



**LARGE BANK**

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Comptroller of the Currency  
Administrator of National Banks

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Washington, DC 20219

## **PUBLIC DISCLOSURE**

October 26, 2009

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Woodforest National Bank  
Charter Number: 16892

1330 Lake Robbins Drive  
The Woodlands, TX 77380-0000

Office of the Comptroller of the Currency

HOUSTON Field Office  
1301 McKinney Street Suite 1410  
Houston, TX. 77010-3031

**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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## Overall CRA Rating

**Institution’s CRA Rating:** This institution is rated **Needs to Improve**.

The following table indicates the performance level of **Woodforest National Bank** with respect to the Lending, Investment, and Service Tests:

Performance Levels	Woodforest National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory			
Low Satisfactory	X	X	X
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:

- The consumer compliance examination dated September 14, 2009 identified violations of Section 5 of the Federal Trade Commission Act (FTC Act) in the bank’s overdraft programs. These violations adversely affected the overall rating resulting in a reduction of the rating from “Satisfactory” to a “Needs to Improve” rating. Refer to the comment under Fair Lending or Other Illegal Credit Practices Review.
- The bank’s overall distribution of loans by income level of the geography is adequate.
- The overall distribution of loans by income level of the borrower is adequate.
- Community development (CD) lending has a positive impact on Lending Test performance.
- A substantial majority of the bank’s small loans to businesses and home mortgage loans were originated or purchased inside the bank’s assessment areas.
- Overall, the level of bank CD investments is adequate.
- Overall, retail banking services are adequate. CD services were given positive consideration in evaluating the Service Test.
- Performance in Texas carries more weight than other states since approximately 90 percent of loans and 93 percent of deposits are from Texas.

## Definitions and Common Abbreviations

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

**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.

**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.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
  - a. Rates of poverty, unemployment, and population loss; or
  - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

**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 householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

**Full 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 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 statistical 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). Beginning in 2004, the reports also include data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

**Home Mortgage Loans:** Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

**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 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 metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Metropolitan Statistical Area that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting.

**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 CD.

**Rated Area:** A rated area is a state or multi-state 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.

**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 One 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 at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

## Description of Institution

Founded in 1980, Woodforest National Bank (WNB), an interstate bank headquartered in The Woodlands, Texas has become one of the largest independently owned banks in the Houston-Sugar Land-Baytown Metropolitan Statistical Area (MSA). The bank offers traditional loan and deposit products and services in traditional and non-traditional retail branches and provides commercial and consumer services through a total of 563 branch offices in nine states. As of October 26, 2009, branch distribution is as follows: 200 branches in Texas, 48 in Illinois, 45 in Indiana, 8 in Maryland, 85 in North Carolina, 75 in Ohio, 44 in Pennsylvania, 49 in Virginia, and 9 in West Virginia. The majority of branches are non-traditional, retail locations in Walmart stores. WNB also has 23 non-traditional, retail locations primarily located in grocery stores. Of the 563 total branches, there are 34 traditional, brick and mortar bank branches in the Houston Assessment Area (AA) and one traditional, brick and mortar branch in Dallas, Texas. The majority of the bank's loans and deposits are in Texas. Based on information provided by the bank as of September 30, 2009, the traditional branches in the Houston AA account for approximately 86 percent of all loan originations. In addition, all branches in Texas including traditional branches in the Houston AA, the one traditional branch in Dallas, and all in-store mostly Walmart branches account for approximately 90 percent of all loan originations. Similarly, deposit activity is concentrated in traditional branches in the Houston AA. Based on information provided by the bank as of September 30, 2009, the traditional branches in the Houston AA account for approximately 65 percent of all bank deposits. In addition, all branches in Texas including the traditional branches in the Houston AA, the one traditional branch in Dallas, and all in-store mostly Walmart branches account for approximately 93 percent of all bank deposits. The primary business strategy for expanding the bank's network of non-traditional branches is dependent upon Walmart opening new store locations.

Although Walmart branches do not have loan officers in each branch, loans are available through these branches. All consumer loans received from any retail or traditional branch, including Texas, are centrally processed at the bank's Consumer Loan Center (CLC) in The Woodlands, Texas. A customer completes an application, and the CLC will process and make the credit decision. Also, WNB has a central home mortgage department located in The Woodlands. Any customer requesting a home mortgage product will be referred to this department to complete the application process. Requests for a commercial loan through a Walmart branch are rare, but commercial requests are referred to commercial loan officers in traditional branches. Also, the bank is a Small Business Administration (SBA) Preferred Lender enabling the bank to originate small business loans through the SBA with a simplified application and approval process. The bank's SBA loan officer is located in The Woodlands. A SBA loan request in a Walmart branch is not likely; however, the bank's SBA loan officer in The Woodlands would process the loan application.

WNB is a wholly-owned subsidiary of Woodforest Financial Group (WFG) headquartered in The Woodlands, Texas in Montgomery County. WFG had assets of \$3.2 billion as of September 30, 2009. The bank is the only significant asset of WFG. In addition to the bank, WFG operates affiliated interests including Woodforest Bank, Federal Savings Bank (FSB), Woodforest Leasing, Inc. and Woodforest Financial Services, Inc., a non-bank subsidiary that provides financial planning, retirement planning and insurance services to individuals and businesses. WFG also has ownership in Houston area real estate holding companies including Woodforest Lake Houston, LLC, Woodforest Plaza I, LLC, Woodforest Tomball

Center Development, LLC, and Midway Kings Harbor Partners, LP. These affiliate activities are listed in Appendix A: Scope of Examination, but they were not considered in this evaluation of the bank's CRA performance. Also, these affiliates do not have an impact on the bank's capacity for community reinvestment. WNB has another affiliate, Woodforest Charitable Foundation. The purpose of the foundation is primarily to serve communities in the bank's AAs. As of September 30, 2009, WNB was not engaged in any merger or acquisition activity. The bank was rated "Satisfactory" at its last CRA Performance Evaluation dated September 5, 2006.

We did not identify any legal, financial, or other factors going forward that impede the bank's ability to help meet the credit needs in its AAs. However, see the Fair Lending or Other Illegal Credit Practices Review for additional information affecting the bank during this evaluation period related to the identified violations of Section 5 of the Federal Trade Commission Act in the bank's overdraft programs.

WNB has grown significantly since the last evaluation period. Assets increased from \$2.1 billion at the prior CRA examination to \$3.2 billion at September 30, 2009. This growth resulted from continued branching activities in Texas and North Carolina and the expansion of Walmart retail branches in the new markets of Illinois, Indiana, Maryland, Ohio, Pennsylvania, Virginia, and West Virginia. At September 30, 2009, total loans were \$1.87 billion and represented 59 percent of total assets. Lending activities are concentrated in real estate, which totaled \$1.56 billion or 83 percent of the total loan portfolio. The largest concentration in real estate is in commercial real estate of \$673 million (36 percent of total loans) and construction and development loans of \$532 million (28 percent of total loans). One-to-four family residential property is significantly less at \$294 million or only 16 percent of total loans. Commercial loans total \$198 million or 11 percent of total loans. Consumer lending at September 30, 2009 totaled \$56 million or about 3 percent of total loans. All other loans account for the remaining 3 percent of total loans. Tier 1 Capital was \$301 million at September 30, 2009.

In states other than Texas, originating loans has been difficult since the bank only has branches in Walmart retail stores, and loan demand has been low. The bank's strategy in Illinois, Indiana, Maryland, North Carolina, Ohio, Pennsylvania, Virginia, and West Virginia is primarily focused on purchasing loans although some loans have been originated. Senior management purchases mostly home mortgage refinance loans and some home purchase loans. When possible, senior management purchases these loans using geographic distribution and income level of the borrower criteria. Senior management purchases to the extent possible, loans originated in low- or moderate-income CTs or loans originated to low- or moderate-income borrowers.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The evaluation period for the Lending Test is January 1, 2006 through December 31, 2008. Products reviewed include home mortgage loans and small loans to businesses. The States of Texas and North Carolina are included in the entire evaluation period. The evaluation period for the remaining states is based on the date that the bank opened its first branch in that state through calendar year 2008. The table below reflects the Lending Test Evaluation period for the remaining states.

State	Date of First Branch	Lending Test Evaluation Period
Illinois	March 10, 2007	2007 from March 10, 2007 and 2008
Indiana	June 9, 2007	2007 from June 9, 2007 and 2008
Maryland	April 21, 2007	2007 from April 21, 2007 and 2008
Ohio	August 16, 2006	2006 from August 16, 2006, 2007, and 2008
Pennsylvania	March 3, 2007	2007 from March 3, 2007, and 2008
Virginia	March 1, 2006	2006 from March 1, 2006, 2007, and 2008
West Virginia	March 10, 2007	2007 from March 10, 2007 and 2008

For the Lending Test in Texas, evaluation of small business lending performance was weighted most heavily in determining the rating since it represented approximately 64 percent of reported lending activity. Residential home mortgage lending activity represented about 35 percent of reported lending activity and was assigned less weight in evaluating lending performance under the Lending Test in Texas. Farm lending was insignificant at less than 1 percent of the total loans reported and was assigned little weight.

In states other than Texas, small business lending is not a significant loan product. The primary lending product in states other than Texas is home mortgage loans that includes home purchase, home improvement, and home mortgage refinance. Although loans can be originated by Texas commercial loan officers in states other than Texas, very few small business loans have been originated outside of Texas. Loan demand for small business lending in the Walmart branches has been very low. Therefore, residential home mortgage lending was assigned the greatest weight in determining the rating in the states of Illinois, Indiana, Maryland, North Carolina, Ohio, Pennsylvania, Virginia, and West Virginia.

For community development (CD) loans, investments, and services, the evaluation period was from the date of the prior CRA examination of September 5, 2006 through October 26, 2009 for Texas and North Carolina. In the seven states of Illinois, Indiana, Maryland, Ohio,

Pennsylvania, Virginia, and West Virginia, the evaluation period begins on the date the first branch opened in the state as shown in the table above through October 26, 2009.

### **Description of Evaluation Period**

Nationally, the time period covered by this evaluation was challenging in terms of events and circumstances affecting the national economy. The year 2007 saw continuing increases in housing costs in some sections of the country, including a number of the bank's AAs. These increases had an impact on affordability in housing costs, especially for low- and moderate-income people wanting to purchase a home. By late 2007, deterioration in housing prices had begun to occur, and the economy began to move towards recession. Lay-offs or threats of lay-offs contributed to mortgage delinquencies and the rise in foreclosures across the county. These circumstances made it more difficult to attract qualified loan applicants. The impact of these economic changes combined with a tightening of mortgage underwriting standards saw the volume of home mortgage loan applications and originations drop in 2008 compared to prior years.

Through much of 2008, the Texas economy continued to expand while the nation fell into recession. Growth in the energy and hi-tech sectors and rising home prices were key factors in making Texas' economy one the nation's strongest. In the last half of the year, however, the state's economic conditions deteriorated rapidly. The weakening was primarily due to the deepening global financial crisis and sharp declines in energy prices, high-tech activity, and exports. Texas' job growth of 0.4 percent in 2008 was greater than the U.S. decline of 1.9 percent and ranked eighth in the nation. However, the employment picture worsened toward the end of the year. At annual rates, jobs grew 1.5 percent through June 2008, and then declined 0.7 percent in the second half of the year. Employment growth fell sharply in September, the month Hurricane Ike hit the Texas coast. As job growth weakened, the Texas unemployment rate rose sharply from 4.4 percent in June to 6 percent in December. This compares with the U.S. rate's increase from 5.6 percent to 6.8 percent.

### **Data Integrity**

We completed a data integrity review prior to the examination. We tested information collected in compliance with the Home Mortgage Disclosure Act (HMDA) and CRA data collected for small loans to businesses by reviewing a statistically valid sample of loan information. Our testing of the accuracy of HMDA and CRA data included loans originated or purchased and reported for 2006, 2007, and 2008. We found management had implemented satisfactory internal controls to ensure HMDA and CRA data were reliable. Our review of the reported data confirmed the reliability of that data. We began a review of the accuracy of CD loans, investments, and services and completed the review during the examination that began October 26, 2009.

### **Selection of Areas for Full-Scope Review**

In each state and where the bank has an office, a sample of AAs within that state was selected for a full-scope review. Refer to the "Scope" section under each state regarding the areas that were selected.

## Ratings

The bank's overall rating is a blend of the state ratings. However, the bank's performance in Texas was assigned the greatest weight in determining the overall rating for the Lending, Investment, and Service Tests. The majority of loans were originated in Texas. As of September 30, 2009, approximately 86 percent of all gross loans were originated in the Houston AA traditional branches. Further, approximately 90 percent of all loans were originated in Texas including the 86 percent from the traditional branches in the Houston AA, the one traditional branch in Dallas, and all of the Texas in-store mostly Walmart branches. In addition, approximately 93 percent of all bank deposits were in Texas.

As discussed above, small business lending performance in Texas was weighted most heavily in determining the overall rating for the Lending Test. Residential home mortgage lending activity was assigned less weight in the overall rating. Farm lending performance was insignificant and was assigned little weight in the overall rating. For states other than Texas, residential home mortgage lending, primarily home mortgage refinance lending, was assigned the greatest weight in the individual state rating since small business lending is not a primary product in the states outside of Texas.

The state ratings are based primarily on those areas that received full-scope reviews. Refer to the "Scope" section under each State for details regarding how the areas were weighted in arriving at the ratings.

## Fair Lending or Other Illegal Credit Practices Review

The consumer compliance examination dated September 14, 2009 identified violations of Section 5 of the Federal Trade Commission Act (FTC Act), 15 U.S.C. § 45, in certain practices relating to PrivilegePay, one of the bank's three overdraft programs. This product was offered bank wide, and the violations impacted customers throughout the branching network. While the bank has policies, training initiatives, and internal controls to prevent discriminatory or other illegal credit practices, unfair and deceptive practices were identified. As a result of these findings, the CRA Performance Evaluation rating was reduced from "Satisfactory" to a "Needs to Improve" rating.

Pursuant to a formal agreement with the OCC dated December 6, 2010, changes have been made to PrivilegePay. In addition, restitution of overdraft and recurring charges to affected customers has been completed to the extent possible.

## State Rating

### State of Texas

#### CRA Rating for Texas: Satisfactory

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

The major factors that support this rating include:

- The overall level of lending is adequate.
- Lending inside the AAs in Texas is excellent. A substantial majority of loans originated were originated in the AAs during the evaluation period.
- Overall, the distribution of loans by income level of the geography is adequate. For small loans to businesses, the geographic distribution is adequate. For residential home mortgage loans, the geographic distribution is poor.
- Overall, the distribution of loans by income level of the borrower is adequate. For small loans to businesses with revenues less than \$1 million, the distribution of loans by income level is good. For residential home mortgage loans, the distribution of loans by income level of the borrower is poor.
- The bank's CD lending in the Houston AA is good and had a positive impact on the Lending Test performance.
- The level of CD investments is adequate.
- Retail banking services are adequate. CD services were given positive consideration in evaluating the Service Test.

### Description of Institution's Operations in Texas

WNB's primary operations are in Texas. However, management continues to open branches in Walmart stores in nine states including Texas. Currently, Texas is the only state in which branches will be opened in other than Walmart locations. As of this examination, WNB had 35 traditional branches and 165 in-store mostly Walmart branches in Texas. Statewide, deposits were \$2.6 billion, and loans were approximately \$1.7 billion. Compared to the bank's total assets of \$3.2 billion, loans in Texas are significant at approximately 53 percent of assets.

Based on Federal Deposit Insurance Corporation (FDIC) Deposit Market Share data as of June 30, 2009, WNB is the 22nd largest banking institution in Texas by deposits with a 0.56 percent of the market share representing \$2.6 billion in deposits. Texas had 695 insured financial institutions as of June 30, 2009. The largest competitors in Texas are Bank of America, National Association (N.A.) with 18 percent, J.P. Morgan Chase, N.A. with

16 percent, Wells Fargo, N.A. with 7 percent and USAA Federal Savings Bank also with a 7 percent deposit market share. Seventeen other financial institutions have a greater deposit market share than WNB ranging from 4.42 percent to 0.60 percent. These statistics portray a very competitive market for financial services in the state of Texas.

Refer to the market profiles for the state of Texas in Appendix C for detailed demographics and other performance context information for the AA that received a full-scope review.

## Scope of Evaluation in Texas

The Houston-Sugar Land-Baytown MSA (Houston AA) is the bank's only full-scope area in Texas. WNB had approximately 86 percent of its loan originations from its traditional branches in this AA. Therefore, the most weight will be given to performance in the Houston AA for the state of Texas. According to the June 30, 2009 FDIC Deposit Market Share Report, WNB was ranked 4th of 119 lenders for number of branches in the Houston AA. WNB had 106 or 6.86 percent of the total 1,546 branches of FDIC insured institutions. Deposits reported on this report were \$2.3 billion, and WNB was ranked 10th of 119 lenders with a 1.97 percent market share in the Houston AA.

The bank's performance in Texas was assigned the greatest weight in determining the overall rating for the Lending, Investment, and Service Tests. The majority of loans are originated in Texas. As of September 30, 2009, approximately 86 percent of all gross loans were originated in the Houston AA traditional branches. Further, approximately 90 percent of all loans were originated in Texas including the 86 percent from the traditional branches in the Houston AA, the one traditional branch in Dallas, and all of the Texas in-store mostly Walmart branches. In addition, approximately 93 percent of all bank deposits are in Texas.

Small business lending performance in Texas was weighted most heavily in determining the overall rating for the Lending Test. This is the larger CRA reportable product. Therefore, more weight will be given to this product in the final ratings for the state of Texas. Residential home mortgage lending activity was assigned less weight in the overall rating. Home purchase mortgage lending was the bank's largest home mortgage product and will receive the most weight in the Texas Lending Test rating for home mortgage products. Farm lending performance was insignificant and was assigned little weight in the overall rating.

Limited-scope reviews were performed for the Amarillo MSA, Austin-Round Rock MSA, Beaumont MSA, Bee County, Brownsville-Harlingen MSA, Cass County, Cooke County, Dallas-Plano-Irving MSA, Fort Worth-Arlington MSA, Gillespie County, Harrison County, Henderson County, Howard County, Limestone County, Longview MSA, Matagorda-Wharton Counties, Navarro County, San Antonio MSA, Shelby County, Sherman-Dennison MSA, Texarkana MSA, Titus County, Tyler MSA, Van Zandt County, Victoria MSA, and Washington County. The Texarkana MSA is a multi-state MSA; however, the bank only does business in one county in the state of Texas in the Texarkana MSA.

Refer to the tables in Appendix D for more information on lending activity for the state of Texas.

In Texas, our Community Affairs Officer completed community contacts in the Houston AA in East Montgomery County and Harris County, Texas. In the Dallas limited-scope review area, one community contact was completed. Also, we reviewed community contact information for other AAs completed as part of other bank CRA examinations with relevant information. A community contact in the San Antonio MSA commented favorably on WNB's activity.

In East Montgomery County, Texas, the President of a local Chamber of Commerce stated he was familiar with management in The Woodlands headquarters and that WNB did a good job of serving the community. However, he was not familiar with local branch managers and stated that WNB did not appear to be involved in local activities in East Montgomery County. The contact stated there is a need for micro loans, especially for start-up businesses. WNB is active in business lending and is a SBA preferred lender. In addition, WNB has a referral program for small business owners with limited access to traditional sources of credit that do not meet the bank's underwriting standards with a lender working with these businesses in Texas.

In Harris County, a local community development corporation executive director stated there is a need for additional affordable housing single and multifamily units. The director felt that banks have tightened their underwriting requirements making it harder for low- and moderate-income persons to purchase a home and suggested that more flexible mortgage products are needed. During the evaluation period, WNB originated a loan to purchase an affordable housing multifamily property and another loan for the construction of affordable homes. See the section on Community Development Lending for additional information.

In the Dallas-Plano-Irving MSA, the President of a local community development corporation (CDC) felt that banks were aggressive and doing a better job of pursuing CDC partnerships and other approaches to serving the needs of low- and moderate-income individuals in the south Dallas area. The President stated that large financial institutions tend to dominate the lending in this area.

In the San Antonio MSA, a President of a local center serving the unemployed and employed by providing educational programs and training to community members was contacted. The center offers programs including resume writing, job-seeking, GED classes, money management, job interview, and community offerings. The President was very pleased by the response of local financial institutions when the community experienced a big plant foreclosure. The President stated that WNB provides money management training twice a month at the center.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Lending Test in Texas is rated **Low Satisfactory**. Based on a full-scope review, the bank's performance in the Houston AA is adequate.

## **Lending Activity**

Overall, lending activity in Texas is adequate. Lending levels are reasonable considering the bank's capacity.

Refer to Table 1 Lending Volume in the state of Texas section of Appendix D for the facts and data used to evaluate the bank's lending activity.

WNB is not a predominant home mortgage lender in the Houston AA. In 2008, WNB was ranked 57 out of 765 lenders in overall market share for total home mortgage products in the Houston AA. The market share is 0.23 percent based on the volume of loans. WNB ranked 61 out of 654 lenders in market share for home purchase loans in the Houston AA. The market share was 0.17 percent based on the volume of loans. The second largest product was home improvement loans. WNB ranked 13 out of 214 lenders in market share for home improvement loans in the Houston AA. The market share is 1.34 percent based on the volume of loans. The third largest product was home mortgage refinance loans. WNB ranked 67 out of 486 lenders in overall market share for home mortgage refinance loans. The market share was 0.16 percent based on the volume of loans. The reporting lenders included several large banks and mortgage companies.

In 2008, WNB was ranked 20th for small loans to businesses with a 0.38 percent market share by number of loans and 13th with a 2.37 percent market share by dollar of loans in the Houston AA. There were 179 small business lenders in the AA during the evaluation period. Small business lending is dominated by several large banks and major credit card lenders.

## **Distribution of Loans by Income Level of the Geography**

Overall, WNB's distribution of loans by income level of the geography is adequate. The overall distribution of home mortgage product loans by income level of the geography is adequate. Distribution for home purchase is adequate. Distribution for home improvement and home refinance is poor. The distribution of multifamily loans is adequate. The geographic distribution is adequate for small loans to businesses. More weight was assigned to the small loans to business performance in the final rating resulting in an overall rating of adequate.

### ***Home Mortgage Loans***

Refer to Tables 2, 3, 4, and 5 in the state of Texas section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases for 2006-2008.

### **Home Purchase Loans**

Overall, the geographic distribution of home purchase loans is adequate. During this evaluation period, the percentage of loans originated in low-income CTs is excellent and exceeds the percentage of owner-occupied units in the Houston AA. WNB originated 4.10 percent of its home purchase loans in low-income CTs compared to 2.91 percent of owner-occupied units in the Houston AA. The percentage of loans originated in moderate-income tracts is poor and lower than the percentage of owner-occupied units in the Houston AA. WNB originated 5.83 percent of its home purchase loans in moderate-income CTs compared to

22.55 percent of owner-occupied units in the Houston AA. The bank's market share exceeds its overall market share for home purchase loans in low-income tracts. WNB has a 0.49 percent market share in low-income tracts. This is higher than the bank's overall market share of 0.17 percent. The bank's market share is somewhat lower than its overall market share for home purchase loans in moderate-income tracts. WNB has a 0.09 percent market share in moderate-income tracts. This is lower than the bank's overall market share of 0.17 percent. Home Purchase loans represent 43 percent of the bank's HMDA reportable loans in the Houston AA. More weight was given to this product in the overall Lending Test rating for HMDA reportable loans.

### Home Improvement Loans

The geographic distribution of home improvement loans is poor. During this evaluation period, the percentage of loans originated in low-income CTs is very poor and is significantly lower than the percentage of owner-occupied units in the Houston AA. WNB originated 0.51 percent of its loans in low-income CTs compared to the 2.91 percent of owner-occupied units in the Houston AA. The percentage of loans originated in moderate-income CTs is adequate and somewhat lower than the percentage of owner-occupied units in the Houston AA. WNB originated 13.04 percent of its home improvement loans in moderate-income tracts compared to the 22.55 percent of owner-occupied units in the Houston AA. WNB has a 0.60 percent market share in low-income tracts. This is lower than the bank's overall market share of 1.34 percent. WNB has a 1.21 percent market share in moderate-income tracts. This is near to the bank's overall market share of 1.34 percent. Home improvement loans represent 36 percent of the HMDA reportable loans in the Houston AA.

### Home Mortgage Refinance Loans

The geographic distribution of home mortgage refinance loans is poor. During this evaluation period, the percentage of bank loans in low-income CTs is somewhat lower than the percentage of owner-occupied units and is adequate. WNB originated 1.79 percent of its home mortgage refinance loans in low-income CTs compared to the 2.91 percent of owner-occupied units in the Houston AA. The percentage of loans in moderate-income CTs was poor and is lower than the percentage of owner-occupied units in the Houston AA. WNB originated 9.38 percent of its home mortgage refinance loans in moderate-income tracts compared to the 22.55 percent owner-occupied units in the Houston AA. WNB's market share of 0.29 percent exceeded its overall market share of 0.16 percent for home mortgage refinance loans in low-income tracts. WNB has a 0.08 percent market share in moderate-income tracts. This is somewhat lower than its overall market share of 0.16 percent. Home mortgage refinance loans represent 21 percent of the bank's HMDA reportable loans in the Houston AA.

### Multifamily Loans

A detailed analysis of the geographic distribution of multifamily loans has limited meaningfulness due to the low volume of this product. However, the geographic distribution of the seven multifamily loans originated during this evaluation period was adequate. During this evaluation period, the percentage of bank loans in low-income CTs exceeds the percentage of multifamily units and is excellent. WNB originated 14.29 percent of its multifamily loans in low-income CTs compared to the 9.98 percent of multifamily units in the Houston AA. The percentage of loans in moderate-income CTs was poor and lower than the percentage of multifamily units in the Houston AA. WNB originated 14.29 percent of its multifamily loans in moderate-income CTs compared to the 34.60 percent of multifamily units in the Houston AA.

WNB did not have a notable market share in low- and moderate-income tracts. Multifamily loans represent less than one percent of the bank's HMDA reportable loans in the Houston AA. Those that qualified as CD loans are discussed in that section of this Performance Evaluation.

### ***Small Loans to Businesses***

Overall, the geographic distribution of small loans to businesses is adequate.

Refer to Table 6 in the state of Texas section of Appendix D for the facts and data used to evaluate the geographic distribution of the origination/purchase of small loans to businesses.

Small loans to businesses are WNB's primary loan product and more weight was given to this product in the overall Lending Test rating. During this evaluation period, the geographic distribution is adequate in low-income CTs and good in moderate-income CTs. The percentage of loans originated in low-income CTs of 2.58 percent is somewhat lower than the percentage of businesses of 5.02 percent located in low-income CTs. However, we considered that there were fewer opportunities to lend in low-income CTs in the overall adequate rating. The percentage of loans in moderate-income CTs of 23.47 percent is near to the percentage of businesses located in moderate-income CTs of 24.75 percent. WNB's market share of 0.29 percent is near to its overall market share of 0.38 percent for loans to small businesses located in low-income tracts. WNB's market share of 0.42 percent exceeds its overall market share of 0.38 percent for loans to small businesses located in moderate-income tracts.

### ***Small Loans to Farms***

Overall, the geographic distribution for small loans to farms is good.

Refer to Table 7 in the state of Texas of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

Small loans to farms were not weighted significantly in the overall conclusions since it is not a primary lending product for this bank. However, WNB originated 30 small loans to farms during the evaluation period. No loans were originated in low-income CTs but only 3.22 percent of farms in the AA were located in low-income CTs. Lending opportunities were limited. WNB originated 33.00 percent of the loans to small farms located in moderate-income tracts. This is excellent performance and exceeds the 19.02 percent of farms located in moderate-income CTs. WNB did not have a market share for loans to small farms in low-income tracts. WNB's market share of 1.00 percent in moderate-income CTs exceeded its overall market share of 0.65 percent for loans to small farms.

### ***Lending Gap Analysis***

Reports and maps detailing WNB's lending activity over the evaluation period for home mortgage loans and small loans to businesses were reviewed to identify gaps in the geographic distribution of those loans. No unexplained gaps were identified.

### ***Inside/Outside Ratio***

An analysis of the inside/outside ratio was completed at the state level. WNB has an excellent record of lending inside its AAs. A substantial majority of the number of loans originated during the evaluation period were in the bank's AAs. Overall, 93 percent of the loans originated were in the bank's AAs. For home mortgage products, 91 percent of the loan originations were in the AAs. For small loans to businesses, 96 percent of the loan originations were in the AAs. The percentage of lending in the AA was a positive factor in the overall analysis of the Lending Test.

### **Distribution of Loans by Income Level of the Borrower**

Overall, WNB's distribution of loans by income level of the borrower is adequate. The distribution of home mortgage products by income level of the borrower is poor. The distribution of small loans to businesses by income level of the borrower is good. More weight was assigned to the small business performance in the final rating resulting in an overall rating of adequate.

### ***Home Mortgage Loans***

Refer to Tables 8, 9, and 10 in the state of Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations.

#### Home Purchase Loans

The distribution of home purchase loans by income level of the borrower is poor even considering performance context. During the evaluation period, the percentage of loan originations to low-income borrowers at 2.46 percent is poor and lower than the 22.37 percent of the families designated as low-income in the Houston AA. Twelve percent of the households in the AA live below the poverty level, and a low-income person earns less than \$30,550. The median housing value is \$100,840. It appears that home mortgage lending is difficult for a low-income person. The percentage of loan originations to moderate-income borrowers at 6.39 percent is poor and lower than the 17.25 percent of the families designated as moderate-income. WNB has a 0.14 percent market share for low-income-borrowers which is near to its overall market share of 0.17 percent for home purchase loans. WNB has a 0.05 market share for moderate-income borrowers. This is lower than the bank's overall market share of 0.17 percent.

#### Home Improvement Loans

The distribution of home improvement loans by income level of the borrower is adequate. During the evaluation period, the percentage of loan originations to low-income borrowers at 7.59 percent is poor and lower than the 22.37 percent of the families designated as low-income in the Houston AA. The percentage of loan originations to moderate-income borrowers at 12.47 percent is adequate and somewhat lower than the 17.25 percent of the families designated as moderate-income. WNB has a 2.07 percent market share for low-income borrowers. This exceeds the bank's overall market share of 1.44 percent for home improvement loans. WNB has a 1.05 percent market share for moderate-income borrowers. This is somewhat lower than the bank's overall market share of 1.44 percent.

### Home Mortgage Refinance Loans

The distribution of home mortgage refinance loans by income level of the borrower is poor. During the evaluation period, the percentage of loan originations to low-income borrowers at 6.55 percent is lower than the 22.37 percent of the families designated as low-income in the Houston AA but adequate considering the performance context. Twelve percent of the households in the AA live below the poverty level, and a low-income person earns less than \$30,550. The median housing value is \$100,840. It appears that obtaining home mortgage loan financing is difficult for a low-income person. The percentage of loan originations to moderate-income borrowers at 9.52 percent is adequate and lower than the 17.25 percent of the families designated as moderate-income. WNB has a 0.25 percent market share for low-income-borrowers which exceeds its overall market share for home mortgage refinance loans of 0.21 percent. WNB has a 0.10 percent market share for moderate-income borrowers. This is poor and lower than the bank's overall market share of 0.21 percent. This poor market share rating negatively affects the overall rating.

### ***Small Loans to Businesses***

Overall, the borrower distribution of small loans to businesses is good.

Refer to Table 11 in the state of Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

During the evaluation period, the percentage of bank loans originated to businesses with revenues of \$1 million or less was 61.22 percent and is near to the percentage of businesses in the AA that reported gross annual revenues of \$1 million or less of 68.34 percent. In addition, the bank's market share of 0.79 percent exceeds its overall market share of 0.38 percent. WNB is one of the top 20 small business lenders in the Houston AA. Based on 2009 Peer Small Business Data, WNB was ranked 19th for small loans to businesses by number with a 0.43 percent market share and 15th by dollar with 2.08 percent market share.

### ***Small Loans to Farms***

Overall, the borrower distribution of small loans to farms is good.

Refer to Table 12 in the state of Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to farms.

Small loans to farms were not weighted significantly in the overall conclusions since it is not a primary lending product for this bank. However, WNB originated 30 small loans to farms during the evaluation period. Of the total, 90 percent of these were to small farms with revenues less than \$1 million. This is near to the number of farms, 95.81 percent, with revenues less than \$1 million in the Houston AA. WNB's market share of small loans to farms was 0.71 percent. This exceeded the bank's overall market share of loans to farms of 0.65 percent in the Houston AA.

## Community Development Lending

Refer to Table 1 Lending Volume in the state of Texas section of Appendix D for the facts and data used to evaluate the bank's level of community development (CD) lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

The bank's CD lending in the primary AA of the Houston AA is good and had a positive impact on Lending performance. Officers originated a total of seven CD loans with a dollar total of \$11.4 million in this AA. Management has identified affordable housing and community service loans as pressing needs in the Houston AA. For affordable housing loans, officers originated three and renewed one loan from the prior evaluation period for a dollar total of \$9.9 million. For community services, officers originated three loans for a dollar total of \$1.5 million. Some of the more significant loans were:

- WNB funded a \$1.4 million loan for a women's center for battered and abused women and children. The center provides shelter, counseling, life-skills classes and adaptive skills. Also, the center will have a community center and a day care facility.
- WNB funded a \$3.4 million loan for a 240-unit apartment complex located in a moderate-income CT with rents below the average market rent for the AA. Of the 240 units, 168 are one bedroom/one bath renting for a low of \$475 per month to a high of \$570 per month. Specifically, 32 of the 168 units rent for \$475, 40 rent for \$510, 60 rent for \$535, and the remaining 36 of 168 units rent for \$570. The remaining 72 of the total 240 units are two bedroom/two bath renting for a low of \$650 per month to a high of \$704 per month. Specifically, 40 units rent for \$650 per month, and 32 units rent for \$704 per month. The rents are below U.S. Department of Housing & Urban Development (HUD) 2008 Home Program Rents of \$692 for a one bedroom unit and \$835 for a two bedroom unit. Also, the rents are below the U.S. Census Bureau 2005-2009 American Community Survey 5-Year Estimates of the median gross rent for Harris County of \$795, Houston of \$776 and the CT of \$715.

In addition, WNB officers originated seven small loans to businesses in the amount of \$1.4 million in the Houston AA. These loans were reported and considered as small loans to businesses under the Lending Test but mentioned because they have a CD purpose.

WNB officers originated two CD loans in the statewide area of Texas that will benefit the AA. These two CD loans were originated in the total amount of \$2 million in the statewide area of Texas. Both were for the construction of a 24-unit assisted living facility in an underserved middle-income rural CT. The loans were funded through the SBA 504 loan program with the agreement of hiring 14 full-time employees and to operate the facility for at least 10 years. The potential exists to benefit Gillespie County.

## Product Innovation and Flexibility

These products are designed to meet special credit needs in the bank's AA. These loan products are not separately listed in the loan tables in Appendix D.

### Small Business Administration (SBA) Community Express Loan Program

During the evaluation period, WNB participated in the SBA's Community Express Loan program. This program is a collaborative effort between the SBA and the National Community Reinvestment Coalition (NCRC). NCRC is a non-profit trade association comprised of over 800 dues-paying CD and advocacy groups. Members are involved in and committed to revitalizing distressed and underserved communities. Lenders in this program must designate specific geographic areas, and these areas must be low- or moderate-income. The size of the loans is usually small with the maximum loan amount set at \$250 thousand. WNB was involved with the program beginning in 2005. In 2006 and 2007, the bank originated a total of 30 loans with a dollar total of \$1.2 million. The program was discontinued in 2008.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Dallas-Plano-Irving MSA and Fort Worth-Arlington MSA is not inconsistent with the bank's overall **Low Satisfactory** performance under the Lending Test in Texas. Performance in the Amarillo MSA, Austin-Round Rock MSA, Beaumont MSA, Bee County, Brownsville-Harlingen MSA, Cass County, Cooke County, Gillespie County, Harrison County, Henderson County, Howard County, Limestone County, Longview MSA, Matagorda-Wharton Counties, Navarro County, San Antonio MSA, Shelby County, Sherman-Dennison MSA, Texarkana MSA, Titus County, Tyler MSA, Van Zandt County, Victoria MSA, and Washington County AAs is weaker than the bank's performance in the state. Refer to the Tables 1 through 12 in the state of Texas section of Appendix D for the facts and data that support these conclusions.

The weaker performance in these AAs did not have an impact on the bank's lending performance in the state. These AAs represented 6.84 percent of deposits in the state.

## **INVESTMENT TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Investment Test in Texas is rated **Low Satisfactory**. Based on full-scope reviews, the bank's performance in the Houston AA is adequate.

Refer to Table 14 in the state of Texas section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Based on a review of performance evaluations of large banks in the AA and community contacts in the Houston AA, investment opportunities are good. The competition for those investments especially in affordable housing is significant. Houston has branches of large multinational banks and a large community bank competing for investments.

Qualifying investments are investments, deposits, and membership shares or grants that have as their primary purpose CD, as defined in the CRA regulation. In Texas, the bank had total investments of \$5.4 million. This total included two ongoing investments of \$275 thousand from the prior evaluation period and investments originated during this evaluation period. The investments this evaluation period included:

- A \$1 million bond issued by the Houston, Texas Independent School District. Of 297 schools, 202 or 68.1 percent of schools in the district are located in low- or moderate-income CTs. Also, a majority of household income, 55.2 percent, is designated as low- or moderate-income. Proceeds from the sale of the bonds were used for the construction, acquisition and equipment of school buildings and the purchase of the necessary sites, and to pay the costs associated with the issuance of the Bonds. Of the 27 schools that received assistance through the bond program, 18 or 67 percent were located in low- or moderate-income census tracts.
- An investment in Texas Independent Bankers Capital Fund of \$92 thousand that operates as a Small Business Investment Company.
- An investment in the Community Capital Management Advisor to the CRA Qualified Investment Fund. The bank has a total investment in this fund of \$3.1 million which has been allocated to the assessment areas in several states that benefit from the investment. WNB received an allocation through the Fund Adviser of \$250 thousand of a Federal National Mortgage Association loan pool. This investment benefits the Houston AA.
- A \$3.9 million investment in Woodforest Charitable Foundation. The foundation was established to serve the communities in Woodforest's AAs. Primarily, those communities are in the Houston AA. The charities receiving donations from the foundation are primarily charities that meet the definition of CD.
- Qualified donations of 89 in number totaling \$189 thousand in the Houston AA.

The bank is also receiving positive consideration for the qualified investment of a \$1 million Independent School District bond and one qualified charitable donation of \$2 thousand in the broader statewide area. The potential exists to provide a benefit to the bank's AAs.

### Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Austin-Round Rock MSA, Brownsville–Harlingen AA, Dallas-Plano-Irving MSA, and Tyler MSA is not inconsistent with the bank's overall **Low Satisfactory** performance under the Investment Test in Texas. In the Amarillo MSA, Beaumont MSA, Bee County, Cass County, Cooke County, Fort Worth- Arlington MSA, Gillespie County, Harrison County, Henderson County, Howard County, Limestone County, Longview MSA, Matagorda-Wharton Counties, Navarro County, San Antonio MSA, Shelby County, Sherman-Dennison MSA, Texarkana MSA, Titus County, Van Zandt County, Victoria MSA, and Washington County AAs, the bank's performance is weaker than the bank's overall performance in the Houston AA. Refer to the Table 14 in the state of Texas section of Appendix D for the facts and data that support these conclusions.

The weaker performance in those AAs above is attributable to WNB not originating any investments in those AAs. The impact on the overall rating was considered but did not impact

the overall rating. The limited-scope AAs with weaker performance represented 7.62 percent of deposits in the state.

## SERVICE TEST

### Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Texas is **Low Satisfactory**. Based on full-scope reviews, the bank's performance in the Houston AA is adequate.

### Retail Banking Services

Refer to Table 15 in the state of Texas section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Of the bank's 563 branches, 200 of these branches were located in Texas. The Houston AA has the majority of Texas branches with 103 total branches. Of the 103 branches in the Houston AA, 34 were traditional branches. The remaining 69 branches were in-store locations, mostly in Walmart stores.

In the Houston AA, the overall branch distribution by income level of the geography is adequate. The bank has one branch or less than one percent of its branches in a low-income CT which is below the population in this geography. However, only 6.56 percent of the population resides in low-income CTs. We gave more consideration to branch distribution performance in moderate-income CTs and also considered that the branch located in the low-income CT provides bilingual services and employees that are bilingual in Spanish and English and provides services tailored for residents in this area. Refer to the discussion regarding the branch Tu Banco that follows.

The bank has a total of 16 or 15.53 percent of its branches located in moderate-income CTs, which is somewhat below the population in these CTs. In addition, WNB has two stand-alone Automated Teller Machines (ATMs) in the Houston AA located in moderate-income tracts. Both ATMs increase accessibility in moderate-income CTs.

The branch locations in Walmart retail stores provide wide access to individuals of all income levels enabling them to meet their banking needs while they are shopping. During the evaluation period, 15 branches were opened in the Houston AA. One was located in a moderate-income tract. During the evaluation period, two branches located in upper-income CTs were closed. WNB's record of opening and closing banking offices did not have an adverse impact on the accessibility of delivery systems to low- or moderate-income individuals or in low- or moderate-income areas.

WNB has tailored its services by providing bilingual services and employees that are bilingual in Spanish and English in many of its branches. Additionally, the bank has one branch that is solely branded Tu Banco (Your Bank). It is located in Conroe, Texas in a low-income CT in a Hispanic grocery store that was opened in November 2003. Employees speak Spanish and English. The bank accepts Matricula cards and provides forms and assistance to apply for

identification (ID) numbers. Once an account is opened, the customer receives a picture ID that is accepted at any WNB branch. Conroe is the only location that is branded as Tu Banco, but WNB has seven other locations in Texas that are co-branded with the Tu Banco logo and Woodforest logo that also offers Matricula Cards and assistance in applying for ID numbers and a picture ID. Of the seven co-branded locations, two are in the Houston AA. Employees in the co-branded locations speak Spanish and English.

WNB offers a full range of loan and deposit products. In addition, WNB offers Western Union money services and in-store applications for an Elan Credit Card. **Elan Financial Services (EFS) is a third party offering the credit card, and EFS extends the credit.** WNB has a referral program with another lender for small business owners with limited access to traditional sources of credit that do not meet the bank's underwriting standards. WNB began referring applicants in 2008. Success of the program thus far has been limited. The lender has funded one loan to a small business owner. WNB offers online banking and a mobile banking application. WNB offers the low cost "Woodforest Checking" product that features unlimited transactions with an opening deposit of \$25 dollars. This account does not have a monthly service charge if the account has a direct deposit or a minimum balance greater than \$100 dollars is maintained.

Hours in traditional branches vary from branch to branch. The Monday through Thursday lobby hours for the majority of branches are from 9:00 AM to 5:00 PM. Friday lobby hours for the majority of traditional branches are from 9:00 AM to 6:00 PM. WNB also offers Saturday lobby hours in the majority of traditional branches from 9:00 AM to 2:00 PM. Drive-in hours are expanded in the traditional branches. For most of the traditional branches, the Monday through Friday hours are from 7:00 AM to 7:00 PM, and Saturday hours are from 8:00 AM to 1:00 PM. For check and deposit processing, WNB has an 8:00 PM daily cutoff time seven days per week except for Christmas Day. The later cutoff time enables customers to receive credit for deposits made late in the day.

In the Houston AA, WNB has five branches in Walmart stores that are open seven days per week and 24 hours per day. The hours of remaining in-store branches vary from branch to branch. The Monday through Friday hours for the majority of in-store branches range from an opening time of 8:00 AM, 9:00 AM, or 10:00 AM to a closing time of 4:00 PM, 5:00 PM, or 6:00 PM. Saturday hours for the majority of in-store branches vary from an opening time of 9:00 AM or 10:00 AM to a closing time of 4:00 PM, 5:00 PM, or 6:00 PM. Sunday hours for a majority of in-store branches vary from an opening time of 11:00 AM or 12:00 PM to a closing time of 4:00 PM or 5:00 PM.

For alternative delivery systems, WNB offers online banking providing access to bill pay, transfers, statements, available balances, images of checks, and the ability to receive electronic statements and daily or weekly email notifications of account balances, pending and posted transactions, and fees. Also, the bank has an extensive Automated Teller Machine (ATM) network. The bank could not provide information regarding how the alternative delivery systems impacted the availability of these systems in low- and moderate-income CTs and the use by low- and moderate-income individuals. WNB has two mobile ATMs that provide access in low- and moderate-income CTs in the bank's AAs. During the evaluation period, the mobile ATMs were made available in low-income CTs three times and in moderate-income CTs 18 times. Overall, we did not place significant weight on the bank's alternative delivery systems.

## Community Development Services

WNB provides a good level of CD services in the Houston AA. CD services were given positive consideration in evaluating the Service Test. Some examples of the qualified services involving financial literacy include:

- The CRA Officer serves on the Board of Directors of the Credit Coalition that offers credit counseling services and teaches the *Fundamentals of Good Credit* course. Clients of the Credit Coalition are predominantly low- and moderate-income. The Coalition reports that 74 percent of their clients have incomes of less than 50 percent of the median family income and 19 percent have incomes of 50 to 80 percent. The CRA Officer is involved in public speaking events about financial education as a representative of the bank.
- WNB officers are active participants in Money Week Houston aimed at helping to improve financial literacy throughout Houston. In 2009, WNB officers participated in two seminars at a local Sam's Club in Conroe, Texas. The events included one day for existing business owners and another day for individuals wanting to start a new business. The seminars were presented by the Small Business Development Center of the Lone Star College System. Bank officers promoted both events and participated in question and answer sessions.
- Other financial literacy training during the evaluation period in the Houston AA included a branch manager conducting a SBA Seminar at Sam's Club in The Woodlands, Texas about putting together a business plan and presenting a loan to your banker for current and prospective business owners. Also, it included a senior officer as a representative of the bank teaching at the Small Business Development Center at Lone Star College and writing curriculum for a money course as well as serving as an advisory director. In addition, a branch manager presented an Introduction to Finance class at Lone Star College for students, and the same presentation was made for the Montgomery County Emergency Assistance, Inc., service organization that assists low- and moderate-income persons. The topics included budgeting, savings accounts, credit cards, credit reports, career paths, financial markets, and the economy.

In addition to financial literacy training, WNB has provided other financial services. Some of the more noteworthy include:

- WNB participated in the Volunteer Income Tax Assistance (VITA) partnership with the Internal Revenue Service. Bank employees prepared income taxes through this program. In 2009 for 2008 tax returns, 136 tax returns were completed. In 2008 for 2007 income tax returns, 158 tax returns were completed. The majority of recipients of the service were low- and moderate-income individuals and families.
- WNB services loans for the local Habitat for Humanity. As of December 31, 2008, WNB was servicing 44 loans with a principal balance of \$1.4 million. The time required for servicing and creating reports requires two to three hours per month. As of October 31, 2009, WNB was servicing 50 loans with an approximate balance of \$1.8 million.

- An officer serves as the treasurer for the Montgomery County Emergency Assistance, Inc. (MECA) that serves residents of the county who are experiencing an unexpected financial need or crisis. Montgomery County residents assisted are low- and moderate-income. MCEA assistance provided includes homelessness prevention, independence and self-sufficiency, and well being.
- Officers are involved in fund raising activities for local charitable organizations serving low- and moderate-income families and individuals.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Austin-Round Rock MSA, Cass County, Gillespie County, Henderson County, Longview MSA, Matagorda-Wharton Counties, Navarro County, Shelby County, Van Zandt County, and Washington County is not inconsistent with the bank's overall **Low Satisfactory** performance under the Service Test in Texas. In the Amarillo MSA, Brownsville-Harlingen MSA, Cooke County, Fort Worth-Arlington MSA, and Texarkana MSA, the bank's performance is stronger than the bank's overall performance in the state. In the Beaumont MSA, Bee County, Dallas-Plano-Irving MSA, Harrison County, Howard County, Limestone County, San Antonio MSA, Sherman-Dennison MSA, Titus County, Tyler MSA, and Victoria MSA, the bank's performance is weaker than the bank's overall performance in the state.

Refer to Table 15 in the state of Texas section of Appendix D for the facts and data that support these conclusions.

The stronger performance described above is attributable to a stronger branch distribution in moderate-income CTs. The weaker performance is attributable to a weaker branch distribution in moderate-income CTs. The weaker performance in these AAs did not have an impact on the bank's performance in the state. These AAs only represented 5.61 percent of deposits in the state.

## State Rating

### State of Illinois

#### CRA Rating for Illinois: Needs to Improve

The Lending Test is rated: Needs to Improve

The Investment Test is rated: Needs to Improve

The Service Test is rated: Needs to Improve

The major factors that support this rating include:

- Lending activity is poor based on a minimal volume of loans extended.
- The level of investments is poor.
- The bank's retail branch distribution is poor.

#### Description of Institution's Operations in Illinois

WNB's primary operations are in Texas. However, the bank continues to open branches in nine states including Illinois. In states other than Texas, the branches are exclusively located in Walmart stores pursuant to an agreement with Walmart. WNB opened the first branch in Illinois on March 10, 2007. As of this examination, WNB had 48 Walmart branches in Illinois. Statewide, deposits were \$19.1 million, and loans were approximately \$9.5 million. Compared to the bank's total loans of \$1.9 billion, Illinois loans are small at less than one percent of the total. Refer to the tables in Appendix D for the state of Illinois for details.

According to the June 30, 2009 FDIC Deposit Market Share Report, WNB was ranked 17th of 696 lenders for number of branches in Illinois. WNB had 46 branches or 0.92 percent of the total 4,989 branches of FDIC insured institutions. Deposits reported on this report were \$17.2 million, and WNB was ranked 654th of 696 lenders with a 0.00 percent market share of deposits in Illinois.

Refer to the market profiles for the state of Illinois in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

#### Scope of Evaluation in Illinois

The only full-scope AA in the state of Illinois is the Chicago-Naperville-Joliet Metropolitan Division (Chicago AA). According to the June 30, 2009 FDIC Deposit Market Share Report, WNB was ranked 37th of 293 lenders for number of branches in the Chicago AA. WNB had 14 or 0.43 percent of the total 3,267 branches of FDIC insured institutions. Deposits reported on this report were \$4.5 million, and WNB was ranked 286th of 293 lenders with a 0.00 percent market share in the Chicago AA.

In all states other than Texas, the primary lending product is home mortgage loans. WNB primarily purchases but will originate home mortgage loans in each designated AA, as it expands its footprint.

Limited-scope reviews were performed on the Bloomington-Normal MSA, Champaign-Urbana MSA, Coles County, Crawford County, Danville MSA, Davenport IA-IL MSA, Kankakee-Bradley MSA, Morgan County, Northern Non MSA Counties, Peoria MSA, Rockford MSA, Southern Non MSA Counties, Springfield MSA, St Louis Mo-IL MSA, and Western Non MSA counties. Although WNB conducted business in three Multi-State MSAs, the activity was limited to counties in Illinois.

Refer to tables in Appendix A for more information on lending activity for the state of Illinois.

Our District Community Affairs Officer completed a community contact in the Chicago AA with the President of a local policy and advocacy nonprofit organization. This organization promotes community reinvestment and economic development in lower-income and minority communities. The President identified numerous credit needs in Chicago including small, short-term unsecured consumer credit, support for foreclosure intervention programs, and support for homebuyer and financial education. This contact also identified the need for loans for affordable housing, investments in Low Income Housing Tax Credits, and loans/investments in nonprofit Community Development Financial Institutions as additional credit and investment needs. In addition, this contact identified a need for affordable, accessible deposit accounts, such as second chance checking accounts that permit persons to re-enter the banking mainstream. WNB has invested in the Community Capital Management Advisor to the CRA Qualified Investment Fund with an allocation to Illinois in two counties that has an affordable housing benefit for the regional area. See the Investment Test for additional information. Also, WNB offers a second chance checking account product.

Our District Community Affairs Officer completed three other community contacts in the AA for other bank CRA examinations. Community credit needs identified were similar to those identified above. Additional credit needs identified were for affordable purchase money mortgages and flexible affordable home improvement loans.

## LENDING TEST

### Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Illinois is rated **Needs to Improve**. Based on a full-scope review, the bank's performance in the Chicago AA is poor. Lending levels are poor considering the bank's first branch in the state was opened March 10, 2007.

### Lending Activity

Refer to Table 1 Lending Volume in the state of Illinois section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Overall, lending activity in the Chicago AA is poor. The bank reported 19 home mortgage loans over a 21-month evaluation period.

WNB is not a predominant home lender in the Chicago AA. WNB is ranked 423 out of 937 lenders in overall market share for total home mortgage products in the Chicago AA. The

market share percent is 0.01 based on the volume of loans. Reporting lenders included several large banks and mortgage companies.

## **Distribution of Loans by Income Level of the Geography**

### ***Home Mortgage Loans***

Refer to Tables 2, 3, 4, and 5 in the state of Illinois section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan purchases and originations for 2006-2008.

Overall, the distribution of loans by income level of the geography is not meaningful.

### Home Purchase Loans

An analysis of the geographic distribution of home purchase loans is not meaningful due to the low volume of this product. The minimal amount of home purchase loans was not sufficient to perform a meaningful analysis. WNB originated or purchased three home purchase loans during the evaluation period.

### Home Improvement Loans

WNB did not purchase or originate any home improvement loans in the Chicago AA during the evaluation period of 2006-2008.

### Home Mortgage Refinance Loans

An analysis of the geographic distribution of home mortgage refinance loans is not meaningful due to the low volume of this product. The minimal amount of home mortgage refinance loans was not sufficient to perform a meaningful analysis. WNB originated or purchased 16 home mortgage refinance loans during the evaluation period.

### Multifamily Loans

WNB did not purchase or originate any multifamily loans during the evaluation period of 2006-2008.

### ***Small Loans to Businesses***

Refer to Table 6 in the state of Illinois section of Appendix D for the facts and data used to evaluate the geographic distribution of the purchase or origination of small loans to businesses.

WNB did not purchase or originate any small loans to businesses in the Chicago AA during the evaluation period of 2006-2008.

### ***Small Loans to Farms***

Refer to Table 7 in the state of Illinois of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's purchase or origination of small loans to farms.

WNB did not purchase or originate any small loans to farms during the evaluation period of 2006-2008.

### ***Lending Gap Analysis***

A lending gap analysis was not performed for the Chicago AA. Only 19 loans were purchased or originated in the Chicago AA. The volume of loans was not sufficient to complete a meaningful analysis.

### ***Inside/Outside Ratio***

An analysis was performed at the state level. WNB has an excellent record of lending inside its AA. However, the meaningfulness is limited considering the minimal lending activity. A substantial majority of the number of loans purchased or originated during the evaluation period are in the bank's AAs. Overall, 96 percent of the home mortgage loans originated or purchased were located in the bank's AAs. WNB originated one small business loan in the state of Illinois, and it was in the Western Non MSA AA.

### **Distribution of Loans by Income Level of the Borrower**

Overall, WNB's distribution of loans by income level of the borrower is not meaningful.

### ***Home Mortgage Loans***

Refer to Tables 8, 9, and 10 in the state of Illinois section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan purchases or originations.

#### Home Purchase Loans

An analysis of the distribution of home purchase loans by income level of the borrower is not meaningful due to the low volume of this product. The minimal amount of home purchase loans was not sufficient to perform a meaningful analysis. WNB originated or purchased three home purchase loans during the evaluation period.

#### Home Improvement Loans

WNB did not purchase or originate any home improvement loans in the Chicago AA during the evaluation period of 2006-2008.

#### Home Mortgage Refinance Loans

An analysis of the distribution of home mortgage refinance loans by income level of the borrower is not meaningful due to the low volume of this product. The minimal amount of home purchase loans was not sufficient to perform a meaningful analysis. WNB originated or purchased 16 home mortgage refinance loans during the evaluation period.

### ***Small Loans to Businesses***

Refer to Table 11 in the state of Illinois section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's purchase or origination of small loans to businesses.

WNB did not purchase or originate any small loans to businesses in the Chicago AA during the evaluation period of 2006-2008.

### ***Small Loans to Farms***

Refer to Table 12 in the state of Illinois section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's purchase or origination of small loans to farms.

WNB did not purchase or originate any small loans to farms during the evaluation period of 2006-2008.

### **Community Development Lending**

Refer to Table 1 Lending Volume in the state of Illinois section of Appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

WNB did not originate any qualified CD loans in the state of Illinois during the evaluation period.

### **Product Innovation and Flexibility**

WNB did not originate any innovative and flexible loan products in the state of Illinois during the evaluation period.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Bloomington-Normal MSA, Champaign-Urbana MSA, Coles County, Crawford County, Danville MSA, Davenport IA-IL MSA, Kankakee-Bradley MSA, Morgan County, Northern Non MSA Counties, Peoria MSA, Rockford MSA, Southern Non MSA counties, Springfield MSA, St. Louis Mo-IL MSA, and Western Non MSA Counties is not inconsistent with the bank's overall **Needs to Improve** performance under the Lending Test in Illinois. Refer to the Tables 1 through 12 in the state of Illinois section of Appendix D for the facts and data that support these conclusions.

## INVESTMENT TEST

### Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Illinois is rated **Needs to Improve**. Based on a full-scope review, the bank's performance in the Chicago AA is very poor because of a lack of investments in the Chicago AA. In addition, the lack of investments in most of the limited-scope AAs had a negative impact on the overall rating. These limited-scope AAs represented 68.54 percent of the deposits in the state.

Based on a review of performance evaluations of large banks in the AA and community contacts, opportunities to make qualified investments in the Chicago AA are many, especially in the areas of affordable housing, community services and activities that revitalize or stabilize low- or moderate-income geographies. There is a strong level of competition for investments.

The bank has a total investment in the Community Capital Management Advisor to the CRA Qualified Investment Fund of \$3.1 million which has been allocated to the AAs in several states that benefit from the investment. WNB received an allocation for one investment of \$115 thousand in the greater statewide area of Illinois for affordable housing that has the potential to benefit the AA.

Refer to Table 14 in the state of Illinois section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

### Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Bloomington-Normal MSA, Coles County, Crawford County, Danville MSA, Davenport IA-IL MSA, Kankakee-Bradley MSA, Morgan County, Northern Non MSA, Peoria MSA, Southern Non MSA Counties, Springfield MSA, St Louis Mo-IL MSA, and Western Non MSA Counties is not inconsistent with the bank's overall **Needs to Improve** performance under the Investment Test in Illinois. In the Champaign-Urbana MSA and Rockford MSA, the bank's performance is stronger than the bank's overall performance in the state. Refer to the Table 14 in the state of Illinois section of Appendix D for the facts and data that support these conclusions.

The stronger performance is related to investments in the two limited-scope AAs. The bank has a total investment in the Community Capital Management Advisor to the CRA Qualified Investment Fund of \$3.1 million which has been allocated to the AAs in several states that benefit from the investment. WNB received an allocation for \$35 thousand in the Champaign-Urbana MSA and for \$100 thousand in the Rockford MSA through this fund for qualified affordable housing. These two limited-scope AAs represented 10.97 percent of deposits in the state of Illinois and did not have a significant impact on the overall rating.

## SERVICE TEST

### Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Illinois is rated **Needs to Improve**. Based on a full-scope review, the bank's performance in the Chicago AA is poor primarily because of branch distribution. The branch locations in Walmart retail stores provide access to individuals of all income levels enabling them to meet their banking needs while they are shopping.

#### Retail Banking Services

Refer to Table 15 in the state of Illinois section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

The distribution of branches in the Chicago AA is poor. All branches in the Chicago AA were opened during the evaluation period as the bank expanded into the state of Illinois in 2007. There are 48 branches within the state of Illinois and 13 branches or 27 percent were in the Chicago AA. There are no branches in low- or moderate-income CTs in the Chicago AA. During the evaluation period, 13 branches were opened in Walmart locations in the Chicago AA. WNB did not close any branches in the Chicago AA during the evaluation period.

WNB offers a full range of loan and deposit products. While loan products are available, loan demand is low. In addition, WNB offers Western Union money services and in-store applications for an Elan Credit Card. Elan Financial Services (EFS) is a third party offering the credit card, and EFS extends the credit. WNB offers the low cost "Woodforest Checking" product that features unlimited transactions with an opening deposit of \$25 dollars. This account does not have a monthly service charge if the account has a direct deposit or a minimum balance greater than \$100 dollars is maintained.

The hours of in-store branches vary from branch to branch. The Monday through Friday hours for the majority of in-store branches range from an opening time of 8:00 AM, 9:00 AM, or 10:00 AM to a closing time of 4:00 PM, 5:00 PM, or 6:00 PM. Saturday hours for the majority of in-store branches vary from an opening time of 9:00 AM or 10:00 AM to a closing time of 4:00 PM, 5:00 PM, or 6:00 PM. Sunday hours for a majority of in-store branches vary from an opening time of 11:00 AM or 12:00 PM to a closing time of 4:00 PM or 5:00 PM. For check and deposit processing, WNB has an 8:00 PM daily cutoff time seven days per week except for Christmas Day. The later cutoff time enables customers to receive credit for deposits made late in the day.

For alternative delivery systems, WNB offers online banking providing access to bill pay, transfers, statements, available balances, images of checks, and the ability to receive electronic statements and daily or weekly email notifications of account balances, pending and posted transactions, and fees. The bank could not provide information regarding how the alternative delivery systems impacted the availability of these systems in low- and moderate-income CTs and the use by low- and moderate-income individuals. We did not place significant weight on the bank's alternative systems.

## Community Development Services

WNB did have any qualified CD services in the Chicago AA.

## Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Bloomington-Normal MSA, Coles County, Crawford County, Danville MSA, Davenport IA-IL MSA, Kankakee-Bradley MSA, Morgan County, Northern Non MSA Counties, Peoria MSA, Rockford MSA, Springfield MSA, St Louis Mo-IL MSA, and Western Non MSA Counties is not inconsistent with the bank's overall **Needs to Improve** performance under the Service Test in Illinois. In the Champaign-Urbana MSA and Southern Non MSA Counties, the bank's performance is stronger than the bank's overall performance in the state.

In these AAs, the stronger performance is attributable to branches in moderate-income CTs. The stronger performance in these AAs did not have an impact on the bank's performance in the state. These AAs represented 18.02 percent of deposits in the state.

## State Rating

### State of Indiana

#### **CRA Rating for Indiana: Needs to Improve**

**The Lending Test is rated: Needs to Improve**

**The Investment Test is rated: Needs to Improve**

**The Service Test is rated: Low Satisfactory**

The major factors that support this rating include:

- Lending activity is poor based on a minimal volume of loans extended.
- The level of investments is poor.
- The bank's retail branch distribution is adequate.

#### **Description of Institution's Operations in Indiana**

WNB's primary operations are in Texas. However, the bank continues to open branches in nine states including Indiana. In states other than Texas, the branches are exclusively located in Walmart stores pursuant to an agreement with Walmart. WNB opened the first branch in Indiana on June 9, 2007. As of this examination, WNB had 45 Walmart branches in Indiana. Statewide, deposits were \$15.2 million, and loans were approximately \$7.6 million. Compared to the banks total loans of \$1.9 billion, Indiana's loans are small at less than one percent of the total. Refer to the tables in Appendix D for the state of Indiana for details.

According to the June 30, 2009 FDIC Deposit Market Share Report, WNB was ranked 13th of 201 lenders for number of branches in Indiana. WNB had 44 branches or 1.81 percent of the total 2,425 branches of FDIC insured institutions. Deposits reported on this report were \$11.3 million, and WNB was ranked 193rd of 201 lenders with a 0.01 percent market share of deposits in Indiana.

Refer to the market profiles for the state of Indiana in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

#### **Scope of Evaluation in Indiana**

The only full-scope AA in the state of Indiana is the Indianapolis-Carmel MSA (Indianapolis AA). According to the June 30, 2009 FDIC Deposit Market Share Report, WNB was ranked 23rd of 54 lenders for number of branches in the Indianapolis AA. WNB had six branches or 1.00 percent of the total 599 branches of FDIC insured institutions. Deposits reported on this report were \$1.8 million, and WNB was ranked 54th of 54 lenders with a 0.01 percent market share in the Indianapolis AA.

In all states other than Texas, the primary lending product is home mortgage loans. WNB primarily purchases but will originate home mortgage loans in each designated AA, as it expands its footprint.

Limited-scope reviews were performed on Adams County, Anderson MSA, Bloomington MSA, Clinton County, Columbus MSA, Davies-Knox-Dubois-Perry Counties, Dearborn County, DeKalb County, Elkhart-Goshen MSA, Evansville IN-KY MSA, Fort Wayne MSA, Gary MSA, Henry County, Jackson-Lawrence Counties, Lafayette MSA, Louisville-Jefferson IN-KY MSA, Marshall County, Michigan City MSA, Muncie MSA, South Bend IN-MI MSA, Terre Haute MSA, and Wabash-Huntington Counties. Although WNB conducted business in three multistate MSAs, the activity was limited to counties in Indiana.

Refer to tables in Appendix A for more information on lending activity for the state of Indiana.

Our District Community Affairs Officer completed two community contacts in the Indianapolis AA. One contact was with the Executive Director of a nonprofit organization that focuses on housing and CD. The Director cited a need for infrastructure improvements and an opportunity for banks to partner with the Federal Home Loan Bank. Another need is for bank branches in communities it serves. A second contact was with the Executive Director of an organization with a focus on homelessness and supportive housing. This contact did not identify any unmet credit needs but stated opportunities existed for serving on the board of organizations and for general operating support. WNB has invested in the Community Capital Management Advisor to the CRA Qualified Investment Fund with an allocation to the Indiana Housing and Community Development Authority Single-Family Mortgage Revenue Bonds. The bonds finance the origination of qualifying mortgage loans to borrowers of low- and moderate-income for single family, owner-occupied housing. See the Investment Test for additional information.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Lending Test in Indiana is rated **Needs to Improve**. Based on a full-scope review, the bank's performance in the Indianapolis AA is poor. Lending levels are poor considering the bank's first branch in the state was opened June 9, 2007.

### **Lending Activity**

Refer to Table 1 Lending Volume in the state of Indiana section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Overall, lending activity in the Indianapolis AA is poor. The bank reported 20 home mortgage loans over an 18 month evaluation period.

WNB is not a predominant home lender in the Indianapolis AA. WNB is ranked 172 out of 551 lenders in overall market share for total home mortgage products in the Indianapolis AA. The market share percent is 0.03 based on the volume of loans. Reporting lenders included several large banks and mortgage companies.

## **Distribution of Loans by Income Level of the Geography**

Overall, the distribution of loans by income level of the geography is not meaningful.

### ***Home Mortgage Loans***

Refer to Tables 2, 3, 4, and 5 in the state of Indiana section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases for 2006-2008.

#### Home Purchase Loans

An analysis of the geographic distribution of home purchase loans is not meaningful due to the low volume of this product. The minimal amount of home purchase loans was not sufficient to perform a meaningful analysis. WNB originated or purchased four home purchase loans during the evaluation period.

#### Home Improvement Loans

WNB did not purchase or originate any home improvement loans in the Indianapolis AA during the evaluation period of 2006-2008.

