



# LARGE BANK

---

Comptroller of the Currency  
Administrator of National Banks

---

Washington, DC 20219

## Public Disclosure

September 30, 2000

## Community Reinvestment Act Performance Evaluation

First Union National Bank  
Charter Number: 1  
One First Union Center  
301 S. College Street  
Charlotte, NC 28288-0137

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

**NOTE:** 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.

## Table of Contents

<b>General Information</b> .....	1
<b>Definitions and Common Abbreviations</b> .....	2
<b>Overall CRA Rating</b> .....	4
<b>Overall Conclusions with Respect to Performance Tests</b> .....	5
<b>Summary of Multi-state Metropolitan Area and State Ratings</b> .....	7
<b>Description of First Union National Bank</b> .....	8
<b>Scope of the Evaluation</b> .....	10
<b>Fair Lending Review</b> .....	13
<b>Multi-state Metropolitan Area and State Ratings</b> .....	14
▪ Charlotte-Gastonia-Rock Hill (NC-SC) Multi-state Metropolitan Area	14
▪ Johnson City-Kingsport-Bristol (TN-VA) Multi-state Metropolitan Area	18
▪ Newburgh (NY-PA) Multi-state Metropolitan Area	22
▪ Philadelphia (PA-NJ) Multi-state Metropolitan Area	25
▪ Washington (DC-MD-VA-WV) Multi-state Metropolitan Area	29
▪ State of Connecticut	33
▪ State of Florida	39
▪ State of Georgia	46
▪ State of Maryland	51
▪ State of New Jersey	55
▪ State of New York	60
▪ State of North Carolina	65
▪ State of Pennsylvania	70
▪ State of South Carolina	75
▪ State of Tennessee	81
▪ State of Virginia	86
<b>Appendix A: Scope of Evaluation</b> .....	A-1
<b>Appendix B: Component Test/Composite Ratings Chart</b> .....	B-6
<b>Appendix C: Market Profiles for Full-Scope Areas</b> .....	C-7
<b>Appendix D: Tables of Performance Data</b> .....	D-50

## General Information

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

*This document is an evaluation of the CRA performance of the **First Union National Bank (First Union)** prepared by the **Office of the Comptroller of the Currency (OCC)**, the institution's supervisory agency, as of **September 30, 2000**. The agency evaluates performance in assessment areas, as delineated by the institution, rather than individual branches. This assessment area evaluation may include the visits to some, but not necessarily all of the institution's branches. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 25.*

## Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation. 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.

**Block Numbering Area (BNA)** - Statistical subdivisions of counties in which census tracts have not been established. The U.S. Census Bureau has established BNAs in conjunction with state agencies.

**Census Tract (CT)** - Small, locally defined statistical areas within metropolitan statistical areas. These areas are determined by the U.S. Census Bureau in an attempt to group homogenous populations. A CT has defined boundaries per ten-year census and an average population of 4,000.

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

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

**Full-Scope Review** - Performance under the lending, investment, and service tests is analyzed considering fully understood performance context, quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, branch distribution) and qualitative factors (e.g., innovation, complexity).

**Geography** - A census tract or a block numbering area delineated by the U.S. Census Bureau in the most recent decennial census.

## Definitions and Common Abbreviations (continued)

**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 applicants, the amount of loan requested, and the disposition of the application (e.g., approved, denied, withdrawn).

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

**Limited-Scope Review** - Performance under the lending, investment, and service tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, branch distribution).

**Low-Income** - Income levels that are less than 50 percent of the median family income.

**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 Statistical Area (MSA)** - Area defined by the director of the U.S. Office of Management and Budget. MSAs consist of one or more counties, including large population centers and nearby communities that have a high degree of interaction.

**Middle-Income** - Income levels that are at least 80 percent and less than 120 percent of the MFI.

**Moderate-Income** - Income levels that are at least 50 percent and less than 80 percent of the MFI.

**Small Loans to Businesses** - Loans with original amounts of \$1 million or less that are: (1) secured by non-farm nonresidential properties; or (2) commercial and industrial loans to U.S. addresses.

**Small Loans to Farms** - Loans with original amounts of \$500,000 or less that are: (1) secured by farmland; or (2) to finance agricultural production and other loans to farmers.

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

**Upper-Income** - Income levels that are 120 percent or more of the MFI.

## Overall CRA Rating

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

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

Performance Levels	First Union National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	
High Satisfactory			X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

\* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- Lending levels that reflect an excellent responsiveness by First Union to address the credit needs of its assessment areas (AAs).
- An excellent distribution of loans among geographies and a good distribution among borrowers of different income levels across the bank's network of operations with branch services.
- Investments that reflect an excellent responsiveness to the needs of the AAs.
- A good distribution of branch offices that are accessible to geographies and individuals of different income levels.
- A good level of responsiveness to area needs through community services.

## Overall Conclusions with Respect to Performance Tests

We concluded that First Union reflects, overall, an "Outstanding" record of meeting community credit needs. We based that conclusion upon the findings from the lending, investment and service tests, combined. You may refer to "Appendix B" for additional information on the component test and composite ratings.

During the planning phase of this examination, we identified the primary rating areas during the evaluation period for First Union. We determined that, based upon deposits, the primary markets in terms of CRA rating areas were:

- Florida,
- Philadelphia and Pennsylvania,
- New Jersey,
- North Carolina, and
- Georgia.

As a result, those areas weighed heavily in the overall rating. You will see that the overall ratings assigned to those areas reflected "Outstanding" performance, with North Carolina assigned a "Satisfactory" rating. Other rating areas also reflected relatively strong overall performance during the evaluation period.

A primary change during this evaluation period related to the merger with CoreStates Bank, N.A., which was based in Philadelphia. We recognized community interest in the performance of financial institutions to help meet credit needs in that area in particular. As a result, we contacted community members to obtain their perspectives prior to analyzing the bank's data. Our analysis found strong overall performance by First Union in the Philadelphia Multi-state MSA.

We evaluated the data contained in the "Appendix D" tables on lending, investments and services. We also factored other information into our assessment. For AAs receiving full-scope reviews, in particular, we considered community development (CD) activities; the volume, borrower, and geographic distribution of loans; the volume of investments; and the provision of services. We also considered qualitative factors such as complexity, innovation, leadership and responsiveness. For example, the use of tax credits by First Union not only reflected a responsive action but also complex investments. First Union helped finance various projects and did not simply purchase tax credits.

First Union uses a wide distribution of branch offices to provide services throughout the communities, including low- and moderate-income geographies. At the same time, low- and moderate-income customers obtain services through the branches located in geographies of all income levels. As reflected by the

"Appendix" tables for all rating areas, most reductions in offices concentrate in the middle- and upper-income geographies. While the bank has closed offices in all geographic levels during the evaluation period, the closures have not had a significant adverse impact on access in low- and moderate-income geographies. First Union has made alternative delivery channels available to individuals and geographies of all income levels to help minimize any adverse impact from the closing of offices. Management considers information about its customers to assess how well alternative delivery channels are received.

After an extended period of research and evaluation, First Union and several of its community partners launched, in August of 2000, an alliance to help bridge what is often referred to as the "digital divide." Several internal divisions aligned and partnered initially with over 15 community organizations, as well as the City of Charlotte, and have plans underway to expand the program into other markets beyond the home base of Charlotte. The "eCommunities First" initiative serves to provide education and access to technology for low- and moderate-income communities, senior citizens and students to help them develop computer and financial literacy. The three free courses provide an introduction to personal computers, Internet basics, and basic money management. These current and future customers are also encouraged to use alternative delivery channels for financial services. The initiative responds to and results from a dialogue with the Community Development Advisory Council and focuses on two issues, training and access to technology. The initiative leverages from some of the best elements of the company's leadership position in electronic commerce and its long-standing commitment to education, volunteerism, and community development.

## Summary of Multi-state Metropolitan Area and State Ratings

RATINGS: FIRST UNION NATIONAL BANK				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/Multi-State MSA/State Rating
First Union NB	Outstanding	Outstanding	High Satisfactory	Outstanding
<b>Multi-state MSA:</b>				
Charlotte-Gastonia-Rock Hill (NC-SC)	Outstanding	Outstanding	High Satisfactory	Outstanding
Johnson City-Kingsport-Bristol (TN-VA)	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Newburgh (NY-PA)	Low Satisfactory	Needs to Improve	Low Satisfactory	Needs to Improve
Philadelphia (PA-NJ)	Outstanding	Outstanding	Low Satisfactory	Outstanding
Washington (DC-MD-VA-WV)	Outstanding	Outstanding	High Satisfactory	Outstanding
<b>State:</b>				
Connecticut	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Florida	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Georgia	Outstanding	Outstanding	Low Satisfactory	Outstanding
Maryland	Outstanding	Outstanding	High Satisfactory	Outstanding
New Jersey	Outstanding	Outstanding	High Satisfactory	Outstanding
New York	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
North Carolina	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Pennsylvania	Outstanding	Outstanding	High Satisfactory	Outstanding
South Carolina	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Tennessee	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Virginia	Outstanding	High Satisfactory	Low Satisfactory	Satisfactory

\* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

## Description of First Union National Bank

First Union is a full service interstate bank that operated in 11 states and the District of Columbia during the evaluation period. The bank is a subsidiary of First Union Corporation, formed in 1968 and identified on the New York Stock Exchange as FTU. Both the bank and holding company are headquartered in Charlotte, North Carolina. First Union Corporation ranks as the sixth largest nationwide bank holding company with \$247 billion in assets as of September 30, 2000.

Traditional growth has contributed to the change of First Union from a single office, founded in 1908 as Union National Bank, to a financial service provider with over 2,000 banking offices. First Union has also expanded over the years through mergers and acquisitions; bank assets total \$227 billion. The bank's full-service banking offices primarily span the East Coast from Key West, Florida, north to Hartford, Connecticut.

- The network of financial service facilities includes the 2,200 plus banking offices combined with 3,800 automated teller machines (ATMs) and 370 retail brokerage offices. In addition, the bank's affiliate, telephone, and Internet services allow for nationwide banking activity, as well as banking services beyond traditional hours.
- First Union offers, directly or indirectly through affiliates, a varied and full range of products and services to consumer retail and corporate customers. For this evaluation, we considered affiliate activity as requested by bank management. The affiliates, their relationship to First Union, and the products reviewed are referenced in "Appendix A." Based upon deposits, the primary markets in which First Union operates include the following: Florida, Pennsylvania (including Philadelphia), New Jersey, North Carolina and Georgia. These markets represent 72% of the bank's deposits and 15 million customers.
- Loans originated and delivery systems offered by The Money Store, Inc. (TMS) were considered during this evaluation. TMS was an operating subsidiary of First Union until its operations for sub-prime mortgage lending were ceased on June 26, 2000. The HMDA and small business lending generated by TMS was restructured as TMS closed. Neither the end of TMS operations nor its activities during its tenure as the bank's subsidiary (since 1998) had a significant adverse impact upon the bank's capacity for community reinvestment.
- The lending and community development activities of other affiliates listed in "Appendix A" were considered at the request of bank/corporate management. For example, the community development activity of the credit card bank (First Union Direct Bank, N.A.) was factored into our analysis for this evaluation.

