	4	526	58	551	62	1,078	0.7		
Lafayette MA #3880	6	1,278	111	1,178	117	2,456	1.6		
Lake Charles MA #3960	5	258	103	1,059	108	1,317	0.8		
Monroe MA #5200	6	1,699	96	3,045	102	4,744	3.0		
Shreveport-Bossier City MA #7680	4	307	110	4,591	114	4,898	3.1		
Non-Metro LA	3	4,483	19	25	22	4,508	2.9		
State Total	74	25,229	1,190	131,792	1,264	157,022	100	8	11,557

* "Prior Period Investments" means investments made in a previous evaluation period that remains outstanding.

* "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. It is a percentage of the dollars invested in that MSA/AA that are prior period investments or current period investments.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: Louisiana																	
Evaluation Period: January 1, 2000 to December 31, 2003																	
MA/Assessment Area:	Deposits		Branches					Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
New Orleans MA #5560	38.1	47	25.8	6.4	14.9	34.0	44.7	2.0	7.0	0	-3	-1	-1	10.3	20.6	39.2	29.8
Limited Review:																	
Alexandria MA #0220	3.0	8	4.4	12.5	0.0	50.0	37.5	0.0	2.0	0	0	-1	-1	5.6	23.7	30.9	39.8
Baton Rouge MA #0760	27.0	37	20.3	8.1	24.3	21.6	45.9	3.0	7.0	0	0	-2	-2	12.5	17.6	32.1	37.8
Houma MA #3350	4.1	15	8.2	0.0	26.7	66.7	6.7	0.0	0.0	0	0	0	0	1.3	15.6	68.3	14.5
Lafayette MA #3880	8.0	20	11.0	5.0	15.0	30.0	50.0	0.0	0.0	0	0	0	0	4.8	20.8	36.4	38.0
Lake Charles MA #3960	3.3	13	7.1	0.0	23.1	38.5	38.5	0.0	1.0	0	0	0	-1	2.1	24.4	41.7	31.7
Monroe MA #5200	5.3	13	7.1	23.1	15.4	38.5	23.1	0.0	2.0	0	0	-1	-1	12.0	18.7	38.1	31.2
Shreveport-Bossier City MA #7680	8.6	20	11.0	5.0	30.0	35.0	30.0	1.0	2.0	0	0	-1	0	8.9	24.5	28.6	37.9
Non-Metro LA	2.6	9	4.9	11.1	0.0	44.4	44.4	0.0	2.0	0	0	0	-2	3.0	10.2	52.2	34.7
State Total	100.0	182	100.0	7.1	18.7	35.7	38.5	6.0	23.0	0	-3	-6	-8	8.3	19.5	39.7	32.4

Demographic Data Source: 2000 Census

Table 1. Lending Volume

Lending Volume		Geography: Michigan						Evaluation Period: January 1, 2001 to December 31, 2003				
MA/Assessment Area:	% of Loans (#) in MA/AA	Residential Loans		Small Loans to Businesses		Small Loans to Farms		Community Development Loans*		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Detroit PMA #2160	53.6	26,430	2,554,797	15,456	819,319	43	2,461	52	137,103	41,982	3,513,885	75.6
Limited Review:												
Ann Arbor PMA #0440	5.3	2,322	287,297	1,819	66,072	12	441	0	0	4,153	353,810	3.1
Benton Harbor MA #0870	2.4	1,208	129,771	684	38,828	20	1,857	0	0	1,912	170,456	1.2
Flint PMA #2640	8.3	4,691	298,662	1,798	89,701	21	667	0	0	6,510	389,030	6.3
Grand Rapids-Muskegon-Holland MA #3000	15.3	8,399	795,646	3,602	190,704	14	318	1	835	12,016	987,503	7.2
Kalamazoo-Battle Creek MA #3720	1.6	690	62,175	549	25,784	4	26	0	0	1,243	87,985	0.3
Lansing-East Lansing MA #4040	1.6	543	43,735	691	46,870	1	3	0	0	1,235	90,608	1.0
Non-Metro MI	9.3	5,065	469,008	2,066	109,940	152	9,975	0	0	7,283	588,923	4.2
Saginaw - Bay City - Midland MA #6960	2.6	1,299	94,471	700	39,990	17	1,718	0	0	2,016	136,179	1.1
State Total	100.0	50,647	4,735,562	27,365	1,427,208	284	17,466	53	137,938	78,350	6,318,379	100.0

* The evaluation period for Community Development Loans is January 1, 2001 to December 31, 2003.

** Deposit data as of June 30, 2003.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: Michigan						Evaluation Period: January 1, 2001 to December 31, 2003						
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Detroit PMA #2160	2,259	49.2	5.5	4.9	16.6	18.7	46.0	40.9	32.0	35.5	0.6	0.8	0.7	0.6	0.6
Limited Review:															
Ann Arbor PMA #0440	231	5.0	1.3	2.2	9.6	10.8	57.9	52.4	31.2	34.6	0.4	0.9	0.3	0.3	0.4
Benton Harbor MA #0870	203	4.4	2.3	1.5	6.8	6.4	67.2	68.5	23.6	23.6	1.3	2.7	1.4	1.4	1.0
Flint PMA #2640	405	8.8	7.6	19.0	15.9	17.5	42.8	30.1	33.7	33.3	1.2	5.6	1.6	1.0	0.9
Grand Rapids-Muskegon-Holland MA #3000	651	14.2	1.8	2.5	13.5	8.9	61.1	56.4	23.6	32.3	0.6	1.1	0.4	0.5	0.7
Kalamazoo-Battle Creek MA #3720	100	2.2	1.0	0.0	22.1	12.0	46.9	38.0	30.0	50.0	0.3	0.0	0.0	0.3	0.6
Lansing-East Lansing MA #4040	52	1.1	3.3	3.8	22.1	25.0	43.6	42.3	30.9	28.8	0.2	0.0	0.1	0.3	0.2
Non-Metro MI	496	10.8	0.0	0.0	3.3	6.7	64.5	55.2	32.2	38.1	1.5	0.0	4.4	1.5	1.2
Saginaw-Bay City-Midland MA #6960	199	4.3	8.5	3.0	10.8	12.1	56.9	56.8	23.9	28.1	0.8	0.0	0.7	0.9	0.8
State Total	4,596	100.0	4.4	4.8	14.9	14.6	50.2	46.1	30.4	34.5	0.7	1.0	0.7	0.6	0.7

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Percentage of owner occupied units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: Michigan						Evaluation Period: January 1, 2001 to December 31, 2003						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Detroit PMA #2160	2,476	57.9	5.5	10.3	16.6	23.4	46.0	43.8	32.0	22.5	4.7	8.6	5.7	4.6	3.1
Limited Review:															
Ann Arbor PMA #0440	145	3.4	1.3	2.1	9.6	11.7	57.9	66.9	31.2	19.3	3.5	8.3	5.8	3.7	1.7
Benton Harbor MA #0870	80	1.9	2.3	11.3	6.8	3.8	67.2	66.3	23.6	18.8	2.8	7.7	3.3	3.0	2.1
Flint PMA #2640	579	13.5	7.6	13.0	15.9	16.2	42.8	39.7	33.7	31.1	7.5	10.1	9.2	6.4	7.4
Grand Rapids-Muskegon-Holland MA #3000	460	10.8	1.8	2.2	13.5	14.6	61.1	60.9	23.6	22.4	3.9	2.7	3.0	4.3	3.6
Kalamazoo-Battle Creek MA #3720	32	0.7	1.0	0.0	22.1	21.9	46.9	46.9	30.0	31.3	1.5	0.0	1.1	1.6	1.6
Lansing-East Lansing MA #4040	48	1.1	3.3	6.3	22.1	29.2	43.6	47.9	30.9	16.7	1.9	6.1	1.4	2.0	1.5
Non-Metro MI	360	8.4	0.0	0.0	3.3	8.1	64.5	67.5	32.2	24.4	8.2	0.0	14.7	9.0	5.6
Saginaw - Bay City - Midland MA #6960	99	2.3	8.5	10.1	10.8	12.1	56.9	60.6	23.9	17.2	4.7	8.2	3.7	5.5	2.2
State Total	4,279	100.0	4.4	8.6	14.9	19.2	50.2	48.7	30.4	23.5	4.6	8.2	5.2	4.7	3.5

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: REFINANCE		Geography: Michigan								Evaluation Period: January 1, 2001 to December 31, 2003					
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Detroit PMA #2160	21,674	51.9	5.5	4.0	16.6	16.4	46.0	46.1	32.0	33.5	1.7	3.3	3.2	1.7	1.2
Limited Review:															
Ann Arbor PMA #0440	1,945	4.7	1.3	0.7	9.6	8.5	57.9	59.4	31.2	31.4	0.9	0.5	1.2	1.0	0.8
Benton Harbor MA #0870	925	2.2	2.3	2.3	6.8	5.9	67.2	60.8	23.6	31.0	2.8	9.2	3.3	2.6	2.9
Flint PMA #2640	3,706	8.9	7.6	4.9	15.9	11.8	42.8	41.0	33.7	42.3	3.7	9.4	5.5	3.6	3.2
Grand Rapids-Muskegon-Holland MA #3000	7,287	17.5	1.8	1.5	13.5	8.9	61.1	58.6	23.6	31.0	2.3	3.3	2.3	2.2	2.2
Kalamazoo-Battle Creek MA #3720	558	1.3	1.0	0.5	22.1	20.4	46.9	43.0	30.0	36.0	0.9	1.1	1.2	0.8	0.9
Lansing-East Lansing MA #4040	441	1.1	3.3	4.3	22.1	18.6	43.6	43.8	30.9	33.3	0.8	1.2	1.0	0.8	0.7
Non-Metro MI	4,209	10.1	0.0	0.0	3.3	5.7	64.5	61.9	32.2	32.5	4.9	0.0	12.7	5.5	3.6
Saginaw-Bay City-Midland MA #6960	1,000	2.4	8.5	5.0	10.8	8.7	56.9	60.5	23.9	25.8	2.9	6.7	4.8	2.9	2.2
State Total	41,745	100.0	4.4	3.0	14.9	12.9	50.2	50.7	30.4	33.4	1.9	3.5	2.9	2.0	1.5

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area, including affiliate lending.

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 5. Geographic Distribution of Multi-Family Loans

Geographic Distribution: MULTI-FAMILY		Geography: Michigan								Evaluation Period: January 1, 2001 to December 31, 2003					
MA/Assessment Area:	Total Multi-Family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Detroit PMA #2160	21	77.8	5.5	14.3	16.6	61.9	46.0	19.0	32.0	4.8	0.0	0.0	0.0	0.0	0.0
Limited Review:															
Ann Arbor PMA #0440	1	3.7	1.3	0.0	9.6	0.0	57.9	100.0	31.2	0.0	0.0	0.0	0.0	0.0	0.0
Benton Harbor MA #0870	0	0.0	2.3	0.0	6.8	0.0	67.2	0.0	23.6	0.0	0.0	0.0	0.0	0.0	0.0
Flint PMA #2640	1	3.7	7.6	0.0	15.9	0.0	42.8	100.0	33.7	0.0	0.0	0.0	0.0	0.0	0.0
Grand Rapids-Muskegon-Holland MA #3000	1	3.7	1.8	0.0	13.5	100.0	61.1	0.0	23.6	0.0	0.0	0.0	0.0	0.0	0.0
Kalamazoo-Battle Creek MA #3720	0	0.0	1.0	0.0	22.1	0.0	46.9	0.0	30.0	0.0	0.0	0.0	0.0	0.0	0.0
Lansing-East Lansing MA #4040	2	7.4	3.3	0.0	22.1	100.0	43.6	0.0	30.9	0.0	0.0	0.0	0.0	0.0	0.0
Non-Metro MI	0	0.0	0.0	0.0	3.3	0.0	64.5	0.0	32.2	0.0	0.0	0.0	0.0	0.0	0.0
Saginaw-Bay City-Midland MA #6960	1	3.7	8.5	0.0	10.8	0.0	56.9	0.0	23.9	100.0	0.0	0.0	0.0	0.0	0.0
State Total	27	100.0	4.4	11.1	14.9	59.3	50.2	22.2	30.4	7.4	0.0	0.0	0.0	0.0	0.0

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Multi-Family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area, including affiliate lending.

** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: Michigan						Evaluation Period: January 1, 2001 to December 31, 2003						
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Detroit PMA #2160	15,456	56.5	6.6	4.8	15.3	14.1	44.6	44.7	33.2	36.1	6.5	5.4	6.2	6.4	6.9
Limited Review:															
Ann Arbor PMA #0440	1,819	6.6	8.1	4.6	11.8	10.4	55.9	57.9	24.3	27.0	5.7	4.9	5.0	5.6	6.1
Benton Harbor MA #0870	684	2.5	5.4	5.8	11.0	10.7	62.0	51.3	21.6	32.2	6.1	5.4	5.5	5.0	9.0
Flint PMA #2640	1,798	6.6	10.6	7.3	13.2	9.1	49.4	48.4	26.9	35.2	8.8	7.6	7.6	8.8	9.7
Grand Rapids-Muskegon-Holland MA #3000	3,602	13.2	5.6	4.6	14.1	15.2	58.5	55.1	21.8	25.2	5.2	4.4	6.1	5.0	5.3
Kalamazoo-Battle Creek MA #3720	549	2.0	2.4	1.3	31.1	26.8	44.1	44.4	21.1	25.5	3.2	2.6	3.2	3.1	3.2
Lansing-East Lansing MA #4040	691	2.5	7.7	7.5	25.2	25.6	35.0	37.5	27.4	27.8	4.0	4.8	3.8	4.2	3.8
Non-Metro MI	2,066	7.5	0.0	0.0	3.9	3.2	66.1	66.1	30.0	30.6	6.7	0.0	4.6	6.8	6.8
Saginaw -Bay City -Midland MA #6960	700	2.6	8.3	3.3	13.2	14.0	54.6	54.9	23.9	27.9	5.7	1.6	5.1	6.5	5.4
State Total	27,365	100.0	6.3	4.5	14.9	13.3	49.1	49.1	29.3	32.8	6.1	5.2	5.7	6.0	6.5

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: Michigan				Evaluation Period: January 1, 2001 to December 31, 2003									
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***					
	#	% of Total*	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Detroit PMA #2160	43	15.1	2.1	2.3	10.2	2.3	53.3	46.5	34.4	48.8	5.7	3.7	0.0	7.7	6.5	
Limited Review:																
Ann Arbor PMA #0440	12	4.2	0.9	0.0	5.0	16.7	65.1	58.3	28.9	25.0	17.6	0.0	66.7	12.1	20.0	
Benton Harbor MA #0870	20	7.0	1.0	0.0	1.6	0.0	80.1	90.0	17.3	10.0	5.9	0.0	0.0	6.9	0.0	
Flint PMA #2640	21	7.4	2.3	0.0	5.1	9.5	45.7	47.6	46.9	42.9	24.4	0.0	50.0	28.6	22.7	
Grand Rapids-Muskegon-Holland MA #3000	14	4.9	0.6	0.0	4.6	7.1	69.9	64.3	24.8	28.6	2.0	0.0	0.0	2.3	1.6	
Kalamazoo-Battle Creek MA #3720	4	1.4	1.0	0.0	20.8	0.0	46.2	0.0	31.9	100.0	3.3	0.0	0.0	0.0	25.0	
Lansing-East Lansing MA #4040	1	0.4	1.9	0.0	22.5	0.0	35.9	0.0	38.2	100.0	0.0	0.0	0.0	0.0	0.0	
Non-Metro MI	152	53.5	0.0	0.0	0.6	0.0	68.9	96.1	30.5	3.9	15.9	0.0	0.0	20.5	2.0	
Saginaw -Bay City -Midland MA #6960	17	6.0	0.7	0.0	2.5	0.0	72.1	94.1	24.7	5.9	5.0	0.0	0.0	6.7	0.0	
State Total	284	100.0	1.3	0.4	6.7	2.1	60.8	79.6	31.2	18.0	8.0	2.8	3.9	9.5	6.2	

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: Michigan								Evaluation Period: January 1, 2001 to December 31, 2003					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	Overall	Low	Mod	Mid	Upp
Full Review:															
Detroit PMA #2160	2,259	49.2	21.4	15.2	17.5	30.4	21.3	21.4	39.9	33.0	0.7	1.1	1.0	0.5	0.6
Limited Review:															
Ann Arbor PMA #0440	231	5.0	16.3	7.9	17.1	18.7	23.6	33.2	43.0	40.2	0.4	0.3	0.4	0.4	0.5
Benton Harbor MA #0870	203	4.4	20.2	11.2	17.9	18.4	22.0	19.9	39.9	50.5	1.5	1.8	1.4	1.6	1.4
Flint PMA #2640	405	8.8	22.1	24.9	17.1	25.5	20.5	20.2	40.4	29.4	1.3	2.7	1.5	0.8	1.0
Grand Rapids-Muskegon-Holland MA #3000	651	14.2	17.6	12.7	18.6	22.2	24.9	27.2	38.9	37.9	0.7	0.6	0.5	0.6	0.9
Kalamazoo-Battle Creek MA #3720	100	2.2	20.0	4.7	18.2	27.1	22.5	24.7	39.2	43.5	0.4	0.0	0.2	0.4	0.7
Lansing-East Lansing MA #4040	52	1.1	22.4	11.9	18.5	16.7	21.6	28.6	37.6	42.9	0.2	0.2	0.1	0.1	0.5
Non-Metro MI	496	10.8	14.4	4.7	17.9	18.0	24.0	19.1	43.8	58.2	1.7	2.5	1.7	1.1	1.9
Saginaw-Bay City-Midland MA #6960	199	4.3	23.0	8.9	18.1	22.4	20.8	28.6	38.0	40.1	0.9	0.4	0.4	0.8	1.7
State Total	4,596	100.0	20.2	13.5	17.7	25.7	22.1	22.8	40.0	37.9	0.7	1.0	0.9	0.5	0.7

* Home Purchase loans originated and purchased in the MA/AA as a percentage of all Home Purchase loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 7.4% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: Michigan								Evaluation Period: January 1, 2001 to December 31, 2003				
MA/Assessment Area:	Total Home Improvement Loans		Low -Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	Overall	Low	Mod	Mid	Upp
Full Review:															
Detroit PMA #2160	2,476	57.9	21.4	23.9	17.5	26.6	21.3	25.1	39.9	24.4	4.8	7.3	5.0	4.0	4.0
Limited Review:															
Ann Arbor PMA #0440	145	3.4	16.3	13.8	17.1	21.4	23.6	33.1	43.0	31.7	3.6	5.8	2.4	3.5	3.8
Benton Harbor MA #0870	80	1.9	20.2	10.0	17.9	20.0	22.0	32.5	39.9	37.5	2.8	1.5	3.0	2.9	3.0
Flint PMA #2640	579	13.5	22.1	19.4	17.1	24.4	20.5	25.6	40.4	30.6	7.6	10.0	7.3	6.0	8.1
Grand Rapids - Muskegon-Holland MA #3000	460	10.8	17.6	20.0	18.6	23.5	24.9	31.6	38.9	24.8	4.0	5.0	3.3	3.9	4.1
Kalamazoo-Battle Creek MA #3720	32	0.7	20.0	12.5	18.2	34.4	22.5	28.1	39.2	25.0	1.5	3.2	2.8	0.5	0.9
Lansing-East Lansing MA #4040	48	1.1	22.4	14.6	18.5	29.2	21.6	37.5	37.6	18.8	2.0	0.9	3.3	0.8	2.6
Non-Metro MI	360	8.4	14.4	13.1	17.9	25.3	24.0	31.1	43.8	30.6	8.5	13.5	8.9	8.7	6.8
Saginaw -Bay City - Midland MA #6960	99	2.3	23.0	18.2	18.1	21.2	20.8	31.3	38.0	29.3	4.9	8.7	3.4	4.2	4.6
State Total	4,279	100.0	20.2	21.0	17.7	25.5	22.1	27.1	40.0	26.4	4.8	6.9	4.8	4.1	4.4

* Home Improvement loans originated and purchased in the MA/AA as a percentage of all Home Improvement loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 0.5% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: REFINANCE		Geography: Michigan						Evaluation Period: January 1, 2001 to December 31, 2003							
MA/Assessment Area:	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Detroit PMA #2160	21,674	51.9	21.4	14.4	17.5	26.0	21.3	25.7	39.9	34.0	2.0	3.5	2.6	1.7	1.5
Limited Review:															
Ann Arbor PMA #0440	1,945	4.7	16.3	9.3	17.1	21.2	23.6	33.4	43.0	36.1	1.1	1.4	1.1	1.1	1.0
Benton Harbor MA #0870	925	2.2	20.2	10.6	17.9	17.2	22.0	25.2	39.9	47.0	3.4	4.9	3.3	3.1	3.3
Flint PMA #2640	3,706	8.9	22.1	12.2	17.1	21.4	20.5	27.2	40.4	39.1	4.3	7.2	5.3	3.8	3.8
Grand Rapids-Muskegon-Holland MA #3000	7,287	17.5	17.6	9.2	18.6	21.6	24.9	30.4	38.9	38.8	2.9	3.1	2.7	3.0	3.0
Kalamazoo-Battle Creek MA #3720	558	1.3	20.0	9.1	18.2	24.5	22.5	29.0	39.2	37.4	1.2	1.3	1.4	1.1	1.1
Lansing-East Lansing MA #4040	441	1.1	22.4	10.9	18.5	24.6	21.6	28.3	37.6	36.2	1.0	1.0	1.3	0.9	1.0
Non-Metro MI	4,209	10.1	14.4	7.1	17.9	18.8	24.0	27.2	43.8	46.9	6.2	9.0	6.8	6.8	5.4
Saginaw-Bay City-Midland MA #6960	1,000	2.4	23.0	11.7	18.1	23.5	20.8	30.6	38.0	34.2	3.3	5.3	3.6	3.3	2.8
State Total	41,745	100.0	20.2	12.0	17.7	23.6	22.1	27.3	40.0	37.1	2.3	3.5	2.7	2.1	2.0

* Refinance loans originated and purchased in the MA/AA as a percentage of all Refinance loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 3.6% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: Michigan		Evaluation Period: January 1, 2001 to December 31, 2003				
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total*	% of Businesses**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Detroit PMA #2160	15,456	56.5	63.9	53.7	13,661	825	970	1.6	2.4
Limited Review:									
Ann Arbor PMA #0440	1,819	6.6	66.9	55.2	1,686	64	69	0.9	1.2
Benton Harbor MA #0870	684	2.5	68.8	55.1	591	47	46	1.3	1.6
Flint PMA #2640	1,798	6.6	66.7	59.6	1,589	117	92	2.7	4.5
Grand Rapids-Muskegon-Holland MA #3000	3,602	13.2	64.6	49.2	3,211	166	225	1.2	1.3
Kalamazoo-Battle Creek MA #3720	549	2.0	63.4	37.4	502	15	32	0.4	0.4
Lansing-East Lansing MA #4040	691	2.5	61.4	46.0	586	49	56	0.7	0.9
Non-Metro MI	2,066	7.5	69.7	65.9	1,817	126	123	1.9	3.0
Saginaw -Bay City -Midland MA #6960	700	2.6	62.9	59.8	606	54	40	1.9	3.3
State Total	27,365	100.0	64.7	54.8	24,249	1,463	1,653	1.5	2.1

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to businesses with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to businesses.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: Michigan			Evaluation Period: January 1, 2001 to December 31, 2003			
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total*	% of Farms**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Detroit PMA #2160	43	15.1	87.9	88.9	37	4	2	2.4	2.4
Limited Review:									
Ann Arbor PMA #0440	12	4.2	91.0	66.7	10	2	0	9.8	7.5
Benton Harbor MA #0870	20	7.0	92.3	55.6	15	3	2	1.7	2.3
Flint PMA #2640	21	7.4	90.1	87.5	19	1	1	7.3	10.3
Grand Rapids-Muskegon-Holland MA #3000	14	4.9	87.6	100.0	13	1	0	0.4	0.5
Kalamazoo-Battle Creek MA #3720	4	1.4	83.9	0.0	4	0	0	0.0	0.0
Lansing-East Lansing MA #4040	1	0.4	85.5	0.0	1	0	0	0.0	0.0
Non-Metro MI	152	53.5	93.9	77.5	119	25	8	11.4	8.7
Saginaw -Bay City-Midland MA #6960	17	6.0	91.0	33.3	12	3	2	5.0	0.0
State Total	284	100.0	89.5	75.8	230	39	15	4.1	3.6

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to farms with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to farms.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: Michigan				January 1, 2001 to December 31, 2003			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000)	#	\$ (000)	#	\$ (000)	% of Total	#	\$ (000)
Full Review:									
Detroit PMA #2160	88	91,251	266	95,267	354	186,518	80.8	2	5,099
Limited Review:									
Ann Arbor PMA #0440	9	504	32	4,510	41	5,014	2.2		
Benton Harbor MA #0870	10	280	19	611	29	891	0.4		
Flint PMA #2640	8	259	63	5,486	71	5,745	2.5		
Grand Rapids-Muskegon-Holland MA #3000	21	16,962	77	4,275	98	21,237	9.2		
Kalamazoo-Battle Creek MA #3720	11	92	32	195	43	287	0.1		
Lansing-East Lansing MA #4040	13	1,202	25	1,278	38	2,479	1.1		
Non-Metro MI	7	96	48	7,629	55	7,726	3.3	1	968
Saginaw -Bay City -Midland MA #6960	3	1,008	16	57	19	1,065	.4		
State Total	170	111,654	578	119,308	748	230,962	100	3	6,067

* "Prior Period Investments" means investments made in a previous evaluation period that remains outstanding.

* "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. It is a percentage of the dollars invested in that MSA/AA that are prior period investments or current period investments.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: Michigan																	
Evaluation Period: January 1, 2001 to December 31, 2003																	
MA/Assessment Area:	Deposits		Branches					Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Detroit PMA #2160	75.6	129	53.3	7.8	15.5	41.1	34.9	2.0	5.0	-1	-1	0	-1	10.4	20.5	41.3	27.8
Limited Review:																	
Ann Arbor PMA #0440	3.1	12	5.0	8.3	16.7	41.7	33.3	1.0	1.0	0	0	0	0	7.7	13.6	52.9	25.8
Benton Harbor MA #0870	1.2	5	2.1	20.0	20.0	0.0	60.0	0.0	1.0	0	0	-1	0	6.0	10.0	63.2	20.9
Flint PMA #2640	6.3	25	10.3	16.0	12.0	52.0	20.0	0.0	3.0	-1	-1	0	-1	12.3	17.8	40.5	29.4
Grand Rapids-Muskegon-Holland MA #3000	7.2	32	13.2	6.3	9.4	71.9	12.5	1.0	3.0	0	-1	-2	1	3.5	17.1	58.4	21.0
Kalamazoo-Battle Creek MA #3720	0.3	3	1.2	0.0	66.7	33.3	0.0	0.0	0.0	0	0	0	0	4.0	29.6	42.7	23.7
Lansing-East Lansing MA #4040	1.0	5	2.1	0.0	40.0	20.0	20.0	0.0	0.0	0	0	0	0	9.5	25.0	38.8	25.3
Non-Metro MI	4.2	24	9.9	0.0	8.3	75.0	16.7	0.0	1.0	0	0	0	-1	0.0	3.4	64.7	31.9
Saginaw-Bay City-Midland MA #6960	1.1	7	2.9	0.0	14.3	57.1	28.6	0.0	2.0	-1	-1	0	0	12.5	13.4	51.5	22.6
State Total	100.0	242	100.0	7.4	14.9	48.8	28.1	7.0	24.0	-3	-5	-7	-2	8.6	18.7	46.1	26.5

Demographic Data Source: 2000 Census

Table 1. Lending Volume

Lending Volume		Geography: Oklahoma						Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	% of Loans (#) in MA/AA	Residential Loans		Small Loans to Businesses		Small Loans to Farms		Community Development Loans*		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Oklahoma City MA #5880	67.8	6,863	444,516	3,494	92,441	23	1,197	22	79,513	10,402	617,667	70.1
Limited Review:												
Tulsa MA #8560	32.2	3,053	193,396	1,876	50,850	13	205	4	4,783	4,946	249,234	29.9
State Total	100.0	9,916	637,912	5,370	143,291	36	1,402	26	84,296	15,348	866,901	100.0

* The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2003.