#### Home Mortgage Refinance Loans

An analysis of the geographic distribution of home mortgage refinance loans is not meaningful due the low volume of the product. The minimal amount of home mortgage refinance loans was not sufficient to perform a meaningful analysis. WNB originated or purchased 16 home mortgage refinance loans during the evaluation period.

#### Multifamily Loans

WNB did not purchase or originate any multifamily loans during the evaluation period of 2006-2008.

### ***Small Loans to Businesses***

Refer to Table 6 in the state of Indiana section of Appendix D for the facts and data used to evaluate the geographic distribution of the purchase or origination of small loans to businesses.

WNB did not purchase or originate any small loans to businesses in the Indianapolis AA during the evaluation period of 2006-2008.

### ***Small Loans to Farms***

Refer to Table 7 in the state of Illinois of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's purchase or origination of small loans to farms.

WNB did not purchase or originate any small loans to farms during the evaluation period of 2006-2008.

### ***Lending Gap Analysis***

A lending gap analysis was not performed for the Indianapolis AA. Only 20 loans were purchased or originated in the Indianapolis AA. The volume of loans is not sufficient to complete a meaningful analysis.

### ***Inside/Outside Ratio***

An analysis was performed at the state level. WNB has an excellent record of lending inside its AA. However, the meaningfulness is limited considering the minimal lending activity. A substantial majority of the number of loans purchased or originated during the evaluation period are in the bank's AAs. Overall, 95 percent of the home mortgage loans purchased or originated were located in the bank's AAs. WNB did not originate any small business loans in the state of Indiana.

### **Distribution of Loans by Income Level of the Borrower**

Overall, WNB's distribution of loans by income level of the borrower is not meaningful.

### ***Home Mortgage Loans***

Refer to Tables 8, 9, and 10 in the state of Indiana section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan purchases or originations.

#### Home Purchase Loans

An analysis of the distribution of home purchase loans by income level of the borrower is not meaningful due to the low volume of this product. The minimal amount of home purchase loans was not sufficient to perform a meaningful analysis. WNB originated or purchased four home purchase loans during the evaluation period.

#### Home Improvement Loans

WNB did not purchase or originate any home improvement loans in the Indianapolis AA during the evaluation period of 2006-2008.

#### Home Mortgage Refinance Loans

An analysis of the distribution of home mortgage refinance loans by income level of the borrower is not meaningful due to the low volume of this product. The minimal amount of home mortgage refinance loans was not sufficient to perform a meaningful analysis. WNB originated or purchased 16 home mortgage refinance loans during the evaluation period.

### ***Small Loans to Businesses***

Refer to Table 11 in the state of Indiana section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's purchase or origination of small loans to businesses.

WNB did not purchase or originate any small loans to businesses in the Indianapolis AA during the evaluation period of 2006-2008.

### ***Small Loans to Farms***

Refer to Table 12 in the state of Indiana section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's purchase or origination of small loans to farms.

WNB did not purchase or originate any small loans to farms during the evaluation period of 2006-2008.

### **Community Development Lending**

Refer to Table 1 Lending Volume in the state of Indiana section of Appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

WNB did not originate any qualified CD loans in the state of Indiana during the evaluation period.

### **Product Innovation and Flexibility**

WNB did not originate any innovative and flexible loan products in the state of Indiana during the evaluation period.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Adams County, Anderson MSA, Bloomington MSA, Clinton County, Columbus MSA, Davies-Knox-Dubois-Perry Counties, Dearborn County, DeKalb County, Elkhart-Goshen MSA, Evansville MSA, Fort Wayne MSA, Gary MSA, Henry County, Jackson-Lawrence Counties, Lafayette MSA, Louisville-Jefferson IN-KY MSA, Marshall County, Michigan City MSA, Muncie MSA, South Bend MSA, Terre Haute MSA, and Wabash-Huntington Counties is not inconsistent with the bank's overall **Needs to Improve** performance under the Lending Test in Indiana. Refer to the Tables 1 through 12 in the state of Indiana section of Appendix D for the facts and data that support these conclusions.

## **INVESTMENT TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Investment Test in Indiana is rated **Needs to Improve**. Based on full-scope reviews, the bank's performance in the Indianapolis AA is adequate. The bank has a total investment in the Community Capital Management Advisor to the CRA Qualified Investment Fund of \$3.1 million which has been allocated to the AAs in several states that benefit from the investment. WNB received an allocation for a portion of one

investment of \$64 thousand for Indiana Housing and Community Development Authority Single-Family Mortgage Revenue Bonds to finance the origination of qualifying mortgage loans made to borrowers of low- and moderate-income for single family, owner-occupied housing. Also, WNB originated one qualified donation in the Indianapolis AA in the amount of \$1 thousand. However, the lack of investments in limited-scope AAs had a negative impact on the overall rating. These limited-scope AAs represented 84.35 percent of the deposits in the state of Indiana.

Based on a review of performance evaluations of large banks in the AA and community contacts in the Indianapolis AA as well as information from our District Community Affairs Officer, there are a number of investment opportunities as there are established and reputable nonprofit partners. The MSA has intense competition.

The bank had a total investment in the Community Capital Management Advisor to the CRA Qualified Investment Fund of \$3.1 million which has been allocated to the AAs in several states that benefit from the investment. WNB received an allocation of a portion of one investment of \$186 thousand in the greater statewide area of Indiana for Indiana Housing and Community Development Authority Single-Family Mortgage Revenue Bonds to finance the origination of qualifying mortgage loans made to borrowers of low- and moderate-income for single family, owner-occupied housing that has the potential to benefit the AA.

Refer to Table 14 in the state of Indiana section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Investment Test in the Adams County, Anderson MSA, Bloomington MSA, Clinton County, Columbus MSA, Davies-Knox-Dubois-Perry Counties, Dearborn County, DeKalb County, Elkhart-Goshen MSA, Evansville MSA, Fort Wayne MSA, Gary MSA, Henry County, Jackson-Lawrence Counties, Lafayette MSA, Louisville-Jefferson IN-KY MSA, Marshall County, Michigan City MSA, Muncie MSA, South Bend MSA, Terre Haute MSA, and Wabash-Huntington Counties AAs is not inconsistent with the bank's overall **Needs to Improve** performance in the state. Refer to the Table 14 in the state of Indiana section of Appendix D for the facts and data that support these conclusions.

## **SERVICE TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Service Test in Indiana is rated **Low Satisfactory**. Based on a full-scope review, the bank's performance in the Indianapolis AA is adequate primarily because of branch distribution. The branch locations in Walmart retail stores provide access to individuals of all income levels enabling them to meet their banking needs while they are shopping.

## Retail Banking Services

Refer to Table 15 in the state of Indiana section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

The distribution of branches in the Indianapolis AA is adequate. All branches in the Indianapolis AA were opened during the evaluation period as the bank expanded into the state of Indiana in 2007. There are 45 branches within the state of Indiana and six branches or 13 percent were in the Indianapolis AA. There are no branches located in a low-income CT, but only 4.63 percent of the population resides in low-income geographies. One branch is located in a moderate-income CT in the Indianapolis AA. This represented 16.67 percent of the Indianapolis AA branches and is somewhat lower than the 22.84 percent of the population in moderate-income geographies. During the evaluation period, six branches were opened in Walmart locations in the Indianapolis AA. WNB did not close any branches in the Indianapolis AA during the evaluation period.

WNB offers a full range of loan and deposit products. While loan products are available, loan demand is low. In addition, WNB offers Western Union money services and in-store applications for an Elan Credit Card. Elan Financial Services (EFS) is a third party offering the credit card, and EFS extends the credit. WNB offers the low cost "Woodforest Checking" product that features unlimited transactions with an opening deposit of \$25 dollars. This account does not have a monthly service charge if the account has a direct deposit or a minimum balance greater than \$100 dollars is maintained.

The hours of in-store branches vary from branch to branch. The Monday through Friday hours for the majority of in-store branches range from an opening time of 8:00 AM, 9:00 AM, or 10:00 AM to a closing time of 4:00 PM, 5:00 PM, or 6:00 PM. Saturday hours for the majority of in-store branches vary from an opening time of 9:00 AM or 10:00 AM to a closing time of 4:00 PM, 5:00 PM, or 6:00 PM. Sunday hours for a majority of in-store branches vary from an opening time of 11:00 AM or 12:00 PM to a closing time of 4:00 PM or 5:00 PM. For check and deposit processing, WNB has an 8:00 PM daily cutoff time seven days per week except for Christmas Day. The later cutoff time enables customers to receive credit for deposits made late in the day.

For alternative delivery systems, WNB offers online banking providing access to bill pay, transfers, statements, available balances, images of checks, and the ability to receive electronic statements and daily or weekly email notifications of account balances, pending and posted transactions, and fees. The bank could not provide information regarding how the alternative delivery systems impacted the availability of these systems in low- and moderate-income CTs during the evaluation period. We did not place significant weight on the bank's alternative systems.

## Community Development Services

WNB did not have any qualified CD services in the Indianapolis AA.

## Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Adams County, DeKalb County, Evansville IN-KY MSA, Louisville-Jefferson MSA, and Marshall County is not inconsistent with the bank's overall **Low Satisfactory** performance under the Service Test in Indiana. In the Columbus MSA, Daviess-Knox-Dubois-Perry Counties, Dearborn County, and Michigan City MSA, the bank's performance is stronger than the bank's overall performance in the state. In the Anderson MSA, Bloomington MSA, Clinton County, Elkhart-Goshen MSA, Fort Wayne MSA, Gary MSA, Henry County, Jackson-Lawrence Counties, Lafayette MSA, Muncie MSA, South Bend IN-MI MSA, Terre Haute MSA, and Wabash-Huntington Counties, the bank's performance is weaker than the bank's overall performance in the state. Refer to Table 15 in the state of Indiana section of Appendix D for the facts and data that support these conclusions.

The stronger performance is attributable to branches in moderate-income CTs. The stronger branch distribution had a positive impact on the overall rating. The weaker branch distribution is attributable to no branches in low- or moderate-income CTs. The weaker distribution was considered but was not significant enough to have a negative impact to the overall state rating.

## State Rating

### State of Maryland

#### **CRA Rating for Maryland: Needs to Improve**

**The Lending Test is rated: Needs to Improve**

**The Investment Test is rated: Needs to Improve**

**The Service Test is rated: Needs to Improve**

The major factors that support this rating include:

- Lending activity is poor based on a minimal volume of loans extended.
- The level of investments is poor.
- The bank's retail branch distribution is poor.

### **Description of Institution's Operations in Maryland**

WNB's primary operations are in Texas. However, the bank continues to open branches in nine states including Maryland. In states other than Texas, the branches are exclusively located in Walmart stores pursuant to an agreement with Walmart. WNB opened the first branch in Maryland on April 21, 2007. As of this examination, WNB had eight Walmart branches in Maryland. Statewide, deposits were \$3.3 million, and loans were approximately \$2.7 million. Compared to the bank's total loans of \$1.9 billion, Maryland's loans are small at less than one percent of the total. Refer to the tables in Appendix D for the state of Maryland for details.

According to the June 30, 2009 FDIC Deposit Market Share Report, WNB was ranked 35th of 137 lenders for number of branches in Maryland. WNB had 35 branches or 1.90 percent of the total 1,843 branches of FDIC insured institutions. Deposits reported on this report were \$3.4 million, and WNB was ranked 135th of 137 lenders with a 0.00 percent market share of deposits in Maryland.

Refer to the market profiles for the state of Maryland in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

### **Scope of Evaluation in Maryland**

The only full-scope AA in the state of Maryland is the Baltimore-Towson Metropolitan Division (Baltimore AA). According to the June 30, 2009 FDIC Deposit Market Share Report, WNB was ranked 42nd of 80 lenders for number of branches in the Baltimore AA. WNB had four or 0.46 percent of the total 866 branches of FDIC insured institutions. Deposits reported on this report were \$1.8 million, and WNB was ranked 78th of 80 lenders with a 0.00 percent market share in the Baltimore AA.

In all states other than Texas, the primary lending product is home mortgage loans. WNB primarily purchases but will originate home mortgage loans in each designated AA, as it expands its footprint.

Limited-scope reviews were performed on the Salisbury MSA, Saint Mary's County, and Worcester County. There were no multistate MSAs in the state of Maryland.

Refer to tables in Appendix A for more information on lending activity for the state of Maryland.

Our District Community Affairs Officer met with the Director of a neighborhood collaborative serving the city of Baltimore. The organization's purpose is to support the revitalization of Baltimore. The Director identified a lack of decent affordable housing and high foreclosure rates in some neighborhoods as opportunities for banks. Also, the Director stated there is a great need for literacy, financial literacy, and job training. WNB has invested in the Community Capital Management Advisor to the CRA Qualified Investment Fund with an allocation to Maryland Department of Housing and Community Development Residential Revenue Bonds with an affordable housing benefit for the regional area. See the Investment Test for additional information.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Lending Test in Maryland is rated **Needs to Improve**. Based on a full-scope review, the bank's performance in the Baltimore AA is poor. Lending levels are poor considering the bank's first branch in the state was opened April 21, 2007.

### **Lending Activity**

Refer to Table 1 Lending Volume in the state of Maryland section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Overall, lending activity in the Baltimore AA is poor. The bank reported nine home mortgage loans over a 34 month evaluation period.

WNB is not a predominant home lender in the Baltimore AA. WNB is ranked 327 out of 651 lenders in overall market share for total home mortgage products in the Baltimore AA. The market share is 0.01 percent based on volume of loans. Reporting lenders included several large banks and mortgage companies.

### **Distribution of Loans by Income Level of the Geography**

Overall, the distribution of loans by income level of the geography is not meaningful

### ***Home Mortgage Loans***

Refer to Tables 2, 3, 4, and 5 in the state of Maryland section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan purchases and originations for 2006-2008.

#### Home Purchase Loans

WNB did not purchase or originate any home purchase loans in the Baltimore AA during the evaluation period of 2006-2008.

#### Home Improvement Loans

WNB did not purchase or originate any home improvement loans in the Baltimore AA during the evaluation period of 2006-2008.

#### Home Mortgage Refinance Loans

An analysis of the geographic distribution of home mortgage refinance loans is not meaningful due to the low volume of this product. The minimal amount of home mortgage refinance loans was not sufficient to perform a meaningful analysis. WNB originated or purchased nine home mortgage refinance loans during the evaluation period.

#### Multifamily Loans

WNB did not purchase or originate any multifamily loans during the evaluation period of 2006-2008.

### ***Small Loans to Businesses***

Refer to Table 6 in the state of Maryland section of Appendix D for the facts and data used to evaluate the geographic distribution of the purchase or origination of small loans to businesses.

WNB did not purchase or originate any small loans to businesses in the Baltimore AA during the evaluation period of 2006-2008.

### ***Small Loans to Farms***

Refer to Table 7 in the state of Maryland of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's purchase or origination of small loans to farms.

WNB did not purchase or originate any small loans to farms during the evaluation period of 2006-2008.

### ***Lending Gap Analysis***

A lending gap analysis was not performed for the Baltimore AA. Only nine loans were purchased or originated in the Baltimore AA. The volume of loans is not sufficient to complete a meaningful analysis.

***Inside/Outside Ratio***

An analysis was performed at the state level. WNB has an excellent record of lending inside its AA. However, the meaningfulness is limited considering the minimal lending activity. A substantial majority of the number of loans purchased or originated during the evaluation period are in the bank's AAs. Overall, 93 percent of the home mortgage loans purchased or originated were located in the bank's AAs.

**Distribution of Loans by Income Level of the Borrower**

Overall, WNB's distribution of loans by income level of the borrower is not meaningful.

***Home Mortgage Loans***

Refer to Tables 8, 9, and 10 in the state of Maryland section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan purchases or originations.

Home Purchase Loans

WNB did not purchase or originate any home purchase loans in the Baltimore AA during the evaluation period of 2006-2008.

Home Improvement Loans

WNB did not purchase or originate any home improvement loans in the Baltimore AA during the evaluation period of 2006-2008.

Home Mortgage Refinance Loans

An analysis of the distribution of home purchase loans by income level of the borrower is not meaningful due to the low volume of this product. The minimal amount of home purchase loans was not sufficient to perform a meaningful analysis. WNB originated or purchased nine loans home mortgage refinance loans during the evaluation period.

***Small Loans to Businesses***

Refer to Table 11 in the state of Maryland section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's purchase or origination of small loans to businesses.

WNB did not purchase or originate any small loans to businesses in the Baltimore AA during the evaluation period of 2006-2008.

***Small Loans to Farms***

Refer to Table 12 in the state of Maryland section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's purchase or origination of small loans to farms.

WNB did not purchase or originate any small loans to farms during the evaluation period of 2006-2008.

## Community Development Lending

Refer to Table 1 Lending Volume in the state of Maryland section of Appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

WNB did not originate any CD loans in the state of Maryland during the evaluation period.

## Product Innovation and Flexibility

WNB did not originate any innovative and flexible loan products in the state of Maryland during the evaluation period.

## Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Salisbury MSA, Saint Mary's County, and Worchester County AAs is not inconsistent with the bank's overall **Needs to Improve** performance under the Lending Test in Maryland. Refer to the Tables 1 through 12 in the state of Maryland section of Appendix D for the facts and data that support these conclusions.

## INVESTMENT TEST

### Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Maryland is rated **Needs to Improve**. Based on full-scope reviews, the bank's performance in the Baltimore AA is poor because of a lack of investments in the Baltimore AA.

Based on a review of performance evaluations of large banks in the AA and community contacts, the ongoing economic development activities in the area provide many CD opportunities for area financial institutions.

The bank has a total investment in the Community Capital Management Advisor to the CRA Qualified Investment Fund of \$3.1 million which has been allocated to the AAs in several states that benefit from the investment. WNB received an allocation for one investment of \$100 thousand in the greater statewide area of Maryland for Maryland Department of Housing and Community Development Residential Revenue Bonds that has the potential to benefit the AA.

Refer to Table 14 in the state of Maryland section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

## Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Salisbury MSA and Worchester County is not inconsistent with the bank's overall **Needs to Improve** performance under the Investment Test in Maryland. In Saint Mary's County, the bank's performance is stronger than the bank's overall performance in the state. Refer to the Table 14 in the state of Maryland section of Appendix D for the facts and data that support these conclusions.

The stronger performance is attributable to an investment of \$100 thousand in an affordable housing apartment complex in Saint Mary's County. This limited-scope AA represented 9.26 percent of the deposits in the state and is not strong enough to have a positive impact on the overall poor performance in the state.

## SERVICE TEST

The bank's performance under the Service Test in Maryland is rated **Needs to Improve**. Based on full-scope reviews, the bank's performance in the Baltimore AA is poor primarily because of branch distribution. The branch locations in Walmart retail stores provide access to individuals of all income levels enabling them to meet their banking needs while they are shopping.

### Retail Banking Services

Refer to Table 15 in the state of Maryland section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

The distribution of branches in the Baltimore AA is poor. All branches in the Baltimore AA were opened during the evaluation period as the bank expanded into the state of Maryland in 2007. There are eight branches within the state of Maryland and four or 50 percent were in the Baltimore AA. There are no branches in low- or moderate-income CTs in the Baltimore AA. During the evaluation period, four branches were opened in Walmart locations in the Baltimore AA. WNB did not close any branches in the Baltimore AA during the evaluation period.

WNB offers a full range of loan and deposit products. While loan products are available, loan demand is low. In addition, WNB offers Western Union money services and in-store applications for an Elan Credit Card. Elan Financial Services (EFS) is a third party offering the credit card, and EFS extends the credit. WNB offers the low cost "Woodforest Checking" product that features unlimited transactions with an opening deposit of \$25 dollars. This account does not have a monthly service charge if the account has a direct deposit or a minimum balance greater than \$100 dollars is maintained.

The hours of in-store branches vary from branch to branch. The Monday through Friday hours for the majority of in-store branches range from an opening time of 8:00 AM, 9:00 AM, or 10:00 AM to a closing time of 4:00 PM, 5:00 PM, or 6:00 PM. Saturday hours for the majority of in-store branches vary from an opening time of 9:00 AM or 10:00 AM to a closing time of 4:00 PM, 5:00 PM, or 6:00 PM. Sunday hours for a majority of in-store branches vary from an

opening time of 11:00 AM or 12:00 PM to a closing time of 4:00 PM or 5:00 PM. For check and deposit processing, WNB has an 8:00 PM daily cutoff time seven days per week except for Christmas Day. The later cutoff time enables customers to receive credit for deposits made late in the day.

For alternative delivery systems, WNB offers online banking providing access to bill pay, transfers, statements, available balances, images of checks, and the ability to receive electronic statements and daily or weekly email notifications of account balances, pending and posted transactions, and fees. The bank could not provide information regarding how the alternative delivery systems impacted the availability of these systems in low- and moderate-income geographies during the evaluation period. We did not place significant weight on the bank's alternative systems.

### **Community Development Services**

WNB did have any qualified CD services in the Baltimore AA.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Salisbury MSA and Saint Mary's County is not inconsistent with the bank's overall **Needs to Improve** performance under the Service Test in Maryland. The bank's performance in Worcester County is stronger than the bank's overall performance in the state. Refer to Table 15 in the state of Maryland section of Appendix D for the facts and data that support these conclusions.

The stronger performance in is attributable to a stronger branch distribution in a moderate-income CT. The stronger performance was not significant enough to impact the overall state rating. This AA only represented 9.26 percent of the deposits in the state.

## State Rating

### State of North Carolina

**CRA Rating for North Carolina: Needs to Improve**  
**The Lending Test is rated: Needs to Improve**  
**The Investment Test is rated: Low Satisfactory**  
**The Service Test is rated: Low Satisfactory**

The major factors that support this rating include:

- Lending activity is poor based on a minimal volume of loans extended.
- The bank's level of CD lending was given positive consideration in evaluating lending performance.
- The level of investments is adequate.
- The bank's retail branch distribution is adequate.

### Description of Institution's Operations in North Carolina

WNB's primary operations are in Texas. However, the bank continues to open branches in nine states including North Carolina. In states other than Texas, the branches are exclusively located in Walmart stores pursuant to an agreement with Walmart. WNB opened the first branch in North Carolina on April 1, 2005. As of this examination, WNB had 85 Walmart branches in North Carolina. Statewide, deposits were \$56.5 million, and loans were approximately \$27.5 million. Compared to the bank's total loans of \$1.9 billion, North Carolina loans are small at approximately 1.5 percent of the total. Refer to the tables in Appendix D for the state of North Carolina for details.

According to the June 30, 2009 FDIC Deposit Market Share Report, WNB was ranked 8th of 134 lenders for the number of branches in North Carolina. WNB had 78 or 2.80 percent of the total 2,790 branches of FDIC insured institutions. Deposits reported on this report were \$52.2 million, and WNB was ranked 101st of 134 lenders with a 0.02 percent market share of deposits in North Carolina.

Refer to the market profiles for the state of North Carolina in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

### Scope of Evaluation in North Carolina

There are two full-scope AAs in the state of North Carolina, the Charlotte-Gastonia-Concord NC Metropolitan Area (Charlotte AA) and the Raleigh-Cary MSA (Raleigh AA). Although the Charlotte AA is a multi-state metropolitan area, the bank only has branches in North Carolina. The Charlotte AA had 15 percent of the deposits in the state of North Carolina and will be weighted more heavily in determining the overall state rating than the Raleigh AA that had 8 percent of the deposits in the state.

According to the June 30, 2009 FDIC Deposit Market Share Report, WNB was ranked 11th of 48 lenders for number of branches in the Charlotte AA. WNB had nine branches or 2.05 percent of the total 440 branches of FDIC insured institutions. Deposits reported on this report were \$7.7 million, and WNB was ranked 47th of 48 lenders with a 0.00 percent market share of deposits in the Charlotte AA.

According to the June 30, 2009 FDIC Deposit Market Share Report, WNB was ranked 12th of 34 lenders for number of branches in the Raleigh AA. WNB had seven or 2.29 percent of the total 306 branches of FDIC insured institutions. Deposits reported on this report were \$4.3 million, and WNB was ranked 32nd of 34 lenders with a 0.02 percent market share in the Raleigh AA.

In all states other than Texas, the primary lending product is home mortgage loans. WNB primarily purchases but will originate home mortgage loans in each designated AA, as it expands its footprint.

Limited-scope reviews were performed for the Asheville MSA, Brunswick County, Burlington MSA, Charlotte Non MSA, Cleveland-Rutherford-Lincoln Counties, Craven-Carteret Counties, Cumberland County, Davidson County, Duplin County, Durham MSA, Goldsboro MSA, Granville County, Greensboro-High Point MSA, Henderson County, Hickory MSA, Jacksonville MSA, Martin and Halifax Counties, Mitchell County, Pasquotank County, Pitt County, Raleigh-Durham Non MSA, Rocky Mount MSA, South Central Non MSA, Surry County, Wilkes County, and Winston-Salem MSA.

Refer to tables in Appendix A for more information on lending activity for the state of North Carolina.

Our District Community Affairs Officer met with a manager of a community investment corporation serving North Carolina, South Carolina, and Virginia located in Raleigh, North Carolina. The organization's purpose is to provide long-term, permanent financing for the development of low- and moderate-income multifamily special needs and elderly housing. Local financial institutions have the opportunity to participate in these projects. WNB is currently a member of this corporation. In addition, WNB has purchased participations through this corporation. See the section on Community Development Lending for additional information.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Lending Test in North Carolina is rated **Needs to Improve**. Based on full-scope reviews, the bank's performance in the Charlotte AA and the Raleigh AA is poor. Lending levels are poor considering the bank's first branch in the state was opened April 1, 2005.

## **Lending Activity**

Refer to Table 1 Lending Volume in the state of North Carolina section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Overall, lending activity in the Charlotte AA and Raleigh AA is poor.

WNB is not a predominant home lender in the Charlotte AA. WNB is ranked 235 out of 588 lenders in overall market share for total home mortgage products in the Charlotte AA. The market share percent is 0.02 percent based on the volume of loans. Reporting lenders included several large banks and mortgage companies.

WNB is not a predominant home lender in the Raleigh AA. WNB is ranked 177 out of 529 lenders in overall market share for total home mortgage products in the Raleigh AA. The market share percent is 0.03 based on the volume of loans. Reporting lenders included several large banks and mortgage companies.

## **Distribution of Loans by Income Level of the Geography**

Overall, the distribution of loans by income level of the geography is not meaningful.

### ***Home Mortgage Loans***

Refer to Tables 2, 3, 4, and 5 in the state of North Carolina section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan purchases and originations for 2006-2008.

#### Home Purchase Loans

##### *Charlotte AA*

An analysis of the geographic distribution of home purchase loans is not meaningful due to the low volume of this product. The minimal amount of home purchase loans was not sufficient to perform a meaningful analysis. WNB originated or purchased nine home purchase loans during the evaluation period.

##### *Raleigh AA*

A detailed analysis of the geographic distribution of home purchase loans is not meaningful due to the low volume of this product. The minimal amount of home purchase loans was not sufficient to perform a meaningful analysis. WNB originated or purchased four home purchase loans during the evaluation period.

## Home Improvement Loans

### *Charlotte AA*

WNB did not purchase or originate any home improvement loans in the Charlotte AA during the evaluation period of 2006-2008.

### *Raleigh AA*

WNB did not purchase or originate any home improvement loans in the Raleigh AA during the evaluation period of 2006-2008.

## Home Mortgage Refinance Loans

### *Charlotte AA*

A detailed analysis of the geographic distribution of home purchase loans is not meaningful due to the low volume of this product. The minimal amount of home mortgage refinance loans was not sufficient to perform a meaningful analysis. WNB originated or purchased 15 home mortgage refinance loans during the evaluation period.

### *Raleigh AA*

A detailed analysis of the geographic distribution of home mortgage refinance loans is not meaningful due to the low volume of this product. The minimal amount of home mortgage refinance loans was not sufficient to perform a meaningful analysis. WNB originated or purchased 16 home mortgage refinance loans during the evaluation period.

## Multifamily Loans

WNB did not purchase or originate any multifamily loans in the Charlotte AA or the Raleigh AA during the evaluation period of 2006-2008.

## ***Small Loans to Businesses***

Refer to Table 6 in the state of North Carolina section of Appendix D for the facts and data used to evaluate the geographic distribution of the purchase or origination of small loans to businesses.

WNB did not purchase or originate any small loans to businesses in the Charlotte AA or the Raleigh AA during the evaluation period of 2006-2008.

## ***Small Loans to Farms***

Refer to Table 7 in the state of North Carolina of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's purchase or origination of small loans to farms.

WNB did not purchase or originate any small loans to farms in the Charlotte AA or the Raleigh AA during the evaluation period of 2006-2008.

### ***Lending Gap Analysis***

A lending gap analysis was not performed for the Charlotte AA or the Raleigh AA. The volume of loans is not sufficient to complete a meaningful analysis. 24 loans were purchased or originated in the Charlotte AA and 20 loans were purchased or originated in the Raleigh AA.

### ***Inside/Outside Ratio***

An analysis was performed at the state level. WNB has an excellent record of lending inside its AA. However, the meaningfulness is limited considering the minimal lending activity. A substantial majority of the number of loans purchased or originated during the evaluation period are in the bank's AAs. Overall, 96 percent of the home mortgage loans purchased or originated were located in the bank's AAs. The bank did not originate any small business loans during the evaluation period of 2006-2008.

### **Distribution of Loans by Income Level of the Borrower**

Overall, WNB's distribution of loans by income level of the borrower is not meaningful.

### ***Home Mortgage Loans***

Refer to Tables 8, 9, and 10 in the state of North Carolina section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan purchases or originations.

#### Home Purchase Loans

##### *Charlotte AA*

An analysis of the distribution of home purchase loans by income level of the borrower is not meaningful due to the low volume of this product. The minimal amount of home purchase loans was not sufficient to perform a meaningful analysis. WNB originated or purchased nine home purchase loans during the evaluation period.

##### *Raleigh AA*

An analysis of the distribution of home purchase loans by income level of the borrower is not meaningful due to the low volume of this product. The minimal amount of home purchase loans was not sufficient to perform a meaningful analysis. WNB originated or purchased four home purchase loans during the evaluation period.

#### Home Improvement Loans

##### *Charlotte AA*

WNB did not purchase or originate any home improvement loans in the Charlotte AA during the evaluation period of 2006-2008.

### *Raleigh AA*

WNB did not purchase or originate any home improvement loans in the Raleigh AA during the evaluation period of 2006-2008.

### Home Mortgage Refinance Loans

#### *Charlotte AA*

An analysis of the distribution of home mortgage refinance loans by income level of the borrower is not meaningful due to the low volume of this product. The minimal amount of home mortgage refinance loans was not sufficient to perform a meaningful analysis. WNB originated or purchased 15 home mortgage refinance loans during the evaluation period.

#### *Raleigh AA*

An analysis of the distribution of home mortgage refinance loans by income level of the borrower is not meaningful due to the low volume of this product. The minimal amount of home mortgage refinance loans was not sufficient to perform a meaningful analysis. WNB originated or purchased 16 home purchase loans during the evaluation period.

### ***Small Loans to Businesses***

Refer to Table 11 in the state of North Carolina section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's purchase or origination of small loans to businesses.

WNB did not purchase or originate any small loans to businesses in the Charlotte AA or the Raleigh AA during the evaluation period of 2006-2008.

### ***Small Loans to Farms***

Refer to Table 12 in the state of North Carolina section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's purchase or origination of small loans to farms.

WNB did not purchase or originate any small loans to farms in the Charlotte AA or the Raleigh AA during the evaluation period of 2006-2008.

### **Community Development Lending**

Refer to Table 1 Lending Volume in the state of North Carolina section of Appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

The bank's level of CD lending was given positive consideration in evaluating lending performance. WNB did not originate any CD loans in the Charlotte AA during the evaluation period. However, WNB originated four loans for a total of \$101 thousand in the Raleigh AA during the evaluation period. All were participations through the Community Investment Corporation of the Carolinas for the financing of qualified affordable housing. Rents are based on percentages of the median family income. The projects have received a reservation of Federal low-income housing tax credits under Section 42 of the Internal Revenue Code. In addition, three of the four projects received a state tax credit as well.

### **Product Innovation and Flexibility**

WNB did not originate any innovative and flexible loan products in the state of North Carolina during the evaluation period.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance in the Asheville MSA, Brunswick County, Burlington MSA, Charlotte Non MSA, Cleveland-Rutherford-Lincoln Counties, Craven-Carteret Counties, Cumberland County, Davidson County, Duplin County, Durham MSA, Goldsboro MSA, Granville County, Greensboro-High Point MSA, Henderson County, Hickory MSA, Jacksonville MSA, Martin and Halifax Counties, Mitchell County, Pasquotank County, Pitt County, Raleigh-Durham Non MSA, Rocky Mount MSA, South Central Non MSA, Surry County, Wilkes County, and Winston-Salem MSA is not inconsistent with the bank's overall **Needs to Improve** performance under the Lending Test in North Carolina. Refer to the Tables 1 through 12 in the state of North Carolina section of Appendix D for the facts and data that support these conclusions.

## **INVESTMENT TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Investment Test in North Carolina is rated **Low Satisfactory**. Based on full-scope reviews, the bank's performance in the Charlotte AA is adequate, and the Raleigh AA is good. The bank's performance in limited-scope AAs had a negative impact on the overall rating.

Based on a review of performance evaluations of large banks in the AA and community contacts, opportunities to make qualified investments in the Charlotte AA and Raleigh AA are high.

The bank has a total investment in the Community Capital Management Advisor to the CRA Qualified Investment Fund of \$3.1 million which has been allocated to the AAs in several states that benefit from the investment. WNB received an allocation through the Fund Adviser for two investments of \$150 thousand in the Charlotte AA through this fund for a qualified property in the amount of \$50 thousand and a certificate of deposit in the amount of \$100 thousand in the Self-Help Credit Union. Self-Help is a 501(c) (3) nonprofit Community Development Financial Institution that includes a credit union.

WNB received an allocation through the same Fund Adviser for an investment of \$600 thousand for a Section 8 assisted group home in the Raleigh AA. In addition, WNB originated one qualified donation in the amount of \$500.

The bank is receiving positive consideration for qualified investments that are located in the broader statewide area that has the potential to benefit the assessment area. The bank originated five qualified donations for a total of \$3.4 thousand.

Refer to Table 14 in the state of North Carolina section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Investment Test in the Asheville MSA, Brunswick County, Burlington MSA, Charlotte Non MSA, Cleveland-Rutherford-Lincoln Counties, Craven-Carteret Counties, Cumberland County, Davidson County, Duplin County, Durham MSA, Goldsboro MSA, Granville County, Greensboro-High Point MSA, Henderson County, Hickory MSA, Jacksonville MSA, Martin and Halifax Counties, Mitchell County, Pasquotank County, Pitt County, Raleigh-Durham Non MSA, Rocky Mount MSA, South Central Non MSA, Surry County, Wilkes County, and Winston-Salem MSA is weaker than the bank's overall performance in the state. Refer to the Table 14 in the state of North Carolina section of Appendix D for the facts and data that support these conclusions.

WNB did not originate any investments in the limited-scope AAs. These limited-scope AAs represented 77.09 percent of the deposits in the state of North Carolina. The lack of investments had a negative impact on the overall rating.

## **SERVICE TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Service Test in North Carolina is rated **Low Satisfactory**. Based on full-scope reviews, the bank's performance in the Charlotte AA is adequate and in the Raleigh AA is good primarily because of branch distribution. The branch distribution in limited-scope AAs and lack of CD services in the full-scope AAs had a negative impact on the overall rating. The branch locations in Walmart retail stores provide access to individuals of all income levels enabling them to meet their banking needs while they are shopping.

### **Retail Banking Services**

Refer to Table 15 in the state of North Carolina section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

### *Charlotte AA*

The distribution of branches in the Charlotte AA is adequate. All branches in the Charlotte AA were opened since 2005 as the bank expanded into the state of North Carolina beginning April 1, 2005. There are 85 branches within the state of North Carolina and ten or 12 percent were in the Charlotte AA. There are no branches located in a low-income CT, but only 3.40 percent of the population resides in low-income CTs. Two branches are located in moderate-income CTs in the Charlotte AA. This represented 20.00 percent of the Raleigh AA branches and is near to the 22.92 percent of the population in moderate-income geographies. During this evaluation period, four branches were opened in Walmart locations in the Charlotte AA. One was in a moderate-income CT. WNB did not close any branches in the Charlotte AA during the evaluation period.

WNB offers a full range of loan and deposit products. While loan products are available, loan demand is low. In addition, WNB offers Western Union money services and in-store applications for an Elan Credit Card. Elan Financial Services (EFS) is a third party offering the credit card, and EFS extends the credit. WNB offers the low cost "Woodforest Checking" product that features unlimited transactions with an opening deposit of \$25 dollars. This account does not have a monthly service charge if the account has a direct deposit or a minimum balance greater than \$100 dollars is maintained.

The hours of in-store branches vary from branch to branch. The Monday through Friday hours for the majority of in-store branches range from an opening time of 8:00 AM, 9:00 AM, or 10:00 AM to a closing time of 4:00 PM, 5:00 PM, or 6:00 PM. Saturday hours for the majority of in-store branches vary from an opening time of 9:00 AM or 10:00 AM to a closing time of 4:00 PM, 5:00 PM, or 6:00 PM. Sunday hours for a majority of in-store branches vary from an opening time of 11:00 AM or 12:00 PM to a closing time of 4:00 PM or 5:00 PM. For check and deposit processing, WNB has an 8:00 PM daily cutoff time seven days per week except for Christmas Day. The later cutoff time enables customers to receive credit for deposits made late in the day.

For alternative delivery systems, WNB offers online banking providing access to bill pay, transfers, statements, available balances, images of checks, and the ability to receive electronic statements and daily or weekly email notifications of account balances, pending and posted transactions, and fees. The bank could not provide information regarding how the alternative delivery systems impacted the availability of these systems in low- and moderate-income geographies during the evaluation period. We did not place significant weight on the bank's alternative systems.

### *Raleigh AA*

The distribution of branches in the Raleigh AA is good. Branches in the Raleigh-Cary MSA AA were opened since 2005 as the bank expanded into the state of North Carolina beginning April 1, 2005. There are 85 branches within the state of North Carolina and nine or 11 percent were in the Raleigh AA. There are no branches located in a low-income CT, but only 4.19 percent of the population resides in low-income geographies. Two branches are located in moderate-income CTs in the Raleigh AA. This represented 22.22 percent of the Raleigh AA branches and exceeds the 21.12 percent of the population in moderate-income geographies.

During the evaluation period, six branches were opened in Walmart locations in the Raleigh AA. WNB did not close any branches in the Raleigh AA during the evaluation period.

WNB offers a full range of loan and deposit products. While loan products are available, loan demand is low. In addition, WNB offers Western Union money services and in-store applications for an Elan Credit Card. Elan Financial Services (EFS) is a third party offering the credit card, and EFS extends the credit. WNB offers the low cost "Woodforest Checking" product that features unlimited transactions with an opening deposit of \$25 dollars. This account does not have a monthly service charge if the account has a direct deposit or a minimum balance greater than \$100 dollars is maintained.

The hours of in-store branches vary from branch to branch. The Monday through Friday hours for the majority of in-store branches range from an opening time of 8:00 AM, 9:00 AM, or 10:00 AM to a closing time of 4:00 PM, 5:00 PM, or 6:00 PM. Saturday hours for the majority of in-store branches vary from an opening time of 9:00 AM or 10:00 AM to a closing time of 4:00 PM, 5:00 PM, or 6:00 PM. Sunday hours for a majority of in-store branches vary from an opening time of 11:00 AM or 12:00 PM to a closing time of 4:00 PM or 5:00 PM. For check and deposit processing, WNB has an 8:00 PM daily cutoff time seven days per week except for Christmas Day. The later cutoff time enables customers to receive credit for deposits made late in the day.

For alternative delivery systems, WNB offers online banking providing access to bill pay, transfers, statements, available balances, images of checks, and the ability to receive electronic statements and daily or weekly email notifications of account balances, pending and posted transactions, and fees. The bank could not provide information regarding how the alternative delivery systems impacted the availability of these systems in low- and moderate-income geographies during the evaluation period. We did not place significant weight on the bank's alternative systems.

## Community Development Services

WNB did not have any qualified CD services in the Charlotte AA and the Raleigh AA.

## Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in Granville County and Wilkes County is not inconsistent with the bank's overall **Low Satisfactory** performance in North Carolina. The bank's performance under the Service Test in the Asheville MSA, Brunswick County, Burlington MSA, Charlotte Non MSA, Durham MSA, Greensboro-High Point MSA, Hickory MSA, and South Central Non MSA Counties is stronger than the bank's overall performance in North Carolina. In the Cleveland-Rutherford-Lincoln Counties, Craven-Carteret Counties, Cumberland County, Davidson County, Duplin County, Goldsboro MSA, Henderson County, Jacksonville MSA, Martin and Halifax Counties, Mitchell County, Pasquotank County, Pitt County, Raleigh-Durham Non MSA, Rocky Mount MSA, Surry County, and Winston-Salem MSA, the bank's performance is weaker than the bank's overall performance in the state. Refer to Table 15 in the state of North Carolina section of Appendix D for the facts and data that support these conclusions.

The stronger performance is attributable to a stronger branch distribution in moderate-income CTs. The weaker performance is attributable to a weaker branch distribution in moderate-income CTs. The AAs with weaker performance represent 33.89 percent of the deposits in the state of North Carolina, and this had a negative impact on the overall rating.

## State Rating

### State of Ohio

#### CRA Rating for Ohio: Needs to Improve

The Lending Test is rated: Needs to Improve

The Investment Test is rated: Needs to Improve

The Service Test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending activity is poor based on a minimal volume of loans extended.
- The bank's level of CD lending was given positive consideration in evaluating lending performance.
- The level of investments is poor.
- The bank's retail branch distribution is adequate.

#### Description of Institution's Operations in Ohio

WNB's primary operations are in Texas. However, the bank continues to open branches in nine states including Ohio. In states other than Texas, the branches are exclusively located in Walmart stores pursuant to an agreement with Walmart. WNB opened the first branch in Ohio on August 16, 2006. As of this examination, WNB had 75 Walmart branches in Ohio. Statewide, deposits were \$40.6 million, and loans were approximately \$19.7 million. Compared to the bank's total loans of \$1.9 billion, Ohio loans are small at approximately 1.05 percent of the total. Refer to the tables in Appendix D for the state of Ohio for details.

According to the June 30, 2009 FDIC Deposit Market Share Report, WNB was ranked 10th of 275 lenders for number of branches in Ohio. WNB had 73 branches or 1.80 percent of the total 4,054 branches of FDIC insured institutions. Deposits reported on this report were \$36.6 million, and WNB was ranked 231st of 275 lenders with a 0.02 percent market share of deposits in Ohio.

Refer to the market profiles for the state of Ohio in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

#### Scope of Evaluation in Ohio

The only full-scope AA in the state of Ohio is the Columbus MSA (Columbus AA). According to the June 30, 2009 FDIC Deposit Market Share Report, WNB was ranked 17th of 57 lenders for number of branches in the Columbus AA. WNB had six or 1.07 percent of the total 559 branches of FDIC insured institutions. Deposits reported on this report were \$3.2 million, and WNB was ranked 57th of 57 lenders with a 0.01 percent market share in the Columbus AA.

In all states other than Texas, the primary lending product is home mortgage loans. WNB primarily purchases but will originate home mortgage loans in each designated AA, as it expands its footprint.

Limited-scope reviews were performed on the Adams and Scioto Counties, Akron MSA, Canton MSA, Champaign-Darke Counties, Cincinnati MSA, Cleveland MSA, Columbiana County, Dayton MSA, Eastern Non MSA, Fayette and Clinton Counties, Knox-Ross Counties, Lima MSA, Mansfield MSA, Northern Non MSA, Northwest Non MSA, Sandusky MSA, Springfield MSA, Toledo MSA, Western Non MSA, Wheeling MSA, and Youngstown MSA. Although WNB conducted business in one Multi-State MSA, the activity was limited to counties in Ohio exclusively.

Refer to tables in Appendix A for more information on lending activity for the state of Illinois.

Our District Community Affairs Officer met with the Executive Director of a community action agency serving the city of Cincinnati and Hamilton County. The agency's purpose is to serve as an advocate, provider, and facilitator for a full range of public and private resources. The Director identified several deposit needs including providing matching funds for Individual Development Accounts, offering second chance checking accounts, and waiving fees. For literacy training, the Director identified a need for instructors in their financial literacy classes, a need for small business mentors, a need for general operating support for financial literacy, and workforce development. WNB offers a second chance checking account product.

Our District Community Affairs Officer also met with the Executive Director of a Local Initiatives Support Corporation. This corporation serves Clermont and Hamilton Counties in Ohio. It also serves Boone, Campbell, and Kenton Counties in Kentucky. The corporation's focus is to transform distressed communities and neighborhoods into healthy places to live, do business, work, and raise families. The Director identified funding needs for a new construction job training program, a culinary program, and financial literacy training. Other needs identified include offering products for the unbanked, foreclosure prevention counseling, home purchase counseling, and neighborhood organizing.

## LENDING TEST

### Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Ohio is rated **Needs to Improve**. Based on a full-scope review, the bank's performance in the Columbus AA is poor. Lending levels are poor considering the bank's first branch in the state was opened August 16, 2006.

### Lending Activity

Refer to Table 1 Lending Volume in the state of Ohio section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Overall, lending activity in the Columbus AA is poor. The bank reported 27 home mortgage loans over a 36 month evaluation period.

WNB is not a predominant home mortgage lender in the Columbus AA. WNB is ranked 176 out of 483 lenders in overall market share for total home mortgage products in the Columbus AA. The market share percent is 0.03 based on the volume of loans. Reporting lenders included several large banks and mortgage companies.

### **Distribution of Loans by Income Level of the Geography**

Overall, the distribution of loans by income level of the geography is not meaningful.

#### ***Home Mortgage Loans***

Refer to Tables 2, 3, 4, and 5 in the state of Ohio section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan purchases and originations for 2006-2008.

#### Home Purchase Loans

An analysis of the geographic distribution of home purchase loans is not meaningful due to the low volume of this product. The minimal amount of home purchase loans was not sufficient to perform a meaningful analysis. WNB originated or purchased 10 home purchase loans during the evaluation period.

#### Home Improvement Loans

WNB did not purchase or originate any home improvement loans in the Columbus AA during the evaluation period of 2006-2008.

#### Home Mortgage Refinance Loans

An analysis of the geographic distribution of home mortgage refinance loans is not meaningful due to the low volume of this product. The minimal amount of home mortgage refinance loans was not sufficient to perform a meaningful analysis. WNB originated or purchased 17 home purchase loans during the evaluation period.

#### Multifamily Loans

WNB did not purchase or originate any multifamily loans during the evaluation period of 2006-2008.

#### ***Small Loans to Businesses***

Refer to Table 6 in the state of Ohio section of Appendix D for the facts and data used to evaluate the geographic distribution of the purchase or origination of small loans to businesses.

WNB did not purchase or originate any small loans to businesses in the Columbus AA during the evaluation period of 2006-2008.

#### ***Small Loans to Farms***

Refer to Table 7 in the state of Ohio of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's purchase or origination of small loans to farms.

WNB did not purchase or originate any small loans to farms during the evaluation period of 2006-2008.

### ***Lending Gap Analysis***

A lending gap analysis was not performed for the Columbus AA. Only 27 loans were purchased or originated in the Columbus AA. The volume of loans was not sufficient to complete a meaningful analysis.

### ***Inside/Outside Ratio***

An analysis was performed at the state level. WNB has an excellent record of lending inside its AA. However, the meaningfulness is limited considering the minimal lending activity. A substantial majority of the number of loans purchased or originated during the evaluation period are in the bank's AAs. Overall, 93 percent of the home mortgage loans originated or purchased were located in the bank's AAs.

### **Distribution of Loans by Income Level of the Borrower**

Overall, WNB's distribution of loans by income level of the borrower is not meaningful.

### ***Home Mortgage Loans***

Refer to Tables 8, 9, and 10 in the state of Ohio section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan purchases or originations.

#### Home Purchase Loans

An analysis of the distribution of home purchase loans by income level of the borrower is not meaningful due to the low volume of this product. The minimal amount of home purchase loans was not sufficient to perform a meaningful analysis. WNB originated or purchased 10 home purchase loans during the evaluation period.

#### Home Improvement Loans

WNB did not purchase or originate any home improvement loans in the Columbus AA during the evaluation period of 2006-2008.

#### Home Mortgage Refinance Loans

An analysis of the distribution of home mortgage refinance loans by income level of the borrower is not meaningful due to the low volume of this product. The minimal amount of home purchase loans was not sufficient to perform a meaningful analysis. WNB originated or purchased 17 home mortgage refinance loans during the evaluation period.

### ***Small Loans to Businesses***

Refer to Table 11 in the state of Ohio section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's purchase or origination of small loans to businesses.

WNB did not purchase or originate any small loans to businesses in the Columbus AA during the evaluation period of 2006-2008.

### ***Small Loans to Farms***

Refer to Table 12 in the state of Ohio section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's purchase or origination of small loans to farms.

WNB did not purchase or originate any small loans to farms during the evaluation period of 2006-2008.

### **Community Development Lending**

Refer to Table 1 Lending Volume in the state of Ohio section of Appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

The bank's level of CD lending was given positive consideration in evaluating lending performance. All CD loans in Ohio were purchased through the Solomon Hess SBA Loan Fund LLC (Fund). The Fund's purpose is promoting job creation, retention, and/or improvement in low- or moderate-income areas or for low- and moderate-income persons who are employed by small business creating greater financial liquidity and a lower cost of capital within the Small Business Administration 7(a) loan secondary market. In addition, the Fund has been certified as a Community Development Entity by the Community Development Financial Institutions (CDFI) Fund of the United States Department of the Treasury. The criteria for loans purchased is that the businesses must be located in a low-income CT, a moderate-income CT, a CDFI Qualified Investment CT, an Ohio Enterprise Zone, or a business located in a CDFI Qualified Low-income Community. In the Columbus AA, three qualified loans to businesses were originated for a total of \$40 thousand.

### **Product Innovation and Flexibility**

WNB did not originate any innovative and flexible loan products in the state of Ohio during the evaluation period.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Adams and Scioto Counties, Akron MSA, Canton MSA, Champaign-Darke Counties, Columbiana County, Dayton MSA, Eastern Non MSA, Fayette and Clinton Counties, Lima MSA, Mansfield

MSA, Northern Non MSA, Northwest Non MSA, Sandusky MSA, Springfield MSA, Toledo MSA, Western Non MSA, Wheeling MSA, and Youngstown MSA is not inconsistent with the bank's overall **Needs to Improve** performance under the Lending Test in Ohio. In the Cincinnati MSA, Cleveland MSA, and Knox-Ross Counties, the bank's performance is stronger than the bank's overall performance in the state. Refer to the Tables 1 through 12 in the state of Ohio section of Appendix D for the facts and data that support these conclusions.

The stronger performance in those AAs above is attributable to CD loans in Ohio being purchased through the Solomon Hess SBA Loan Fund LLC (Fund). The loans met the definition of a qualified loan and were located in the state of Ohio in the bank's AAs. The loans included a \$17 thousand loan to a business in the Cincinnati MSA, two loans to businesses for a total amount of \$277 thousand in the Cleveland MSA, and one loan for \$166 thousand to a business in Knox-Ross Counties. These three limited-scope AAs represented 23.33 percent of deposits in the state of Ohio. The impact was not significant to the overall rating.

## INVESTMENT TEST

### Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Ohio is rated **Needs to Improve**. Based on full-scope reviews, the bank's performance in the Columbus AA is adequate. The bank has a total investment in the Community Capital Management Advisor to the CRA Qualified Investment Fund of \$3.1 million which has been allocated to the AAs in several states that benefit from the investment. WNB received an allocation for one investment of \$400 thousand to a Low Income Housing Tax Credit property in the Columbus AA. However, the lack of investments in limited-scope AAs had a negative impact on the overall rating. These limited-scope AAs represented 91.30 percent of the deposits in the state of Ohio.

Based on a review of performance evaluations of large banks in the AA and community contacts in the Columbus AA as well as information from our District Community Affairs Officer, the City of Columbus has identified several areas for redevelopment and has programs offering tax incentives and other subsidies to encourage the development of housing and businesses in those areas. Columbus has numerous CD lending, investment, and service opportunities.

Refer to Table 14 in the state of Ohio section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

### Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Adams and Scioto Counties, Akron MSA, Canton MSA, Champaign-Darke Counties, Cincinnati MSA, Cleveland MSA, Columbiana County, Dayton MSA, Eastern Non MSA, Fayette and Clinton Counties, Knox-Ross Counties, Lima MSA, Mansfield MSA, Northern Non MSA, Northwest Non MSA, Sandusky MSA, Springfield MSA, Toledo MSA, Western Non MSA, Wheeling MSA, and Youngstown MSA is not inconsistent with the bank's overall **Needs to Improve** performance in the state. Refer to the Table 14 in the state of Ohio section of Appendix D for the facts and data that support these conclusions.

## SERVICE TEST

### Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Ohio is rated **Low Satisfactory**. Based on full-scope reviews, the bank's performance in the Columbus AA is adequate primarily because of branch distribution. The branch locations in Walmart retail stores provide access to individuals of all income levels enabling them to meet their banking needs while they are shopping.

### Retail Banking Services

Refer to Table 15 in the state of Ohio section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

The distribution of branches in the Columbus AA is adequate. Branches in the Columbus AA were opened since 2006 as the bank expanded into the state of Ohio beginning August 16, 2006. There are 75 branches within the state of Ohio and six or 8 percent were in the Columbus AA. There are no branches located in a low-income CT, but one branch is located in a moderate-income CT in the Columbus AA. This represents 16.67 percent of the Columbus AA branches and is somewhat lower than the 22.45 percent of the population in moderate-income geographies. During the evaluation period, six branches were opened in Walmart locations in the Columbus AA. WNB did not close any branches in the Columbus AA during the evaluation period.

WNB offers a full range of loan and deposit products. While loan products are available, loan demand is low. In addition, WNB offers Western Union money services and in-store applications for an Elan Credit Card. Elan Financial Services (EFS) is a third party offering the credit card, and EFS extends the credit. For check processing, WNB has an 8:00 PM daily cutoff time seven days per week except for Christmas Day. WNB offers the low cost "Woodforest Checking" product that features unlimited transactions with an opening deposit of \$25 dollars. This account does not have a monthly service charge if the account has a direct deposit or a minimum balance greater than \$100 dollars is maintained.

The hours of in-store branches vary from branch to branch. The Monday through Friday hours for the majority of in-store branches range from an opening time of 8:00 AM, 9:00 AM, or 10:00 AM to a closing time of 4:00 PM, 5:00 PM, or 6:00 PM. Saturday hours for the majority of in-store branches vary from an opening time of 9:00 AM or 10:00 AM to a closing time of 4:00 PM, 5:00 PM, or 6:00 PM. Sunday hours for a majority of in-store branches vary from an opening time of 11:00 AM or 12:00 PM to a closing time of 4:00 PM or 5:00 PM. For check and deposit processing, WNB has an 8:00 PM daily cutoff time seven days per week except for Christmas Day. The later cutoff time enables customers to receive credit for deposits made late in the day.

For alternative delivery systems, WNB offers online banking providing access to bill pay, transfers, statements, available balances, images of checks, and the ability to receive

electronic statements and daily or weekly email notifications of account balances, pending and posted transactions, and fees. The bank could not provide information regarding how the alternative delivery systems impacted the availability of these systems in low- and moderate-income geographies during the evaluation period. We did not place significant weight on the bank's alternative systems.

### **Community Development Services**

WNB did not have any qualified CD services in the Columbus AA.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Cincinnati MSA, Northwest Non MSA, and Toledo MSA is not inconsistent with the bank's overall **Low Satisfactory** performance under the Service Test in Ohio. In the Adams and Scioto Counties, Cleveland MSA, Columbiana County, Dayton MSA, Eastern Non MSA, and Western Non MSA, the bank's performance is stronger than the bank's overall performance in the state. In the Akron MSA, Canton MSA, Champaign-Darke Counties, Fayette and Clinton Counties, Knox-Ross Counties, Lima MSA, Mansfield MSA, Northern Non MSA, Sandusky MSA, Springfield MSA, Wheeling MSA, and Youngstown MSA, the bank's performance is weaker than the bank's overall performance in the state. Refer to Table 15 in the state of Ohio section of Appendix D for the facts and data that support these conclusions.

The stronger performance is attributable to a stronger branch distribution in two low-income CTs and 10 branches in moderate-income CTs. The weaker performance is attributable to a weaker branch distribution in moderate-income CTs. The stronger distribution had a positive impact on the overall state rating. The weaker performance was considered but was not significant enough to impact the overall state rating.

## State Rating

### State of Pennsylvania

**CRA Rating for Pennsylvania: Needs to Improve**  
**The Lending Test is rated: Needs to Improve**  
**The Investment Test is rated: Needs to Improve**  
**The Service Test is rated: Needs to Improve**

The major factors that support this rating include:

- Lending activity is poor based on a minimal volume of loans extended.
- The level of investments is poor.
- The bank's retail branch distribution is poor.

### Description of Institution's Operations in Pennsylvania

WNB's primary operations are in Texas. However, the bank continues to open branches in nine states including Pennsylvania. In states other than Texas, the branches are exclusively located in Walmart stores pursuant to an agreement with Walmart. WNB opened the first branch in Pennsylvania on March 3, 2007. As of this examination, WNB had 44 Walmart branches in Pennsylvania. Statewide, deposits were \$19.3 million, and loans were approximately \$9.2 million. Compared to the bank's total loans of \$1.9 billion, Pennsylvania's loans are small at less than one percent of the total. Refer to the tables in Appendix D for the state of Pennsylvania for details.

According to the June 30, 2009 FDIC Deposit Market, WNB was ranked 20th of 261 lenders for number of branches in Pennsylvania. WNB had 40 or 0.83 percent of the total 4,789 branches of FDIC insured institutions. Deposits reported on this report were \$17.7 million, and WNB was ranked 245th of 261 lenders with a 0.01 percent market share of deposits in Pennsylvania.

Refer to the market profiles for the state of Pennsylvania in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

### Scope of Evaluation in Pennsylvania

There are two full-scope AAs in the state of Pennsylvania, the Pittsburgh MSA AA (Pittsburgh AA) and the York-Hanover MSA AA (York-Hanover AA). Both AAs will be discussed below. According to the June 30, 2009 FDIC Deposit Market Share Report, WNB was ranked 20th of 59 lenders for number of branches in the Pittsburgh MSA. WNB had eight branches or 0.90 percent of the total 891 branches of FDIC insured institutions. Deposits reported on this report were \$3.7 million, and WNB was ranked 59th of 59 lenders with a 0.01 percent market share in deposits in the Pittsburgh MSA.

According to the June 30, 2009 FDIC Deposit Market Share Report, WNB was ranked 11th of 18 lenders for number of branches in the York-Hanover MSA. WNB had four branches or 2.55 percent of the total 157 branches of FDIC insured institutions. Deposits reported on this report were \$1.6 million, and WNB was ranked 17th of 18 lenders with a 0.03 percent market share in the York-Hanover MSA.

In all states other than Texas the primary lending product is home mortgage loans. WNB primarily purchases but will originate home mortgage loans in each designated AA, as it expands its footprint.

Limited-scope reviews were performed for the Allentown-Bethlehem-Easton MSA, Altoona MSA, Chambersburg (Franklin County), Erie MSA, Greene County, Harrisburg-Carlisle MSA, Johnstown MSA, Lancaster MSA, Lebanon MSA, Monroe-Wayne Counties, Newark-Union MSA, Philadelphia MSA, Reading MSA, Scranton-Wilkes-Barre MSA, Union-Northumberland-Schuylkill Counties, and Warren-Elk-Venango Counties.

Refer to tables in Appendix A for more information on lending activity for the state of Pennsylvania.

Our District Community Affairs Officer met with the Executive Director of a Local Initiatives Support Group serving the Philadelphia area. The group's purpose is to provide Community Development Corporations (CDCs) with the support to revitalize neighborhoods. The Director stated that while funds are readily available for specific projects, funding for administrative and operating costs is more difficult. Also, the Director stated financial institutions can provide leadership by providing training to local municipalities as they work through the current economic environment. Also, local CDCs need technical assistance to help build capacity and assistance with how to work with funding partners more effectively.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Lending Test in Pennsylvania is rated **Needs to Improve**. Based on full-scope reviews, the bank's performance in the Pittsburgh AA and the York-Hanover AA is poor. Lending levels are poor considering the bank's first branch in the state was opened March 3, 2007. In addition, lending levels are poor in the limited-scope AAs that represented 70.29 percent of deposits in the state.

### **Lending Activity**

Refer to Table 1 Lending Volume in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Overall, lending activity in the Pittsburgh AA and York-Hanover AA is poor. The bank reported 14 home mortgage loans in the Pittsburgh AA and 12 home mortgage loans in the York-Hanover AA over a 21 month evaluation period.

WNB is not a predominant home mortgage lender in the Pittsburgh AA. WNB is ranked 200 out of 488 lenders in overall market for total home mortgage products in the Pittsburgh AA. The market share percent is 0.02 percent based on the volume of loans. Reporting lenders included several large banks and mortgage companies.

WNB is not a predominant home mortgage lender in the York-Hanover AA. WNB is ranked 124 out of 364 lenders for total home mortgage products in the York-Hanover AA. The market share percent is 0.06 percent based on the volume of loans. Reporting lenders included several large banks and mortgage companies.

## **Distribution of Loans by Income Level of the Geography**

Overall, the distribution of loans by income level of the geography is not meaningful.

### ***Home Mortgage Loans***

Refer to Tables 2, 3, 4, and 5 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan purchases and originations for 2006-2008.

#### Home Purchase Loans

##### *Pittsburgh AA*

An analysis of the geographic distribution of home purchase loans is not meaningful due to the low volume of this product. The minimal amount of home purchase loans was not sufficient to perform a meaningful analysis. WNB originated three home purchase loans during the evaluation period.

##### *York-Hanover AA*

WNB did not purchase or originate any home purchase loans in the York-Hanover AA during the evaluation period of 2006-2008.

#### Home Improvement Loans

##### *Pittsburgh AA*

WNB did not purchase or originate any home improvement loans in the Pittsburgh AA during the evaluation period of 2006-2008.

##### *York-Hanover AA*

WNB did not purchase or originate any home improvement loans in the York-Hanover AA during the evaluation period of 2006-2008.

## Home Mortgage Refinance Loans

### *Pittsburgh AA*

An analysis of the geographic distribution of home mortgage refinance loans is not meaningful due to the low volume of this product. The minimal amount of home mortgage refinance loans was not sufficient to perform a meaningful analysis. WNB originated 11 home mortgage refinance loans during the evaluation period.

### *York-Hanover AA*

An analysis of the geographic distribution of home mortgage refinance loans is not meaningful due to the low volume of this product. The minimal amount of home mortgage refinance loans was not sufficient to perform a meaningful analysis. WNB originated 12 home mortgage refinance loans during the evaluation period.

## Multifamily Loans

WNB did not purchase or originate any multifamily loans in the Pittsburgh AA or the York-Hanover AA during the evaluation period of 2006-2008.

### ***Small Loans to Businesses***

Refer to Table 6 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the geographic distribution of the purchase or origination of small loans to businesses.

WNB did not purchase or originate any small loans to businesses in the Pittsburgh AA or the York-Hanover AA during the evaluation period of 2006-2008.

### ***Small Loans to Farms***

Refer to Table 7 in the state of Pennsylvania of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's purchase or origination of small loans to farms.

WNB did not purchase or originate any small loans to farms in the Pittsburgh AA or the York-Hanover AA during the evaluation period of 2006-2008.

### ***Lending Gap Analysis***

A lending gap analysis was not performed for the Pittsburgh AA or the York-Hanover AA. Only 14 loans were purchased or originated in the Pittsburgh AA. The volume of loans is not sufficient to complete a meaningful analysis. Twelve loans were purchased or originated in the York-Hanover AA.

### ***Inside/Outside Ratio***

An analysis was performed at the state level. WNB has an excellent record of lending inside its AA. However, the meaningfulness is limited considering the minimal lending activity. A substantial majority of the number of loans purchased or originated during the evaluation period are in the bank's combined AAs. Overall, 95 percent of the home mortgage loans purchased or originated were located in the bank's combined AAs.

### **Distribution of Loans by Income Level of the Borrower**

Overall, WNB's distribution of loans by income level of the borrower is not meaningful.

### ***Home Mortgage Loans***

Refer to Tables 8, 9, and 10 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan purchases or originations.

#### Home Purchase Loans

##### *Pittsburgh AA*

An analysis of the geographic distribution of home purchase loans is not meaningful due to the low volume of this product. The minimal amount of home purchase loans was not sufficient to perform a meaningful analysis. WNB originated three home purchase loans during the evaluation period.

##### *York-Hanover AA*

WNB did not purchase or originate any home purchase loans in the York-Hanover AA during the evaluation period of 2006-2008.

#### Home Improvement Loans

##### *Pittsburgh AA*

WNB did not purchase or originate any home improvement loans in the Pittsburgh AA during the evaluation period of 2006-2008.

##### *York-Hanover AA*

WNB did not purchase or originate any home improvement loans in the York-Hanover AA during the evaluation period of 2006-2008.

#### Home Mortgage Refinance Loans

##### *Pittsburgh AA*

An analysis of the geographic distribution of home mortgage refinance loans is not meaningful due to the low volume of this product. The minimal amount of home mortgage refinance loans was not sufficient to perform a meaningful analysis. WNB originated 11 home mortgage refinance loans during the evaluation period.

*York-Hanover AA*

An analysis of the geographic distribution of home mortgage refinance loans is not meaningful due to the low volume of this product. The minimal amount of home mortgage refinance loans was not sufficient to perform a meaningful analysis. WNB originated 12 home mortgage refinance loans during the evaluation period.

### ***Small Loans to Businesses***

Refer to Table 11 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's purchase or origination of small loans to businesses.

WNB did not purchase or originate any small loans to businesses in the Pittsburgh AA or the York-Hanover AA during the evaluation period of 2006-2008.

### ***Small Loans to Farms***

Refer to Table 12 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's purchase or origination of small loans to farms.

WNB did not purchase or originate any small loans to farms in the Pittsburgh AA or the York-Hanover AA during the evaluation period of 2006-2008.

### **Community Development Lending**

Refer to Table 1 Lending Volume in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

WNB did not originate any qualified CD loans in the state of Pennsylvania during the evaluation period.

### **Product Innovation and Flexibility**

WNB did not originate any innovative and flexible loan products in the state of Pennsylvania during the evaluation period.

## Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Allentown-Bethlehem-Easton MSA, Altoona MSA, Chambersburg (Franklin County), Erie MSA, Greene County, Harrisburg-Carlisle MSA, Johnstown MSA, Lancaster MSA, Lebanon MSA, Monroe-Wayne Counties, Newark-Union MSA, Philadelphia MSA, Reading MSA, Scranton-Wilkes-Barre MSA, Union-Northumberland-Schuylkill Counties, and Warren-Elk-Venango Counties is not inconsistent with the bank's overall **Needs to Improve** performance under the Lending Test in Pennsylvania.

Refer to the Tables 1 through 13 in the state of Pennsylvania section of Appendix D for the facts and data that support these conclusions.