## Description of First Union National Bank (continued)

- The parent company, First Union Corporation, has completed over 80 acquisitions since 1985. The company has two other national charter banks, First Union National Bank of Delaware and First Union Direct Bank, N.A. The Delaware bank reflects the merger of First Union Home Equity Bank, N.A. and a state chartered bank (First Union Bank of Delaware). First Union Corporation represents the sixth largest U.S. broker dealer based upon registered representatives. It operates nationwide retail brokerage offices in 47 states through First Union Securities, Inc. (531 retail securities offices).

First Union did not face any legal constraints, financial conditions or other factors that would impede the bank's ability to help meet the credit needs of the communities served. Additional information on First Union and its programs can be accessed via the Internet ([www.firstunion.com](http://www.firstunion.com)) and the bank's CRA public file.

The last CRA examination is reflected in the May 1997 Public Disclosure. Those conclusions are based upon the previous CRA regulation under which a bank was evaluated on 12 assessment factors and not the revised CRA regulation used in this evaluation. The revised regulation became fully effective July 1, 1997.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The evaluation period for the Lending Test is January 1, 1997 through December 31, 1999. For CD loans, investments and services, the evaluation period extended through September 30, 2000.

For the Lending Test, we evaluated the bank's reported HMDA, small business and small farm loans. We also evaluated the qualified CD lending data. We do note that the volume of small farm loans was not significant (less than 1% of the number of loan originations/purchases over the Lending Test evaluation period); as a result, the activity did not weigh heavily in our conclusions. Market comparisons are based upon 1998 peer data which represented the most recent data available when we started the evaluation.

For the Investment and Service Tests, we evaluated equity investments and donations, retail services including branch distribution and accessibility, and CD services. First Union also provided information on qualified investments by its affiliates that resulted in a benefit to the bank's AAs.

Refer to the "Description of First Union National Bank" and the list of affiliates in "Appendix A" for additional details.

### Data Integrity

As part of this CRA evaluation, the public information filed by First Union on home mortgage loans and small loans to businesses was tested for accuracy. The test included an evaluation of the bank's processes to ensure that the data is reliable.

We found no significant errors in the reported data. In addition, we found that other information provided for consideration to also be reliable. We tested the CD loan, investment and service information submitted by First Union management to ensure that the regulatory definition was met. As a result, we excluded from this evaluation any information submitted for consideration which did not meet the CD definition or purpose.

## **Scope of the Evaluation (continued)**

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

First Union had defined 104 AAs from which we selected 21 for full-scope review. We applied a full-scope review to all five of the Multi-state MSAs and to at least one AA within each of the 11 states. We sampled AAs within each state, selecting more than one AA in some states for full-scope reviews. The remaining 83 AAs were also reviewed, but in a more limited manner. Refer to "Appendix A" for additional information; it identifies which AAs received a full-scope review as well as the ones that received a limited-scope review.

### **Ratings**

The bank's overall rating is based primarily on those areas that received full-scope reviews. The overall rating reflects a blend of the Multi-state MSA and state ratings that are summarized as well as shown with each rating area in this Public Disclosure.

We also considered the significance of markets to the bank's overall operations and weighted some areas more heavily than others. In particular, we considered the volume and concentration of bank deposits. We used reports provided by management as well as data from the Federal Deposit Insurance Corporation, commonly referred to as the FDIC.

When determining conclusions for the Lending Test in each AA, home mortgage products were weighted more heavily than small loans to businesses. This weighting is also reflective of the First Union loan volume by product type over the evaluation period. A substantial majority of the loans made were inside the bank's AAs; this was factored in the Lending Test for each rated area.

## **Scope of the Evaluation (continued)**

### **Community Contacts**

We contacted six community organizations in the Philadelphia area. In addition, we reviewed community contact information gathered through other sources for input and perspective on the Philadelphia and all other full scope AAs.

As a whole, the information provided by the community organizations and individuals helped us achieve several objectives.

- We identified opportunities for financial institutions, including First Union, to participate in activities to help meet local credit needs.
- We gathered information that helped to develop a profile and overall view of the communities in which First Union operates.
- We received information on how the financial institutions are perceived to be helping to meet community credit needs.

### **Gap Analysis**

In addition to the HMDA loan volume data for 1997 through 1999, we reviewed the lending distribution on maps of the AAs. We focused on the HMDA data since it represented 85% of the bank's lending activity for the period. We found the lending patterns reflected good penetration throughout the AAs. We did not note any significant gaps in the lending patterns except for New York; however, those patterns were deemed reasonable considering the single branch and its location in the Bronx community.

## **Fair Lending Review**

Our Office analyzed lending practices by First Union, including some of its affiliates. We assessed compliance with fair lending laws and regulations. The review focused on compliance with the Equal Credit Opportunity Act, the Fair Housing Act, and the Home Mortgage Disclosure Act. No violations of substantive provisions of the anti-discrimination laws were identified.

The primary products reviewed were mortgage-related loans for home improvement purposes. We also reviewed policies, procedures, underwriting guidelines, and training material. We found that First Union continues to apply an adequate approach to promote fair lending.

## Multi-state Metropolitan Area and State Ratings

### Charlotte Multi-state Metropolitan Area Rating

**CRA Rating for the Charlotte-Gastonia-Rock Hill (NC-SC) Multi-state Metropolitan Area<sup>1</sup>:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

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

The major factors that support this rating include:

- Lending performance that reflects excellent responsiveness by First Union to the credit needs of the Charlotte-Gastonia-Rock Hill (Charlotte) Multi-state MSA; and excellent and good loan distribution among geographies and borrowers of different income levels, respectively;
- An excellent level of CD lending in the Charlotte Multi-state MSA which enhanced the overall performance;
- An excellent volume of qualified investments which reflects excellent responsiveness to the area's most pressing CD needs; some investments exhibited complex characteristics;
- An excellent distribution of branches among geographies of different income levels; and
- An adequate level of responsiveness to the area's identified CD service needs.

#### **LENDING TEST** (see "Appendix D" Tables 1-11)

The bank's performance under the Lending Test in the Charlotte Multi-state MSA is rated "Outstanding." The substantial majority of reportable loans originated/purchased by First Union in the Charlotte Multi-state MSA are HMDA loans. Small business loans representing the bulk of the remainder.

---

<sup>1</sup> This rating reflects performance within the multi-state metropolitan area. The statewide evaluations do not reflect performance in the parts of those states (North and South Carolina) contained within the multi-state metropolitan area.

**Lending Activity**

First Union lending levels are excellent as levels for HMDA products equaled or exceeded the bank's deposit market rank, while lending levels for small business loans were slightly below the bank's deposit market rank.

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

Overall, the distribution of loans by income level of the geography is excellent. The distribution of home refinance and home improvement loans is particularly strong. For home purchase, home improvement and home refinance loans, the percent of bank loans made in low-income geographies exceeds the percent of owner-occupied units. Also, the bank's percent of home improvement loans made in moderate-income geographies exceeds the percent of owner-occupied units. The percent of bank home purchase loans in moderate-income geographies compared to the percent of owner-occupied units is lower, while for refinance loans it is near the percent of owner-occupied units. For market share data, in almost all instances, the bank's low- and moderate-income market share exceeds the overall market share.

For small business loans, the geographic distribution of loans by income level is good. The portion of loans made in low-income geographies exceeds the portion of businesses located in low-income geographies. In moderate-income geographies, the number of loans made is somewhat lower than the number of businesses located in those geographies. The market share in low-income geographies is near the overall market share, while in moderate-income geographies, the market share is somewhat lower than the overall market share.

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

Overall, the distribution of loans by income level of borrower is good. Home improvement and refinance borrower distributions are both excellent, while home purchase borrower distribution is adequate. For moderate-income borrowers, all three product lines show that the percent of loans extended to moderate-income borrowers exceeds their portion of families that are defined as such. For low-income borrowers, the percent of home purchase loans is lower than, and for refinance is near to, the respective percent of low-income families in the MSA, while for home improvement customers the percent of loans made to them exceeds the percent of low-income families in the MSA. Regarding market share, for home purchase loans the amount of loans made to low- and moderate-income borrowers is somewhat lower than the bank's overall market share respectively. For both home improvement and refinance loans, the bank's market share of low- and moderate-income loans exceeds the bank's overall market share.

For small business loans, the percent of loans to businesses with revenues of \$1 million or less is lower than the percent of small businesses in the Multi-state MSA. In addition, the market share of loans to small businesses is significantly lower than

the bank's overall market share.

### **Community Development Lending**

First Union reflected an excellent record of making CD loans in the Charlotte Multi-state MSA. The bank made nine loans totaling \$10.5 million. The vast majority of this amount was for affordable housing which met an identified need in the community. In addition, one loan was for the construction of 120 affordable housing rental units on the Catawba Indian Nation reservation. The loan was the first Title VI Tribal Housing Activities made in the lower 48 states. The Title VI program is under the Native American Housing Assistance and Self-Determination Act.

### **INVESTMENT TEST** (see "Appendix D" Table 12)

First Union reflected excellent performance under the Investment Test for the Charlotte Multi-state MSA and is rated "Outstanding." The excellent level of investments responded to the area's most pressing CD needs. In addition, a few investments exhibited complex characteristics.

The volume of qualified investments was excellent. There were 10 investments plus 53 grants, contributions and donations. Of the total dollar volume, a majority of these investments or 80% were made during the evaluation period; while the remainder reflected balances from prior periods. We also considered unfunded commitments in assessing the bank's CD activities.

Qualified investments consisted of varied types that included equity investments, low-income housing tax credits, financial contributions and in-kind donations. The bank's Affordable Housing Group offers underwriting services for debt and equity financing and is among the largest investors in low-income housing tax credits. Tax credit related projects are complex because of the number of parties involved in a project, extensive paperwork requirements, complex tax-related issues, timing of fund distributions and the level of expertise required to successfully finance a project.

Investments primarily addressed housing activities as this volume made up 96% of the bank's investments. Affordable housing units totaling 496 were created and/or retained from low-income housing tax credit investments. An additional 3%, split almost equally, supported the revitalization and/or stabilization of low- and moderate-income geographies along with economic development. The remaining small volume supported entities that provide CD services. The following examples reflect bank investments in the Multi-state MSA:

- First Union provided financial support to help an organization expand its affordable housing and CD initiatives. The organization's activities included the

provision of homeownership opportunities for low- and moderate-income families throughout the Charlotte area;

- The bank supported a CD financial institution fund, which invests in recycling and environmental companies. In this case, recipients must create jobs that result in livable wages and health benefits, with the jobs targeted to former welfare recipients and low-income people. The First Union contribution was used for the job creation initiative; and,
- The bank invested in a Small Business Investment Corporation (SBIC); the SBIC assists women business owners with access to capital in amounts between \$250,000 and \$1,500,000. Funds are to be used for the expansion of low-tech manufacturers, distributors or wholesale businesses.

### **SERVICE TEST** (see "Appendix D" Table 13)

The bank's performance under the Service Test in the Charlotte Multi-state MSA is rated "High Satisfactory."