** Deposit data as of June 30, 2003.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: Oklahoma								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Oklahoma City MA #5880	748	73.5	2.1	1.5	22.0	17.6	37.2	29.1	38.7	51.6	0.5	0.0	0.6	0.5	0.6
Limited Review:															
Tulsa MA #8560	269	26.5	1.9	1.1	20.8	13.4	39.5	30.5	37.8	55.0	0.3	0.7	0.4	0.1	0.4
State Total	1,017	100.0	2.1	1.4	21.5	16.5	38.1	29.5	38.3	52.5	0.4	0.3	0.5	0.3	0.5

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: Oklahoma								Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Home Improvement Loans		Low -Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Oklahoma City MA #5880	535	69.9	2.1	3.6	22.0	21.7	37.2	39.1	38.7	35.7	2.6	3.0	3.2	2.6	2.3
Limited Review:															
Tulsa MA #8560	230	30.1	1.9	4.3	20.8	24.8	39.5	35.2	37.8	35.7	1.5	5.3	2.2	0.6	1.9
State Total	765	100.0	2.1	3.8	21.5	22.6	38.1	37.9	38.3	35.7	2.2	3.8	2.9	1.9	2.1

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: REFINANCE		Geography: Oklahoma								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Oklahoma City MA #5880	5,577	68.6	2.1	1.7	22.0	20.8	37.2	33.9	38.7	43.5	3.5	9.4	4.9	3.4	3.1
Limited Review:															
Tulsa MA #8560	2,554	31.4	1.9	2.4	20.8	20.5	39.5	36.6	37.8	40.5	2.1	7.1	3.0	1.9	2.0
State Total	8,131	100.0	2.1	2.0	21.5	20.7	38.1	34.7	38.3	42.6	3.0	8.4	4.2	2.8	2.7

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area, including affiliate lending.

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 5. Geographic Distribution of Multi-Family Loans

Geographic Distribution: MULTI-FAMILY		Geography: Oklahoma								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Multi-Family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Oklahoma City MA #5880	3	100.0	2.1	33.3	22.0	33.3	37.2	0.0	38.7	0.0	0.0	0.0	0.0	0.0	0.0
Limited Review:															
Tulsa MA #8560	0	0.0	1.9	0.0	20.8	0.0	39.5	0.0	37.8	0.0	0.0	0.0	0.0	0.0	0.0
State Total	3	100.0	2.1	33.3	21.5	33.3	38.1	0.0	38.3	0.0	0.0	0.0	0.0	0.0	0.0

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Multi-Family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area, including affiliate lending.

** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: Oklahoma								Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Oklahoma City MA #5880	3,494	65.1	5.4	5.1	26.7	21.8	35.6	32.5	29.2	38.6	5.1	4.4	4.7	4.6	6.0
Limited Review:															
Tulsa MA #8560	1,876	34.9	1.8	1.8	28.1	25.1	36.0	32.1	34.1	41.0	3.7	5.5	3.8	3.6	3.6
State Total	5,370	100.0	3.9	3.9	27.3	22.9	35.8	32.4	31.2	39.4	4.5	4.6	4.3	4.2	4.9

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: Oklahoma				Evaluation Period: January 1, 2000 to December 31, 2003								
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Oklahoma City MA #5880	23	63.9	2.7	0.0	18.8	0.0	34.6	26.1	43.3	73.9	4.9	0.0	0.0	3.2	6.6
Limited Review:															
Tulsa MA #8560	13	36.1	0.9	0.0	22.8	7.7	40.6	30.8	35.6	61.5	3.3	0.0	0.0	2.8	4.4
State Total	36	100.0	2.0	0.0	20.4	2.8	37.0	27.8	40.2	69.4	4.4	0.0	0.0	3.1	6.0

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: Oklahoma								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Oklahoma City MA #5880	748	73.5	19.9	12.8	17.6	20.8	21.3	23.5	41.2	43.0	0.5	0.8	0.5	0.5	0.6
Limited Review:															
Tulsa MA #8560	269	26.5	19.4	4.6	17.8	14.3	21.1	30.9	41.7	50.2	0.3	0.4	0.2	0.2	0.5
State Total	1,017	100.0	19.7	10.8	17.7	19.2	21.2	25.3	41.4	44.8	0.5	0.7	0.4	0.4	0.5

* Home Purchase loans originated and purchased in the MA/AA as a percentage of all Home Purchase loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 13.3% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: Oklahoma								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Home Improvement Loans		Low -Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	Overall	Low	Mod	Mid	Upp
Full Review:															
Oklahoma City MA #5880	535	69.9	19.9	12.2	17.6	22.9	21.3	29.1	41.2	35.7	2.7	3.0	2.3	2.5	2.8
Limited Review:															
Tulsa MA #8560	230	30.1	19.4	15.0	17.8	24.5	21.1	23.6	41.7	36.8	1.6	1.6	1.7	1.7	1.5
State Total	765	100.0	19.7	13.0	17.7	23.4	21.2	27.5	41.4	36.0	2.3	2.6	2.1	2.3	2.3

* Home Improvement loans originated and purchased in the MA/AA as a percentage of all Home Improvement loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 1.7% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: REFINANCE		Geography: Oklahoma								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Oklahoma City MA #5880	5,577	68.6	19.9	9.5	17.6	21.1	21.3	27.7	41.2	41.7	4.2	5.4	4.8	4.4	3.8
Limited Review:															
Tulsa MA #8560	2,554	31.4	19.4	9.2	17.8	19.4	21.1	29.5	41.7	42.0	2.5	4.2	3.0	2.6	2.2
State Total	8,131	100.0	19.7	9.4	17.7	20.5	21.2	28.3	41.4	41.8	3.5	5.0	4.1	3.7	3.1

* Refinance loans originated and purchased in the MA/AA as a percentage of all Refinance loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 5.8% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: Oklahoma		Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total*	% of Businesses**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Oklahoma City MA #5880	3,494	65.1	64.3	73.5	3,349	78	67	0.7	1.4
Limited Review:									
Tulsa MA #8560	1,876	34.9	63.9	63.7	1,779	58	39	0.4	0.5
State Total	5,370	100.0	64.1	70.8	5,128	136	106	0.6	1.0

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to businesses with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to businesses.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: Oklahoma			Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total*	% of Farms**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Oklahoma City MA #5880	23	63.9	87.7	71.4	20	0	3	1.8	1.5
Limited Review:									
Tulsa MA #8560	13	36.1	87.7	83.3	13	0	0	0.0	0.0
State Total	36	100.0	87.7	76.9	33	0	3	1.3	1.1

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to farms with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to farms.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: Oklahoma				January 1, 2000 to December 31, 2003			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000)	#	\$ (000)	#	\$ (000)	% of Total	#	\$ (000)
Full Review:									
Oklahoma City MA #5880	36	12,066	114	26,240	150	38,306	72.6	3	2,027
Limited Review:									
Tulsa MA #8560	17	3,140	82	11,322	99	14,462	27.4	2	820
State Total	53	15,206	196	37,562	249	52,768	100	5	2,847

* "Prior Period Investments" means investments made in a previous evaluation period that remains outstanding.

* "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. It is a percentage of the dollars invested in that MSA/AA that are prior period investments or current period investments.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: Oklahoma																	
Evaluation Period: January 1, 2000 to December 31, 2003																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Oklahoma City MA #5880	70.1	23	65.7	0.0	17.4	43.5	30.4	3.0	6.0	0	-2	-2	1	4.2	28.6	35.3	31.8
Limited Review:																	
Tulsa MA #8560	29.9	12	34.3	0.0	41.7	16.7	41.7	1.0	0.0	0	0	0	1	3.3	25.9	38.4	32.5
State Total	100.0	35	100.0	0.0	25.7	34.3	34.3	4.0	6.0	0	-2	-2	2	3.9	27.5	36.5	32.1

Demographic Data Source: 2000 Census

Table 1. Lending Volume

Lending Volume		Geography: Texas						Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	% of Loans (#) in MA/AA	Residential Loans		Small Loans to Businesses		Small Loans to Farms		Community Development Loans*		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Dallas PMA #1920	30.5	24,209	1,625,888	12,957	519,001	118	11,658	117	73,662	37,403	2,230,393	39.1
Limited Review:												
Abilene MA #0040	0.9	594	34,118	493	15,672	15	515	0	0	1,102	50,305	1.0
Amarillo MA #0320	0.9	533	27,034	519	8,921	10	931	2	6,783	1,064	43,669	1.0
Austin-San Marcos MA #0640	8.0	5,597	420,731	4,152	162,925	54	6,263	6	16,833	9,809	606,752	7.5
Beaumont-Port Arthur MA #0840	1.9	1,494	77,166	803	31,102	15	1,371	1	2,770	2,313	112,409	2.1
Brazoria PMA #1145	1.0	665	36,463	518	4,727	6	31	0	0	1,189	41,221	0.0
Bryan-College Station MA #1260	0.3	143	7,832	262	1,925	4	32	0	0	409	9,789	0.0
Fort Worth-Arlington PMA #2800	13.7	11,179	664,553	5,578	240,666	58	10,363	11	2,903	16,826	918,485	13.6
Houston PMA #3360	27.4	20,856	1,205,955	12,544	333,628	87	12,918	18	80,031	33,505	1,632,532	22.2
Killeen-Temple MA #3810	0.2	139	5,975	135	1,893	1	13	0	0	275	7,881	0.2
Longview-Marshall MA #4420	1.7	1,339	79,173	714	34,969	13	1,432	3	187	2,069	115,761	1.8
Odessa-Midland MA #5800	1.9	1,329	57,841	1,019	48,198	28	3,685	0	0	2,376	109,724	2.0
San Antonio MA #7240	5.5	3,630	171,382	3,068	74,789	29	3,527	8	9,722	6,735	259,420	2.9
Sherman-Denison MA #7640	1.2	1,021	54,529	334	10,628	78	6,945	0	0	1,433	72,102	1.3
Tyler MA #8640	0.7	434	32,909	400	11,318	1	10	1	4,000	836	48,237	1.0
Waco MA #8800	0.9	595	31,511	515	12,224	9	213	0	0	1,119	43,948	0.5
Wichita Falls MA #9080	1.5	1,356	95,911	468	16,779	9	849	0	0	1,833	113,539	1.8
Non-Metro TX	1.8	1,437	95,491	584	24,881	160	14,054	1	2,750	2,182	137,176	2.1
State Total	100.0	76,550	4,724,462	45,063	1,554,246	695	74,810	168	199,641	122,478	6,553,343	100.0

* The evaluation period for Community Development Loans is April 1, 2000 to December 31, 2003.

** Deposit data as of June 30, 2003.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: Texas								Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Dallas PMA #1920	2,455	31.6	2.8	3.3	20.0	20.1	33.7	25.3	43.5	51.2	0.3	1.0	1.1	0.2	0.2
Limited Review:															
Abilene MA #0040	92	1.2	0.0	0.0	20.4	15.2	45.5	43.5	34.1	41.3	0.2	0.0	0.3	0.4	0.1
Amarillo MA #0320	33	0.4	1.5	0.0	28.7	15.2	33.2	27.3	36.6	57.6	0.2	0.0	0.2	0.1	0.3
Austin-San Marcos MA #0640	650	8.4	3.3	2.8	17.3	12.5	38.0	32.8	41.4	52.0	0.1	0.0	0.1	0.1	0.1
Beaumont-Port Arthur MA #0840	76	1.0	3.8	2.6	18.4	26.3	46.4	36.8	31.5	34.2	0.3	1.9	0.9	0.4	0.1
Brazoria PMA #1145	59	0.8	1.5	0.0	15.2	8.5	53.8	35.6	29.5	55.9	0.1	0.0	0.2	0.1	0.1
Bryan-College Station MA #1260	20	0.3	0.1	0.0	29.0	15.0	30.5	20.0	40.4	65.0	0.0	0.0	0.0	0.1	0.0
Fort Worth-Arlington PMA #2800	994	12.8	3.9	1.2	19.8	15.2	36.1	33.3	40.3	50.3	0.2	0.3	0.4	0.2	0.2
Houston PMA #3360	1,907	24.5	3.2	3.6	22.5	18.2	30.5	29.8	43.7	48.3	0.2	0.6	0.4	0.2	0.2
Killeen-Temple MA #3810	10	0.1	0.0	0.0	17.7	0.0	42.2	80.0	40.1	20.0	0.1	0.0	0.0	0.3	0.0
Longview-Marshall MA #4420	64	0.8	0.0	0.0	17.8	6.3	56.1	51.6	26.1	42.2	0.5	0.0	0.0	0.6	0.5
Odessa-Midland MA #5800	61	0.8	1.1	0.0	23.9	11.5	42.0	47.5	33.0	41.0	0.1	0.0	0.0	0.0	0.2
San Antonio MA #7240	348	4.5	1.9	0.3	34.5	26.1	26.8	22.1	36.7	51.4	0.1	0.0	0.3	0.1	0.1
Sherman-Denison MA #7640	83	1.1	0.0	0.0	13.9	18.1	75.6	69.9	10.5	12.0	0.3	0.0	0.4	0.4	0.0
Tyler MA #8640	68	0.9	4.4	0.0	28.2	19.1	21.9	13.2	45.5	67.6	0.7	0.0	0.7	0.6	0.7
Waco MA #8800	42	0.5	4.8	4.8	18.7	14.3	36.5	40.5	40.0	40.5	0.2	0.5	0.2	0.3	0.0
Wichita Falls MA #9080	578	7.4	2.4	0.3	22.2	11.9	41.6	49.1	33.8	38.6	5.3	14.3	3.2	5.9	5.1
Non-Metro TX	233	3.0	0.0	0.0	3.3	0.0	71.3	82.4	25.4	17.6	2.2	0.0	0.0	3.0	0.6
State Total	7,773	100.0	2.8	2.4	21.9	17.0	35.0	32.7	40.3	47.8	0.3	0.6	0.6	0.3	0.2