## INVESTMENT TEST

### Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Pennsylvania is rated **Needs to Improve**. Based on full-scope reviews, the bank's performance in the Pittsburgh MSA is very poor because of a lack of investments. The Pittsburgh AA represented 20.79 percent of deposits in the state and received greater weight in the overall rating. The bank's performance in the York-Hanover AA is adequate. The bank has a total investment in the Community Capital Management Advisor to the CRA Qualified Investment Fund of \$3.1 million which has been allocated to the AAs in several states that benefit from the investment. WNB received an allocation through the Fund Adviser for a \$150 thousand investment in an affordable housing apartment complex in the York-Hanover AA. The York-Hanover AA represented 8.92 percent of the deposits in the state and received less weight in the overall rating. In addition, the lack of investments in limited-scope AAs had a negative impact on the overall rating. These limited-scope AAs represented 70.29 percent of the deposits in the state of Pennsylvania.

Based on a review of performance evaluations of large banks in the AA and community contacts, opportunities to make qualified investments in the Pittsburgh AA are available. The regional Federal Home Loan Bank offers numerous programs addressing affordable housing and CD. In addition, state and local governments have a number of zone-based initiatives that are designed to facilitate economic investment. Competition for CD investments is moderate to high and consists primarily of local financial institutions that have a presence within the AA.

The bank has a total investment in the Community Capital Management Advisor to the CRA Qualified Investment Fund of \$3.1 million which has been allocated to the AAs in several states that benefit from the investment. WNB received an allocation through the Fund Adviser for a \$100 thousand investment for a statewide investment in affordable housing for seniors receiving Section 8 assistance that has the potential to benefit the AA.

Refer to Table 14 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

## Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Allentown-Bethlehem-Easton MSA, Altoona MSA, Chambersburg (Franklin County) Erie MSA, Greene County, Harrisburg-Carlisle MSA, Johnstown MSA, Lancaster MSA, Lebanon MSA, Monroe-Wayne Counties, Newark-Union MSA, Philadelphia MSA, Reading MSA, Scranton-Wilkes Barre MSA, Union-Northumberland-Schuylkill Counties, and Warren-Elk-Venango Counties is not inconsistent with the bank's overall **Needs to Improve** performance in the state. Refer to the Table 14 in the state of Pennsylvania section of Appendix D for the facts and data that support these conclusions.

## SERVICE TEST

### Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Pennsylvania is rated **Needs to Improve**. Based on full-scope reviews, the bank's performance in the Pittsburgh MSA and York-Hanover MSA is poor. The branch locations in Walmart retail stores provide access to individuals of all income levels enabling them to meet their banking needs while they are shopping.

### Retail Banking Services

Refer to Table 15 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

#### *Pittsburgh AA*

The distribution of branches in the Pittsburgh AA is poor. All branches in the Pittsburgh AA were opened during the evaluation period as the bank expanded into the state of Pennsylvania in 2007. There are 44 branches within the state of Pennsylvania and 8 or 18 percent were in the Pittsburgh AA. There are no branches in low- or moderate-income CTs in the Pittsburgh AA. During the evaluation period, eight branches were opened in Walmart locations in the Pittsburgh AA. WNB did not close any branches in the Pittsburgh AA during the evaluation period.

WNB offers a full range of loan and deposit products. While loan products are available, loan demand is low. In addition, WNB offers Western Union money services and in-store applications for an Elan Credit Card. Elan Financial Services (EFS) is a third party offering the credit card, and EFS extends the credit. WNB offers the low cost "Woodforest Checking" product that features unlimited transactions with an opening deposit of \$25 dollars. This account does not have a monthly service charge if the account has a direct deposit or a minimum balance greater than \$100 dollars is maintained.

The hours of in-store branches vary from branch to branch. The Monday through Friday hours for the majority of in-store branches range from an opening time of 8:00 AM, 9:00 AM, or 10:00 AM to a closing time of 4:00 PM, 5:00 PM, or 6:00 PM. Saturday hours for the majority of in-store branches vary from an opening time of 9:00 AM or 10:00 AM to a closing time of

4:00 PM, 5:00 PM, or 6:00 PM. Sunday hours for a majority of in-store branches vary from an opening time of 11:00 AM or 12:00 PM to a closing time of 4:00 PM or 5:00 PM. For checks and deposit processing, WNB has an 8:00 PM daily cutoff time seven days per week except for Christmas Day. The later cutoff time enables customers to receive credit for deposits made late in the day.

For alternative delivery systems, WNB offers online banking providing access to bill pay, transfers, statements, available balances, images of checks, and the ability to receive electronic statements and daily or weekly email notifications of account balances, pending and posted transactions, and fees. The bank could not provide information regarding how the alternative delivery systems impacted the availability of these systems in low- and moderate-income geographies during the evaluation period. We did not place significant weight on the bank's alternative systems.

#### *York-Hanover AA*

The distribution of branches in the York-Hanover AA is poor. All branches in the York-Hanover AA were opened during the evaluation period as the bank expanded into the state of Pennsylvania in 2007. There are 44 branches within the state of Pennsylvania and four or 9 percent were in the York-Hanover AA. There are no branches in low- or moderate-income CTs in the York-Hanover AA. During the evaluation period, four branches were opened in Walmart locations in the York-Hanover AA. WNB did not close any branches in the York-Hanover AA during the evaluation period.

WNB offers a full range of loan and deposit products. In addition, WNB offers Western Union money services and in-store applications for an Elan Credit Card. Elan Financial Services (EFS) is a third party offering the credit card, and EFS extends the credit. WNB is a SBA Preferred Lender enabling the bank to originate small business loans with a simplified application and approval process. WNB offers the low cost "Woodforest Checking" product that features unlimited transactions with an opening deposit of \$25 dollars. This account does not have a monthly service charge if the account has a direct deposit or a minimum balance greater than \$100 dollars is maintained.

The hours of in-store branches vary from branch to branch. The Monday through Friday hours for the majority of in-store branches range from an opening time of 8:00 AM, 9:00 AM, or 10:00 AM to a closing time of 4:00 PM, 5:00 PM, or 6:00 PM. Saturday hours for the majority of in-store branches vary from an opening time of 9:00 AM or 10:00 AM to a closing time of 4:00 PM, 5:00 PM, or 6:00 PM. Sunday hours for a majority of in-store branches vary from an opening time of 11:00 AM or 12:00 PM to a closing time of 4:00 PM or 5:00 PM. For check and deposit processing, WNB has an 8:00 PM daily cutoff time seven days per week except for Christmas Day. The later cutoff time enables customers to receive credit for deposits made late in the day.

For alternative delivery systems, WNB offers online banking providing access to bill pay, transfers, statements, available balances, images of checks, and the ability to receive electronic statements and daily or weekly email notifications of account balances, pending and posted transactions, and fees. The bank could not provide information regarding how the alternative delivery systems impacted the availability of these systems in low- and moderate-

income geographies during the evaluation period. We did not place significant weight on the bank's alternative systems.

### **Community Development Services**

WNB did not have any qualified CD services in the Pittsburgh AA and York-Hanover AA.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Allentown-Bethlehem-Easton MSA, Altoona MSA, Chambersburg (Franklin County), Erie MSA, Greene County, Johnstown MSA, Lancaster MSA, Lebanon MSA, Monroe-Wayne Counties, Philadelphia MSA, Reading MSA, Scranton-Wilkes-Barre MSA, Union-Northumberland-Schuylkill Counties, and Warren-Elk-Venango Counties is not inconsistent with the bank's overall **Needs to Improve** performance under the Service Test in Pennsylvania. In the Harrisburg-Carlisle MSA, Newark-Union MSA, and Union-Northumberland Non MSA, the bank's performance is stronger than the bank's overall performance in the state. Refer to Table 15 in the state of Pennsylvania section of Appendix D for the facts and data that support these conclusions.

The stronger performance is attributable to a stronger branch distribution in moderate-income CTs. The impact on the overall rating was not significant.

## State Rating

### State of Virginia

#### CRA Rating for Virginia: Needs to Improve

The Lending Test is rated: Needs to Improve

The Investment Test is rated: Needs to Improve

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending activity is poor based on a minimal amount of loans extended.
- The level of investments is poor.
- The bank's retail branch distribution is good.

#### Description of Institution's Operations in Virginia

WNB's primary operations are in Texas. However, the bank continues to open branches in nine states including Virginia. In states other than Texas, the branches are exclusively located in Walmart stores pursuant to an agreement with Walmart. WNB opened the first branch in Virginia on March 1, 2006. As of this examination, WNB had 49 Walmart branches in Virginia. Statewide, deposits were \$27.4 million, and loans were approximately \$14.9 million. Compared to the bank's total loans of \$1.9 billion, Virginia's loans are small at less than one percent of the total. Refer to the tables in Appendix D for the state of Virginia for details.

According to the June 30, 2009 FDIC Deposit Market Share Report, WNB was ranked 10th of 153 lenders for number of branches in Virginia. WNB had 45 or 1.68 percent of the total 2,671 branches of FDIC insured institutions. Deposits reported on this report were \$25.8 million, and WNB was ranked 142nd of 153 lenders with a 0.01 percent market share of deposits in Virginia.

Refer to the market profiles for the state of Virginia in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

#### Scope of Evaluation in Virginia

The only full-scope AA in the state of Virginia is the Washington-Arlington-Alexandria Metropolitan Division (Virginia AA). The 15 counties in Virginia are included in this AA. According to the June 30, 2009 FDIC Deposit Market Share Report, WNB was ranked 55th of 101 lenders for number of branches in the Virginia AA. WNB had four or 0.23 percent of the total 1,747 branches of FDIC insured institutions. Deposits reported on this report were \$1.7 million, and WNB was ranked 98th of 101 lenders with a 0.00 percent market share in the Virginia AA.

In all states other than Texas, the primary lending product is home mortgage loans. WNB primarily purchases but will originate home mortgage loans in each designated AA, as it expands its footprint.

Limited-scope reviews were performed for the Blacksburg MSA, Danville MSA, Galax City, Harrisonburg MSA, Henry and Martinsville City, Kingsport-Bristol MSA, Lee-Wise-Norton City, Lynchburg MSA, Northumberland County, Prince Edward County, Richmond MSA, Roanoke MSA, Rockbridge-Buena Vista-Lexington City, Staunton City County, Tazewell County, Virginia Beach MSA, Waynesboro City, and Wythe County.

Refer to tables in Appendix A for more information on lending activity for the state of Virginia.

Our District Community Affairs Officer met with the President of a Community Development Corporation in Richmond, Virginia that serves the commonwealth of Virginia. The corporation's purpose is to revitalize communities through affordable housing and community development. The President stated that banks could support the development of affordable housing by investing in Low Income Housing Tax Credits or by providing additional funding such as gap financing, construction loans, and permanent financing. WNB has invested in the Community Capital Management Advisor to the CRA Qualified Investment with an allocation to the Virginia AA in a Fannie Mae issue for an affordable housing loan. See the Investment Test for additional information.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Lending Test in Virginia is rated **Needs to Improve**. Based on a full-scope review, the bank's performance in the Virginia AA is poor. Lending levels are poor considering the bank's first branch in the state was opened March 1, 2006.

### **Lending Activity**

Refer to Table 1 Lending Volume in the state of Virginia section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Overall, lending activity in the Virginia AA is poor. The bank reported 19 home mortgage loans over a 33 month period.

WNB is not a predominant home mortgage lender in the Virginia AA. WNB is ranked 293 out of 687 lenders in overall market share for total home mortgage products in the Virginia AA. The market share percent is 0.01 percent based on the volume of loans. Reporting lenders included several large banks and mortgage companies.

### **Distribution of Loans by Income Level of the Geography**

Overall, the distribution of loans by income level of the geography is not meaningful.

### ***Home Mortgage Loans***

Refer to Tables 2, 3, 4, and 5 in the state of Virginia section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan purchases and originations for 2006-2008.

#### Home Purchase Loans

An analysis of the geographic distribution of home purchase loans is not meaningful due to the low volume of this product. The minimal amount of home purchase loans was not sufficient to perform a meaningful analysis. WNB originated or purchased four home purchase loans during the evaluation period.

#### Home Improvement Loans

WNB did not purchase or originate any home improvement loans in the Virginia AA during the evaluation period of 2006-2008.

#### Home Mortgage Refinance Loans

An analysis of the geographic distribution of home mortgage refinance loans is not meaningful due to the low volume of this product. The minimal amount of home mortgage refinance loans was not sufficient to perform a meaningful analysis. WNB originated or purchased 15 home mortgage refinance loans during the evaluation period.

#### Multifamily Loans

WNB did not purchase or originate any multifamily loans during the evaluation period of 2006-2008.

### ***Small Loans to Businesses***

Refer to Table 6 in the state of Virginia section of Appendix D for the facts and data used to evaluate the geographic distribution of the purchase or origination of small loans to businesses.

A detailed analysis of the geographic distribution of small loans to businesses is not meaningful due to the low volume of this product. WNB originated two small loans to businesses during the evaluation period.

### ***Small Loans to Farms***

Refer to Table 7 in the state of Virginia of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's purchase or origination of small loans to farms.

WNB did not purchase or originate any small loans to farms during the evaluation period of 2006-2008.

### ***Lending Gap Analysis***

A lending gap analysis was not performed for the Virginia AA. Only 19 HMDA reportable and two small loans to businesses were purchased or originated in the Virginia AA. The volume of loans is not sufficient to complete a meaningful analysis.

***Inside/Outside Ratio***

An analysis was performed at the state level. WNB has an excellent record of lending inside its AA. However, the meaningfulness is limited considering the minimal lending activity. A substantial majority of the number of loans purchased or originated during the evaluation period are in the bank's AAs. Overall, 85 percent of the home mortgage loans purchased or originated were located in the bank's AAs. WNB originated two small business loans in the state of Virginia, and both were located in the Virginia AA.

**Distribution of Loans by Income Level of the Borrower**

Overall, WNB's distribution of loans by income level of the borrower is not meaningful.

***Home Mortgage Loans***

Refer to Tables 8, 9, and 10 in the state of Virginia section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan purchases or originations.

**Home Purchase Loans**

An analysis of the geographic distribution of home purchase loans is not meaningful due to the low volume of this product. The minimal amount of home purchase loans was not sufficient to perform a meaningful analysis. WNB originated or purchased four home purchase loans during the evaluation period.

**Home Improvement Loans**

WNB did not purchase or originate any home improvement loans in the Virginia AA during the evaluation period of 2006-2008.

**Home Mortgage Refinance Loans**

An analysis of the geographic distribution of home mortgage refinance loans is not meaningful due to the low volume of this product. The minimal amount of home mortgage refinance loans was not sufficient to perform a meaningful analysis. WNB originated or purchased 15 home mortgage refinance loans during the evaluation period.

***Small Loans to Businesses***

Refer to Table 11 in the state of Virginia section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's purchase or origination of small loans to businesses.

WNB originated two small loans to businesses during the evaluation period of 2006-2008. These loans were originated to businesses with revenues greater than \$1 million. A meaningful analysis could not be performed, as it is only two loans.

### ***Small Loans to Farms***

Refer to Table 12 in the state of Virginia section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's purchase or origination of small loans to farms.

WNB did not purchase or originate any small loans to farms during the evaluation period of 2006-2008.

### **Community Development Lending**

Refer to Table 1 Lending Volume in the state of Virginia section of Appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

WNB did not originate any qualified CD loans in the state of Virginia during the evaluation period.

### **Product Innovation and Flexibility**

WNB did not originate any innovative and flexible loan products in the state of Virginia during the evaluation period.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Blacksburg MSA, Danville MSA, Galax City, Harrisonburg MSA, Henry and Martinsville City, Kingsport-Bristol MSA, Lee-Wise-Norton City, Lynchburg MSA, Northumberland County, Prince Edward County, Richmond MSA, Roanoke MSA, Rockbridge-Buena Vista-Lexington City, Staunton City County, Tazewell County, Virginia Beach MSA, Waynesboro City, and Wythe County is not inconsistent with the bank's overall **Needs to Improve** performance under the Lending Test in Virginia. Refer to the Tables 1 through 12 in the state of Virginia section of Appendix D for the facts and data that support these conclusions.

## **INVESTMENT TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Investment Test in Virginia is rated **Needs to Improve**. Based on a full-scope review, the bank's performance in the Virginia AA is adequate. The bank has a total investment in the Community Capital Management Advisor to the CRA Qualified Investment Fund of \$3.1 million which has been allocated to the AAs in several states that benefit from the investment. WNB received an allocation through the Fund Adviser for a \$136 thousand investment in a Fannie Mae issue affordable housing loan in the Virginia AA. However, performance in most of the limited-scope AAs was very poor and had a negative impact on the overall rating. These limited-scope AAs represented 67.64 percent of deposits in the state of Virginia.

Based on a review of performance evaluations of large banks in the AA and community contacts, there were many opportunities for banks to assist the organizations and the community. One contact specifically commented on the availability of Low Income Housing Tax Credits.

Refer to Table 14 in the state of Virginia section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based on limited scope reviews in the Blacksburg MSA, Danville MSA, Galax City, Harrisonburg MSA, Henry and Martinsville City, Kingsport-Bristol MSA, Lee-Wise-Norton City, Northumberland County, Prince Edward County, Rockbridge-Buena Vista City-Lexington City, Staunton City County, Tazewell County, Virginia Beach MSA, Waynesboro City, and Wythe County, the bank's performance is not inconsistent with the bank's overall **Needs to Improve** performance in the state. In the Lynchburg MSA, Richmond MSA, and Roanoke MSA, the bank's performance is stronger than the bank's overall rating in the state. Refer to the Table 14 in the state of Virginia section of Appendix D for the facts and data that support these conclusions.

The stronger performance in the AAs above is attributable to WNB originating investments in those AAs. The bank has a total investment in the Community Capital Management Advisor to the CRA Qualified Investment Fund of \$3.1 million which has been allocated to the AAs in several states that benefit from the investment. WNB received an allocation for \$114 thousand in the Lynchburg MSA, \$64 thousand in the Richmond MSA, and \$86 thousand in the Roanoke MSA through this fund for affordable housing. The impact on the overall rating was not significant.

## **SERVICE TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Service Test in Virginia is rated **High Satisfactory**. Based on full-scope reviews, the bank's performance in the Virginia AA is good primarily because of branch distribution. The branch locations in Walmart retail stores provide access to individuals of all income levels enabling them to meet their banking needs while they are shopping.

### **Retail Banking Services**

Refer to Table 15 in the state of Virginia section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

The distribution of branches in the Virginia AA is good. All branches in the Virginia AA were opened since 2006 as the bank expanded into the state of Virginia beginning March 1, 2006. There are 49 branches within the state of Virginia and five or 10.2 percent were in the Virginia AA. There are no branches located in a low-income CT. However, less than one percent of

the population is within low-income CTs. Two of the five branches are located in moderate-income CTs in the Virginia AA. This represents 40.00 percent of the Virginia AA branches and exceeds the 15.07 percent of the population in moderate-income CTs. In addition, WNB has one stand-alone ATM in the Virginia AA located in a moderate-income tract that is not reflected in Table 15 in Appendix D. During the evaluation period, five branches were opened in Walmart locations in the Virginia AA. WNB did not close any branches in the Virginia AA during the evaluation period.

WNB offers a full range of loan and deposit products. While loan products are available, loan demand is low. In addition, WNB offers Western Union money services and in-store applications for an Elan Credit Card. Elan Financial Services (EFS) is a third party offering the credit card, and EFS extends the credit. WNB offers the low cost "Woodforest Checking" product that features unlimited transactions with an opening deposit of \$25 dollars. This account does not have a monthly service charge if the account has a direct deposit or a minimum balance greater than \$100 dollars is maintained.

The hours of in-store branches vary from branch to branch. The Monday through Friday hours for the majority of in-store branches range from an opening time of 8:00 AM, 9:00 AM, or 10:00 AM to a closing time of 4:00 PM, 5:00 PM, or 6:00 PM. Saturday hours for the majority of in-store branches vary from an opening time of 9:00 AM or 10:00 AM to a closing time of 4:00 PM, 5:00 PM, or 6:00 PM. Sunday hours for a majority of in-store branches vary from an opening time of 11:00 AM or 12:00 PM to a closing time of 4:00 PM or 5:00 PM. For check and deposit processing, WNB has an 8:00 PM daily cutoff time seven days per week except for Christmas Day. The later cutoff time enables customers to receive credit for deposits made late in the day.

For alternative delivery systems, WNB offers online banking providing access to bill pay, transfers, statements, available balances, images of checks, and the ability to receive electronic statements and daily or weekly email notifications of account balances, pending and posted transactions, and fees. The bank could not provide information regarding how the alternative delivery systems impacted the availability of these systems in low- and moderate-income geographies during the evaluation period. We did not place significant weight on the bank's alternative systems.

## **Community Development Services**

WNB did not have any qualified CD services in the Virginia AA.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Galax City, Kingsport-Bristol MSA, Lynchburg MSA, Northumberland County, Prince Edward County, Roanoke MSA, Rockbridge-Buena Vista-Lexington City, Staunton City County, Virginia Beach MSA, and Wythe County is not inconsistent with the bank's overall **High Satisfactory** performance under the Service Test in Virginia. In the Lee-Wise-Norton City, the bank's performance is stronger than the bank's overall performance in the state. In the Blacksburg MSA, Danville MSA, Harrisonburg MSA, Henry and Martinsville City, Richmond MSA, Tazewell County, and Waynesboro City, the bank's performance is weaker than the bank's overall

performance in the state. Refer to Table 15 in the state of Virginia section of Appendix D for the facts and data that support these conclusions.

The stronger performance is attributable to one of two branches in a moderate-income CT. The weaker performance is attributable to a weaker branch distribution in low- and moderate-income CTs. The impact of the weaker performance was not significant enough to impact the overall rating.

## State Rating

### State of West Virginia

**CRA Rating for West Virginia: Needs to Improve**  
**The Lending Test is rated: Needs to Improve**  
**The Investment Test is rated: Low Satisfactory**  
**The Service Test is rated: Needs to Improve**

The major factors that support this rating include:

- Lending activity is very poor based on a minimal volume of loans extended.
- Overall, the level of investments is adequate.
- The bank's retail branch distribution is poor.

### Description of Institution's Operations in West Virginia

WNB's primary operations are in Texas. However, the bank continues to open branches in nine states including West Virginia. In states other than Texas, the branches are exclusively located in Walmart stores pursuant to an agreement with Walmart. WNB opened the first branch in West Virginia on March 10, 2007. As of this examination, WNB had nine Walmart branches in West Virginia. Statewide, deposits were \$7 million, and loans were approximately \$3.7 million. Compared to the bank's total loans of \$1.9 billion, West Virginia loans are small at less than one percent of the total. Refer to the tables in Appendix D for the state of West Virginia for details.

According to the June 30, 2009 FDIC Deposit Market Share Report, WNB was ranked 15th of 84 lenders for number of branches in West Virginia. WNB had nine branches or 1.35 percent of the total 668 branches of FDIC insured institutions. Deposits reported on this report were \$6.2 million, and WNB was ranked 84th of 86 lenders with a 0.02 percent market share of deposits in West Virginia.

Refer to the market profiles for the state of West Virginia in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

### Scope of Evaluation in West Virginia

The only full-scope AA in the state of West Virginia is the Charleston MSA AA (Charleston AA). According to the June 30, 2009 FDIC Deposit Market Share Report, WNB was ranked 16th of 23 lenders for number of branches in the Charleston AA. WNB had two branches or 1.98 percent of the total 101 branches of FDIC insured institutions. Deposits reported on this report were \$694 thousand, and WNB was ranked 23rd of 23 lenders with a 0.01 percent market share in the Charleston AA.

In all states other than Texas, the primary lending product is home mortgage loans. WNB primarily purchases but will originate home mortgage loans in each designated AA, as it expands its footprint.

Limited-scope reviews were performed for the Central Non MSA counties, Hagerstown-Martinsburg MSA, Logan County, and Marion County.

Refer to tables in Appendix A for more information on lending activity for the state of West Virginia.

Our Community Affairs Officer met with the Executive Director of a capital investment fund in Jefferson County. The areas served are economically distressed urban and rural communities in West Virginia. The fund expanded in 2001 to include rural North Carolina, southwest and southeast Virginia, and northeast Tennessee. The fund's purpose is to provide financing and technical assistance to natural resource-based businesses. The Director stated opportunities exist for loans that might meet a bank's lending criteria where the fund will take a subordinate collateral position. Also, opportunities exist for providing business development services for new and emerging small businesses, taking referrals from banks with applicants who do not meet traditional underwriting criteria, and helping to develop equity funds that will allow banks to assist local businesses.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Lending Test in West Virginia is rated **Needs to Improve**. Based on a full-scope review, the bank's performance in the Charleston AA is very poor. Lending levels are very poor considering the bank's first branch was opened March 10, 2007.

### **Lending Activity**

Refer to Table 1 Lending Volume in the state of West Virginia section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Overall, lending activity in the Charleston AA is very poor. The bank reported five home mortgage loans over a 21 month period.

WNB is not a predominant home mortgage lender in the Charleston AA. WNB is ranked 80 out of 176 lenders in overall market share for total home mortgage products in the Charleston AA. The market share percent is 0.07 based on the volume of loans. Reporting lenders included several large banks and mortgage companies.

### **Distribution of Loans by Income Level of the Geography**

Overall, the distribution of loans by income level of the geography is not meaningful.

### ***Home Mortgage Loans***

Refer to Tables 2, 3, 4, and 5 in the state of West Virginia section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan purchases and originations for 2006-2008.

Overall, the distribution of loans by income level of the geography is not meaningful.

#### Home Purchase Loans

WNB did not purchase or originate any home purchase loans in the Charleston AA during the evaluation period of 2006-2008.

#### Home Improvement Loans

WNB did not purchase or originate any home improvement loans in the Charleston AA during the evaluation period of 2006-2008.

#### Home Mortgage Refinance Loans

An analysis of the geographic distribution of home mortgage refinance loans is not meaningful due to the low volume of this product. The minimal amount of home mortgage refinance loans was not sufficient to perform a meaningful analysis. WNB originated or purchase five home mortgage loans during the evaluation period.

#### Multifamily Loans

WNB did not purchase or originate any multifamily loans during the evaluation period of 2006-2008.

### ***Small Loans to Businesses***

Refer to Table 6 in the state of West Virginia section of Appendix D for the facts and data used to evaluate the geographic distribution of the purchase or origination of small loans to businesses.

WNB did not purchase or originate any small loans to businesses in the Charleston AA during the evaluation period of 2006-2008.

### ***Small Loans to Farms***

Refer to Table 7 in the state of West Virginia of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's purchase or origination of small loans to farms.

WNB did not purchase or originate any small loans to farms during the evaluation period of 2006-2008.

### ***Lending Gap Analysis***

A lending gap analysis was not performed for the Charleston AA. Only five loans were purchased or originated in the Charleston AA. The volume of loans is not sufficient to complete a meaningful analysis.

***Inside/Outside Ratio***

An analysis was performed at the state level. WNB has an adequate record of lending inside its AA. However, the meaningfulness is limited considering the minimal lending activity. More than half of the loans purchased or originated during the evaluation period are in the bank's combined AAs. Overall, 58 percent of the home mortgage loans purchased or originated were located in the bank's combined AAs.

**Distribution of Loans by Income Level of the Borrower**

Overall, WNB's distribution of loans by income level of the borrower is not meaningful.

***Home Mortgage Loans***

Refer to Tables 8, 9, and 10 in the state of West Virginia section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan purchases or originations.

Home Purchase Loans

WNB did not purchase or originate any home purchase loans in the Charleston AA during the evaluation period of 2006-2008.

Home Improvement Loans

WNB did not purchase or originate any home improvement loans in the Charleston AA during the evaluation period of 2006-2008.

Home Mortgage Refinance Loans

An analysis of the geographic distribution of home mortgage refinance loans is not meaningful due to the low volume of this product. The minimal amount of home mortgage refinance loans was not sufficient to perform a meaningful analysis. WNB originated or purchased five home mortgage loans during the evaluation period.

***Small Loans to Businesses***

Refer to Table 11 in the state of West Virginia section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's purchase or origination of small loans to businesses.

WNB did not purchase or originate any small loans to businesses in the Charleston AA during the evaluation period of 2006-2008.

***Small Loans to Farms***

Refer to Table 12 in the state of West Virginia section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's purchase or origination of small loans to farms.

WNB did not purchase or originate any small loans to farms during the evaluation period of 2006-2008.

### **Community Development Lending**

Refer to Table 1 Lending Volume in the state of West Virginia section of Appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

WNB did not originate any qualified CD loans in the state of West Virginia during the evaluation period.

### **Product Innovation and Flexibility**

WNB did not originate any innovative and flexible loan products in the state of West Virginia during the evaluation period.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Central Non MSA Counties, Hagerstown-Martinsburg MSA, Logan County, and Marion County is not inconsistent with the bank's overall **Needs to Improve** performance under the Lending Test in West Virginia. Refer to the Tables 1 through 13 in the state of West Virginia section of Appendix D for the facts and data that support these conclusions.

## **INVESTMENT TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Investment Test in West Virginia is rated **Low Satisfactory**. Based on full-scope reviews, the bank's performance in the Charleston AA is good considering the performance context. The bank has a total investment in the Community Capital Management Advisor to the CRA Qualified Investment Fund of \$3.1 million which have been allocated to the AAs in several states that benefit from the investment. WNB received an allocation through the Fund Adviser for a \$200 thousand investment for an affordable housing property for seniors that benefited the Charleston AA. However, the bank's performance in limited-scope AAs is very poor and had a negative impact on the overall rating.

Based on a review of performance evaluations of large banks in the AA and community contacts, limited opportunities for investments in the Charleston AA and West Virginia were considered in the overall rating for the state. This is evidenced by the state's historical under-utilization of available credits under the Low Income Housing Tax Credit program. Additionally, the nonprofit system in the state is under-developed and lacks a sound infrastructure.

Refer to Table 14 in the state of West Virginia section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

## Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Central Non MSA Counties, Hagerstown-Martinsburg MSA, Logan County, and Marion County is weaker than the bank's overall performance in the state. Refer to the Table 14 in the state of West Virginia section of Appendix D for the facts and data that support these conclusions.

WNB did not originate any investments in the limited-scope AAs. These limited-scope AAs represented 88.87 percent of the deposits in the State of West Virginia. The lack of investments had a negative impact on the overall rating.

## SERVICE TEST

### Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in West Virginia is rated **Needs to Improve**. Based on full-scope reviews, the bank's performance in the Charleston AA is poor primarily because of branch distribution. The branch locations in Walmart retail stores provide access to individuals of all income levels enabling them to meet their banking needs while they are shopping.

### Retail Banking Services

Refer to Table 15 in the state of West Virginia section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

The distribution of branches in the Charleston AA is poor. All branches in the Charleston AA were opened during the evaluation period as the bank expanded into the state of West Virginia in 2007. There are nine branches within the state of West Virginia and two or 22 percent were in the Charleston AA. There are no branches in low- or moderate-income CTs in the Charleston AA. During the evaluation period, two branches were opened in Walmart locations in the Charleston AA. WNB did not close any branches in the Charleston AA during the evaluation period.

WNB offers a full range of loan and deposit products. While loan products are available, loan demand is low. In addition, WNB offers Western Union money services and in-store applications for an Elan Credit Card. Elan Financial Services (EFS) is a third party offering the credit card, and EFS extends the credit. WNB offers the low cost "Woodforest Checking" product that features unlimited transactions with an opening deposit of \$25 dollars. This account does not have a monthly service charge if the account has a direct deposit or a minimum balance greater than \$100 dollars is maintained.

The hours of in-store branches vary from branch to branch. The Monday through Friday hours for the majority of in-store branches range from an opening time of 8:00 AM, 9:00 AM, or 10:00 AM to a closing time of 4:00 PM, 5:00 PM, or 6:00 PM. Saturday hours for the majority of in-store branches vary from an opening time of 9:00 AM or 10:00 AM to a closing time of

4:00 PM, 5:00 PM, or 6:00 PM. Sunday hours for a majority of in-store branches vary from an opening time of 11:00 AM or 12:00 PM to a closing time of 4:00 PM or 5:00 PM. For check and deposit processing, WNB has an 8:00 PM daily cutoff time seven days per week except for Christmas Day. The later cutoff time enables customers to receive credit for deposits made late in the day.

For alternative delivery systems, WNB offers online banking providing access to bill pay, transfers, statements, available balances, images of checks, and the ability to receive electronic statements and daily or weekly email notifications of account balances, pending and posted transactions, and fees. The bank could not provide information regarding how the alternative delivery systems impacted the availability of these systems in low- and moderate-income geographies during the evaluation period. We did not place significant weight on the bank's alternative systems.

### **Community Development Services**

WNB did not have any qualified CD services in the Charleston AA.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Central Non MSA Counties, Hagerstown-Martinsburg MSA, Logan County, and Marion County is not inconsistent with the bank's overall **Needs to Improve** performance under the Service Test in West Virginia. Refer to Table 15 in the state of West Virginia section of Appendix D for the facts and data that support these conclusions.



San Antonio MSA	Limited-Scope	
Shelby County	Limited-Scope	
Sherman-Dennison MSA	Limited-Scope	
Texarkana MSA	Limited-Scope	
Titus County	Limited-Scope	
Tyler MSA	Limited-Scope	
Van Zandt County	Limited-Scope	
Victoria MSA	Limited-Scope	
Washington County	Limited Scope	
<b>State of Illinois</b>		
Chicago-Naperville-Joliet MD	Full-Scope	
Bloomington-Normal MSA	Limited-Scope	
Champaign-Urbana MSA	Limited-Scope	
Coles County	Limited-Scope	
Crawford County	Limited-Scope	
Danville MSA	Limited-Scope	
Davenport IA-IL MSA	Limited-Scope	
Kanakee-Bradley MSA	Limited-Scope	
Morgan County	Limited-Scope	
Northern Non MSA Counties	Limited-Scope	
Peoria MSA	Limited-Scope	
Rockford MSA	Limited-Scope	
Southern Non MSA Counties	Limited-Scope	
Springfield MSA	Limited-Scope	
St Louis Mo-IL MSA	Limited-Scope	
Western Non MSA Counties	Limited-Scope	
<b>State of Indiana</b>		
Indianapolis-Carmel MSA	Full-Scope	
Adams County	Limited-Scope	
Anderson MSA	Limited-Scope	
Bloomington MSA	Limited-Scope	
Clinton County	Limited-Scope	
Columbus MSA	Limited-Scope	
Daviess-Knox-Dubois Perry Counties	Limited-Scope	
Dearborn County	Limited-Scope	
Dekalb County	Limited-Scope	
Elkhart-Goshen MSA	Limited-Scope	
Evansville MSA	Limited-Scope	
Fort Wayne MSA	Limited-Scope	
Gary MSA	Limited-Scope	
Henry County	Limited-Scope	
Jackson-Lawrence Counties	Limited-Scope	
Lafayette MSA	Limited-Scope	
Louisville-Jefferson MSA	Limited-Scope	
Marshall County	Limited-Scope	
Michigan City MSA	Limited-Scope	
Muncie MSA	Limited-Scope	
South Bend MSA	Limited-Scope	
Terre Haute MSA	Limited-Scope	
Wabash-Huntington Counties	Limited-Scope	
<b>State of Maryland</b>		
Baltimore-Towson MD	Full-Scope	
Salisbury MSA	Limited-Scope	
Saint Mary's County	Limited-Scope	

Worcester County	Limited Scope	
<b>State of North Carolina</b>		
Charlotte-Gastonia-Concord MSA	Full-Scope	
Raleigh-Cary MSA	Full-Scope	
Asheville MSA	Limited-Scope	
Brunswick County	Limited-Scope	
Burlington MSA	Limited-Scope	
Charlotte Non MSA	Limited-Scope	
Cleveland-Rutherford-Lincoln Counties	Limited-Scope	
Craven-Carteret Counties	Limited-Scope	
Cumberland County	Limited-Scope	
Davidson County	Limited-Scope	
Duplin County	Limited-Scope	
Durham MSA	Limited-Scope	
Goldsboro MSA	Limited-Scope	
Granville County	Limited-Scope	
Greensboro-High Point MSA	Limited-Scope	
Henderson County	Limited-Scope	
Hickory MSA	Limited-Scope	
Jacksonville MSA	Limited-Scope	
Martin and Halifax Counties	Limited-Scope	
Mitchell County	Limited-Scope	
Pasquotank County	Limited-Scope	
Pitt County	Limited-Scope	
Raleigh-Durham Non MSA	Limited-Scope	
Rocky Mount MSA	Limited-Scope	
South Central Non MSA	Limited-Scope	
Surry County	Limited-Scope	
Wilkes County	Limited-Scope	
Winston-Salem MSA	Limited-Scope	
<b>State of Ohio</b>		
Columbus MSA	Full-Scope	
Adams and Scioto Counties	Limited-Scope	
Akron MSA	Limited-Scope	
Canton MSA	Limited-Scope	
Champaign-Darke Counties	Limited-Scope	
Cincinnati MSA	Limited-Scope	
Cleveland MSA	Limited-Scope	
Columbiana County	Limited-Scope	
Dayton MSA	Limited-Scope	
Eastern Non MSA	Limited-Scope	
Fayette and Clinton Counties	Limited-Scope	
Knox- Ross Counties	Limited-Scope	
Lima MSA	Limited-Scope	
Mansfield MSA	Limited-Scope	
Northern Non MSA	Limited-Scope	
Northwest Non MSA	Limited-Scope	
Sandusky MSA	Limited-Scope	
Springfield MSA	Limited-Scope	
Toledo MSA	Limited-Scope	
Western Non MSA	Limited-Scope	
Wheeling MSA	Limited-Scope	
Youngstown MSA	Limited-Scope	



## Appendix B: Summary of State Ratings

RATINGS		Woodforest National Bank		
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State Rating
Woodforest National Bank	Low Satisfactory	Low Satisfactory	Low Satisfactory	Needs to Improve
State:				
State of Texas	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
State of Illinois	Needs to Improve	Needs to Improve	Needs to Improve	Needs to Improve
State of Indiana	Needs to Improve	Needs to Improve	Low Satisfactory	Needs to Improve
State of Maryland	Needs to Improve	Needs to Improve	Needs to Improve	Needs to Improve
State of North Carolina	Needs to Improve	Low Satisfactory	Low Satisfactory	Needs to Improve
State of Ohio	Needs to Improve	Needs to Improve	Low Satisfactory	Needs to Improve
State of Pennsylvania	Needs to Improve	Needs to Improve	Needs to Improve	Needs to Improve
State of Virginia	Needs to Improve	Needs to Improve	High Satisfactory	Needs to Improve
State of West Virginia	Needs to Improve	Low Satisfactory	Needs to Improve	Needs to Improve

(\*) 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

### State of Texas

### Houston-Sugar Land-Baytown MSA (Houston AA)

Demographic Information for Full-Scope Area: Houston AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	818	7.95	31.05	30.07	29.95	0.98
Population by Geography	4,390,275	6.56	29.86	30.95	32.58	0.05
Owner-Occupied Housing by Geography	929,167	2.91	22.55	32.08	42.46	0.00
Business by Geography	409,535	5.02	24.75	27.92	41.74	0.58
Farms by Geography	6,714	3.22	19.02	35.79	41.85	0.12
Family Distribution by Income Level	1,106,313	22.37	17.25	18.86	41.53	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	438,287	11.69	43.33	30.15	14.83	0.00
Median Family Income HUD Adjusted Median Family Income for 2008 Households Below Poverty Level		51,431 61,100 12%		Median Housing Value Unemployment Rate (2000 US Census)		100,840 2.97%

(\*) The NA category consists of geographies that have not been assigned an income classification. Source: 2000 US Census and 2008 HUD updated MFI.

The Houston-Sugar Land-Baytown MSA is the 6th largest metropolitan area in the country. It has ten counties that include Austin, Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, San Jacinto, and Waller. However, WNB has designated only a portion of the MSA as its Houston AA. The Houston AA includes all of Harris and Montgomery County and portions of Austin, Brazoria, Fort Bend, Galveston, and Liberty County as its AA. Information on the two major counties of Harris and Montgomery is below. Fort Bend, Galveston, and Liberty Counties are not as significant to WNB's operations as Harris and Montgomery Counties. The designated Houston AA had a population of 4.4 million according to 2000 U.S. Census information.

Harris County had a population of 3.4 million according to 2000 U.S. Census information. Based on a U.S. Census Bureau estimate, the population had grown to an estimated 4.1 million by 2009. Harris County has a total area of 1,778 square miles of which 1,729 square miles is land. Houston is the county seat of Harris County and is the largest city in Harris County and the Houston AA. In addition, Houston is the largest city in Texas and the fourth largest city in the nation. The city of Houston population was 1.9 million according to 2000 U.S. Census information. Based on a U.S. Census Bureau estimate, the population had grown to an estimated 2.1 million in 2006.

In Houston, The Greater Houston Partnership (GHP) was formed by the merger of the Houston Chamber of Commerce, the Houston Economic Development Council, and the Houston World Trade Association in 1989. The GHP has many of the city's largest businesses as members. The GHP describes the city as a major port and financial center for several major oil companies. Biomedical research, aeronautics, petrochemical manufacturing, and the Houston ship channel are also large sectors of the city's industrial base. Houston has a significant number of employers. In addition, the GHP lists 87 employers with more than 1 thousand employees who are members of the partnership.

Houston is second to New York City in *Fortune 500* headquarters. According to CNN Money and *Fortune* magazine in 2008, New York City had 43 headquarters and Houston had 25. The three largest *Fortune 500* companies in Houston according to *Fortune* magazine by annual revenues were ConocoPhillips \$139.5 billion, Marthon Oil \$49 billion, and Sysco \$36.9 billion. Houston is also home to the Texas Medical Center. According to information from the center, it is the largest medical center in the world. The center includes 25 agencies of government and 24 private not-for-profit health institutions. The center's annual regional economic impact exceeds \$14 billion annually, and it has approximately 94 thousand employees. Annual research expenditures are approximately \$1.8 billion. Per the U.S. Bureau of Labor Statistics, the September 2009 unemployment rate for Harris County was 8.2 percent which was slightly above the unemployment rate of 8.1 percent for the state of Texas.

Montgomery County is north of Harris County, and it is the 15th largest county in Texas covering 1,077 square miles. The U.S. Census Bureau estimated the population at 448 thousand in 2009. This was a 52.4 percent increase from April 1, 2000 when the population was approximately 294 thousand to July 1, 2009. Conroe, Texas is the county seat. It is located approximately 40 miles north of downtown Houston, Texas. According to the U.S. Census Bureau, Conroe has grown from a population of 36,811 in 2000 to an estimated population of 58,431 in 2009. The largest city in Montgomery County is also WNB's headquarters in Montgomery County, The Woodlands, TX, approximately 20 miles south of Conroe. Based on information from the South Montgomery County Woodlands Economic Development Partnership (EDP), The Woodlands currently has an estimated population of approximately 97 thousand residents. Also according to the EDP, major employers in South Montgomery County include the Conroe Independent School District 3,346 employees, Anadarko Petroleum Corporation 2,566 employees, and Aon Hewitt 1,500 employees. The Woodlands has two branches of major Houston hospitals including Memorial Hermann The Woodlands Hospital 1,500 employees and St. Luke's The Woodlands Hospital with 1,067 employees. Per the U.S. Bureau of Labor Statistics, the September 2009 unemployment rate for Montgomery County was 7.5 percent which was below the unemployment rate of 8.1 percent for the state of Texas.

Banking competition is intense in the Houston AA. According to Federal Deposit Insurance Corporation (FDIC) information as of June 30, 2009, the five largest competitors include JP Morgan Chase Bank, National Association (N.A.), Bank of America, N.A., Wells Fargo Bank, N.A., Amegy Bank, N.A., and Compass Bank. According to the same FDIC information, WNB is ranked 10th of 119 banks in the Houston AA for market share of deposits with a 1.97 percent market share.

Our Community Affairs Officer completed three community contact interviews, and we reviewed the summary of one other contact in Texas. Organizations contacted included a Chamber of Commerce, a Community Development Corporation, and a center serving the unemployed and employed. The contacts indicated a need for micro-loans for start-up businesses and affordable housing single and multifamily units.

Based on a review of performance evaluations of large banks in the AA and community contacts, opportunities for CD activities in the Houston AA are considered good. There are a number of nonprofits, government agencies, and other organizations active in the area that promote or provide financial services, affordable housing, small business development, and community services. In addition, the City of Houston has a HUD Empowerment Zone/Enterprise Community. Houston and the counties in the area have also designated areas as Redevelopment Zones. These areas present good opportunities for financial institutions to develop partnerships that encourage economic development.

**State of Illinois**

**Chicago-Naperville-Joliet Metropolitan Division (MD) (Chicago AA)**

Demographic Information for Full-Scope Area: Chicago AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	1,724	13.63	24.83	35.67	24.88	0.99
Population by Geography	7,628,412	8.00	23.35	39.50	29.15	0.01
Owner-Occupied Housing by Geography	1,751,998	2.59	15.03	45.23	37.15	0.00
Business by Geography	515,430	3.98	14.59	37.95	43.19	0.30
Farms by Geography	7,889	1.32	7.94	51.19	39.56	0.00
Family Distribution by Income Level	1,863,871	20.85	17.60	22.09	39.45	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	716,797	14.42	33.36	38.20	14.02	0.00
Median Family Income HUD Adjusted Median Family Income for 2008 Households Below Poverty Level		60,166 71,100 10%	Median Housing Value Unemployment Rate (2000 US Census)	174,526 3.20%		

(\*) The NA category consists of geographies that have not been assigned an income classification. Source: 2000 US Census and 2008 HUD updated MFI.

The Chicago-Naperville-Joliet MD is the 3rd largest MD by population in the United States based on U.S. Census Bureau information. It has eight counties including Cook County, which includes the city of Chicago. WNB has designated the entire MSA as its AA. According to the 2000 U.S. Census, the population was 7.6 million. Based on a U.S. Census Bureau estimate, the population had grown to an estimated 9.6 million by 2008.

Chicago is the largest city in Illinois and the third most populous city in the nation per the U.S. Census Bureau. According to CNN Money, the Chicago metropolitan area is home to the corporate headquarters of 57 Fortune 1000 companies, including Boeing, Exelon, and United Airlines. The area is a major financial center in North America. According to The City of Chicago's Official Site, it is home to the busiest futures exchange in the world, the Chicago Board of Trade. Per the U.S. Bureau of Labor Statistics, the September 2009 unemployment rate for Cook County was 10.8 percent which was slightly higher than the unemployment rate of 10.4 percent for the state of Illinois.

Banking competition is intense in the Chicago AA. According to FDIC information as of June 30, 2009, the five largest competitors include JP Morgan Chase Bank, N.A., Bank of America, N.A., Harris National Association, Northern Trust Company, and National City Bank. According to the same FDIC information, WNB is ranked 286th of 293 banks in the Chicago AA for market share of deposits with a 0.00 percent market share.

Our Community Affairs Officer completed four community contact interviews in the Chicago AA. Organizations contacted included a policy and advocacy nonprofit organization, a community investment corporation, a community and economic development association, and

a Local Initiatives Support Corporation. Credit needs identified included short-term unsecured credit, support for foreclosure intervention programs, and support for homebuyer and financial education. Other needs identified included loans for affordable housing, investments in Low Income Housing Tax Credits, and loans/investments in nonprofit Community Development Financial Institutions. In addition, other identified needs included affordable, accessible deposit accounts, such as second chance checking accounts. Other needs identified included affordable purchase money mortgages and flexible affordable home improvement loans.

Based on a review of performance evaluations of large banks in the AA and community contacts, opportunities for participation by financial institutions are numerous for CD loans, investments, and services. Some examples are investments in loan pools developed by non-profit CDFIs; investments in Low Income Housing Tax Credits; funding for housing counseling especially foreclosure mitigation; small business micro-lending; and financial education. Other needs identified included affordable mortgage products and affordable small business loans.

## State of Indiana

### Indianapolis-Carmel MSA (Indianapolis AA)

Demographic Information for Full-Scope Area: Indianapolis AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	315	8.25	27.62	45.08	18.73	0.32
Population by Geography	1,525,104	4.63	22.84	47.96	24.57	0.00
Owner-Occupied Housing by Geography	402,315	2.83	18.37	50.42	28.39	0.00
Business by Geography	125,274	3.77	17.67	49.06	29.40	0.10
Farms by Geography	3,746	1.20	10.41	66.10	22.29	0.00
Family Distribution by Income Level	400,777	19.27	18.64	23.18	38.90	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	151,944	8.13	34.75	45.75	11.38	0.00
Median Family Income HUD Adjusted Median Family Income for 2008 Households Below Poverty Level		55,425 65,100 8%	Median Housing Value Unemployment Rate (2000 US Census)		112,486 2.27%	

(\*) The NA category consists of geographies that have not been assigned an income classification. Source: 2000 US Census and 2008 HUD updated MFI.

The Indianapolis-Carmel MSA is the 34th largest MSA by population in the United States according to the U.S. Census Bureau. It has ten counties including Marion County, which includes the city of Indianapolis. WNB has designated the entire MSA as its AA. According to the 2000 U.S. Census, the population was 1.5 million. Based on a U.S. Census Bureau estimate, the population had grown to an estimated 1.7 million by 2008.

Indianapolis is the largest city in Indiana, and the 14th largest city in the nation according to the U.S. Census Bureau. Per the *Indianapolis Business Journal*, the primary industries are manufacturing, services, agriculture, government, wholesale and retail trade, transportation and public utilities. The area has also developed into a major logistics center. A local economic development organization, Indy Partnership, commented that Indianapolis is home to a FedEx hub and many major distribution centers for companies like Amazon.com, CVS Pharmacy, and Target. Other major employers in the area include Clarion Health Partners, Inc., Sallie Mae, and General Motors. In 2008, Indianapolis was ranked the 6th best city for jobs by *Forbes* magazine. Per the U.S. Bureau of Labor Statistics, the September 2009 unemployment rate for Marion County was 8.9 percent which was lower than the unemployment rate of 9.5 percent for the state of Indiana.

Banking competition is intense in the Indianapolis AA. According to FDIC information as of June 30, 2009, the five largest competitors include JP Morgan Chase Bank, N.A., National City Bank, Fifth Third Bank, N.A., Huntington National Bank, and Marshall & Ilsley Bank. According to the same FDIC information, WNB is ranked 54th of 54 banks in the Indianapolis AA for market share of deposits with a 0.01 percent market share.

Our Community Affairs Officer completed two community contacts in the Indianapolis AA. Organizations contacted included a nonprofit organization that focuses on housing and CD and an organization that focuses on homelessness and supportive housing. The contacts indicated a need for infrastructure improvements, opportunities to partner with the Federal Home Loan Bank, serving on the board of organizations, and general operating support.

Based on a review of performance evaluations of large banks in the AA and community contacts, there is an opportunity for increased participation with community groups to develop affordable rental housing and for sale properties to low- and moderate-income borrowers. Also, there is an opportunity for Low Income Housing Tax Credits and to provide financial literacy classes.

**State of Maryland**

**Baltimore-Towson Metropolitan Division (MD) (Baltimore AA)**

Demographic Information for Full-Scope Area: Baltimore AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	625	12.64	21.92	39.52	25.12	0.80
Population by Geography	2,552,994	8.92	20.01	40.13	30.53	0.40
Owner-Occupied Housing by Geography	651,691	4.55	16.09	42.83	36.52	0.00
Business by Geography	200,198	5.61	15.84	42.49	36.02	0.04
Farms by Geography	3,917	0.82	6.82	45.47	46.90	0.00
Family Distribution by Income Level	658,188	20.46	17.74	22.48	39.33	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	251,370	16.49	30.07	37.51	15.94	0.00
Median Family Income		59,301	Median Housing Value		131,956	
HUD Adjusted Median Family Income for 2008		78,200	Unemployment Rate (2000 US Census)		2.54%	
Households Below Poverty Level		10%				

(\*) The NA category consists of geographies that have not been assigned an income classification. Source: 2000 US Census and 2008 HUD updated MFI.

The Baltimore-Towson MD is the 20th largest MD by population in the United States per the U.S. Census Bureau. It has seven counties including Baltimore City, which is the independent city of Baltimore. WNB has designated the entire MSA as its AA. According to the 2000 U.S. Census, the population was 2.6 million. Based on a U.S. Census Bureau estimate, the population had grown to an estimated 2.7 million by 2008.

Baltimore is the largest city in Maryland and the largest “independent city” in the nation as discussed on the city’s official website. An independent city is a city that is not in any county. Greater Baltimore is home to five Fortune 1000 companies: Constellation Energy, Grace Chemicals, Legg Mason, T. Rowe Price, and McCormick & Company according to CNN Money. The city is also home to the Johns Hopkins Hospital, which will serve as the center of a new biotechnology park. Per the Baltimore Development Corporation, Johns Hopkins Hospital and Johns Hopkins University are the city’s largest employers. Per the U.S. Bureau of Labor Statistics, the September 2009 unemployment rate for Baltimore City was 10.3 percent which was higher than the unemployment rate of 7.0 percent for the state of Maryland.

Banking competition is intense in the Baltimore AA. According to FDIC information as of June 30, 2009, the five largest competitors include Bank of America, N.A., Manufacturers & Traders Trust Company, PNC Bank, N.A., Wachovia Bank, N.A., and Branch Banking & Trust Company. According to the same FDIC information, WNB is ranked 78th of 80 banks in the Baltimore AA for market share of deposits with a 0.00 percent market share.

Our Community Affairs Officer completed a community contact interview with a neighborhood collaborative serving the city of Baltimore. The contact identified a lack of decent affordable housing and high foreclosure rates as opportunities for assistance. Also, the contact stated there is a great need for literacy, financial literacy, and job training.

Based on a review of performance evaluations of large banks in the AA and community contacts, the ongoing economic development activities in the area provide many CD opportunities for area financial institutions. These include not only larger CD projects but also opportunities to provide both technical as well as financing assistance to existing and new small businesses.

## State of North Carolina

### Charlotte-Gastonia-Concord MSA (Charlotte AA)

Demographic Information for Full-Scope Area: Charlotte AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	232	6.47	27.16	40.95	25.00	0.43
Population by Geography	1,165,834	3.40	22.92	47.29	26.39	0.00
Owner-Occupied Housing by Geography	300,219	1.23	18.28	49.45	31.03	0.00
Business by Geography	120,829	3.72	18.61	43.07	34.45	0.15
Farms by Geography	2,499	1.44	15.33	56.90	26.29	0.04
Family Distribution by Income Level	308,280	19.19	18.35	22.71	39.75	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	115,728	6.26	34.75	47.91	11.08	0.00
Median Family Income HUD Adjusted Median Family Income for 2006 Households Below Poverty Level		54,850 64,400 9%	Median Housing Value Unemployment Rate (2000 US Census)	132,017 2.75%		

(\*) The NA category consists of geographies that have not been assigned an income classification. Source: 2000 US Census and 2008 HUD updated MFI.

The Charlotte-Gastonia-Concord MSA is the 33rd largest MSA by population in the United States according to the U.S. Census Bureau. It has five counties including Mecklenburg County, which includes the city of Charlotte. WNB has designated the entire MSA as its AA. According to the 2000 U.S. Census, the population was 1.2 million. Based on a U.S. Census Bureau estimate, the population had grown to an estimated 1.7 million by 2008.

Charlotte is the largest city in North Carolina, and the 18th largest city in the nation based on U.S. Census Bureau information. Per Charlotte Chamber of Commerce information, the Charlotte metropolitan area is home to nine Fortune 500 companies and is the nation's 2nd largest financial hub, behind New York City. Charlotte is also a major center in the U.S. motorsports industry with NASCAR having multiple offices in and around Charlotte. Bank of America, N.A., Wells Fargo Bank, N.A., Lending Tree, and Fifth Third Bank, N.A. are among the area's largest employers according to the Charlotte Regional Partnership. Per the U.S. Bureau of Labor Statistics, the September 2009 unemployment rate for Mecklenburg County was 11.0 percent which was higher than the unemployment rate of 10.4 percent for the state of North Carolina.

Banking competition is intense in the Charlotte AA. According to FDIC information as of June 30, 2009, the five largest competitors include Wachovia Bank, N.A., Bank of America, N.A., Branch Banking & Trust Company, Fifth Third Bank, N.A., and Suntrust Bank. According to the same FDIC information, WNB is ranked 47th of 48 banks in the Charlotte AA for market share of deposits with a 0.00 percent market share.

We reviewed two community contacts completed in the Charlotte AA during the evaluation period. One contact was with a researcher for a County Economic Development Commission. The researcher stated that the major need is to attract new industry that will increase the level of opportunities for local financial institutions to further help the development of the local economy. In addition, the researcher felt that local banks could enhance their CD services by representation on local CD boards such as the Chamber of Commerce and Economic Development Boards. The second contact was with the operations manager of an affordable housing organization. The mission of this organization is to offer individuals education for the skills necessary for home ownership, financial management, and wealth creation. The contact stated that there are many opportunities for financial institutions to participate in meeting the housing needs for low- to moderate-income families.

Based on a review of performance evaluations of large banks in the AA and community contacts, opportunities for participation by financial institutions are high and include the following:

- Working with non-profits to aid in meeting the small business credit and education needs.
- Working with non-profits to provide credit to low- and moderate-income individuals with minimal credit histories.
- Working with a local consortium to provide affordable housing.

## State of North Carolina

### Raleigh-Cary MSA (Raleigh AA)

Demographic Information for Full-Scope Area: Raleigh AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	128	5.47	25.00	47.66	21.88	0.00
Population by Geography	797,071	4.19	21.12	51.42	23.27	0.00
Owner-Occupied Housing by Geography	207,558	0.78	18.90	54.17	26.14	0.00
Business by Geography	89,275	1.52	15.96	57.25	25.27	0.00
Farms by Geography	2,210	0.32	24.12	57.69	17.87	0.00
Family Distribution by Income Level	206,764	19.58	18.24	23.50	38.68	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	78,197	4.89	33.20	51.10	10.81	0.00
Median Family Income HUD Adjusted Median Family Income for 2006 Households Below Poverty Level		61,439 71,600 9%	Median Housing Value Unemployment Rate (2000 US Census)		149,033 2.20%	

(\*) The NA category consists of geographies that have not been assigned an income classification. Source: 2000 US Census and 2008 HUD updated MFI.

The Raleigh-Cary MSA is the 49th largest MSA by population in the United States based on U.S. Census Bureau information. It has three counties including Wake County, which contains the city of Raleigh. WNB has designated the entire MSA as its AA. According to the U.S. Census, the population was 797 thousand. Based on a U.S. Census Bureau estimate, the population had grown to an estimated 1.1 million by 2008.

Raleigh is the capital of North Carolina. It is the 2nd largest city in North Carolina, and the 45th largest city in the nation per the U.S. Census Bureau. The Raleigh Chamber of Commerce states Raleigh's industrial base includes electrical, medical, electronic and telecommunications equipment; clothing and apparel; food processing; paper products; and pharmaceuticals. Raleigh is part of North Carolina's Research Triangle, one of the country's largest research parks and a major center in the United States for high-tech and biotech research, as well as advanced textile development per information from that organization's website. Major employers include American Airlines, DuPont, and Bayer. Per the U.S. Bureau of Labor Statistics, the September 2009 unemployment rate for Wake County was 8.6 percent which was slightly lower than the unemployment rate of 10.4 percent for the state of North Carolina.

Banking competition is intense in the Raleigh AA. According to FDIC information as of June 30, 2009, the five largest competitors include Wachovia Bank, N.A., Branch Banking & Trust Company, First Citizens Bank & Trust Company, RBC Bank USA, and Bank of America, N.A. According to the same FDIC information, WNB is ranked 32nd of 34 banks in the Raleigh AA for market share of deposits with a 0.02 percent market share.

Our Community Affairs Officer completed a contact with a community investment corporation in the Raleigh AA. The organization contacted has the purpose to provide long-term permanent financing for the development of low- and moderate-income multifamily special needs and elderly housing and indicated a need for this permanent financing.

Based on a review of performance evaluations of large banks in the AA and community contacts, we identified a high level of CD opportunities for participation by local financial institutions. Opportunities include partnering with local organizations to develop or rehabilitate affordable housing and to improve financial access to counter predatory lending practices.

## State of Ohio

### Columbus, Ohio MSA (Columbus AA)

Demographic Information for Full-Scope Area: Columbus AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	385	9.09	26.49	39.74	24.42	0.26
Population by Geography	1,612,694	6.47	22.45	42.94	27.91	0.23
Owner-Occupied Housing by Geography	401,117	2.87	17.50	46.61	33.01	0.00
Business by Geography	123,699	7.34	18.85	40.70	33.09	0.01
Farms by Geography	3,896	1.28	10.88	61.99	25.85	0.00
Family Distribution by Income Level	413,882	19.45	18.54	23.16	38.85	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	157,234	10.69	32.99	43.37	12.95	0.00
Median Family Income HUD Adjusted Median Family Income for 2008 Households Below Poverty Level		54,708 65,300 10%	Median Housing Value Unemployment Rate (2000 US Census)	119,650 2.14%		

(\*) The NA category consists of geographies that have not been assigned an income classification. Source: 2000 US Census and 2008 HUD updated MFI.

The Columbus, OH MSA is the 32nd largest MSA by population in the United States based on U.S. Census Bureau information. It has eight counties including Franklin County, which contains the city of Columbus. WNB has designated the entire MSA as its AA. According to the 2000 U.S. Census, the population was 1.6 million. Based on a U.S. Census Bureau estimate, the population had grown to an estimated 1.8 million by 2008.

Columbus is the capital of Ohio. It is the largest city in Ohio, and the state's 3rd largest metropolitan area, behind Cleveland and Cincinnati. It is the 16th largest city in the nation per the U.S. Census Bureau. Columbus was ranked by *Forbes* magazine as the #1 most up and coming technological city in America in 2008. Columbus is home to several medical research and related institutions including major institutions such as the Battelle Memorial Institute, The Ohio State University Medical Center, and The Research Institute at Nationwide Children's Hospital. Per the Columbus Chamber of Commerce, the primary industries are government, financial activities, health care, and retail trade. Per the U.S. Bureau of Labor Statistics, the September 2009 unemployment rate for Franklin County is 7.6 percent which was lower than the unemployment rate of 10.2 percent for the state of Ohio.

Banking competition is intense in the Columbus AA. According to FDIC information as of June 30, 2009, the five largest competitors include Huntington National Bank, JPMorgan Chase Bank, N.A., Fifth Third Bank, N.A., National City Bank, and Nationwide Bank. According to the same FDIC information, WNB is ranked 37th of 57 banks in the Columbus AA for market share of deposits with a 0.01 percent market share.

Our Community Affairs Officer completed two community contact interviews. Organizations contacted included a community action agency and a Local Initiatives Support Corporation. The contacts indicated a need for instructors in financial literacy, small business mentors, general operating support for financial literacy, and workforce development. Other needs identified included a need for a new job construction training program, culinary training, and financial literacy training. Other needs include offering products for the unbanked, foreclosure prevention counseling, home purchase counseling, and neighborhood organizing.

The City of Columbus has identified several areas for redevelopment and has programs offering tax incentives and other subsidies to encourage the development of housing and businesses in those areas. The area has a variety of community groups addressing housing, economic, and social issues within the AA. Some of the groups are focused on specific neighborhoods, and others are city-wide, regional, or state organizations.

Based on a review of performance evaluations of large banks in the AA and community contacts, significant needs for the Columbus AA included affordable housing; construction financing; flexible mortgage programs; financial literacy/foreclosure prevention programs; and community services including employment training and child care. Columbus has numerous CD lending, investment, and service opportunities.

## State of Pennsylvania

### Pittsburgh MSA (Pittsburgh AA)

Demographic Information for Full-Scope Area: Pittsburgh AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	721	5.13	23.99	49.79	20.94	0.14
Population by Geography	2,431,087	2.88	20.42	51.63	25.06	0.00
Owner-Occupied Housing by Geography	711,338	1.23	17.74	54.91	26.11	0.00
Business by Geography	153,241	3.78	18.56	45.81	31.73	0.12
Farms by Geography	3,285	0.76	12.54	64.08	22.59	0.03
Family Distribution by Income Level	654,982	19.53	18.74	22.04	39.70	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	250,635	4.83	28.87	53.06	13.24	0.00
Median Family Income HUD Adjusted Median Family Income for 2008 Households Below Poverty Level		47,195 60,000 11%	Median Housing Value Unemployment Rate (2000 US Census)		86,535 2.81%	

(\*) The NA category consists of geographies that have not been assigned an income classification. Source: 2000 US Census and 2008 HUD updated MFI.

The Pittsburgh MSA is the 22nd largest MSA by population in the United States based on U.S. Census Bureau information. It has seven counties including Allegheny County, which includes the city of Pittsburgh. According to the 2000 U.S. Census, the population was 2.4 million. Based on a U.S. Census Bureau estimate, the population had not grown and remained an estimated 2.4 million by 2008.

Pittsburgh is the 2nd largest city in Pennsylvania, behind Philadelphia. Per CNN Money, Pittsburgh is the home of eight Fortune 500 companies: U.S. Steel, PPG Industries, H.J. Heinz Company, PNC Financial Services, WESCO International, Allegheny Technologies, Mylan Laboratories, and CONSOL Energy. Pittsburgh is also home to Bayer USA and the operations center of Alcoa. Since the decline of the steel industry, Pittsburgh has shifted more to high technology such as robotics, health care, nuclear engineering, tourism, biomedical technology, finance, and services per the New York Times and City Data. Per the U.S. Bureau of Labor Statistics, the September 2009 unemployment rate for Allegheny County was 7.2 percent which was lower than the unemployment rate of 8.3 percent for the state of Pennsylvania.

Banking competition is intense in the Pittsburgh AA. According to FDIC information as of June 30, 2009, the five largest competitors include PNC Bank, N.A., National City Bank, Citizens Bank of Pennsylvania, Bank of New York Mellon, and Dollar Bank Federal Savings Bank. According to the same FDIC information, WNB is ranked 59th of 59 banks in the Pittsburgh AA for market share of deposits with a 0.01 percent market share.

Our Community Affairs Officer completed a community contact with a Local Initiatives Support Group in the Philadelphia AA. The contact indicated a need for training for local municipalities as they work through the current economic environment. Also, there is a need for technical assistance to help build capacity and assistance with how to work with funding partners more effectively.

We reviewed a community contact completed in the Pittsburgh AA with an economic development organization whose purpose is to promote the economic revitalization and historic preservation of a part of the City of Pittsburgh. The contact stated the organization had numerous opportunities for financial institutions to assist in credit needs. In addition to the need for subordinate financing, banks can provide mortgage products for low- and moderate-income borrowers and below market financing for development costs.

Based on a review of performance evaluations of large banks in the AA and community contacts, there are numerous opportunities for banks to partner with organizations to address economic development and affordable housing issues. The region's community-based organizations benefit through a high level of foundation grants available in the AA. The regional Federal Home Loan Bank offers numerous programs addressing affordable housing and CD. In addition, state and local governments have a number of zone based initiatives that are designed to facilitate economic investment.