#### **Retail Banking Services**

In the Charlotte Multi-state MSA, the bank's service delivery systems are readily accessible to geographies and individuals of different income levels. The distribution of First Union offices throughout low-income geographies exceeds the proportion of the population residing in those geographies. In moderate-income geographies, the distribution of offices is near to the proportion of the population residing therein. First Union hours and services do not vary in a way that inconveniences its Multi-state MSA, particularly low- and moderate-income geographies and low- and moderate-income individuals.

Branch openings and closings have generally not adversely affected the accessibility of the bank's delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals. First Union closed three branches located in moderate-income geographies. However, the existing branch distribution remains accessible to moderate-income geographies and individuals.

#### **Community Development Services**

First Union provides an adequate level of CD services to the Charlotte Multi-state MSA. CD services typically benefited community organizations attempting to boost home ownership among low- and moderate-income individuals by providing credit counseling. The bank demonstrated adequate responsiveness to the needs of the community.

## Johnson City Multi-state Metropolitan Area Rating

**CRA Rating for the Johnson City-Kingsport-Bristol (TN-VA) Multi-state Metropolitan Area<sup>2</sup>:** Satisfactory

**The Lending Test is rated:** High Satisfactory

**The Investment Test is rated:** Outstanding

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

The major factors that support this rating include:

- Lending that reflects good responsiveness by First Union to the credit needs of the Johnson City-Kingsport-Bristol (Johnson City) Multi-state MSA; a good loan distribution among geographies and borrowers of different income levels;
- An excellent volume of qualified investments which reflect excellent responsiveness to the area's most pressing CD needs; some investments exhibited complex characteristics;
- An adequate distribution of branches among geographies of different income levels; and
- An adequate level of responsiveness to the area's identified CD service needs.

### **LENDING TEST** (see "Appendix D" Tables 1-11)

The bank's performance under the Lending Test in the Johnson City Multi-state MSA is rated "High Satisfactory." The substantial majority of reportable loans originated/purchased by First Union in the Johnson City Multi-state MSA are HMDA loans with small business loan representing the bulk of the remainder.

#### **Lending Activity**

Lending levels reflect an adequate level of lending in the MSA. With the second largest deposit market rank, the bank's market rank for all HMDA products is somewhat below the bank's deposit market rank. In addition, the bank's market rank for small business loans is below its deposit market rank.

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

The distribution of loans by income level of the geography is good. For all HMDA products, the percent of bank loans in moderate-income geographies is near the

---

<sup>2</sup> This rating reflects performance within the multi-state metropolitan area. The statewide evaluations do not reflect performance in the parts of those states (Tennessee and Virginia) contained within the multi-state metropolitan area.

percent of owner-occupied units in like geographies. For market share, the bank's performance closely resembles the aforementioned performance regarding the percent of loans.

For small business loans, the percent of loans in low- and moderate-income geographies exceeds the percent of businesses in like geographies. Regarding market share, the percent of loans in low- and moderate-income geographies is lower and exceeds the bank's overall market share in the Multi-state MSA, respectively.

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

The distribution of loans by income level of borrower is good. For all HMDA products, the percent of loans to moderate-income borrowers exceeds their representation within the Multi-state MSA. Also, the percent of loans made to low-income borrowers for all HMDA products denotes varying levels of performance with good performance overall. Regarding market share, various levels of performance are noted with good performance overall.

For small business loans, the percent of loans to businesses with revenues of \$1 million or less is lower than the demographic for businesses in the MSA. In addition, the bank's market share of loans to businesses with less than \$1 million in revenues is significantly lower than the bank's overall market share of small business loans.

### **Community Development Lending**

A nominal amount of CD Loans was originated within the Johnson City Multi-state MSA during our evaluation period.

## **INVESTMENT TEST** (see "Appendix D" Table 12)

First Union reflected excellent performance under the Investment Test in the Johnson City Multi-state MSA and is rated "Outstanding." There was an excellent volume of investments and excellent level of responsiveness to the area's most pressing needs. Several investments also exhibited complex characteristics.

The volume of qualified investment was excellent. There were three investments and five grants and contributions, all of which were made during the evaluation period. We also considered unfunded commitments in assessing the bank's CD activities.

Qualified investments consisted of equity investments, low-income housing tax credits, and financial contributions. Tax credit projects are complex as discussed earlier in this Public Disclosure.

First Union is among the largest participants in the Community Development Financial Institutions (CDFI) Fund - Bank Enterprise Award (BEA) program. The BEA program encourages bank and thrift institutions to increase their investments in and support of CD financial institutions, and to increase their lending, investments and provision of services in qualified distressed communities. Since 1997, the bank has partnered with ten CDFIs and has passed on in excess of \$24 million in awards. These investments are considered complex because of the required level of expertise to apply for and participate in the program.

Investments, reflected by a high volume (99.7%), supported affordable housing. Affordable housing units totaling 88 were created and/or retained from low-income housing tax credit investments. The remaining smaller amount (0.3%) of total investments supported economic development for the area. Examples of the bank's investments in the Multi-state MSA include the following:

- Equity investments in two funds involved the Bank Enterprise Award program. One investment was in an organization, which will use the proceeds to provide equity financing for multi-family affordable housing projects. The second was in a foundation where proceeds will be used toward the organization's Veteran's Administration statewide affordable housing program.

### **SERVICE TEST** (see "Appendix D" Table 13)

The bank's performance under the Service Test in the Johnson City Multi-state MSA is rated "Low Satisfactory."

### **Retail Banking Services**

In the Johnson City Multi-state MSA, the bank's service delivery systems are reasonably accessible to geographies and individuals of different income levels. Although First Union has no branches in low-income geographies, these geographies are thinly populated. Approximately 17.4% of the Multi-state MSA population reside in moderate-income geographies. Although there are no branches in these geographies, the bank has four branches that are just outside of these moderate-income geographies. First Union hours and services do not vary in a way that inconveniences its Multi-state MSA, particularly low- and moderate-income geographies and low- and moderate-income individuals.

Branch openings and closings have not adversely affected the accessibility of the bank's delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals. First Union did not close any branches in low- or moderate-income geographies.

**Community Development Services**

First Union provides an adequate level of CD services to the Johnson City Multi-state MSA. CD services typically benefited community organizations attempting to boost home ownership among low- and moderate-income individuals by providing credit counseling. The bank demonstrated adequate responsiveness to the needs of the community.

## Newburgh Multi-state Metropolitan Area Rating

**CRA Rating for the Newburgh (NY-PA) Multi-state Metropolitan Area<sup>3</sup>:** Needs to Improve

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

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

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

The major factors that support this rating include:

- While the levels of lending performance by First Union within this market vary, overall performance is adequate. The bank reflects a good loan distribution based upon borrower income levels and an adequate distribution based upon geography;
- The bank's performance under the Investment Test was poor with a low volume of investments and a poor level of responsiveness to the area's most pressing CD needs; and
- An adequate distribution of branches among geographies of different income levels.

### **LENDING TEST** (see "Appendix D" Tables 1-11)

The bank's performance under the Lending Test in the Newburgh Multi-state MSA is rated "Low Satisfactory." The substantial majority of reportable loans originated/purchased by First Union in the Multi-state MSA are HMDA loans with small business loans representing the bulk of the remainder.

#### **Lending Activity**

The bank's level of lending in the Newburgh Multi-state MSA is excellent. With a deposit market rank of thirteen, the market rank for deposit taking institutions for home purchase, home improvement and home refinance is sixth, second and third, respectively. For small business loans, the lending rank for deposit taking institutions only is near the deposit market rank.

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

The distribution of loans by income level of the geography is adequate. For both home refinance and home improvement loans, the percent of bank loans in

---

<sup>3</sup> This rating reflects performance within the multi-state metropolitan area. The statewide evaluations do not reflect performance in the parts of those states (New York and Pennsylvania) contained within the multi-state metropolitan area.

moderate-income geographies exceeds the percent of owner-occupied units in like geographies. For home purchase loans, the percent of loans in moderate-income geographies is near the percent of owner-occupied units in like geographies. For all HMDA products, the percent of bank loans in low-income geographies is significantly lower than the percent of owner-occupied units in like geographies. Regarding market share, the tables denote varying levels of performance with overall adequate performance.

For small business loans, the percent of loans in low- and moderate-income geographies is lower and somewhat lower than the percent of businesses in like geographies, respectively. For market share, the percent of loans to small businesses in low- and moderate-income geographies is significantly lower and somewhat lower than the bank's overall market share of loans in all geographies.

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

The distribution of loans by income level of borrower is good. For all HMDA products, the percent of loans to moderate-income borrowers exceeds their representation within the MSA. Also, the percent of loans made to low-income borrowers for all HMDA products denotes varying levels of performance with poor performance overall. In half the instances, the percent of market share of loans to low- and moderate-income borrowers exceeds the bank's overall market share.

For small business loans, the percent of loans to businesses with revenues of \$1 million or less is somewhat lower than the demographic for businesses in the Multi-state MSA. In addition, the bank's market share of loans to businesses with revenues less than \$1 million equals the bank's overall market share of small business loans.

### **Community Development Lending**

There were no CD Loans originated within the Newburgh Multi-state MSA during our evaluation period.

## **INVESTMENT TEST** (see "Appendix D" Table 12)

The bank's performance under the Investment Test was poor in the Newburgh Multi-state MSA and is rated "Needs to Improve." There was a low volume of investments and poor responsiveness to the area's most pressing needs.

The volume of qualified investment was poor. Qualified investments consisted of financial contributions. These investments did not reflect innovative or complex characteristics. There were two grants and contributions during the evaluation period. However, 89% of the bank's investments supported economic development needs and 11% supported affordable housing activities. One example

of the bank's investment in the Multi-state MSA includes the following:

- The bank provided a grant to an area development fund. The grant will help support Pike County's comprehensive efforts to integrate low- and moderate-income residents into the community by meeting their transportation needs and providing welfare-to-work training programs.

**SERVICE TEST** (see "Appendix D" Table 13)

The bank's performance under the Service Test in the Newburgh Multi-state MSA is rated "Low Satisfactory."

**Retail Banking Services**

In the Newburgh Multi-state MSA, the bank's service delivery systems are reasonably accessible to geographies and individuals of different income levels. First Union has no offices in low-income geographies and the distribution of offices in moderate-income geographies is below the proportion of the population residing in those geographies. First Union hours and services do not vary in a way that inconveniences its AA, particularly low- and moderate-income geographies and low- and moderate-income individuals.

Branch openings and closings have generally not adversely affected the accessibility of the bank's delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals. First Union closed one branch located in a moderate-income geography. However, merger activity impacted performance under this criterion during the evaluation period. See "Overall Conclusions with Respect to Performance Tests" for additional information. The existing branch distribution remains reasonably accessible to moderate-income geographies and individuals.

**Community Development Services**

First Union provides a very poor level of CD services to the Newburgh Multi-state MSA. This conclusion is based upon a minimal level of CD services and the lack of responsiveness to the community that this CD service level provides.