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: Texas						Evaluation Period: January 1, 2000 to December 31, 2003						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Dallas PMA #1920	3,999	33.4	2.8	2.8	20.0	19.0	33.7	27.9	43.5	50.4	9.0	14.5	15.0	8.9	7.8
Limited Review:															
Abilene MA #0040	58	0.5	0.0	0.0	20.4	13.8	45.5	53.4	34.1	32.8	5.0	0.0	5.3	6.3	3.4
Amarillo MA #0320	49	0.4	1.5	0.0	28.7	24.5	33.2	34.7	36.6	40.8	1.0	0.0	1.5	0.6	1.1
Austin-San Marcos MA #0640	836	7.0	3.3	3.3	17.3	11.2	38.0	34.3	41.4	51.1	5.2	6.8	3.5	6.5	4.6
Beaumont-Port Arthur MA #0840	216	1.8	3.8	4.2	18.4	21.8	46.4	45.4	31.5	28.7	6.8	0.0	11.0	8.0	3.5
Brazoria PMA #1145	96	0.8	1.5	1.0	15.2	8.3	53.8	39.6	29.5	51.0	3.3	0.0	1.6	4.1	2.7
Bryan-College Station MA #1260	10	0.1	0.1	0.0	29.0	10.0	30.5	40.0	40.4	50.0	1.1	0.0	0.0	0.0	2.2
Fort Worth-Arlington PMA #2800	1,893	15.8	3.9	3.9	19.8	20.8	36.1	33.0	40.3	42.4	8.7	25.4	16.0	8.3	6.8
Houston PMA #3360	3,227	27.0	3.2	3.3	22.5	26.7	30.5	27.9	43.7	42.1	7.4	14.6	12.3	7.8	5.7
Killeen-Temple MA #3810	23	0.2	0.0	0.0	17.7	17.4	42.2	56.5	40.1	26.1	3.4	0.0	9.1	0.0	4.1
Longview-Marshall MA #4420	164	1.4	0.0	0.0	17.8	17.7	56.1	59.1	26.1	23.2	8.8	0.0	12.9	7.6	9.2
Odessa-Midland MA #5800	202	1.7	1.1	2.0	23.9	31.7	42.0	45.5	33.0	20.8	9.8	50.0	16.4	12.1	4.9
San Antonio MA #7240	561	4.7	1.9	3.2	34.5	54.2	26.8	19.4	36.7	23.0	3.8	12.5	5.6	2.3	2.9
Sherman-Denison MA #7640	173	1.4	0.0	0.0	13.9	19.7	75.6	68.8	10.5	11.6	13.8	0.0	20.7	13.8	9.3
Tyler MA #8640	68	0.6	4.4	1.5	28.2	29.4	21.9	10.3	45.5	58.8	6.1	0.0	7.2	4.5	6.6
Waco MA #8800	94	0.8	4.8	3.2	18.7	14.9	36.5	31.9	40.0	50.0	3.8	0.0	1.3	3.2	5.1
Wichita Falls MA #9080	112	0.9	2.4	3.6	22.2	28.6	41.6	33.0	33.8	34.8	11.4	0.0	13.0	12.0	10.1
Non-Metro TX	188	1.6	0.0	0.0	3.3	3.2	71.3	64.4	25.4	32.4	18.9	0.0	11.1	16.3	27.1
State Total	11,969	100.0	2.8	3.0	21.9	22.5	35.0	31.2	40.3	43.3	7.3	13.4	10.5	7.5	6.1

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: REFINANCE			Geography: Texas								Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Dallas PMA #1920	17,746	31.3	2.8	2.3	20.0	22.6	33.7	30.6	43.5	44.5	3.2	8.8	8.8	3.7	2.1
Limited Review:															
Abilene MA #0040	443	0.8	0.0	0.0	20.4	12.2	45.5	41.5	34.1	46.3	5.1	0.0	7.2	6.2	4.1
Amarillo MA #0320	450	0.8	1.5	1.3	28.7	13.3	33.2	34.9	36.6	50.4	2.5	10.0	2.7	2.2	2.6
Austin-San Marcos MA #0640	4,106	7.2	3.3	2.5	17.3	13.6	38.0	36.6	41.4	47.2	1.8	3.7	2.8	1.9	1.5
Beaumont-Port Arthur MA #0840	1,201	2.1	3.8	1.8	18.4	15.7	46.4	43.1	31.5	39.4	8.3	18.9	13.4	8.4	7.2
Brazoria PMA #1145	510	0.9	1.5	1.0	15.2	9.0	53.8	43.5	29.5	46.5	2.1	5.9	4.0	2.1	1.9
Bryan-College Station MA #1260	112	0.2	0.1	0.9	29.0	16.1	30.5	32.1	40.4	50.9	0.7	20.0	1.0	0.6	0.7
Fort Worth-Arlington PMA #2800	8,290	14.6	3.9	2.6	19.8	19.7	36.1	34.8	40.3	42.9	3.9	12.8	9.1	4.2	2.9
Houston PMA #3360	15,718	27.7	3.2	2.0	22.5	24.4	30.5	31.3	43.7	42.3	3.1	7.1	8.0	3.7	2.0
Killeen-Temple MA #3810	106	0.2	0.0	0.0	17.7	14.2	42.2	44.3	40.1	41.5	2.8	0.0	5.9	3.4	2.1
Longview-Marshall MA #4420	1,111	2.0	0.0	0.0	17.8	14.0	56.1	54.9	26.1	31.1	13.1	0.0	16.5	13.9	11.3
Odessa-Midland MA #5800	1,066	1.9	1.1	0.3	23.9	22.0	42.0	40.5	33.0	37.2	7.2	40.0	15.1	8.8	5.0
San Antonio MA #7240	2,719	4.8	1.9	2.1	34.5	47.6	26.8	23.7	36.7	26.4	2.0	7.9	6.4	2.0	0.9
Sherman-Denison MA #7640	765	1.3	0.0	0.0	13.9	17.0	75.6	69.2	10.5	13.9	8.3	0.0	16.7	7.5	8.1
Tyler MA #8640	298	0.5	4.4	2.0	28.2	13.8	21.9	21.1	45.5	63.1	4.5	14.8	5.3	3.4	4.5
Waco MA #8800	458	0.8	4.8	3.5	18.7	12.0	36.5	29.9	40.0	54.6	3.1	2.2	5.4	3.3	2.8
Wichita Falls MA #9080	665	1.2	2.4	0.3	22.2	13.8	41.6	36.7	33.8	49.2	11.2	0.0	18.0	9.8	11.4
Non-Metro TX	1,015	1.8	0.0	0.0	3.3	2.7	71.3	65.4	25.4	31.9	16.1	0.0	44.4	16.2	14.8
State Total	56,779	100.0	2.8	2.0	21.9	21.9	35.0	33.9	40.3	42.1	3.2	7.7	7.6	3.8	2.2

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area, including affiliate lending.

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 5. Geographic Distribution of Multi-Family Loans

Geographic Distribution: MULTI-FAMILY		Geography: Texas								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Multi-Family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Dallas PMA #1920	9	31.0	2.8	11.1	20.0	22.2	33.7	33.3	43.5	33.3	0.0	0.0	0.0	0.0	0.0
Limited Review:															
Abilene MA #0040	1	3.4	0.0	0.0	20.4	0.0	45.5	100.0	34.1	0.0	0.0	0.0	0.0	0.0	0.0
Amarillo MA #0320	1	3.4	1.5	0.0	28.7	0.0	33.2	100.0	36.6	0.0	0.0	0.0	0.0	0.0	0.0
Austin-San Marcos MA #0640	5	17.2	3.3	0.0	17.3	0.0	38.0	80.0	41.4	20.0	0.0	0.0	0.0	0.0	0.0
Beaumont-Port Arthur MA #0840	1	3.4	3.8	0.0	18.4	0.0	46.4	0.0	31.5	100.0	0.0	0.0	0.0	0.0	0.0
Brazoria PMA #1145	0	0.0	1.5	0.0	15.2	0.0	53.8	0.0	29.5	0.0	0.0	0.0	0.0	0.0	0.0
Bryan-College Station MA #1260	1	3.4	0.1	0.0	29.0	0.0	30.5	100.0	40.4	0.0	0.0	0.0	0.0	0.0	0.0
Fort Worth-Arlington PMA #2800	2	6.9	3.9	0.0	19.8	50.0	36.1	0.0	40.3	50.0	0.0	0.0	0.0	0.0	0.0
Houston PMA #3360	4	13.8	3.2	25.0	22.5	25.0	30.5	25.0	43.7	25.0	0.0	0.0	0.0	0.0	0.0
Killeen-Temple MA #3810	0	0.0	0.0	0.0	17.7	0.0	42.2	0.0	40.1	0.0	0.0	0.0	0.0	0.0	0.0
Longview-Marshall MA #4420	0	0.0	0.0	0.0	17.8	0.0	56.1	0.0	26.1	0.0	0.0	0.0	0.0	0.0	0.0
Odessa-Midland MA #5800	0	0.0	1.1	0.0	23.9	0.0	42.0	0.0	33.0	0.0	0.0	0.0	0.0	0.0	0.0
San Antonio MA #7240	2	6.9	1.9	0.0	34.5	50.0	26.8	50.0	36.7	0.0	0.0	0.0	0.0	0.0	0.0
Sherman-Denison MA #7640	0	0.0	0.0	0.0	13.9	0.0	75.6	0.0	10.5	0.0	0.0	0.0	0.0	0.0	0.0
Tyler MA #8640	0	0.0	4.4	0.0	28.2	0.0	21.9	0.0	45.5	0.0	0.0	0.0	0.0	0.0	0.0
Waco MA #8800	1	3.4	4.8	0.0	18.7	100.0	36.5	0.0	40.0	0.0	0.0	0.0	0.0	0.0	0.0
Wichita Falls MA #9080	1	3.4	2.4	0.0	22.2	0.0	41.6	0.0	33.8	100.0	0.0	0.0	0.0	0.0	0.0
Non-Metro TX	1	3.4	0.0	0.0	3.3	0.0	71.3	100.0	25.4	0.0	0.0	0.0	0.0	0.0	0.0
State Total	29	100.0	2.8	6.9	21.9	20.7	35.0	44.8	40.3	27.6	0.0	0.0	0.0	0.0	0.0

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Multi-Family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area, including affiliate lending.

** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: Texas		Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***							
	#	% of Total*	% of Businesses **	% Bank Loans	% of Businesses **	% Bank Loans	% of Businesses **	% Bank Loans	% of Businesses **	% Bank Loans	Overall	Low	Mod	Mid	Upp			
Full Review:																		
Dallas PMA #1920	12,957	28.8	4.5	4.4	24.9	25.4	31.5	30.5	38.0	39.2	4.4	4.5	4.3	4.3	4.5			
Limited Review:																		
Abilene MA #0040	493	1.1	0.0	0.0	35.6	31.8	40.0	42.4	23.8	25.8	3.3	0.0	3.6	3.2	3.2			
Amarillo MA #0320	519	1.2	13.9	10.6	30.7	26.2	28.6	31.2	26.9	32.0	2.1	2.4	2.2	2.2	2.0			
Austin-San Marcos MA #0640	4,152	9.2	5.6	4.0	18.0	16.6	34.1	36.9	42.2	42.4	4.5	3.7	4.0	4.7	4.5			
Beaumont-Port Arthur MA #0840	803	1.8	3.1	2.1	22.9	22.4	41.4	39.6	32.5	35.9	3.3	6.3	3.0	3.5	3.1			
Brazoria PMA #1145	518	1.1	3.3	1.7	22.3	19.5	45.7	44.2	28.7	34.6	3.6	3.9	4.2	3.3	3.7			
Bryan-College Station MA #1260	262	0.6	1.8	0.8	33.9	30.9	31.3	32.8	32.9	35.5	2.5	0.0	2.0	2.6	2.8			
Fort Worth-Arlington PMA #2800	5,578	12.4	4.0	3.9	27.5	28.2	35.8	35.0	32.8	32.9	4.5	4.9	4.6	4.4	4.5			
Houston PMA #3360	12,544	27.8	5.3	4.5	25.3	25.1	26.2	27.5	42.6	42.5	3.6	3.5	3.5	3.6	3.7			
Killeen-Temple MA #3810	135	0.3	0.0	0.0	35.6	22.2	36.1	56.3	28.3	21.5	3.2	0.0	1.9	4.7	2.5			
Longview-Marshall MA #4420	714	1.6	0.0	0.0	30.4	24.9	45.0	54.6	24.6	20.4	3.9	0.0	3.9	4.3	3.3			
Odessa-Midland MA #5800	1,019	2.3	0.6	0.7	32.0	23.4	36.6	43.1	30.8	32.9	5.3	7.7	4.3	5.8	5.5			
San Antonio MA #7240	3,068	6.8	2.5	2.3	32.6	28.4	30.4	30.8	34.2	38.4	3.5	4.2	3.2	3.5	3.7			
Sherman-Denison MA #7640	334	0.7	0.0	0.0	23.8	27.5	67.3	65.0	8.9	7.5	3.8	0.0	4.6	3.5	4.4			
Tyler MA #8640	400	0.9	6.1	7.3	37.2	29.8	14.5	16.5	42.1	46.5	3.2	3.7	2.8	3.7	3.1			
Waco MA #8800	515	1.1	4.7	3.1	32.6	31.5	28.3	30.1	34.5	35.3	3.4	4.7	3.3	3.7	3.2			
Wichita Falls MA #9080	468	1.0	1.3	0.2	40.5	34.6	24.6	31.4	33.6	33.8	5.9	0.0	5.1	6.5	6.5			
Non-Metro TX	584	1.3	0.0	0.0	5.4	7.0	64.7	47.8	29.9	45.2	5.1	0.0	5.5	4.7	5.6			
State Total	45,063	100.0	4.4	3.8	26.0	25.0	31.5	32.4	37.6	38.5	4.0	3.9	3.8	4.0	4.0			