## State of Pennsylvania

### York-Hanover MSA (York-Hanover AA)

Demographic Information for Full-Scope Area: York-Hanover AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	82	7.32	13.41	70.73	8.54	0.00
Population by Geography	381,751	3.68	8.14	80.70	7.48	0.00
Owner-Occupied Housing by Geography	112,816	1.50	5.60	84.99	7.91	0.00
Business by Geography	23,102	6.36	8.87	77.83	6.93	0.00
Farms by Geography	1,035	0.97	1.64	90.72	6.67	0.00
Family Distribution by Income Level	105,861	15.97	19.58	27.05	37.40	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	37,634	6.55	11.52	77.57	4.36	0.00
Median Family Income		52,279	Median Housing Value	105,407		
HUD Adjusted Median Family Income for 2008		65,100	Unemployment Rate (2000	1.91%		
Households Below Poverty Level		7%	US Census)			

(\*) The NA category consists of geographies that have not been assigned an income classification. Source: 2000 US Census and 2008 HUD updated MFI.

The York-Hanover MSA is the 113th largest MSA by population in the United States based on U.S. Census Bureau information. It consists of York County, which contains the city of York. According to the 2000 U.S. Census, the population was 382 thousand. Based on a U.S. Census Bureau estimate, the population had grown to an estimated 425 thousand by 2008.

York is the 14th largest city in Pennsylvania. Per the York County Economic Development Council, York is the headquarters of City of York International and Johnson Controls Company, who is one of the largest suppliers of HVAC systems in the United States. York is also home to three major manufacturers, the largest Harley-Davidson manufacturing facility in the nation, and two manufacturers of modern hydro-power water turbines, American Hydro and Voith Siemens Hydro. Other major employers in the area include York Hospital, Walmart, and federal and local government. Per the U.S. Bureau of Labor Statistics, the September 2009 unemployment rate for York County and the state of Pennsylvania was 8.2 percent.

Banking competition is intense in the York-Hanover AA. According to FDIC information as of June 30, 2009, the five largest competitors include Manufacturers & Traders Trust Company, Susquehanna Bank, PeoplesBank Codorus Valley, Sovereign Bank, and Fulton Bank. According to the same FDIC information, WNB is ranked 17th of 18 banks in the Pittsburgh AA for market share of deposits with a 0.03 percent market share.

A community contact was not completed for the York-Hanover AA. Current information on CD opportunities was not available.

## State of Virginia

### Washington-Arlington-Alexandria Metropolitan Division (MD) (Virginia AA)

Demographic Information for Full-Scope Area: Virginia AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	388	1.29	14.43	42.01	42.01	0.26
Population by Geography	2,116,692	0.90	15.07	43.13	40.90	0.00
Owner-Occupied Housing by Geography	526,101	0.20	9.91	42.31	47.57	0.00
Business by Geography	196,831	0.67	10.68	42.48	46.18	0.00
Farms by Geography	3,259	0.12	11.20	48.76	39.92	0.00
Family Distribution by Income Level	539,169	14.94	16.03	22.45	46.59	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	166,958	1.73	26.43	49.21	22.62	0.00
Median Family Income		71,100	Median Housing Value		198,894	
HUD Adjusted Median Family Income for 2008		97,200	Unemployment Rate (2000		1.55%	
Households Below Poverty Level		4%	US Census)			

(\*) The NA category consists of geographies that have not been assigned an income classification. Source: 2000 US Census and 2008 HUD updated MFI.

The Washington-Arlington-Alexandria, DC-VA-MD-WV MSA is the 8th largest MSA by population in the United States based on U.S. Census Bureau information. The MSA has 21 counties plus the District of Columbia. WNB has designated only the 15 counties located in the state of Virginia as its AA which is the Washington-Arlington-Alexandria MD. According to the 2000 U.S. Census, the population was 2.1 million for the counties in Virginia. Per the U.S. Bureau of Labor Statistics, the September 2009 unemployment rate for Washington-Arlington-Alexandria, DC-VA-MD-WV MSA was 11.2 percent.

Washington DC is the capital of the United States and it is the 27th largest city in the nation. In 2008, the federal government accounted for about 27 percent of the jobs in Washington, DC according to the Department of Employment Services. Many organizations such as law firms, independent contractors (both defense and civilian), non-profit organizations, lobbying firms, trade unions, industry trade groups, and professional associations have their headquarters in or near Washington DC per the *Washington Post* newspaper. Washington DC is headquarters to five Fortune 1000 companies, of which two are also Fortune 500 companies. The five Fortune 1000 companies are AES, CACI International, Constellation Energy, Legg Mason, and T Rowe Price. Of these five companies, AES and Constellation Energy are also Fortune 500 companies.

Arlington is adjacent to the District of Columbia and is a county within the Commonwealth of Virginia. The county does not have any other incorporated cities within its borders. According to the 2000 U.S. Census, the county is 26 square miles and had a population of 190 thousand. Arlington is headquarters to many departments and agencies of the federal government of the United States including the Pentagon, the Department of Defense, the United States Drug Enforcement Agency, and the Defense Advanced Research Projects Agency. According to

the County's 2009 Comprehensive Annual Financial Report, the top five employers in the county were the Virginia Hospital Center, Corporate Executive Board, US Airways, Lockheed Martin, and Marriott International; all with more than 1,400 employees.

Alexandria is adjacent to the District of Columbia and is an independent city in the Commonwealth of Virginia. According to the 2000 US Census, it is 15 square miles and had a population of 128 thousand. According to the City's 2009 Comprehensive Annual Financial Report, the top five employers were the United States Patent and Trademark Office, United States Department of Defense, City of Alexandria, Alexandria Public Schools, and Inova Alexandria Hospital; all with more than 1,800 employees.

Banking competition is intense in the Virginia AA. According to FDIC information as of June 30, 2009, the five largest competitors include: E\* Trade Bank, Bank of America, N.A., Capitol One, N.A., Wachovia Bank, N.A., and Suntrust Bank, N.A. According to the same FDIC information, WNB is ranked 98th of 101 banks in the Washington DC AA for market share of deposits with a 0.01 percent market share.

Our Community Affairs Officer completed a contact with a Community Development Corporation in Richmond, Virginia. The contact indicated a need for the development of affordable housing by investing in Low Income Housing Tax Credits (LIHTCs) or by providing additional funding such as gap financing, construction loans, and permanent financing.

Based on a review of performance evaluations of large banks in the AA and community contacts, there are many of opportunities for banks to assist with needs of the community. One contact was a syndicator of LIHTCs that provides fund options for investors. In addition to LIHTCs, there were several historic equity funds for rehabilitation of historic properties.

## State of West Virginia

### Charleston MSA (Charleston AA)

Demographic Information for Full-Scope Area: Charleston AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	76	2.63	26.32	51.32	19.74	0.00
Population by Geography	309,635	1.70	21.15	54.97	22.19	0.00
Owner-Occupied Housing by Geography	95,579	1.33	20.15	55.84	22.67	0.00
Business by Geography	19,789	11.87	17.53	46.75	23.85	0.00
Farms by Geography	300	3.67	16.00	57.00	23.33	0.00
Family Distribution by Income Level	88,430	21.80	17.65	20.13	40.41	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	34,889	2.77	29.79	55.63	11.81	0.00
Median Family Income		40,961	Median Housing Value		78,052	
HUD Adjusted Median Family Income for 2008		48,500	Unemployment Rate (2000		2.77%	
Households Below Poverty Level		16%	US Census)			

(\*) The NA category consists of geographies that have not been assigned an income classification. Source: 2000 US Census and 2008 HUD updated MFI.

The Charleston MSA is the 153rd largest MSA by population in the United States based on U.S. Census Bureau information. It has five counties including Kanawha County, which includes the city of Charleston. WNB has designated the entire MSA as its AA. According to the 2000 U.S. Census, the population was 310 thousand. Based on a U.S. Census Bureau estimate, the population had declined to an estimated 303 thousand by 2008.

Charleston is the capital and the largest city in West Virginia. According to city-data.com, Charleston's economy centers on trade, utilities, government, medicine, and education. It is the home of the Kanawha State Forest, a large public state park that contains a pool, camping sites, several biking/walking trails, picnic areas, as well as several shelters provided for recreational use. Notable companies headquartered in the Charleston area include: Appalachian Power, Charleston Newspapers, Charleston Stamping and Manufacturing, MATRIC (Mid-Atlantic Technology, Research and Innovation Center), and the United Bank of West Virginia, Inc. Per the U.S. Bureau of Labor Statistics, the September 2009 unemployment rate for Kanawha County is 6.9 percent which was lower than the unemployment rate of 7.9 percent for the state of West Virginia.

Banking competition is intense in the Charleston AA. According to FDIC information as of June 30, 2009, the five largest competitors include Branch Banking & Trust Company, United Bank, Huntington National Bank, City National Bank of West Virginia, and JP Morgan Chase Bank, N.A. According to the same FDIC information, WNB is ranked 23rd of 23 banks in the Charleston AA for market share of deposits with a 0.01 percent market share.

Our Community Affairs Officer completed a community contact with a capital investment fund. The contact indicated opportunities exist for loans where the fund will take a subordinate position. Also, opportunities exist for providing business development services for new and emerging small businesses, taking referrals from banks with applicants who do not meet traditional underwriting criteria, and helping to develop equity funds that will allow banks to assist local businesses.

Based on a review of performance evaluations of large banks in the AA and community contacts, opportunities for CD investments in the state of West Virginia are scarce. This is evidenced by the state's historical under-utilization of available credits under the Low Income Housing Tax Credit program. Additionally, the nonprofit system in the state is under-developed and lacks a sound infrastructure.

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) 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; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE. [Note: Do not renumber the tables.]

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.
- 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.
- 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.

## Tables of Performance Data

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State of Texas

Table 1. Lending Volume

LENDING VOLUME		Geography: State of Texas						Evaluation Period: January 1, 2006 to December 31, 2008				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
<b>Full Review:</b>												
Houston-Sugar Land-Baytown MSA	96.97	1,099	177,519	2,777	399,913	30	1,647	7	11,395	3,913	590,474	88.83
<b>Limited Review</b>												
Amarillo MSA	0.00	0	0	0	0	0	0	0	0	0	0	0.62
Austin-Round Rock MSA	0.60	16	3,680	8	945	0	0	0	0	24	4,625	0.86
Beaumont MSA	0.05	1	55	1	100	0	0	0	0	2	155	0.42
Bee County	0.00	0	0	0	0	0	0	0	0	0	0	0.10
Brownsville-Harlingen MSA	0.00	0	0	0	0	0	0	0	0	0	0	0.03
Cass County	0.00	0	0	0	0	0	0	0	0	0	0	0.06
Cooke County	0.00	0	0	0	0	0	0	0	0	0	0	0.09
Dallas-Plano-Irving MSA	0.87	5	378	30	9,334	0	0	0	0	35	9,712	2.53
Fort Worth-Arlington MSA	0.87	7	1,729	28	6,778	0	0	0	0	35	8,507	1.80
Gillespie County	0.00	0	0	0	0	0	0	0	0	0	0	0.16
Harrison County	0.02	1	16	0	0	0	0	0	0	1	16	0.16
Henderson County	0.12	3	81	2	15	0	0	0	0	5	96	0.82

\* Loan Data as of December 31, 2008.

\*\* The evaluation period for Community Development Loans is September 5, 2006 to October 23, 2009.

\*\*\* Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Lending Volume

LENDING VOLUME												Geography: State of Texas		Evaluation Period: January 1, 2006 to December 31, 2008	
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***			
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)				
<b>Limited Review:</b>															
Howard County	0.00	0	0	0	0	0	0	0	0	0	0	0.13			
Limestone County	0.00	0	0	0	0	0	0	0	0	0	0	0.21			
Longview MSA	0.00	0	0	0	0	0	0	0	0	0	0	0.26			
Matagorda-Wharton Counties	0.00	0	0	0	0	0	0	0	0	0	0	0.03			
Navarro County	0.00	0	0	0	0	0	0	0	0	0	0	0.11			
San Antonio MSA	0.30	5	1,793	7	3,180	0	0	0	0	12	4,973	1.43			
Shelby County	0.02	1	5	0	0	0	0	0	0	1	5	0.12			
Sherman-Dennison MSA	0.00	0	0	0	0	0	0	0	0	0	0	0.22			
Texarkana MSA	0.00	0	0	0	0	0	0	0	0	0	0	0.05			
Titus County	0.00	0	0	0	0	0	0	0	0	0	0	0.16			
Tyler MSA	0.02	0	0	1	495	0	0	0	0	1	495	0.13			
Van Zandt County	0.02	1	26	0	0	0	0	0	0	1	26	0.27			
Victoria MSA	0.05	2	39	0	0	0	0	0	0	2	39	0.12			
Washington County	0.07	0	0	3	140	0	0	0	0	3	140	0.17			
Statewide								2	1,952						

\* Loan Data as of *December 31, 2008*. Rated area refers to either the state or multi-state MA rating area.  
 \*\* The evaluation period for Community Development Loans is September 5, 2006 to October 23, 2009.  
 \*\*\* Deposit Data as of *June 30, 2009*. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: State of Texas				Evaluation Period: January 1, 2006 to December 31, 2008					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
<b>Full Review:</b>																
Houston-Sugar Land-Baytown MSA	463	95.27	2.91	4.10	22.55	5.83	32.08	18.57	42.46	71.49	0.17	0.49	0.09	0.10	0.21	
<b>Limited Review:</b>																
Amarillo MSA	0	0.00	1.50	0.00	28.72	0.00	33.23	0.00	36.55	0.00	0.00	0.00	0.00	0.00	0.00	
Austin-Round Rock MSA	11	2.26	3.44	0.00	18.77	9.09	37.81	27.27	39.97	63.64	0.00	0.00	0.00	0.00	0.01	
Beaumont MSA	1	0.21	5.26	0.00	22.39	0.00	40.14	0.00	32.21	100.00	0.00	0.00	0.00	0.00	0.00	
Bee County	0	0.00	0.00	0.00	58.46	0.00	41.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Brownsville-Harlingen MSA	0	0.00	0.00	0.00	43.88	0.00	56.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Cass County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Cooke County	0	0.00	0.00	0.00	28.07	0.00	68.01	0.00	3.92	0.00	0.00	0.00	0.00	0.00	0.00	
Dallas-Plano-Irving MSA	2	0.41	2.80	0.00	19.87	50.00	33.85	0.00	43.49	50.00	0.00	0.00	0.00	0.00	0.00	
Fort Worth-Arlington MSA	6	1.23	3.76	0.00	20.61	16.67	36.66	0.00	38.97	83.33	0.01	0.00	0.00	0.00	0.02	
Gillespie County	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	
Harrison County	0	0.00	0.00	0.00	10.25	0.00	47.59	0.00	42.16	0.00	0.00	0.00	0.00	0.00	0.00	
Henderson County	1	0.21	0.00	0.00	0.00	0.00	81.81	100.00	18.19	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data: Western Region.

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: State of Texas				Evaluation Period: January 1, 2006 to December 31, 2008					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
<b>Limited Review:</b>																
Howard County	0	0.00	0.00	0.00	29.35	0.00	70.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Limestone County	0	0.00	0.00	0.00	13.07	0.00	86.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Longview MSA	0	0.00	0.00	0.00	0.00	0.00	51.95	0.00	48.05	0.00	0.00	0.00	0.00	0.00	0.00	
Matagorda-Wharton Counties	0	0.00	0.00	0.00	0.00	0.00	63.22	0.00	36.78	0.00	0.00	0.00	0.00	0.00	0.00	
Navarro County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
San Antonio MSA	2	0.41	1.80	0.00	32.95	50.00	28.19	0.00	37.07	50.00	0.00	0.00	0.02	0.00	0.00	
Shelby County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sherman-Dennison MSA	0	0.00	0.00	0.00	30.39	0.00	53.31	0.00	16.30	0.00	0.00	0.00	0.00	0.00	0.00	
Texarkana MSA	0	0.00	0.00	0.00	8.16	0.00	57.61	0.00	34.22	0.00	0.00	0.00	0.00	0.00	0.00	
Titus County	0	0.00	0.00	0.00	13.51	0.00	59.53	0.00	26.96	0.00	0.00	0.00	0.00	0.00	0.00	
Tyler MSA	0	0.00	4.74	0.00	39.05	0.00	30.50	0.00	25.70	0.00	0.00	0.00	0.00	0.00	0.00	
Van Zandt County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Victoria MSA	0	0.00	0.00	0.00	24.79	0.00	75.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Washington County	0	0.00	0.00	0.00	0.00	0.00	14.57	0.00	85.43	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data: Western Region.

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: State of Texas				Evaluation Period: January 1, 2006 to December 31, 2008					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total*	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Houston-Sugar Land-Baytown MSA	391	97.26	2.91	0.51	22.55	13.04	32.08	27.88	42.46	58.57	1.34	0.60	1.21	1.28	1.45	
<b>Limited Review:</b>																
Amarillo MSA	0	0.00	1.50	0.00	28.72	0.00	33.23	0.00	36.55	0.00	0.00	0.00	0.00	0.00	0.00	
Austin-Round Rock MSA	4	1.00	3.44	0.00	18.77	0.00	37.81	25.00	39.97	75.00	0.05	0.00	0.00	0.00	0.11	
Beaumont MSA	0	0.00	5.26	0.00	22.39	0.00	40.14	0.00	32.21	0.00	0.00	0.00	0.00	0.00	0.00	
Bee County	0	0.00	0.00	0.00	58.46	0.00	41.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Brownsville-Harlingen MSA	0	0.00	0.00	0.00	43.88	0.00	56.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Cass County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Cooke County	0	0.00	0.00	0.00	28.07	0.00	68.01	0.00	3.92	0.00	0.00	0.00	0.00	0.00	0.00	
Dallas-Plano-Irving MSA	2	0.50	2.80	0.00	19.87	0.00	33.85	0.00	43.49	100.00	0.00	0.00	0.00	0.00	0.00	
Fort Worth-Arlington MSA	1	0.25	3.76	0.00	20.61	100.00	36.66	0.00	38.97	0.00	0.00	0.00	0.00	0.00	0.00	
Gillespie County	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	
Harrison County	0	0.00	0.00	0.00	10.25	0.00	47.59	0.00	42.16	0.00	0.00	0.00	0.00	0.00	0.00	
Henderson County	0	0.00	0.00	0.00	0.00	0.00	81.81	0.00	18.19	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data: Western Region.

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: State of Texas				Evaluation Period: January 1, 2006 to December 31, 2008					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
<b>Limited Review:</b>																
Howard County	0	0.00	0.00	0.00	29.35	0.00	70.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Limestone County	0	0.00	0.00	0.00	13.07	0.00	86.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Longview MSA	0	0.00	0.00	0.00	0.00	0.00	51.95	0.00	48.05	0.00	0.00	0.00	0.00	0.00	0.00	
Matagorda-Wharton Counties	0	0.00	0.00	0.00	0.00	0.00	63.22	0.00	36.78	0.00	0.00	0.00	0.00	0.00	0.00	
Navarro County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
San Antonio MSA	2	0.50	1.80	0.00	32.95	50.00	28.19	50.00	37.07	0.00	0.00	0.00	0.00	0.00	0.00	
Shelby County	1	0.25	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sherman-Dennison MSA	0	0.00	0.00	0.00	30.39	0.00	53.31	0.00	16.30	0.00	0.00	0.00	0.00	0.00	0.00	
Texarkana MSA	0	0.00	0.00	0.00	8.16	0.00	57.61	0.00	34.22	0.00	0.00	0.00	0.00	0.00	0.00	
Titus County	0	0.00	0.00	0.00	13.51	0.00	59.53	0.00	26.96	0.00	0.00	0.00	0.00	0.00	0.00	
Tyler MSA	0	0.00	4.74	0.00	39.05	0.00	30.50	0.00	25.70	0.00	0.00	0.00	0.00	0.00	0.00	
Van Zandt County	1	0.25	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	3.45	0.00	0.00	3.45	0.00	
Victoria MSA	0	0.00	0.00	0.00	24.79	0.00	75.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Washington County	0	0.00	0.00	0.00	0.00	0.00	14.57	0.00	85.43	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data: Western Region.

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: State of Texas				Evaluation Period: January 1, 2006 to December 31, 2008					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
<b>Full Review:</b>																
Houston-Sugar Land-Baytown MSA	224	96.55	2.91	1.79	22.55	9.38	32.08	33.93	42.46	54.91	0.16	0.29	0.08	0.13	0.20	
<b>Limited Review:</b>																
Amarillo TX MSA	0	0.00	1.50	0.00	28.72	0.00	33.23	0.00	36.55	0.00	0.00	0.00	0.00	0.00	0.00	
Austin-Round Rock MSA	1	0.43	3.44	0.00	18.77	0.00	37.81	0.00	39.97	100.00	0.01	0.00	0.00	0.00	0.01	
Beaumont MSA	0	0.00	5.26	0.00	22.39	0.00	40.14	0.00	32.21	0.00	0.00	0.00	0.00	0.00	0.00	
Bee County	0	0.00	0.00	0.00	58.46	0.00	41.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Brownsville-Harlingen MSA	0	0.00	0.00	0.00	43.88	0.00	56.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Cass County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Cooke County	0	0.00	0.00	0.00	28.07	0.00	68.01	0.00	3.92	0.00	0.00	0.00	0.00	0.00	0.00	
Dallas-Plano-Irving MSA	1	0.43	2.80	0.00	19.87	0.00	33.85	100.00	43.49	0.00	0.00	0.00	0.00	0.01	0.00	
Fort Worth-Arlington MSA	0	0.00	3.76	0.00	20.61	0.00	36.66	0.00	38.97	0.00	0.00	0.00	0.00	0.00	0.00	
Gillespie County -	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	
Harrison County	1	0.43	0.00	0.00	10.25	100.00	47.59	0.00	42.16	0.00	0.00	0.00	0.00	0.00	0.00	
Henderson County	2	0.86	0.00	0.00	0.00	0.00	81.81	100.00	18.19	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data: Western Region.

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: State of Texas				Evaluation Period: January 1, 2006 to December 31, 2008					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
<b>Limited Review:</b>																
Howard County	0	0.00	0.00	0.00	29.35	0.00	70.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Limestone County	0	0.00	0.00	0.00	13.07	0.00	86.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Longview MSA	0	0.00	0.00	0.00	0.00	0.00	51.95	0.00	48.05	0.00	0.00	0.00	0.00	0.00	0.00	
Matagorda-Wharton Counties	0	0.00	0.00	0.00	0.00	0.00	63.22	0.00	36.78	0.00	0.00	0.00	0.00	0.00	0.00	
Navarro County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
San Antonio MSA	1	0.43	1.80	0.00	32.95	0.00	28.19	100.00	37.07	0.00	0.00	0.00	0.00	0.00	0.00	
Shelby County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sherman-Dennison MSA	0	0.00	0.00	0.00	30.39	0.00	53.31	0.00	16.30	0.00	0.00	0.00	0.00	0.00	0.00	
Texarkana MSA	0	0.00	0.00	0.00	8.16	0.00	57.61	0.00	34.22	0.00	0.00	0.00	0.00	0.00	0.00	
Titus County	0	0.00	0.00	0.00	13.51	0.00	59.53	0.00	26.96	0.00	0.00	0.00	0.00	0.00	0.00	
Tyler MSA	0	0.00	4.74	0.00	39.05	0.00	30.50	0.00	25.70	0.00	0.00	0.00	0.00	0.00	0.00	
Van Zandt County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Victoria MSA	2	0.86	0.00	0.00	24.79	100.00	75.21	0.00	0.00	0.00	1.67	0.00	7.69	0.00	0.00	
Washington County	0	0.00	0.00	0.00	0.00	0.00	14.57	0.00	85.43	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data: Western Region.

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY 31, 2008		Geography: State of Texas								Evaluation Period: January 1, 2006 to December 31, 2008					
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Houston-Sugar Land-Baytown MSA	7	100.00	9.98	14.29	34.60	14.29	30.93	42.86	24.49	28.57	0.00	0.00	0.00	0.00	0.00
<b>Limited Review;</b>															
Amarillo MSA	0	0.00	2.42	0.00	31.83	0.00	32.40	0.00	33.34	0.00	0.00	0.00	0.00	0.00	0.00
Austin-Round Rock MSA	0	0.00	18.63	0.00	31.64	0.00	33.72	0.00	16.00	0.00	0.00	0.00	0.00	0.00	0.00
Beaumont MSA	0	0.00	7.29	0.00	28.82	0.00	31.73	0.00	32.15	0.00	0.00	0.00	0.00	0.00	0.00
Bee County	0	0.00	0.00	0.00	66.62	0.00	33.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Brownsville-Harlingen MSA	0	0.00	0.00	0.00	63.24	0.00	36.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cass County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cooke County	0	0.00	0.00	0.00	32.84	0.00	66.24	0.00	0.92	0.00	0.00	0.00	0.00	0.00	0.00
Dallas-Plano-Irving MSA	0	0.00	14.54	0.00	30.27	0.00	33.08	0.00	22.10	0.00	0.00	0.00	0.00	0.00	0.00
Fort Worth-Arlington MSA	0	0.00	7.13	0.00	28.71	0.00	45.14	0.00	19.01	0.00	0.00	0.00	0.00	0.00	0.00
Gillespie County	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Harrison County	0	0.00	0.00	0.00	30.20	0.00	45.87	0.00	23.93	0.00	0.00	0.00	0.00	0.00	0.00
Henderson County	0	0.00	0.00	0.00	0.00	0.00	52.28	0.00	47.72	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data: Western Region.

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: State of Texas						Evaluation Period: January 1, 2006 to December 31, 2008							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Limited Review:</b>															
Howard County	0	0.00	0.00	0.00	5.46	0.00	94.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Limestone County	0	0.00	0.00	0.00	42.59	0.00	57.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Longview MSA	0	0.00	0.00	0.00	0.00	0.00	25.06	0.00	74.94	0.00	0.00	0.00	0.00	0.00	0.00
Matagorda-Wharton Counties	0	0.00	0.00	0.00	0.00	0.00	91.28	0.00	8.72	0.00	0.00	0.00	0.00	0.00	0.00
Navarro County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
San Antonio MSA	0	0.00	1.87	0.00	36.24	0.00	39.27	0.00	22.62	0.00	0.00	0.00	0.00	0.00	0.00
Shelby County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sherman-Dennison MSA	0	0.00	0.00	0.00	17.08	0.00	81.06	0.00	1.86	0.00	0.00	0.00	0.00	0.00	0.00
Texarkana MSA	0	0.00	0.00	0.00	31.96	0.00	58.20	0.00	9.85	0.00	0.00	0.00	0.00	0.00	0.00
Titus County	0	0.00	0.00	0.00	51.03	0.00	39.11	0.00	9.86	0.00	0.00	0.00	0.00	0.00	0.00
Tyler MSA	0	0.00	0.69	0.00	37.68	0.00	32.56	0.00	29.07	0.00	0.00	0.00	0.00	0.00	0.00
Van Zandt County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Victoria MSA	0	0.00	0.00	0.00	18.14	0.00	81.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Washington County	0	0.00	0.00	0.00	0.00	0.00	6.83	0.00	93.17	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data: Western Region.

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: State of Texas		Evaluation Period: January 1, 2006 to December 31, 2008				
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			
<b>Full Review:</b>																		
Houston-Sugar Land-Baytown MSA	2,718	97.21	5.02	2.58	24.75	23.47	27.92	34.00	41.74	39.96	0.38	0.29	0.42	0.52	0.30			
<b>Limited Review:</b>																		
Amarillo MSA	0	0.00	11.85	0.00	31.74	0.00	27.49	0.00	28.92	0.00	0.00	0.00	0.00	0.00	0.00			
Austin-Round Rock MSA	8	0.29	5.44	0.00	17.47	12.50	35.36	62.50	41.57	25.00	0.00	0.00	0.00	0.00	0.00			
Beaumont MSA	1	0.04	4.32	0.00	25.46	0.00	37.93	0.00	32.12	100.00	0.00	0.00	0.00	0.00	0.00			
Bee County	0	0.00	0.00	0.00	65.58	0.00	34.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Brownsville-Harlingen MSA	0	0.00	0.00	0.00	35.41	0.00	64.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Cass County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Cooke County	0	0.00	0.00	0.00	46.09	0.00	52.36	0.00	1.55	0.00	0.00	0.00	0.00	0.00	0.00			
Dallas-Plano-Irving MSA	28	1.00	4.83	0.00	23.71	50.00	32.18	21.43	38.10	28.57	0.00	0.00	0.01	0.00	0.00			
Fort Worth-Arlington MSA	28	1.00	3.95	3.57	26.20	14.29	35.63	50.00	34.21	32.14	0.01	0.07	0.00	0.03	0.01			
Gillespie County	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
Harrison County	0	0.00	0.00	0.00	13.27	0.00	40.97	0.00	45.76	0.00	0.00	0.00	0.00	0.00	0.00			
Henderson County	2	0.07	0.00	0.00	0.00	0.00	74.43	100.00	25.57	0.00	0.00	0.00	0.00	0.00	0.00			

\* Based on 2008 Peer Small Business Data: US.

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

\*\*\* Source Data - Dun and Bradstreet 2008.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: State of Texas		Evaluation Period: January 1, 2006 to December 31, 2008			
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		
<b>Limited Review:</b>																	
Howard County	0	0.00	0.00	0.00	49.01	0.00	50.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Limestone County	0	0.00	0.00	0.00	10.86	0.00	89.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Longview MSA	0	0.00	0.00	0.00	0.00	0.00	50.36	0.00	49.64	0.00	0.02	0.00	0.00	0.04	0.00		
Matagorda-Wharton Counties	0	0.00	0.00	0.00	0.00	0.00	67.75	0.00	32.25	0.00	0.00	0.00	0.00	0.00	0.00		
Navarro County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
San Antonio MSA	7	0.25	2.09	14.29	30.24	71.43	30.27	0.00	37.18	14.29	0.01	0.00	0.03	0.00	0.00		
Shelby County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Sherman-Dennison MSA	0	0.00	0.00	0.00	38.45	0.00	53.84	0.00	7.71	0.00	0.00	0.00	0.00	0.00	0.00		
Texarkana MSA	0	0.00	0.00	0.00	14.11	0.00	55.43	0.00	30.46	0.00	0.00	0.00	0.00	0.00	0.00		
Titus County	0	0.00	0.00	0.00	33.24	0.00	47.20	0.00	19.56	0.00	0.00	0.00	0.00	0.00	0.00		
Tyler MSA	1	0.04	6.71	0.00	44.99	0.00	20.61	100.00	27.69	0.00	0.00	0.00	0.00	0.00	0.00		
Van Zandt County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Victoria MSA	0	0.00	0.00	0.00	19.70	0.00	80.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Washington County	3	0.11	0.00	0.00	0.00	0.00	26.63	0.00	73.37	100.00	0.17	0.00	0.00	0.00	0.28		

\* Based on 2008 Peer Small Business Data: US.  
 \*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.  
 \*\*\* Source Data - Dun and Bradstreet 2008.

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: State of Texas				Evaluation Period: January 1, 2006 to December 31, 2008					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						
<b>Full Review:</b>																
Houston-Sugar Land-Baytown MSA	30	100.00	3.22	0.00	19.02	33.33	35.79	20.00	41.85	46.67	0.65	0.00	1.00	0.69	0.65	
<b>Limited Review:</b>																
Amarillo MSA	0	0.00	10.77	0.00	16.75	0.00	29.43	0.00	43.06	0.00	0.00	0.00	0.00	0.00	0.00	
Austin-Round Rock MSA	0	0.00	3.16	0.00	15.61	0.00	43.03	0.00	38.21	0.00	0.70	0.00	0.00	0.49	1.56	
Beaumont MSA	0	0.00	3.91	0.00	16.55	0.00	48.97	0.00	30.57	0.00	0.00	0.00	0.00	0.00	0.00	
Bee County	0	0.00	0.00	0.00	50.00	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Brownsville-Harlingen MSA	0	0.00	0.00	0.00	23.08	0.00	76.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Cass County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Cooke County	0	0.00	0.00	0.00	20.83	0.00	72.92	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00	
Dallas-Plano-Irving MSA	0	0.00	2.93	0.00	19.10	0.00	38.67	0.00	38.89	0.00	0.00	0.00	0.00	0.00	0.00	
Fort Worth-Arlington MSA	0	0.00	2.40	0.00	20.14	0.00	39.61	0.00	37.85	0.00	0.00	0.00	0.00	0.00	0.00	
Gillespie County	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	
Harrison County	0	0.00	0.00	0.00	6.77	0.00	45.86	0.00	47.37	0.00	0.00	0.00	0.00	0.00	0.00	
Henderson County	0	0.00	0.00	0.00	0.00	0.00	73.05	0.00	26.95	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Small Business Data: US.

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

\*\*\* Source Data - Dun and Bradstreet 2008.

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: State of Texas				Evaluation Period: January 1, 2006 to December 31, 2008				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						
<b>Limited Review:</b>																
Howard County	0	0.00	0.00	0.00	25.00	0.00	75.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Limestone County	0	0.00	0.00	0.00	2.27	0.00	97.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Longview MSA	0	0.00	0.00	0.00	0.00	0.00	51.11	0.00	48.89	0.00	0.00	0.00	0.00	0.00	0.00	
Matagorda-Wharton Counties	0	0.00	0.00	0.00	0.00	0.00	80.95	0.00	19.05	0.00	0.00	0.00	0.00	0.00	0.00	
Navarro County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
San Antonio MSA	0	0.00	1.25	0.00	21.97	0.00	31.25	0.00	45.34	0.00	0.00	0.00	0.00	0.00	0.00	
Shelby County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sherman-Dennison MSA	0	0.00	0.00	0.00	17.44	0.00	74.42	0.00	8.14	0.00	0.00	0.00	0.00	0.00	0.00	
Texarkana MSA	0	0.00	0.00	0.00	19.15	0.00	56.38	0.00	24.47	0.00	0.00	0.00	0.00	0.00	0.00	
Titus County	0	0.00	0.00	0.00	12.68	0.00	59.15	0.00	28.17	0.00	0.00	0.00	0.00	0.00	0.00	
Tyler MSA	0	0.00	3.78	0.00	30.81	0.00	38.38	0.00	27.03	0.00	0.00	0.00	0.00	0.00	0.00	
Van Zandt County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Victoria MSA	0	0.00	0.00	0.00	1.92	0.00	98.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Washington County	0	0.00	0.00	0.00	0.00	0.00	28.13	0.00	71.88	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Small Business Data: US.

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

\*\*\* Source Data - Dun and Bradstreet 2008.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: State of Texas					Evaluation Period: January 1, 2006 to December 31, 2008					Market Share				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total	% Families ***	% BANK Loans ***	% Families ***	% BANK Loans ****	% Families ***	% BANK Loans ***	% Families ***	% BANK Loans ***						
<b>Full Review:</b>																
Houston-Sugar Land-Baytown MSA	476	95.39	22.37	2.46	17.25	6.39	18.86	8.11	41.53	83.05	0.17	0.14	0.05	0.05	0.26	
<b>Limited Review:</b>																
Amarillo MSA	0	0.00	20.95	0.00	18.67	0.00	21.62	0.00	38.76	0.00	0.00	0.00	0.00	0.00	0.00	
Austin-Round Rock MSA	11	2.20	20.02	0.00	17.58	22.22	21.94	0.00	40.46	77.78	0.00	0.00	0.00	0.00	0.01	
Beaumont MSA	1	0.20	24.28	0.00	16.32	0.00	19.26	0.00	40.14	100.00	0.00	0.00	0.00	0.00	0.00	
Bee County	0	0.00	32.75	0.00	17.20	0.00	20.95	0.00	29.09	0.00	0.00	0.00	0.00	0.00	0.00	
Brownsville-Harlingen MSA	0	0.00	29.21	0.00	17.38	0.00	18.41	0.00	35.00	0.00	0.00	0.00	0.00	0.00	0.00	
Cass County	0	0.00	21.89	0.00	18.42	0.00	19.31	0.00	40.38	0.00	0.00	0.00	0.00	0.00	0.00	
Cooke County	0	0.00	20.61	0.00	17.33	0.00	20.27	0.00	41.80	0.00	0.00	0.00	0.00	0.00	0.00	
Dallas-Plano-Irving MSA	2	0.40	21.32	100.00	17.79	0.00	20.00	0.00	40.89	0.00	0.00	0.00	0.00	0.00	0.00	
Fort Worth-Arlington MSA	6	1.20	19.64	0.00	18.49	0.00	21.42	0.00	40.45	100.00	0.01	0.00	0.00	0.00	0.02	
Gillespie County	0	0.00	11.20	0.00	13.38	0.00	21.68	0.00	53.74	0.00	0.00	0.00	0.00	0.00	0.00	
Harrison County	0	0.00	18.23	0.00	15.82	0.00	19.07	0.00	46.88	0.00	0.00	0.00	0.00	0.00	0.00	
Henderson County	1	0.20	18.26	0.00	16.85	0.00	21.62	0.00	43.27	100.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data: Western Region.

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

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

\*\*\*\* As a percentage of loans with borrower income information available, no information was available for 14.6% of loans originated and purchased by Bank.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: State of Texas				Evaluation Period: January 1, 2006 to December 31, 2008					Market Share				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total	% Families ***	% BANK Loans ***	% Families ***	% BANK Loans ****	% Families ***	% BANK Loans ***	% Families ***	% BANK Loans ***						
<b>Limited Review:</b>																
Howard County	0	0.00	28.06	0.00	19.99	0.00	19.62	0.00	32.34	0.00	0.00	0.00	0.00	0.00	0.00	
Limestone County	0	0.00	23.59	0.00	19.07	0.00	19.73	0.00	37.60	0.00	0.00	0.00	0.00	0.00	0.00	
Longview MSA	0	0.00	14.74	0.00	15.24	0.00	19.27	0.00	50.76	0.00	0.00	0.00	0.00	0.00	0.00	
Matagorda-Wharton Counties	0	0.00	20.10	0.00	15.02	0.00	19.11	0.00	45.77	0.00	0.00	0.00	0.00	0.00	0.00	
Navarro County	0	0.00	21.87	0.00	15.88	0.00	18.43	0.00	43.82	0.00	0.00	0.00	0.00	0.00	0.00	
San Antonio MSA	2	0.40	21.68	0.00	17.99	0.00	20.29	0.00	40.03	100.00	0.00	0.00	0.00	0.00	0.01	
Shelby County	0	0.00	19.55	0.00	20.95	0.00	22.67	0.00	36.83	0.00	0.00	0.00	0.00	0.00	0.00	
Sherman-Dennison MSA	0	0.00	20.75	0.00	19.01	0.00	22.65	0.00	37.58	0.00	0.00	0.00	0.00	0.00	0.00	
Texarkana MSA	0	0.00	17.16	0.00	13.50	0.00	18.06	0.00	51.29	0.00	0.00	0.00	0.00	0.00	0.00	
Titus County	0	0.00	20.57	0.00	15.99	0.00	21.93	0.00	41.52	0.00	0.00	0.00	0.00	0.00	0.00	
Tyler MSA	0	0.00	25.33	0.00	20.18	0.00	20.16	0.00	34.33	0.00	0.00	0.00	0.00	0.00	0.00	
Van Zandt County	0	0.00	15.77	0.00	15.05	0.00	20.36	0.00	48.82	0.00	0.00	0.00	0.00	0.00	0.00	
Victoria MSA	0	0.00	25.32	0.00	15.98	0.00	19.88	0.00	38.81	0.00	0.00	0.00	0.00	0.00	0.00	
Washington County	0	0.00	16.23	0.00	14.73	0.00	18.95	0.00	50.09	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data: Western Region.

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

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

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 14.6% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: State of Texas						Evaluation Period: January 1, 2006 to December 31, 2008							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Houston-Sugar Land-Baytown MSA	391	97.26	22.37	7.59	17.25	12.47	18.86	15.18	41.53	64.77	1.44	2.07	1.05	1.08	1.57
<b>Limited Review:</b>															
Amarillo MSA	0	0.00	20.95	0.00	18.67	0.00	21.62	0.00	38.76	0.00	0.00	0.00	0.00	0.00	0.00
Austin-Round Rock MSA	4	1.00	20.02	0.00	17.58	0.00	21.94	0.00	40.46	100.00	0.05	0.00	0.00	0.00	0.09
Beaumont MSA	0	0.00	24.28	0.00	16.32	0.00	19.26	0.00	40.14	0.00	0.00	0.00	0.00	0.00	0.00
Bee County	0	0.00	32.75	0.00	17.20	0.00	20.95	0.00	29.09	0.00	0.00	0.00	0.00	0.00	0.00
Brownsville-Harlingen MSA	0	0.00	29.21	0.00	17.38	0.00	18.41	0.00	35.00	0.00	0.00	0.00	0.00	0.00	0.00
Cass County	0	0.00	21.89	0.00	18.42	0.00	19.31	0.00	40.38	0.00	0.00	0.00	0.00	0.00	0.00
Cooke County	0	0.00	20.61	0.00	17.33	0.00	20.27	0.00	41.80	0.00	0.00	0.00	0.00	0.00	0.00
Dallas-Plano-Irving MSA	2	0.50	21.32	0.00	17.79	50.00	20.00	0.00	40.89	50.00	0.00	0.00	0.00	0.00	0.00
Fort Worth-Arlington MSA	1	0.25	19.64	0.00	18.49	100.00	21.42	0.00	40.45	0.00	0.00	0.00	0.00	0.00	0.00
Gillespie County	0	0.00	11.20	0.00	13.38	0.00	21.68	0.00	53.74	0.00	0.00	0.00	0.00	0.00	0.00
Harrison County	0	0.00	18.23	0.00	15.82	0.00	19.07	0.00	46.88	0.00	0.00	0.00	0.00	0.00	0.00
Henderson County	0	0.00	18.26	0.00	16.85	0.00	21.62	0.00	43.27	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data: Western Region.

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

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

\*\*\*\* As a percentage of loans with borrower income information available, no information was available for 5.5% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: State of Texas					Evaluation Period: January 1, 2006 to December 31, 2008					Market Share				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Families ***	% BANK Loans***	% Families ***	% BANK Loans***	% Families ***	% BANK Loans***	% Families ***	% BANK Loans***						
<b>Limited Review:</b>																
Howard County	0	0.00	28.06	0.00	19.99	0.00	19.62	0.00	32.34	0.00	0.00	0.00	0.00	0.00	0.00	
Limestone County	0	0.00	23.59	0.00	19.07	0.00	19.73	0.00	37.60	0.00	0.00	0.00	0.00	0.00	0.00	
Longview MSA	0	0.00	14.74	0.00	15.24	0.00	19.27	0.00	50.76	0.00	0.00	0.00	0.00	0.00	0.00	
Matagorda-Wharton Counties	0	0.00	20.10	0.00	15.02	0.00	19.11	0.00	45.77	0.00	0.00	0.00	0.00	0.00	0.00	
Navarro County	0	0.00	21.87	0.00	15.88	0.00	18.43	0.00	43.82	0.00	0.00	0.00	0.00	0.00	0.00	
San Antonio MSA	2	0.50	21.68	0.00	17.99	50.00	20.29	0.00	40.03	50.00	0.00	0.00	0.00	0.00	0.00	
Shelby County	1	0.25	19.55	0.00	20.95	0.00	22.67	0.00	36.83	100.00	0.00	0.00	0.00	0.00	0.00	
Sherman-Dennison MSA	0	0.00	20.75	0.00	19.01	0.00	22.65	0.00	37.58	0.00	0.00	0.00	0.00	0.00	0.00	
Texarkana MSA	0	0.00	17.16	0.00	13.50	0.00	18.06	0.00	51.29	0.00	0.00	0.00	0.00	0.00	0.00	
Titus County	0	0.00	20.57	0.00	15.99	0.00	21.93	0.00	41.52	0.00	0.00	0.00	0.00	0.00	0.00	
Tyler MSA	0	0.00	25.33	0.00	20.18	0.00	20.16	0.00	34.33	0.00	0.00	0.00	0.00	0.00	0.00	
Van Zandt County	1	0.25	15.77	0.00	15.05	0.00	20.36	0.00	48.82	100.00	3.85	0.00	0.00	0.00	5.88	
Victoria MSA	0	0.00	25.32	0.00	15.98	0.00	19.88	0.00	38.81	0.00	0.00	0.00	0.00	0.00	0.00	
Washington County	0	0.00	16.23	0.00	14.73	0.00	18.95	0.00	50.09	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data: Western Region.

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

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

\*\*\*\* As a percentage of loans with borrower income information available, no information was available for 5.5% of loans originated and purchased by Bank.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															Geography: State of Texas		Evaluation Period: January 1, 2006 to December 31, 2008	
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share							
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Over all	Low	Mod	Mid	Upp			
<b>Full Review:</b>																		
Houston-Sugar Land-Baytown MSA	225	96.57	22.37	6.55	17.25	9.52	18.86	20.24	41.53	63.69	0.21	0.25	0.10	0.15	0.24			
<b>Limited Review:</b>																		
Amarillo MSA	0	0.00	20.95	0.00	18.67	0.00	21.62	0.00	38.76	0.00	0.00	0.00	0.00	0.00	0.00			
Austin-Round Rock MSA	1	0.43	20.02	0.00	17.58	0.00	21.94	0.00	40.46	100.00	0.01	0.00	0.00	0.00	0.01			
Beaumont MSA	0	0.00	24.28	0.00	16.32	0.00	19.26	0.00	40.14	0.00	0.00	0.00	0.00	0.00	0.00			
Bee County	0	0.00	32.75	0.00	17.20	0.00	20.95	0.00	29.09	0.00	0.00	0.00	0.00	0.00	0.00			
Brownsville-Harlingen MSA	0	0.00	29.21	0.00	17.38	0.00	18.41	0.00	35.00	0.00	0.00	0.00	0.00	0.00	0.00			
Cass County	0	0.00	21.89	0.00	18.42	0.00	19.31	0.00	40.38	0.00	0.00	0.00	0.00	0.00	0.00			
Cooke County	0	0.00	20.61	0.00	17.33	0.00	20.27	0.00	41.80	0.00	0.00	0.00	0.00	0.00	0.00			
Dallas-Plano-Irving MSA	1	0.43	21.32	0.00	17.79	0.00	20.00	100.00	40.89	0.00	0.00	0.00	0.00	0.02	0.00			
Fort Worth-Arlington MSA	0	0.00	19.64	0.00	18.49	0.00	21.42	0.00	40.45	0.00	0.00	0.00	0.00	0.00	0.00			
Gillespie County	0	0.00	11.20	0.00	13.38	0.00	21.68	0.00	53.74	0.00	0.00	0.00	0.00	0.00	0.00			
Harrison County	1	0.43	18.23	100.00	15.82	0.00	19.07	0.00	46.88	0.00	0.00	0.00	0.00	0.00	0.00			
Henderson County	2	0.86	18.26	0.00	16.85	50.00	21.62	0.00	43.27	50.00	0.00	0.00	0.00	0.00	0.00			

\* Based on 2008 Peer Mortgage Data: Western Region.

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

\*\*\* Percentage of 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.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: State of Texas				Evaluation Period: January 1, 2006 to December 31, 2008					Market Share				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****						
<b>Limited Review:</b>																
Howard County	0	0.00	28.06	0.00	19.99	0.00	19.62	0.00	32.34	0.00	0.00	0.00	0.00	0.00	0.00	
Limestone County	0	0.00	23.59	0.00	19.07	0.00	19.73	0.00	37.60	0.00	0.00	0.00	0.00	0.00	0.00	
Longview MSA	0	0.00	14.74	0.00	15.24	0.00	19.27	0.00	50.76	0.00	0.00	0.00	0.00	0.00	0.00	
Matagorda-Wharton Counties	0	0.00	20.10	0.00	15.02	0.00	19.11	0.00	45.77	0.00	0.00	0.00	0.00	0.00	0.00	
Navarro County	0	0.00	21.87	0.00	15.88	0.00	18.43	0.00	43.82	0.00	0.00	0.00	0.00	0.00	0.00	
San Antonio MSA	1	0.43	21.68	0.00	17.99	100.00	20.29	0.00	40.03	0.00	0.00	0.00	0.00	0.00	0.00	
Shelby County	0	0.00	19.55	0.00	20.95	0.00	22.67	0.00	36.83	0.00	0.00	0.00	0.00	0.00	0.00	
Sherman-Dennison MSA	0	0.00	20.75	0.00	19.01	0.00	22.65	0.00	37.58	0.00	0.00	0.00	0.00	0.00	0.00	
Texarkana MSA	0	0.00	17.16	0.00	13.50	0.00	18.06	0.00	51.29	0.00	0.00	0.00	0.00	0.00	0.00	
Titus County	0	0.00	20.57	0.00	15.99	0.00	21.93	0.00	41.52	0.00	0.00	0.00	0.00	0.00	0.00	
Tyler MSA	0	0.00	25.33	0.00	20.18	0.00	20.16	0.00	34.33	0.00	0.00	0.00	0.00	0.00	0.00	
Van Zandt County	0	0.00	15.77	0.00	15.05	0.00	20.36	0.00	48.82	0.00	0.00	0.00	0.00	0.00	0.00	
Victoria MSA	2	0.86	25.32	0.00	15.98	100.00	19.88	0.00	38.81	0.00	1.92	0.00	9.09	0.00	0.00	
Washington County	0	0.00	16.23	0.00	14.73	0.00	18.95	0.00	50.09	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data: Western Region.

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

\*\*\* Percentage of 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.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography State of Texas		Evaluation Period: January 1, 2006 to December 31, 2008		
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
<b>Full Review:</b>									
Houston-Sugar Land-Baytown MSA	2,777	97.20	68.34	61.22	64.39	18.04	17.57	0.38	0.79
<b>Limited Review:</b>									
Amarillo MSA	0	0.00	67.36	0.00	0.00	0.00	0.00	0.00	0.00
Austin-Round Rock MSA	8	0.28	67.40	100.00	50.00	37.50	12.50	0.00	0.00
Beaumont MSA	1	0.04	66.30	100.00	100.00	0.00	0.00	0.00	0.00
Bee County	0	0.00	65.86	0.00	0.00	0.00	0.00	0.00	0.00
Brownsville-Harlingen MSA	0	0.00	58.63	0.00	0.00	0.00	0.00	0.00	0.00
Cass County	0	0.00	50.73	0.00	0.00	0.00	0.00	0.00	0.00
Cooke County	0	0.00	65.47	0.00	0.00	0.00	0.00	0.00	0.00
Dallas-Plano-Irving MSA	30	1.05	67.45	60.00	23.33	26.67	50.00	0.00	0.01
Fort Worth-Arlington MSA	28	0.98	65.61	71.43	39.29	21.43	39.29	0.01	0.03
Gillespie County	0	0.00	71.23	0.00	0.00	0.00	0.00	0.00	0.00
Harrison County	0	0.00	60.54	0.00	0.00	0.00	0.00	0.00	0.00
Henderson County	2	0.07	60.69	100.00	100.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data: US.

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

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

\*\*\*\* Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 3.29% of small loans to businesses originated and purchased by the Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: State of Texas		Evaluation Period: January 1, 2006 to December 31, 2008		
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
<b>Limited Review:</b>									
Howard County	0	0.00	62.21	0.00	0.00	0.00	0.00	0.00	0.00
Limestone County	0	0.00	56.55	0.00	0.00	0.00	0.00	0.00	0.00
Longview MSA	0	0.00	63.46	0.00	0.00	0.00	0.00	0.02	0.00
Matagorda-Wharton Counties	0	0.00	63.20	0.00	0.00	0.00	0.00	0.00	0.00
Navarro County	0	0.00	62.50	0.00	0.00	0.00	0.00	0.00	0.00
San Antonio MSA	7	0.25	67.39	85.71	14.29	42.86	42.86	0.01	0.02
Shelby County	0	0.00	51.11	0.00	0.00	0.00	0.00	0.00	0.00
Sherman-Dennison MSA	0	0.00	67.85	0.00	0.00	0.00	0.00	0.00	0.00
Texarkana MSA	0	0.00	61.23	0.00	0.00	0.00	0.00	0.00	0.00
Titus County	0	0.00	53.53	0.00	0.00	0.00	0.00	0.00	0.00
Tyler MSA	1	0.04	67.17	0.00	0.00	0.00	100.00	0.00	0.00
Van Zandt County	0	0.00	66.20	0.00	0.00	0.00	0.00	0.00	0.00
Victoria MSA	0	0.00	64.28	0.00	0.00	0.00	0.00	0.00	0.00
Washington County	3	0.11	67.34	33.33	100.00	0.00	0.00	0.17	0.31

\* Based on 2008 Peer Small Business Data: US.

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

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

\*\*\*\* Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 3.29% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS				Geography: State of Texas		Evaluation Period: January 1, 2006 to December 31, 2008			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
<b>Full Review:</b>									
Houston-Sugar Land-Baytown MSA	30	100.00	95.81	90.00	90.00	0.00	10.00	0.65	0.71
<b>Limited Review:</b>									
Amarillo TX MSA	0	0.00	96.65	0.00	0.00	0.00	0.00	0.00	0.00
Austin-Round Rock MSA	0	0.00	96.44	0.00	0.00	0.00	0.00	0.70	0.96
Beaumont MSA	0	0.00	98.62	0.00	0.00	0.00	0.00	0.00	0.00
Bee County	0	0.00	87.50	0.00	0.00	0.00	0.00	0.00	0.00
Brownsville-Harlingen MSA	0	0.00	88.46	0.00	0.00	0.00	0.00	0.00	0.00
Cass County	0	0.00	93.44	0.00	0.00	0.00	0.00	0.00	0.00
Cooke County	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Dallas-Plano-Irving MSA	0	0.00	95.86	0.00	0.00	0.00	0.00	0.00	0.00
Fort Worth-Arlington MSA	0	0.00	96.84	0.00	0.00	0.00	0.00	0.00	0.00
Gillespie County	0	0.00	99.02	0.00	0.00	0.00	0.00	0.00	0.00
Harrison County	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Henderson County	0	0.00	96.88	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data: US.

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

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

\*\*\*\* Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 6.67% of small loans to farms originated and purchased by Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: State of Texas		Evaluation Period: January 1, 2006 to December 31, 2008				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
<b>Limited Review:</b>									
Howard County	0	0.00	97.50	0.00	0.00	0.00	0.00	0.00	0.00
Limestone County	0	0.00	97.73	0.00	0.00	0.00	0.00	0.00	0.00
Longview MSA	0	0.00	96.67	0.00	0.00	0.00	0.00	0.00	0.00
Matagorda-Wharton Counties	0	0.00	94.44	0.00	0.00	0.00	0.00	0.00	0.00
Navarro County	0	0.00	97.03	0.00	0.00	0.00	0.00	0.00	0.00
San Antonio MSA	0	0.00	97.12	0.00	0.00	0.00	0.00	0.00	0.00
Shelby County	0	0.00	90.16	0.00	0.00	0.00	0.00	0.00	0.00
Sherman-Dennison MSA	0	0.00	97.67	0.00	0.00	0.00	0.00	0.00	0.00
Texarkana MSA	0	0.00	97.87	0.00	0.00	0.00	0.00	0.00	0.00
Titus County	0	0.00	94.37	0.00	0.00	0.00	0.00	0.00	0.00
Tyler MSA	0	0.00	95.68	0.00	0.00	0.00	0.00	0.00	0.00
Van Zandt County	0	0.00	98.08	0.00	0.00	0.00	0.00	0.00	0.00
Victoria MSA	0	0.00	98.08	0.00	0.00	0.00	0.00	0.00	0.00
Washington County	0	0.00	96.88	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data: US.

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

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

\*\*\*\* Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 6.67% of small loans to farms originated and purchased by Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: State of Texas				Evaluation Period: September 5, 2006 to October 23, 2009			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Houston-Sugar Land-Baytown MSA	2	275	94	5,205	96	5,480	56.90	0	0
<b>Limited Review:</b>									
Amarillo MSA	0	0	0	0	0	0	0.00	0	0
Austin-Round Rock MSA	0	0	1	2	1	2	0.01	0	0
Beaumont MSA	0	0	0	0	0	0	0.00	0	0
Bee County	0	0	0	0	0	0	0.00	0	0
Brownsville-Harlingen MSA	0	0	1	1,000	1	1,000	10.40	0	0
Cass County	0	0	0	0	0	0	0.00	0	0
Cooke County	0	0	0	0	0	0	0.00	0	0
Dallas-Plano-Irving MSA	1	125	6	1,027	7	1,152	12.00	0	0
Fort Worth-Arlington MSA	0	0	1	0	0	0	0.00	0	0
Gillespie County -	0	0	0	0	0	0	0.00	0	0
Harrison County	0	0	0	0	0	0	0.00	0	0
Henderson County	0	0	0	0	0	0	0.00	0	0

\* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: State of Texas				Evaluation Period: September 5, 2006 to October 23, 2009			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Limited Review:</b>									
Howard County	0	0	0	0	0	0	0.00	0	0
Limestone County	0	0	0	0	0	0	0.00	0	0
Longview MSA	0	0	0	0	0	0	0.00	0	0
Matagorda-Wharton Counties	0	0	0	0	0	0	0.00	0	0
Navarro County	0	0	0	0	0	0	0.00	0	0
San Antonio MSA	0	0	0	0	0	0	0.00	0	0
Shelby County	0	0	0	0	0	0	0.00	0	0
Sherman-Dennison MSA	0	0	0	0	0	0	0.00	0	0
Texarkana MSA	0	0	0	0	0	0	0.00	0	0
Titus County	0	0	0	0	0	0	0.00	0	0
Tyler MSA	0	0	1	1,000	1	1,000	10.40	0	0
Van Zandt County	0	0	0	0	0	0	0.00	0	0
Victoria MSA	0	0	0	0	0	0	0.00	0	0
Washington County	0	0	0	0	0	0	0.00	0	0
Texas Statewide	0	0	2	1,002	2	1,002	10.40	0	0

\* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: State of Texas																		
Evaluation Period: September 5, 2006 to October 23, 2009																		
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	
<b>Full Review:</b>																		
Houston-Sugar Land-Baytown MSA	88.83	0	51.50	0.00	15.53	37.86	42.72	0	0	0	+1	+6	+5	6.56	29.86	30.95	32.58	
<b>Limited Review:</b>																		
Amarillo MSA	0.62	0	10.00	0.00	50.00	0.00	50.000	0	0	0	0	0	0	2.19	35.59	33.37	28.85	
Austin-Round Rock MSA	0.86	0	5.50	9.09	9.09	63.64	18.18	0	0	0	0	+2	+1	9.94	26.23	34.66	28.90	
Beaumont MSA	0.42	2	1.00	0.00	0.00	50.00	50.00	1	0	0	0	+1	0	6.21	27.52	35.50	27.81	
Bee County	0.10	1	0.00	0.00	0.00	0.00	100.00	1	0	0	0	+1	0	0.00	64.32	35.68	0.00	
Brownsville-Harlingen MSA	0.03	0	0.00	0.00	100.00	0.00	0.00	1	0	0	+1	0	0	0.00	47.26	52.74	0.00	
Cass County	0.06	0	0.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00	
Cooke County	0.09	0	0.00	0.00	100.00	0.00	0.00	0	0	0	+1	0	0	0.00	35.27	62.08	2.65	
Dallas-Plano-Irving MSA	2.53	38	190.00	0.00	13.16	39.47	0.00	0	0	0	0	0	+1	8.22	27.51	32.05	32.22	
Fort Worth-Arlington MSA	1.80	0	0.00	0.00	100.00	0.00	0.00	0	0	0	0	0	0-1	0-1	5.89	27.20	35.69	31.22
Gillespie County	0.16	01	0.00	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	0.00	0.00	100.00	
Harrison County	0.16	02	10.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	15.17	44.33	40.50	
Henderson County	0.82	0	10.00	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	0.00	79.79	20.21	

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: State of Texas																	
Evaluation Period: September 5, 2006 to October 23, 2009																	
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
<b>Limited Review:</b>																	
Howard County	0.13	1	0.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	27.12	72.88	0.00
Limestone County	0.21	0	0.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	13.77	86.23	0.00
Longview MSA	0.26	2	0.00	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	0.00	54.23	45.77
Matagorda-Wharton Counties	0.03	2	10.00	0.00	0.00	0.00	100.00	02	0	0	0	0	+2 0	0.00	0.00	68.24	31.76
Navarro County	0.11	01	0.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
San Antonio MSA	1.43	18	0.00	0.00	16.67	38.89	44.44	2	0	0	+1	0	+1	2.83	39.58	28.82	28.76
Shelby County	0.12	1	0.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Sherman-Dennison MSA	0.22	2	0.00	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	34.72	53.69	11.60
Texarkana MSA	0.05	1	0.00	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	12.15	58.10	29.75
Titus County	0.16	1	0.00	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	20.53	54.11	25.36
Tyler MSA	0.13	1	0.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	6.00	47.62	26.54	19.84
Van Zandt County	0.27	1	0.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Victoria MSA	0.12	01	0.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	28.05	71.95	0.00
Washington County	0.17	1	0.00	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	0.00	16.63	83.37

## Tables of Performance Data

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### State of Illinois

Table 1. Lending Volume

LENDING VOLUME												
Geography: State of Illinois												
Evaluation Period: March 10, 2007 to December 31, 2008												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
<b>Full Review:</b>												
Chicago-Naperville-Joliet MD	51.35	19	2,792	0	0	0	0	0	0	19	2,792	20.49
<b>Limited Review:</b>												
Bloomington-Normal MSA	2.70	1	204	0	0	0	0	0	0	1	204	3.78
Champaign-Urbana MSA	10.81	4	829	0	0	0	0	0	0	4	829	8.02
Coles County	0.00	0	0	0	0	0	0	0	0	0	0	1.03
Crawford County	0.00	0	0	0	0	0	0	0	0	0	0	1.87
Danville MSA	0.00	0	0	0	0	0	0	0	0	0	0	1.95
Davenport IA-IL MSA	5.41	2	258	0	0	0	0	0	0	2	258	5.05
Kankakee-Bradley MSA	2.70	1	73	0	0	0	0	0	0	1	73	4.87
Morgan County	0.00	0	0	0	0	0	0	0	0	0	0	1.47
Northern Non MSA Counties	2.70	1	79	0	0	0	0	0	0	1	79	9.81
Peoria MSA	8.11	3	344	0	0	0	0	0	0	3	344	12.46
Rockford MSA	8.11	3	216	0	0	0	0	0	0	3	216	2.95
Southern Non MSA Counties	0.00	0	0	0	0	0	0	0	0	0	0	10.00
Springfield MSA	0.00	0	0	0	0	0	0	0	0	0	0	4.46
St Louis Mo-IL MSA	5.41	2	230	0	0	0	0	0	0	2	230	4.93
Western Non MSA Counties	2.70	0	0	1	978	0	0	0	0	1	978	6.79

\* Loan Data as of December 31, 2008. Rated area refers to either the state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is March 10, 2007 to October 23, 2009.

\*\*\* Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: State of Illinois				Evaluation Period: March 10, 2007 to December 31, 2008					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
<b>Full Review:</b>																
Chicago-Naperville-Joliet MD	3	60.00	2.59	0.00	15.03	33.33	45.23	33.33	37.15	33.33	0.00	0.00	0.01	0.00	0.00	
<b>Limited Review:</b>																
Bloomington-Normal MSA	1	20.00	0.00	0.00	21.24	0.00	55.27	100.00	23.49	0.00	0.00	0.00	0.00	0.00	0.00	
Champaign-Urbana MSA	0	0.00	0.73	0.00	14.97	0.00	61.63	0.00	22.67	0.00	0.00	0.00	0.00	0.00	0.00	
Coles County	0	0.00	0.00	0.00	1.11	0.00	89.66	0.00	9.23	0.00	0.00	0.00	0.00	0.00	0.00	
Crawford County	0	0.00	0.00	0.00	15.92	0.00	84.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Danville MSA	0	0.00	0.00	0.00	8.14	0.00	69.82	0.00	22.04	0.00	0.00	0.00	0.00	0.00	0.00	
Davenport IA-IL MSA	0	0.00	0.94	0.00	13.36	0.00	71.89	0.00	13.82	0.00	0.00	0.00	0.00	0.00	0.00	
Kankakee-Bradley MSA	0	0.00	1.40	0.00	9.84	0.00	74.97	0.00	13.79	0.00	0.00	0.00	0.00	0.00	0.00	
Morgan County	0	0.00	0.00	0.00	8.22	0.00	76.77	0.00	15.00	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non MSA Counties	0	0.00	0.00	0.00	4.16	0.00	62.41	0.00	33.43	0.00	0.00	0.00	0.00	0.00	0.00	
Peoria MSA	0	0.00	3.11	0.00	9.80	0.00	66.51	0.00	20.59	0.00	0.00	0.00	0.00	0.00	0.00	
Rockford MSA	1	20.00	1.61	0.00	17.05	0.00	56.27	100.00	25.07	0.00	0.02	0.00	0.00	0.04	0.00	
Southern Non MSA Counties	0	0.00	0.24	0.00	29.39	0.00	64.22	0.00	6.15	0.00	0.00	0.00	0.00	0.00	0.00	
Springfield MSA	0	0.00	2.43	0.00	19.13	0.00	44.75	0.00	33.69	0.00	0.00	0.00	0.00	0.00	0.00	
St Louis Mo-IL MSA	0	0.00	3.09	0.00	23.14	0.00	60.84	0.00	12.93	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA Counties	0	0.00	0.00	0.00	6.60	0.00	85.85	0.00	7.55	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data: Western Region.

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: State of Illinois						Evaluation Period: March 10, 2007 to December 31, 2008						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Chicago-Naperville-Joliet MD	0	0.00	2.59	0.00	15.03	0.00	45.23	0.00	37.15	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Bloomington-Normal MSA	0	0.00	0.00	0.00	21.24	0.00	55.27	0.00	23.49	0.00	0.00	0.00	0.00	0.00	0.00
Champaign-Urbana MSA	0	0.00	0.73	0.00	14.97	0.00	61.63	0.00	22.67	0.00	0.00	0.00	0.00	0.00	0.00
Coles County	0	0.00	0.00	0.00	1.11	0.00	89.66	0.00	9.23	0.00	0.00	0.00	0.00	0.00	0.00
Crawford County	0	0.00	0.00	0.00	15.92	0.00	84.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Danville MSA	0	0.00	0.00	0.00	8.14	0.00	69.82	0.00	22.04	0.00	0.00	0.00	0.00	0.00	0.00
Davenport IA-IL MSA	0	0.00	0.94	0.00	13.36	0.00	71.89	0.00	13.82	0.00	0.00	0.00	0.00	0.00	0.00
Kankakee-Bradley	0	0.00	1.40	0.00	9.84	0.00	74.97	0.00	13.79	0.00	0.00	0.00	0.00	0.00	0.00
Morgan County	0	0.00	0.00	0.00	8.22	0.00	76.77	0.00	15.00	0.00	0.00	0.00	0.00	0.00	0.00
Northern Non MSA	0	0.00	0.00	0.00	4.16	0.00	62.41	0.00	33.43	0.00	0.00	0.00	0.00	0.00	0.00
Peoria MSA	0	0.00	3.11	0.00	9.80	0.00	66.51	0.00	20.59	0.00	0.00	0.00	0.00	0.00	0.00
Rockford MSA	0	0.00	1.61	0.00	17.05	0.00	56.27	0.00	25.07	0.00	0.00	0.00	0.00	0.00	0.00
Southern Non MSA	0	0.00	0.24	0.00	29.39	0.00	64.22	0.00	6.15	0.00	0.00	0.00	0.00	0.00	0.00
Springfield MSA	0	0.00	2.43	0.00	19.13	0.00	44.75	0.00	33.69	0.00	0.00	0.00	0.00	0.00	0.00
St Louis Mo-IL MSA	0	0.00	3.09	0.00	23.14	0.00	60.84	0.00	12.93	0.00	0.00	0.00	0.00	0.00	0.00
Western Non-MSA	0	0.00	0.00	0.00	6.60	0.00	85.85	0.00	7.55	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data: Western Region.