## Philadelphia Multi-state Metropolitan Area Rating

### CRA Rating for the Philadelphia (PA-NJ) Multi-state Metropolitan Area<sup>4</sup>:

Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: Outstanding

The Service Test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending that reflects excellent responsiveness by First Union to the credit needs of the Philadelphia Multi-state MSA; a good loan distribution among geographies and an excellent distribution among borrowers of different income levels;
- An excellent level of CD lending in the Philadelphia Multi-state MSA which enhanced the overall rating;
- An excellent volume of qualified investments which reflect excellent responsiveness to the area's most pressing CD needs; some investments exhibited complex characteristics;
- An adequate distribution of branches among geographies of different income levels; and
- A record of opening and closing branches that generally has not adversely affected branch accessibility in low- and moderate-income areas and to low- and moderate-income individuals.

### **LENDING TEST** (see "Appendix D" Tables 1-11)

The bank's performance under the Lending Test in the Philadelphia Multi-state MSA is rated "Outstanding." The substantial majority of reportable loans originated/purchased by First Union in the Philadelphia Multi-state MSA are HMDA loans with small business loans representing the bulk of the remainder. The volume of small farm lending is not significant.

#### ***Lending Activity***

The bank's lending activity in the Multi-state MSA is excellent. First Union is first in deposit market rank. For home purchase, home improvement and home

---

<sup>4</sup> This rating reflects performance within the multi-state metropolitan area. The statewide evaluations do not reflect performance in the parts of those states (Pennsylvania and New Jersey) contained within the multi-state metropolitan area.

refinance loans, the bank's market ranks are third, first and first, respectively. However, compared only to other deposit taking institutions, the corresponding market ranks are second, first and first, respectively. Finally, the bank has the number three market rank for small business loans and the number one market rank among just deposit taking institutions.

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

The overall distribution of loans by income level of geography is good. For both home purchase and home improvement loans, all factors, including both percent of loans by geography compared to owner-occupied units and market share, exceed the comparator levels. In addition, for home refinance loans, the percent of loans in low- and moderate-income geographies is somewhat lower than the percent of owner-occupied units. However, for home refinance loans in both low- and moderate-income geographies, the bank's market share exceeds the overall market share.

For small business loans, the geographic distribution of loans is also excellent. The portion of loans made in low-income geographies exceeds the portion of businesses located in like geographies. Also, the portion of loans made in moderate-income geographies is near the portion of businesses located in moderate-income geographies. The market shares in both low- and moderate-income geographies exceed the overall market share of the bank in these geographies.

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

The overall distribution of loans by income level of borrower is excellent. All of the bank's lending levels for the HMDA products, except the low-income refinance loans, exceeds the percent of families in the respective income category. For low-income refinance loans, the percent of bank loans to low-income borrowers is somewhat lower than the percent of families with like demographic. In addition, regarding market share, all of the factors for all of the products for low- and moderate-income borrowers exceed the overall market share of the bank.

Small business loan borrower distribution is good. The portion of loans to small businesses with revenues of \$1 million or less is somewhat lower than the portion of small businesses with like characteristics. In addition, the market share of loans to small businesses with revenues less than \$1 million exceeds the bank's overall market share of loans to small businesses. First Union has made a large number of small loans; 69% were for amounts of \$100,000 or less.

### **Community Development Lending**

First Union reflected an excellent record of making CD loans in the Philadelphia Multi-state MSA. First Union made 39 CD loans totaling approximately \$104 million. Approximately half of the loans were for affordable housing which met an identified need within the Multi-state MSA. Of particular note was a \$30 million

loan to finance the acquisition and renovation of a 1,235 unit multi-family housing complex in Philadelphia.

## **INVESTMENT TEST** (see "Appendix D" Table 12)

First Union reflected excellent performance under the Investment Test in the Philadelphia Multi-state MSA and is rated "Outstanding." There was an excellent level of investments that reflected excellent responsiveness to the area's most pressing needs. A few investments also exhibited complex characteristics.

The volume of qualified investment was excellent. There were 39 direct investments along with 1,018 grants, contributions and donations. Of the total dollar volume, a majority of investments or 77% was made during the evaluation period; while the remainder reflected balances from prior periods. We also considered the unfunded commitments in assessing the bank's CD activities.

Qualified investments consisted of equity investments, low-income housing tax credits, financial contributions and in-kind donations. BEA-related investments were also noted in this MSA. Tax credit projects and BEA-related investments are complex, as discussed earlier in this Public Disclosure.

In terms of responding to community needs, 47% percent of the area's qualified investments supported affordable housing activities. Low-income housing tax credits created and/or retained 767 affordable housing units. Forty percent (40%) of total investments supported economic development. An additional nine percent supported CD services with the remaining smaller volume supporting the revitalization and/or stabilization of low- and moderate-income geographies. The following examples reflect bank's investments in the Multi-state MSA:

- The bank invested in a CD financial institution, which primarily serves low- and moderate-income families in the Philadelphia area.
- In 1998, the bank funded the First Union Regional Foundation. The Foundation was established to support community initiatives by providing community organizations with grants to support individuals in need, including low- and moderate-income persons, and to support the revitalization of geographies in the New Jersey, Delaware and eastern Pennsylvania regions, including low- and moderate-income geographies. The \$100 million funded amount was divided among the bank's AAs within the three-state region of Pennsylvania, New Jersey and Delaware, resulting in over \$5.2 million allocated to each MSA.

- The bank placed a deposit in an area CD financial institution. The institution serves low- and moderate-income neighborhoods in a Hispanic area of Philadelphia. It provides lending and deposit products and services, as well as financial education and counseling to its members.
- The bank invested in several limited partnerships and funds whose missions are to promote economic development by providing financial resources to small businesses for job creation and/or retention for low- and moderate-income individuals.

### **SERVICE TEST** (see "Appendix D" Table 13)

The bank's performance under the Service Test in the Philadelphia Multi-state MSA is rated "Low Satisfactory."

#### **Retail Banking Services**

In the Philadelphia Multi-state MSA, the bank's service delivery systems are reasonably accessible to geographies and individuals of different income levels. The distribution of First Union offices throughout low- and moderate-income geographies is somewhat lower than the proportion of the population residing in those geographies. First Union hours and services do not vary in a way that inconveniences its Multi-state MSA, particularly low- and moderate-income geographies and low- and moderate-income individuals.

Branch openings and closings have generally not adversely affected the accessibility of the bank's delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals. First Union closed ten branches located in low- and moderate-income geographies. However, merger activity impacted performance under this criterion during the evaluation period; see "Overall Conclusions with Respect to Performance Tests" for additional information. In addition, the existing branch distribution remains reasonably accessible to low- and moderate-income geographies and individuals.

#### **Community Development Services**

First Union provides a relatively high level of CD services to the Philadelphia Multi-state MSA. The bank provided various types of activities to help address the needs of CD organizations and other members of the community. Many of these services met specifically identified needs as contained in "Appendix C: Market Profiles for Full-Scope Areas - Philadelphia Multi-state MSA." First Union provided numerous services to affordable housing groups, including two housing coalitions. The bank demonstrated good responsiveness to the needs of the community.

## Washington, D.C. Multi-state Metropolitan Area Rating

### CRA Rating for the Washington (DC-MD-VA-WV) Multi-state Metropolitan Area<sup>5</sup>:

Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: Outstanding

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending that reflects excellent responsiveness by First Union to the credit needs of the Washington, D.C. (Washington) Multi-state MSA. The bank also reflected an excellent distribution of loans among geographies and borrowers of different income levels throughout the AA.
- An excellent level of CD lending in the Washington Multi-state MSA;
- An excellent volume of qualified investments which reflect an excellent responsiveness to the area's most pressing CD needs; some investments exhibited complex characteristics;
- An excellent distribution of branches among geographies of different income levels; and
- A record of opening and closing branches that generally has not adversely affected branch accessibility in low- and moderate-income areas and to low- and moderate-income individuals.

### **LENDING TEST** (see "Appendix D" Tables 1-11)

The bank's performance under the Lending Test in the Washington Multi-state MSA is rated "Outstanding." A substantial majority of reportable loans originated/purchased by First Union in the Washington Multi-state MSA are HMDA loans with small business loans representing the bulk of the remainder. The volume of small farm lending is not significant.

#### ***Lending Activity***

First Union has an excellent level of lending in the Multi-state MSA. First Union has the number three deposit market rank. Its market ranks for home purchase, home

---

<sup>5</sup> This rating reflects performance within the multi-state metropolitan area. The statewide evaluations do not reflect performance in the parts of those states (District of Columbia, Maryland and Virginia) contained within the multi-state metropolitan area.

improvement and home refinance loans are eighth, fourth and sixth, respectively. For deposit taking institutions only, their market ranks are third, fourth and second, respectively. For small business lending, the bank has the number six market rank while for deposit taking institutions they have the number four market rank.

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

Distribution of HMDA loans by income level of geography is excellent. Also, the distribution of home purchase, home improvement and home refinance loans is excellent. The portion of home purchase, home improvement and home refinance loans made in low- and moderate-income geographies exceed the portion of owner-occupied units within those geographies. In addition, the market share of all HMDA loan products within low- and moderate-income geographies exceeds the bank's overall market share for those types of loans, respectively.

Small business loan geographic distribution is good. The portion of loans originated in low-income geographies is somewhat lower than the portion of businesses that are located in like geographies. In addition, the portion of loans originated in moderate-income geographies is somewhat lower than the portion of businesses that are located in like geographies. The market share of loans in low- and moderate-income geographies exceeds and is near the bank's overall market share of small business loans, respectively.

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

The distribution by borrower income level for HMDA and small business loans is excellent. The distribution of loans by borrower income level for all HMDA products is excellent. For low-income borrowers, the portion of loans made to these borrowers for home purchase, home improvement and home refinance loans is near, exceeds and near the portion of families that are defined as such, respectively. In addition, the portion of loans made to moderate-income borrowers for all three HMDA products exceeds the portion of families that are defined as moderate-income. Finally, the bank's market shares of loans to low- and moderate-income borrowers for all HMDA products exceed the bank's overall market shares for those types of loans.

For small business loans, the percent of loans to businesses with revenues of \$1 million or less is lower than the percent of small businesses in the Multi-state MSA. For market share, the bank's market share of loans to businesses with less than \$1 million in revenues is somewhat lower than the bank's overall market share of small business loans. In addition, First Union has made a large number of small loans to businesses; 75% were for amounts of \$100,000 or less.

### **Community Development Lending**

Community development lending in the Washington Multi-state MSA is excellent. For the period January 1, 1997 to September 30, 2000 First Union originated 22

CD loans totaling \$95.7 million. Of this amount, approximately 69% was for affordable housing. This met an identified need within the Multi-state MSA. Especially noteworthy was two loans totaling \$9.5 million to aid in developing 870 units of various types of affordable housing.

### **INVESTMENT TEST** (see "Appendix D" Table 12)

First Union performance under the Investment Test was excellent and rated "Outstanding." There was an excellent volume of investments and excellent responsiveness to the area's most pressing needs. A few investments exhibited complex characteristics.

The volume of qualified investments was excellent. Investments consisted of 18 direct investments and 975 grants, contributions and donations. Of the total dollar volume, a substantial majority or 83.7% was made during the evaluation period. We also considered the volume of unfunded commitments in assessing the bank's CD activities.