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: Texas				Evaluation Period: January 1, 2000 to December 31, 2003					Market Share (%) by Geography***				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans						
Full Review:																
Dallas PMA #1920	118	17.0	2.6	1.7	19.7	28.0	38.7	25.4	38.6	44.9	2.5	0.0	1.3	3.5	2.5	
Limited Review:																
Abilene MA #0040	15	2.2	0.0	0.0	20.7	20.0	39.4	33.3	39.9	46.7	1.3	0.0	0.0	4.8	0.0	
Amarillo MA #0320	10	1.4	13.1	0.0	16.8	20.0	31.7	50.0	38.5	30.0	0.0	0.0	0.0	0.0	0.0	
Austin-San Marcos MA #0640	54	7.8	2.8	0.0	17.6	9.3	40.6	44.4	39.0	44.4	9.0	0.0	14.3	7.9	9.5	
Beaumont-Port Arthur MA #0840	15	2.2	2.6	0.0	11.2	6.7	56.0	33.3	30.2	60.0	0.0	0.0	0.0	0.0	0.0	
Brazoria PMA #1145	6	0.9	1.1	0.0	10.8	0.0	65.8	100.0	22.4	0.0	1.8	0.0	0.0	2.2	0.0	
Bryan-College Station MA #1260	4	0.6	0.5	0.0	18.0	0.0	34.3	50.0	47.2	50.0	1.5	0.0	0.0	2.5	1.2	
Fort Worth-Arlington PMA #2800	58	8.3	2.1	1.7	19.6	34.5	41.2	22.4	37.1	41.4	3.0	0.0	2.9	1.3	4.8	
Houston PMA #3360	87	12.5	2.5	3.4	18.9	25.3	34.7	23.0	43.8	48.3	1.2	0.0	0.7	1.5	1.3	
Killeen-Temple MA #3810	1	0.1	0.0	0.0	32.2	0.0	37.9	0.0	29.9	100.0	0.0	0.0	0.0	0.0	0.0	
Longview-Marshall MA #4420	13	1.9	0.0	0.0	15.7	30.8	55.9	38.5	28.4	30.8	0.9	0.0	0.0	1.4	0.0	
Odessa-Midland MA #5800	28	4.0	0.2	0.0	15.0	10.7	55.5	71.4	29.3	17.9	18.6	0.0	0.0	33.3	6.3	
San Antonio MA #7240	29	4.2	1.2	3.4	26.3	17.2	27.8	37.9	44.4	41.4	0.5	0.0	0.0	0.0	1.4	
Sherman-Denison MA #7640	78	11.2	0.0	0.0	6.9	1.3	86.5	98.7	6.6	0.0	12.1	0.0	0.0	13.0	0.0	
Tyler MA #8640	1	0.1	3.0	0.0	18.7	0.0	21.1	0.0	57.2	100.0	0.0	0.0	0.0	0.0	0.0	
Waco MA #8800	9	1.3	1.7	0.0	12.4	0.0	39.2	44.4	46.8	55.6	1.1	0.0	0.0	1.4	1.1	
Wichita Falls MA #9080	9	1.3	1.2	0.0	31.5	44.4	39.3	0.0	28.0	55.6	0.0	0.0	0.0	0.0	0.0	
Non-Metro TX	160	23.0	0.0	0.0	0.8	11.9	75.1	76.3	24.0	11.9	5.1	0.0	60.0	5.2	0.7	
State Total	695	100.0	2.3	1.0	18.2	17.6	40.8	50.2	38.7	31.1	2.6	0.0	2.0	3.6	1.8	

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: Texas								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	Overall	Low	Mod	Mid	Upp
Full Review:															
Dallas PMA #1920	2,455	31.6	20.9	13.9	17.7	28.5	19.9	18.2	41.5	39.4	0.4	0.8	0.7	0.2	0.2
Limited Review:															
Abilene MA #0040	92	1.2	19.5	9.5	18.4	19.0	23.7	29.8	38.4	41.7	0.3	0.0	0.2	0.3	0.3
Amarillo MA #0320	33	0.4	20.7	4.2	18.6	12.5	21.6	25.0	39.1	58.3	0.2	0.4	0.2	0.2	0.1
Austin-San Marcos MA #0640	650	8.4	19.2	10.1	17.4	17.4	22.2	19.7	41.3	52.7	0.1	0.2	0.1	0.1	0.1
Beaumont-Port Arthur MA #0840	76	1.0	23.0	6.0	16.5	20.9	19.6	26.9	40.9	46.3	0.3	0.5	0.7	0.3	0.2
Brazoria PMA #1145	59	0.8	20.6	2.3	17.7	20.9	22.0	30.2	39.7	46.5	0.1	0.0	0.3	0.0	0.1
Bryan-College Station MA #1260	20	0.3	24.6	0.0	16.2	18.8	17.8	6.3	41.4	75.0	0.0	0.0	0.0	0.0	0.0
Fort Worth-Arlington PMA #2800	994	12.8	19.2	8.6	18.2	20.6	21.3	21.1	41.3	49.7	0.2	0.4	0.3	0.2	0.2
Houston PMA #3360	1,907	24.5	22.4	13.8	17.2	21.9	18.7	22.0	41.7	42.3	0.2	0.5	0.2	0.2	0.2
Killeen-Temple MA #3810	10	0.1	18.1	0.0	16.0	14.3	23.3	71.4	42.7	14.3	0.1	0.0	0.4	0.2	0.0
Longview-Marshall MA #4420	64	0.8	20.9	4.9	17.4	11.5	20.4	31.1	41.3	52.5	0.5	0.6	0.4	0.7	0.4
Odessa-Midland MA #5800	61	0.8	20.9	7.1	17.7	25.0	20.6	25.0	40.8	42.9	0.1	0.0	0.0	0.0	0.1
San Antonio MA #7240	348	4.5	22.1	9.8	18.2	29.3	20.2	20.5	39.5	40.5	0.1	0.0	0.2	0.1	0.1
Sherman-Denison MA #7640	83	1.1	19.5	7.0	18.1	16.9	23.1	26.8	39.4	49.3	0.3	0.0	0.2	0.3	0.5
Tyler MA #8640	68	0.9	21.9	3.3	17.5	16.4	18.8	23.0	41.8	57.4	0.8	0.0	0.3	0.9	1.0
Waco MA #8800	42	0.5	20.7	3.0	17.5	15.2	21.4	30.3	40.4	51.5	0.2	0.0	0.3	0.2	0.1
Wichita Falls MA #9080	578	7.4	19.0	6.9	19.7	19.3	23.6	27.5	37.7	46.3	7.3	8.8	6.4	8.6	6.8
Non-Metro TX	233	3.0	18.1	0.0	16.0	11.0	20.3	26.1	45.6	62.8	2.3	0.0	1.7	2.1	2.8
State Total	7,773	100.0	21.2	10.9	17.6	22.8	20.1	21.7	41.2	44.6	0.3	0.5	0.4	0.2	0.2

* Home Purchase loans originated and purchased in the MA/AA as a percentage of all Home Purchase loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 24.5% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: Texas								Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Home Improvement Loans		Low -Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	% of Families **	% Bank Loans ***	Overall	Low	Mod	Mid	Upp
Full Review:															
Dallas PMA #1920	3,999	33.4	20.9	13.4	17.7	17.2	19.9	22.0	41.5	47.5	9.6	18.7	12.4	11.0	7.6
Limited Review:															
Abilene MA #0040	58	0.5	19.5	15.8	18.4	17.5	23.7	36.8	38.4	29.8	5.2	17.4	9.5	4.1	2.6
Amarillo MA #0320	49	0.4	20.7	16.7	18.6	18.8	21.6	25.0	39.1	39.6	1.0	1.6	0.0	1.9	1.0
Austin-San Marcos MA #0640	836	7.0	19.2	7.4	17.4	15.4	22.2	21.6	41.3	55.6	5.8	3.9	7.5	5.1	5.8
Beaumont-Port Arthur MA #0840	216	1.8	23.0	10.2	16.5	20.5	19.6	20.9	40.9	48.4	6.9	11.8	4.7	4.1	7.7
Brazoria PMA #1145	96	0.8	20.6	6.7	17.7	7.9	22.0	24.7	39.7	60.7	3.4	3.8	1.3	2.8	4.3
Bryan-College Station MA #1260	10	0.1	24.6	22.2	16.2	0.0	17.8	22.2	41.4	55.6	1.2	0.0	0.0	0.0	1.7
Fort Worth-Arlington PMA #2800	1,893	15.8	19.2	13.1	18.2	18.9	21.3	23.6	41.3	44.3	9.2	21.1	11.7	10.5	7.0
Houston PMA #3360	3,227	27.0	22.4	12.6	17.2	18.4	18.7	22.2	41.7	46.8	7.9	12.8	10.8	7.1	6.8
Killeen-Temple MA #3810	23	0.2	18.1	4.5	16.0	18.2	23.3	13.6	42.7	63.6	3.6	5.9	5.3	0.0	3.1
Longview -Marshall MA #4420	164	1.4	20.9	17.3	17.4	17.3	20.4	17.9	41.3	47.5	9.1	12.8	3.2	12.0	9.0
Odessa-Midland MA #5800	202	1.7	20.9	11.9	17.7	22.9	20.6	30.8	40.8	34.3	10.0	11.1	11.3	14.1	7.6
San Antonio MA #7240	561	4.7	22.1	18.7	18.2	28.1	20.2	22.6	39.5	30.6	4.1	4.7	5.7	3.9	3.4
Sherman-Denison MA #7640	173	1.4	19.5	13.8	18.1	22.2	23.1	23.4	39.4	40.7	14.3	25.9	14.0	20.0	9.9
Tyler MA #8640	68	0.6	21.9	7.5	17.5	20.9	18.8	22.4	41.8	49.3	6.4	11.1	8.1	6.5	5.2
Waco MA #8800	94	0.8	20.7	9.8	17.5	14.1	21.4	22.8	40.4	53.3	3.7	0.0	1.3	4.9	4.2
Wichita Falls MA #9080	112	0.9	19.0	17.3	19.7	20.0	23.6	20.0	37.7	42.7	11.8	26.7	18.8	7.5	9.8
Non-Metro TX	188	1.6	18.1	7.1	16.0	14.2	20.3	21.9	45.6	56.8	19.4	22.2	13.8	11.8	23.3
State Total	11,969	100.0	21.2	12.8	17.6	18.3	20.1	22.5	41.2	46.4	7.8	12.8	9.4	7.9	6.7

* Home Improvement loans originated and purchased in the MA/AA as a percentage of all Home Improvement loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 6.1% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: REFINANCE		Geography: Texas						Evaluation Period: January 1, 2000 to December 31, 2003							
MA/Assessment Area:	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Dallas PMA #1920	17,746	31.3	20.9	12.1	17.7	22.0	19.9	24.8	41.5	41.2	4.1	11.1	7.3	4.4	2.7
Limited Review:															
Abilene MA #0040	443	0.8	19.5	8.9	18.4	10.3	23.7	27.6	38.4	53.2	7.4	16.7	7.1	6.1	7.4
Amarillo MA #0320	450	0.8	20.7	7.0	18.6	17.4	21.6	23.3	39.1	52.4	3.3	5.0	4.3	2.6	3.2
Austin-San Marcos MA #0640	4,106	7.2	19.2	8.4	17.4	19.6	22.2	25.9	41.3	46.1	2.3	4.6	3.2	2.6	1.7
Beaumont-Port Arthur MA #0840	1,201	2.1	23.0	6.0	16.5	14.9	19.6	20.8	40.9	58.3	9.6	15.7	12.2	8.6	9.1
Brazoria PMA #1145	510	0.9	20.6	4.0	17.7	16.3	22.0	22.3	39.7	57.5	2.6	2.9	3.3	2.3	2.5
Bryan-College Station MA #1260	112	0.2	24.6	1.8	16.2	9.1	17.8	27.3	41.4	61.8	0.9	1.1	0.7	1.1	0.8
Fort Worth-Arlington PMA #2800	8,290	14.6	19.2	9.8	18.2	18.9	21.3	26.2	41.3	45.2	5.4	11.4	7.7	5.9	4.2
Houston PMA #3360	15,718	27.7	22.4	8.8	17.2	19.9	18.7	26.0	41.7	45.3	3.7	8.3	6.0	4.6	2.7
Killeen-Temple MA #3810	106	0.2	18.1	4.8	16.0	12.5	23.3	26.0	42.7	56.7	4.2	3.1	3.5	5.0	4.1
Longview-Marshall MA #4420	1,111	2.0	20.9	4.7	17.4	14.3	20.4	23.4	41.3	57.5	16.3	14.7	16.4	17.7	15.9
Odessa-Midland MA #5800	1,066	1.9	20.9	7.6	17.7	16.4	20.6	25.6	40.8	50.4	8.9	17.0	13.2	10.1	7.5
San Antonio MA #7240	2,719	4.8	22.1	14.9	18.2	25.1	20.2	25.6	39.5	34.5	3.2	7.2	5.8	3.9	2.0
Sherman-Denison MA #7640	765	1.3	19.5	12.0	18.1	16.5	23.1	26.4	39.4	45.1	9.9	18.6	13.3	11.0	8.0
Tyler MA #8640	298	0.5	21.9	5.7	17.5	12.8	18.8	18.5	41.8	63.0	5.7	10.6	6.5	5.2	5.5
Waco MA #8800	458	0.8	20.7	7.4	17.5	12.5	21.4	20.1	40.4	60.0	4.0	11.3	4.9	4.0	3.5
Wichita Falls MA #9080	665	1.2	19.0	7.8	19.7	17.7	23.6	19.9	37.7	54.6	15.5	37.7	18.6	14.5	13.9
Non-Metro TX	1,015	1.8	18.1	3.8	16.0	12.8	20.3	22.8	45.6	60.5	18.9	33.3	20.5	17.5	18.6
State Total	56,779	100.0	21.2	9.9	17.6	19.9	20.1	25.2	41.2	45.0	4.2	9.4	6.4	4.6	3.1