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: State of Illinois								Evaluation Period: March 10, 2007 to December 31, 2008				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Chicago-Naperville-Joliet MD	16	51.61	2.59	6.25	15.03	0.00	45.23	50.00	37.15	43.75	0.01	0.02	0.00	0.01	0.01
<b>Limited Review:</b>															
Bloomington-Normal	0	0.00	0.00	0.00	21.24	0.00	55.27	0.00	23.49	0.00	0.00	0.00	0.00	0.00	0.00
Champaign-Urbana	4	12.90	0.73	0.00	14.97	25.00	61.63	25.00	22.67	50.00	0.11	0.00	0.24	0.04	0.23
Coles County	0	0.00	0.00	0.00	1.11	0.00	89.66	0.00	9.23	0.00	0.00	0.00	0.00	0.00	0.00
Crawford County	0	0.00	0.00	0.00	15.92	0.00	84.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Danville MSA	0	0.00	0.00	0.00	8.14	0.00	69.82	0.00	22.04	0.00	0.00	0.00	0.00	0.00	0.00
Davenport IA-IL MSA	2	6.45	0.94	0.00	13.36	50.00	71.89	50.00	13.82	0.00	0.05	0.00	0.19	0.03	0.00
Kankakee-Bradley	1	3.23	1.40	0.00	9.84	0.00	74.97	0.00	13.79	100.00	0.04	0.00	0.00	0.00	0.26
Morgan County	0	0.00	0.00	0.00	8.22	0.00	76.77	0.00	15.00	0.00	0.00	0.00	0.00	0.00	0.00
Northern Non MSA Counties	1	3.23	0.00	0.00	4.16	0.00	62.41	0.00	33.43	100.00	0.02	0.00	0.00	0.00	0.04
Peoria MSA	3	9.68	3.11	0.00	9.80	0.00	66.51	66.67	20.59	33.33	0.04	0.00	0.00	0.05	0.05
Rockford MSA	2	6.45	1.61	0.00	17.05	0.00	56.27	100.00	25.07	0.00	0.03	0.00	0.05	0.00	0.00
Southern Counties	0	0.00	0.24	0.00	29.39	0.00	64.22	0.00	6.15	0.00	0.00	0.00	0.00	0.00	0.00
Springfield MSA	0	0.00	18.52	0.00	18.90	0.00	24.00	0.00	38.58	0.00	0.00	0.00	0.00	0.00	0.00
St Louis Mo-IL MSA	0	0.00	21.94	0.00	20.24	0.00	24.26	0.00	33.56	0.00	0.01	0.00	0.00	0.02	0.00
Western Non MSA	0	0.00	17.58	0.00	19.15	0.00	25.04	0.00	38.23	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data: Western Region.

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: State of Illinois						Evaluation Period: March 10, 2007 to December 31, 2008							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Chicago-Naperville-Joliet MD	0	0.00	12.02	0.00	24.02	0.00	35.72	0.00	28.23	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Bloomington-Normal MSA	0	0.00	2.12	0.00	36.51	0.00	54.30	0.00	7.07	0.00	0.00	0.00	0.00	0.00	0.00
Champaign-Urbana MSA	0	0.00	17.24	0.00	44.18	0.00	23.44	0.00	15.14	0.00	0.00	0.00	0.00	0.00	0.00
Coles County	0	0.00	0.00	0.00	18.87	0.00	75.49	0.00	5.64	0.00	0.00	0.00	0.00	0.00	0.00
Crawford County	0	0.00	0.00	0.00	31.40	0.00	68.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Danville MSA	0	0.00	0.00	0.00	30.15	0.00	42.26	0.00	27.59	0.00	0.00	0.00	0.00	0.00	0.00
Davenport IA-IL MSA	0	0.00	3.67	0.00	23.85	0.00	67.62	0.00	4.86	0.00	0.00	0.00	0.00	0.00	0.00
Kankakee-Bradley MSA	0	0.00	1.30	0.00	28.00	0.00	57.04	0.00	13.66	0.00	0.00	0.00	0.00	0.00	0.00
Morgan County	0	0.00	0.00	0.00	13.78	0.00	75.49	0.00	10.73	0.00	0.00	0.00	0.00	0.00	0.00
Northern Non MSA Counties	0	0.00	0.00	0.00	12.07	0.00	61.22	0.00	26.71	0.00	0.00	0.00	0.00	0.00	0.00
Peoria MSA	0	0.00	14.71	0.00	14.83	0.00	44.83	0.00	25.63	0.00	0.00	0.00	0.00	0.00	0.00
Rockford MSA	0	0.00	10.79	0.00	27.95	0.00	49.69	0.00	11.57	0.00	0.00	0.00	0.00	0.00	0.00
Southern Non MSA Counties	0	0.00	19.15	0.00	54.04	0.00	21.55	0.00	5.25	0.00	0.00	0.00	0.00	0.00	0.00
Springfield MSA	0	0.00	11.83	0.00	41.06	0.00	23.54	0.00	23.57	0.00	0.00	0.00	0.00	0.00	0.00
St Louis Mo-IL MSA	0	0.00	12.81	0.00	21.59	0.00	53.77	0.00	11.84	0.00	0.00	0.00	0.00	0.00	0.00
Western Non-MSA	0	0.00	7.41	0.00	18.68	0.00	60.84	0.00	13.07	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data: Western Region.

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES																
Geography: State of Illinois																
Evaluation Period: March 10, 2007 to December 31, 2008																
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	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid
<b>Full Review:</b>																
Chicago-Naperville-Joliet MD	0	0.00	3.98	0.00	14.59	0.00	37.95	0.00	43.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>																
Bloomington-Normal MSA	0	0.00	0.58	0.00	23.62	0.00	59.57	0.00	16.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Champaign-Urbana	0	0.00	4.13	0.00	23.75	0.00	52.71	0.00	17.61	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Coles County	0	0.00	0.00	0.00	2.07	0.00	92.39	0.00	5.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Crawford County	0	0.00	0.00	0.00	18.83	0.00	81.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Danville MSA	0	0.00	0.00	0.00	19.70	0.00	62.84	0.00	17.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Davenport IA-ILMSA	0	0.00	4.10	0.00	20.83	0.00	64.92	0.00	10.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kankakee-Bradley	0	0.00	1.88	0.00	17.45	0.00	71.74	0.00	8.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Morgan County	0	0.00	0.00	0.00	8.41	0.00	78.64	0.00	12.95	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Northern Non MSA Counties	0	0.00	0.00	0.00	8.37	0.00	61.27	0.00	30.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Peoria MSA	0	0.00	8.97	0.00	11.44	0.00	58.55	0.00	21.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rockford MSA	0	0.00	4.98	0.00	19.27	0.00	51.12	0.00	24.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Southern Non MSA	0	0.00	2.26	0.00	43.97	0.00	47.98	0.00	5.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Springfield MSA	0	0.00	8.99	0.00	25.24	0.00	35.02	0.00	30.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00
St Louis Mo-IL MSA	0	0.00	3.56	0.00	23.53	0.00	58.92	0.00	13.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Western Non-MSA	1	100.00	0.29	0.00	15.57	0.00	78.07	100.00	6.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data: US.

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

\*\*\* Source Data - Dun and Bradstreet 2008.

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: State of Illinois				Evaluation Period: March 10, 2007 to December 31, 2008					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						
<b>Full Review:</b>																
Chicago-Naperville-Joliet MD	0	0.00	1.32	0.00	7.94	0.00	51.19	0.00	39.56	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Bloomington-Normal MSA	0	0.00	0.00	0.00	6.42	0.00	73.09	0.00	20.49	0.00	0.00	0.00	0.00	0.00	0.00	
Champaign-Urbana MSA	0	0.00	0.46	0.00	4.42	0.00	88.71	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00	
Coles County	0	0.00	0.00	0.00	1.01	0.00	95.27	0.00	3.72	0.00	0.00	0.00	0.00	0.00	0.00	
Crawford County	0	0.00	0.00	0.00	2.82	0.00	97.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Danville MSA	0	0.00	0.00	0.00	1.28	0.00	88.91	0.00	9.81	0.00	0.00	0.00	0.00	0.00	0.00	
Davenport IA-IL MSA	0	0.00	0.23	0.00	4.06	0.00	85.79	0.00	9.91	0.00	0.00	0.00	0.00	0.00	0.00	
Kankakee-Bradley MSA	0	0.00	0.00	0.00	4.34	0.00	84.42	0.00	11.24	0.00	0.00	0.00	0.00	0.00	0.00	
Morgan County	0	0.00	0.00	0.00	1.43	0.00	92.14	0.00	6.43	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non MSA Counties	0	0.00	0.00	0.00	1.02	0.00	61.77	0.00	37.20	0.00	0.00	0.00	0.00	0.00	0.00	
Peoria MSA	0	0.00	0.57	0.00	2.06	0.00	82.73	0.00	14.64	0.00	0.00	0.00	0.00	0.00	0.00	
Rockford MSA	0	0.00	0.49	0.00	9.69	0.00	52.55	0.00	37.27	0.00	0.00	0.00	0.00	0.00	0.00	
Southern Non MSA Counties	0	0.00	0.11	0.00	17.04	0.00	78.92	0.00	3.92	0.00	0.00	0.00	0.00	0.00	0.00	
Springfield MSA	0	0.00	1.52	0.00	7.88	0.00	65.69	0.00	24.90	0.00	0.00	0.00	0.00	0.00	0.00	
St Louis Mo-IL MSA	0	0.00	0.26	0.00	14.33	0.00	78.54	0.00	6.87	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA	0	0.00	0.00	0.00	2.70	0.00	92.77	0.00	4.53	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Small Business Data: US.

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

\*\*\* Source Data - Dun and Bradstreet 2008.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: State of Illinois					Evaluation Period: March 10, 2007 to December 31, 2008					Market Share				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total	% Families ***	% BANK Loans ***	% Families ***	% BANK Loans ****	% Families ***	% BANK Loans ***	% Families ***	% BANK Loans ***						
<b>Full Review:</b>																
Chicago-Naperville-Joliet MD	3	60.00	20.85	0.00	17.60	66.67	22.09	33.33	39.45	0.00	0.00	0.00	0.01	0.00	0.00	
<b>Limited Review:</b>																
Bloomington-Normal MSA	1	20.00	17.41	0.00	18.87	0.00	26.57	0.00	37.15	100.00	0.00	0.00	0.00	0.00	0.00	
Champaign-Urbana MSA	0	0.00	17.76	0.00	19.22	0.00	25.12	0.00	37.90	0.00	0.00	0.00	0.00	0.00	0.00	
Coles County	0	0.00	16.91	0.00	18.34	0.00	22.59	0.00	42.17	0.00	0.00	0.00	0.00	0.00	0.00	
Crawford County	0	0.00	19.74	0.00	23.02	0.00	23.53	0.00	33.71	0.00	0.00	0.00	0.00	0.00	0.00	
Danville MSA	0	0.00	18.09	0.00	18.78	0.00	23.64	0.00	39.49	0.00	0.00	0.00	0.00	0.00	0.00	
Davenport IA-IL MSA	0	0.00	19.65	0.00	19.61	0.00	24.91	0.00	35.83	0.00	0.00	0.00	0.00	0.00	0.00	
Kankakee-Bradley MS	0	0.00	19.07	0.00	18.85	0.00	23.04	0.00	39.04	0.00	0.00	0.00	0.00	0.00	0.00	
Morgan County	0	0.00	14.81	0.00	19.54	0.00	24.21	0.00	41.43	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non MSA	0	0.00	14.17	0.00	16.75	0.00	23.20	0.00	45.89	0.00	0.00	0.00	0.00	0.00	0.00	
Peoria MSA	0	0.00	18.96	0.00	18.78	0.00	24.11	0.00	38.15	0.00	0.00	0.00	0.00	0.00	0.00	
Rockford MSA	1	20.00	19.09	0.00	19.24	100.00	24.25	0.00	37.43	0.00	0.03	0.00	0.00	0.09	0.00	
Southern Non MSA Counties	0	0.00	23.48	0.00	19.55	0.00	23.58	0.00	33.39	0.00	0.00	0.00	0.00	0.00	0.00	
Springfield MSA	0	0.00	18.52	0.00	18.90	0.00	24.00	0.00	38.58	0.00	0.00	0.00	0.00	0.00	0.00	
St Louis Mo-IL MSA	0	0.00	21.94	0.00	20.24	0.00	24.26	0.00	33.56	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA	0	0.00	17.58	0.00	19.15	0.00	25.04	0.00	38.23	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data: Western Region.

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

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

\*\*\*\* As a percentage of loans with borrower income information available, no information was available for 0.00% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: State of Illinois				Evaluation Period: March 10, 2007 to December 31, 2008					Market Share				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Families ***	% BANK Loans***	% Families ***	% BANK Loans***	% Families ***	% BANK Loans***	% Families ***	% BANK Loans***						
<b>Full Review:</b>																
Chicago-Naperville-Joliet MD	0	0.00	20.85	0.00	17.60	0.00	22.09	0.00	39.45	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Bloomington-Normal	0	0.00	17.41	0.00	18.87	0.00	26.57	0.00	37.15	0.00	0.00	0.00	0.00	0.00	0.00	
Champaign-Urbana	0	0.00	17.76	0.00	19.22	0.00	25.12	0.00	37.90	0.00	0.00	0.00	0.00	0.00	0.00	
Coles County	0	0.00	16.91	0.00	18.34	0.00	22.59	0.00	42.17	0.00	0.00	0.00	0.00	0.00	0.00	
Crawford County	0	0.00	19.74	0.00	23.02	0.00	23.53	0.00	33.71	0.00	0.00	0.00	0.00	0.00	0.00	
Danville MSA	0	0.00	18.09	0.00	18.78	0.00	23.64	0.00	39.49	0.00	0.00	0.00	0.00	0.00	0.00	
Davenport IA-IL MSA	0	0.00	19.65	0.00	19.61	0.00	24.91	0.00	35.83	0.00	0.00	0.00	0.00	0.00	0.00	
Kankakee-Bradley	0	0.00	19.07	0.00	18.85	0.00	23.04	0.00	39.04	0.00	0.00	0.00	0.00	0.00	0.00	
Morgan County	0	0.00	14.81	0.00	19.54	0.00	24.21	0.00	41.43	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non MSA	0	0.00	14.17	0.00	16.75	0.00	23.20	0.00	45.89	0.00	0.00	0.00	0.00	0.00	0.00	
Peoria MSA	0	0.00	18.96	0.00	18.78	0.00	24.11	0.00	38.15	0.00	0.00	0.00	0.00	0.00	0.00	
Rockford MSA	0	0.00	19.09	0.00	19.24	0.00	24.25	0.00	37.43	0.00	0.00	0.00	0.00	0.00	0.00	
Southern Counties	0	0.00	23.48	0.00	19.55	0.00	23.58	0.00	33.39	0.00	0.00	0.00	0.00	0.00	0.00	
Springfield MSA	0	0.00	18.52	0.00	18.90	0.00	24.00	0.00	38.58	0.00	0.00	0.00	0.00	0.00	0.00	
St Louis Mo-IL MSA	0	0.00	21.94	0.00	20.24	0.00	24.26	0.00	33.56	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA	0	0.00	17.58	0.00	19.15	0.00	25.04	0.00	38.23	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data: Western Region.

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

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

\*\*\*\* As a percentage of loans with borrower income information available, no information was available for 0.0% of loans originated and purchased by Bank.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: State of Illinois				Evaluation Period: March 10, 2007 to December 31, 2008					Market Share				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****						
<b>Full Review:</b>																
Chicago-Naperville-Joliet MD	16	51.61	20.85	6.25	17.60	50.00	22.09	12.50	39.45	31.25	0.01	0.01	0.03	0.00	0.01	
<b>Limited Review</b>																
Bloomington-Normal	0	0.00	17.41	0.00	18.87	0.00	26.57	0.00	37.15	0.00	0.00	0.00	0.00	0.00	0.00	
Champaign-Urbana	4	12.90	17.76	0.00	19.22	0.00	25.12	25.00	37.90	75.00	0.12	0.00	0.00	0.12	0.19	
Coles County	0	0.00	16.91	0.00	18.34	0.00	22.59	0.00	42.17	0.00	0.00	0.00	0.00	0.00	0.00	
Crawford County	0	0.00	19.74	0.00	23.02	0.00	23.53	0.00	33.71	0.00	0.00	0.00	0.00	0.00	0.00	
Danville MSA	0	0.00	18.09	0.00	18.78	0.00	23.64	0.00	39.49	0.00	0.00	0.00	0.00	0.00	0.00	
Davenport IA-IL MSA	2	6.45	19.65	0.00	19.61	50.00	24.91	0.00	35.83	50.00	0.06	0.00	0.12	0.00	0.07	
Kankakee-Bradley	1	3.23	19.07	0.00	18.85	100.00	23.04	0.00	39.04	0.00	0.05	0.00	0.29	0.00	0.00	
Morgan County	0	0.00	14.81	0.00	19.54	0.00	24.21	0.00	41.43	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non MSA	1	3.23	14.17	0.00	16.75	0.00	23.20	100.00	45.89	0.00	0.02	0.00	0.00	0.08	0.00	
Peoria MSA	3	9.68	18.96	0.00	18.78	0.00	24.11	33.33	38.15	66.67	0.05	0.00	0.00	0.06	0.00	
Rockford MSA	2	6.45	19.09	50.00	19.24	50.00	24.25	0.00	37.43	0.00	0.04	0.21	0.08	0.00	0.00	
Southern Counties	0	0.00	23.48	0.00	19.55	0.00	23.58	0.00	33.39	0.00	0.00	0.00	0.00	0.00	0.00	
Springfield MSA	0	0.00	18.52	0.00	18.90	0.00	24.00	0.00	38.58	0.00	0.00	0.00	0.00	0.00	0.00	
St Louis Mo-IL MSA	2	6.45	21.94	0.00	20.24	100.00	24.26	0.00	33.56	0.00	0.02	0.00	0.08	0.00	0.00	
Western Non-MSA	0	0.00	17.58	0.00	19.15	0.00	25.04	0.00	38.23	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data: Western Region.

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

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

\*\*\*\* As a percentage of loans with borrower income information available, no information was available for 0.00% of loans originated and purchased by Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES				Geography: State of Illinois		Evaluation Period: March 10, 2007 to December 31, 2008			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
<b>Full Review:</b>									
Chicago-Naperville-Joliet MD	0	0.00	66.94	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review</b>									
Bloomington-Normal	0	0.00	61.99	0.00	0.00	0.00	0.00	0.00	0.00
Champaign-Urbana	0	0.00	63.47	0.00	0.00	0.00	0.00	0.00	0.00
Coles County	0	0.00	62.02	0.00	0.00	0.00	0.00	0.00	0.00
Crawford County	0	0.00	57.11	0.00	0.00	0.00	0.00	0.00	0.00
Danville MSA	0	0.00	59.13	0.00	0.00	0.00	0.00	0.00	0.00
Davenport IA-IL MSA	0	0.00	60.24	0.00	0.00	0.00	0.00	0.00	0.00
Kankakee-Bradley	0	0.00	64.79	0.00	0.00	0.00	0.00	0.00	0.00
Morgan County	0	0.00	56.26	0.00	0.00	0.00	0.00	0.00	0.00
Northern Non MSA	0	0.00	61.46	0.00	0.00	0.00	0.00	0.00	0.00
Peoria MSA	0	0.00	62.69	0.00	0.00	0.00	0.00	0.00	0.00
Rockford MSA	0	0.00	66.92	0.00	0.00	0.00	0.00	0.00	0.00
Southern Counties	0	0.00	59.48	0.00	0.00	0.00	0.00	0.00	0.00
Springfield MSA	0	0.00	61.54	0.00	0.00	0.00	0.00	0.00	0.00
St Louis Mo-IL MSA	0	0.00	61.84	0.00	0.00	0.00	0.00	0.00	0.00
Western Non-MSA	1	100.00	58.55	0.00	0.00	0.00	100.00	0.00	0.00

\* Based on 2008 Peer Small Business Data: US.

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

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

\*\*\*\* Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.00% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: State of Illinois		Evaluation Period: March 10, 2007 to December 31, 2008				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
<b>Full Review:</b>									
Chicago-Naperville-Joliet MD	0	0.00	95.02	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Bloomington-Normal	0	0.00	98.15	0.00	0.00	0.00	0.00	0.00	0.00
Champaign-Urbana	0	0.00	98.47	0.00	0.00	0.00	0.00	0.00	0.00
Coles County	0	0.00	99.32	0.00	0.00	0.00	0.00	0.00	0.00
Crawford County	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Danville MSA	0	0.00	99.15	0.00	0.00	0.00	0.00	0.00	0.00
Davenport MSA	0	0.00	98.44	0.00	0.00	0.00	0.00	0.00	0.00
Kankakee-Bradley	0	0.00	97.63	0.00	0.00	0.00	0.00	0.00	0.00
Morgan County	0	0.00	99.29	0.00	0.00	0.00	0.00	0.00	0.00
Northern Non MSA	0	0.00	99.11	0.00	0.00	0.00	0.00	0.00	0.00
Peoria MSA	0	0.00	98.11	0.00	0.00	0.00	0.00	0.00	0.00
Rockford MSA	0	0.00	96.55	0.00	0.00	0.00	0.00	0.00	0.00
Southern Counties	0	0.00	98.77	0.00	0.00	0.00	0.00	0.00	0.00
Springfield MSA	0	0.00	97.97	0.00	0.00	0.00	0.00	0.00	0.00
St Louis Mo-IL MSA	0	0.00	98.69	0.00	0.00	0.00	0.00	0.00	0.00
Western Non-MSA	0	0.00	98.84	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data: US.

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

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

\*\*\*\* Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: State of Illinois				Evaluation Period: March 10, 2007 to October 23, 2009			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Chicago-Naperville-Joliet MD	0	0	0	0	0	0	0.00	0	0
<b>Limited Review:</b>									
Bloomington-Normal MSA	0	0	0	0	0	0	0.00	0	0
Champaign-Urbana MSA	0	0	1	35	1	35	14.00	0	0
Coles County	0	0	0	0	0	0	0.00	0	0
Crawford County	0	0	0	0	0	0	0.00	0	0
Danville MSA	0	0	0	0	0	0	0.00	0	0
Davenport MSA	0	0	0	0	0	0	0.00	0	0
Kankakee-Bradley MSA	0	0	0	0	0	0	0.00	0	0
Morgan County	0	0	0	0	0	0	0.00	0	0
Northern Non MSA Counties	0	0	0	0	0	0	0.00	0	0
Peoria MSA	0	0	0	0	0	0	0.00	0	0
Rockford MSA	0	0	1	100	1	100	40.00	0	0
Southern Non MSA Counties	0	0	0	0	0	0	0.00	0	0
Springfield MSA	0	0	0	0	0	0	0.00	0	0
St Louis Mo-IL MSA	0	0	0	0	0	0	0.00	0	0
Western Non-MSA Counties	0	0	0	0	0	0	0.00	0	0
Illinois Statewide	0	0	1	115	1	115	46.00	0	0

\* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: State of Illinois Evaluation Period: March 10, 2007 to October 23, 2009																	
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
<b>Full Review:</b>																	
Chicago-Naperville-Joliet	20.49	13	270.00	0.00	0.00	61.54	38.460.00	0	0	0	0	+8	+5	8.00	23.35	39.50	29.15
<b>Limited Review:</b>																	
Bloomington-Normal MSA	3.78	2	4.17	0.00	0.00	100.00	0.00	2	0	0	0	+2	0	5.16	22.68	53.48	18.67
Champaign-Urbana MSA	8.02	4	8.33	0.00	25.00	75.00	0.00	04	0	0	+1	+3	0	5.29	24.52	52.43	17.67
Coles County	1.03	01	2.08	0.00	0.00	100.00	0.00	01	0	0	0	+1	0	0.00	4.15	88.43	7.42
Crawford County	1.87	1	2.08	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	0.00	16.58	83.42	0.00
Danville MSA	1.95	1	2.08	0.00	0.00	0.00	100.00	1	0	0	0	0	+1	0.00	11.46	69.85	18.69
Davenport IA-IL MSA	5.05	2	4.17	0.00	0.00	100.00	0.00	2	0	0	0	+2	0	2.06	16.68	68.80	12.46
Kankakee-Bradley MSA	4.87	2	4.17	0.00	0.00	100.00	0.00	2	0	0	0	+2	0	2.31	15.38	69.99	12.32
Morgan County	1.47	1	2.08	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	0.00	10.57	76.80	12.63
Northern Non MSA Counties	9.81	5	10.42	0.00	0.00	80.00	20.00	5	0	0	0	+4	+1	0.00	5.00	62.83	32.17
Peoria MSA	12.46	4	8.33	0.00	0.00	25.00	75.00	4	0	0	0	+1	+3	5.89	12.34	61.99	19.78
Rockford MSA	2.95	1	2.08	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	4.28	22.43	51.50	21.79
Southern Non MSA Counties	10.00	4	8.33	0.00	50.00	25.00	25.00	4	0	0	+2	+1	+1	1.67	34.99	57.73	5.62
Springfield MSA	4.46	2	4.17	0.00	0.00	50.00	50.00	2	0	0	0	+1	+1	5.05	22.27	42.31	30.37
St Louis Mo-IL	4.93	3	6.25	0.00	0.00	100.00	0.00	3	0	0	0	+3	0	5.32	24.55	58.04	12.09
Western Non MSA	6.79	2	4.17	0.00	0.00	100.00	0.00	2	0	0	0	+2	0	3.17	9.29	80.97	6.57

## Tables of Performance Data

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### State of Indiana

Table 1. Lending Volume

LENDING VOLUME												
Geography: State of Indiana												
Evaluation Period: June 9, 2007 to December 31, 2008												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
<b>Full Review:</b>												
Indianapolis-Carmel MSA	51.28	20	1,954	0	0	0	0	0	0	20	1,954	15.65
<b>Limited Review:</b>												
Adams County	0.00	0	0	0	0	0	0	0	0	0	0	2.32
Anderson MSA	0.00	0	0	0	0	0	0	0	0	0	0	0.70
Bloomington MSA	0.00	0	0	0	0	0	0	0	0	0	0	1.46
Clinton County	0.00	0	0	0	0	0	0	0	0	0	0	1.91
Columbus MSA	0.00	0	0	0	0	0	0	0	0	0	0	1.95
Daviess-Knox-Dubois-Perry Counties	0.00	0	0	0	0	0	0	0	0	0	0	7.85
Dearborn County	0.00	0	0	0	0	0	0	0	0	0	0	3.44
DeKalb County	0.00	0	0	0	0	0	0	0	0	0	0	0.60
Elkhart-Goshen MSA	5.13	0	175	0	0	0	0	0	0	0	175	3.33
Evansville MSA	2.56	2	100	0	0	0	0	0	0	2	100	12.21
Fort Wayne MSA	7.69	1	376	0	0	0	0	0	0	1	376	5.27
Gary MSA	17.95	3	863	0	0	0	0	0	0	3	863	8.92
Henry County	0.00	7	0	0	0	0	0	0	0	7	0	2.07
Jackson-Lawrence Counties	0.00	0	0	0	0	0	0	0	0	0	0	6.13
		0	0	0	0	0	0	0	0	0	0	

\* Loan Data as of December 31, 2008. Rated area refers to either the state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is June 9, 2007 to October 23, 2009.

\*\*\* Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Lending Volume

LENDING VOLUME		Geography: State of Indiana						Evaluation Period: June 9, 2007 to December 31, 2008				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
<b>Limited Review:</b>												
Lafayette MSA	5.13	2	156	0	0	0	0	0	0	2	156	1.11
Louisville-Jefferson MSA	2.56	1	112	0	0	0	0	0	0	1	112	5.65
Marshall County	0.00	0	0	0	0	0	0	0	0	0	0	1.04
Michigan City MSA	0.00	0	0	0	0	0	0	0	0	0	0	4.04
Muncie MSA	0.00	0	0	0	0	0	0	0	0	0	0	2.05
South Bend MSA	7.69	3	232	0	0	0	0	0	0	3	232	1.86
Terre Haute MSA	0.00	0	0	0	0	0	0	0	0	0	0	6.68
Wabash- Huntington Counties	0.00	0	0	0	0	0	0	0	0	0	0	2.25

\* Loan Data as of December 31, 2008. Rated area refers to either the state or multi-state MA rating area.  
 \*\* The evaluation period for Community Development Loans is June 9, 2007 to October 23, 2009.  
 \*\*\* Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: State of Indiana				Evaluation Period: June 9, 2007 to December 31, 2008					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over All	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Indianapolis-Carmel MSA	4	66.67	2.83	0.00	18.37	25.00	50.42	25.00	28.39	50.00	0.01	0.00	0.03	0.01	0.02	
<b>Limited Review:</b>																
Adams County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Anderson	0	0.00	2.46	0.00	13.30	0.00	52.79	0.00	31.45	0.00	0.00	0.00	0.00	0.00	0.00	
Bloomington MSA	0	0.00	0.77	0.00	8.38	0.00	54.51	0.00	36.34	0.00	0.00	0.00	0.00	0.00	0.00	
Clinton County	0	0.00	0.00	0.00	7.17	0.00	75.50	0.00	17.32	0.00	0.00	0.00	0.00	0.00	0.00	
Columbus MSA	0	0.00	0.00	0.00	11.17	0.00	70.83	0.00	18.00	0.00	0.00	0.00	0.00	0.00	0.00	
Daviess-Knox-Dubois-Perry Counties	0	0.00	0.00	0.00	15.51	0.00	71.67	0.00	12.83	0.00	0.00	0.00	0.00	0.00	0.00	
Dearborn County	0	0.00	0.00	0.00	14.32	0.00	65.43	0.00	20.25	0.00	0.00	0.00	0.00	0.00	0.00	
DeKalb County	0	0.00	0.00	0.00	0.00	0.00	83.66	0.00	16.34	0.00	0.00	0.00	0.00	0.00	0.00	
Elkhart-Goshen MSA	0	0.00	0.06	0.00	2.92	0.00	90.58	0.00	6.44	0.00	0.00	0.00	0.00	0.00	0.00	
Evansville MSA	0	0.00	1.77	0.00	15.59	0.00	51.76	0.00	30.88	0.00	0.00	0.00	0.00	0.00	0.00	
Fort Wayne MSA	1	16.67	0.75	0.00	18.24	0.00	58.40	0.00	22.61	100.00	0.02	0.00	0.00	0.00	0.04	
Gary MSA	1	16.67	1.89	0.00	18.12	0.00	48.63	100.00	31.36	0.00	0.01	0.00	0.00	0.02	0.00	
Henry County	0	0.00	0.00	0.00	13.70	0.00	86.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Jackson-Lawrence Counties	0	0.00	0.00	0.00	7.57	0.00	85.15	0.00	7.28	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data: Eastern Region.

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: State of Indiana				Evaluation Period: June 9, 2007 to December 31, 2008					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over All	Low	Mod	Mid	Upp	
<b>Limited Review:</b>																
Lafayette MSA	0	0.00	0.25	0.00	9.47	0.00	54.56	0.00	35.72	0.00	0.00	0.00	0.00	0.00	0.00	
Louisville-Jefferson MSA	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Marshall County	0	0.00	0.00	0.00	0.00	0.00	92.66	0.00	7.34	0.00	0.00	0.00	0.00	0.00	0.00	
Michigan City MSA	0	0.00	0.00	0.00	13.50	0.00	69.17	0.00	17.33	0.00	0.00	0.00	0.00	0.00	0.00	
Muncie MSA	0	0.00	0.11	0.00	26.38	0.00	34.99	0.00	38.52	0.00	0.00	0.00	0.00	0.00	0.00	
South Bend MSA	0	0.00	1.29	0.00	19.73	0.00	51.29	0.00	27.68	0.00	0.00	0.00	0.00	0.00	0.00	
Terre Haute MSA	0	0.00	0.00	0.00	23.30	0.00	39.05	0.00	37.65	0.00	0.00	0.00	0.00	0.00	0.00	
Wabash- Huntington Counties	0	0.00	0.00	0.00	0.00	0.00	86.49	0.00	13.51	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data: Eastern Region.

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: State of Indiana						Evaluation Period: June 9, 2007 to December 31, 2008						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Indianapolis-Carmel MSA	0	0.00	2.83	0.00	18.37	0.00	50.42	0.00	28.39	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Adams County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Anderson MSA	0	0.00	2.46	0.00	13.30	0.00	52.79	0.00	31.45	0.00	0.00	0.00	0.00	0.00	0.00
Bloomington MSA	0	0.00	0.77	0.00	8.38	0.00	54.51	0.00	36.34	0.00	0.00	0.00	0.00	0.00	0.00
Clinton County	0	0.00	0.00	0.00	7.17	0.00	75.50	0.00	17.32	0.00	0.00	0.00	0.00	0.00	0.00
Columbus MSA	0	0.00	0.00	0.00	11.17	0.00	70.83	0.00	18.00	0.00	0.00	0.00	0.00	0.00	0.00
Daviess-Knox-Dubois-Perry Counties	0	0.00	0.00	0.00	15.51	0.00	71.67	0.00	12.83	0.00	0.00	0.00	0.00	0.00	0.00
Dearborn County	0	0.00	0.00	0.00	14.32	0.00	65.43	0.00	20.25	0.00	0.00	0.00	0.00	0.00	0.00
DeKalb County	0	0.00	0.00	0.00	0.00	0.00	83.66	0.00	16.34	0.00	0.00	0.00	0.00	0.00	0.00
Elkhart-Goshen MSA	0	0.00	0.06	0.00	2.92	0.00	90.58	0.00	6.44	0.00	0.00	0.00	0.00	0.00	0.00
Evansville MSA	0	0.00	1.77	0.00	15.59	0.00	51.76	0.00	30.88	0.00	0.00	0.00	0.00	0.00	0.00
Fort Wayne MSA	0	0.00	0.75	0.00	18.24	0.00	58.40	0.00	22.61	0.00	0.00	0.00	0.00	0.00	0.00
Gary MSA	0	0.00	1.89	0.00	18.12	0.00	48.63	0.00	31.36	0.00	0.00	0.00	0.00	0.00	0.00
Henry County	0	0.00	0.00	0.00	13.70	0.00	86.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jackson-Lawrence Counties	0	0.00	0.00	0.00	7.57	0.00	85.15	0.00	7.28	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data: Eastern Region.

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: State of Indiana				Evaluation Period: June 9, 2007 to December 31, 2008					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
<b>Limited Review:</b>																
Lafayette MSA	1	100.00	0.25	0.00	9.47	100.00	54.56	0.00	35.72	0.00	0.48	0.00	9.09	0.00	0.00	
Louisville-Jefferson MSA	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Marshall County	0	0.00	0.00	0.00	0.00	0.00	92.66	0.00	7.34	0.00	0.00	0.00	0.00	0.00	0.00	
Michigan City MSA	0	0.00	0.00	0.00	13.50	0.00	69.17	0.00	17.33	0.00	0.00	0.00	0.00	0.00	0.00	
Muncie MSA	0	0.00	0.11	0.00	26.38	0.00	34.99	0.00	38.52	0.00	0.00	0.00	0.00	0.00	0.00	
South Bend MSA	0	0.00	1.29	0.00	19.73	0.00	51.29	0.00	27.68	0.00	0.00	0.00	0.00	0.00	0.00	
Terre Haute MSA	0	0.00	0.00	0.00	23.30	0.00	39.05	0.00	37.65	0.00	0.00	0.00	0.00	0.00	0.00	
Wabash-Huntington Counties	0	0.00	0.00	0.00	0.00	0.00	86.49	0.00	13.51	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data: Eastern Region.

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: State of Indiana Evaluation Period: June 9, 2007 to December 31, 2008												
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Indianapolis-Carmel MSA	16	50.00	2.83	0.00	18.37	50.00	50.42	18.75	28.39	31.25	0.05	0.00	0.24	0.02	0.04
<b>Limited Review:</b>															
Adams County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Anderson MSA	0	0.00	2.46	0.00	13.30	0.00	52.79	0.00	31.45	0.00	0.00	0.00	0.00	0.00	0.00
Bloomington MSA	0	0.00	0.77	0.00	8.38	0.00	54.51	0.00	36.34	0.00	0.00	0.00	0.00	0.00	0.00
Clinton County	0	0.00	0.00	0.00	7.17	0.00	75.50	0.00	17.32	0.00	0.00	0.00	0.00	0.00	0.00
Columbus MSA	0	0.00	0.00	0.00	11.17	0.00	70.83	0.00	18.00	0.00	0.00	0.00	0.00	0.00	0.00
Daviess-Knox-Dubois-Perry Counties	0	0.00	0.00	0.00	15.51	0.00	71.67	0.00	12.83	0.00	0.00	0.00	0.00	0.00	0.00
Dearborn County	0	0.00	0.00	0.00	14.32	0.00	65.43	0.00	20.25	0.00	0.00	0.00	0.00	0.00	0.00
DeKalb County	0	0.00	0.00	0.00	0.00	0.00	83.66	0.00	16.34	0.00	0.00	0.00	0.00	0.00	0.00
Elkhart-Goshen MSA	2	6.25	0.06	0.00	2.92	0.00	90.58	50.00	6.44	50.00	0.07	0.00	0.00	0.04	0.43
Evansville MSA	1	3.13	1.77	0.00	15.59	0.00	51.76	100.00	30.88	0.00	0.02	0.00	0.00	0.05	0.00
Fort Wayne MSA	2	6.25	0.75	0.00	18.24	50.00	58.40	50.00	22.61	0.00	0.03	0.00	0.13	0.03	0.00
Gary MSA	6	18.75	1.89	0.00	18.12	0.00	48.63	50.00	31.36	50.00	0.05	0.00	0.00	0.05	0.06
Henry County	0	0.00	0.00	0.00	13.70	0.00	86.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jackson-Lawrence Counties	0	0.00	0.00	0.00	7.57	0.00	85.15	0.00	7.28	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data: Eastern Region.

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: State of Indiana								Evaluation Period: June 9, 2007 to December 31, 2008				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Limited Review:</b>															
Lafayette MSA	1	3.13	0.25	0.00	9.47	0.00	54.56	100.00	35.72	0.00	0.05	0.00	0.00	0.04	0.00
Louisville-Jefferson MSA	1	3.13	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.13	0.00	0.00	0.13	0.00
Marshall County	0	0.00	0.00	0.00	0.00	0.00	92.66	0.00	7.34	0.00	0.00	0.00	0.00	0.00	0.00
Michigan City MSA	0	0.00	0.00	0.00	13.50	0.00	69.17	0.00	17.33	0.00	0.00	0.00	0.00	0.00	0.00
Muncie MSA	0	0.00	0.11	0.00	26.38	0.00	34.99	0.00	38.52	0.00	0.00	0.00	0.00	0.00	0.00
South Bend MSA	3	9.38	1.29	0.00	19.73	33.33	51.29	33.33	27.68	33.33	0.08	0.00	0.20	0.05	0.07
Terre Haute MSA	0	0.00	0.00	0.00	23.30	0.00	39.05	0.00	37.65	0.00	0.00	0.00	0.00	0.00	0.00
Wabash- Huntington Counties	0	0.00	0.00	0.00	0.00	0.00	86.49	0.00	13.51	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data: Eastern Region.  
 \*\* Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.  
 \*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: State of Indiana						Evaluation Period: June 9, 2007 to December 31, 2008							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Indianapolis-Carmel MSA	0	0.00	6.74	0.00	31.76	0.00	47.66	0.00	13.84	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Adams County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Anderson MSA	0	0.00	1.95	0.00	13.44	0.00	76.21	0.00	8.40	0.00	0.00	0.00	0.00	0.00	0.00
Bloomington MSA	0	0.00	25.20	0.00	18.67	0.00	33.44	0.00	22.69	0.00	0.00	0.00	0.00	0.00	0.00
Clinton County	0	0.00	0.00	0.00	10.30	0.00	71.95	0.00	17.75	0.00	0.00	0.00	0.00	0.00	0.00
Columbus MSA	0	0.00	0.00	0.00	35.23	0.00	47.85	0.00	16.91	0.00	0.00	0.00	0.00	0.00	0.00
Daviess-Knox-Dubois-Perry Counties	0	0.00	0.00	0.00	34.39	0.00	57.85	0.00	7.76	0.00	0.00	0.00	0.00	0.00	0.00
Dearborn County	0	0.00	0.00	0.00	57.79	0.00	36.11	0.00	6.10	0.00	0.00	0.00	0.00	0.00	0.00
DeKalb County	0	0.00	0.00	0.00	0.00	0.00	57.64	0.00	42.36	0.00	0.00	0.00	0.00	0.00	0.00
Elkhart-Goshen MSA	0	0.00	2.97	0.00	7.24	0.00	85.35	0.00	4.44	0.00	0.00	0.00	0.00	0.00	0.00
Evansville MSA	0	0.00	2.89	0.00	42.37	0.00	43.76	0.00	10.98	0.00	0.00	0.00	0.00	0.00	0.00
Fort Wayne MSA	0	0.00	2.56	0.00	37.96	0.00	53.27	0.00	6.21	0.00	0.00	0.00	0.00	0.00	0.00
Gary MSA	0	0.00	10.68	0.00	24.48	0.00	49.72	0.00	15.12	0.00	0.00	0.00	0.00	0.00	0.00
Henry County	0	0.00	0.00	0.00	22.19	0.00	77.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jackson-Lawrence Counties	0	0.00	0.00	0.00	10.37	0.00	82.72	0.00	6.91	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data: Eastern Region.

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: State of Indiana						Evaluation Period: June 9, 2007 to December 31, 2008							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Limited Review:</b>															
Lafayette MSA	0	0.00	28.12	0.00	23.97	0.00	20.11	0.00	27.79	0.00	0.00	0.00	0.00	0.00	0.00
Louisville-Jefferson MSA	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Marshall County	0	0.00	0.00	0.00	0.00	0.00	99.05	0.00	0.95	0.00	0.00	0.00	0.00	0.00	0.00
Michigan City MSA	0	0.00	0.00	0.00	43.62	0.00	48.85	0.00	7.54	0.00	0.00	0.00	0.00	0.00	0.00
Muncie MSA	0	0.00	9.02	0.00	26.64	0.00	33.28	0.00	31.06	0.00	0.00	0.00	0.00	0.00	0.00
South Bend MSA	0	0.00	2.28	0.00	30.66	0.00	42.25	0.00	24.82	0.00	0.00	0.00	0.00	0.00	0.00
Terre Haute MSA	0	0.00	0.00	0.00	44.43	0.00	24.44	0.00	31.13	0.00	0.00	0.00	0.00	0.00	0.00
Wabash- Huntington Counties	0	0.00	0.00	0.00	0.00	0.00	96.77	0.00	3.23	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data: Eastern Region.  
 \*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.  
 \*\*\* Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: State of Indiana					Evaluation Period: June 9, 2007 to December 31, 2008				
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						
<b>Full Review:</b>																					
Indianapolis-Carmel MSA	0	0.00	3.77	0.00	17.67	0.00	49.06	0.00	29.40	0.00	0.00	0.00	0.00	0.00	0.00						
<b>Limited Review:</b>																					
Adams County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Anderson MSA	0	0.00	2.24	0.00	18.28	0.00	54.56	0.00	24.92	0.00	0.00	0.00	0.00	0.00	0.00						
Bloomington MSA	0	0.00	15.93	0.00	13.28	0.00	44.00	0.00	26.79	0.00	0.00	0.00	0.00	0.00	0.00						
Clinton County	0	0.00	0.00	0.00	15.86	0.00	69.08	0.00	15.06	0.00	0.00	0.00	0.00	0.00	0.00						
Columbus MSA	0	0.00	0.00	0.00	29.51	0.00	55.28	0.00	15.21	0.00	0.00	0.00	0.00	0.00	0.00						
Daviess-Knox-Dubois-Perry Counties	0	0.00	0.00	0.00	21.73	0.00	62.41	0.00	15.86	0.00	0.00	0.00	0.00	0.00	0.00						
Dearborn County	0	0.00	0.00	0.00	31.36	0.00	56.60	0.00	12.05	0.00	0.00	0.00	0.00	0.00	0.00						
DeKalb County	0	0.00	0.00	0.00	0.00	0.00	87.27	0.00	12.73	0.00	0.00	0.00	0.00	0.00	0.00						
Elkhart-Goshen MSA	0	0.00	4.03	0.00	5.36	0.00	86.08	0.00	4.53	0.00	0.00	0.00	0.00	0.00	0.00						
Evansville MSA	0	0.00	2.49	0.00	25.14	0.00	48.31	0.00	24.06	0.00	0.00	0.00	0.00	0.00	0.00						
Fort Wayne MSA	0	0.00	1.36	0.00	26.45	0.00	52.37	0.00	19.74	0.00	0.00	0.00	0.00	0.00	0.00						
Gary MSA	0	0.00	4.31	0.00	15.81	0.00	47.58	0.00	32.30	0.00	0.00	0.00	0.00	0.00	0.00						
Henry County	0	0.00	0.00	0.00	11.97	0.00	88.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Jackson-Lawrence Counties	0	0.00	0.00	0.00	10.21	0.00	82.11	0.00	7.68	0.00	0.00	0.00	0.00	0.00	0.00						

\* Based on 2008 Peer Small Business Data: US.

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

\*\*\* Source Data - Dun and Bradstreet 2008.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: State of Indiana				Evaluation Period: June 9, 2007 to December 31, 2008				
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					
<b>Limited Review:</b>																				
Lafayette MSA	0	0.00	5.44	0.00	30.28	0.00	36.24	0.00	27.82	0.00	0.00	0.00	0.00	0.00	0.00					
Louisville-Jefferson MSA	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Marshall County	0	0.00	0.00	0.00	0.00	0.00	95.29	0.00	4.71	0.00	0.00	0.00	0.00	0.00	0.00					
Michigan City MSA	0	0.00	0.00	0.00	30.55	0.00	58.25	0.00	11.20	0.00	0.00	0.00	0.00	0.00	0.00					
Muncie MSA	0	0.00	1.59	0.00	33.73	0.00	31.33	0.00	33.35	0.00	0.00	0.00	0.00	0.00	0.00					
South Bend MSA	0	0.00	2.03	0.00	28.23	0.00	46.22	0.00	23.52	0.00	0.00	0.00	0.00	0.00	0.00					
Terre Haute MSA	0	0.00	0.00	0.00	26.62	0.00	42.57	0.00	29.38	0.00	0.00	0.00	0.00	0.00	0.00					
Wabash-Huntington Counties	0	0.00	0.00	0.00	0.00	0.00	88.25	0.00	11.75	0.00	0.00	0.00	0.00	0.00	0.00					

\* Based on 2008 Peer Small Business Data: US.  
 \*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.  
 \*\*\* Source Data - Dun and Bradstreet 2008.

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: State of Indiana						Evaluation Period: June 9, 2007 to December 31, 2008						
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
<b>Full Review:</b>															
Indianapolis-Carmel MSA	0	0.00	1.20	0.00	10.41	0.00	66.10	0.00	22.29	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Adams County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Anderson MSA	0	0.00	0.21	0.00	4.22	0.00	51.90	0.00	43.67	0.00	0.00	0.00	0.00	0.00	0.00
Bloomington MSA	0	0.00	2.25	0.00	5.86	0.00	58.56	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
Clinton County	0	0.00	0.00	0.00	0.00	0.00	77.62	0.00	22.38	0.00	0.00	0.00	0.00	0.00	0.00
Columbus MSA	0	0.00	0.00	0.00	5.78	0.00	84.12	0.00	10.11	0.00	0.00	0.00	0.00	0.00	0.00
Daviess-Knox-Dubois-Perry Counties	0	0.00	0.00	0.00	5.28	0.00	78.48	0.00	16.23	0.00	0.00	0.00	0.00	0.00	0.00
Dearborn County	0	0.00	0.00	0.00	7.43	0.00	83.43	0.00	9.14	0.00	0.00	0.00	0.00	0.00	0.00
DeKalb County	0	0.00	0.00	0.00	0.00	0.00	94.19	0.00	5.81	0.00	0.00	0.00	0.00	0.00	0.00
Elkhart-Goshen MSA	0	0.00	0.69	0.00	0.69	0.00	96.53	0.00	2.08	0.00	0.00	0.00	0.00	0.00	0.00
Evansville MSA	0	0.00	0.32	0.00	9.50	0.00	52.80	0.00	37.38	0.00	0.00	0.00	0.00	0.00	0.00
Fort Wayne MSA	0	0.00	0.30	0.00	6.26	0.00	79.62	0.00	13.81	0.00	0.00	0.00	0.00	0.00	0.00
Gary MSA	0	0.00	0.66	0.00	7.81	0.00	64.26	0.00	27.27	0.00	0.00	0.00	0.00	0.00	0.00
Henry County	0	0.00	0.00	0.00	1.18	0.00	98.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jackson-Lawrence Counties	0	0.00	0.00	0.00	3.21	0.00	78.90	0.00	17.89	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data: US.

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

\*\*\* Source Data - Dun and Bradstreet 2008.



Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: State of Indiana						Evaluation Period: June 9, 2007 to December 31, 2008							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total	% Families ***	% BANK Loans ***	% Families ***	% BANK Loans ****	% Families ***	% BANK Loans ***	% Families ***	% BANK Loans ***	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Indianapolis-Carmel MSA	4	66.67	19.27	0.00	18.64	25.00	23.18	0.00	38.90	75.00	0.01	0.00	0.01	0.00	0.00
<b>Limited Review:</b>															
Adams County	0	0.00	13.30	0.00	19.99	0.00	27.91	0.00	38.79	0.00	0.00	0.00	0.00	0.00	0.00
Anderson MSA	0	0.00	18.05	0.00	19.37	0.00	23.21	0.00	39.38	0.00	0.00	0.00	0.00	0.00	0.00
Bloomington MSA	0	0.00	17.40	0.00	16.89	0.00	21.13	0.00	44.58	0.00	0.00	0.00	0.00	0.00	0.00
Clinton County	0	0.00	16.76	0.00	18.29	0.00	22.25	0.00	42.71	0.00	0.00	0.00	0.00	0.00	0.00
Columbus MSA	0	0.00	17.59	0.00	19.75	0.00	24.22	0.00	38.44	0.00	0.00	0.00	0.00	0.00	0.00
Daviess-Knox-Dubois-Perry Counties	0	0.00	18.05	0.00	19.30	0.00	25.34	0.00	37.31	0.00	0.00	0.00	0.00	0.00	0.00
Dearborn County	0	0.00	16.32	0.00	19.74	0.00	27.23	0.00	36.71	0.00	0.00	0.00	0.00	0.00	0.00
DeKalb County	0	0.00	10.93	0.00	15.84	0.00	27.53	0.00	45.70	0.00	0.00	0.00	0.00	0.00	0.00
Elkhart-Goshen MSA	0	0.00	16.23	0.00	19.39	0.00	27.07	0.00	37.31	0.00	0.00	0.00	0.00	0.00	0.00
Evansville MSA	0	0.00	17.67	0.00	18.30	0.00	24.22	0.00	39.82	0.00	0.00	0.00	0.00	0.00	0.00
Fort Wayne MSA	1	16.67	17.82	0.00	19.25	0.00	24.87	0.00	38.06	100.00	0.02	0.00	0.00	0.00	0.06
Gary MSA	1	16.67	20.06	100.00	17.97	0.00	23.27	0.00	38.70	0.00	0.01	0.00	0.00	0.00	0.00
Henry County	0	0.00	17.51	0.00	19.15	0.00	23.59	0.00	39.75	0.00	0.00	0.00	0.00	0.00	0.00
Jackson-Lawrence Counties	0	0.00	17.47	0.00	20.61	0.00	25.65	0.00	36.28	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data: Eastern Region.

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

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

\*\*\*\* As a percentage of loans with borrower income information available, no information was available for 0.00% of loans originated and purchased by Bank.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: State of Indiana				Evaluation Period: June 9, 2007 to December 31, 2008					Market Share				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp
	#	% of Total	% Families ***	% BANK Loans ***	% Families ***	% BANK Loans ****	% Families ***	% BANK Loans ***	% Families ***	% BANK Loans ***					
<b>Limited Review:</b>															
Lafayette MSA	0	0.00	18.42	0.00	18.69	0.00	23.75	0.00	39.15	0.00	0.00	0.00	0.00	0.00	0.00
Louisville-Jefferson MSA	0	0.00	16.32	0.00	19.71	0.00	27.09	0.00	36.88	0.00	0.00	0.00	0.00	0.00	0.00
Marshall County	0	0.00	13.03	0.00	17.82	0.00	27.81	0.00	41.33	0.00	0.00	0.00	0.00	0.00	0.00
Michigan City MSA	0	0.00	17.79	0.00	19.40	0.00	25.27	0.00	37.55	0.00	0.00	0.00	0.00	0.00	0.00
Muncie MSA	0	0.00	20.00	0.00	18.73	0.00	21.12	0.00	40.15	0.00	0.00	0.00	0.00	0.00	0.00
South Bend MSA	0	0.00	18.53	0.00	18.63	0.00	23.48	0.00	39.36	0.00	0.00	0.00	0.00	0.00	0.00
Terre Haute MSA	0	0.00	20.13	0.00	17.84	0.00	21.71	0.00	40.31	0.00	0.00	0.00	0.00	0.00	0.00
Wabash- Huntington Counties	0	0.00	13.88	0.00	19.42	0.00	26.09	0.00	40.61	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data: Eastern Region.  
 \*\* Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.  
 \*\*\* Percentage of Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available, no information was available for 0.00% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: State of Indiana				Evaluation Period: June 9, 2007 to December 31, 2008					Market Share				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
<b>Full Review:</b>																
Indianapolis-Carmel MSA	0	0.00	19.27	0.00	18.64	0.00	23.18	0.00	38.90	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Adams County	0	0.00	13.30	0.00	19.99	0.00	27.91	0.00	38.79	0.00	0.00	0.00	0.00	0.00	0.00	
Anderson MSA	0	0.00	18.05	0.00	19.37	0.00	23.21	0.00	39.38	0.00	0.00	0.00	0.00	0.00	0.00	
Bloomington MSA	0	0.00	17.40	0.00	16.89	0.00	21.13	0.00	44.58	0.00	0.00	0.00	0.00	0.00	0.00	
Clinton County	0	0.00	16.76	0.00	18.29	0.00	22.25	0.00	42.71	0.00	0.00	0.00	0.00	0.00	0.00	
Columbus MSA	0	0.00	17.59	0.00	19.75	0.00	24.22	0.00	38.44	0.00	0.00	0.00	0.00	0.00	0.00	
Daviess-Knox-Dubois-Perry Counties	0	0.00	18.05	0.00	19.30	0.00	25.34	0.00	37.31	0.00	0.00	0.00	0.00	0.00	0.00	
Dearborn County	0	0.00	16.32	0.00	19.74	0.00	27.23	0.00	36.71	0.00	0.00	0.00	0.00	0.00	0.00	
DeKalb County	0	0.00	10.93	0.00	15.84	0.00	27.53	0.00	45.70	0.00	0.00	0.00	0.00	0.00	0.00	
Elkhart-Goshen MSA	0	0.00	16.23	0.00	19.39	0.00	27.07	0.00	37.31	0.00	0.00	0.00	0.00	0.00	0.00	
Evansville MSA	0	0.00	17.67	0.00	18.30	0.00	24.22	0.00	39.82	0.00	0.00	0.00	0.00	0.00	0.00	
Fort Wayne MSA	0	0.00	17.82	0.00	19.25	0.00	24.87	0.00	38.06	0.00	0.00	0.00	0.00	0.00	0.00	
Gary MSA	0	0.00	20.06	0.00	17.97	0.00	23.27	0.00	38.70	0.00	0.00	0.00	0.00	0.00	0.00	
Henry County	0	0.00	17.51	0.00	19.15	0.00	23.59	0.00	39.75	0.00	0.00	0.00	0.00	0.00	0.00	
Jackson-Lawrence Counties	0	0.00	17.47	0.00	20.61	0.00	25.65	0.00	36.28	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data: Eastern Region.

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

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

\*\*\*\* As a percentage of loans with borrower income information available, no information was available for 0.0% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: State of Indiana				Evaluation Period: June 9, 2007 to December 31, 2008					Market Share				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Families ***	% BANK Loans***	% Families ***	% BANK Loans***	% Families ***	% BANK Loans***	% Families ***	% BANK Loans***						
<b>Limited Review:</b>																
Lafayette MSA	1	100.00	18.42	0.00	18.69	100.00	23.75	0.00	39.15	0.00	0.49	0.00	2.38	0.00	0.00	
Louisville-Jefferson MSA	0	0.00	16.32	0.00	19.71	0.00	27.09	0.00	36.88	0.00	0.00	0.00	0.00	0.00	0.00	
Marshall County	0	0.00	13.03	0.00	17.82	0.00	27.81	0.00	41.33	0.00	0.00	0.00	0.00	0.00	0.00	
Michigan City MSA	0	0.00	17.79	0.00	19.40	0.00	25.27	0.00	37.55	0.00	0.00	0.00	0.00	0.00	0.00	
Muncie MSA	0	0.00	20.00	0.00	18.73	0.00	21.12	0.00	40.15	0.00	0.00	0.00	0.00	0.00	0.00	
South Bend MSA	0	0.00	18.53	0.00	18.63	0.00	23.48	0.00	39.36	0.00	0.00	0.00	0.00	0.00	0.00	
Terre Haute MSA	0	0.00	20.13	0.00	17.84	0.00	21.71	0.00	40.31	0.00	0.00	0.00	0.00	0.00	0.00	
Wabash- Huntington Counties	0	0.00	13.88	0.00	19.42	0.00	26.09	0.00	40.61	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data: Eastern Region.

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

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

\*\*\*\* As a percentage of loans with borrower income information available, no information was available for 0.0% of loans originated and purchased by Bank.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: State of Indiana				Evaluation Period: June 9, 2007 to December 31, 2008					Market Share				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****						
<b>Full Review:</b>																
Indianapolis-Carmel MSA	16	50.00	19.27	6.25	18.64	31.25	23.18	43.75	38.90	18.75	0.07	0.05	0.10	0.11	0.03	
<b>Limited Review</b>																
Adams County	0	0.00	13.30	0.00	19.99	0.00	27.91	0.00	38.79	0.00	0.00	0.00	0.00	0.00	0.00	
Anderson MSA	0	0.00	18.05	0.00	19.37	0.00	23.21	0.00	39.38	0.00	0.00	0.00	0.00	0.00	0.00	
Bloomington MSA	0	0.00	17.40	0.00	16.89	0.00	21.13	0.00	44.58	0.00	0.00	0.00	0.00	0.00	0.00	
Clinton County	0	0.00	16.76	0.00	18.29	0.00	22.25	0.00	42.71	0.00	0.00	0.00	0.00	0.00	0.00	
Columbus MSA	0	0.00	17.59	0.00	19.75	0.00	24.22	0.00	38.44	0.00	0.00	0.00	0.00	0.00	0.00	
Daviess-Knox-Dubois-Perry Counties	0	0.00	18.05	0.00	19.30	0.00	25.34	0.00	37.31	0.00	0.00	0.00	0.00	0.00	0.00	
Dearborn County	0	0.00	16.32	0.00	19.74	0.00	27.23	0.00	36.71	0.00	0.00	0.00	0.00	0.00	0.00	
DeKalb County	0	0.00	10.93	0.00	15.84	0.00	27.53	0.00	45.70	0.00	0.00	0.00	0.00	0.00	0.00	
Elkhart-Goshen MSA	2	6.25	16.23	0.00	19.39	50.00	27.07	50.00	37.31	0.00	0.08	0.00	0.16	0.13	0.00	
Evansville MSA	1	3.13	17.67	0.00	18.30	0.00	24.22	100.00	39.82	0.00	0.03	0.00	0.00	0.10	0.00	
Fort Wayne MSA	2	6.25	17.82	0.00	19.25	50.00	24.87	0.00	38.06	50.00	0.04	0.00	0.08	0.00	0.05	
Gary MSA	6	18.75	20.06	0.00	17.97	16.67	23.27	0.00	38.70	83.33	0.05	0.00	0.04	0.00	0.10	
Henry County	0	0.00	17.51	0.00	19.15	0.00	23.59	0.00	39.75	0.00	0.00	0.00	0.00	0.00	0.00	
Jackson-Lawrence Counties	0	0.00	17.47	0.00	20.61	0.00	25.65	0.00	36.28	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data: Eastern Region.

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

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

\*\*\*\* As a percentage of loans with borrower income information available, no information was available for 0.00% of loans originated and purchased by Bank.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: State of Indiana				Evaluation Period: June 9, 2007 to December 31, 2008					Market Share				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
<b>Limited Review:</b>																
Lafayette MSA	1	3.13	18.42	0.00	18.69	100.00	23.75	0.00	39.15	0.00	0.06	0.00	0.32	0.00	0.00	
Louisville-Jefferson MSA	1	3.13	16.32	0.00	19.71	0.00	27.09	0.00	36.88	100.00	0.15	0.00	0.00	0.00	0.41	
Marshall County	0	0.00	13.03	0.00	17.82	0.00	27.81	0.00	41.33	0.00	0.00	0.00	0.00	0.00	0.00	
Michigan City MSA	0	0.00	17.79	0.00	19.40	0.00	25.27	0.00	37.55	0.00	0.00	0.00	0.00	0.00	0.00	
Muncie MSA	0	0.00	20.00	0.00	18.73	0.00	21.12	0.00	40.15	0.00	0.00	0.00	0.00	0.00	0.00	
South Bend MSA	3	9.38	18.53	0.00	18.63	0.00	23.48	0.00	39.36	100.00	0.09	0.00	0.00	0.00	0.23	
Terre Haute MSA	0	0.00	20.13	0.00	17.84	0.00	21.71	0.00	40.31	0.00	0.00	0.00	0.00	0.00	0.00	
Wabash- Huntington Counties	0	0.00	13.88	0.00	19.42	0.00	26.09	0.00	40.61	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data: Eastern Region.  
 \*\* Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.  
 \*\*\* Percentage of Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available, no information was available for 0.00% of loans originated and purchased by Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES				Geography: State of Indiana		Evaluation Period: June 9, 2007 to December 31, 2008			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
<b>Full Review:</b>									
Indianapolis-Carmel MSA	0	0.00	63.43	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review</b>									
Adams County	0	0.00	62.81	0.00	0.00	0.00	0.00	0.00	0.00
Anderson MSA	0	0.00	66.52	0.00	0.00	0.00	0.00	0.00	0.00
Bloomington MSA	0	0.00	65.46	0.00	0.00	0.00	0.00	0.00	0.00
Clinton County	0	0.00	66.05	0.00	0.00	0.00	0.00	0.00	0.00
Columbus MSA	0	0.00	60.63	0.00	0.00	0.00	0.00	0.00	0.00
Daviess-Knox-Dubois-Perry Counties	0	0.00	57.87	0.00	0.00	0.00	0.00	0.00	0.00
Dearborn County	0	0.00	80.55	0.00	0.00	0.00	0.00	0.00	0.00
DeKalb County	0	0.00	61.45	0.00	0.00	0.00	0.00	0.00	0.00
Elkhart-Goshen MSA	0	0.00	60.45	0.00	0.00	0.00	0.00	0.00	0.00
Evansville MSA	0	0.00	59.73	0.00	0.00	0.00	0.00	0.00	0.00
Fort Wayne MSA	0	0.00	63.11	0.00	0.00	0.00	0.00	0.00	0.00
Gary MSA	0	0.00	63.59	0.00	0.00	0.00	0.00	0.00	0.00
Henry County	0	0.00	64.34	0.00	0.00	0.00	0.00	0.00	0.00
Jackson-Lawrence Counties	0	0.00	61.47	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data: US.

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

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

\*\*\*\* Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.00% of small loans to businesses originated and purchased by the Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: State of Indiana		Evaluation Period: June 9, 2007 to December 31, 2008		
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
<b>Limited Review:</b>									
Lafayette MSA	0	0.00	63.23	0.00	0.00	0.00	0.00	0.00	0.00
Louisville-Jefferson MSA	0	0.00	58.72	0.00	0.00	0.00	0.00	0.00	0.00
Marshall County	0	0.00	62.88	0.00	0.00	0.00	0.00	0.00	0.00
Michigan City MSA	0	0.00	64.64	0.00	0.00	0.00	0.00	0.00	0.00
Muncie MSA	0	0.00	65.09	0.00	0.00	0.00	0.00	0.00	0.00
South Bend MSA	0	0.00	62.97	0.00	0.00	0.00	0.00	0.00	0.00
Terre Haute MSA	0	0.00	61.85	0.00	0.00	0.00	0.00	0.00	0.00
Wabash- Huntington Counties	0	0.00	60.76	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data: US.  
 \*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.  
 \*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).  
 \*\*\*\* Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.00% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: State of Indiana		Evaluation Period: June 9, 2007 to December 31, 2008				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
<b>Full Review:</b>									
Indianapolis-Carmel MSA	0	0.00	97.65	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Adams County	0	0.00	99.32	0.00	0.00	0.00	0.00	0.00	0.00
Anderson MSA	0	0.00	98.95	0.00	0.00	0.00	0.00	0.00	0.00
Bloomington MSA	0	0.00	96.85	0.00	0.00	0.00	0.00	0.00	0.00
Clinton County	0	0.00	98.95	0.00	0.00	0.00	0.00	0.00	0.00
Columbus MSA	0	0.00	98.92	0.00	0.00	0.00	0.00	0.00	0.00
Daviess-Knox-Dubois-Perry Counties	0	0.00	97.31	0.00	0.00	0.00	0.00	0.00	0.00
Dearborn County	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
DeKalb County	0	0.00	98.34	0.00	0.00	0.00	0.00	0.00	0.00
Elkhart-Goshen MSA	0	0.00	98.44	0.00	0.00	0.00	0.00	0.00	0.00
Evansville MSA	0	0.00	98.31	0.00	0.00	0.00	0.00	0.00	0.00
Fort Wayne MSA	0	0.00	98.49	0.00	0.00	0.00	0.00	0.00	0.00
Gary MSA	0	0.00	96.68	0.00	0.00	0.00	0.00	0.00	0.00
Henry County	0	0.00	98.82	0.00	0.00	0.00	0.00	0.00	0.00
Jackson-Lawrence Counties	0	0.00	97.71	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data: US.