Qualified investments consisted of equity investments, low-income housing tax credits, financial contributions and in-kind donations. BEA related investments were also noted in the Multi-state MSA. Tax credit projects and BEA-related investments are complex as discussed earlier in this Public Disclosure.

The bank's responsiveness to the area's most pressing needs was excellent. Almost 95% of the bank's investments supported affordable housing activities. Affordable housing units totaling 1,741 were created and/or retained from low-income housing tax credit investments. An additional 4.2% supported economic development and the remaining supported CD services and the revitalization and/or stabilization of low- and moderate-income geographies. Examples of the bank's investments in the Multi-state MSA follow:

- In keeping with its commitment to partner with other organizations to increase investments and resources to distressed neighborhoods, the bank made an investment in a certified development financial institution which promotes access to housing for low-income households in the Washington, D. C. area. The certified development financial institution provides funds to community based development organizations to help create, retain and/or rehabilitate affordable housing.
- The bank made an investment in a capital fund. The fund supports the expansion financing of fast-growing minority owned businesses, primarily small businesses, throughout the United States. The bank's investment in the fund was allocated among some of the bank's AAs throughout the eastern United States.

- The bank made an investment in a foundation to capitalize its housing loan fund. The fund provides loans to finance the purchase of affordable rental units and homes. In 1999, the fund loaned \$28 million for the purchase of 3,700 rental units and 442 homes.

### **SERVICE TEST** (see "Appendix D" Table 13)

The bank's performance under the Service Test in the Washington Multi-state MSA is rated "High Satisfactory."

#### **Retail Banking Services**

In the Washington Multi-state MSA, the bank's service delivery systems are readily accessible to geographies and individuals of different income levels. The distribution of First Union offices throughout low- and moderate-income geographies exceeds the proportion of the population residing in those geographies. First Union hours and services do not vary in a way that inconveniences its Multi-state MSA, particularly low- and moderate-income geographies and low- and moderate-income individuals.

Branch openings and closings have generally not adversely affected the accessibility of the bank's delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals. First Union closed 12 branches located in low- and moderate-income geographies. However, merger activity impacted performance under this criterion during the evaluation period; see "Overall Conclusions with Respect to Performance Tests" for additional information. In addition, the existing branch distribution remains readily accessible to low- and moderate-income geographies and individuals.

#### **Community Development Services**

First Union provides an adequate level of CD services to the Washington Multi-state MSA. CD services typically benefited organizations serving small businesses. These organizations include CDCs, collaborative groups, and advisory boards. The bank demonstrated adequate responsiveness to the needs of the community.

## Connecticut State Rating

<b>CRA Rating for Connecticut:</b>	<u>Satisfactory</u>
<b>The Lending Test is rated:</b>	<u>High Satisfactory</u>
<b>The Investment Test is rated:</b>	<u>High Satisfactory</u>
<b>The Service Test is rated:</b>	<u>High Satisfactory</u>

The major factors that support this rating include:

- Lending and service activities which reflect good performance overall for the state and excellent performance under the Investment Test;
- Lending performance which reflects a good distribution of loans based upon the various income designations by geography, along with a good distribution of loans by borrower income;
- CD lending which reflects a good record for the state, with a majority focused on affordable housing;
- Investment activity which reflects good performance overall based upon the volume and responsiveness; in addition, some investments exhibited complex characteristics;
- A record of opening and closing branches that did not adversely affect the accessibility of the bank's delivery systems; and
- Good performance in providing community services.

The evaluation is based primarily upon the full-scope reviews of the Bridgeport and Hartford MSAs. Compared to these MSAs, the First Union presence varies in the other AAs from lower levels to more significant.

### **LENDING TEST** (see "Appendix D" Tables 1-11)

First Union's lending performance in Connecticut is good and rated "High Satisfactory." Based upon full-scope reviews, lending performance in both the Bridgeport and Hartford MSAs is excellent.

The majority of reportable loans originated/purchased by First Union in Connecticut are HMDA loans with small business loans representing the bulk of the remainder.

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

### **Lending Activity**

First Union had excellent levels of lending within Connecticut. For the Bridgeport MSA, the bank's lending rank for deposit taking institutions for all HMDA products equaled or exceeded its number three deposit market rank. However its small business lending rank was lower than its deposit market rank. For the Hartford MSA, its market lending rank for all HMDA products exceeded its number 16 deposit market rank. For small business loans, its lending market rank for deposit taking institutions only, was near its deposit market rank.

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

The overall distribution of loans is good. In the Bridgeport MSA, for all HMDA products the percent of loans in moderate-income geographies exceeds the percent of owner occupied units in like geographies. In addition, for all HMDA products the percent of loans in low-income geographies denotes varying levels of performance with overall good performance. The bank's market share of loans in low- and moderate-income geographies denotes varying levels of performance with good performance overall.

In the Bridgeport MSA, First Union small business lending in low- and moderate-income geographies is lower and exceeds the percent of those businesses in like geographies respectively. The bank's market share levels of small business loans in low- and moderate-income geographies are lower and exceed the overall market share.

In the Hartford MSA, for all HMDA products the percent of loans in low-income geographies denotes varying levels of performance with good performance overall. The percent of loans for home purchase, home improvement and home refinance loans in moderate-income geographies exceeds, exceeds, and is significantly lower than the percent of owner-occupied units in like geographies, respectively. The bank's market share in low- and moderate-income geographies denotes varying levels of performance with good performance overall.

In the Hartford MSA, the bank's small business lending in low- and moderate-income geographies exceeds and is somewhat lower than the percent of businesses in like geographies, respectively. In addition, the bank's market share of small business loans in low- and moderate-income geographies exceeds and is near the bank's overall market share, respectively.

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

The distribution of loans by income level of the borrower is good. In the Bridgeport MSA, the percent of HMDA loans to low-income families denotes varying levels of

performance with adequate performance overall. For all HMDA products, the percent of loans to moderate-income families exceeds the percentage of moderate-income families within the MSA. The bank's market share of low- and moderate-income HMDA loan products denotes varying levels of performance with excellent performance overall.

For small business loans in the Bridgeport MSA, the percent of loans to businesses with less than \$1 million in revenues is lower than their representation within the MSA. In addition, the bank's market share of loans to businesses with less than \$1 million in revenues is lower than the bank's overall market share of small business loans.

In the Hartford MSA, the percent of loans to low-income families for all HMDA products denotes varying levels of performance with adequate performance overall. The percent of loans to moderate-income families for all HMDA products also denotes varying levels of performance with excellent performance overall. The bank's market share of loans to low- and moderate-income borrowers denotes varying levels of performance with excellent performance overall.

For small business loans in the Hartford MSA, the percent of loans to businesses with revenues of less than \$1 million is lower than their representation within the MSA demographic. In addition, the bank's market share to businesses with less than \$1 million in revenues reflects a significantly lower performance level.

### **Community Development Lending**

The bank has a good record of CD Lending within Connecticut. For the period January 1, 1997 to September 30, 2000, the bank originated two CD loans totaling approximately \$9 million in the Hartford MSA. All loans were for affordable housing and met an identified need within the MSA. For the same period, in the Bridgeport MSA the bank originated four loans totaling approximately \$5.5 million of which 14% was for affordable housing. The affordable housing loans met an identified need within the MSA.

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

Based upon limited scope reviews, the bank's lending performance in the Danbury and Stamford-Norwalk MSAs was not inconsistent with the overall "High Satisfactory" performance under the Lending Test in Connecticut. Since CD Lending enhanced the performance in the aforementioned areas, in the New Haven-Meriden MSA, Waterbury MSA and Southeast Middlesex Non-Metro AA, the bank's performance was weaker than its performance in the state due primarily to a lack of CD lending (and corresponding enhancement) within these AAs. The weaker performance in the limited-scope AAs lowered the overall rating for the state.

**INVESTMENT TEST** (see "Appendix D" Table 12)

The bank's performance under the Investment Test in Connecticut was good and is rated "High Satisfactory." This conclusion was based upon good performance noted in the Bridgeport MSA and excellent performance in the Hartford MSA. There were significant to excellent volumes of investments and good to excellent responsiveness to the areas' most pressing needs. Several investments exhibited complex characteristics. Investment performance in four AAs receiving limited scope reviews adversely impacted the overall rating.

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

The volume of qualified investments was good in the Bridgeport MSA and excellent in the Hartford MSA. In the Bridgeport MSA, there were six investments and 109 grants and contributions. Of the total dollar volume, a substantial majority of investments or 85.7% was made during the evaluation period. In the Hartford MSA, there were seven investments and 329 grants, contributions and donations. Of the total dollar volume, almost all investments or 97.5% were made during the evaluation period. We also considered unfunded commitments in assessing the bank's CD activities in the Hartford MSA.

In the Bridgeport and Hartford MSAs, qualified investments consisted of equity investments, financial contributions and in-kind donations. In the Hartford MSA, investments included low-income housing tax credits. BEA related investments were noted in both MSAs. Tax credit projects and BEA-related investments are complex as discussed earlier in this Public Disclosure.

The bank's overall responsiveness to the area's most pressing needs was good to excellent in Connecticut. There was a good level of responsiveness in the Bridgeport MSA and excellent responsiveness in the Hartford MSA. In Bridgeport, 46.4% supported CD services, 34.0% of investments supported affordable housing and 19.1% supported economic development activities. The remaining supported the revitalization and/or stabilization of low-and moderate-income geographies. Data supporting the impact of these investments in the Bridgeport MSA was not readily available. In Hartford, 87.5% of investment supported affordable housing, 9.3% supported CD services and 3.2% supported economic development activities. Eighty-seven affordable housing units were created and/or retained from low-income housing tax credit investments. The following provides one example of the bank's investment activity in Connecticut:

- The bank invested in a loan guarantee program available in both the Bridgeport

and Hartford MSAs as well as throughout Connecticut. The program was developed to provide access to capital to childcare providers, development centers, and Head Start programs. The program was made available through a partnership between several Connecticut State agencies and several financial institutions.

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

Based upon limited scope reviews, the bank's performance under the Investment Test in the New Haven-Meridian, Stamford-Norwalk and Waterbury MSAs is not inconsistent with the bank's overall "High Satisfactory" performance under the Investment Test in Connecticut. In the Southeast Middlesex Non-Metro AA, performance is stronger than the bank's overall performance in the state due to a higher volume of investments. In the Danbury MSA, performance is weaker than the bank's overall performance in the state due to a lower level of investments. The blending of stronger and weaker performance in MSAs/AAs receiving limited scope reviews resulted in no impact to the overall Investment Test rating.

### **SERVICE TEST** (see "Appendix D" Table 13)

The bank's performance under the Service Test in Connecticut is rated "High Satisfactory." Based upon full-scope reviews, the bank's performance in the Bridgeport and Hartford MSAs is good.

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

#### **Retail Banking Services**

In the Bridgeport MSA, the bank's service delivery systems are reasonably accessible to geographies and individuals of different income levels. None of the First Union branches are located in low-income geographies in this MSA. However, in moderate-income geographies, the distribution of branches exceeds the proportion of individuals residing in those geographies. In the Hartford MSA, the bank's delivery systems are accessible to geographies and individuals of different income levels. None of the First Union branches are located in low-income geographies. However, less than one percent of the MSA population resides in such geographies and the bank has located 43 percent of its ATMs in low-income geographies. The distribution of branches in moderate-income geographies is somewhat lower than the proportion of individuals residing in these geographies. First Union hours and services offered in the Bridgeport and Hartford MSAs do not vary in a way that inconveniences the respective MSAs.