* Refinance loans originated and purchased in the MA/AA as a percentage of all Refinance loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 1.7% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES									
	Geography: Texas				Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total*	% of Businesses**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Dallas PMA #1920	12,957	28.8	61.4	60.1	12,027	505	425	0.8	1.4
Limited Review:									
Abilene MA #0040	493	1.1	64.7	71.2	455	30	8	0.6	0.8
Amarillo MA #0320	519	1.2	66.1	55.0	499	14	6	0.2	0.2
Austin-San Marcos MA #0640	4,152	9.2	62.3	58.1	3,838	166	148	0.8	1.1
Beaumont-Port Arthur MA #0840	803	1.8	63.7	54.6	747	28	28	0.5	0.6
Brazoria PMA #1145	518	1.1	65.4	75.0	518	0	0	0.3	0.6
Bryan-College Station MA #1260	262	0.6	62.1	50.0	261	0	1	0.0	0.1
Fort Worth-Arlington PMA #2800	5,578	12.4	63.1	58.1	5,148	213	217	0.9	1.5
Houston PMA #3360	12,544	27.8	62.4	57.0	12,029	234	281	0.4	0.5
Killeen-Temple MA #3810	135	0.3	61.4	62.1	135	0	0	0.4	0.7
Longview -Marshall MA #4420	714	1.6	64.3	55.9	645	39	30	1.0	1.0
Odessa-Midland MA #5800	1,019	2.3	64.2	52.4	906	66	47	1.0	1.1
San Antonio MA #7240	3,068	6.8	62.0	63.4	2,961	45	62	0.3	0.6
Sherman-Denison MA #7640	334	0.7	66.9	58.3	310	20	4	0.6	1.3
Tyler MA #8640	400	0.9	64.6	64.6	376	13	11	0.5	0.5
Waco MA #8800	515	1.1	62.8	52.0	494	12	9	0.4	0.5
Wichita Falls MA #9080	468	1.0	66.5	60.2	430	23	15	0.9	1.8
Non-Metro TX	584	1.3	66.9	69.5	528	38	18	1.3	1.6
State Total	45,063	100.0	62.5	59.1	42,307	1,446	1,310	0.6	0.9

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to businesses with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to businesses.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: Texas		Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total*	% of Farms**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Dallas PMA #1920	118	17.0	87.5	46.7	80	25	13	0.0	0.0
Limited Review:									
Abilene MA #0040	15	2.2	90.4	44.4	14	1	0	0.0	0.0
Amarillo MA #0320	10	1.4	90.6	44.4	7	3	0	0.0	0.0
Austin-San Marcos MA #0640	54	7.8	87.0	52.8	33	14	7	0.0	0.0
Beaumont-Port Arthur MA #0840	15	2.2	91.1	50.0	12	1	2	0.0	0.0
Brazoria PMA #1145	6	0.9	92.0	0.0	6	0	0	0.0	0.0
Bryan-College Station MA #1260	4	0.6	85.0	0.0	4	0	0	0.0	0.0
Fort Worth-Arlington PMA #2800	58	8.3	86.8	26.9	27	17	14	2.5	1.7
Houston PMA #3360	87	12.5	87.5	44.3	45	22	20	0.3	0.2
Killeen-Temple MA #3810	1	0.1	83.9	0.0	1	0	0	0.0	0.0
Longview -Marshall MA #4420	13	1.9	93.8	40.0	8	4	1	0.0	0.0
Odessa-Midland MA #5800	28	4.0	92.1	34.8	17	7	4	11.6	6.1
San Antonio MA #7240	29	4.2	87.5	29.4	18	5	6	0.0	0.0
Sherman-Denison MA #7640	78	11.2	91.9	70.8	57	16	5	6.9	9.1
Tyler MA #8640	1	0.1	91.0	0.0	1	0	0	0.0	0.0
Waco MA #8800	9	1.3	94.5	50.0	9	0	0	0.0	0.0
Wichita Falls MA #9080	9	1.3	92.3	16.7	6	2	1	0.0	0.0
Non-Metro TX	160	23.0	93.1	96.0	106	38	16	4.7	5.9
State Total	695	100.0	88.4	60.4	451	155	89	1.2	1.2

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to farms with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to farms.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: Texas				April 1, 2000 to December 31, 2003			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000)	#	\$ (000)	#	\$ (000)	% of Total	#	\$ (000)
Full Review:									
Dallas PMA #1920	40	25,170	190	203,897	230	229,067	51.8	13	53,112
Limited Review:									
Abilene MA #0040	6	120	25	9,490	31	9,610	2.2	1	671
Amarillo MA #0320	7	1,515	21	9,827	28	11,342	2.6		
Austin-San Marcos MA #0640	9	1,680	92	24,939	101	26,619	6.0	1	0
Beaumont-Port Arthur MA #0840	4	39	31	8,630	35	8,669	2.0		
Brazoria PMA #1145	4		17		21				
Bryan-College Station MA #1260	24	6,201	74	33,183	98	39,384	8.9	3	9,060
Fort Worth-Arlington PMA #2800	14	5,976	118	80,934	132	86,910	19.6	6	22,180
Houston PMA #3360	4	5	19	3,171	23	3,176	0.7		
Killeen-Temple MA #3810	5	246	61	471	66	717	0.2		
Longview-Marshall MA #4420	4	40	21	2,543	25	2,583	0.6		
Odessa-Midland MA #5800	14	2,264	89	5,066	103	7,330	1.7		
San Antonio MA #7240	5	324	20	329	25	653	0.1		
Sherman-Denison MA #7640	4	19	23	11,217	27	11,236	2.5	1	6,010
Tyler MA #8640	5	318	20	784	25	1,102	0.2		
Waco MA #8800	4	33	19	1,084	23	1,117	0.3		
Wichita Falls MA #9080			9	3,117	9	3,117	0.7		
Non-Metro TX	153	43,950	849	398,682	1,002	442,632	100	25	91,033

* "Prior Period Investments" means investments made in a previous evaluation period that remains outstanding.

* "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. It is a percentage of the dollars invested in that MSA/AA that are prior period investments or current period investments.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: Texas				Evaluation Period: January 1, 2000 to December 31, 2003									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Dallas PMA #1920	39.1	71	30.3	2.8	23.9	26.8	46.5	15.0	5.0	-1	-1	2	10	8.0	27.3	31.9	32.8
Limited Review:																	
Abilene MA #0040	1.0	3	1.3	0.0	33.3	66.7	0.0	0.0	0.0	0	0	0	0	0.0	26.7	45.3	26.7
Amarillo MA #0320	1.0	3	1.3	66.7	0.0	0.0	33.3	0.0	0.0	0	0	0	0	2.2	35.6	33.4	28.9
Austin-San Marcos MA #0640	7.5	22	9.4	9.1	13.6	50.0	27.3	5.0	1.0	0	-1	3	2	9.6	24.7	35.5	30.0
Beaumont-Port Arthur MA #0840	2.1	6	2.6	0.0	50.0	16.7	33.3	2.0	2.0	0	0	0	0	4.6	23.2	41.7	28.3
Brazoria PMA #1145	0.0	1	0.4	0.0	0.0	0.0	100.0	1.0	0.0	0	0	0	1	2.3	18.0	52.9	26.8
Bryan-College Station MA #1260	0.0	1	0.4	100.0	0.0	0.0	0.0	1.0	0.0	1	0	0	0	2.3	36.8	28.2	26.3
Fort Worth-Arlington PMA #2800	13.6	34	14.5	0.0	26.5	50.0	23.5	6.0	3.0	0	-1	1	3	6.0	26.4	35.3	32.3
Houston PMA #3360	22.2	55	23.5	1.8	32.7	23.6	40.0	16.0	9.0	1	-2	5	3	6.9	30.5	29.6	32.9
Killeen-Temple MA #3810	0.2	1	0.4	0.0	0.0	0.0	100.0	1.0	1.0	0	0	-1	1	0.0	24.8	41.6	33.6
Longview-Marshall MA #4420	1.8	4	1.7	0.0	25.0	75.0	0.0	0.0	0.0	0	0	0	0	0.0	24.7	51.6	23.6
Odessa-Midland MA #5800	2.0	5	2.1	0.0	40.0	20.0	40.0	1.0	1.0	0	-1	1	0	0.9	27.5	40.1	31.5
San Antonio MA #7240	2.9	14	6.0	0.0	50.0	28.6	21.4	4.0	5.0	0	0	-1	0	3.0	41.0	27.7	28.3
Sherman-Denison MA #7640	1.3	3	1.3	0.0	100.0	0.0	0.0	0.0	0.0	0	0	0	0	0.0	17.2	73.8	8.9
Tyler MA #8640	1.0	1	0.4	0.0	0.0	0.0	100.0	0.0	0.0	0	0	0	0	5.6	38.0	19.9	36.4
Waco MA #8800	0.5	2	0.9	0.0	100.0	0.0	0.0	0.0	0.0	0	0	0	0	10.9	25.7	31.1	32.2
Wichita Falls MA #9080	1.8	4	1.7	0.0	50.0	0.0	50.0	0.0	0.0	0	0	0	0	2.3	29.9	40.2	27.5
Non-Metro TX	2.1	4	1.7	0.0	25.0	50.0	25.0	0.0	0.0	0	0	0	0	0.0	3.9	73.2	22.9
State Total	100.0	234	100.0	3.4	29.5	31.2	35.5	52.0	27.0	1	-6	10	20	6.2	29.1	33.2	31.2

Demographic Data Source: 2000 Census

Table 1. Lending Volume

Lending Volume		Geography: Utah						Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	% of Loans (#) in MA/AA	Residential Loans		Small Loans to Businesses		Small Loans to Farms		Community Development Loans*		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Salt Lake City-Ogden MA #7160	85.9	6,259	462,074	4,037	150,405	9	155	9	36,112	10,314	648,746	94.7
Limited Review:												
Provo-Orem MA #6520	10.6	732	56,121	533	12,938	2	24	1	1,000	1,268	70,083	2.1
Non-Metro UT	3.5	253	49,855	168	10,234	1	6	0	0	422	60,095	3.3
State Total	100.0	7,244	568,050	4,738	173,577	12	185	10	37,112	12,004	778,924	100.0

* The evaluation period for Community Development Loans is April 1, 2000 to December 31, 2003.

** Deposit data as of June 30, 2003.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: Utah						Evaluation Period: January 1, 2000 to December 31, 2003						
MA/Assessment Area:	Total Home Purchase Loans		Low -Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Salt Lake City-Ogden MA #7160	827	79.4	0.4	0.4	16.2	17.7	54.3	52.1	29.1	29.9	0.1	0.0	0.1	0.1	0.1
Limited Review:															
Provo-Orem MA #6520	136	13.1	2.4	8.1	19.1	19.1	48.5	42.6	30.0	30.1	0.1	0.0	0.1	0.1	0.2
Non-Metro UT	79	7.6	0.0	0.0	0.0	0.0	14.2	1.3	85.8	98.7	0.1	0.0	0.0	0.0	0.1
State Total	1,042	100.0	0.6	1.3	16.1	16.5	52.7	47.0	30.5	35.1	0.1	0.0	0.1	0.1	0.1

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: Utah								Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Home Improvement Loans		Low -Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Salt Lake City-Ogden MA #7160	466	88.9	0.4	0.0	16.2	20.2	54.3	54.5	29.1	25.3	2.2	0.0	4.2	1.9	2.2
Limited Review:															
Provo-Orem MA #6520	43	8.2	2.4	2.3	19.1	20.9	48.5	51.2	30.0	25.6	3.6	0.0	3.2	3.8	3.8
Non-Metro UT	15	2.9	0.0	0.0	0.0	0.0	14.2	13.3	85.8	86.7	4.5	0.0	0.0	0.0	5.0
State Total	524	100.0	0.6	0.2	16.1	19.7	52.7	53.1	30.5	27.1	2.4	0.0	4.1	2.0	2.5

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: REFINANCE		Geography: Utah								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Salt Lake City-Ogden MA #7160	4,966	87.5	0.4	0.4	16.2	13.6	54.3	58.0	29.1	28.0	0.7	0.8	0.7	0.7	0.7
Limited Review:															
Provo-Orem MA #6520	553	9.7	2.4	1.1	19.1	17.2	48.5	50.6	30.0	31.1	0.4	0.0	0.4	0.3	0.5
Non-Metro UT	159	2.8	0.0	0.0	0.0	0.0	14.2	8.2	85.8	91.8	0.7	0.0	0.0	0.6	0.7
State Total	5,678	100.0	0.6	0.5	16.1	13.6	52.7	55.8	30.5	30.1	0.7	0.3	0.6	0.7	0.7

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area, including affiliate lending.

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 5. Geographic Distribution of Multi-Family Loans

Geographic Distribution: MULTI-FAMILY		Geography: Utah								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Multi-Family Loans		Low -Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Salt Lake City-Ogden MA #7160	0	100.0	0.4	0.0	16.2	0.0	54.3	0.0	29.1	0.0	0.0	0.0	0.0	0.0	0.0
Limited Review:															
Provo-Orem MA #6520	0	100.0	2.4	0.0	19.1	0.0	48.5	0.0	30.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-Metro UT	0	100.0	0.0	0.0	0.0	0.0	14.2	0.0	85.8	0.0	0.0	0.0	0.0	0.0	0.0
State Total	0	100.0	0.6	0.0	16.1	0.0	52.7	0.0	30.5	0.0	0.0	0.0	0.0	0.0	0.0

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Multi-Family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area, including affiliate lending.

** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: Utah					Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Business Loans		Low -Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***										
	#	% of Total*	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Salt Lake City-Ogden MA #7160	4,037	85.2	7.9	9.8	20.9	24.8	43.7	40.9	27.5	24.5	4.6	4.4	5.0	4.4	4.5						
Limited Review:																					
Provo-Orem MA #6520	533	11.2	6.8	4.7	23.4	21.0	41.4	46.3	28.3	28.0	3.2	1.3	3.5	3.1	3.6						
Non-Metro UT	168	3.5	0.0	0.0	0.0	0.0	6.7	4.2	93.3	95.8	4.1	0.0	0.0	3.2	4.2						
State Total	4,738	100.0	7.5	8.9	20.5	23.5	42.1	40.2	29.9	27.5	4.3	4.1	4.8	4.2	4.3						

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: Utah				Evaluation Period: January 1, 2000 to December 31, 2003					Market Share (%) by Geography***				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans						
Full Review:																
Salt Lake City-Ogden MA #7160	9	75.0	3.1	0.0	15.6	11.1	49.7	66.7	31.6	22.2	3.3	0.0	4.3	5.0	0.0	
Limited Review:																
Provo-Orem MA #6520	2	16.7	4.5	0.0	18.3	0.0	53.1	100.0	24.1	0.0	0.0	0.0	0.0	0.0	0.0	
Non-Metro UT	1	8.3	0.0	0.0	0.0	0.0	22.8	0.0	77.2	100.0	0.0	0.0	0.0	0.0	0.0	
State Total	12	100.0	3.1	0.0	15.2	8.3	48.7	66.7	33.0	25.0	2.0	0.0	2.9	3.0	0.0	

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: Utah								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Salt Lake City-Ogden MA #7160	827	79.4	16.4	11.1	19.8	30.0	25.1	29.6	38.7	29.3	0.1	0.1	0.1	0.1	0.1
Limited Review:															
Provo-Orem MA #6520	136	13.1	21.7	8.3	20.9	30.8	23.1	29.2	34.3	31.7	0.2	0.2	0.1	0.1	0.3
Non-Metro UT	79	7.6	6.7	0.0	10.5	6.8	15.1	2.7	67.8	90.4	0.1	0.0	1.1	0.0	0.1
State Total	1,042	100.0	16.9	9.9	19.8	28.3	24.6	27.4	38.7	34.5	0.1	0.1	0.1	0.1	0.2

* Home Purchase loans originated and purchased in the MA/AA as a percentage of all Home Purchase loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 11.7% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: Utah								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Home Improvement Loans		Low - Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Salt Lake City-Ogden MA #7160	466	88.9	16.4	12.1	19.8	22.4	25.1	32.5	38.7	33.0	2.3	2.8	1.7	2.0	2.9
Limited Review:															
Provo-Orem MA #6520	43	8.2	21.7	7.1	20.9	16.7	23.1	54.8	34.3	21.4	3.7	0.0	5.7	6.5	0.0
Non-Metro UT	15	2.9	6.7	0.0	10.5	0.0	15.1	13.3	67.8	86.7	5.3	0.0	0.0	33.3	3.2
State Total	524	100.0	16.9	11.3	19.8	21.3	24.6	33.8	38.7	33.6	2.5	2.6	1.9	2.5	2.8

* Home Improvement loans originated and purchased in the MA/AA as a percentage of all Home Improvement loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 2.3% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: REFINANCE		Geography: Utah						Evaluation Period: January 1, 2000 to December 31, 2003							
MA/Assessment Area:	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Salt Lake City-Ogden MA #7160	4,966	87.5	16.4	7.3	19.8	26.7	25.1	34.5	38.7	31.6	1.0	1.2	1.1	0.9	0.9
Limited Review:															
Provo-Orem MA #6520	553	9.7	21.7	4.1	20.9	22.0	23.1	35.7	34.3	38.2	0.6	0.6	0.5	0.4	0.7
Non-Metro UT	159	2.8	6.7	0.7	10.5	8.2	15.1	11.0	67.8	80.1	0.8	3.2	0.9	1.0	0.7
State Total	5,678	100.0	16.9	6.8	19.8	25.7	24.6	33.9	38.7	33.6	0.9	1.2	1.0	0.9	0.9

* Refinance loans originated and purchased in the MA/AA as a percentage of all Refinance loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 7.1% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: Utah		Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total*	% of Businesses**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Salt Lake City-Ogden MA #7160	4,037	85.2	58.5	55.7	3,749	146	142	0.7	1.1
Limited Review:									
Provo-Orem MA #6520	533	11.2	59.9	58.1	505	18	10	0.3	0.3
Non-Metro UT	168	3.5	60.2	64.8	150	8	10	0.9	1.2
State Total	4,738	100.0	58.7	56.3	4,404	172	162	0.6	0.9

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to businesses with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to businesses.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: Utah			Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total*	% of Farms**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Salt Lake City-Ogden MA #7160	9	75.0	90.4	100.0	9	0	0	1.3	1.6
Limited Review:									
Provo-Orem MA #6520	2	16.7	93.5	100.0	2	0	0	0.0	0.0
Non-Metro UT	1	8.3	95.8	0.0	1	0	0	0.0	0.0
State Total	12	100.0	91.2	100.0	12	0	0	0.8	0.9

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to farms with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to farms.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: Utah				April 1, 2000 to December 31, 2003			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000)	#	\$ (000)	#	\$ (000)	% of Total	#	\$ (000)
Full Review:									
Salt Lake City-Ogden MA #7160	21	28,504	169	13,002	190	41,506	89.8	3	8,246
Limited Review:									
Provo-Orem MA #6520	6	264	39	1,969	45	2,233	4.8		
Non-Metro UT	3	431	23	2,061	26	2,492	5.4		
State Total	30	29,199	231	17,032	261	46,231	100	3	8,246

* "Prior Period Investments" means investments made in a previous evaluation period that remains outstanding.

* "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. It is a percentage of the dollars invested in that MSA/AA that are prior period investments or current period investments.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: Utah																	
Evaluation Period: January 1, 2000 to December 31, 2003																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Salt Lake City-Ogden MA #7160	94.7	22	84.6	18.2	18.2	45.5	18.2	2.0	0.0	0	0	1	1	1.3	21.5	51.0	26.2
Limited Review:																	
Provo-Orem MA #6520	2.1	3	11.5	0.0	66.7	33.3	0.0	1.0	1.0	0	0	0	0	13.8	22.8	40.6	22.7
Non-Metro UT	3.3	1	3.8	0.0	0.0	0.0	100.0	0.0	0.0	0	0	0	0	0.0	0.0	14.1	85.9
State Total	100.0	26	100.0	15.4	23.1	42.3	19.2	3.0	1.0	0	0	1	1	3.2	21.3	48.7	26.8

Demographic Data Source: 2000 Census

Table 1. Lending Volume

Lending Volume		Geography: Wisconsin						Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	% of Loans (#) in MA/AA	Residential Loans		Small Loans to Businesses		Small Loans to Farms		Community Development Loans*		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Milwaukee-Waukesha PMA #5080	40.3	9,204	787,608	6,121	334,820	41	2,207	26	75,935	15,392	1,200,570	53.3
Limited Review:												
Appleton-Oshkosh-Neenah MA #0460	13.1	3,331	290,559	1,563	115,386	111	7,120	2	3,325	5,007	416,390	8.9
Green Bay MA #3080	8.0	1,934	162,607	1,097	84,170	14	311	2	3,695	3,047	250,783	7.4
Janesville-Beloit MA #3620	3.9	1,056	76,490	377	24,890	56	6,353	2	1,805	1,491	109,538	3.9
Kenosha PMA #3800	6.3	1,714	116,441	676	36,363	6	463	2	2,900	2,398	156,167	7.2
Madison MA #4720	6.4	1,004	107,580	1,421	73,947	5	388	4	7,320	2,434	189,235	6.5
Racine PMA #6600	5.5	1,405	93,821	695	48,601	10	1,009	8	2,094	2,118	145,525	3.2
Non-Metro WI	16.6	3,889	317,067	2,245	137,431	211	18,149	4	8,529	6,349	481,176	9.6
State Total	100.0	23,537	1,952,173	14,195	855,608	454	36,000	50	105,603	38,236	2,949,384	100.0

* The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2003.

** Deposit data as of June 30, 2003.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: Wisconsin								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha PMA #5080	1,090	40.6	4.5	4.1	12.1	14.7	46.8	49.2	36.7	32.0	0.5	0.5	0.6	0.5	0.6
Limited Review:															
Appleton-Oshkosh-Neenah MA #0460	477	17.8	0.0	0.0	8.6	5.7	82.7	74.0	8.7	20.3	0.5	0.0	0.4	0.6	0.6
Green Bay MA #3080	192	7.1	0.0	0.0	15.0	16.1	68.5	61.5	16.5	22.4	0.4	0.0	0.0	0.4	0.6
Janesville-Beloit MA #3620	98	3.6	0.0	0.0	6.9	7.1	58.1	55.1	35.0	37.8	0.7	0.0	0.5	0.9	0.5
Kenosha PMA #3800	109	4.1	0.9	0.0	13.2	9.2	68.3	70.6	17.7	20.2	0.4	0.0	0.1	0.4	0.4
Madison MA #4720	191	7.1	1.0	0.0	16.3	10.5	63.2	69.6	19.5	19.9	0.4	0.0	0.2	0.4	0.6
Racine PMA #6600	106	3.9	3.4	0.9	6.6	7.5	74.7	77.4	15.3	14.2	0.3	0.0	0.2	0.3	0.2
Non-Metro WI	424	15.8	0.0	0.0	1.4	2.4	74.1	71.5	24.5	26.2	0.5	0.0	2.5	0.4	0.7
State Total	2,687	100.0	2.3	1.7	10.1	10.2	61.1	61.6	26.5	26.5	0.5	0.4	0.4	0.5	0.6

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: Wisconsin								Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha PMA #5080	519	43.0	4.5	10.2	12.1	15.6	46.8	49.5	36.7	24.7	1.7	4.6	2.7	1.7	0.9
Limited Review:															
Appleton-Oshkosh-Neenah MA #0460	95	7.9	0.0	0.0	8.6	10.5	82.7	82.1	8.7	7.4	1.1	0.0	0.0	1.2	1.7
Green Bay MA #3080	97	8.0	0.0	0.0	15.0	16.5	68.5	64.9	16.5	18.6	1.8	0.0	1.4	1.8	2.4
Janesville-Beloit MA #3620	50	4.1	0.0	0.0	6.9	10.0	58.1	62.0	35.0	28.0	1.6	0.0	0.0	2.3	0.8
Kenosha PMA #3800	125	10.3	0.9	0.8	13.2	16.8	68.3	61.6	17.7	20.8	3.6	0.0	3.9	2.8	7.5
Madison MA #4720	42	3.5	1.0	0.0	16.3	26.2	63.2	64.3	19.5	9.5	0.9	0.0	1.1	0.9	0.0
Racine PMA #6600	87	7.2	3.4	2.3	6.6	11.5	74.7	82.8	15.3	3.4	4.2	0.0	0.0	5.0	1.7
Non-Metro WI	193	16.0	0.0	0.0	1.4	1.0	74.1	76.7	24.5	22.3	2.1	0.0	10.0	1.9	2.8
State Total	1,208	100.0	2.3	4.6	10.1	12.9	61.1	62.3	26.5	20.1	1.8	4.0	2.1	1.8	1.4

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: REFINANCE		Geography: Wisconsin								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha PMA #5080	7,589	38.7	4.5	4.8	12.1	12.4	46.8	47.7	36.7	35.0	1.6	2.7	1.9	1.7	1.3
Limited Review:															
Appleton-Oshkosh-Neenah MA #0460	2,759	14.1	0.0	0.0	8.6	7.2	82.7	82.0	8.7	10.8	2.1	0.0	2.4	2.1	1.6
Green Bay MA #3080	1,645	8.4	0.0	0.0	15.0	12.7	68.5	67.9	16.5	19.4	1.3	0.0	1.1	1.3	1.4
Janesville-Beloit MA #3620	908	4.6	0.0	0.0	6.9	6.8	58.1	55.7	35.0	37.4	3.8	0.0	3.9	4.2	3.4
Kenosha PMA #3800	1,480	7.5	0.9	1.1	13.2	13.3	68.3	65.7	17.7	19.9	2.7	2.2	2.6	2.7	2.6
Madison MA #4720	771	3.9	1.0	0.9	16.3	18.4	63.2	62.0	19.5	18.7	0.5	0.0	0.5	0.4	0.5
Racine PMA #6600	1,212	6.2	3.4	2.6	6.6	6.1	74.7	78.4	15.3	13.0	1.6	1.5	2.2	1.6	1.3
Non-Metro WI	3,264	16.6	0.0	0.0	1.4	1.8	74.1	73.4	24.5	24.8	2.3	0.0	4.0	2.4	2.2
State Total	19,628	100.0	2.3	2.1	10.1	9.6	61.1	62.7	26.5	25.6	1.7	2.4	1.7	1.7	1.5

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area, including affiliate lending.

** 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 the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 5. Geographic Distribution of Multi-Family Loans

Geographic Distribution: MULTI-FAMILY		Geography: Wisconsin								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Multi-Family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	% of Owner Occ. Units **	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha PMA #5080	6	42.9	4.5	33.3	12.1	16.7	46.8	33.3	36.7	16.7	0.0	0.0	0.0	0.0	0.0
Limited Review:															
Appleton-Oshkosh-Neenah MA #0460	0	0.0	0.0	0.0	8.6	0.0	82.7	0.0	8.7	0.0	0.0	0.0	0.0	0.0	0.0
Green Bay MA #3080	0	0.0	0.0	0.0	15.0	0.0	68.5	0.0	16.5	0.0	0.0	0.0	0.0	0.0	0.0
Janesville-Beloit MA #3620	0	0.0	0.0	0.0	6.9	0.0	58.1	0.0	35.0	0.0	0.0	0.0	0.0	0.0	0.0
Kenosha PMA #3800	0	0.0	0.9	0.0	13.2	0.0	68.3	0.0	17.7	0.0	0.0	0.0	0.0	0.0	0.0
Madison MA #4720	0	0.0	1.0	0.0	16.3	0.0	63.2	0.0	19.5	0.0	0.0	0.0	0.0	0.0	0.0
Racine PMA #6600	0	0.0	3.4	0.0	6.6	0.0	74.7	0.0	15.3	0.0	0.0	0.0	0.0	0.0	0.0
Non-Metro WI	8	57.1	0.0	0.0	1.4	0.0	74.1	37.5	24.5	62.5	0.0	0.0	0.0	0.0	0.0
State Total	14	100.0	2.3	14.3	10.1	7.1	61.1	35.7	26.5	42.9	0.0	0.0	0.0	0.0	0.0

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

* Multi-Family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area, including affiliate lending.

** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on the 2000 Census information.

*** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: Wisconsin						Evaluation Period: January 1, 2000 to December 31, 2003						
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography***				
	#	% of Total*	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	% of Businesses**	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha PMA #5080	6,121	43.1	6.7	4.7	12.2	10.3	44.2	46.5	36.2	38.1	6.0	4.9	5.2	6.3	6.1
Limited Review:															
Appleton-Oshkosh-Neenah MA #0460	1,563	11.0	0.0	0.0	16.4	11.9	74.3	79.0	9.4	9.1	6.3	0.0	4.2	6.5	7.2
Green Bay MA #3080	1,097	7.7	0.0	0.0	20.7	17.4	66.9	69.1	12.3	13.5	4.7	0.0	4.0	5.0	4.2
Janesville-Beloit MA #3620	377	2.7	0.0	0.0	16.6	16.7	49.1	44.6	34.3	38.7	7.2	0.0	7.6	7.2	7.1
Kenosha PMA #3800	676	4.8	2.1	2.5	21.5	22.3	59.1	58.9	17.3	16.3	7.6	15.4	8.9	6.8	8.8
Madison MA #4720	1,421	10.0	6.5	6.0	15.6	22.2	61.1	56.7	16.8	15.1	5.3	6.9	6.4	5.0	4.8
Racine PMA #6600	695	4.9	7.1	6.8	12.4	8.9	68.7	71.1	11.7	13.2	6.1	5.3	5.7	6.1	7.0
Non-Metro WI	2,245	15.8	0.0	0.0	0.9	1.5	78.2	74.4	21.0	24.1	5.3	0.0	7.6	5.1	5.7
State Total	14,195	100.0	4.1	3.1	12.4	11.5	58.4	59.0	24.9	26.2	5.8	5.4	5.5	5.8	6.0

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: Wisconsin				Evaluation Period: January 1, 2000 to December 31, 2003					Market Share (%) by Geography***				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans	% of Farms**	% Bank Loans						
Full Review:																
Milwaukee-Waukesha PMA #5080	41	9.0	1.3	2.4	5.2	0.0	51.5	53.7	41.7	43.9	7.5	12.5	0.0	8.5	5.2	
Limited Review:																
Appleton-Oshkosh-Neenah MA #0460	111	24.4	0.0	0.0	2.9	2.7	88.0	96.4	9.1	0.9	4.1	0.0	33.3	4.0	0.0	
Green Bay MA #3080	14	3.1	0.0	0.0	5.5	0.0	82.2	78.6	12.3	21.4	0.4	0.0	0.0	0.4	0.0	
Janesville-Beloit MA #3620	56	12.3	0.0	0.0	3.8	0.0	51.5	62.5	44.7	37.5	6.3	0.0	0.0	7.3	5.8	
Kenosha PMA #3800	6	1.3	0.0	0.0	5.7	0.0	85.7	100.0	8.6	0.0	4.5	0.0	0.0	5.3	0.0	
Madison MA #4720	5	1.1	2.3	20.0	8.9	0.0	61.4	20.0	27.4	60.0	1.3	0.0	0.0	0.0	5.3	
Racine PMA #6600	10	2.2	0.8	0.0	1.3	0.0	83.9	100.0	14.0	0.0	1.1	0.0	0.0	1.3	0.0	
Non-Metro WI	211	46.5	0.0	0.0	1.0	2.4	76.7	70.6	22.3	27.0	2.4	0.0	0.0	2.1	3.8	
State Total	454	100.0	0.4	0.4	3.2	1.8	72.5	75.1	23.8	22.7	2.7	11.1	2.4	2.5	3.7	

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Based on 2003 Bank vs. 2003 Aggregate Data

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: Wisconsin						Evaluation Period: January 1, 2000 to December 31, 2003						
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha PMA #5080	1,090	40.6	19.7	9.7	17.8	26.4	23.5	29.2	39.0	34.6	0.5	0.8	0.6	0.4	0.6
Limited Review:															
Appleton-Oshkosh-Neenah MA #0460	477	17.8	14.7	7.0	19.6	25.9	29.2	29.3	36.5	37.7	0.6	0.4	0.3	0.4	1.0
Green Bay MA #3080	192	7.1	16.5	7.9	18.9	17.0	27.4	35.2	37.2	40.0	0.4	0.2	0.2	0.3	0.6
Janesville-Beloit MA #3620	98	3.6	13.3	9.6	18.8	33.7	26.5	32.5	41.5	24.1	0.8	1.5	1.1	0.6	0.4
Kenosha PMA #3800	109	4.1	19.2	4.1	18.5	24.7	24.0	35.1	38.4	36.1	0.4	0.3	0.5	0.4	0.4
Madison MA #4720	191	7.1	17.5	4.8	18.2	19.8	26.6	26.9	37.8	48.5	0.4	0.4	0.3	0.2	0.7
Racine PMA #6600	106	3.9	17.8	7.6	18.5	18.5	25.7	28.3	38.0	45.7	0.3	0.0	0.6	0.2	0.3
Non-Metro WI	424	15.8	12.7	5.0	16.6	19.3	26.5	27.7	44.2	47.9	0.5	0.7	0.2	0.5	0.7
State Total	2,687	100.0	17.4	7.7	18.0	24.0	25.3	29.6	39.3	38.8	0.5	0.6	0.5	0.4	0.6

* Home Purchase loans originated and purchased in the MA/AA as a percentage of all Home Purchase loans originated and purchased in the rated area, including affiliate lending.
 ** Percentage of Families is based on the 2000 Census information.
 *** As a percentage of loans with borrower income information available. No information was available for 13.8% of loans originated and purchased by bank.
 **** Based on 2003 Bank vs. 2003 Aggregate HMDA Data
 Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: Wisconsin								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Home Improvement Loans		Low -Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha PMA #5080	519	43.0	19.7	12.7	17.8	22.8	23.5	31.7	39.0	32.9	1.7	1.7	2.0	2.2	1.2
Limited Review:															
Appleton-Oshkosh-Neenah MA #0460	95	7.9	14.7	10.5	19.6	31.6	29.2	28.4	36.5	29.5	1.2	1.5	0.8	0.8	1.7
Green Bay MA #3080	97	8.0	16.5	8.5	18.9	28.7	27.4	28.7	37.2	34.0	1.9	0.0	2.7	1.8	2.2
Janesville-Beloit MA #3620	50	4.1	13.3	12.2	18.8	28.6	26.5	22.4	41.5	36.7	1.6	0.0	2.3	0.8	2.3
Kenosha PMA #3800	125	10.3	19.2	21.0	18.5	19.4	24.0	29.8	38.4	29.8	3.8	4.3	2.2	4.3	4.1
Madison MA #4720	42	3.5	17.5	23.8	18.2	23.8	26.6	23.8	37.8	28.6	0.9	0.8	0.9	0.7	1.0
Racine PMA #6600	87	7.2	17.8	8.0	18.5	21.8	25.7	40.2	38.0	29.9	4.4	4.2	4.1	3.9	5.0
Non-Metro WI	193	16.0	12.7	13.6	16.6	17.3	26.5	32.5	44.2	36.6	2.2	6.8	0.6	1.8	2.5
State Total	1,208	100.0	17.4	13.2	18.0	22.9	25.3	31.1	39.3	32.8	1.8	2.1	1.7	1.9	1.8

* Home Improvement loans originated and purchased in the MA/AA as a percentage of all Home Improvement loans originated and purchased in the rated area, including affiliate lending.

** Percentage of Families is based on the 2000 Census information.

*** As a percentage of loans with borrower income information available. No information was available for 1.7% of loans originated and purchased by bank.

**** Based on 2003 Bank vs. 2003 Aggregate HMDA Data

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: REFINANCE		Geography: Wisconsin								Evaluation Period: January 1, 2000 to December 31, 2003					
MA/Assessment Area:	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share****				
	#	% of Total*	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	% of Families**	% Bank Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha PMA #5080	7,589	38.7	19.7	9.1	17.8	21.3	23.5	31.2	39.0	38.3	1.8	3.2	2.3	1.7	1.5
Limited Review:															
Appleton-Oshkosh-Neenah MA #0460	2,759	14.1	14.7	8.1	19.6	21.2	29.2	31.8	36.5	38.9	2.4	2.4	2.2	2.3	2.5
Green Bay MA #3080	1,645	8.4	16.5	6.8	18.9	19.1	27.4	33.6	37.2	40.6	1.4	1.6	1.3	1.2	1.6
Janesville-Beloit MA #3620	908	4.6	13.3	8.9	18.8	21.3	26.5	29.6	41.5	40.1	4.1	8.5	3.5	3.2	4.6
Kenosha PMA #3800	1,480	7.5	19.2	11.5	18.5	18.4	24.0	34.3	38.4	35.8	3.3	5.3	2.8	2.9	3.4
Madison MA #4720	771	3.9	17.5	11.0	18.2	24.3	26.6	30.1	37.8	34.7	0.5	0.8	0.6	0.4	0.6
Racine PMA #6600	1,212	6.2	17.8	7.5	18.5	20.4	25.7	35.4	38.0	36.8	1.8	2.5	1.3	2.2	1.7
Non-Metro WI	3,264	16.6	12.7	5.2	16.6	16.6	26.5	33.6	44.2	44.6	2.7	3.2	2.5	2.5	2.8
State Total	19,628	100.0	17.4	8.3	18.0	20.2	25.3	32.3	39.3	39.3	1.9	2.8	2.0	1.8	1.8

* Refinance loans originated and purchased in the MA/AA as a percentage of all Refinance loans originated and purchased in the rated area, including affiliate lending.
 ** Percentage of Families is based on the 2000 Census information.
 *** As a percentage of loans with borrower income information available. No information was available for 8.5% of loans originated and purchased by bank.
 **** Based on 2003 Bank vs. 2003 Aggregate HMDA Data
 Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: Wisconsin		Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total*	% of Businesses**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Milwaukee-Waukesha PMA #5080	6,121	43.1	62.3	51.5	5,466	280	375	1.1	1.3
Limited Review:									
Appleton-Oshkosh-Neenah MA #0460	1,563	11.0	63.0	54.1	1,309	127	127	1.9	1.9
Green Bay MA #3080	1,097	7.7	62.8	47.2	923	72	102	1.1	1.1
Janesville-Beloit MA #3620	377	2.7	64.4	57.2	317	35	25	2.3	2.6
Kenosha PMA #3800	676	4.8	63.7	62.2	594	42	40	1.5	2.4
Madison MA #4720	1,421	10.0	61.8	48.8	1,269	73	79	0.9	0.9
Racine PMA #6600	695	4.9	64.9	55.2	584	52	59	1.6	1.6
Non-Metro WI	2,245	15.8	67.3	59.8	1,928	178	139	1.2	1.3
State Total	14,195	100.0	63.4	53.6	12,390	859	946	1.2	1.3

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to businesses with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to businesses.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: Wisconsin		Evaluation Period: January 1, 2000 to December 31, 2003				
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total*	% of Farms**	% Bank Loans	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Milwaukee-Waukesha PMA #5080	41	9.0	89.1	87.0	34	6	1	4.2	5.1
Limited Review:									
Appleton-Oshkosh-Neenah MA #0460	111	24.4	93.7	86.9	91	16	4	3.8	3.4
Green Bay MA #3080	14	3.1	91.1	100.0	14	0	0	0.2	0.2
Janesville-Beloit MA #3620	56	12.3	92.3	73.1	34	17	5	5.3	4.8
Kenosha PMA #3800	6	1.3	90.6	100.0	5	0	1	3.0	3.6
Madison MA #4720	5	1.1	87.6	66.7	4	0	1	0.0	0.0
Racine PMA #6600	10	2.2	92.6	85.7	5	5	0	0.0	0.0
Non-Metro WI	211	46.5	94.2	77.2	147	51	13	1.4	1.1
State Total	454	100.0	92.2	80.6	334	95	25	1.8	1.6

Aggregate Data Source: 2003 Data; Demographic Data Source: 2000 Census

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

** Business and Farm Demographic Data Source: Dun and Bradstreet 2003

*** Small loans to farms with revenues of \$ 1 million or less as a percentage of all non-credit card loans reported as small loans to farms.

**** Based on all non-credit card 2003 Bank loans vs. 2003 Aggregate SB/SF Data

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: Wisconsin				January 1, 2000 to December 31, 2003			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000)	#	\$ (000)	#	\$ (000)	% of Total	#	\$ (000)
Full Review:									
Milwaukee-Waukesha PMA #5080	33	28,474	206	24,667	239	53,142	62.0	3	515
Limited Review:									
Appleton-Oshkosh-Neenah MA #0460	7	1,091	31	2,107	38	3,198	3.7		
Green Bay MA #3080	8	1,227	35	934	43	2,161	2.5		
Janesville-Beloit MA #3620	9	604	27	277	36	881	1.1		
Kenosha PMA #3800	7	949	28	502	35	1,451	1.7		
Madison MA #4720	12	2,424	65	15,746	77	18,170	21.2		
Racine PMA #6600	9	3,056	30	256	39	3,312	3.9		
Non-Metro WI	5	1,881	17	1,457	22	3,338	3.9		
State Total	90	39,706	439	45,946	529	85,653	100	3	515

* "Prior Period Investments" means investments made in a previous evaluation period that remains outstanding.

* "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. It is a percentage of the dollars invested in that MSA/AA that are prior period investments or current period investments.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: Wisconsin				Evaluation Period: January 1, 2000 to December 31, 2003									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Milwaukee-Waukesha PMA #5080	53.3	30	36.1	13.3	13.3	40.0	33.3	0.0	2.0	0	0	-1	-1	11.9	16.4	42.4	29.2
Limited Review:																	
Appleton-Oshkosh-Neenah MA #0460	8.9	12	14.5	0.0	33.3	58.3	8.3	1.0	0.0	0	0	1	0	0.0	11.5	80.7	7.8
Green Bay MA #3080	7.4	7	8.4	0.0	28.6	71.4	0.0	0.0	0.0	0	0	0	0	0.0	19.8	65.7	13.6
Janesville-Beloit MA #3620	3.9	4	4.8	0.0	50.0	25.0	25.0	0.0	1.0	0	0	-1	0	0.0	9.8	54.6	35.6
Kenosha PMA #3800	7.2	7	8.4	0.0	42.9	42.9	14.3	0.0	1.0	-1	0	0	0	2.6	19.0	63.1	15.3
Madison MA #4720	6.5	6	7.2	0.0	33.3	66.7	0.0	1.0	2.0	0	-1	0	0	10.5	18.3	55.7	15.5
Racine PMA #6600	3.2	6	7.2	0.0	50.0	50.0	0.0	0.0	0.0	0	0	0	0	7.2	9.5	69.2	14.1
Non-Metro WI	9.6	11	13.3	0.0	0.0	100.0	0.0	0.0	1.0	0	0	-1	0	0.0	1.0	76.2	22.8
State Total	100.0	83	100.0	4.8	24.1	55.4	15.7	2.0	7.0	-1	-1	-2	-1	7.0	13.6	57.0	22.3

Demographic Data Source: 2000 Census