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

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

\*\*\*\* Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: State of Indiana		Evaluation Period: June 9, 2007 to December 31, 2008				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
<b>Limited Review:</b>									
Lafayette MSA	0	0.00	97.05	0.00	0.00	0.00	0.00	0.00	0.00
Louisville-Jefferson MSA	0	0.00	98.92	0.00	0.00	0.00	0.00	0.00	0.00
Marshall County	0	0.00	99.16	0.00	0.00	0.00	0.00	0.00	0.00
Michigan City MSA	0	0.00	98.33	0.00	0.00	0.00	0.00	0.00	0.00
Muncie MSA	0	0.00	97.17	0.00	0.00	0.00	0.00	0.00	0.00
South Bend MSA	0	0.00	96.74	0.00	0.00	0.00	0.00	0.00	0.00
Terre Haute MSA	0	0.00	97.35	0.00	0.00	0.00	0.00	0.00	0.00
Wabash- Huntington Counties	0	0.00	98.01	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data: US.  
 \*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.  
 \*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).  
 \*\*\*\* Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: State of Indiana				Evaluation Period: June 9, 2007 to October 23, 2009			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Indianapolis-Carmel MSA	0	0	2	65	2	65	26.00	0	0
<b>Limited Review:</b>									
Adams County	0	0	0	0	0	0	0.00	0	0
Anderson MSA	0	0	0	0	0	0	0.00	0	0
Bloomington MSA	0	0	0	0	0	0	0.00	0	0
Clinton County	0	0	0	0	0	0	0.00	0	0
Columbus MSA	0	0	0	0	0	0	0.00	0	0
Daviess-Knox-Dubois-Perry Counties	0	0	0	0	0	0	0.00	0	0
Dearborn County	0	0	0	0	0	0	0.00	0	0
DeKalb County	0	0	0	0	0	0	0.00	0	0
Elkhart-Goshen MSA	0	0	0	0	0	0	0.00	0	0
Evansville MSA	0	0	0	0	0	0	0.00	0	0
Fort Wayne MSA	0	0	0	0	0	0	0.00	0	0
Gary MSA	0	0	0	0	0	0	0.00	0	0
Henry County	0	0	0	0	0	0	0.00	0	0
Jackson-Lawrence Counties	0	0	0	0	0	0	0.00	0	0

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: State of Indiana				Evaluation Period: June 9, 2007 to October 23, 2009			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Limited Review:</b>									
Lafayette MSA	0	0	0	0	0	0	0.00	0	0
Louisville-Jefferson MSA	0	0	0	0	0	0	0.00	0	0
Marshall County	0	0	0	0	0	0	0.00	0	0
Michigan City MSA	0	0	0	0	0	0	0.00	0	0
Muncie MSA	0	0	0	0	0	0	0.00	0	0
South Bend MSA	0	0	0	0	0	0	0.00	0	0
Terre Haute MSA	0	0	0	0	0	0	0.00	0	0
Wabash- Huntington Counties	0	0	0	0	0	0	0.00	0	0
Indiana Statewide	0	0	1	186	1	186	74.00	0	0

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: State of Indiana Evaluation Period: June 9, 2007 to October 23, 2009																	
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
<b>Full Review:</b>																	
Indianapolis-Carmel MSA	15.65	6	13.33	0.00	16.67	50.00	33.33	6	0	0	+1	+3	+2	4.63	22.84	47.96	24.57
<b>Limited Review:</b>																	
Adams County	2.32	1	2.22	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	0.00	0.00	100.00	0.00
Anderson MSA	0.70	1	2.22	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	2.80	16.93	52.62	27.64
Bloomington MSA	1.46	1	2.22	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	14.07	15.72	43.21	27.00
Clinton County	1.91	1	2.22	0.00	0.00	0.00	100.00	1	0	0	0	0	+1	0.00	10.76	73.45	15.79
Columbus MSA	1.95	2	4.44	0.00	50.00	0.00	50.00	2	0	0	+1	0	+1	0.00	16.97	66.59	16.43
Daviess-Knox-Dubois-Perry Counties	7.85	4	8.89	0.00	0.00	0.00	0.00	4	0	0	+1	+3	0	0.00	18.67	69.17	12.17
Dearborn County	3.44	1	2.22	0.00	100.00	0.00	0.00	1	0	0	+1	0	0	0.00	19.65	61.69	18.66
DeKalb County	0.60	1	2.22	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	0.00	0.00	83.73	16.27
Elkhart-Goshen MSA	3.33	2	4.44	0.00	0.00	100.00	0.00	2	0	0	0	+2	0	0.45	6.06	88.14	5.36
Evansville MSA	12.21	5	11.11	0.00	20.00	60.00	20.00	5	0	0	+1	+3	+1	2.72	20.31	48.52	28.44
Fort Wayne MSA	5.27	2	4.44	0.00	0.00	100.00	0.00	2	0	0	0	+2	0	1.44	23.63	54.92	19.92
Gary MSA	8.92	3	6.67	0.00	0.00	33.33	66.67	3	0	0	0	+1	+2	4.08	22.28	46.95	26.69
Henry County	2.07	1	2.22	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	0.00	16.36	83.64	0.00
Jackson-Lawrence Counties	6.13	2	4.44	0.00	0.00	100.00	0.00	2	0	0	0	+2	0	0.00	7.96	84.78	7.27

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: State of Indiana																	
Evaluation Period: June 9, 2007 to October 23, 2009																	
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
<b>Limited Review:</b>																	
Lafayette MSA	1.11	1	2.22	0.00	0.00	0.00	100.00	1	0	0	0	0	+1	11.66	13.40	41.74	28.61
Louisville-Jefferson MSA	5.65	1	2.22	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	0.00	0.00	100.00	0.00
Marshall County	1.04	1	2.22	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	0.00	0.00	92.35	7.65
Michigan City MSA	4.04	2	4.44	0.00	50.00	50.00	0.00	2	0	0	+1	+1	0	0.00	19.42	66.44	14.14
Muncie MSA	2.05	1	2.22	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	5.12	28.04	34.40	32.44
South Bend MSA	1.86	2	4.44	0.00	0.00	100.00	0.00	2	0	0	0	+2	0	1.84	24.20	49.83	24.13
Terre Haute MSA	6.68	2	4.44	0.00	0.00	50.00	50.00	2	0	0	+1	+1	0	0.00	29.07	34.24	33.84
Wabash-Huntington Counties	2.25	2	4.44	0.00	0.00	100.00	0.00	2	0	0	0	+2	0	0.00	0.00	87.74	12.26

## Tables of Performance Data

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### State of Maryland





Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: State of Maryland						Evaluation Period: April 21, 2007 to December 31, 2008						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Baltimore-Towson MD	0	0.00	4.55	0.00	16.09	0.00	42.83	0.00	36.52	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Salisbury MSA	0	0.00	0.23	0.00	12.76	0.00	69.54	0.00	17.47	0.00	0.00	0.00	0.00	0.00	0.00
Saint Mary's County	0	0.00	0.00	0.00	0.03	0.00	30.51	0.00	69.46	0.00	0.00	0.00	0.00	0.00	0.00
Worcester County	0	0.00	0.00	0.00	13.35	0.00	86.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data: Eastern Region.  
 \*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.  
 \*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.





Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES				Geography: State of Maryland				Evaluation Period: April 21, 2006 to December 31, 2008				Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
<b>Full Review:</b>																
Baltimore-Towson MD	0	0.00	5.61	0.00	15.84	0.00	42.49	0.00	36.02	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Salisbury MSA	0	0.00	1.55	0.00	18.04	0.00	61.02	0.00	19.32	0.00	0.00	0.00	0.00	0.00	0.00	
Saint Mary's County	0	0.00	0.00	0.00	3.36	0.00	34.40	0.00	62.24	0.00	0.00	0.00	0.00	0.00	0.00	
Worcester County	0	0.00	0.00	0.00	15.97	0.00	84.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Small Business Data: US.

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

\*\*\* Source Data - Dun and Bradstreet 2008.

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: State of Maryland				Evaluation Period: April 21, 2007 to December 31, 2008					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						
<b>Full Review:</b>																
Baltimore-Towson MD	0	0.00	0.82	0.00	6.82	0.00	45.47	0.00	46.90	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Salisbury MSA	0	0.00	0.77	0.00	7.97	0.00	71.47	0.00	19.79	0.00	0.00	0.00	0.00	0.00	0.00	
Saint Mary's County	0	0.00	0.00	0.00	0.00	0.00	32.32	0.00	67.68	0.00	0.00	0.00	0.00	0.00	0.00	
Worcester County	0	0.00	0.00	0.00	11.11	0.00	88.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Small Business Data: US.  
 \*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.  
 \*\*\* Source Data - Dun and Bradstreet 2008.



Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: State of Maryland				Evaluation Period: April 21, 2007 to December 31, 2008					Market Share				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Families ***	% BANK Loans***	% Families ***	% BANK Loans***	% Families ***	% BANK Loans***	% Families ***	% BANK Loans***						
<b>Full Review:</b>																
Baltimore-Towson MD	0	0.00	20.46	0.00	17.74	0.00	22.48	0.00	39.33	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Salisbury MSA	0	0.00	21.13	0.00	17.82	0.00	22.01	0.00	39.03	0.00	0.00	0.00	0.00	0.00	0.00	
Saint Mary's County	0	0.00	12.42	0.00	14.03	0.00	22.19	0.00	51.36	0.00	0.00	0.00	0.00	0.00	0.00	
Worcester County	0	0.00	20.17	0.00	19.45	0.00	25.53	0.00	34.85	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data: Eastern Region.  
 \*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.  
 \*\*\* Percentage of Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available, no information was available for 0.0% of loans originated and purchased by Bank.



Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES				Geography: State of Maryland		Evaluation Period: April 21, 2007 to December 31, 2008			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
<b>Full Review:</b>									
Baltimore-Towson MD	0	0.00	66.50	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review</b>									
Salisbury MSA	0	0.00	64.27	0.00	0.00	0.00	0.00	0.00	0.00
Saint Mary's County	0	0.00	63.34	0.00	0.00	0.00	0.00	0.00	0.00
Worcester County	0	0.00	66.19	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data: US.  
 \*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.  
 \*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).  
 \*\*\*\* Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.00% of small loans to businesses originated and purchased by the Bank.



Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: State of Maryland				Evaluation Period: April 21, 2007 to October 23, 2009			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Baltimore-Towson MD	0	0	0	0	0	0	0.00	0	0
<b>Limited Review:</b>									
Salisbury MSA	0	0	0	0	0	0	0.00	0	0
Saint Mary's County	0	0	1	100	1	100	50.00	0	0
Worcester County	0	0	0	0	0	0	0.00	0	0
Maryland Statewide	0	0	1	100	1	100	50.00	0	0

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



## Tables of Performance Data

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### State of North Carolina

Table 1. Lending Volume

LENDING VOLUME												
Geography: State of North Carolina												
Evaluation Period: January 1, 2006 to December 31, 2008												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
<b>Full Review:</b>												
Charlotte-Gastonia-Concord MSA	22.65	24	4,328	0	0	0	0	0	0	24	4,328	14.74
Raleigh-Cary MSA	18.87	20	3,747	0	0	0	0	4	101	24	3,848	8.17
<b>Limited Review:</b>												
Asheville MSA	4.72	5	380	0	0	0	0	0	0	5	380	0.82
Brunswick County	2.83	3	591	0	0	0	0	0	0	3	591	3.05
Burlington MSA	1.89	2	138	0	0	0	0	0	0	2	138	2.70
Charlotte Non MSA	2.83	3	213	0	0	0	0	0	0	3	213	8.95
Cleveland-Rutherford-Lincoln Counties	3.77	4	275	0	0	0	0	0	0	4	275	4.40
Craven-Carteret Counties	1.89	2	388	0	0	0	0	0	0	2	388	5.76
Cumberland County	1.89	2	131	0	0	0	0	0	0	2	131	1.25
Davidson County	0.94	1	94	0	0	0	0	0	0	1	94	2.75
Duplin County	0.00	0	0	0	0	0	0	0	0	0	0	0.00
Durham MSA	6.60	7	1,394	0	0	0	0	0	0	7	1,394	1.74
Goldsboro MSA	0.00	0	0	0	0	0	0	0	0	0	0	3.08
Granville County	0.00	0	0	0	0	0	0	0	0	0	0	0.00
Greensboro-High Point MSA	6.60	7	1,158	0	0	0	0	0	0	7	1,158	13.50
Henderson County	2.83	3	166	0	0	0	0	0	0	3	166	1.42

\* Loan Data as of December 31, 2008. Rated area refers to either the state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is September 5, 2006 to October 23, 2009.

\*\*\* Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Lending Volume

LENDING VOLUME												Geography: State of North Carolina		Evaluation Period: January 1, 2006 to December 31, 2008	
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***			
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)				
<b>Limited Review:</b>															
Hickory MSA	2.83	3	294	0	0	0	0	0	0	3	294	6.08			
Jacksonville MSA	1.89	2	154	0	0	0	0	0	0	2	154	0.41			
Martin and Halifax Counties	1.89	2	111	0	0	0	0	0	0	2	111	1.25			
Mitchell County	0.00	0	0	0	0	0	0	0	0	0	0	1.64			
Pasquotank County	0.94	1	153	0	0	0	0	0	0	1	153	0.96			
Pitt County	0.94	1	74	0	0	0	0	0	0	1	74	1.00			
Raleigh-Durham Non MSA	0.94	1	80	0	0	0	0	0	0	1	80	0.91			
Rocky Mount MSA	0.94	1	90	0	0	0	0	0	0	1	90	3.30			
South Central Non MSA	2.83	3	411	0	0	0	0	0	0	3	411	6.14			
Surry County	0.94	1	141	0	0	0	0	0	0	1	141	0.73			
Wilkes County	0.00	0	0	0	0	0	0	0	0	0	0	0.22			
Winston-Salem MSA	7.55	8	721	0	0	0	0	0	0	8	721	5.03			

\* Loan Data as of December 31, 2008. Rated area refers to either the state or multi-state MA rating area.  
 \*\* The evaluation period for Community Development Loans is September 5, 2006 to October 26, 2009.  
 \*\*\* Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: State of North Carolina Evaluation Period: January 1, 2006 to December 31, 2008												
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Charlotte-Gastonia-Concord MSA	9	34.62	1.23	0.00	18.28	0.00	49.45	33.33	31.03	66.67	0.00	0.00	0.00	0.00	0.00
Raleigh-Cary MSA	4	15.38	0.78	0.00	18.90	25.00	54.17	25.00	26.14	50.00	0.00	0.00	0.03	0.00	0.00
<b>Limited Review:</b>															
Asheville MSA	1	3.85	0.55	0.00	6.31	0.00	81.77	100.00	11.36	0.00	0.01	0.00	0.00	0.02	0.00
Brunswick County	1	3.85	0.00	0.00	21.59	0.00	78.41	100.00	0.00	0.00	0.03	0.00	0.00	0.05	0.00
Burlington MSA	0	0.00	0.00	0.00	12.07	0.00	76.04	0.00	11.89	0.00	0.00	0.00	0.00	0.00	0.00
Charlotte Non MSA	0	0.00	0.00	0.00	5.83	0.00	64.95	0.00	29.22	0.00	0.00	0.00	0.00	0.00	0.00
Cleveland-Rutherford-Lincoln Counties	0	0.00	0.00	0.00	3.84	0.00	88.27	0.00	7.88	0.00	0.00	0.00	0.00	0.00	0.00
Craven-Carteret Counties	0	0.00	0.00	0.00	2.31	0.00	58.09	0.00	39.61	0.00	0.00	0.00	0.00	0.00	0.00
Cumberland County	0	0.00	1.30	0.00	8.44	0.00	66.79	0.00	23.46	0.00	0.00	0.00	0.00	0.00	0.00
Davidson County	0	0.00	0.74	0.00	3.05	0.00	47.51	0.00	48.70	0.00	0.00	0.00	0.00	0.00	0.00
Duplin County	0	0.00	0.00	0.00	10.09	0.00	89.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Durham MSA	2	7.69	2.82	0.00	10.54	0.00	52.16	0.00	34.48	100.00	0.02	0.00	0.00	0.00	0.07
Goldsboro MSA	0	0.00	1.16	0.00	18.30	0.00	62.30	0.00	18.23	0.00	0.00	0.00	0.00	0.00	0.00
Granville County	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data: Eastern Region.

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: State of North Carolina								Evaluation Period: January 1, 2006 to December 31, 2008				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Limited Review:</b>															
Greensboro-High Point MSA	4	15.38	1.58	0.00	13.70	0.00	56.38	25.00	28.34	75.00	0.01	0.00	0.00	0.00	0.02
Henderson County	1	3.85	0.00	0.00	7.74	0.00	80.13	100.00	12.13	0.00	0.05	0.00	0.00	0.07	0.00
Hickory MSA	1	3.85	0.00	0.00	10.20	0.00	79.42	100.00	10.38	0.00	0.00	0.00	0.00	0.00	0.00
Jacksonville MSA	0	0.00	0.69	0.00	3.33	0.00	77.08	0.00	18.90	0.00	0.00	0.00	0.00	0.00	0.00
Martin and Halifax Counties	0	0.00	0.00	0.00	41.31	0.00	58.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mitchell County	0	0.00	0.00	0.00	18.86	0.00	81.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Pasquotank County	0	0.00	2.73	0.00	14.10	0.00	83.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Pitt County	1	3.85	1.72	0.00	11.53	0.00	47.25	100.00	39.50	0.00	0.00	0.00	0.00	0.00	0.00
Raleigh-Durham Non MSA	0	0.00	0.00	0.00	3.47	0.00	91.68	0.00	4.85	0.00	0.00	0.00	0.00	0.00	0.00
Rocky Mount MSA	0	0.00	0.11	0.00	12.49	0.00	70.39	0.00	17.01	0.00	0.00	0.00	0.00	0.00	0.00
South Central Non MSA	0	0.00	1.20	0.00	29.40	0.00	45.62	0.00	23.77	0.00	0.00	0.00	0.00	0.00	0.00
Surry County	0	0.00	0.00	0.00	2.26	0.00	97.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Wilkes County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Winston-Salem MSA	2	7.68	1.01	0.00	14.92	0.00	51.28	50.00	32.78	50.00	0.01	0.00	0.00	0.00	0.04

\* Based on 2008 Peer Mortgage Data: Eastern Region.

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT												Geography: State of North Carolina					Evaluation Period: January 1, 2006 to December 31, 2008				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total*	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp						
<b>Full Review:</b>																					
Charlotte-Gastonia-Concord MSA	0	0.00	1.23	0.00	18.28	0.00	49.45	0.00	31.03	0.00	0.00	0.00	0.00	0.00	0.00						
Raleigh-Cary MSA	0	0.00	0.78	0.00	18.90	0.00	54.17	0.00	26.14	0.00	0.00	0.00	0.00	0.00	0.00						
<b>Limited Review:</b>																					
Asheville MSA	0	0.00	0.55	0.00	6.31	0.00	81.77	0.00	11.36	0.00	0.00	0.00	0.00	0.00	0.00						
Brunswick County	0	0.00	0.00	0.00	21.59	0.00	78.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Burlington MSA	0	0.00	0.00	0.00	12.07	0.00	76.04	0.00	11.89	0.00	0.00	0.00	0.00	0.00	0.00						
Charlotte Non MSA	0	0.00	0.00	0.00	5.83	0.00	64.95	0.00	29.22	0.00	0.00	0.00	0.00	0.00	0.00						
Cleveland-Rutherford-Lincoln Counties	1	33.33	0.00	0.00	3.84	0.00	88.27	100.00	7.88	0.00	0.00	0.00	0.00	0.00	0.00						
Craven-Carteret Counties	0	0.00	0.00	0.00	2.31	0.00	58.09	0.00	39.61	0.00	0.00	0.00	0.00	0.00	0.00						
Cumberland County	0	0.00	1.30	0.00	8.44	0.00	66.79	0.00	23.46	0.00	0.00	0.00	0.00	0.00	0.00						
Davidson County	0	0.00	0.74	0.00	3.05	0.00	47.51	0.00	48.70	0.00	0.00	0.00	0.00	0.00	0.00						
Duplin County	0	0.00	0.00	0.00	10.09	0.00	89.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Durham MSA	0	0.00	2.82	0.00	10.54	0.00	52.16	0.00	34.48	0.00	0.00	0.00	0.00	0.00	0.00						
Goldsboro MSA	0	0.00	1.16	0.00	18.30	0.00	62.30	0.00	18.23	0.00	0.00	0.00	0.00	0.00	0.00						
Granville County	0	0.00	0.00	0.00	0.00	0.00	62.54	0.00	37.46	0.00	0.00	0.00	0.00	0.00	0.00						

\* Based on 2008 Peer Mortgage Data: Eastern Region.

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT												Geography: State of North Carolina					Evaluation Period: January 1, 2006 to December 31, 2008				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total*	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp						
<b>Limited Review:</b>																					
Greensboro-High Point MSA	0	0.00	1.58	0.00	13.70	0.00	56.38	0.00	28.34	0.00	0.00	0.00	0.00	0.00	0.00						
Henderson County	0	0.00	0.00	0.00	7.74	0.00	80.13	0.00	12.13	0.00	0.00	0.00	0.00	0.00	0.00						
Hickory MSA	0	0.00	0.00	0.00	10.20	0.00	79.42	0.00	10.38	0.00	0.00	0.00	0.00	0.00	0.00						
Jacksonville MSA	0	0.00	0.69	0.00	3.33	0.00	77.08	0.00	18.90	0.00	0.00	0.00	0.00	0.00	0.00						
Martin and Halifax Counties	0	0.00	0.00	0.00	41.31	0.00	58.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Mitchell County	0	0.00	0.00	0.00	18.86	0.00	81.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Pasquotank County	0	0.00	2.73	0.00	14.10	0.00	83.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Pitt County	0	0.00	1.72	0.00	11.53	0.00	47.25	0.00	39.50	0.00	0.00	0.00	0.00	0.00	0.00						
Raleigh-Durham Non MSA	0	0.00	0.00	0.00	3.47	0.00	91.68	0.00	4.85	0.00	0.00	0.00	0.00	0.00	0.00						
Rocky Mount MSA	0	0.00	0.11	0.00	12.49	0.00	70.39	0.00	17.01	0.00	0.00	0.00	0.00	0.00	0.00						
South Central Non MSA	0	0.00	1.20	0.00	29.40	0.00	45.62	0.00	23.77	0.00	0.00	0.00	0.00	0.00	0.00						
Surry County	0	0.00	0.00	0.00	2.26	0.00	97.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Wilkes County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Winston-Salem MSA	2	66.67	1.01	0.00	14.92	0.00	51.28	100.00	32.78	0.00	0.11	0.00	0.00	0.20	0.00						

\* Based on 2008 Peer Mortgage Data: Eastern Region.

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: State of North Carolina								Evaluation Period: January 1, 2006 to December 31, 2008				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Charlotte-Gastonia-Concord MSA	15	19.48	1.23	6.67	18.28	26.67	49.45	20.00	31.03	46.67	0.03	0.00	0.08	0.02	0.03
Raleigh-Cary MSA	16	20.78	0.78	0.00	18.90	12.50	54.17	31.25	26.14	56.25	0.05	0.00	0.04	0.03	0.12
<b>Limited Review:</b>															
Asheville MSA	4	5.20	0.55	0.00	6.31	25.00	81.77	75.00	11.36	0.00	0.01	0.00	0.00	0.01	0.00
Brunswick County	2	2.60	0.00	0.00	21.59	0.00	78.41	100.00	0.00	0.00	0.03	0.00	0.00	0.04	0.00
Burlington MSA	2	2.60	0.00	0.00	12.07	0.00	76.04	100.00	11.89	0.00	0.05	0.00	0.00	0.06	0.00
Charlotte Non MSA	3	3.90	0.00	0.00	5.83	0.00	64.95	66.67	29.22	33.33	0.03	0.00	0.00	0.06	0.00
Cleveland-Rutherford-Lincoln Counties	3	3.90	0.00	0.00	3.84	0.00	88.27	100.00	7.88	0.00	0.00	0.00	0.00	0.00	0.00
Craven-Carteret Counties	2	2.60	0.00	0.00	2.31	0.00	58.09	100.00	39.61	0.00	0.00	0.00	0.00	0.00	0.00
Cumberland County	2	2.60	1.30	0.00	8.44	50.00	66.79	50.00	23.46	0.00	0.04	0.00	0.37	0.03	0.00
Davidson County	1	1.29	0.74	0.00	3.05	0.00	47.51	0.00	48.70	100.00	0.04	0.00	0.00	0.00	0.06
Duplin County	0	0.00	0.00	0.00	10.09	0.00	89.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Durham MSA	5	6.49	2.82	0.00	10.54	20.00	52.16	40.00	34.48	40.00	0.05	0.00	0.15	0.02	0.06
Goldsboro MSA	0	0.00	1.16	0.00	18.30	0.00	62.30	0.00	18.23	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data: Eastern Region.

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: State of North Carolina					Evaluation Period: January 1, 2006 to December 31, 2008				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total*	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp						
<b>Limited Review:</b>																					
Granville County	0	0.00	0.00	0.00	0.00	0.00	62.54	0.00	37.46	0.00	0.00	0.00	0.00	0.00	0.00						
Greensboro-High Point MSA	3	3.90	1.58	0.00	13.70	0.00	56.38	100.00	28.34	0.00	0.00	0.00	0.00	0.00	0.00						
Henderson County	2	2.60	0.00	0.00	7.74	50.00	80.13	50.00	12.13	0.00	0.00	0.00	0.00	0.00	0.00						
Hickory MSA	2	2.60	0.00	0.00	10.20	100.00	79.42	0.00	10.38	0.00	0.02	0.00	0.45	0.00	0.00						
Jacksonville MSA	2	2.60	0.69	0.00	3.33	0.00	77.08	100.00	18.90	0.00	0.00	0.08	0.00	0.10	0.00						
Martin and Halifax Counties	2	2.60	0.00	0.00	41.31	0.00	58.69	100.00	0.00	0.00	0.12	0.00	0.00	0.17	0.00						
Mitchell County	0	0.00	0.00	0.00	18.86	0.00	81.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Pasquotank County	1	1.29	2.73	0.00	14.10	0.00	83.17	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Pitt County	0	0.00	1.72	0.00	11.53	0.00	47.25	0.00	39.50	0.00	0.00	0.00	0.00	0.00	0.00						
Raleigh-Durham Non MSA	1	1.29	0.00	0.00	3.47	0.00	91.68	100.00	4.85	0.00	0.06	0.00	0.00	0.07	0.00						
Rocky Mount MSA	1	1.29	0.11	0.00	12.49	0.00	70.39	0.00	17.01	100.00	0.00	0.00	0.00	0.00	0.00						
South Central Non MSA	3	3.90	1.20	0.00	29.40	33.33	45.62	66.67	23.77	0.00	0.02	0.00	0.09	0.05	0.00						
Surry County	1	1.29	0.00	0.00	2.26	0.00	97.74	100.00	0.00	0.00	0.09	0.00	0.00	0.10	0.00						
Wilkes County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Winston-Salem MSA	4	5.20	1.01	0.00	14.92	25.00	51.28	75.00	32.78	0.00	0.01	0.00	0.00	0.03	0.00						

\* Based on 2008 Peer Mortgage Data: Eastern Region.

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: State of North Carolina								Evaluation Period: January 1, 2006 to December 31, 2008					
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Charlotte-Gastonia-Concord MSA	0	0.00	3.58	0.00	25.35	0.00	46.17	0.00	24.90	0.00	0.00	0.00	0.00	0.00	0.00
Raleigh-Cary MSA	0	0.00	6.77	0.00	18.84	0.00	51.09	0.00	23.30	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Asheville MSA	0	0.00	6.05	0.00	17.36	0.00	56.25	0.00	20.34	0.00	0.00	0.00	0.00	0.00	0.00
Brunswick County	0	0.00	0.00	0.00	2.74	0.00	97.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Burlington MSA	0	0.00	0.00	0.00	14.11	0.00	70.63	0.00	15.26	0.00	0.00	0.00	0.00	0.00	0.00
Charlotte Non MSA	0	0.00	0.00	0.00	16.17	0.00	52.69	0.00	31.13	0.00	0.00	0.00	0.00	0.00	0.00
Cleveland-Rutherford-Lincoln Counties	0	0.00	0.00	0.00	18.73	0.00	77.64	0.00	3.63	0.00	0.00	0.00	0.00	0.00	0.00
Craven-Carteret Counties	0	0.00	0.00	0.00	13.80	0.00	39.83	0.00	46.38	0.00	0.00	0.00	0.00	0.00	0.00
Cumberland County	0	0.00	3.12	0.00	21.85	0.00	56.33	0.00	18.71	0.00	0.00	0.00	0.00	0.00	0.00
Davidson County	0	0.00	4.73	0.00	15.41	0.00	54.36	0.00	25.50	0.00	0.00	0.00	0.00	0.00	0.00
Duplin County	0	0.00	0.00	0.00	28.24	0.00	0.00	71.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Durham MSA	0	0.00	14.14	0.00	24.69	0.00	31.01	0.00	30.15	0.00	0.00	0.00	0.00	0.00	0.00
Goldsboro MSA	0	0.00	9.97	0.00	35.49	0.00	21.17	0.00	33.36	0.00	0.00	0.00	0.00	0.00	0.00
Granville County	0	0.00	0.00	0.00	0.00	0.00	74.32	0.00	25.68	0.00	0.00	0.00	0.00	0.00	0.00
Greensboro MSA	0	0.00	6.20	0.00	18.44	0.00	42.14	0.00	33.21	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data: Eastern Region.

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: State of North Carolina								Evaluation Period: January 1, 2006 to December 31, 2008					
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Limited Review:</b>															
Henderson County	0	0.00	0.00	0.00	28.46	0.00	58.15	0.00	13.38	0.00	0.00	0.00	0.00	0.00	0.00
Hickory MSA	0	0.00	0.00	0.00	31.51	0.00	55.80	0.00	12.69	0.00	0.00	0.00	0.00	0.00	0.00
Jacksonville MSA	0	0.00	2.30	0.00	18.16	0.00	76.61	0.00	2.93	0.00	0.00	0.00	0.00	0.00	0.00
Martin and Halifax Counties	0	0.00	0.00	0.00	19.43	0.00	80.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mitchell County	0	0.00	0.00	0.00	3.02	0.00	96.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Pasquotank County	0	0.00	35.43	0.00	23.65	0.00	40.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Pitt County	0	0.00	4.20	0.00	9.61	0.00	47.09	0.00	39.11	0.00	0.00	0.00	0.00	0.00	0.00
Raleigh-Durham Non MSA	0	0.00	0.00	0.00	5.48	0.00	72.71	0.00	21.81	0.00	0.00	0.00	0.00	0.00	0.00
Rocky Mount MSA	0	0.00	1.91	0.00	16.08	0.00	56.53	0.00	25.48	0.00	0.00	0.00	0.00	0.00	0.00
South Central Non MSA	0	0.00	8.74	0.00	25.88	0.00	32.38	0.00	33.01	0.00	0.00	0.00	0.00	0.00	0.00
Surry County	0	0.00	0.00	0.00	17.67	0.00	82.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Wilkes County	0	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Winston-Salem MSA	0	0.00	4.20	0.00	22.63	0.00	52.02	0.00	21.15	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data: Eastern Region.

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: State of North Carolina		Evaluation Period: January 1, 2006 to December 31, 2008			
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		
<b>Full Review:</b>																	
Charlotte NC MSA	0	0.00	3.72	0.00	18.61	0.00	43.07	0.00	34.45	0.00	0.00	0.00	0.00	0.00	0.00		
Raleigh-Cary MSA	0	0.00	1.52	0.00	15.96	0.00	57.25	0.00	25.27	0.00	0.00	0.00	0.00	0.00	0.00		
<b>Limited Review:</b>																	
Asheville MSA	0	0.00	2.21	0.00	14.81	0.00	72.82	0.00	10.16	0.00	0.00	0.00	0.00	0.00	0.00		
Brunswick County	0	0.00	0.00	0.00	22.53	0.00	77.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Burlington MSA	0	0.00	0.00	0.00	16.16	0.00	70.66	0.00	13.18	0.00	0.00	0.00	0.00	0.00	0.00		
Charlotte Non MSA	0	0.00	0.00	0.00	9.92	0.00	51.78	0.00	38.30	0.00	0.00	0.00	0.00	0.00	0.00		
Cleveland-Rutherford-Lincoln Counties	0	0.00	0.00	0.00	8.12	0.00	78.20	0.00	13.67	0.00	0.00	0.00	0.00	0.00	0.00		
Craven-Carteret Counties	0	0.00	0.00	0.00	7.29	0.00	56.75	0.00	35.96	0.00	0.00	0.00	0.00	0.00	0.00		
Cumberland County	0	0.00	7.59	0.00	16.90	0.00	53.24	0.00	22.27	0.00	0.00	0.00	0.00	0.00	0.00		
Davidson County	0	0.00	4.03	0.00	6.27	0.00	47.05	0.00	42.66	0.00	0.00	0.00	0.00	0.00	0.00		
Duplin County	0	0.00	0.00	0.00	11.72	0.00	88.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Durham MSA	0	0.00	6.06	0.00	13.97	0.00	48.87	0.00	28.96	0.00	0.00	0.00	0.00	0.00	0.00		
Goldsboro MSA	0	0.00	6.54	0.00	24.13	0.00	48.12	0.00	21.22	0.00	0.00	0.00	0.00	0.00	0.00		

\* Based on 2008 Peer Small Business Data: US.

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

\*\*\* Source Data - Dun and Bradstreet 2008.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: State of North Carolina		Evaluation Period: January 1, 2006 to December 31, 2008			
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		
<b>Limited Review:</b>																	
Granville County	0	0.00	0.00	0.00	0.00	0.00	64.37	0.00	36.25	0.00	0.00	0.00	0.00	0.00	0.00		
Greensboro-High Point MSA	0	0.00	3.33	0.00	19.07	0.00	49.35	0.00	28.24	0.00	0.00	0.00	0.00	0.00	0.00		
Henderson County	0	0.00	0.00	0.00	20.62	0.00	68.75	0.00	10.63	0.00	0.00	0.00	0.00	0.00	0.00		
Hickory MSA	0	0.00	0.00	0.00	20.26	0.00	64.92	0.00	14.83	0.00	0.00	0.00	0.00	0.00	0.00		
Jacksonville MSA	0	0.00	6.48	0.00	7.73	0.00	70.41	0.00	15.38	0.00	0.00	0.00	0.00	0.00	0.00		
Martin and Halifax Counties	0	0.00	0.00	0.00	34.08	0.00	65.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Mitchell County	0	0.00	0.00	0.00	8.07	0.00	91.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Pasquotank County	0	0.00	8.55	0.00	37.96	0.00	53.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Pitt County	0	0.00	2.06	0.00	17.64	0.00	40.59	0.00	39.71	0.00	0.00	0.00	0.00	0.00	0.00		
Raleigh-Durham Non MSA	0	0.00	0.00	0.00	5.44	0.00	89.09	0.00	5.47	0.00	0.00	0.00	0.00	0.00	0.00		
Rocky Mount MSA	0	0.00	1.21	0.00	15.80	0.00	68.36	0.00	14.63	0.00	0.00	0.00	0.00	0.00	0.00		
South Central Non MSA	0	0.00	1.57	0.00	31.82	0.00	41.22	0.00	25.40	0.00	0.00	0.00	0.00	0.00	0.00		
Surry County	0	0.00	0.00	0.00	4.22	0.00	95.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Wilkes County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Winston-Salem MSA	0	0.00	2.17	0.00	13.97	0.00	55.93	0.00	27.93	0.00	0.00	0.00	0.00	0.00	0.00		

\* Based on 2008 Peer Small Business Data: US.

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

\*\*\* Source Data - Dun and Bradstreet 2008.

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: State of North Carolina						Evaluation Period: January 1, 2006 to December 31, 2008						
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
<b>Full Review:</b>															
Charlotte-Gastonia-Concord MSA	0	0.00	1.44	0.00	15.33	0.00	56.90	0.00	26.29	0.00	0.00	0.00	0.00	0.00	0.00
Raleigh-Cary MSA	0	0.00	0.32	0.00	24.12	0.00	57.69	0.00	17.87	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Asheville MSA	0	0.00	0.52	0.00	6.89	0.00	82.88	0.00	9.71	0.00	0.00	0.00	0.00	0.00	0.00
Brunswick County	0	0.00	0.00	0.00	16.96	0.00	83.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Burlington MSA -	0	0.00	0.00	0.00	11.19	0.00	83.21	0.00	5.60	0.00	0.00	0.00	0.00	0.00	0.00
Charlotte Non MSA	0	0.00	0.00	0.00	2.89	0.00	69.92	0.00	27.20	0.00	0.00	0.00	0.00	0.00	0.00
Cleveland-Rutherford-Lincoln Counties	0	0.00	0.00	0.00	2.99	0.00	87.23	0.00	9.78	0.00	0.00	0.00	0.00	0.00	0.00
Craven-Carteret Counties	0	0.00	0.00	0.00	2.35	0.00	70.12	0.00	27.53	0.00	0.00	0.00	0.00	0.00	0.00
Cumberland County	0	0.00	2.29	0.00	8.91	0.00	63.10	0.00	25.70	0.00	0.00	0.00	0.00	0.00	0.00
Davidson County	0	0.00	1.62	0.00	2.27	0.00	45.63	0.00	50.49	0.00	0.00	0.00	0.00	0.00	0.00
Duplin County	0	0.00	0.00	0.00	11.61	0.00	88.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Durham MSA	0	0.00	1.70	0.00	8.27	0.00	65.96	0.00	23.97	0.00	0.00	0.00	0.00	0.00	0.00
Goldsboro MSA	0	0.00	2.05	0.00	6.65	0.00	78.01	0.00	13.30	0.00	0.00	0.00	0.00	0.00	0.00
Granville County	0	0.00	0.00	0.00	0.00	0.00	60.78	0.00	39.22	0.00	0.00	0.00	0.00	0.00	0.00
Greensboro-High Point MSA	0	0.00	1.98	0.00	8.80	0.00	64.88	0.00	24.35	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data: US.

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

\*\*\* Source Data - Dun and Bradstreet 2008.

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS												Geography: State of North Carolina		Evaluation Period: January 1, 2006 to December 31, 2008		
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	
<b>Limited Review:</b>																
Henderson County	0	0.00	0.00	0.00	8.03	0.00	80.60	0.00	11.31	0.00	0.00	0.00	0.00	0.00	0.00	
Hickory MSA	0	0.00	0.00	0.00	6.97	0.00	84.58	0.00	8.46	0.00	0.00	0.00	0.00	0.00	0.00	
Jacksonville MSA	0	0.00	2.61	0.00	4.78	0.00	82.61	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	
Martin and Halifax Counties	0	0.00	0.00	0.00	50.00	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Mitchell County	0	0.00	0.00	0.00	3.70	0.00	96.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Pasquotank County	0	0.00	3.81	0.00	8.57	0.00	87.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Pitt County	0	0.00	0.25	0.00	8.40	0.00	60.31	0.00	31.04	0.00	0.00	0.00	0.00	0.00	0.00	
Raleigh-Durham Non MSA	0	0.00	0.00	0.00	5.11	0.00	86.81	0.00	8.09	0.00	0.00	0.00	0.00	0.00	0.00	
Rocky Mount MSA	0	0.00	0.00	0.00	4.84	0.00	84.02	0.00	11.14	0.00	0.00	0.00	0.00	0.00	0.00	
South Central Non MSA	0	0.00	0.00	0.00	30.94	0.00	49.11	0.00	19.94	0.00	0.00	0.00	0.00	0.00	0.00	
Surry County	0	0.00	0.00	0.00	1.15	0.00	98.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Wilkes County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Winston-Salem MSA	0	0.00	0.38	0.00	14.90	0.00	56.56	0.00	28.15	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Small Business Data: US.

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

\*\*\* Source Data - Dun and Bradstreet 2008.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: State of North Carolina				Evaluation Period: January 1, 2006 to December 31, 2008					Market Share				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp
	#	% of Total	% Families ***	% BANK Loans ***	% Families ***	% BANK Loans ****	% Families ***	% BANK Loans ***	% Families ***	% BANK Loans ***					
<b>Full Review:</b>															
Charlotte-Gastonia-Concord MSA	9	34.61	19.19	0.00	18.35	20.00	22.71	20.00	39.75	60.00	0.00	0.00	0.00	0.00	0.00
Raleigh-Cary MSA	4	15.38	19.58	25.00	18.24	0.00	23.50	0.00	38.68	75.00	0.00	0.00	0.00	0.00	0.01
<b>Limited Review:</b>															
Asheville MSA	1	3.85	18.01	0.00	19.26	0.00	23.76	0.00	38.96	100.00	0.02	0.00	0.00	0.00	0.03
Brunswick County	1	3.85	23.03	0.00	20.73	0.00	22.94	0.00	33.30	100.00	0.04	0.00	0.00	0.00	0.06
Burlington MSA	0	0.00	18.81	0.00	18.16	0.00	23.65	0.00	39.38	0.00	0.00	0.00	0.00	0.00	0.00
Charlotte Non MSA	0	0.00	14.94	0.00	16.21	0.00	22.16	0.00	46.69	0.00	0.00	0.00	0.00	0.00	0.00
Cleveland-Rutherford-Lincoln Counties	0	0.00	17.92	0.00	17.66	0.00	22.90	0.00	41.52	0.00	0.00	0.00	0.00	0.00	0.00
Craven-Carteret Counties	0	0.00	17.36	0.00	16.89	0.00	21.77	0.00	43.98	0.00	0.00	0.00	0.00	0.00	0.00
Cumberland County	0	0.00	18.85	0.00	17.69	0.00	23.51	0.00	39.94	0.00	0.00	0.00	0.00	0.00	0.00
Davidson County	0	0.00	15.56	0.00	16.20	0.00	21.49	0.00	46.76	0.00	0.00	0.00	0.00	0.00	0.00
Duplin County	0	0.00	26.05	0.00	20.16	0.00	22.04	0.00	31.75	0.00	0.00	0.00	0.00	0.00	0.00
Durham MSA	2	7.69	21.15	0.00	17.67	0.00	21.48	0.00	39.70	100.00	0.03	0.00	0.00	0.00	0.06
Goldsboro MSA	0	0.00	18.92	0.00	19.11	0.00	23.15	0.00	38.82	0.00	0.00	0.00	0.00	0.00	0.00
Granville County	0	0.00	17.94	0.00	14.53	0.00	20.59	0.00	46.94	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data: Eastern Region.

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

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

\*\*\*\* As a percentage of loans with borrower income information available, no information was available for 24.0% of loans originated and purchased by Bank.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: State of North Carolina						Evaluation Period: January 1, 2006 to December 31, 2008							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total	% Families ***	% BANK Loans ***	% Families ***	% BANK Loans ****	% Families ***	% BANK Loans ***	% Families ***	% BANK Loans ***	Over all	Low	Mod	Mid	Upp
<b>Limited Review:</b>															
Greensboro-High Point MSA	4	15.38	19.32	0.00	18.43	0.00	23.23	0.00	39.02	100.00	0.01	0.00	0.00	0.00	0.02
Henderson County	1	3.85	16.07	0.00	19.12	0.00	24.20	0.00	40.62	100.00	0.06	0.00	0.00	0.00	0.11
Hickory MSA	1	3.85	16.92	0.00	18.54	0.00	24.61	0.00	39.93	100.00	0.00	0.00	0.00	0.00	0.00
Jacksonville MSA	0	0.00	17.36	0.00	19.59	0.00	24.25	0.00	38.80	0.00	0.00	0.00	0.00	0.00	0.00
Martin and Halifax Counties	0	0.00	29.01	0.00	18.75	0.00	20.29	0.00	31.95	0.00	0.00	0.00	0.00	0.00	0.00
Mitchell County	0	0.00	21.17	0.00	21.48	0.00	26.17	0.00	31.18	0.00	0.00	0.00	0.00	0.00	0.00
Pasquotank County	0	0.00	26.27	0.00	17.99	0.00	20.08	0.00	35.66	0.00	0.00	0.00	0.00	0.00	0.00
Pitt County	1	3.85	22.71	0.00	15.91	0.00	19.18	0.00	42.21	100.00	0.02	0.00	0.00	0.00	0.04
Raleigh-Durham Non MSA	0	0.00	19.96	0.00	17.58	0.00	22.25	0.00	40.21	0.00	0.00	0.00	0.00	0.00	0.00
Rocky Mount MSA	0	0.00	21.93	0.00	16.94	0.00	21.11	0.00	40.02	0.00	0.00	0.00	0.00	0.00	0.00
South Central Non MSA	0	0.00	24.21	0.00	17.14	0.00	20.93	0.00	37.73	0.00	0.00	0.00	0.00	0.00	0.00
Surry County	0	0.00	19.43	0.00	19.14	0.00	24.49	0.00	36.93	0.00	0.00	0.00	0.00	0.00	0.00
Wilkes County	0	0.00	18.55	0.00	18.67	0.00	25.26	0.00	37.52	0.00	0.00	0.00	0.00	0.00	0.00
Winston-Salem MSA	2	7.69	19.01	0.00	18.10	0.00	23.02	50.00	39.87	50.00	0.02	0.00	0.00	0.06	0.00

\* Based on 2008 Peer Mortgage Data: Eastern Region.

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

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

\*\*\*\* As a percentage of loans with borrower income information available, no information was available for 24.0% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: State of North Carolina								Evaluation Period: January 1, 2006 to December 31, 2008					
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans**	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Charlotte-Gastonia-Concord MSA	0	0.00	19.19	0.00	18.35	0.00	22.71	0.00	39.75	0.00	0.00	0.00	0.00	0.00	0.00
Raleigh-Cary MSA	0	0.00	19.58	0.00	18.24	0.00	23.50	0.00	38.68	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Asheville MSA	0	0.00	18.01	0.00	19.26	0.00	23.76	0.00	38.96	0.00	0.00	0.00	0.00	0.00	0.00
Brunswick County	0	0.00	23.03	0.00	20.73	0.00	22.94	0.00	33.30	0.00	0.00	0.00	0.00	0.00	0.00
Burlington MSA	0	0.00	18.81	0.00	18.16	0.00	23.65	0.00	39.38	0.00	0.00	0.00	0.00	0.00	0.00
Charlotte Non MSA	0	0.00	14.94	0.00	16.21	0.00	22.16	0.00	46.69	0.00	0.00	0.00	0.00	0.00	0.00
Cleveland-Rutherford-Lincoln Counties	1	33.33	17.92	0.00	17.66	0.00	22.90	0.00	41.52	100.00	0.00	0.00	0.00	0.00	0.00
Craven-Carteret Counties	0	0.00	17.36	0.00	16.89	0.00	21.77	0.00	43.98	0.00	0.00	0.00	0.00	0.00	0.00
Cumberland County	0	0.00	18.85	0.00	17.69	0.00	23.51	0.00	39.94	0.00	0.00	0.00	0.00	0.00	0.00
Davidson County	0	0.00	15.56	0.00	16.20	0.00	21.49	0.00	46.76	0.00	0.00	0.00	0.00	0.00	0.00
Duplin County	0	0.00	26.05	0.00	20.16	0.00	22.04	0.00	31.75	0.00	0.00	0.00	0.00	0.00	0.00
Durham MSA	0	0.00	21.15	0.00	17.67	0.00	21.48	0.00	39.70	0.00	0.00	0.00	0.00	0.00	0.00
Goldsboro MSA	0	0.00	18.92	0.00	19.11	0.00	23.15	0.00	38.82	0.00	0.00	0.00	0.00	0.00	0.00
Granville County	0	0.00	17.94	0.00	14.53	0.00	20.59	0.00	46.94	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data (Eastern)

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

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

\*\*\*\* As a percentage of loans with borrower income information available, no information was available for 33.3% of loans originated and purchased by bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: State of North Carolina						Evaluation Period: January 1, 2006 to December 31, 2008							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans**	% Families	% BANK Loans****	% Families*	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Limited Review:</b>															
Greensboro-High Point MSA	0	0.00	19.32	0.00	18.43	0.00	23.23	0.00	39.02	0.00	0.00	0.00	0.00	0.00	0.00
Henderson County	0	0.00	16.07	0.00	19.12	0.00	24.20	0.00	40.62	0.00	0.00	0.00	0.00	0.00	0.00
Hickory MSA	0	0.00	16.92	0.00	18.54	0.00	24.61	0.00	39.93	0.00	0.00	0.00	0.00	0.00	0.00
Jacksonville MSA	0	0.00	17.36	0.00	19.59	0.00	24.25	0.00	38.80	0.00	0.00	0.00	0.00	0.00	0.00
Martin and Halifax Counties	0	0.00	29.01	0.00	18.75	0.00	20.29	0.00	31.95	0.00	0.00	0.00	0.00	0.00	0.00
Mitchell County	0	0.00	21.17	0.00	21.48	0.00	26.17	0.00	31.18	0.00	0.00	0.00	0.00	0.00	0.00
Pasquotank County	0	0.00	26.27	0.00	17.99	0.00	20.08	0.00	35.66	0.00	0.00	0.00	0.00	0.00	0.00
Pitt County	0	0.00	22.71	0.00	15.91	0.00	19.18	0.00	42.21	0.00	0.00	0.00	0.00	0.00	0.00
Raleigh-Durham Non MSA	0	0.00	19.96	0.00	17.58	0.00	22.25	0.00	40.21	0.00	0.00	0.00	0.00	0.00	0.00
Rocky Mount MSA	0	0.00	21.93	0.00	16.94	0.00	21.11	0.00	40.02	0.00	0.00	0.00	0.00	0.00	0.00
South Central Non MSA	0	0.00	24.21	0.00	17.14	0.00	20.93	0.00	37.73	0.00	0.00	0.00	0.00	0.00	0.00
Surry County	0	0.00	19.43	0.00	19.14	0.00	24.49	0.00	36.93	0.00	0.00	0.00	0.00	0.00	0.00
Wilkes County	0	0.00	18.55	0.00	18.67	0.00	25.26	0.00	37.52	0.00	0.00	0.00	0.00	0.00	0.00
Winston-Salem MSA	2	66.67	19.01	0.00	18.10	100.00	23.02	0.00	39.87	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data (Eastern)

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

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

\*\*\*\* As a percentage of loans with borrower income information available, no information was available for 33.3% of loans originated and purchased by bank.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: State of North Carolina						Evaluation Period: January 1, 2006 to January 31, 2008						
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans***	% Families**	% BANK Loans***	% Families**	% BANK Loans***	% Families**	% BANK Loans**	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Charlotte-Gastonia-Concord MSA	15	20.00	19.19	0.00	18.35	26.67	22.71	13.33	39.75	60.00	0.04	0.00	0.04	0.03	0.05
Raleigh-Cary MSA	16	21.33	19.58	6.25	18.24	25.00	23.50	37.50	38.68	31.25	0.06	0.06	0.07	0.08	0.05
<b>Limited Review:</b>															
Asheville MSA	4	5.33	18.01	0.00	19.26	33.33	23.76	33.33	38.96	33.33	0.01	0.00	0.07	0.00	0.00
Brunswick County	2	2.67	23.03	0.00	20.73	0.00	22.94	0.00	33.30	100.00	0.03	0.00	0.00	0.00	0.06
Burlington MSA	2	2.67	18.81	50.00	18.16	0.00	23.65	50.00	39.38	0.00	0.05	0.99	0.00	0.00	0.00
Charlotte Non MSA	3	4.00	14.94	66.67	16.21	0.00	22.16	33.33	46.69	0.00	0.04	0.93	0.00	0.00	0.00
Cleveland-Rutherford-Lincoln Counties	3	4.00	17.92	0.00	17.66	33.33	22.90	66.67	41.52	0.00	0.00	0.00	0.00	0.00	0.00
Craven-Carteret Counties	2	2.67	17.36	0.00	16.89	0.00	21.77	50.00	43.98	50.00	0.00	0.00	0.00	0.00	0.00
Cumberland County	2	2.67	18.85	0.00	17.69	50.00	23.51	50.00	39.94	0.00	0.06	0.00	0.23	0.13	0.00
Davidson County	1	1.33	15.56	100.00	16.20	0.00	21.49	0.00	46.76	0.00	0.04	0.77	0.00	0.00	0.00
Duplin County	0	0.00	26.05	0.00	20.16	0.00	22.04	0.00	31.75	0.00	0.00	0.00	0.00	0.00	0.00
Durham MSA	5	6.67	21.15	0.00	17.67	0.00	21.48	25.00	39.70	75.00	0.05	0.00	0.00	0.06	0.08
Goldsboro MSA	0	0.00	18.92	0.00	19.11	0.00	23.15	0.00	38.82	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* 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 4.0% of loans originated and purchased by bank.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: State of North Carolina				Evaluation Period: January 1, 2006 to December 31, 2008					Market Share*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total*	% Families***	% BANK Loans***	% Families**	% BANK Loans***	% Families**	% BANK Loans***	% Families**	% BANK Loans**	Over all	Low	Mod	Mid	Upp	
<b>Limited Review:</b>																
Granville County	0	0.00	17.94	0.00	14.53	0.00	20.59	0.00	46.94	0.00	0.00	0.00	0.00	0.00	0.00	
Greensboro-High Point MSA	3	4.00	19.32	0.00	18.43	33.33	23.23	0.00	39.02	66.67	0.00	0.00	0.00	0.00	0.00	
Henderson Cnty	2		16.07	0.00	19.12	0.00	24.20	0.00	40.20	100.00	0.00	0.00	0.00	0.00	0.00	
Hickory MSA	2	2.67	16.92	0.00	18.54	0.00	24.61	0.00	39.93	100.00	0.03	0.00	0.00	0.00	0.06	
Jacksonville MSA	2	2.67	17.36	0.00	19.59	0.00	24.25	0.00	38.80	100.00	0.10	0.00	0.00	0.00	0.16	
Martin and Halifax Counties	2	2.67	29.01	0.00	18.75	100.00	20.29	0.00	31.95	0.00	0.14	0.00	0.83	0.00	0.00	
Mitchell County	0	0.00	21.17	0.00	21.48	0.00	26.17	0.00	31.18	0.00	0.00	0.00	0.00	0.00	0.00	
Pasquotank Cnty	1	1.33	26.27	0.00	17.99	0.00	20.08	0.00	35.66	100.00	0.00	0.00	0.00	0.00	0.00	
Pitt County	0	0.00	22.71	0.00	15.91	0.00	19.18	0.00	42.21	0.00	0.00	0.00	0.00	0.00	0.00	
Raleigh-Durham Non MSA	1	1.33	19.96	0.00	17.58	0.00	22.25	0.00	40.21	100.00	0.08	0.00	0.00	0.00	0.14	
Rocky Mount MSA	1	1.33	21.93	0.00	16.94	0.00	21.11	0.00	40.02	100.00	0.00	0.00	0.00	0.00	0.00	
South Central Non MSA	3	4.00	24.21	0.00	17.14	0.00	20.93	0.00	37.73	100.00	0.03	0.00	0.00	0.00	0.05	
Surry County	1	1.33	19.43	0.00	19.14	0.00	24.49	100.00	36.93	0.00	0.10	0.00	0.00	0.38	0.00	
Wilkes County	0	0.00	18.55	0.00	18.67	0.00	25.26	0.00	37.52	0.00	0.00	0.00	0.0	0.00	0.00	
Winston-Salem	4	5.33	19.01	0.00	18.10	33.33	23.02	33.33	39.87	33.33	0.02	0.00	0.00	0.00	0.04	

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* 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 4.0% of loans originated and purchased by bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: State of North Carolina			Evaluation Period: January 1, 2006 to December 31, 2008				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Charlotte-Gastonia-Concord MSA	0	0.00	64.31	0.00	0.00	0.00	0.00	0.00	0.00
Raleigh-Cary MSA	0	0.00	64.31	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Asheville MSA	0	0.00	65.76	0.00	0.00	0.00	0.00	0.00	0.00
Brunswick County	0	0.00	61.23	0.00	0.00	0.00	0.00	0.00	0.00
Burlington MSA	0	0.00	66.56	0.00	0.00	0.00	0.00	0.00	0.00
Charlotte Non MSA	0	0.00	64.37	0.00	0.00	0.00	0.00	0.00	0.00
Cleveland-Rutherford-Lincoln Counties	0	0.00	67.08	0.00	0.00	0.00	0.00	0.00	0.00
Craven-Carteret Counties	0	0.00	60.78	0.00	0.00	0.00	0.00	0.00	0.00
Cumberland County	0	0.00	60.22	0.00	0.00	0.00	0.00	0.00	0.00
Davidson County	0	0.00	67.92	0.00	0.00	0.00	0.00	0.00	0.00
Duplin County	0	0.00	58.87	0.00	0.00	0.00	0.00	0.00	0.00
Durham MSA	0	0.00	65.67	0.00	0.00	0.00	0.00	0.00	0.00
Goldsboro MSA	0	0.00	61.93	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: State of North Carolina <b>Evaluation Period:</b> January 1, 2006 to December 31, 2008				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Limited Review:</b>									
Granville County	0	0.00	64.63	0.00	0.00	0.00	0.00	0.00	0.00
Greensboro-High Point MSA	0	0.00	66.12	0.00	0.00	0.00	0.00	0.00	0.00
Henderson County	0	0.00	67.24	0.00	0.00	0.00	0.00	0.00	0.00
Hickory MSA	0	0.00	63.84	0.00	0.00	0.00	0.00	0.00	0.00
Jacksonville MSA	0	0.00	53.81	0.00	0.00	0.00	0.00	0.00	0.00
Martin and Halifax Counties	0	0.00	61.88	0.00	0.00	0.00	0.00	0.00	0.00
Mitchell County	0	0.00	60.91	0.00	0.00	0.00	0.00	0.00	0.00
Pasquotank County	0	0.00	61.80	0.00	0.00	0.00	0.00	0.00	0.00
Pitt County	0	0.00	62.65	0.00	0.00	0.00	0.00	0.00	0.00
Raleigh-Durham Non MSA	0	0.00	61.23	0.00	0.00	0.00	0.00	0.00	0.00
Rocky Mount MSA	0	0.00	62.04	0.00	0.00	0.00	0.00	0.00	0.00
South Central Non MSA	0	0.00	63.82	0.00	0.00	0.00	0.00	0.00	0.00
Surry County	0	0.00	64.36	0.00	0.00	0.00	0.00	0.00	0.00
Wilkes County	0	0.00	63.09	0.00	0.00	0.00	0.00	0.00	0.00
Winston-Salem MSA	0	0.00	66.70	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS				Geography: State of North Carolina		Evaluation Period: January 1, 2006 to December 31, 2008			
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Charlotte-Gastonia NC MSA	0	0.00	95.08	0.00	0.00	0.00	0.00	0.00	0.00
Raleigh-Cary MSA	0	0.00	95.38	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Asheville MSA	0	0.00	96.87	0.00	0.00	0.00	0.00	0.00	0.00
Brunswick County	0	0.00	96.88	0.00	0.00	0.00	0.00	0.00	0.00
Burlington MSA	0	0.00	99.25	0.00	0.00	0.00	0.00	0.00	0.00
Charlotte Non MSA	0	0.00	97.71	0.00	0.00	0.00	0.00	0.00	0.00
Cleveland-Rutherford-Lincoln Counties	0	0.00	97.21	0.00	0.00	0.00	0.00	0.00	0.00
Craven-Carteret Counties	0	0.00	94.59	0.00	0.00	0.00	0.00	0.00	0.00
Cumberland County	0	0.00	97.46	0.00	0.00	0.00	0.00	0.00	0.00
Davidson County	0	0.00	99.03	0.00	0.00	0.00	0.00	0.00	0.00
Duplin County	0	0.00	92.90	0.00	0.00	0.00	0.00	0.00	0.00
Durham MSA	0	0.00	96.08	0.00	0.00	0.00	0.00	0.00	0.00
Goldsboro MSA	0	0.00	95.14	0.00	0.00	0.00	0.00	0.00	0.00
Granville County	0	0.00	98.04	0.00	0.00	0.00	0.00	0.00	0.00
Greensboro-High Point MSA	0	0.00	97.45	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS				Geography: State of North Carolina		Evaluation Period: January 1, 2006 to December 31, 2008			
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
<b>Limited Review:</b>									
Henderson County	0	0.00	96.35	0.00	0.00	0.00	0.00	0.00	0.00
Hickory MSA	0	0.00	97.01	0.00	0.00	0.00	0.00	0.00	0.00
Jacksonville MSA	0	0.00	97.39	0.00	0.00	0.00	0.00	0.00	0.00
Martin and Halifax Counties	0	0.00	95.86	0.00	0.00	0.00	0.00	0.00	0.00
Mitchell County	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Pasquotank County	0	0.00	97.14	0.00	0.00	0.00	0.00	0.00	0.00
Pitt County	0	0.00	94.66	0.00	0.00	0.00	0.00	0.00	0.00
Raleigh-Durham Non MSA	0	0.00	95.74	0.00	0.00	0.00	0.00	0.00	0.00
Rocky Mount MSA	0	0.00	93.70	0.00	0.00	0.00	0.00	0.00	0.00
South Central Non MSA	0	0.00	96.09	0.00	0.00	0.00	0.00	0.00	0.00
Surry County	0	0.00	98.08	0.00	0.00	0.00	0.00	0.00	0.00
Wilkes County	0	0.00	99.11	0.00	0.00	0.00	0.00	0.00	0.00
Winston-Salem MSA	0	0.00	98.09	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
				Geography: State of North Carolina			Evaluation Period: September 5, 2006 to October 23, 2009		
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Charlotte-Gastonia-Concord MSA	1	117	1	33	2	150	19.90	0	0
Raleigh-Cary MSA	0	0	2	601	2	601	79.71	0	0
<b>Limited Review:</b>									
Asheville MSA	0	0	0	0	0	0	0.00	0	0
Brunswick County	0	0	0	0	0	0	0.00	0	0
Burlington MSA	0	0	0	0	0	0	0.00	0	0
Charlotte Non MSA	0	0	0	0	0	0	0.00	0	0
Cleveland-Rutherford-Lincoln Counties	0	0	0	0	0	0	0.00	0	0
Craven-Carteret Counties	0	0	0	0	0	0	0.00	0	0
Cumberland County	0	0	0	0	0	0	0.00	0	0
Davidson County	0	0	0	0	0	0	0.00	0	0
Duplin County	0	0	0	0	0	0	0.00	0	0
Durham MSA	0	0	0	0	0	0	0.00	0	0
Goldsboro MSA	0	0	0	0	0	0	0.00	0	0
Granville County	0	0	0	0	0	0	0.00	0	0
Greensboro MSA	0	0	0	0	0	0	0.00	0	0

\* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: State of North Carolina				Evaluation Period: September 5, 2006 to October 23, 2009			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Limited Review:</b>									
Henderson County	0	0	0	0	0	0	0.00	0	0
Hickory MSA	0	0	0	0	0	0	0.00	0	0
Jacksonville MSA	0	0	0	0	0	0	0.00	0	0
Martin and Halifax Counties	0	0	0	0	0	0	0.00	0	0
Mitchell County	0	0	0	0	0	0	0.00	0	0
Pasquotank County	0	0	0	0	0	0	0.00	0	0
Pitt County	0	0	0	0	0	0	0.00	0	0
Raleigh-Durham Non MSA	0	0	0	0	0	0	0.00	0	0
Rocky Mount MSA	0	0	0	0	0	0	0.00	0	0
South Central Non MSA	0	0	0	0	0	0	0.00	0	0
Surry County	0	0	0	0	0	0	0.00	0	0
Wilkes County	0	0	0	0	0	0	0.00	0	0
Winston-Salem MSA	0	0	0	0	0	0	0.00	0	0
North Carolina Statewide	0	0	5	3	5	3	0.39	0	0

\* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: State of North Carolina Evaluation Period: September 5, 2006 to October 23, 2009									
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
<b>Full Review:</b>																	
Charlotte-Gastonia-Concord MSA	14.74	10	11.76	0.00	20.00	80.00	0.00	4	0	0	+1	+3	0	3.40	22.92	47.29	26.39
Raleigh-Cary MSA	8.17	9	10.00	0.00	22.22	44.45	33.33	6	0	0	+1	+3	+2	4.19	21.12	51.42	23.27
<b>Limited Review:</b>																	
Asheville MSA	0.82	4	4.71	0.00	25.00	75.00	0.00	4	0	0	+1	+3	0	1.22	7.96	80.16	10.66
Brunswick County	3.05	2	2.35	0.00	50.00	50.00	0.00	2	0	0	+1	+1	0	0.00	24.17	75.83	0.00
Burlington MSA	2.70	2	2.35	0.00	50.00	0.00	50.00	0	0	0	0	0	0	0.00	14.51	73.97	11.52
Charlotte Non MSA	8.95	5	5.88	0.00	40.00	20.00	40.00	1	0	0	0	+1	0	0.00	9.07	63.22	27.71
Cleveland-Rutherford-Lincoln Counties	4.40	3	3.53	0.00	0.00	66.67	33.33	1	0	0	0	0	+1	0.00	5.28	87.59	7.13
Craven- Carteret Counties	5.76	3	3.53	0.00	0.00	33.33	66.67	1	0	0	0	+1	0	0.00	10.94	55.97	33.09
Cumberland County	1.25	1	1.18	0.00	0.00	0.00	100.00	1	0	0	0	+1	0	2.38	20.41	58.87	18.34
Davidson County	2.75	2	2.35	0.00	0.00	50.00	50.00	0	0	0	0	0	0	2.49	4.79	49.22	43.51
Duplin County	0.00	1	1.18	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	0.00	10.84	89.16	0.00
Durham MSA	1.74	2	2.35	0.00	50.00	50.00	0.00	1	0	0	+1	0	0	10.70	15.26	45.24	28.35
Goldsboro MSA	3.08	3	3.53	0.00	0.00	66.67	33.33	2	0	0	0	+2	0	2.71	21.14	60.29	15.86
Granville County	0.00	1	1.18	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	0.00	0.00	68.32	31.68
Greensboro-High Point MSA	13.50	10	11.76	0.00	30.00	60.00	10.00	2	0	0	+1	+1	0	4.49	17.33	52.94	25.25

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: State of North Carolina Evaluation Period: September 5, 2006 to October 23, 2009									
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
<b>Limited Review:</b>																	
Henderson County	1.42	1	1.18	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	0.00	10.84	78.94	10.21
Hickory MSA	6.08	4	4.71	0.00	50.00	50.00	0.00	3	0	0	+1	+2	0	0.00	14.09	76.09	9.81
Jacksonville MSA	0.41	1	1.18	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	0.83	10.46	66.38	22.32
Martin and Halifax Counties	1.25	2	2.35	0.00	0.00	100.00	0.00	2	0	0	0	+2	0	0.00	43.71	56.29	0.00
Mitchell County	1.64	1	1.18	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	0.00	17.49	82.51	0.00
Pasquotank County	0.96	1	1.18	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	7.82	18.42	73.76	0.00
Pitt County	1.00	1	1.18	0.00	0.00	0.00	100.00	0	0	0	0	0	0	3.88	14.63	45.65	35.84
Raleigh-Durham Non MSA	0.91	1	1.18	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	3.74	90.16	6.10
Rocky Mount MSA	3.30	3	3.53	0.00	0.00	100.00	0.00	2	0	0	0	+2	0	0.23	18.57	65.46	15.73
South Central Non MSA	6.14	6	7.06	0.00	33.34	33.33	33.33	4	0	0	+1	+1	+2	2.09	33.07	43.97	20.86
Surry County	0.73	1	1.18	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	0.00	3.65	96.35	0.00
Wilkes County	0.22	1	1.18	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Winston-Salem MSA	5.03	4	4.71	0.00	0.00	100.00	0.00	2	0	0	0	+2	0	3.49	19.22	48.92	28.37

## Tables of Performance Data

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### State of Ohio

Table 1. Lending Volume

LENDING VOLUME												
Geography: State of Ohio												
Evaluation Period: August 16, 2006 to December 31, 2008												
MA/Assessment Area (2008):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
<b>Full Review:</b>												
Columbus MSA	25.71	27	3,033	0	0	0	0	3	40	30	3,073	8.70
<b>Limited Review:</b>												
Adams and Scioto Counties	0.00	0	0	0	0	0	0	0	0	0	0	3.57
Akron MSA	0.95	1	103	0	0	0	0	0	0	1	103	4.40
Canton MSA	0.95	1	248	0	0	0	0	0	0	1	248	2.44
Champaign-Darke Counties	1.94	2	191	0	0	0	0	0	0	2	191	1.46
Cincinnati MSA	12.62	13	1,801	0	0	0	0	1	17	14	1,818	8.91
Cleveland MSA	29.53	31	4,455	0	0	0	0	2	277	33	4,488	8.62
Columbiana County	0.00	0	0	0	0	0	0	0	0	0	0	2.51
Dayton MSA	2.91	3	133	0	0	0	0	0	0	3	133	6.98
Eastern Non MSA	0.97	1	132	0	0	0	0	0	0	1	132	5.76
Fayette and Clinton Counties	0.97	1	54	0	0	0	0	0	0	1	54	2.02
Knox-Ross Counties	0.00	0	0	0	0	0	0	1	166	1	166	5.80
Lima MSA	0.00	0	0	0	0	0	0	0	0	0	0	1.60

\* Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from September 5, 2006 to October 23, 2009.