Branch openings and closings in the Bridgeport MSA have generally not adversely affected the accessibility of the bank's delivery systems, particularly in low- and

moderate-income geographies. First Union closed its only low-income branch during the evaluation period. However, this closing is partially offset by the readily accessible branch network in moderate-income geographies. Branch openings and closings in the Hartford MSA have not adversely affected the accessibility of the bank's delivery systems, particularly in low- and moderate-income geographies. First Union opened a low-income branch during the evaluation period, which improved accessibility to individuals in low-income geographies.

### ***Community Development Services***

First Union is a leader in providing CD services to the Bridgeport MSA. These services benefited a variety of organizations serving a broad array of CD needs. CD services provided by the bank were highly responsive to the needs of the MSA.

First Union provides an adequate level of CD services to the Hartford MSA. The bank worked with organizations serving consumer credit education needs. CD services also supported organizations providing technical assistance to small businesses that create jobs in low- and moderate-income areas and for low- and moderate-income individuals. CD services provided by the bank were moderately responsive to the needs of the AA.

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

Based upon limited-scope reviews, the bank's performance under the Service Test in the Danbury, New Haven-Meriden, Stamford-Norwalk, and Waterbury MSAs, as well as the Southeast Middlesex Non-MSA AA, is not inconsistent with the bank's overall "High Satisfactory" performance under the Service Test in Connecticut.

## Florida State Rating

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

The major factors that support this rating include:

- Lending which reflects an excellent responsiveness by First Union to the credit needs of its AAs within the State of Florida; and a good distribution of loans among geographies and borrowers of different income levels throughout the state;
- CD lending which reflects an excellent level for the state and enhanced the overall performance;
- Investment activity which reflects excellent performance overall based upon the complexity, volume, and responsiveness to CD needs;
- Delivery systems that are accessible to geographies and individuals of different income levels; and
- Good performance in providing community services.

The evaluation is based primarily upon a full-scope review of the Jacksonville, Miami and Orlando MSAs.

### **LENDING TEST** (see "Appendix D" Tables 1-11)

First Union lending performance in Florida is good and rated "High Satisfactory." Based upon full-scope reviews, lending performance in the Jacksonville and Orlando MSAs is excellent. Lending performance in the Miami MSA is good. The majority of reportable loans originated/purchased by First Union in Florida are HMDA loans with small business loans representing the bulk of the remainder.

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

#### **Lending Activity**

The bank's lending activity in the three full-scope MSAs is good. In the Jacksonville MSA, First Union has the number one deposit market rank while its market rank of home purchase, home improvement and home refinance loans are fifth, third and second, respectively, for each category. For deposit taking

institutions only, the market rank for the corresponding products is second, third and second, respectively. For small business lending, the bank has a market rank of fifth whereas for deposit taking institutions only, it ranks third.

For the Miami MSA, the bank has the number two deposit market rank while for home purchase, home improvement and home refinance loans, the market ranks are seventh, second and third, respectively. For deposit taking institutions only, the bank has corresponding market ranks of second, third and second, respectively. For small business lending, First Union has a market rank of eleventh while for deposit taking institutions only, the bank has a number nine market rank.

For the Orlando MSA, the bank has the number three deposit market rank while for home purchase, home improvement and home refinance loans, the market rank is twelfth, second and fourth, respectively. For deposit taking institutions only, the bank has corresponding market ranks of third, second and third, respectively. For small business lending, the bank has a fifth place market rank while for deposit taking institutions only, the bank has a third place market rank.

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

The geographic distribution of HMDA and small business loans reflects good penetration. Performance is good in the Jacksonville, Miami and Orlando MSAs. In the Jacksonville MSA, the percent of home purchase loans in low- and moderate-income geographies is lower than the percent of owner-occupied units in like geographies. For home improvement loans, the percent of loans in low- and moderate-income geographies exceeds the percent of owner-occupied units in like geographies. The percent of home refinance loans in low- and moderate-income geographies is somewhat lower and near the demographic in like geographies. In almost all instances, the market share of loans in low- and moderate-income geographies exceeds overall market share.

For small business loans, the percent of loans in low- and moderate-income geographies exceeds the percent of loans in like geographies. In addition, the bank's market share of small business loans in low- and moderate-income geographies exceeds the bank's overall market share.

In the Miami MSA, the percent of loans in low- and moderate-income geographies exceeds the percent of owner-occupied units for all HMDA products. Regarding market share, for low- and moderate-income geographies the tables denote varying levels of performance with good performance overall.

For small business loans, the percent of loans in low- and moderate-income geographies is somewhat lower and exceeds the percent of loans in like geographies, respectively. Also, the bank's market share of small business loans in low-income geographies is near to and in moderate-income geographies exceeds

the bank's overall market share.

In the Orlando MSA, the percent of home purchase loans in low- and moderate-income geographies is significantly lower and near the percent of owner-occupied units in like geographies, respectively. For home improvement loans, the percent of loans in low- and moderate-income geographies exceeds and is near the percent of owner-occupied units in like geographies, respectively. For home refinance loans, the percent of loans in low- and moderate-income geographies is lower and exceeds the percent of owner-occupied units in those geographies, respectively. Market share of loans, for HMDA products in low-income geographies denotes varying levels of performance with adequate performance overall. In moderate-income geographies, the bank's market share for all HMDA products exceeds overall market share.

For small business loans, the percent of loans in low- and moderate-income geographies exceeds the percent of small businesses in those geographies. In addition, the bank's market share of small business loans in low- and moderate-income geographies exceeds the bank's overall market share.

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

The borrower distribution of First Union HMDA and small business loans reflects a good dispersion among borrowers of different income levels in Florida. In the Jacksonville MSA, the percent of loans to low-income borrowers for all HMDA products denotes varying levels of performance with adequate performance overall. For all HMDA products, the percent of loans to moderate-income borrowers exceeds the percent of moderate-income families within the MSA. Regarding market share, in almost all instances the market share of loans to low- and moderate-income borrowers exceeds the respective overall market share within the MSA.

For small business loans in the Jacksonville MSA, the percent of loans to businesses with less the \$1 million in revenues is lower than their representation within the MSA. In addition, the market share of loans to like businesses is also lower than overall market share.

In the Miami MSA, for all HMDA products, the percent of loans to low-income borrowers is significantly lower than their representation within the AA. For all HMDA products the percent of loans to moderate-income borrowers denotes varying levels of performance with excellent performance overall. Regarding market share, the percent of loans to low- and moderate-income borrowers denotes varying levels of performance with good performance overall.

Regarding small business loans in the Miami MSA, the percent and market share of loans to businesses with revenues of less than \$1 million are significantly lower

than their representation within the MSA.

In the Orlando MSA, the percent of home purchase, home improvement and home refinance loans made to low-income borrowers is lower, lower and somewhat lower than the percent of low-income families in the AA, respectively. For all HMDA products, the percent of loans to moderate-income borrowers exceeds the percent of moderate-income families within the AA. For market share, the percent of loans to low- and moderate-income borrowers denotes varying performance with excellent performance overall.

For small business loans in the Orlando MSA, the percent and market share of loans to businesses with revenues of less than \$1 million are lower and significantly lower than their representation within the MSA demographic, respectively.

### ***Community Development Lending***

The bank's record of making CD loans in Florida is excellent. In the Miami MSA, there is a good level of CD loans, all of which were for affordable housing. In the Jacksonville MSA, First Union originated a good level of CD loans of which the vast majority were for affordable housing. In the Orlando MSA, First Union had an excellent level of CD loans the vast majority of which were for affordable housing. The affordable housing lending met an identified need within the Miami and Orlando MSAs.

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

Based upon limited-scope reviews, the bank's lending performance in Fort Myers-Cape Coral, Gainesville, Sarasota-Bradenton and the Tampa-St. Petersburg-Clearwater MSAs is stronger than the bank's overall "High Satisfactory" performance under the Lending Test in Florida. In all the remaining AAs, the bank's performance is weaker than the bank's overall performance in the state. Weaker performance was due primarily to overall weaker performance across the board including a lack of CD lending in most instances.

### **INVESTMENT TEST** (see "Appendix D" Table 12)

The bank's performance under the Investment Test in Florida was excellent and is rated "Outstanding." This conclusion was based upon excellent performance in the Jacksonville, Orlando and Miami MSAs. The volume of investments was excellent in all three MSAs and there were excellent levels of responsiveness to the respective area's most pressing CD needs. Several investments exhibited complex characteristics.

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

The volume of qualified investments was excellent in the Jacksonville MSA. There were 14 investments and 92 grants, contributions and donations. Of the total dollar volume, a majority of investments or 78.3% was made during the evaluation period. The volume of qualified investments was excellent in the Miami MSA. Investments consisted of 18 investments and 63 grants, contributions and donations. Of the total dollar volume, 84.5% were made during the evaluation period. The volume of qualified investments was excellent in the Orlando MSA. Investments consisted of 19 investments and 112 grants and contributions. Almost all, or 99.3%, of the dollar volume of investments was made during the evaluation period. We also considered unfunded commitments in assessing the bank's CD activities in the Jacksonville, Miami and Orlando MSAs.

Qualified investments consisted of equity investments, low-income housing tax credits and financial contributions in the three full-scope MSAs. In-kind donations in the Jacksonville and Miami MSAs were also noted. BEA related investments were noted in the three MSAs. Tax credit projects and BEA related investments are complex, as discussed earlier in this Public Disclosure.

The bank's responsiveness to the areas' most pressing needs was excellent in the Jacksonville, Orlando, and Miami MSAs. Investments primarily addressed affordable housing in all three MSAs. Ninety-seven percent of the bank's investments supported affordable housing in each of the Jacksonville and Miami MSAs. In Jacksonville, 1,510 affordable housing units were created and/or retained from low-income housing tax credit investments. In the Miami MSA, 770 affordable housing units were created and/or retained from low-income housing tax credit investments. The remaining smaller portions supported economic development, CD services and the revitalization and/or stabilization of low- and moderate-income geographies. In the Orlando MSA, almost all or 99.7% of investments addressed affordable housing activities and 2,816 affordable housing units were created and/or retained from low-income housing tax credit investments. The remaining smaller portion supported economic development, CD services and the revitalization and/or stabilization of low- and moderate-income geographies. Examples of the bank's investments in Florida follow.

- The bank invested in a statewide community development financial institution, which provides loan funds to non-profit organizations that engage in affordable housing, economic development or CD service activities. At times, the bank also participates as a direct lender by financing various phases of a particular project. This investment was allocated among the bank's AAs in the state of Florida.
- In the Jacksonville MSA, the bank invested in a regional micro-loan program. The program provides capital, technical assistance and training to small

businesses in low-income communities where these resources are not readily available. Small loans in amounts between \$500 to \$10,000 are available to businesses.