\*\*\* Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Lending Volume

LENDING VOLUME												Geography: State of Ohio		Evaluation Period: August 16, 2006 to December 31, 2008	
MA/Assessment Area (2008):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***			
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)				
<b>Limited Review:</b>															
Mansfield MSA	0.00	0	0	0	0	0	0	0	0	0	0	0.92			
Northern Non MSA	0.97	1	110	0	0	0	0	0	0	1	110	7.84			
Northwest Non MSA	0.00	0	0	0	0	0	0	0	0	0	0	1.88			
Sandusky MSA	1.90	2	91	0	0	0	0	0	0	2	2	3.42			
Springfield MSA	0.97	1	96	0	0	0	0	0	0	1	96	1.03			
Toledo MSA	12.62	13	1,567	0	0	0	0	0	0	13	1,567	10.26			
Western Non MSA	1.94	2	186	0	0	0	0	0	0	2	186	7.28			
Wheeling MSA	0.00	0	0	0	0	0	0	0	0	0	0	1.89			
Youngstown MSA	5.83	6	479	0	0	0	0	0	0	6	479	2.70			

\* Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from September 5, 2006 to October 23, 2009.

\*\*\* Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: State of Ohio				Evaluation Period: August 16, 2006 to December 31, 2008					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
<b>Full Review:</b>																
Columbus MSA	10	40.00	2.87	0.00	17.50	30.00	46.61	20.00	33.01	50.00	0.02	0.00	0.06	0.02	0.02	
<b>Limited Review:</b>																
Adams and Scioto Counties	0	0.00	0.72	0.00	52.01	0.00	47.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Akron MSA	0	0.00	0.00	0.00	7.04	0.00	79.75	0.00	13.21	0.00	0.00	0.00	0.00	0.00	0.00	
Canton MSA	1	4.00	0.92	0.00	14.69	0.00	65.16	0.00	19.23	100.00	0.00	0.00	0.00	0.00	0.00	
Champaign-Darke Counties	0	0.00	0.00	0.00	7.51	0.00	64.46	0.00	28.03	0.00	0.00	0.00	0.00	0.00	0.00	
Cincinnati MSA	1	4.00	2.43	0.00	15.81	0.00	49.33	100.00	32.43	0.00	0.00	0.00	0.00	0.01	0.00	
Cleveland MSA	1	4.00	4.83	0.00	12.41	0.00	48.22	0.00	34.54	100.00	0.00	0.00	0.00	0.00	0.01	
Columbiana County	0	0.00	0.00	0.00	15.14	0.00	80.56	0.00	4.30	0.00	0.00	0.00	0.00	0.00	0.00	
Dayton MSA	1	4.00	1.91	0.00	17.03	0.00	51.27	0.00	29.78	100.00	0.01	0.00	0.00	0.00	0.02	
Eastern Non MSA	1	4.00	0.00	0.00	21.30	100.00	70.83	0.00	7.87	0.00	0.04	0.00	0.17	0.00	0.00	
Fayette and Clinton Counties	0	0.00	0.00	0.00	4.40	0.00	87.85	0.00	7.75	0.00	0.00	0.00	0.00	0.00	0.00	
Knox-Ross Counties	0	0.00	0.00	0.00	2.51	0.00	89.60	0.00	7.89	0.00	0.00	0.00	0.00	0.00	0.00	
Lima MSA	0	0.00	1.24	0.00	19.97	0.00	56.56	0.00	22.23	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

\*\*\*\* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: State of Ohio				Evaluation Period: August 16, 2006 to December 31, 2008					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
<b>Limited Review:</b>																
Mansfield MSA	0	0.00	0.16	0.00	14.17	0.00	58.08	0.00	27.58	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non MSA	0	0.00	0.00	0.00	3.35	0.00	81.71	0.00	14.94	0.00	0.00	0.00	0.00	0.00	0.00	
Northwest Non MSA	0	0.00	0.00	0.00	0.00	0.00	74.06	0.00	25.94	0.00	0.00	0.00	0.00	0.00	0.00	
Sandusky MSA	1	4.00	0.00	0.00	18.57	0.00	65.56	0.00	15.87	100.00	0.00	0.00	0.00	0.00	0.00	
Springfield MSA	0	0.00	1.73	0.00	9.72	0.00	59.32	0.00	29.23	0.00	0.00	0.00	0.00	0.00	0.00	
Toledo MSA	7	28.00	2.74	0.00	13.99	0.00	56.25	42.86	27.01	57.14	0.05	0.00	0.00	0.03	0.09	
Western Non MSA	0	0.00	0.00	0.00	1.94	0.00	71.35	0.00	26.71	0.00	0.00	0.00	0.00	0.00	0.00	
Wheeling MSA	0	0.00	0.00	0.00	10.33	0.00	83.93	0.00	5.74	0.00	0.00	0.00	0.00	0.00	0.00	
Youngstown MSA	3	12.00	2.74	0.00	12.34	33.33	60.78	33.33	24.14	33.33	0.07	0.00	0.40	0.04	0.07	

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

\*\*\*\* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: State of Ohio						Evaluation Period: August 16, 2006 to December 31, 2008						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Columbus MSA	0	0.00	2.87	0.00	17.50	0.00	46.61	0.00	33.01	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Adams and Scioto Counties	0	0.00	0.72	0.00	52.01	0.00	47.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Akron MSA	0	0.00	0.00	0.00	7.04	0.00	79.75	0.00	13.21	0.00	0.00	0.00	0.00	0.00	0.00
Canton MSA	0	0.00	0.92	0.00	14.69	0.00	65.16	0.00	19.23	0.00	0.00	0.00	0.00	0.00	0.00
Champaign-Darke Counties	0	0.00	0.00	0.00	7.51	0.00	64.46	0.00	28.03	0.00	0.00	0.00	0.00	0.00	0.00
Cincinnati MSA	0	0.00	2.43	0.00	15.81	0.00	49.33	0.00	32.43	0.00	0.00	0.00	0.00	0.00	0.00
Cleveland MSA	0	0.00	4.83	0.00	12.41	0.00	48.22	0.00	34.54	0.00	0.00	0.00	0.00	0.00	0.00
Columbiana County	0	0.00	0.00	0.00	15.14	0.00	80.56	0.00	4.30	0.00	0.00	0.00	0.00	0.00	0.00
Dayton MSA	0	0.00	1.91	0.00	17.03	0.00	51.27	0.00	29.78	0.00	0.00	0.00	0.00	0.00	0.00
Eastern Non MSA	0	0.00	0.00	0.00	21.30	0.00	70.83	0.00	7.87	0.00	0.00	0.00	0.00	0.00	0.00
Fayette and Clinton Counties	0	0.00	0.00	0.00	4.40	0.00	87.85	0.00	7.75	0.00	0.00	0.00	0.00	0.00	0.00
Knox-Ross Counties	0	0.00	0.00	0.00	2.51	0.00	89.60	0.00	7.89	0.00	0.00	0.00	0.00	0.00	0.00
Lima MSA	0	0.00	1.24	0.00	19.97	0.00	56.56	0.00	22.23	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

\*\*\*\* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: State of Ohio				Evaluation Period: August 16, 2006 to December 31, 2008					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
<b>Limited Review:</b>																
Mansfield MSA	0	0.00	0.16	0.00	14.17	0.00	58.08	0.00	27.58	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non MSA	0	0.00	0.00	0.00	3.35	0.00	81.71	0.00	14.94	0.00	0.00	0.00	0.00	0.00	0.00	
Northwest Non MSA	0	0.00	0.00	0.00	0.00	0.00	74.06	0.00	25.94	0.00	0.00	0.00	0.00	0.00	0.00	
Sandusky MSA	0	0.00	0.00	0.00	18.57	0.00	65.56	0.00	15.87	0.00	0.00	0.00	0.00	0.00	0.00	
Springfield MSA	0	0.00	1.73	0.00	9.72	0.00	59.32	0.00	29.23	0.00	0.00	0.00	0.00	0.00	0.00	
Toledo MSA	0	0.00	2.74	0.00	13.99	0.00	56.25	0.00	27.01	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non MSA	0	0.00	0.00	0.00	1.94	0.00	71.35	0.00	26.71	0.00	0.00	0.00	0.00	0.00	0.00	
Wheeling MSA	0	0.00	0.00	0.00	10.33	0.00	83.93	0.00	5.74	0.00	0.00	0.00	0.00	0.00	0.00	
Youngstown MSA	0	0.00	2.74	0.00	12.34	0.00	60.78	0.00	24.14	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

\*\*\*\* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: State of Ohio								Evaluation Period: August 16, 2006 to December 31, 2008				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Columbus MSA	17	21.79	2.87	0.00	17.50	29.41	46.61	52.94	33.01	17.65	0.04	0.00	0.10	0.06	0.02
<b>Limited Review:</b>															
Adams and Scioto Counties	0	0.00	0.72	0.00	52.01	0.00	47.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Akron MSA	1	1.28	0.00	0.00	7.04	0.00	79.75	100.00	13.21	0.00	0.00	0.00	0.00	0.00	0.00
Canton MSA	0	0.00	0.92	0.00	14.69	0.00	65.16	0.00	19.23	0.00	0.00	0.00	0.00	0.00	0.00
Champaign-Darke Counties	2	2.56	0.00	0.00	7.51	50.00	64.46	50.00	28.03	0.00	0.19	0.00	1.52	0.15	0.00
Cincinnati MSA	12	15.38	2.43	0.00	15.81	25.00	49.33	50.00	32.43	25.00	0.02	0.00	0.00	0.04	0.01
Cleveland MSA	30	38.46	4.83	0.00	12.41	3.33	48.22	50.00	34.54	46.67	0.09	0.00	0.00	0.08	0.13
Columbiana County	0	0.00	0.00	0.00	15.14	0.00	80.56	0.00	4.30	0.00	0.00	0.00	0.00	0.00	0.00
Dayton MSA	2	2.56	1.91	0.00	17.03	0.00	51.27	50.00	29.78	50.00	0.01	0.00	0.00	0.00	0.02
Eastern Non MSA	0	0.00	0.00	0.00	21.30	0.00	70.83	0.00	7.87	0.00	0.00	0.00	0.00	0.00	0.00
Fayette and Clinton Counties	1	1.28	0.00	0.00	4.40	0.00	87.85	100.00	7.75	0.00	0.00	0.00	0.00	0.00	0.00
Knox-Ross Counties	0	0.00	0.00	0.00	2.51	0.00	89.60	0.00	7.89	0.00	0.00	0.00	0.00	0.00	0.00
Lima MSA	0	0.00	1.24	0.00	19.97	0.00	56.56	0.00	22.23	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* 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 2000 Census information.

\*\*\*\* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: State of Ohio		Evaluation Period: August 16, 2006 to December 31, 2008			
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*						
	#	% of Total*	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp		
<b>Limited Review:</b>																	
Mansfield MSA	0	0.00	0.16	0.00	14.17	0.00	58.08	0.00	27.58	0.00	0.00	0.00	0.00	0.00	0.00		
Northern Non MSA	1	1.28	0.00	0.00	3.35	0.00	81.71	100.00	14.94	0.00	0.04	0.00	0.00	0.05	0.00		
Northwest Non MSA	0	0.00	0.00	0.00	0.00	0.00	74.06	0.00	25.94	0.00	0.00	0.00	0.00	0.00	0.00		
Sandusky MSA	1	1.28	0.00	0.00	18.57	0.00	65.56	100.00	15.87	0.00	0.00	0.00	0.00	0.00	0.00		
Springfield MSA	1	1.28	1.73	0.00	9.72	0.00	59.32	100.00	29.23	0.00	0.06	0.00	0.00	0.10	0.00		
Toledo MSA	6	7.69	2.74	0.00	13.99	0.00	56.25	50.00	27.01	50.00	0.07	0.00	0.00	0.05	0.13		
Western Non MSA	2	2.56	0.00	0.00	1.94	0.00	71.35	50.00	26.71	50.00	0.03	0.00	0.00	0.04	0.09		
Wheeling MSA	0	0.00	0.00	0.00	10.33	0.00	83.93	0.00	5.74	0.00	0.00	0.00	0.00	0.00	0.00		
Youngstown MSA	3	3.85	2.74	0.00	12.34	0.00	60.78	66.67	24.14	33.33	0.02	0.00	0.00	0.03	0.00		

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* 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 2000 Census information.

\*\*\*\* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: State of Ohio				Evaluation Period: August 16, 2006 to December 31, 2008					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total*	% of MF Units***	% BANK Loans***	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Columbus MSA	0	0.00	12.19	0.00	31.56	0.00	35.30	0.00	20.95	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Adams and Scioto Counties	0	0.00	20.72	0.00	46.53	0.00	32.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Akron MSA	0	0.00	0.00	0.00	33.03	0.00	63.27	0.00	3.70	0.00	0.00	0.00	0.00	0.00	0.00	
Canton MSA	0	0.00	6.01	0.00	15.88	0.00	49.84	0.00	28.27	0.00	0.00	0.00	0.00	0.00	0.00	
Champaign-Darke Counties	0	0.00	0.00	0.00	13.35	0.00	75.42	0.00	11.24	0.00	0.00	0.00	0.00	0.00	0.00	
Cincinnati MSA	0	0.00	18.80	0.00	24.39	0.00	39.98	0.00	16.84	0.00	0.00	0.00	0.00	0.00	0.00	
Cleveland MSA	0	0.00	12.81	0.00	25.25	0.00	44.29	0.00	17.66	0.00	0.00	0.00	0.00	0.00	0.00	
Columbiana County	0	0.00	0.00	0.00	29.34	0.00	70.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Dayton MSA	0	0.00	8.55	0.00	21.41	0.00	48.98	0.00	21.05	0.00	0.00	0.00	0.00	0.00	0.00	
Eastern Non MSA	0	0.00	0.00	0.00	36.53	0.00	51.62	0.00	11.84	0.00	0.00	0.00	0.00	0.00	0.00	
Fayette and Clinton Counties	0	0.00	0.00	0.00	5.42	0.00	94.36	0.00	0.23	0.00	0.00	0.00	0.00	0.00	0.00	
Knox-Ross Counties	0	0.00	0.00	0.00	3.07	0.00	83.55	0.00	13.38	0.00	0.00	0.00	0.00	0.00	0.00	
Lima MSA	0	0.00	10.31	0.00	43.37	0.00	37.90	0.00	8.43	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

\*\*\*\* Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: State of Ohio				Evaluation Period: August 16, 2006 to December 31, 2008					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of MF Units***	% BANK Loans***	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
<b>Limited Review:</b>																
Mansfield MSA	0	0.00	1.06	0.00	25.75	0.00	53.27	0.00	19.92	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non MSA	0	0.00	0.00	0.00	5.45	0.00	87.16	0.00	7.39	0.00	0.00	0.00	0.00	0.00	0.00	
Northwest Non MSA	0	0.00	0.00	0.00	0.00	0.00	76.98	0.00	23.02	0.00	0.00	0.00	0.00	0.00	0.00	
Sandusky MSA	0	0.00	0.00	0.00	31.32	0.00	48.15	0.00	20.53	0.00	0.00	0.00	0.00	0.00	0.00	
Springfield MSA	0	0.00	4.16	0.00	21.72	0.00	70.62	0.00	3.49	0.00	0.00	0.00	0.00	0.00	0.00	
Toledo MSA	0	0.00	7.15	0.00	21.51	0.00	54.06	0.00	17.28	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non MSA	0	0.00	0.00	0.00	7.30	0.00	70.05	0.00	22.65	0.00	0.00	0.00	0.00	0.00	0.00	
Wheeling MSA	0	0.00	0.00	0.00	30.15	0.00	55.40	0.00	14.45	0.00	0.00	0.00	0.00	0.00	0.00	
Youngstown MSA	0	0.00	7.90	0.00	14.86	0.00	59.75	0.00	17.50	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

\*\*\*\* Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: State of Ohio		Evaluation Period: August 16, 2006 to December 31, 2008				
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			
<b>Full Review:</b>																		
Columbus MSA	0	0.00	7.34	0.00	18.85	0.00	40.70	0.00	33.09	0.00	0.00	0.00	0.00	0.00	0.00			
<b>Limited Review:</b>																		
Adams and Scioto Counties	0	0.00	9.65	0.00	48.15	0.00	42.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Akron MSA	0	0.00	0.00	0.00	7.68	0.00	77.51	0.00	14.81	0.00	0.00	0.00	0.00	0.00	0.00			
Canton MSA	0	0.00	3.80	0.00	15.07	0.00	57.29	0.00	23.84	0.00	0.00	0.00	0.00	0.00	0.00			
Champaign-Darke Counties	0	0.00	0.00	0.00	10.82	0.00	65.07	0.00	24.11	0.00	0.00	0.00	0.00	0.00	0.00			
Cincinnati MSA	0	0.00	6.00	0.00	18.51	0.00	44.92	0.00	29.49	0.00	0.00	0.00	0.00	0.00	0.00			
Cleveland MSA	0	0.00	8.44	0.00	14.97	0.00	40.43	0.00	35.46	0.00	0.00	0.00	0.00	0.00	0.00			
Columbiana County	0	0.00	0.00	0.00	14.62	0.00	81.94	0.00	3.44	0.00	0.00	0.00	0.00	0.00	0.00			
Dayton MSA	0	0.00	6.41	0.00	19.43	0.00	45.40	0.00	28.76	0.00	0.00	0.00	0.00	0.00	0.00			
Eastern Non MSA	0	0.00	0.00	0.00	27.27	0.00	66.02	0.00	6.72	0.00	0.00	0.00	0.00	0.00	0.00			
Fayette and Clinton Counties	0	0.00	0.00	0.00	3.84	0.00	88.30	0.00	7.86	0.00	0.00	0.00	0.00	0.00	0.00			
Knox-Ross Counties	0	0.00	0.00	0.00	2.93	0.00	91.05	0.00	6.03	0.00	0.00	0.00	0.00	0.00	0.00			
Lima MSA	0	0.00	8.97	0.00	21.42	0.00	50.30	0.00	19.32	0.00	0.00	0.00	0.00	0.00	0.00			

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2008).

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: State of Ohio						Evaluation Period: August 16, 2006 to December 31, 2008						
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 Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Limited Review:</b>															
Mansfield MSA	0	0.00	3.72	0.00	20.08	0.00	51.58	0.00	24.63	0.00	0.00	0.00	0.00	0.00	0.00
Northern Non MSA	0	0.00	0.00	0.00	4.23	0.00	84.12	0.00	11.66	0.00	0.00	0.00	0.00	0.00	0.00
Northwest Non MSA	0	0.00	0.00	0.00	0.00	0.00	79.35	0.00	20.65	0.00	0.00	0.00	0.00	0.00	0.00
Sandusky MSA	0	0.00	0.00	0.00	24.29	0.00	60.37	0.00	15.34	0.00	0.00	0.00	0.00	0.00	0.00
Springfield MSA	0	0.00	2.77	0.00	17.92	0.00	54.79	0.00	24.52	0.00	0.00	0.00	0.00	0.00	0.00
Toledo MSA	0	0.00	4.71	0.00	12.25	0.00	54.04	0.00	29.00	0.00	0.00	0.00	0.00	0.00	0.00
Western Non MSA	0	0.00	0.00	0.00	3.16	0.00	73.77	0.00	23.07	0.00	0.00	0.00	0.00	0.00	0.00
Wheeling MSA	0	0.00	0.00	0.00	17.28	0.00	71.90	0.00	10.83	0.00	0.00	0.00	0.00	0.00	0.00
Youngstown MSA	0	0.00	5.13	0.00	14.73	0.00	51.08	0.00	28.77	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2008).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: State of Ohio						Evaluation Period: August 16, 2006 to December 31, 2008						
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	Overa II	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Columbus MSA	0	0.00	1.28	0.00	10.88	0.00	61.99	0.00	25.85	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Adams and Scioto Counties	0	0.00	0.66	0.00	38.50	0.00	60.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Akron MSA	0	0.00	0.00	0.00	3.81	0.00	88.83	0.00	7.36	0.00	0.00	0.00	0.00	0.00	0.00
Canton MSA	0	0.00	1.02	0.00	8.32	0.00	73.71	0.00	16.95	0.00	0.00	0.00	0.00	0.00	0.00
Champaign-Darke Counties	0	0.00	0.00	0.00	1.68	0.00	67.51	0.00	30.82	0.00	0.00	0.00	0.00	0.00	0.00
Cincinnati MSA	0	0.00	1.52	0.00	17.67	0.00	53.30	0.00	27.39	0.00	0.00	0.00	0.00	0.00	0.00
Cleveland MSA	0	0.00	2.76	0.00	6.91	0.00	50.42	0.00	39.78	0.00	0.00	0.00	0.00	0.00	0.00
Columbiana County	0	0.00	0.00	0.00	2.18	0.00	88.83	0.00	8.99	0.00	0.00	0.00	0.00	0.00	0.00
Dayton MSA	0	0.00	0.87	0.00	8.84	0.00	70.25	0.00	20.04	0.00	0.00	0.00	0.00	0.00	0.00
Eastern Non MSA	0	0.00	0.00	0.00	12.49	0.00	84.20	0.00	3.31	0.00	0.00	0.00	0.00	0.00	0.00
Fayette and Clinton Counties	0	0.00	0.00	0.00	1.10	0.00	83.91	0.00	14.99	0.00	0.00	0.00	0.00	0.00	0.00
Knox-Ross Counties	0	0.00	0.00	0.00	1.21	0.00	89.71	0.00	9.08	0.00	0.00	0.00	0.00	0.00	0.00
Lima MSA	0	0.00	1.17	0.00	3.50	0.00	75.52	0.00	19.81	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2008).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: State of Ohio						Evaluation Period: August 16, 2006 to December 31, 2008						
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	Overa II	Low	Mod	Mid	Upp
<b>Limited Review:</b>															
Mansfield MSA	0	0.00	0.29	0.00	4.02	0.00	70.40	0.00	25.29	0.00	0.00	0.00	0.00	0.00	0.00
Northern Non MSA	0	0.00	0.00	0.00	0.41	0.00	83.52	0.00	16.07	0.00	0.00	0.00	0.00	0.00	0.00
Northwest Non MSA	0	0.00	0.00	0.00	0.00	0.00	74.87	0.00	25.13	0.00	0.00	0.00	0.00	0.00	0.00
Sandusky MSA	0	0.00	0.00	0.00	6.48	0.00	80.09	0.00	13.43	0.00	0.00	0.00	0.00	0.00	0.00
Springfield MSA	0	0.00	0.81	0.00	4.59	0.00	48.92	0.00	45.68	0.00	0.00	0.00	0.00	0.00	0.00
Toledo MSA	0	0.00	1.00	0.00	4.45	0.00	72.08	0.00	22.46	0.00	0.00	0.00	0.00	0.00	0.00
Western Non MSA	0	0.00	0.00	0.00	0.67	0.00	70.72	0.00	28.61	0.00	0.00	0.00	0.00	0.00	0.00
Wheeling MSA	0	0.00	0.00	0.00	1.88	0.00	92.50	0.00	5.63	0.00	0.00	0.00	0.00	0.00	0.00
Youngstown MSA	0	0.00	1.16	0.00	5.55	0.00	68.67	0.00	24.62	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: State of Ohio						Evaluation Period: August 16, 2006 to December 31, 2008							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans**	% Families***	% BANK Loans**	% Families***	% BANK Loans***	% Families***	% BANK Loans***	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Columbus MSA	10	38.46	19.45	0.00	18.54	0.00	23.16	57.14	38.85	42.86	0.02	0.00	0.00	0.05	0.02
<b>Limited Review:</b>															
Adams and Scioto Counties	0	0.00	28.58	0.00	22.11	0.00	20.77	0.00	28.54	0.00	0.00	0.00	0.00	0.00	0.00
Akron MSA	0	0.00	17.50	0.00	18.83	0.00	25.12	0.00	38.55	0.00	0.00	0.00	0.00	0.00	0.00
Canton MSA	1	3.85	17.81	0.00	19.41	0.00	24.06	0.00	38.73	100.00	0.00	0.00	0.00	0.00	0.00
Champaign-Darke Counties	0	0.00	14.36	0.00	17.39	0.00	24.58	0.00	43.68	0.00	0.00	0.00	0.00	0.00	0.00
Cincinnati MSA	1	3.85	19.21	0.00	18.27	0.00	22.60	0.00	39.93	100.00	0.00	0.00	0.00	0.00	0.01
Cleveland MSA	1	3.85	20.34	0.00	18.08	0.00	22.21	0.00	39.37	100.00	0.00	0.00	0.00	0.00	0.00
Columbiana County	0	0.00	20.33	0.00	21.15	0.00	24.53	0.00	34.00	0.00	0.00	0.00	0.00	0.00	0.00
Dayton MSA	1	3.85	19.16	0.00	18.89	100.00	22.87	0.00	39.08	0.00	0.01	0.00	0.04	0.00	0.00
Eastern Non MSA	1	3.85	20.49	0.00	20.70	0.00	24.40	0.00	34.41	100.00	0.00	0.00	0.00	0.00	0.00
Fayette and Clinton Counties	0	0.00	16.04	0.00	18.37	0.00	24.00	0.00	41.59	0.00	0.00	0.00	0.00	0.00	0.00
Knox-Ross Counties	0	0.00	17.77	0.00	18.41	0.00	24.32	0.00	39.49	0.00	0.00	0.00	0.00	0.00	0.00
Lima MSA	0	0.00	19.16	0.00	18.83	0.00	22.82	0.00	39.19	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available, no information was available for 12.0% of loans originated and purchased by bank.

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

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

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: State of Ohio						Evaluation Period: August 16, 2006 to December 31, 2008							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans**	% Families***	% BANK Loans**	% Families***	% BANK Loans***	% Families***	% BANK Loans***	Over all	Low	Mod	Mid	Upp
<b>Limited Review:</b>															
Mansfield MSA	0	0.00	17.95	0.00	19.32	0.00	23.37	0.00	39.36	0.00	0.00	0.00	0.00	0.00	0.00
Northern Non MSA	0	0.00	14.29	0.00	18.65	0.00	24.92	0.00	42.14	0.00	0.00	0.00	0.00	0.00	0.00
Northwest Non MSA	0	0.00	12.20	0.00	16.86	0.00	25.64	0.00	45.29	0.00	0.00	0.00	0.00	0.00	0.00
Sandusky MSA	1	3.85	19.00	0.00	18.59	100.00	23.34	0.00	39.07	0.00	0.00	0.00	0.00	0.00	0.00
Springfield MSA	0	0.00	18.75	0.00	18.55	0.00	24.25	0.00	38.44	0.00	0.00	0.00	0.00	0.00	0.00
Toledo MSA	7	26.91	20.18	14.29	18.07	42.86	22.67	0.00	39.08	42.86	0.05	0.13	0.00	0.00	0.10
Western Non MSA	0	0.00	13.08	0.00	17.17	0.00	24.67	0.00	45.08	0.00	0.00	0.00	0.00	0.00	0.00
Wheeling MSA	0	0.00	20.21	0.00	19.48	0.00	22.89	0.00	37.41	0.00	0.00	0.00	0.00	0.00	0.00
Youngstown MSA	3	11.53	18.59	0.00	18.34	33.33	22.23	33.33	40.83	33.33	0.08	0.00	0.09	0.09	0.07

\* Based on 2008 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available, no information was available for 12.0% of loans originated and purchased by bank.

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

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: State of Ohio				Evaluation Period: August 16, 2006 to December 31, 2008					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Families***	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****						
<b>Full Review:</b>																
Columbus MSA	0	0.00	19.45	0.00	18.54	0.00	23.16	0.00	38.85	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Adams and Scioto Counties	0	0.00	28.58	0.00	22.11	0.00	20.77	0.00	28.54	0.00	0.00	0.00	0.00	0.00	0.00	
Akron MSA	0	0.00	17.50	0.00	18.83	0.00	25.12	0.00	38.55	0.00	0.00	0.00	0.00	0.00	0.00	
Canton MSA	0	0.00	17.81	0.00	19.41	0.00	24.06	0.00	38.73	0.00	0.00	0.00	0.00	0.00	0.00	
Champaign-Darke Counties	0	0.00	14.36	0.00	17.39	0.00	24.58	0.00	43.68	0.00	0.00	0.00	0.00	0.00	0.00	
Cincinnati MSA	0	0.00	19.21	0.00	18.27	0.00	22.60	0.00	39.93	0.00	0.00	0.00	0.00	0.00	0.00	
Cleveland MSA	0	0.00	20.34	0.00	18.08	0.00	22.21	0.00	39.37	0.00	0.00	0.00	0.00	0.00	0.00	
Columbiana County	0	0.00	20.33	0.00	21.15	0.00	24.53	0.00	34.00	0.00	0.00	0.00	0.00	0.00	0.00	
Dayton MSA	0	0.00	19.16	0.00	18.89	0.00	22.87	0.00	39.08	0.00	0.00	0.00	0.00	0.00	0.00	
Eastern Non MSA	0	0.00	20.49	0.00	20.70	0.00	24.40	0.00	34.41	0.00	0.00	0.00	0.00	0.00	0.00	
Fayette and Clinton Counties	0	0.00	16.04	0.00	18.37	0.00	24.00	0.00	41.59	0.00	0.00	0.00	0.00	0.00	0.00	
Knox-Ross Counties	0	0.00	17.77	0.00	18.41	0.00	24.32	0.00	39.49	0.00	0.00	0.00	0.00	0.00	0.00	
Lima MSA	0	0.00	19.16	0.00	18.83	0.00	22.82	0.00	39.19	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data (Eastern)  
 \*\* As a percentage of loans with borrower income information available, no information was available for 0.0% of loans originated and purchased by bank.  
 \*\*\* Percentage of Families is based on the 2000 Census information.  
 \*\*\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: State of Ohio				Evaluation Period: August 16, 2006 to December 31, 2008					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Families***	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****						
<b>Limited Review:</b>																
Mansfield MSA	0	0.00	17.95	0.00	19.32	0.00	23.37	0.00	39.36	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non MSA	0	0.00	14.29	0.00	18.65	0.00	24.92	0.00	42.14	0.00	0.00	0.00	0.00	0.00	0.00	
Northwest Non MSA	0	0.00	12.20	0.00	16.86	0.00	25.64	0.00	45.29	0.00	0.00	0.00	0.00	0.00	0.00	
Sandusky MSA	0	0.00	19.00	0.00	18.59	0.00	23.34	0.00	39.07	0.00	0.00	0.00	0.00	0.00	0.00	
Springfield MSA	0	0.00	18.75	0.00	18.55	0.00	24.25	0.00	38.44	0.00	0.00	0.00	0.00	0.00	0.00	
Toledo MSA	0	0.00	20.18	0.00	18.07	0.00	22.67	0.00	39.08	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non MSA	0	0.00	13.08	0.00	17.17	0.00	24.67	0.00	45.08	0.00	0.00	0.00	0.00	0.00	0.00	
Wheeling MSA	0	0.00	20.21	0.00	19.48	0.00	22.89	0.00	37.41	0.00	0.00	0.00	0.00	0.00	0.00	
Youngstown MSA	0	0.00	18.59	0.00	18.34	0.00	22.23	0.00	40.83	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available, no information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE				Geography: State of Ohio				Evaluation Period: August 16, 2006 to December 31, 2008							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families**	% BANK Loans***	% Families**	% BANK Loans***	% Families**	% BANK Loans**	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Columbus MSA	17	21.52	19.45	5.88	18.54	29.41	23.16	17.65	38.85	47.06	0.05	0.06	0.10	0.02	0.05
<b>Limited Review:</b>															
Adams and Scioto Counties	0	0.00	28.58	0.00	22.11	0.00	20.77	0.00	28.54	0.00	0.00	0.00	0.00	0.00	0.00
Akron MSA	1	1.27	17.50	0.00	18.83	0.00	25.12	100.00	38.55	0.00	0.00	0.00	0.00	0.00	0.00
Canton MSA	0	0.00	17.81	0.00	19.41	0.00	24.06	0.00	38.73	0.00	0.00	0.00	0.00	0.00	0.00
Champaign-Darke Counties	2	2.53	14.36	0.00	17.39	50.00	24.58	50.00	43.68	0.00	0.22	0.00	0.46	0.38	0.00
Cincinnati MSA	12	15.3819	19.21	0.00	18.27	8.33	22.60	25.00	39.93	66.67	0.03	0.00	0.02	0.02	0.04
Cleveland MSA	30	37.97	20.34	3.33	18.08	20.00	22.21	23.33	39.37	53.33	0.11	0.00	0.08	0.11	0.14
Columbiana County	0	0.00	20.33	0.00	21.15	0.00	24.53	0.00	34.00	0.00	0.00	0.00	0.00	0.00	0.00
Dayton MSA	2	2.53	19.16	50.00	18.89	0.00	22.87	50.00	39.08	0.00	0.01	0.00	0.00	0.04	0.00
Eastern Non MSA	0	0.00	20.49	0.00	20.70	0.00	24.40	0.00	34.41	0.00	0.00	0.00	0.00	0.00	0.00
Fayette and Clinton Counties	1	1.27	16.04	0.00	18.37	100.00	24.00	0.00	41.59	0.00	0.00	0.00	0.00	0.00	0.00
Knox-Ross Counties	0	0.00	17.77	0.00	18.41	0.00	24.32	0.00	39.49	0.00	0.00	0.00	0.00	0.00	0.00
Lima MSA	0	0.00	19.16	0.00	18.83	0.00	22.82	0.00	39.19	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available, no information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: State of Ohio				Evaluation Period: August 16, 2006 to December 31, 2008					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Families***	% BANK Loans****	% Families**	% BANK Loans***	% Families*	% BANK Loans***	% Families**	% BANK Loans**						
<b>Limited Review:</b>																
Mansfield MSA	0	0.00	17.95	0.00	19.32	0.00	23.37	0.00	39.36	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non MSA	1	1.27	14.29	0.00	18.65	100.00	24.92	0.00	42.14	0.00	0.04	0.00	0.21	0.00	0.00	
Northwest Non MSA	0	0.00	12.20	0.00	16.86	0.00	25.64	0.00	45.29	0.00	0.00	0.00	0.00	0.00	0.00	
Sandusky MSA	1	1.27	19.00	100.00	18.59	0.00	23.34	0.00	39.07	0.00	0.00	0.00	0.00	0.00	0.00	
Springfield MSA	1	1.27	18.75	0.00	18.55	0.00	24.25	100.00	38.44	0.00	0.07	0.00	0.00	0.23	0.00	
Toledo MSA	6	7.59	20.18	0.00	18.07	50.00	22.67	33.33	39.08	16.67	0.09	0.00	0.16	0.12	0.04	
Western Non MSA	2	2.53	13.08	50.00	17.17	0.00	24.67	0.00	45.08	50.00	0.03	0.00	0.00	0.00	0.07	
Wheeling MSA	0	0.00	20.21	0.00	19.48	0.00	22.89	0.00	37.41	0.00	0.00	0.00	0.00	0.00	0.00	
Youngstown MSA	3	3.79	18.59	0.00	18.34	66.67	22.23	33.33	40.83	0.00	0.02	0.00	0.10	0.00	0.00	

\* Based on 2008 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available, no information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES				Geography: State of Ohio		Evaluation Period: August 16, 2006 to December 31, 2008			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total*	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Columbus MSA	0	0.00	62.46	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Adams and Scioto Counties	0	0.00	61.00	0.00	0.00	0.00	0.00	0.00	0.00
Akron MSA	0	0.00	63.42	0.00	0.00	0.00	0.00	0.00	0.00
Canton MSA	0	0.00	65.45	0.00	0.00	0.00	0.00	0.00	0.00
Champaign-Darke Counties	0	0.00	55.87	0.00	0.00	0.00	0.00	0.00	0.00
Cincinnati MSA	0	0.00	61.64	0.00	0.00	0.00	0.00	0.00	0.00
Cleveland MSA	0	0.00	66.13	0.00	0.00	0.00	0.00	0.00	0.00
Columbiana County	0	0.00	60.74	0.00	0.00	0.00	0.00	0.00	0.00
Dayton MSA	0	0.00	62.04	0.00	0.00	0.00	0.00	0.00	0.00
Eastern Non MSA	0	0.00	58.83	0.00	0.00	0.00	0.00	0.00	0.00
Fayette and Clinton Counties	0	0.00	60.02	0.00	0.00	0.00	0.00	0.00	0.00
Knox-Ross Counties	0	0.00	58.40	0.00	0.00	0.00	0.00	0.00	0.00
Lima MSA	0	0.00	58.62	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES				Geography: State of Ohio		Evaluation Period: August 16, 2006 to December 31, 2008			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total*	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Limited Review:</b>									
Mansfield MSA	0	0.00	64.02	0.00	0.00	0.00	0.00	0.00	0.00
Northern Non MSA	0	0.00	63.10	0.00	0.00	0.00	0.00	0.00	0.00
Northwest Non MSA	0	0.00	58.56	0.00	0.00	0.00	0.00	0.00	0.00
Sandusky MSA	0	0.00	64.76	0.00	0.00	0.00	0.00	0.00	0.00
Springfield MSA	0	0.00	59.76	0.00	0.00	0.00	0.00	0.00	0.00
Toledo MSA	0	0.00	63.61	0.00	0.00	0.00	0.00	0.00	0.00
Western Non MSA	0	0.00	55.02	0.00	0.00	0.00	0.00	0.00	0.00
Wheeling MSA	0	0.00	61.93	0.00	0.00	0.00	0.00	0.00	0.00
Youngstown MSA	0	0.00	62.25	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: State of Ohio		Evaluation Period: August 16, 2006 to December 31, 2008				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total*	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Columbus MSA	0	0.00	96.64	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Adams and Scioto Counties	0	0.00	99.12	0.00	0.00	0.00	0.00	0.00	0.00
Akron MSA	0	0.00	98.09	0.00	0.00	0.00	0.00	0.00	0.00
Canton MSA	0	0.00	97.87	0.00	0.00	0.00	0.00	0.00	0.00
Champaign-Darke Counties	0	0.00	97.80	0.00	0.00	0.00	0.00	0.00	0.00
Cincinnati MSA	0	0.00	96.80	0.00	0.00	0.00	0.00	0.00	0.00
Cleveland MSA	0	0.00	96.69	0.00	0.00	0.00	0.00	0.00	0.00
Columbiana County	0	0.00	98.09	0.00	0.00	0.00	0.00	0.00	0.00
Dayton MSA	0	0.00	97.80	0.00	0.00	0.00	0.00	0.00	0.00
Eastern Non MSA	0	0.00	99.25	0.00	0.00	0.00	0.00	0.00	0.00
Fayette and Clinton Counties	0	0.00	98.90	0.00	0.00	0.00	0.00	0.00	0.00
Knox-Ross Counties	0	0.00	98.79	0.00	0.00	0.00	0.00	0.00	0.00
Lima MSA	0	0.00	97.44	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: State of Ohio			Evaluation Period: August 16, 2006 to December 31, 2008				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total*	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Limited Review:</b>									
Mansfield MSA	0	0.00	98.56	0.00	0.00	0.00	0.00	0.00	0.00
Northern Non MSA	0	0.00	98.25	0.00	0.00	0.00	0.00	0.00	0.00
Northwest Non MSA	0	0.00	99.36	0.00	0.00	0.00	0.00	0.00	0.00
Sandusky MSA	0	0.00	96.76	0.00	0.00	0.00	0.00	0.00	0.00
Springfield MSA	0	0.00	97.03	0.00	0.00	0.00	0.00	0.00	0.00
Toledo MSA	0	0.00	97.11	0.00	0.00	0.00	0.00	0.00	0.00
Western Non MSA	0	0.00	99.24	0.00	0.00	0.00	0.00	0.00	0.00
Wheeling MSA	0	0.00	98.75	0.00	0.00	0.00	0.00	0.00	0.00
Youngstown MSA	0	0.00	97.92	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: State of Ohio									
Evaluation Period: August 16, 2006 to October 23, 2009									
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Columbus MSA	0	0	1	400	1	400	100.00	0	0
<b>Limited Review:</b>									
Adams and Scioto Counties	0	0	0	0	0	0	0.00	0	0
Akron MSA	0	0	0	0	0	0	0.00	0	0
Canton MSA	0	0	0	0	0	0	0.00	0	0
Champaign-Darke Counties	0	0	0	0	0	0	0.00	0	0
Cincinnati MSA	0	0	0	0	0	0	0.00	0	0
Cleveland MSA	0	0	0	0	0	0	0.00	0	0
Columbiana County	0	0	0	0	0	0	0.00	0	0
Dayton MSA	0	0	0	0	0	0	0.00	0	0
Eastern Non MSA	0	0	0	0	0	0	0.00	0	0
Fayette and Clinton Counties	0	0	0	0	0	0	0.00	0	0
Knox-Ross Counties	0	0	0	0	0	0	0.00	0	0
Lima MSA	0	0	0	0	0	0	0.00	0	0

\* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: State of Ohio				Evaluation Period: September 5, 2006 to October 23, 2009			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Limited Review:</b>									
Mansfield MSA	0	0	0	0	0	0	0.00	0	0
Northern Non MSA	0	0	0	0	0	0	0.00	0	0
Northwest Non MSA	0	0	0	0	0	0	0.00	0	0
Sandusky MSA	0	0	0	0	0	0	0.00	0	0
Springfield MSA	0	0	0	0	0	0	0.00	0	0
Toledo MSA	0	0	0	0	0	0	0.00	0	0
Western Non MSA	0	0	0	0	0	0	0.00	0	0
Wheeling MSA	0	0	0	0	0	0	0.00	0	0
Youngstown MSA	0	0	0	0	0	0	0.00	0	0

\* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: State of Ohio Evaluation Period: September 5, 2006 to October 23, 2009									
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
<b>Full Review:</b>																	
Columbus MSA	8.70	6	8.00	0.00	16.67	66.66	16.67	6	0	0	+1	+4	+1	6.47	22.45	42.94	27.91
<b>Limited Review:</b>																	
Adams and Scioto Counties	3.57	2	2.67	0.00	100.00	0.00	0.00	2	0	0	+2	0	0	2.47	52.22	45.30	0.00
Akron MSA	4.40	3	4.00	0.00	0.00	100.00	0.00	3	0	0	0	+3	0	0.00	13.45	75.25	11.31
Canton MSA	2.44	2	2.67	0.00	0.00	100.00	0.00	2	0	0	0	+2	0	1.88	17.09	62.40	18.63
Champaign-Darke Counties	1.46	1	1.33	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	8.50	64.64	26.86
Cincinnati MSA	8.91	8	10.67	0.00	12.50	62.50	25.00	8	0	0	+1	+6	+1	7.17	19.31	45.41	27.99
Cleveland MSA	8.62	6	0.00	33.33	0.00	50.00	16.67	6	1	+2	0	+2	+1	9.74	16.77	43.79	29.67
Columbiana County	2.51	2	2.67	0.00	50.00	50.00	0.00	2	0	0	+1	+1	0	0.00	16.97	79.19	3.84
Dayton MSA	6.98	7	9.33	0.00	28.57	28.57	42.86	7	0	0	+2	+2	+3	3.32	21.76	49.08	25.85
Eastern Non MSA	5.76	5	6.67	0.00	20.00	60.00	20.00	5	0	0	+1	+3	+1	0.00	23.99	68.80	7.21
Fayette and Clinton Counties	2.02	2	2.67	0.00	0.00	100.00	0.00	2	0	0	0	+2	0	0.00	5.99	87.04	6.97
Knox-Ross Counties	5.80	2	2.67	0.00	0.00	100.00	0.00	2	0	0	0	+2	0	0.00	3.16	89.82	7.02
Lima MSA	1.60	1	1.33	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	2.94	24.02	53.54	19.50

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS										Geography: State of Ohio Evaluation Period: September 5, 2006 to October 23, 2009							
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
<b>Limited Review:</b>																	
Mansfield MSA	0.92	1	1.33	0.00	0.00	0.00	100.00	1	0	0	0	0	+1	2.08	17.95	56.06	23.91
Northern Non MSA	7.84	4	5.33	0.00	0.00	75.00	0.00	3	0	0	0	+2	+1	0.00	4.17	82.27	13.56
Northwest Non MSA	1.88	3	4.00	0.00	0.00	66.67	33.33	3	0	0	0	+2	+1	0.00	0.00	75.27	24.73
Sandusky MSA	3.42	2	2.66	0.00	0.00	100.00	0.00	2	0	0	0	+1	+1	0.00	24.16	61.49	14.35
Springfield MSA	1.03	1	1.33	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	3.37	15.18	57.07	24.38
Toledo MSA	10.26	8	10.67	0.00	12.50	50.00	37.50	8	0	0	+1	+4	+3	6.14	17.69	52.10	24.07
Western Non MSA	7.28	5	6.67	0.00	40.00	60.00	0.00	5	0	0	+2	+3	0	0.00	2.47	71.52	26.01
Wheeling MSA	1.89	1	1.33	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	0.00	12.84	81.63	5.53
Youngstown MSA	2.70	3	4.00	0.00	0.00	33.33	66.67	3	0	0	0	+1	+2	4.61	15.87	58.03	21.49

## Tables of Performance Data

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### State of Pennsylvania

Table 1. Lending Volume

LENDING VOLUME												
Geography: State of Pennsylvania												
Evaluation Period: March 3, 2007 to December 31, 2008												
MA/Assessment Area (2008):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
<b>Full Review:</b>												
Pittsburgh MSA	27.46	14	1,071	0	0	0	0	0	0	14	1,071	20.79
York-Hanover MSA	23.53	12	1,676	0	0	0	0	0	0	12	1,676	8.92
<b>Limited Review:</b>												
Allentown-Bethlehem-Easton MSA	3.92	2	385	0	0	0	0	0	0	2	385	0.00
Altoona MSA	0.00	0	0	0	0	0	0	0	0	0	0	1.90
Chambersburg (Franklin County)	0.00	0	0	0	0	0	0	0	0	0	0	0.24
Erie MSA	3.92	2	191	0	0	0	0	0	0	2	191	4.93
Greene County	0.00	0	0	0	0	0	0	0	0	0	0	0.41
Harrisburg-Carlisle MSA	1.96	1	40	0	0	0	0	0	0	1	40	6.21
Johnstown MSA	0.00	0	0	0	0	0	0	0	0	0	0	6.03
Lancaster MSA	0.00	0	0	0	0	0	0	0	0	0	0	0.00
Lebanon MSA	3.92	2	270	0	0	0	0	0	0	2	270	2.86
Monroe-Wayne Counties	1.96	1	92	0	0	0	0	0	0	1	92	10.67
Newark-Union MSA	3.92	2	256	0	0	0	0	0	0	2	256	4.23
Philadelphia MSA	15.69	8	1,500	0	0	0	0	0	0	8	1,500	2.97
Reading MSA	1.96	1	81	0	0	0	0	0	0	1	81	7.06

\* Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from March 3, 2007 to October 23, 2009.

\*\*\* Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Lending Volume

LENDING VOLUME												
Geography: State of Pennsylvania												
Evaluation Period: March 3, 2007 to December 31, 2008												
MA/Assessment Area (2008):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
<b>Limited Review:</b>												
Scranton-Wilkes-Barre MSA	7.84	4	437	0	0	0	0	0	0	4	437	2.41
Union-Northumberland-Schuylkill Counties	3.92	2	137	0	0	0	0	0	0	2	137	13.25
Warren-Elk-Venango Counties	0.00	0	0	0	0	0	0	0	0	0	0	7.12

\* Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is March 3, 2007 to October 23, 2009

\*\*\* Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: State of Pennsylvania				Evaluation Period: March 3, 2007 to December 31, 2008					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Pittsburgh MSA	3	42.85	1.23	0.00	17.74	0.00	54.91	66.67	26.11	33.33	0.01	0.00	0.00	0.01	0.01	
York-Hanover MSA	0	0.00	1.50	0.00	5.60	0.00	84.99	0.00	7.91	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Allentown-Bethlehem-Easton MSA	1	14.29	1.36	0.00	18.94	0.00	52.68	0.00	27.02	100.00	0.02	0.00	0.00	0.00	0.06	
Altoona MSA	0	0.00	0.17	0.00	13.78	0.00	76.33	0.00	9.73	0.00	0.00	0.00	0.00	0.00	0.00	
Chambersburg (Franklin County)	0	0.00	0.00	0.00	3.44	0.00	63.82	0.00	32.73	0.00	0.00	0.00	0.00	0.00	0.00	
Erie MSA	0	0.00	1.45	0.00	10.88	0.00	59.21	0.00	28.47	0.00	0.00	0.00	0.00	0.00	0.00	
Greene County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Harrisburg-Carlisle MSA	0	0.00	0.00	0.00	8.21	0.00	60.08	0.00	31.70	0.00	0.00	0.00	0.00	0.00	0.00	
Johnstown MSA	0	0.00	0.61	0.00	10.39	0.00	73.59	0.00	15.40	0.00	0.00	0.00	0.00	0.00	0.00	
Lancaster MSA	0	0.00	1.17	0.00	6.39	0.00	81.91	0.00	10.53	0.00	0.00	0.00	0.00	0.00	0.00	
Lebanon MSA	0	0.00	0.00	0.00	11.94	0.00	69.36	0.00	18.70	0.00	0.00	0.00	0.00	0.00	0.00	
Monroe-Wayne Counties	0	0.00	0.00	0.00	0.00	0.00	51.95	0.00	48.05	0.00	0.00	0.00	0.00	0.00	0.00	
Newark-Union MSA	0	0.00	0.00	0.00	76.83	0.00	23.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Philadelphia MSA	2	28.57	0.09	0.00	2.94	0.00	27.35	0.00	69.61	100.00	0.01	0.00	0.00	0.00	0.01	
Reading MSA	1	14.29	3.01	0.00	10.08	0.00	70.43	100.00	16.49	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

\*\*\*\* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: State of Pennsylvania										Evaluation Period: March 3, 2007 to December 31, 2008				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp	
<b>Limited Review:</b>																
Scranton-Wilkes-Barre MSA	0	0.00	0.00	0.00	8.75	0.00	73.69	0.00	17.56	0.00	0.00	0.00	0.00	0.00	0.00	
Union-Northumberland-Schuylkill Counties	0	0.00	0.00	0.00	12.12	0.00	77.67	0.00	10.21	0.00	0.00	0.00	0.00	0.00	0.00	
Warren-Elk-Venango Counties	0	0.00	0.00	0.00	2.43	0.00	83.04	0.00	14.53	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

\*\*\*\* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: State of Pennsylvania								Evaluation Period: March 3, 2007 to December 31, 2008				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Pittsburgh MSA	0	0.00	1.23	0.00	17.74	0.00	54.91	0.00	26.11	0.00	0.00	0.00	0.00	0.00	0.00
York-Hanover MSA	0	0.00	1.50	0.00	5.60	0.00	84.99	0.00	7.91	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Allentown-Bethlehem-Easton MSA	0	0.00	1.36	0.00	18.94	0.00	52.68	0.00	27.02	0.00	0.00	0.00	0.00	0.00	0.00
Altoona MSA	0	0.00	0.17	0.00	13.78	0.00	76.33	0.00	9.73	0.00	0.00	0.00	0.00	0.00	0.00
Chambersburg (Franklin County)	0	0.00	0.00	0.00	3.44	0.00	63.82	0.00	32.73	0.00	0.00	0.00	0.00	0.00	0.00
Erie MSA	0	0.00	1.45	0.00	10.88	0.00	59.21	0.00	28.47	0.00	0.00	0.00	0.00	0.00	0.00
Greene County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Harrisburg-Carlisle MSA	0	0.00	0.00	0.00	8.21	0.00	60.08	0.00	31.70	0.00	0.00	0.00	0.00	0.00	0.00
Johnstown MSA	0	0.00	0.61	0.00	10.39	0.00	73.59	0.00	15.40	0.00	0.00	0.00	0.00	0.00	0.00
Lancaster MSA	0	0.00	1.17	0.00	6.39	0.00	81.91	0.00	10.53	0.00	0.00	0.00	0.00	0.00	0.00
Lebanon MSA	0	0.00	0.00	0.00	11.94	0.00	69.36	0.00	18.70	0.00	0.00	0.00	0.00	0.00	0.00
Monroe-Wayne	0	0.00	0.00	0.00	0.00	0.00	51.95	0.00	48.05	0.00	0.00	0.00	0.00	0.00	0.00
Newark-Union MSA	0	0.00	0.00	0.00	76.83	0.00	23.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Philadelphia MSA	0	0.00	0.09	0.00	2.94	0.00	27.35	0.00	69.61	0.00	0.00	0.00	0.00	0.00	0.00
Reading MSA	0	0.00	3.01	0.00	10.08	0.00	70.43	0.00	16.49	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

\*\*\*\* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT												Geography: State of Pennsylvania					Evaluation Period: March 3, 2007 to December 31, 2008				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total*	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp						
<b>Limited Review:</b>																					
Scranton-Wilkes-Barre	0	0.00	0.00	0.00	8.75	0.00	73.69	0.00	17.56	0.00	0.00	0.00	0.00	0.00	0.00						
Union-Northumberland-Schuylkill Counties	0	0.00	0.00	0.00	12.12	0.00	77.67	0.00	10.21	0.00	0.00	0.00	0.00	0.00	0.00						
Warren-Elk-Venango Counties	0	0.00	0.00	0.00	2.43	0.00	83.04	0.00	14.53	0.00	0.00	0.00	0.00	0.00	0.00						

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

\*\*\*\* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: State of Pennsylvania					Evaluation Period: March 3, 2007 to December 31, 2008				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total*	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp						
<b>Full Review:</b>																					
Pittsburgh MSA	11	25.00	1.23	0.00	17.74	36.36	54.91	54.55	26.11	9.09	0.04	0.00	0.12	0.04	0.01						
York-Hanover MSA	12	27.27	1.50	0.00	5.60	8.33	84.99	91.67	7.91	0.00	0.13	0.00	0.23	0.14	0.00						
<b>Limited Review:</b>																					
Allentown-Bethlehem-Easton MSA	1	2.27	1.36	0.00	18.94	0.00	52.68	0.00	27.02	100.00	0.00	0.00	0.00	0.00	0.00						
Altoona MSA	0	0.00	0.17	0.00	13.78	0.00	76.33	0.00	9.73	0.00	0.00	0.00	0.00	0.00	0.00						
Chambersburg (Franklin County)	0	0.00	0.00	0.00	3.44	0.00	63.82	0.00	32.73	0.00	0.00	0.00	0.00	0.00	0.00						
Erie MSA	2	4.55	1.45	0.00	10.88	0.00	59.21	100.00	28.47	0.00	0.08	0.00	0.00	0.14	0.00						
Greene County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Harrisburg-Carlisle MSA	1	2.27	0.00	0.00	8.21	0.00	60.08	100.00	31.70	0.00	0.02	0.00	0.00	0.04	0.00						
Johnstown MSA	0	0.00	0.61	0.00	10.39	0.00	73.59	0.00	15.40	0.00	0.00	0.00	0.00	0.00	0.00						
Lancaster MSA	0	0.00	1.17	0.00	6.39	0.00	81.91	0.00	10.53	0.00	0.00	0.00	0.00	0.00	0.00						
Lebanon MSA	2	4.55	0.00	0.00	11.94	0.00	69.36	100.00	18.70	0.00	.08	0.00	0.00	0.12	0.00						
Monroe-Wayne Counties	1	2.27	0.00	0.00	0.00	0.00	51.95	100.00	48.05	0.00	0.02	0.00	0.00	0.04	0.00						
Newark-Union MSA	2	4.55	0.00	0.00	76.83	50.00	23.17	50.00	0.00	0.00	0.12	0.00	0.08	0.23	0.00						
Philadelphia MSA	6	13.63	0.09	0.00	2.94	0.00	27.35	0.00	69.61	100.00	0.02	0.00	0.00	0.01	0.03						

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* 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 2000 Census information.

\*\*\*\* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: State of Pennsylvania						Evaluation Period: March 3, 2007 to December 31, 2008						
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Limited Review:</b>															
Reading MSA	0	0.00	3.01	0.00	10.08	0.00	70.43	0.00	16.49	0.00	0.00	0.00	0.00	0.00	0.00
Scranton-Wilkes-Barre MSA	4	9.09	0.00	0.00	8.75	0.00	73.69	75.00	17.56	25.00	0.10	0.00	0.00	0.11	0.10
Union-Northumberland-Schuylkill Counties	2	4.55	0.00	0.00	12.12	50.00	77.67	50.00	10.21	0.00	0.07	0.00	0.39	0.05	0.00
Warren-Elk-Venango Counties	0	0.00	0.00	0.00	2.43	0.00	83.04	0.00	14.53	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* 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 2000 Census information.

\*\*\*\* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: State of Pennsylvania				Evaluation Period: March 3, 2007 to December 31, 2008					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of MF Units***	% BANK Loans***	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
<b>Full Review:</b>																
Pittsburgh MSA	0	0.00	10.57	0.00	23.83	0.00	38.98	0.00	26.62	0.00	0.00	0.00	0.00	0.00	0.00	
York-Hanover MSA	0	0.00	10.18	0.00	15.29	0.00	73.13	0.00	1.41	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Allentown-Bethlehem-Easton MSA	0	0.00	8.48	0.00	31.91	0.00	46.90	0.00	12.71	0.00	0.00	0.00	0.00	0.00	0.00	
Altoona MSA	0	0.00	19.46	0.00	19.06	0.00	49.55	0.00	11.94	0.00	0.00	0.00	0.00	0.00	0.00	
Chambersburg (Franklin County)	0	0.00	0.00	0.00	20.99	0.00	60.83	0.00	18.18	0.00	0.00	0.00	0.00	0.00	0.00	
Erie MSA	0	0.00	15.44	0.00	21.13	0.00	36.83	0.00	26.60	0.00	0.00	0.00	0.00	0.00	0.00	
Greene County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Harrisburg-Carlisle MSA	0	0.00	0.00	0.00	29.93	0.00	49.77	0.00	20.30	0.00	0.00	0.00	0.00	0.00	0.00	
Johnstown MSA	0	0.00	21.55	0.00	20.92	0.00	52.02	0.00	5.51	0.00	0.00	0.00	0.00	0.00	0.00	
Lancaster MSA	0	0.00	8.06	0.00	11.61	0.00	67.83	0.00	12.49	0.00	0.00	0.00	0.00	0.00	0.00	
Lebanon MSA	0	0.00	0.00	0.00	37.39	0.00	48.01	0.00	14.60	0.00	0.00	0.00	0.00	0.00	0.00	
Monroe-Wayne Counties	0	0.00	0.00	0.00	0.00	0.00	66.88	0.00	33.12	0.00	0.00	0.00	0.00	0.00	0.00	
Newark-Union MSA	0	0.00	0.00	0.00	48.00	0.00	52.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Philadelphia MSA	0	0.00	0.24	0.00	8.15	0.00	36.43	0.00	55.18	0.00	0.00	0.00	0.00	0.00	0.00	
Reading MSA	0	0.00	24.92	0.00	11.67	0.00	47.61	0.00	15.81	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

\*\*\*\* Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: State of Pennsylvania				Evaluation Period: March 3, 2007 to December 31, 2008					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of MF Units***	% BANK Loans***	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
<b>Limited Review:</b>																
Scranton-Wilkes-Barre MSA	0	0.00	0.00	0.00	27.66	0.00	64.24	0.00	8.10	0.00	0.00	0.00	0.00	0.00	0.00	
Union-Northumberland-Schuylkill Counties	0	0.00	0.00	0.00	26.87	0.00	62.76	0.00	10.37	0.00	0.00	0.00	0.00	0.00	0.00	
Warren-Elk-Venango Counties	0	0.00	0.00	0.00	6.96	0.00	78.92	0.00	14.12	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

\*\*\*\* Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: State of Pennsylvania						Evaluation Period: March 3, 2007 to December 31, 2008						
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 Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Pittsburgh MSA	0	0.00	3.78	0.00	18.56	0.00	45.81	0.00	31.73	0.00	0.00	0.00	0.00	0.00	0.00
York-Hanover MSA	0	0.00	6.36	0.00	8.87	0.00	77.83	0.00	6.93	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Allentown-Bethlehem- Easton MSA	0	0.00	4.93	0.00	19.92	0.00	48.50	0.00	20.65	0.00	0.00	0.00	0.00	0.00	0.00
Altoona MSA	0	0.00	4.73	0.00	13.95	0.00	70.36	0.00	10.96	0.00	0.00	0.00	0.00	0.00	0.00
Chambersburg (Franklin County)	0	0.00	0.00	0.00	8.92	0.00	61.74	0.00	29.33	0.00	0.00	0.00	0.00	0.00	0.00
Erie MSA	0	0.00	6.97	0.00	16.25	0.00	55.05	0.00	21.72	0.00	0.00	0.00	0.00	0.00	0.00
Greene County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Harrisburg-Carlisle MSA	0	0.00	0.00	0.00	13.27	0.00	60.10	0.00	26.63	0.00	0.00	0.00	0.00	0.00	0.00
Johnstown MSA	0	0.00	7.54	0.00	9.60	0.00	66.45	0.00	16.41	0.00	0.00	0.00	0.00	0.00	0.00
Lancaster MSA	0	0.00	3.97	0.00	7.82	0.00	77.68	0.00	10.52	0.00	0.00	0.00	0.00	0.00	0.00
Lebanon MSA	0	0.00	0.00	0.00	17.01	0.00	66.76	0.00	16.22	0.00	0.00	0.00	0.00	0.00	0.00
Monroe-Wayne Counties	0	0.00	0.00	0.00	0.00	0.00	59.17	0.00	40.83	0.00	0.00	0.00	0.00	0.00	0.00
Newark-Union MSA	0	0.00	0.00	0.00	67.65	0.00	32.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Philadelphia MSA	0	0.00	0.27	0.00	5.13	0.00	26.57	0.00	68.02	0.00	0.00	0.00	0.00	0.00	0.00
Reading MSA	0	0.00	8.95	0.00	8.18	0.00	64.61	0.00	18.26	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2008).