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

Based upon limited scope reviews, the bank's performance under the Investment Test in the Daytona Beach and Fort Myers-Cape Coral MSAs, Walton County Non-Metro AA and Ocala, Sarasota-Bradenton, Tampa-St. Petersburg-Clearwater and West Palm Beach-Boca Raton MSAs is not inconsistent with the bank's overall "Outstanding" performance under the Investment Test in Florida. In all of the remaining AAs, the bank's performance is weaker than the bank's overall performance in Florida due to lower levels of investments. Weaker performance did not adversely impact the overall Investment Test rating because the MSAs and AAs combined hold only 25% of the bank's deposits in Florida.

### **SERVICE TEST** (see "Appendix D" Table 13)

The bank's performance under the Service Test in Florida is rated "High Satisfactory." Based upon full-scope reviews, the bank's performance in the Jacksonville, Miami and Orlando MSAs is good.

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

#### **Retail Banking Services**

In the Jacksonville MSA, the bank's service delivery systems are accessible to geographies and individuals of different income levels. The distribution of branches is near to the proportion of individuals residing in low- and moderate-income geographies. In the Miami MSA, the bank's delivery systems are readily accessible to geographies and individuals of different income levels. The distribution of branches is near to the proportion of individuals residing in low- and moderate-income geographies. In the Orlando MSA, the bank's delivery systems are readily accessible to geographies and individuals of different income levels. The distribution of branches exceeds the proportion of individuals residing in low- and moderate-income geographies. First Union hours and services offered in the Jacksonville, Miami and Orlando MSAs do not vary in a way that inconveniences the MSAs.

Branch openings and closings in the Jacksonville MSA have not adversely affected the accessibility of the bank's delivery systems, particularly in low- and moderate-income geographies. First Union closed a moderate-income branch during the evaluation period. However, this closing is partially offset by the accessible branch network in moderate-income geographies. Branch openings and closings in the

Miami MSA have improved the accessibility of the bank's delivery systems, particularly in low- and moderate-income geographies. First Union opened one low-income branch and four moderate-income branches during the evaluation period in Miami. Branch openings and closings in the Orlando MSA have improved the accessibility of the bank's delivery systems, particularly in low- and moderate-income geographies. First Union opened four moderate-income branches during the evaluation period in Orlando.

### ***Community Development Services***

First Union is a leader in providing CD services to the Jacksonville MSA. The bank targeted CD services toward a variety of community organizations pursuing a full array of CD objectives. A significant volume of services benefited affordable housing organizations, which is responsive to identified needs in the MSA. CD services provided by the bank were responsive to the needs of the MSA.

First Union provides a relatively high level of CD services to the Miami MSA. These services benefited organizations serving affordable housing needs. CD services also supported organizations assisting small businesses that provide jobs to low- and moderate-income areas and individuals. The bank also worked closely with certain CD corporations in the Miami MSA. CD services provided by the bank were highly responsive to the needs of the MSA.

First Union provides an adequate level of CD services to the Orlando MSA. These services benefited organizations serving affordable housing needs. CD services also supported organizations assisting small businesses that provide jobs to low- and moderate-income areas and individuals. CD services provided by the bank were responsive to the needs of the MSA.

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

Based upon limited-scope reviews, the bank's performance under the Service Test in the Daytona Beach, Fort Myers-Cape Coral, Fort Pierce-Port St Lucie, Lakeland-Winter Haven, Melbourne-Titusville-Palm Bay, Panama City, Pensacola, Sarasota-Bradenton, Tallahassee, Tampa-St Petersburg-Clearwater, and West Palm Beach-Boca Raton MSAs, as well as the Walton County, Madison/Taylor, and Florida Key Non-Metro AAs, is not inconsistent with the bank's overall "High Satisfactory" performance under the Service Test in Florida. In the Fort Lauderdale, Gainesville, Naples, Ocala, and Punta Gorda MSAs, as well as the Highlands County and Indian River Non-MSA AAs, the bank's performance is weaker than the bank's overall performance in the state. Weaker performance resulted from less favorable branch distributions in low- and moderate-income geographies in each of these AAs. Weaker performance did not impact the bank's overall performance under the Service Test in Florida as these markets together represent less than 15 percent of total bank deposits in the state.

## Georgia State Rating

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

The major factors that support this rating include:

- Lending performance which reflects a good distribution of loans among geographies and an excellent distribution among borrowers of different income levels throughout the State of Georgia;
- An excellent level of CD lending which enhanced performance across the state;
- An excellent volume of investments, some of which exhibited complex characteristics;
- Delivery systems that are accessible to geographies and individuals of different income levels; and
- A record of opening and closing branches that generally did not adversely affect the accessibility of the bank's delivery systems.

The evaluation is based primarily upon a full-scope review of the Atlanta MSA. There is a marked difference in the level of First Union presence in Georgia AAs other than the Atlanta MSA.

### **LENDING TEST** (see "Appendix D" Tables 1-11)

The bank's lending performance in Georgia is excellent and rated "Outstanding." Based upon the full-scope review, the bank's performance in the Atlanta is excellent. The majority of reportable loans originated/purchased by First Union in Georgia are HMDA loans with small business loans representing the bulk of the remainder.

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

#### **Lending Activity**

The reportable loan composition in the Atlanta MSA basically mirrors that of the state. While its deposit market share in the MSA is fourth, its market share for home purchase, home improvement and refinance loans varies (13<sup>th</sup>, first and sixth, respectively). However, when compared only to other deposit taking institutions,

the corresponding market shares improve to third, first and second, respectively. For small business lending, the bank is eighth in total market share and sixth among deposit taking institutions.

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

Overall, the distribution of loans by income level of geography is good. In the Atlanta MSA, the geographic distribution of home improvement and home refinance loans is excellent. For home purchase loans, the percent of bank loans made in low- and moderate-income geographies is lower than the percent of owner-occupied units in like geographies. However, for both home improvement and home refinance loans, the percent of bank loans in low- and moderate-income geographies exceeds and is near the percent of owner-occupied units in like geographies, respectively. Regarding market share, the percent of bank loans in low- and moderate-income geographies exceeds its overall bank market share for all HMDA product types, respectively.

For small business loans, the geographic distribution by income level is adequate. For both low- and moderate-income geographies, the percent of loans to businesses in those geographies is somewhat lower than the percent of small businesses that are located in like geographies. For market share, the percent of small loans to businesses in low- and moderate-income geographies is near the percent of overall market share of all small business loans.

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

Overall, the distribution of loans by borrower income is excellent. In the Atlanta MSA, the percent of home purchase loans to low-income borrowers is somewhat lower than the percent of low-income families within the MSA. For both home improvement and home refinance loans, the percent of loans to low-income borrowers is near the percent of low-income families within the MSA. For moderate-income borrowers, the percent of loans to this group exceeds their percent of the population for all three HMDA product types. In addition, the market share of loans to low- and moderate-income borrowers exceeds the overall market share in all categories except for home purchase low-income borrowers where it is near the market share.

For small business, the distribution of loans by borrower income is poor. The portion of loans to small businesses is lower than their representation within the Atlanta MSA. In addition, the First Union market share is also lower than overall market share.

### **Community Development Lending**

The bank's record of CD lending in the Atlanta MSA is excellent. Of the total amount of CD loans, approximately half was for affordable housing. The affordable housing lending met an identified need within the AA. In addition, we found a

\$110 million loan to an Atlanta area hospital authority to be especially noteworthy since it is the primary indigent care provider of health services in the State of Georgia.

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

Based upon limited-scope reviews, the bank's lending performance in limited scope AAs is weaker than the bank's overall "Outstanding" performance under the Lending Test in the state of Georgia. This was due primarily to a lack of or minimal CD lending in these AAs. Since these AAs make up a small portion of deposits in Georgia, weaker performance did not affect the overall lending test rating.

### **INVESTMENT TEST** (see "Appendix D" Table 12)

First Union reflected excellent performance under the Investment Test in Georgia and is rated "Outstanding." We based this conclusion upon the excellent investment performance noted in the Atlanta MSA. The volume of investments was excellent and there was an excellent responsiveness to the area's most pressing CD needs. A few investments exhibited complex characteristics. We also considered unfunded commitments in assessing the bank's CD activities.

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

The volume of qualified investments was excellent in the Atlanta MSA. There were 19 investments and 221 grants, contributions and donations. Of the total dollar volume, a majority of investments or 60% was made during the evaluation period; the remainder reflected balances from prior periods.

In the Atlanta MSA, qualified investments consisted of equity investments, low-income housing tax credits, financial contributions and in-kind donations. The complex tax credit projects, discussed earlier in this Public Disclosure, also applied to this market.

The bank's responsiveness to the area's most pressing needs was excellent in the Atlanta MSA. Investments primarily addressed affordable housing activities. Close to 93% of the bank's investments supported affordable housing. In Atlanta, 858 affordable housing units were created and/or retained from low-income housing tax credit investments. About 7% of investments supported economic development. The remaining smaller portion supported CD services and the revitalization and/or stabilization of low- and moderate-income geographies. The following reflected examples reviewed of bank investments in the Atlanta MSA.

- First Union made a deposit investment in a minority-owned financial institution. The investment was targeted to help fund mortgage loans for low- and

moderate-income individuals.

- The bank also made an investment in a Small Business Investment Company (SBIC) which targets companies in need of growth capital.

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

Based upon limited scope reviews, the bank's performance under the Investment Test in the Macon MSA is not inconsistent with the bank's overall "Outstanding" performance under the Investment Test in Georgia. In the Augusta-Aiken, Columbus and Savannah MSAs and the Dalton/Rome, Hinesville and Waynesboro Non-Metro AAs, the bank's performance is weaker than the bank's overall performance in Georgia due to lower levels of investments. Weaker performance did not impact the overall Investment Test rating because these MSAs/AAs, combined, hold a relatively small volume of deposits for the bank in Georgia.

### **SERVICE TEST** (see "Appendix D" Table 13)

The bank's performance under the Service Test in Georgia is rated "Low Satisfactory." Based upon full-scope reviews, the bank's performance in the Atlanta MSA is adequate.

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

#### **Retail Banking Services**

In the Atlanta MSA, the bank's service delivery systems are accessible to geographies and individuals of different income levels. The distribution of branches in low- and moderate-income geographies is near to the proportion of individuals residing in those geographies. First Union hours and services offered to the Atlanta MSA do not vary in a way that inconveniences the AA.

Branch openings and closings in the Atlanta MSA have generally not adversely affected the accessibility of the bank's delivery systems, particularly in low- and moderate-income geographies. First Union opened one low-income branch and closed four moderate-income branches during the evaluation period. However, these closings are partially offset by the accessible branch network in moderate-income geographies.

#### **Community Development Services**

First Union provides a relatively high level of CD services to the Atlanta MSA. CD services benefited organizations serving affordable housing needs. CD services also supported organizations assisting small businesses that provide jobs to low- and moderate-income areas and individuals. CD services provided by the bank

were highly responsive to the needs of the MSA.