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: State of Pennsylvania					Evaluation Period: March 3, 2007 to December 31, 2008				
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 Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Over all	Low	Mod	Mid	Upp						
<b>Limited Review:</b>																					
Scranton-Wilkes-Barre MSA	0	0.00	0.00	0.00	12.37	0.00	71.24	0.00	16.39	0.00	0.00	0.00	0.00	0.00	0.00						
Union-Northumberland-Schuylkill Counties	0	0.00	0.00	0.00	14.84	0.00	71.23	0.00	13.93	0.00	0.00	0.00	0.00	0.00	0.00						
Warren-Elk-Venango Counties	0	0.00	0.00	0.00	4.47	0.00	80.75	0.00	14.77	0.00	0.00	0.00	0.00	0.00	0.00						

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2008).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS												Geography: State of Pennsylvania					Evaluation Period: March 3, 2007 to December 31, 2008				
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						
<b>Full Review:</b>																					
Pittsburgh MSA	0	0.00	0.76	0.00	12.54	0.00	64.08	0.00	22.59	0.00	0.00	0.00	0.00	0.00	0.00						
York-Hanover MSA	0	0.00	0.97	0.00	1.64	0.00	90.72	0.00	6.67	0.00	0.00	0.00	0.00	0.00	0.00						
<b>Limited Review:</b>																					
Allentown-Bethlehem-Easton MSA	0	0.00	0.95	0.00	8.28	0.00	58.52	0.00	32.25	0.00	0.00	0.00	0.00	0.00	0.00						
Altoona MSA	0	0.00	0.45	0.00	3.59	0.00	88.79	0.00	7.17	0.00	0.00	0.00	0.00	0.00	0.00						
Chambersburg (Franklin County)	0	0.00	0.00	0.00	1.08	0.00	63.69	0.00	35.23	0.00	0.00	0.00	0.00	0.00	0.00						
Erie MSA	0	0.00	1.52	0.00	4.75	0.00	74.90	0.00	18.82	0.00	0.00	0.00	0.00	0.00	0.00						
Greene County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Harrisburg-Carlisle MSA	0	0.00	0.00	0.00	4.38	0.00	80.47	0.00	15.15	0.00	0.00	0.00	0.00	0.00	0.00						
Johnstown MSA	0	0.00	0.41	0.00	2.87	0.00	79.10	0.00	17.62	0.00	0.00	0.00	0.00	0.00	0.00						
Lancaster MSA	0	0.00	0.34	0.00	1.72	0.00	94.15	0.00	3.78	0.00	0.00	0.00	0.00	0.00	0.00						
Lebanon MSA	0	0.00	0.00	0.00	1.31	0.00	81.70	0.00	16.99	0.00	0.00	0.00	0.00	0.00	0.00						
Monroe-Wayne Counties	0	0.00	0.00	0.00	0.00	0.00	62.44	0.00	37.56	0.00	0.00	0.00	0.00	0.00	0.00						
Newark-Union MSA	0	0.00	0.00	0.00	72.15	0.00	27.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Philadelphia MSA	0	0.00	0.04	0.00	2.72	0.00	30.44	0.00	66.80	0.00	0.00	0.00	0.00	0.00	0.00						
Reading MSA	0	0.00	0.76	0.00	1.14	0.00	87.30	0.00	10.81	0.00	0.00	0.00	0.00	0.00	0.00						

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2008).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: State of Pennsylvania						Evaluation Period: March 3, 2007 to December 31, 2008						
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	Overa ll	Low	Mod	Mid	Upp
<b>Limited Review:</b>															
Scranton-Wilkes-Barre MSA	0	0.00	0.00	0.00	4.95	0.00	69.10	0.00	25.94	0.00	0.00	0.00	0.00	0.00	0.00
Union-Northumberland-Schuylkill Counties	0	0.00	0.00	0.00	2.48	0.00	80.88	0.00	16.64	0.00	0.00	0.00	0.00	0.00	0.00
Warren-Elk-Venango Counties	0	0.00	0.00	0.00	0.00	0.00	86.25	0.00	13.75	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: State of Pennsylvania						Evaluation Period: March 3, 2007 to December 31, 2008							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans**	% Families***	% BANK Loans**	% Families***	% BANK Loans***	% Families***	% BANK Loans***	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Pittsburgh MSA	3	42.85	19.53	33.33	18.74	0.00	22.04	33.33	39.70	33.33	0.01	0.04	0.00	0.01	0.01
York-Hanover MSA	0	0.00	15.97	0.00	19.58	0.00	27.05	0.00	37.40	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Allentown-Bethlehem-Easton MSA	1	14.29	19.46	0.00	20.13	0.00	23.70	0.00	36.71	100.00	0.02	0.00	0.00	0.00	0.05
Altoona MSA	0	0.00	18.13	0.00	19.05	0.00	24.47	0.00	38.35	0.00	0.00	0.00	0.00	0.00	0.00
Chambersburg (Franklin County)	0	0.00	12.52	0.00	17.38	0.00	24.23	0.00	45.88	0.00	0.00	0.00	0.00	0.00	0.00
Erie MSA	0	0.00	18.52	0.00	18.90	0.00	23.47	0.00	39.12	0.00	0.00	0.00	0.00	0.00	0.00
Greene County	0	0.00	24.00	0.00	20.18	0.00	20.61	0.00	35.21	0.00	0.00	0.00	0.00	0.00	0.00
Harrisburg-Carlisle MSA	0	0.00	14.09	0.00	18.43	0.00	24.97	0.00	42.50	0.00	0.00	0.00	0.00	0.00	0.00
Johnstown MSA	0	0.00	17.49	0.00	19.68	0.00	23.76	0.00	39.06	0.00	0.00	0.00	0.00	0.00	0.00
Lancaster MSA	0	0.00	15.76	0.00	19.70	0.00	26.55	0.00	37.99	0.00	0.00	0.00	0.00	0.00	0.00
Lebanon MSA	0	0.00	16.79	0.00	19.96	0.00	25.27	0.00	37.97	0.00	0.00	0.00	0.00	0.00	0.00
Monroe-Wayne Counties	0	0.00	14.35	0.00	15.81	0.00	21.38	0.00	48.46	0.00	0.00	0.00	0.00	0.00	0.00
Newark-Union MSA	0	0.00	29.29	0.00	28.33	0.00	23.07	0.00	19.31	0.00	0.00	0.00	0.00	0.00	0.00
Philadelphia MSA	2	28.57	10.98	0.00	13.62	0.00	20.51	0.00	54.89	100.00	0.01	0.00	0.00	0.00	0.01
Reading MSA	1	14.29	17.73	0.00	19.00	0.00	24.38	0.00	38.90	100.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available, no information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: State of Pennsylvania								Evaluation Period: March 3, 2007 to December 31, 2008					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans**	% Families***	% BANK Loans**	% Families***	% BANK Loans***	% Families***	% BANK Loans***	Over all	Low	Mod	Mid	Upp
<b>Limited Review:</b>															
Scranton-Wilkes-Barre MSA	0	0.00	19.48	0.00	18.97	0.00	22.94	0.00	38.61	0.00	0.00	0.00	0.00	0.00	0.00
Union-Northumberland-Schuylkill Counties	0	0.00	17.28	0.00	19.85	0.00	24.72	0.00	38.15	0.00	0.00	0.00	0.00	0.00	0.00
Warren-Elk-Venango Counties	0	0.00	17.07	0.00	19.05	0.00	24.51	0.00	39.37	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available, no information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: State of Pennsylvania				Evaluation Period: March 3, 2007 to December 31, 2008					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Families***	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****						
<b>Full Review:</b>																
Pittsburgh MSA	0	0.00	19.53	0.00	18.74	0.00	22.04	0.00	39.70	0.00	0.00	0.00	0.00	0.00	0.00	
York-Hanover MSA	0	0.00	15.97	0.00	19.58	0.00	27.05	0.00	37.40	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Allentown-Bethlehem-Easton MSA	0	0.00	19.46	0.00	20.13	0.00	23.70	0.00	36.71	0.00	0.00	0.00	0.00	0.00	0.00	
Altoona MSA	0	0.00	18.13	0.00	19.05	0.00	24.47	0.00	38.35	0.00	0.00	0.00	0.00	0.00	0.00	
Chambersburg (Franklin County)	0	0.00	12.52	0.00	17.38	0.00	24.23	0.00	45.88	0.00	0.00	0.00	0.00	0.00	0.00	
Erie MSA	0	0.00	18.52	0.00	18.90	0.00	23.47	0.00	39.12	0.00	0.00	0.00	0.00	0.00	0.00	
Greene County	0	0.00	24.00	0.00	20.18	0.00	20.61	0.00	35.21	0.00	0.00	0.00	0.00	0.00	0.00	
Harrisburg-Carlisle MSA	0	0.00	14.09	0.00	18.43	0.00	24.97	0.00	42.50	0.00	0.00	0.00	0.00	0.00	0.00	
Johnstown MSA	0	0.00	17.49	0.00	19.68	0.00	23.76	0.00	39.06	0.00	0.00	0.00	0.00	0.00	0.00	
Lancaster MSA	0	0.00	15.76	0.00	19.70	0.00	26.55	0.00	37.99	0.00	0.00	0.00	0.00	0.00	0.00	
Lebanon MSA	0	0.00	16.79	0.00	19.96	0.00	25.27	0.00	37.97	0.00	0.00	0.00	0.00	0.00	0.00	
Monroe-Wayne Counties	0	0.00	14.35	0.00	15.81	0.00	21.38	0.00	48.46	0.00	0.00	0.00	0.00	0.00	0.00	
Newark-Union MSA	0	0.00	29.29	0.00	28.33	0.00	23.07	0.00	19.31	0.00	0.00	0.00	0.00	0.00	0.00	
Philadelphia MSA	0	0.00	10.98	0.00	13.62	0.00	20.51	0.00	54.89	0.00	0.00	0.00	0.00	0.00	0.00	
Reading MSA	0	0.00	17.73	0.00	19.00	0.00	24.38	0.00	38.90	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available, no information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: State of Pennsylvania								Evaluation Period: March 3, 2007 to December 31, 2008					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Limited Review:</b>															
Scranton-Wilkes-Barre MSA	0	0.00	19.48	0.00	18.97	0.00	22.94	0.00	38.61	0.00	0.00	0.00	0.00	0.00	0.00
Union-Northumberland-Schuylkill Counties	0	0.00	17.28	0.00	19.85	0.00	24.72	0.00	38.15	0.00	0.00	0.00	0.00	0.00	0.00
Warren-Elk-Venango Counties	0	0.00	17.07	0.00	19.05	0.00	24.51	0.00	39.37	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available, no information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: State of Pennsylvania						Evaluation Period: March 3, 2007 to December 31, 2008						
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families**	% BANK Loans***	% Families*	% BANK Loans**	% Families*	% BANK Loans**	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Pittsburgh MSA	11	25.00	19.53	0.00	18.74	45.45	22.04	18.18	39.70	36.36	0.05	0.00	0.11	0.03	0.04
York-Hanover MSA	12	27.27	15.97	0.00	19.58	50.00	27.05	16.67	37.40	33.33	0.15	0.00	0.32	0.08	0.13
<b>Limited Review:</b>															
Allentown-Bethlehem-Easton MSA	1	2.27	19.46	0.00	20.13	0.00	23.70	0.00	36.71	0.00	0.01	0.00	0.00	0.00	0.02
Altoona MSA	0	0.00	18.13	0.00	19.05	0.00	24.47	0.00	38.35	0.00	0.00	0.00	0.00	0.00	0.00
Chambersburg (Franklin County)	0	0.00	12.52	0.00	17.38	0.00	24.23	0.00	45.88	0.00	0.00	0.00	0.00	0.00	0.00
Erie MSA	2	4.55	18.52	0.00	18.90	50.00	23.47	50.00	39.12	0.00	0.09	0.00	0.23	0.17	0.00
Greene County	0	0.00	24.00	0.00	20.18	0.00	20.61	0.00	35.21	0.00	0.00	0.00	0.00	0.00	0.00
Harrisburg-Carlisle MSA	1	2.27	14.09	0.00	18.43	0.00	24.97	0.00	42.50	100.00	0.02	0.00	0.00	0.00	0.06
Johnstown MSA	0	0.00	17.49	0.00	19.68	0.00	23.76	0.00	39.06	0.00	0.00	0.00	0.00	0.00	0.00
Lancaster MSA	0	0.00	15.76	0.00	19.70	0.00	26.55	0.00	37.99	0.00	0.00	0.00	0.00	0.00	0.00
Lebanon MSA	2	4.55	16.79	0.00	19.96	50.00	25.27	0.00	37.97	50.00	0.09	0.00	0.22	0.00	0.12
Monroe-Wayne Counties	1	2.27	14.35	0.00	15.81	100.00	21.38	0.00	48.46	0.00	0.02	0.00	0.20	0.00	0.00
Newark-Union MSA	2	4.55	29.29	0.00	28.33	100.00	23.07	0.00	19.31	0.00	0.14	0.00	0.47	0.00	0.00

\* Based on 2008 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available, no information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: State of Pennsylvania						Evaluation Period: March 3, 2007 to December 31, 2008							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans**	Overall	Low	Mod	Mid	Upp
<b>Limited Review:</b>															
Philadelphia MSA	6	13.63	10.98	0.00	13.62	16.67	20.51	16.67	54.89	66.67	0.02	0.00	0.04	0.01	0.02
Reading MSA	0	0.00	17.73	0.00	19.00	0.00	24.38	0.00	38.90	0.00	0.00	0.00	0.00	0.00	0.00
Scranton-Wilkes-Barre MSA	4	9.09	19.48	0.00	18.97	0.00	22.94	75.00	38.61	25.00	0.11	0.00	0.00	0.28	0.06
Union-Northumberland-Schuylkill Counties	2	4.55	17.28	0.00	19.85	50.00	24.72	50.00	38.15	0.00	0.08	0.00	0.19	0.13	0.00
Warren-Elk-Venango Counties	0	0.00	17.07	0.00	19.05	0.00	24.51	0.00	39.37	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available, no information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: State of Pennsylvania			Evaluation Period: March 3, 2007 to December 31, 2008				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total*	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Pittsburgh MSA	0	0.00	65.90	0.00	0.00	0.00	0.00	0.00	0.00
York-Hanover MSA	0	0.00	64.82	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Allentown-Bethlehem-Easton MSA	0	0.00	66.02	0.00	0.00	0.00	0.00	0.00	0.00
Altoona MSA	0	0.00	64.94	0.00	0.00	0.00	0.00	0.00	0.00
Chambersburg (Franklin County)	0	0.00	65.21	0.00	0.00	0.00	0.00	0.00	0.00
Erie MSA	0	0.00	64.62	0.00	0.00	0.00	0.00	0.00	0.00
Greene County	0	0.00	61.46	0.00	0.00	0.00	0.00	0.00	0.00
Harrisburg-Carlisle MSA	0	0.00	64.41	0.00	0.00	0.00	0.00	0.00	0.00
Johnstown MSA	0	0.00	64.50	0.00	0.00	0.00	0.00	0.00	0.00
Lancaster MSA	0	0.00	65.97	0.00	0.00	0.00	0.00	0.00	0.00
Lebanon MSA	0	0.00	65.99	0.00	0.00	0.00	0.00	0.00	0.00
Monroe-Wayne Counties	0	0.00	68.60	0.00	0.00	0.00	0.00	0.00	0.00
Newark-Union MSA	0	0.00	69.04	0.00	0.00	0.00	0.00	0.00	0.00
Philadelphia MSA	0	0.00	65.66	0.00	0.00	0.00	0.00	0.00	0.00
Reading MSA	0	0.00	67.00	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES				Geography: State of Pennsylvania		Evaluation Period: March 3, 2007 to December 31, 2008			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total*	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Limited Review:</b>									
Scranton-Wilkes-Barre MSA	0	0.00	67.86	0.00	0.00	0.00	0.00	0.00	0.00
Union-Northumberland-Schuylkill Counties	0	0.00	66.25	0.00	0.00	0.00	0.00	0.00	0.00
Warren-Elk-Venango Counties	0	0.00	63.33	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: State of Pennsylvania			Evaluation Period: March 3, 2007 to December 31, 2008				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total*	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Pittsburgh MSA	0	0.00	97.14	0.00	0.00	0.00	0.00	0.00	0.00
York-Hanover MSA	0	0.00	97.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Allentown-Bethlehem-Easton MSA	0	0.00	96.38	0.00	0.00	0.00	0.00	0.00	0.00
Altoona MSA	0	0.00	97.76	0.00	0.00	0.00	0.00	0.00	0.00
Chambersburg (Franklin County)	0	0.00	97.54	0.00	0.00	0.00	0.00	0.00	0.00
Erie MSA	0	0.00	99.05	0.00	0.00	0.00	0.00	0.00	0.00
Greene County	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Harrisburg-Carlisle MSA	0	0.00	98.32	0.00	0.00	0.00	0.00	0.00	0.00
Johnstown MSA	0	0.00	97.54	0.00	0.00	0.00	0.00	0.00	0.00
Lancaster MSA	0	0.00	96.05	0.00	0.00	0.00	0.00	0.00	0.00
Lebanon MSA	0	0.00	97.82	0.00	0.00	0.00	0.00	0.00	0.00
Monroe-Wayne Counties	0	0.00	97.37	0.00	0.00	0.00	0.00	0.00	0.00
Newark-Union MSA	0	0.00	97.47	0.00	0.00	0.00	0.00	0.00	0.00
Philadelphia MSA	0	0.00	93.77	0.00	0.00	0.00	0.00	0.00	0.00
Reading MSA	0	0.00	96.87	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: State of Pennsylvania			Evaluation Period: March 3, 2007 to December 31, 2008				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total*	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Limited Review:</b>									
Scranton-Wilkes-Barre MSA	0	0.00	95.75	0.00	0.00	0.00	0.00	0.00	0.00
Union-Northumberland-Schuylkill Counties	0	0.00	96.50	0.00	0.00	0.00	0.00	0.00	0.00
Warren-Elk-Venango Counties	0	0.00	98.88	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: State of Pennsylvania									
Evaluation Period: March 3, 2007 to October 23, 2009									
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Pittsburgh MSA	0	0	0	0	0	0	0.00	0	0
York-Hanover MSA	0	0	1	150	1	150	60.00	0	0
<b>Limited Review:</b>									
Allentown-Bethlehem-Easton MSA	0	0	0	0	0	0	0.00	0	0
Altoona MSA	0	0	0	0	0	0	0.00	0	0
Chambersburg (Franklin County)	0	0	0	0	0	0	0.00	0	0
Erie MSA	0	0	0	0	0	0	0.00	0	0
Greene County	0	0	0	0	0	0	0.00	0	0
Harrisburg-Carlisle MSA	0	0	0	0	0	0	0.00	0	0
Johnstown MSA	0	0	0	0	0	0	0.00	0	0
Lancaster MSA	0	0	0	0	0	0	0.00	0	0
Lebanon MSA	0	0	0	0	0	0	0.00	0	0
Monroe-Wayne	0	0	0	0	0	0	0.00	0	0
Newark-Union MSA	0	0	0	0	0	0	0.00	0	0
Philadelphia MSA	0	0	0	0	0	0	0.00	0	0
Reading MSA	0	0	0	0	0	0	0.00	0	0

\* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
				Geography: State of Pennsylvania			Evaluation Period: March 3, 2007 to October 23, 2009		
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Limited Review:</b>									
Scranton-Wilkes-Barre MSA	0	0	0	0	0	0	0.00	0	0
Union-Northumberland-Schuylkill Counties	0	0	0	0	0	0	0.00	0	0
Warren-Elk-Venango Counties	0	0	0	0	0	0	0.00	0	0
Pennsylvania Statewide	0	0	1	100	1	100	40.00	0	0

\* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: State of Pennsylvania Evaluation Period: March 3, 2007 to October 23, 2009										
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	
<b>Full Review:</b>																		
Pittsburgh MSA	20.79	8	18.18	0.00	0.00	50.00	50.00	8	0	0	0	+4	+4	2.88	20.42	51.63	25.06	
York-Hanover MSA	8.92	4	9.09	0.00	0.00	100.00	0.00	4	0	0	0	+4	0	3.68	8.14	80.70	7.48	
<b>Limited Review:</b>																		
Allentown-Bethlehem-Easton MSA	0.00	1	2.27	0.00	0.00	0.00	100.00	1	0	0	0	0	+1	4.15	23.00	49.31	23.54	
Altoona MSA	1.90	1	2.27	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	1.35	16.29	73.38	8.99	
Chambersburg (Franklin County)	0.24	2	4.55	0.00	0.00	0.00	100.00	2	0	0	0	+2	0	6.00	5.77	63.36	30.86	
Erie MSA	4.93	2	4.55	0.00	0.00	0.00	100.00	2	0	0	0	+2	0	4.40	16.81	53.86	24.93	
Greene County	0.41	1	2.27	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	0.00	0.00	100.00	0.00	
Harrisburg-Carlisle MSA	6.21	3	6.82	0.00	33.34	33.33	33.33	1	0	0	0	+1	+1	+1	0.00	14.80	57.65	27.55
Johnstown MSA	6.03	1	2.27	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	1.64	12.26	71.00	15.11	
Lancaster MSA	0.00	1	2.27	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	3.13	8.69	79.02	9.15	
Lebanon MSA	2.86	2	4.55	0.00	0.00	50.00	50.00	2	0	0	0	+1	+1	0	0.00	16.43	67.01	16.55
Monroe-Wayne Counties	10.67	3	6.82	0.00	0.00	66.67	33.33	3	0	0	0	+2	+1	0	0.00	0.00	53.25	46.75
Newark-Union MSA	4.23	1	2.27	0.00	100.00	0.00	0.00	1	0	0	0	+1	0	0	0.00	75.85	24.15	0.00
Philadelphia MSA	2.97	3	6.82	0.00	0.00	66.67	33.33	1	0	0	0	+2	+1	0.26	4.98	29.31	65.17	
Reading MSA	7.06	3	6.82	0.00	0.00	100.00	0.00	3	0	0	0	+3	0	7.37	12.67	64.96	15.00	

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: State of Pennsylvania Evaluation Period: March 3, 2007 to October 23, 2009									
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
<b>Limited Review:</b>																	
Scranton-Wilkes-Barre MSA	2.41	1	2.27	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	0.00	11.47	71.71	16.82
Union-Northumberland-Schuylkill Counties	13.25	4	9.09	0.00	25.00	75.00	0.00	4	0	0	+1	+3	0	0.00	13.43	75.73	10.84
Warren-Elk-Venango Counties	7.12	3	6.82	0.00	0.00	66.67	33.33	3	0	0	0	+2	+1	0.00	3.17	82.48	14.35

## Tables of Performance Data

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### State of Virginia

Table 1. Lending Volume

LENDING VOLUME												
Geography: State of Virginia												
Evaluation Period: March 1, 2006 to December 31, 2008												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
<b>Full Review:</b>												
Washington-Arlington-Alexandria MD (Virginia AA)	36.21	19	4,369	2	400	0	0	0	0	21	4,769	6.67
<b>Limited Review:</b>												
Blacksburg MSA	1.72	1	57	0	0	0	0	0	0	1	57	4.68
Danville MSA	0.00	0	0	0	0	0	0	0	0	0	0	3.29
Galax City	0.00	0	0	0	0	0	0	0	0	0	0	1.70
Harrisonburg MSA	0.00	0	0	0	0	0	0	0	0	0	0	2.10
Henry and Martinsville City	1.72	1	8	0	0	0	0	0	0	1	8	4.80
Kingsport-Bristol MSA	0.00	0	0	0	0	0	0	0	0	0	0	2.72
Lee-Wise-Norton City	0.00	0	0	0	0	0	0	0	0	0	0	3.41
Lynchburg MSA	3.45	2	150	0	0	0	0	0	0	2	150	7.92
Northumberland County	0.00	0	0	0	0	0	0	0	0	0	0	0.00
Prince Edward County	0.00	0	0	0	0	0	0	0	0	0	0	1.85
Richmond MSA	31.03	18	3,610	0	0	0	0	0	0	18	3,610	11.45
Roanoke MSA	6.90	4	463	0	0	0	0	0	0	4	463	6.32

\* Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from September 5, 2006 to October 23, 2009.

\*\*\* Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Lending Volume

LENDING VOLUME												
Geography: State of Virginia												
Evaluation Period: March 1, 2006 to December 31, 2008												
MA/Assessment Area (2008):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
<b>Limited Review:</b>												
Rockbridge-Buena Vista - Lexington City	0.00	0	0	0	0	0	0	0	0	0	0	1.10
Staunton City County	0.00	0	0	0	0	0	0	0	0	0	0	2.11
Tazewell County	0.00	0	0	0	0	0	0	0	0	0	0	6.29
Virginia Beach MSA	17.24	10	1,583	0	0	0	0	0	0	10	1,583	27.39
Waynesboro City	0.00	0	0	0	0	0	0	0	0	0	0	1.86
Wythe County	1.72	1	152	0	0	0	0	0	0	1	152	2.89

\* Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from September 5, 2006 to October 26, 2009

\*\*\* Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: State of Virginia				Evaluation Period: March 1, 2006 to December 31, 2008					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
<b>Full Review:</b>																
Washington-Arlington-Alexandria MD (Virginia AA)	4	57.14	0.20	0.00	9.91	0.00	42.31	0.00	47.57	100.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Blacksburg MSA	0	0.00	0.00	0.00	4.88	0.00	86.82	0.00	8.30	0.00	0.00	0.00	0.00	0.00	0.00	
Danville MSA	0	0.00	0.00	0.00	12.48	0.00	76.30	0.00	11.22	0.00	0.00	0.00	0.00	0.00	0.00	
Galax City	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Harrisonburg MSA	0	0.00	0.00	0.00	26.99	0.00	47.29	0.00	25.72	0.00	0.00	0.00	0.00	0.00	0.00	
Henry and Martinsville City	0	0.00	0.00	0.00	10.04	0.00	84.82	0.00	5.14	0.00	0.00	0.00	0.00	0.00	0.00	
Kingsport-Bristol MSA	0	0.00	0.00	0.00	0.00	0.00	90.90	0.00	9.10	0.00	0.00	0.00	0.00	0.00	0.00	
Lee-Wise-Norton City	0	0.00	0.00	0.00	45.69	0.00	54.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Lynchburg MSA	0	0.00	0.99	0.00	9.45	0.00	68.72	0.00	20.84	0.00	0.00	0.00	0.00	0.00	0.00	
Northumberland County	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	
Prince Edward County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Richmond MSA	2	28.57	2.84	0.00	12.34	0.00	43.58	0.00	41.24	100.00	0.00	0.00	0.00	0.00	0.00	
Roanoke MSA	0	0.00	2.02	0.00	9.99	0.00	57.64	0.00	30.35	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

\*\*\*\* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE												Geography: State of Virginia					Evaluation Period: March 1, 2006 to December 31, 2008				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp						
<b>Limited Review:</b>																					
Rockbridge-Buena Vista City-Lexington City	0	0.00	0.00	0.00	0.00	0.00	87.19	0.00	12.81	0.00	0.00	0.00	0.00	0.00	0.00						
Staunton City County	0	0.00	0.00	0.00	0.00	0.00	53.55	0.00	46.45	0.00	0.00	0.00	0.00	0.00	0.00						
Tazewell County	0	0.00	0.00	0.00	16.35	0.00	83.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Virginia Beach MSA	1	14.29	1.82	0.00	15.61	0.00	44.99	100.00	37.58	0.00	0.00	0.00	0.00	0.00	0.00						
Waynesboro City	0	0.00	0.00	0.00	40.74	0.00	3.65	0.00	55.61	0.00	0.00	0.00	0.00	0.00	0.00						
Wythe County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

\*\*\*\* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans.

Geographic Distribution: HOME IMPROVEMENT			Geography: State of Virginia						Evaluation Period: March 1, 2006 to December 31, 2008						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Washington-Arlington-Alexandria MD (Virginia AA)	0	0.00	0.20	0.00	9.91	0.00	42.31	0.00	47.57	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Blacksburg MSA	0	0.00	0.00	0.00	4.88	0.00	86.82	0.00	8.30	0.00	0.00	0.00	0.00	0.00	0.00
Danville MSA	0	0.00	0.00	0.00	12.48	0.00	76.30	0.00	11.22	0.00	0.00	0.00	0.00	0.00	0.00
Galax City	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Harrisonburg MSA	0	0.00	0.00	0.00	26.99	0.00	47.29	0.00	25.72	0.00	0.00	0.00	0.00	0.00	0.00
Henry and Martinsville City	1	50.00	0.00	0.00	10.04	100.00	84.82	0.00	5.14	0.00	0.00	0.00	0.00	0.00	0.00
Kingsport-Bristol MSA	0	0.00	0.00	0.00	0.00	0.00	90.90	0.00	9.10	0.00	0.00	0.00	0.00	0.00	0.00
Lee-Wise-Norton City	0	0.00	0.00	0.00	45.69	0.00	54.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Lynchburg MSA	1	50.00	0.99	0.00	9.45	0.00	68.72	100.00	20.84	0.00	0.00	0.00	0.00	0.00	0.00
Northumberland County	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Prince Edward County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Richmond MSA	0	0.00	2.84	0.00	12.34	0.00	43.58	0.00	41.24	0.00	0.00	0.00	0.00	0.00	0.00
Roanoke MSA	0	0.00	2.02	0.00	9.99	0.00	57.64	0.00	30.35	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

\*\*\*\* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans.

Geographic Distribution: HOME IMPROVEMENT												Geography: State of Virginia		Evaluation Period: March 1, 2006 to December 31, 2008		
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total*	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp	
<b>Limited Review:</b>																
Rockbridge-Buena Vista City-Lexington City	0	0.00	0.00	0.00	0.00	0.00	87.19	0.00	12.81	0.00	0.00	0.00	0.00	0.00	0.00	
Staunton City County	0	0.00	0.00	0.00	0.00	0.00	53.55	0.00	46.45	0.00	0.00	0.00	0.00	0.00	0.00	
Tazewell County	0	0.00	0.00	0.00	16.35	0.00	83.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Virginia Beach MSA	0	0.00	1.82	0.00	15.61	0.00	44.99	0.00	37.58	0.00	0.00	0.00	0.00	0.00	0.00	
Waynesboro City	0	0.00	0.00	0.00	40.74	0.00	3.65	0.00	55.61	0.00	0.00	0.00	0.00	0.00	0.00	
Wythe County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

\*\*\*\* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: State of Virginia						Evaluation Period: March 1, 2006 to December 31, 2008						
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Washington-Arlington-Alexandria MD (Virginia AA)	15	31.91	0.20	6.67	9.91	6.67	42.31	53.33	47.57	33.33	0.02	1.02	0.00	0.03	0.01
<b>Limited Review:</b>															
Blacksburg MSA	1	2.13	0.00	0.00	4.88	100.00	86.82	0.00	8.30	0.00	0.04	0.00	0.88	0.00	0.00
Danville MSA	0	0.00	0.00	0.00	12.48	0.00	76.30	0.00	11.22	0.00	0.00	0.00	0.00	0.00	0.00
Galax City	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Harrisonburg MSA	0	0.00	0.00	0.00	26.99	0.00	47.29	0.00	25.72	0.00	0.00	0.00	0.00	0.00	0.00
Henry and Martinsville City	0	0.00	0.00	0.00	10.04	0.00	84.82	0.00	5.14	0.00	0.00	0.00	0.00	0.00	0.00
Kingsport-Bristol MSA	0	0.00	0.00	0.00	0.00	0.00	90.90	0.00	9.10	0.00	0.00	0.00	0.00	0.00	0.00
Lee-Wise-Norton City	0	0.00	0.00	0.00	45.69	0.00	54.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Lynchburg MSA	1	2.13	0.99	0.00	9.45	100.00	68.72	0.00	20.84	0.00	0.00	0.00	0.00	0.00	0.00
Northumberland County	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Prince Edward County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Richmond MSA	16	34.04	2.84	0.00	12.34	0.00	43.58	18.75	41.24	81.25	0.04	0.00	0.00	0.01	0.09
Roanoke MSA	4	8.51	2.02	0.00	9.99	0.00	57.64	75.00	30.35	25.00	0.02	0.00	0.00	0.07	0.05

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* 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 2000 Census information.

\*\*\*\* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: State of Virginia					Evaluation Period: March 1, 2006 to December 31, 2008				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total*	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp						
<b>Limited Review:</b>																					
Rockbridge-Buena Vista City-Lexington City	0	0.00	0.00	0.00	0.00	0.00	87.19	0.00	12.81	0.00	0.00	0.00	0.00	0.00	0.00						
Staunton City County	0	0.00	0.00	0.00	0.00	0.00	53.55	0.00	46.45	0.00	0.00	0.00	0.00	0.00	0.00						
Tazewell County	0	0.00	0.00	0.00	16.35	0.00	83.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Virginia Beach MSA	9	19.15	1.82	0.00	15.61	33.33	44.99	55.56	37.58	11.11	0.01	0.00	0.04	0.02	0.00						
Waynesboro City	0	0.00	0.00	0.00	40.74	0.00	3.65	0.00	55.61	0.00	0.00	0.00	0.00	0.00	0.00						
Wythe County	1	2.13	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.25	0.00	0.00	0.25	0.00						

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* 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 2000 Census information.

\*\*\*\* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: State of Virginia						Evaluation Period: March 1, 2006 to December 31, 2008						
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% of MF Units***	% BANK Loans***	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Washington-Arlington-Alexandria MD (Virginia AA)	0	0.00	2.93	0.00	30.38	0.00	43.93	0.00	22.75	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Blacksburg MSA	0	0.00	0.00	0.00	0.34	0.00	88.83	0.00	10.83	0.00	0.00	0.00	0.00	0.00	0.00
Danville MSA	0	0.00	0.00	0.00	35.90	0.00	54.29	0.00	9.81	0.00	0.00	0.00	0.00	0.00	0.00
Galax City	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Harrisonburg MSA	0	0.00	0.00	0.00	48.29	0.00	32.08	0.00	19.63	0.00	0.00	0.00	0.00	0.00	0.00
Henry and Martinsville City	0	0.00	0.00	0.00	15.13	0.00	79.94	0.00	4.92	0.00	0.00	0.00	0.00	0.00	0.00
Kingsport-Bristol MSA	0	0.00	0.00	0.00	0.00	0.00	92.07	0.00	7.93	0.00	0.00	0.00	0.00	0.00	0.00
Lee-Wise-Norton City	0	0.00	0.00	0.00	60.00	0.00	40.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Lynchburg MSA	0	0.00	3.71	0.00	14.35	0.00	60.43	0.00	21.50	0.00	0.00	0.00	0.00	0.00	0.00
Northumberland County	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Prince Edward County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Richmond MSA	0	0.00	12.79	0.00	27.70	0.00	39.23	0.00	20.28	0.00	0.00	0.00	0.00	0.00	0.00
Roanoke MSA	0	0.00	8.62	0.00	17.47	0.00	57.44	0.00	16.47	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

\*\*\*\* Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: State of Virginia						Evaluation Period: March 1, 2006 to December 31, 2008								
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total*	% of MF Units***	% BANK Loans***	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Over all	Low	Mod	Mid
<b>Limited Review:</b>																
Rockbridge-Buena Vista City-Lexington City	0	0.00	0.00	0.00	0.00	0.00	58.12	0.00	41.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Staunton City County	0	0.00	0.00	0.00	0.00	0.00	59.27	0.00	40.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Tazewell County	0	0.00	0.00	0.00	15.88	0.00	84.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Virginia Beach MSA	0	0.00	8.90	0.00	36.06	0.00	38.35	0.00	16.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Waynesboro City	0	0.00	0.00	0.00	40.10	0.00	11.91	0.00	47.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Wythe County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

\*\*\*\* Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: State of Virginia					Evaluation Period: March 1, 2006 to December 31, 2008				
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 Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Over all	Low	Mod	Mid	Upp						
<b>Full Review:</b>																					
Washington-Arlington Alexandria MD (Virginia AA)	2	100.00	0.67	0.00	10.68	0.00	42.48	0.00	46.18	100.00	0.00	0.00	0.00	0.00	0.00						
<b>Limited Review:</b>																					
Blacksburg MSA	0	0.00	0.00	0.00	1.80	0.00	90.90	0.00	6.45	0.00	0.00	0.00	0.00	0.00	0.00						
Danville MSA	0	0.00	0.00	0.00	19.27	0.00	71.15	0.00	9.59	0.00	0.00	0.00	0.00	0.00	0.00						
Galax City	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Harrisonburg MSA	0	0.00	0.00	0.00	25.06	0.00	32.71	0.00	42.23	0.00	0.00	0.00	0.00	0.00	0.00						
Henry and Martinsville City	0	0.00	0.00	0.00	14.18	0.00	82.66	0.00	3.16	0.00	0.00	0.00	0.00	0.00	0.00						
Kingsport-Bristol MSA	0	0.00	0.00	0.00	0.00	0.00	84.65	0.00	15.35	0.00	0.00	0.00	0.00	0.00	0.00						
Lee-Wise-Norton City	0	0.00	0.00	0.00	50.28	0.00	49.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Lynchburg MSA	0	0.00	4.55	0.00	12.45	0.00	61.83	0.00	21.16	0.00	0.00	0.00	0.00	0.00	0.00						
Northumberland County	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00						
Prince Edward County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Richmond MSA	0	0.00	10.20	0.00	14.25	0.00	40.03	0.00	35.51	0.00	0.00	0.00	0.00	0.00	0.00						
Roanoke MSA	0	0.00	3.33	0.00	15.08	0.00	56.26	0.00	25.25	0.00	0.00	0.00	0.00	0.00	0.00						

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2008).

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: State of Virginia		Evaluation Period: March 1, 2006 to December 31, 2008		
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 Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Over all	Low	Mod	Mid	Upp	
<b>Limited Review:</b>																
Rockbridge-Buena Vista City-Lexington City	0	0.00	0.00	0.00	0.00	0.00	74.25	0.00	25.75	0.00	0.00	0.00	0.00	0.00	0.00	
Staunton City County	0	0.00	0.00	0.00	0.00	0.00	65.62	0.00	34.38	0.00	0.00	0.00	0.00	0.00	0.00	
Tazewell County	0	0.00	0.00	0.00	19.62	0.00	80.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Virginia Beach MSA	0	0.00	2.98	0.00	22.17	0.00	41.26	0.00	33.30	0.00	0.00	0.00	0.00	0.00	0.00	
Waynesboro City	0	0.00	0.00	0.00	25.94	0.00	26.34	0.00	47.72	0.00	0.00	0.00	0.00	0.00	0.00	
Wythe County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2008).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS												Geography: State of Virginia					Evaluation Period: March 1, 2006 to December 31, 2008				
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	Over all	Low	Mod	Mid	Upp						
<b>Full Review:</b>																					
Washington-Arlington-Alexandria MD (Virginia AA)	0	0.00	0.12	0.00	11.20	0.00	48.76	0.00	39.92	0.00	0.00	0.00	0.00	0.00	0.00						
<b>Limited Review:</b>																					
Blacksburg MSA	0	0.00	0.00	0.00	2.08	0.00	90.66	0.00	6.92	0.00	0.00	0.00	0.00	0.00	0.00						
Danville MSA	0	0.00	0.00	0.00	3.57	0.00	91.79	0.00	4.64	0.00	0.00	0.00	0.00	0.00	0.00						
Galax City	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Harrisonburg MSA	0	0.00	0.00	0.00	47.37	0.00	29.82	0.00	22.81	0.00	0.00	0.00	0.00	0.00	0.00						
Henry and Martinsville City	0	0.00	0.00	0.00	2.15	0.00	95.70	0.00	2.15	0.00	0.00	0.00	0.00	0.00	0.00						
Kingsport-Bristol MSA	0	0.00	0.00	0.00	0.00	0.00	95.08	0.00	4.92	0.00	0.00	0.00	0.00	0.00	0.00						
Lee-Wise-Norton City	0	0.00	0.00	0.00	61.29	0.00	38.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Lynchburg MSA	0	0.00	1.49	0.00	5.78	0.00	69.59	0.00	23.13	0.00	0.00	0.00	0.00	0.00	0.00						
Northumberland County	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00						
Prince Edward County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Richmond MSA	0	0.00	2.21	0.00	9.17	0.00	46.64	0.00	41.98	0.00	0.00	0.00	0.00	0.00	0.00						
Roanoke MSA	0	0.00	1.53	0.00	6.10	0.00	62.88	0.00	29.49	0.00	0.00	0.00	0.00	0.00	0.00						

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2008).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS												Geography: State of Virginia		Evaluation Period: March 1, 2006 to December 31, 2008		
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	Over all	Low	Mod	Mid	Upp	
<b>Limited Review:</b>																
Rockbridge-Buena Vista City-Lexington City	0	0.00	0.00	0.00	0.00	0.00	95.20	0.00	4.80	0.00	0.00	0.00	0.00	0.00	0.00	
Staunton City County	0	0.00	0.00	0.00	0.00	0.00	63.89	0.00	36.11	0.00	0.00	0.00	0.00	0.00	0.00	
Tazewell County	0	0.00	0.00	0.00	9.86	0.00	90.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Virginia Beach MSA	0	0.00	1.41	0.00	14.17	0.00	47.50	0.00	36.77	0.00	0.00	0.00	0.00	0.00	0.00	
Waynesboro City	0	0.00	0.00	0.00	26.92	0.00	7.69	0.00	65.38	0.00	0.00	0.00	0.00	0.00	0.00	
Wythe County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE												Geography: State of Virginia					Evaluation Period: March 1, 2006 to December 31, 2008				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*										
	#	% of Total*	% Families***	% BANK Loans**	% Families***	% BANK Loans**	% Families***	% BANK Loans***	% Families***	% BANK Loans***	Over all	Low	Mod	Mid	Upp						
<b>Full Review:</b>																					
Washington-Arlington-Alexandria MD (Virginia AA)	4	57.14	14.94	0.00	16.03	0.00	22.45	25.00	46.59	75.00	0.00	0.00	0.00	0.00	0.01						
<b>Limited Review:</b>																					
Blacksburg MSA	0	0.00	20.15	0.00	17.69	0.00	23.23	0.00	38.93	0.00	0.00	0.00	0.00	0.00	0.00						
Danville MSA	0	0.00	20.64	0.00	17.93	0.00	22.05	0.00	39.38	0.00	0.00	0.00	0.00	0.00	0.00						
Galax City	0	0.00	18.82	0.00	22.01	0.00	22.01	0.00	37.16	0.00	0.00	0.00	0.00	0.00	0.00						
Harrisonburg MSA	0	0.00	22.27	0.00	18.21	0.00	20.81	0.00	38.72	0.00	0.00	0.00	0.00	0.00	0.00						
Henry and Martinsville City	0	0.00	19.77	0.00	19.33	0.00	23.58	0.00	37.32	0.00	0.00	0.00	0.00	0.00	0.00						
Kingsport-Bristol MSA	0	0.00	16.36	0.00	19.22	0.00	22.86	0.00	41.56	0.00	0.00	0.00	0.00	0.00	0.00						
Lee-Wise-Norton City	0	0.00	29.71	0.00	20.07	0.00	21.41	0.00	28.82	0.00	0.00	0.00	0.00	0.00	0.00						
Lynchburg MSA	0	0.00	19.36	0.00	18.36	0.00	23.19	0.00	39.10	0.00	0.00	0.00	0.00	0.00	0.00						
Northumberland County	0	0.00	14.86	0.00	12.05	0.00	20.53	0.00	52.56	0.00	0.00	0.00	0.00	0.00	0.00						
Prince Edward County	0	0.00	25.80	0.00	15.63	0.00	20.81	0.00	37.76	0.00	0.00	0.00	0.00	0.00	0.00						
Richmond MSA	2	28.57	18.09	0.00	17.10	0.00	22.57	0.00	42.24	0.00	0.00	0.00	0.00	0.00	0.00						
Roanoke MSA	0	0.00	18.02	0.00	18.98	0.00	24.06	0.00	38.94	0.00	0.00	0.00	0.00	0.00	0.00						

\* Based on 2008 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available, no information was available for 28.6% of loans originated and purchased by bank.

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

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

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE												Geography: State of Virginia		Evaluation Period: March 1, 2006 to December 31, 2008				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*							
	#	% of Total*	% Families***	% BANK Loans**	% Families***	% BANK Loans**	% Families***	% BANK Loans***	% Families***	% BANK Loans***	Over all	Low	Mod	Mid	Upp			
<b>Limited Review:</b>																		
Rockbridge-Buena Vista City-Lexington City	0	0.00	15.99	0.00	15.75	0.00	24.53	0.00	43.73	0.00	0.00	0.00	0.00	0.00	0.00			
Staunton City County	0	0.00	15.00	0.00	17.79	0.00	19.67	0.00	47.54	0.00	0.00	0.00	0.00	0.00	0.00			
Tazewell County	0	0.00	23.35	0.00	22.07	0.00	23.42	0.00	31.15	0.00	0.00	0.00	0.00	0.00	0.00			
Virginia Beach MSA	1	14.29	19.21	0.00	18.61	0.00	23.23	0.00	38.95	100.00	0.00	0.00	0.00	0.00	0.01			
Waynesboro City	0	0.00	19.95	0.00	17.19	0.00	21.13	0.00	41.73	0.00	0.00	0.00	0.00	0.00	0.00			
Wythe County	0	0.00	18.39	0.00	18.02	0.00	24.82	0.00	38.76	0.00	0.00	0.00	0.00	0.00	0.00			

\* Based on 2008 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available, no information was available for 28.6% of loans originated and purchased by bank.

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

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT												Geography: State of Virginia		Evaluation Period: March 1, 2006 to December 31, 2008		
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total*	% Families***	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Washington-Arlington-Alexandria MD (Virginia AA)	0	0.00	14.94	0.00	16.03	0.00	22.45	0.00	46.59	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Blacksburg MSA	0	0.00	20.15	0.00	17.69	0.00	23.23	0.00	38.93	0.00	0.00	0.00	0.00	0.00	0.00	
Danville MSA	0	0.00	20.64	0.00	17.93	0.00	22.05	0.00	39.38	0.00	0.00	0.00	0.00	0.00	0.00	
Galax City	0	0.00	18.82	0.00	22.01	0.00	22.01	0.00	37.16	0.00	0.00	0.00	0.00	0.00	0.00	
Harrisonburg MSA	0	0.00	22.27	0.00	18.21	0.00	20.81	0.00	38.72	0.00	0.00	0.00	0.00	0.00	0.00	
Henry and Martinsville City	1	50.00	19.77	0.00	19.33	100.00	23.58	0.00	37.32	0.00	0.00	0.00	0.00	0.00	0.00	
Kingsport-Bristol MSA	0	0.00	16.36	0.00	19.22	0.00	22.86	0.00	41.56	0.00	0.00	0.00	0.00	0.00	0.00	
Lee-Wise-Norton City	0	0.00	29.71	0.00	20.07	0.00	21.41	0.00	28.82	0.00	0.00	0.00	0.00	0.00	0.00	
Lynchburg MSA	1	50.00	19.36	0.00	18.36	0.00	23.19	100.00	39.10	0.19	0.00	0.00	0.71	0.00	0.00	
Northumberland County	0	0.00	14.86	0.00	12.05	0.00	20.53	0.00	52.56	0.00	0.00	0.00	0.00	0.00	0.00	
Prince Edward County	0	0.00	25.80	0.00	15.63	0.00	20.81	0.00	37.76	0.00	0.00	0.00	0.00	0.00	0.00	
Richmond MSA	0	0.00	18.09	0.00	17.10	0.00	22.57	0.00	42.24	0.00	0.00	0.00	0.00	0.00	0.00	
Roanoke MSA	0	0.00	18.02	0.00	18.98	0.00	24.06	0.00	38.94	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available, no information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT												Geography: State of Virginia					Evaluation Period: March 1, 2006 to December 31, 2008				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*										
	#	% of Total*	% Families***	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp						
<b>Limited Review:</b>																					
Rockbridge-Buena Vista City-Lexington City	0	0.00	15.99	0.00	15.75	0.00	24.53	0.00	43.73	0.00	0.00	0.00	0.00	0.00	0.00						
Staunton City County	0	0.00	15.00	0.00	17.79	0.00	19.67	0.00	47.54	0.00	0.00	0.00	0.00	0.00	0.00						
Tazewell County	0	0.00	23.35	0.00	22.07	0.00	23.42	0.00	31.15	0.00	0.00	0.00	0.00	0.00	0.00						
Virginia Beach MSA	0	0.00	19.21	0.00	18.61	0.00	23.23	0.00	38.95	0.00	0.00	0.00	0.00	0.00	0.00						
Waynesboro City	0	0.00	19.95	0.00	17.19	0.00	21.13	0.00	41.73	0.00	0.00	0.00	0.00	0.00	0.00						
Wythe County	0	0.00	18.39	0.00	18.02	0.00	24.82	0.00	38.76	0.00	0.00	0.00	0.00	0.00	0.00						

\* Based on 2008 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available, no information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: State of Virginia						Evaluation Period: March 1, 2006 to December 31, 2008						
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families**	% BANK Loans***	% Families**	% BANK Loans***	% Families**	% BANK Loans**	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Washington-Arlington-Alexandria MD (Virginia AA)	15	31.91	14.94	26.67	16.03	33.33	22.45	6.67	46.59	33.33	0.02	0.15	0.04	0.01	0.01
<b>Limited Review:</b>															
Blacksburg MSA	1	2.13	20.15	0.00	17.69	100.00	23.23	0.00	38.93	0.00	0.05	0.00	0.26	0.00	0.00
Danville MSA	0	0.00	20.64	0.00	17.93	0.00	22.05	0.00	39.38	0.00	0.00	0.00	0.00	0.00	0.00
Galax City	0	0.00	18.82	0.00	22.01	0.00	22.01	0.00	37.16	0.00	0.00	0.00	0.00	0.00	0.00
Harrisonburg MSA	0	0.00	22.27	0.00	18.21	0.00	20.81	0.00	38.72	0.00	0.00	0.00	0.00	0.00	0.00
Henry and Martinsville City	0	0.00	19.77	0.00	19.33	0.00	23.58	0.00	37.32	0.00	0.00	0.00	0.00	0.00	0.00
Kingsport-Bristol MSA	0	0.00	16.36	0.00	19.22	0.00	22.86	0.00	41.56	0.00	0.00	0.00	0.00	0.00	0.00
Lee-Wise-Norton City	0	0.00	29.71	0.00	20.07	0.00	21.41	0.00	28.82	0.00	0.00	0.00	0.00	0.00	0.00
Lynchburg MSA	1	2.13	19.36	0.00	18.36	0.00	23.19	100.00	39.10	0.00	0.00	0.00	0.00	0.00	0.00
Northumberland County	0	0.00	14.86	0.00	12.05	0.00	20.53	0.00	52.56	0.00	0.00	0.00	0.00	0.00	0.00
Prince Edward County	0	0.00	25.80	0.00	15.63	0.00	20.81	0.00	37.76	0.00	0.00	0.00	0.00	0.00	0.00
Richmond MSA	16	34.04	18.09	6.25	17.10	25.00	22.57	12.50	42.24	56.25	0.04	0.06	0.04	0.03	0.05
Roanoke MSA	4	8.51	18.02	0.00	18.98	25.00	24.06	50.00	38.94	25.00	0.02	0.00	0.07	0.00	0.00

\* Based on 2008 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available, no information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: State of Virginia						Evaluation Period: March 1, 2006 to December 31, 2008						
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans***	% Families**	% BANK Loans***	% Families**	% BANK Loans***	% Families**	% BANK Loans**	Over all	Low	Mod	Mid	Upp
<b>Limited Review:</b>															
Rockbridge-Buena Vista City-Lexington City	0	0.00	15.99	0.00	15.75	0.00	24.53	0.00	43.73	0.00	0.00	0.00	0.00	0.00	0.00
Staunton City County	0	0.00	15.00	0.00	17.79	0.00	19.67	0.00	47.54	0.00	0.00	0.00	0.00	0.00	0.00
Tazewell County	0	0.00	23.35	0.00	22.07	0.00	23.42	0.00	31.15	0.00	0.00	0.00	0.00	0.00	0.00
Virginia Beach MSA	9	19.15	19.21	0.00	18.61	33.33	23.23	33.33	38.95	33.33	0.02	0.00	0.02	0.02	0.01
Waynesboro City	0	0.00	19.95	0.00	17.19	0.00	21.13	0.00	41.73	0.00	0.00	0.00	0.00	0.00	0.00
Wythe County	1	2.13	18.39	0.00	18.02	0.00	24.82	0.00	38.76	100.00	0.28	0.00	0.00	0.00	0.74

\* Based on 2008 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available, no information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: State of Virginia		Evaluation Period: March, 2006 to December 31, 2008				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Washington-Arlington Alexandria MD (Virginia AA)	2	100.00	66.67	0.00	0.00	100.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Blacksburg MSA	0	0.00	60.62	0.00	0.00	0.00	0.00	0.00	0.00
Danville MSA	0	0.00	66.28	0.00	0.00	0.00	0.00	0.00	0.00
Galax City	0	0.00	63.40	0.00	0.00	0.00	0.00	0.00	0.00
Harrisonburg MSA	0	0.00	61.19	0.00	0.00	0.00	0.00	0.00	0.00
Henry and Martinsville City	0	0.00	67.61	0.00	0.00	0.00	0.00	0.00	0.00
Kingsport-Bristol MSA	0	0.00	61.44	0.00	0.00	0.00	0.00	0.00	0.00
Lee-Wise-Norton City	0	0.00	55.27	0.00	0.00	0.00	0.00	0.00	0.00
Lynchburg MSA	0	0.00	66.00	0.00	0.00	0.00	0.00	0.00	0.00
Northumberland County	0	0.00	66.42	0.00	0.00	0.00	0.00	0.00	0.00
Prince Edward County	0	0.00	61.81	0.00	0.00	0.00	0.00	0.00	0.00
Richmond MSA	0	0.00	63.53	0.00	0.00	0.00	0.00	0.00	0.00
Roanoke MSA	0	0.00	63.68	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES				Geography: State of Virginia			Evaluation Period: March 1, 2006 to December 31, 2008		
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total*	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Limited Review:</b>									
Rockbridge-Buena Vista City-Lexington City	0	0.00	61.95	0.00	0.00	0.00	0.00	0.00	0.00
Staunton City County	0	0.00	65.83	0.00	0.00	0.00	0.00	0.00	0.00
Tazewell County	0	0.00	59.19	0.00	0.00	0.00	0.00	0.00	0.00
Virginia Beach MSA	0	0.00	64.70	0.00	0.00	0.00	0.00	0.00	0.00
Waynesboro City	0	0.00	64.47	0.00	0.00	0.00	0.00	0.00	0.00
Wythe County	0	0.00	56.40	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS				Geography: State of Virginia Evaluation Period: March 1, 2006 to December 31, 2008					
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total*	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Washington-Arlington-Alexandria MD (Virginia AA)	0	0.00	94.60	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Blacksburg MSA	0	0.00	97.23	0.00	0.00	0.00	0.00	0.00	0.00
Danville MSA	0	0.00	98.93	0.00	0.00	0.00	0.00	0.00	0.00
Galax City	0	0.00	92.86	0.00	0.00	0.00	0.00	0.00	0.00
Harrisonburg MSA	0	0.00	82.46	0.00	0.00	0.00	0.00	0.00	0.00
Henry and Martinsville City	0	0.00	96.77	0.00	0.00	0.00	0.00	0.00	0.00
Kingsport-Bristol MSA	0	0.00	98.91	0.00	0.00	0.00	0.00	0.00	0.00
Lee-Wise-Norton City	0	0.00	98.92	0.00	0.00	0.00	0.00	0.00	0.00
Lynchburg MSA	0	0.00	97.57	0.00	0.00	0.00	0.00	0.00	0.00
Northumberland County	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Prince Edward County	0	0.00	98.33	0.00	0.00	0.00	0.00	0.00	0.00
Richmond MSA	0	0.00	96.64	0.00	0.00	0.00	0.00	0.00	0.00
Roanoke MSA	0	0.00	97.46	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: State of Virginia			Evaluation Period: March 1, 2006 to December 31, 2008				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total*	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Limited Review:</b>									
Rockbridge-Buena Vista City-Lexington City	0	0.00	98.40	0.00	0.00	0.00	0.00	0.00	0.00
Staunton City County	0	0.00	94.44	0.00	0.00	0.00	0.00	0.00	0.00
Tazewell County	0	0.00	98.59	0.00	0.00	0.00	0.00	0.00	0.00
Virginia Beach MSA	0	0.00	95.81	0.00	0.00	0.00	0.00	0.00	0.00
Waynesboro City	0	0.00	88.46	0.00	0.00	0.00	0.00	0.00	0.00
Wythe County	0	0.00	98.37	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: State of Virginia				Evaluation Period: September 5, 2006 to October 23, 2009			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Washington-Arlington-Alexandria MD (Virginia AA)	0	0	1	136	1	136	34.00	0	0
<b>Limited Review:</b>									
Blacksburg MSA	0	0	0	0	0	0	0.00	0	0
Danville MSA	0	0	0	0	0	0	0.00	0	0
Galax City	0	0	0	0	0	0	0.00	0	0
Harrisonburg MSA	0	0	0	0	0	0	0.00	0	0
Henry and Martinsville City	0	0	0	0	0	0	0.00	0	0
Kingsport-Bristol MSA	0	0	0	0	0	0	0.00	0	0
Lee-Wise-Norton City	0	0	0	0	0	0	0.00	0	0
Lynchburg MSA	0	0	1	114	1	114	28.50	0	0
Northumberland County	0	0	0	0	0	0	0.00	0	0
Prince Edward County	0	0	0	0	0	0	0.00	0	0
Richmond MSA	0	0	1	64	1	64	16.00	0	0
Roanoke MSA	0	0	1	86	1	86	21.50	0	0

\* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: State of Virginia				Evaluation Period: September 5, 2006 to October 23, 2009			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Limited Review:</b>									
Rockbridge-Buena Vista City-Lexington City	0	0	0	0	0	0	0.00	0	0
Staunton City County	0	0	0	0	0	0	0.00	0	0
Tazewell County	0	0	0	0	0	0	0.00	0	0
Virginia Beach MSA	0	0	0	0	0	0	0.00	0	0
Waynesboro City	0	0	0	0	0	0	0.00	0	0
Wythe County	0	0	0	0	0	0	0.00	0	0

\* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: State of Virginia Evaluation Period: September 5, 2006 to October 23, 2009									
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
<b>Full Review:</b>																	
Washington-Arlington-Alexandria MD (Virginia AA)	6.67	5	10.00	0.00	40.00	60.00	0.00	5	0	0	+2	+3	0	0.90	15.07	43.13	40.90
<b>Limited Review:</b>																	
Blacksburg MSA	4.68	3	6.12	0.00	0.00	100.00	0.00	2	0	0	0	+2	0	0.00	3.60	82.76	8.18
Danville MSA	3.29	1	2.04	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	18.76	70.58	10.66
Galax City	1.70	1	2.04	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	0.00	0.00	100.00	0.00
Harrisonburg MSA	2.10	1	2.04	0.00	0.00	0.00	100.00	1	0	0	0	+1	0	0.00	32.85	36.63	30.52
Henry and Martinsville City	4.80	1	2.04	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	12.81	82.88	4.31
Kingsport-Bristol MSA	2.72	1	2.04	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	91.53	8.47
Lee-Wise-Norton City	3.41	2	4.08	0.00	50.00	50.00	0.00	1	0	0	0	+1	0	0.00	46.27	53.73	0.00
Lynchburg MSA	7.92	3	6.12	0.00	33.33	66.67	0.00	2	0	0	+1	+1	0	3.38	11.42	66.12	19.08
Northumberland County	0.00	1	2.04	0.00	0.00	0.00	100.00	1	0	0	0	0	+1	0.00	0.00	0.00	100.00
Prince Edward County	1.85	1	2.04	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	0.00	0.00	100.00	0.00
Richmond MSA	11.45	7	14.29	0.00	0.00	42.68	57.14	4	0	0		+2	+2	6.34	17.61	40.88	35.17
Roanoke MSA	6.32	3	6.12	0.00	33.33	0.00	66.67	3	0	0	+1	0	+2	4.02	12.58	57.22	26.04

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: State of Virginia Evaluation Period: September 5, 2006 to October 23, 2009									
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
<b>Limited Review:</b>																	
Rockbridge-Buena Vista City-Lexington City	1.10	1	2.04	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	0.00	0.00	79.82	20.18
Staunton City County	2.11	1	2.04	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	57.61	42.39
Tazewell County	6.29	1	2.04	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	16.98	83.02	0.00
Virginia Beach MSA	27.39	14	28.57	0.00	35.57	42.86	21.43	6	0	0	+2	+4	0	4.35	23.97	42.02	29.65
Waynesboro City	1.86	1	2.04	0.00	0.00	0.00	100.00	1	0	0	0	0	+1	0.00	46.59	6.03	47.38
Wythe County	2.89	1	2.04	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	0.00	0.00	100.00	0.00

## Tables of Performance Data

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### State of West Virginia

Table 1. Lending Volume

LENDING VOLUME		Geography: State of West Virginia						Evaluation Period: March 10, 2007 to December 31, 2008				
MA/Assessment Area (2008):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
<b>Full Review:</b>												
Charleston MSA	71.43	5	584	0	0	0	0	0	0	5	584	11.13
<b>Limited Review:</b>												
Central Non MSA Counties	0.00	0	0	0	0	0	0	0	0	0	0	56.28
Hagerstown-Martinsburg MSA	28.57	2	285	0	0	0	0	0	0	0	0	5.01
Logan County	0.00	0	0	0	0	0	0	0	0	0	0	20.74
Marion County	0.00	0	0	0	0	0	0	0	0	0	0	6.83

\* Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from March 10, 2007 to October 23, 2009.

\*\*\* Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase loans

Geographic Distribution: HOME PURCHASE			Geography: State of West Virginia				Evaluation Period: March 10, 2007 to December 31, 2008					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
<b>Full Review:</b>																
Charleston MSA	0	0.00	1.33	0.00	20.15	0.00	55.84	0.00	22.67	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Central Non MSA Counties	0	0.00	0.00	0.00	3.72	0.00	88.30	0.00	7.98	0.00	0.00	0.00	0.00	0.00	0.00	
Hagerstown-Martinsburg MSA	0	0.00	0.00	0.00	16.67	0.00	83.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Logan County	0	0.00	0.00	0.00	13.53	0.00	86.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Marion County	0	0.00	0.00	0.00	3.40	0.00	65.09	0.00	31.51	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

\*\*\*\* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: State of West Virginia						Evaluation Period: March 10, 2007 to December 31, 2008						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Charleston MSA	0	0.00	1.33	0.00	20.15	0.00	55.84	0.00	22.67	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Central Non MSA Counties	0	0.00	0.00	0.00	3.72	0.00	88.30	0.00	7.98	0.00	0.00	0.00	0.00	0.00	0.00
Hagerstown-Martinsburg MSA	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Logan County	0	0.00	0.00	0.00	13.53	0.00	86.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Marion County	0	0.00	0.00	0.00	3.40	0.00	65.09	0.00	31.51	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

\*\*\*\* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: State of West Virginia						Evaluation Period: March 10, 2007 to December 31, 2008						
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Charleston MSA	5	71.43	1.33	0.00	20.15	20.00	55.84	40.00	22.67	40.00	0.15	0.00	0.23	0.11	0.18
<b>Limited Review:</b>															
Central Non MSA Counties	0	0.00	0.00	0.00	3.72	0.00	88.30	0.00	7.98	0.00	0.00	0.00	0.00	0.00	0.00
Hagerstown-Martinsburg MSA	2	28.57	0.00	0.00	16.67	50.00	83.33	50.00	0.00	0.00	0.10	0.00	0.37	0.06	0.00
Logan County	0	0.00	0.00	0.00	13.53	0.00	86.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Marion County	0	0.00	0.00	0.00	3.40	0.00	65.09	0.00	31.51	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* 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 2000 Census information.

\*\*\*\* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: State of West Virginia						Evaluation Period: March 10, 2007 to December 31, 2008						
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% of MF Units***	% BANK Loans***	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Charleston MSA	0	0.00	6.83	0.00	14.24	0.00	44.85	0.00	34.08	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Central Non MSA Counties	0	0.00	0.00	0.00	3.27	0.00	83.55	0.00	13.18	0.00	0.00	0.00	0.00	0.00	0.00
Hagerstown-Martinsburg MSA	0	0.00	0.00	0.00	60.97	0.00	39.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Logan County	0	0.00	0.00	0.00	32.97	0.00	67.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Marion County	0	0.00	0.00	0.00	34.98	0.00	24.43	0.00	40.59	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data (Eastern)

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

\*\*\* Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

\*\*\*\* Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: State of West Virginia Evaluation Period: March 10, 2007 to December 31, 2008				
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 Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Over all	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Charleston MSA	0	0.00	11.87	0.00	17.53	0.00	46.75	0.00	23.85	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Central Non MSA Counties	0	0.00	0.00	0.00	2.31	0.00	90.32	0.00	7.37	0.00	0.00	0.00	0.00	0.00	0.00	
Hagerstown-Martinsburg MSA	0	0.00	0.00	0.00	28.22	0.00	71.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Logan County	0	0.00	0.00	0.00	41.77	0.00	58.23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Marion County	0	0.00	0.00	0.00	26.64	0.00	37.91	0.00	35.46	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2008).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: State of West Virginia					Evaluation Period: March 10, 2007 to December 31, 2008				
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	Over all	Low	Mod	Mid	Upp									
<b>Full Review:</b>																								
Charleston MSA	0	0.00	3.67	0.00	16.00	0.00	57.00	0.00	23.33	0.00	0.00	0.00	0.00	0.00	0.00									
<b>Limited Review:</b>																								
Central Non MSA Counties	0	0.00	0.00	0.00	1.78	0.00	91.56	0.00	6.67	0.00	0.00	0.00	0.00	0.00	0.00									
Hagerstown-Martinsburg MSA	0	0.00	0.00	0.00	9.84	0.00	90.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Logan County	0	0.00	0.00	0.00	36.36	0.00	63.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Marion County	0	0.00	0.00	0.00	29.79	0.00	36.17	0.00	34.04	0.00	0.00	0.00	0.00	0.00	0.00									

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: State of West Virginia							Evaluation Period: March 10, 2007 to December 31, 2008						
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans**	% Families***	% BANK Loans**	% Families***	% BANK Loans***	% Families***	% BANK Loans***	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Charleston MSA	0	0.00	21.80	0.00	17.65	0.00	20.13	0.00	40.41	0.00	0.16	0.51	0.51	0.12	0.06
<b>Limited Review:</b>															
Central Non MSA Counties	0	0.00	21.20	0.00	17.84	0.00	20.72	0.00	40.24	0.00	0.00	0.00	0.00	0.00	0.00
Hagerstown-Martinsburg MSA	0	0.00	20.10	0.00	20.60	0.00	24.62	0.00	34.68	0.00	0.12	0.00	0.25	0.19	0.00
Logan County	0	0.00	27.33	0.00	17.91	0.00	16.85	0.00	37.92	0.00	0.00	0.00	0.00	0.00	0.00
Marion County	0	0.00	16.36	0.00	15.96	0.00	20.57	0.00	47.11	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available, no information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: State of West Virginia				Evaluation Period: March 10, 2007 to December 31, 2008					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Families***	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****						
<b>Full Review:</b>																
Charleston MSA	0	0.00	21.80	0.00	17.65	0.00	20.13	0.00	40.41	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Central Non MSA Counties	0	0.00	21.20	0.00	17.84	0.00	20.72	0.00	40.24	0.00	0.00	0.00	0.00	0.00	0.00	
Hagerstown-Martinsburg MSA	0	0.00	10.10	0.00	20.60	0.00	24.62	0.00	34.68	0.00	0.00	0.00	0.00	0.00		
Logan County	0	0.00	27.33	0.00	17.91	0.00	16.85	0.00	37.92	0.00	0.00	0.00	0.00	0.00	0.00	
Marion County	0	0.00	16.36	0.00	15.96	0.00	20.57	0.00	47.11	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2008 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available, no information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: State of West Virginia						Evaluation Period: March 10, 2007 to December 31, 2008						
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families**	% BANK Loans***	% Families*	% BANK Loans**	% Families*	% BANK Loans**	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Charleston MSA	5	71.43	21.80	20.00	17.65	40.00	20.13	20.00	40.41	20.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Central Non MSA Counties	0	0.00	21.20	0.00	17.84	0.00	20.72	0.00	40.24	0.00	0.00	0.00	0.00	0.00	0.00
Hagerstown-Martinsburg MSA	2	28.57	20.10	0.00	20.60	50.00	24.62	50.00	34.68	0.00	0.10	0.00	0.20	0.16	0.00
Logan County	0	0.00	27.33	0.00	17.91	0.00	16.85	0.00	37.92	0.00	0.00	0.00	0.00	0.00	0.00
Marion County	0	0.00	16.36	0.00	15.96	0.00	20.57	0.00	47.11	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available, no information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: State of West Virginia Evaluation Period: March 10, 2007 to December 31, 2008				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total*	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Charleston MSA	0	0.00	61.14	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Central Non MSA Counties	0	0.00	58.83	0.00	0.00	0.00	0.00	0.00	0.00
Hagerstown-Martinsburg MSA	0	0.00	64.05	0.00	0.00	0.00	0.00	0.00	0.00
Logan County	0	0.00	53.18	0.00	0.00	0.00	0.00	0.00	0.00
Marion County	0	0.00	60.45	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: State of West Virginia		Evaluation Period: March 10, 2007 to December 31, 2008				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total*	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Charleston MSA	0	0.00	96.67	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Central Non MSA Counties	0	0.00	95.56	0.00	0.00	0.00	0.00	0.00	0.00
Hagerstown-Martinsburg MSA	0	0.00	95.85	0.00	0.00	0.00	0.00	0.00	0.00
Logan County	0	0.00	95.45	0.00	0.00	0.00	0.00	0.00	0.00
Marion County	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2008 Peer Small Business Data -- US and PR

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

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
				Geography: State of West Virginia		Evaluation Period: March 10, 2007 to October 23, 2009			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Charleston MSA	0	0	1	200	1	200	100.00	0	0
<b>Limited Review:</b>									
Central Non MSA Counties	0	0	0	0	0	0	0.00	0	0
Hagerstown-Martinsburg MSA	0	0	0	0	0	0	0	0	0
Logan County	0	0	0	0	0	0	0.00	0	0
Marion County	0	0	0	0	0	0	0.00	0	0

\* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: State of West Virginia Evaluation Period: March 10, 2007 to October 23, 2009									
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
<b>Full Review:</b>																	
Charleston MSA	11.13	2	22.22	0.00	0.00	50.00	50.00	2	0	0	0	+1	+1	1.70	21.15	54.97	22.19
<b>Limited Review:</b>																	
Central Non MSA Counties	56.28	4	44.45	0.00	0.00	100.00	0.00	4	0	0	0	+4	0	0.00	3.70	88.55	7.75
Hagerstown-Martinsburg MSA	5.01	1	11.11	0.00	100.00	0.00	0.00	1		0	+1	0	0	0.00	20.17	79.83	0.00
Logan County	20.74	1	11.11	0.00	100.00	0.00	0.00	1	0	0	+1	0	0	0.00	15.28	84.72	0.00
Marion County	6.83	1	11.11	0.00	0.00	0.00	100.00	1	0	0	0	0	+1	0.00	6.92	62.34	30.75