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

Based upon limited-scope reviews, the bank's performance under the Service Test in the Augusta-Aiken and Savannah MSAs, as well as the Dalton/Rome Non-MSA, is not inconsistent with the bank's overall "Low Satisfactory" performance under the Service Test in Georgia. Performance in the Columbus and Macon MSAs, as well as the Hinesville and Waynesboro Non-MSA AAs, is stronger than the bank's overall performance under the Service Test in Georgia. Stronger performance resulted from generally better branch distributions in low- and moderate-income geographies in each of these MSAs/AAs. Stronger performance did not impact the bank's overall performance under the Service Test in Georgia as these markets together represent only six percent of total bank deposits in the state.

## Maryland State Rating

<b>CRA Rating for Maryland<sup>6</sup>:</b>	<u>Outstanding</u>
<b>The Lending Test is rated:</b>	<u>Outstanding</u>
<b>The Investment Test is rated:</b>	<u>Outstanding</u>
<b>The Service Test is rated:</b>	<u>High Satisfactory</u>

The major factors that support this rating include:

- Lending performance which reflects an excellent level of lending, a good distribution among geographies of differing incomes and excellent distribution among borrowers of different incomes in the Baltimore MSA;
- A strong level of CD lending, which enhanced the overall Lending Test rating;
- Investment activity which reflects an excellent level of responsiveness to the area's most pressing needs; in addition, some investments exhibited complex characteristics;
- Delivery systems that are accessible to geographies and individuals of different income levels; and
- Good performance in providing community services.

The evaluation is based upon a full-scope review of performance in the Baltimore MSA. The Baltimore MSA is the bank's only AA in the state.

### **LENDING TEST** (see "Appendix D" Tables 1-11)

The bank's lending performance in Maryland is excellent and rated "Outstanding." The majority of reportable loans originated/purchased by First Union in Maryland are HMDA loans with small business loans representing the bulk of the remainder.

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

#### **Lending Activity**

First Union has an excellent level of lending in the Baltimore MSA. First Union has the fourth largest deposit market share in the Baltimore MSA. The bank's market lending ranks, for deposit taking institutions only, equal or exceed the deposit rank

---

<sup>6</sup> For institutions with branches in two or more states in a multi-state metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state metropolitan area (Newburgh and Philadelphia). Refer to the multi-state metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

for HMDA products and are slightly below for small business lending.

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

The distribution of loans by income level of geography is good. For all HMDA loan products, the percent of bank loans made in low- and moderate-income geographies are either somewhat lower or exceed the percent of owner-occupied units. For HMDA market share data, in almost all instances the bank's market share in low- and moderate-income geographies exceeds the overall market share for all HMDA loan products, respectively.

For small business loans, the overall distribution of loans to small businesses both exceeds and is near to the demographic for low- and moderate-income geographies respectively. In addition, market share in low- and moderate-income geographies exceed and is near the overall market share.

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

Overall, the distribution of loans by borrower income is excellent. For home purchase and refinance loans, the percent of loans to low-income borrowers is near the percent of low-income families within the MSA, while for home improvement loans, it exceeds the demographic. For all HMDA products, the percent of loans to moderate-income borrowers exceeds the percent of moderate-income borrowers within the MSA. In all instances, market share of loans to low- and moderate-income borrowers exceeds the bank's overall market share.

The overall distribution of loans to small businesses with revenues of \$1 million or less is adequate. For small business loans, the percent of loans to small businesses is lower than the percentage of small businesses in the Baltimore MSA. In addition, the First Union market share of loans to small businesses is somewhat lower than the overall market share. Of the total First Union small business lending volume, 76% of the loans were for amounts of \$100,000 or less.

**Community Development Lending**

Finally, the level of CD Lending is strong. For the period January 1, 1997 to September 30, 2000, the bank originated 15 loans totaling approximately \$59 million. Of this amount, approximately 98% were for affordable housing which met an identified need within the Baltimore MSA.

**INVESTMENT TEST** (see "Appendix D" Table 12)

The bank's performance under the Investment Test in Maryland was excellent and is rated "Outstanding." This conclusion was based upon excellent investment performance in the Baltimore MSA. The volume of investments was excellent and there was an excellent responsiveness to the area's most pressing CD needs. A

few investments exhibited complex characteristics.

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

The volume of qualified investments was excellent in the Baltimore MSA. There were 12 investments and 108 grants, contributions and donations. Of the total dollar volume, a majority of investments or 70.3% was made during the evaluation period. We also considered unfunded commitments in assessing the bank's CD activities.

In the Baltimore MSA, qualified investments consisted of equity investments, low-income housing tax credits, financial contributions and in-kind donations. Tax credit projects are complex as discussed earlier in this Public Disclosure.

The bank's responsiveness to the area's most pressing needs was excellent in the Baltimore MSA. Investments primarily addressed housing activities. Ninety-one percent of the bank's investments supported affordable housing. In Baltimore, 350 affordable housing units were created and/or retained from low-income housing tax credit investments. Almost seven percent of investments supported economic development and smaller portions supported the revitalization and/or stabilization of low- and moderate-income geographies and CD services. Examples of the bank's investments in the Baltimore MSA follow:

- The bank made an investment in a capital fund. The fund supports the expansion financing of fast-growing minority owned businesses, primarily small businesses, throughout the United States. The bank's investment in the fund was allocated among some of the bank's AAs throughout the eastern United States.
- First Union provided funds for a statewide CD organization, which allowed members to provide home counseling programs in the Baltimore area. The organization is a non-profit coalition of affordable housing developers, and while the emphasis has been in the Baltimore area, the benefits reached other parts of the state. In addition to the investment, First Union pledged \$15 million annually to targeted mortgage loans and \$40 million in loans to non-profit developers.

### **SERVICE TEST** (see "Appendix D" Table 13)

The bank's performance under the Service Test in Maryland is rated "High Satisfactory." Based upon a full-scope review, the bank's performance in the Baltimore MSA is good.

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

### **Retail Banking Services**

In the Baltimore MSA, the bank's service delivery systems are accessible to geographies and individuals of different income levels. The distribution of branches in low- and moderate-income geographies is near to the proportion of individuals residing in those geographies. First Union hours and services offered to the Baltimore MSA do not vary in a way that inconveniences the MSA.

Branch openings and closings in the Baltimore MSA have generally not adversely affected the accessibility of the bank's delivery systems, particularly in low- and moderate-income geographies. First Union closed one low-income branch and eleven moderate-income branches during the evaluation period. However, merger activity impacted performance under this criterion during the evaluation period. See "Overall Conclusions with Respect to Performance Tests" for additional information. The branch network remained accessible in low- and moderate-income geographies following these closings.

### **Community Development Services**

First Union provides a relatively high level of CD services to the Baltimore MSA. These services consisted of training on both personal finance and homeownership topics. These training efforts also benefited small businesses that provide jobs to low- and moderate-income areas and individuals. CD services provided by the bank were responsive to the needs of the AA.

## New Jersey State Rating

<b>CRA Rating for New Jersey<sup>7</sup>:</b>	<u>Outstanding</u>
<b>The Lending Test is rated:</b>	<u>Outstanding</u>
<b>The Investment Test is rated:</b>	<u>Outstanding</u>
<b>The Service Test is rated:</b>	<u>High Satisfactory</u>

The major factors that support this rating include:

- Lending performance which reflects a good distribution of loans among geographies of different income levels throughout the state along with a good distribution overall by income level of borrowers;
- An excellent record of CD lending in the state which enhanced the overall Lending Test rating for the state;
- An excellent level of performance relative to investments in the state with an excellent volume of qualified investments noted in the Newark MSA; in addition, the bank demonstrated an excellent level of responsiveness to the most pressing needs; some investments exhibited complex characteristics; and,
- Delivery systems that are accessible to geographies and individuals of different income levels.

The evaluation is based primarily upon the full-scope review of the Newark MSA. Newark also represents the market where First Union has the most significant presence within the state.

### **LENDING TEST** (see "Appendix D" Tables 1-11)

First Union lending performance in New Jersey is excellent and rated "Outstanding." Based upon the full-scope review, the bank's performance in the Newark MSA is excellent.

The majority of reportable loans originated/purchased by First Union in New Jersey are HMDA loans with small business loans representing the bulk of the remainder.

---

<sup>7</sup>For institutions with branches in two or more states in a multi-state metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state metropolitan area (Philadelphia). Refer to the multi-state metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

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

### **Lending Activity**

The bank's lending activity in the Newark MSA is excellent. While its deposit market share in the MSA is second, its market ranks for home purchase, home improvement and home refinance loans are fifth, first and second, respectively. When comparing the bank's lending to other deposit taking institutions, the market ranks for the corresponding products are first, first and second, respectively. For small business lending, the bank's market rank is fifth while for deposit taking institutions only, it is third.

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

The overall distribution of loans by income level of geography is excellent. In the Newark MSA for all three HMDA product types, the percent of low- and moderate-income loans located in like geographies exceeds the percent of owner-occupied units in those geographies. Regarding market share, the percent of loans made in low- and moderate-income geographies exceeds the banks overall market share of all loans except for the low-income market share for home improvement loans where it is somewhat lower than overall market share.

For small business loans, the geographic distribution of loans by income level of geography is excellent. For low- and moderate-income geographies, the percent of bank loans made in like geographies is in excess and near the percent of small businesses that are in such geographies, respectively. In addition, the bank's market share of loans to small businesses in low- and moderate-income geographies exceeds the bank's overall market share.

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

The overall distribution of loans by income level of borrower is good. In the Newark MSA for loans to low-income borrowers for home purchase, home improvement and home refinance loans, the percent of loans made to these borrowers are lower, somewhat lower and significantly lower than the percent of these families within the geography, respectively. The percent of loans made to moderate-income borrowers for all three HMDA product types exceeds the percent of moderate-income families within the geography. Regarding market share for all three HMDA product types, market share percentages exceed their overall market share of loans except for low-income home improvement loans where it is near the percent of overall market share.

For small business loans, the percent of loans to businesses with revenues of \$1 million or less is lower than the portion of these businesses. In addition, market share of loans to businesses with revenues less than \$1 million is somewhat lower than the overall market share.

**Community Development Lending**

First Union has an excellent record of CD lending in New Jersey. For the period January 1, 1997 to September 30, 2000, First Union made six loans totaling \$26 million. Meeting an identified need within the AA, 23% of these loans were for affordable housing. In addition, First Union also originated a significant amount of CD loans in the limited-scope AA's, and positively impacted the rating.

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

Based upon limited-scope reviews, lending performance in the Jersey City, Middlesex-Somerset-Hunterdon, Monmouth-Ocean and Trenton MSAs is not inconsistent with the bank's overall "Outstanding" performance under the Lending Test in New Jersey. Performance in the Atlantic-Cape May and the Bergen-Passaic MSAs is weaker than the bank's overall performance in the state. The primary reason for the weaker performance in the Atlantic-Cape May MSA was due to a lack of CD lending coupled with weak distributions in low- and moderate-income geographies for home purchase and small business loans. The primary reason for the weaker performance in the Bergen-Passaic MSA was weaker performance in lending to low- and moderate-income borrowers for all HMDA products. Finally, weaker performance did not lower the Lending Test rating in New Jersey because the AAs are relatively small markets for the bank in the state.

**INVESTMENT TEST** (see "Appendix D" Table 12)

First Union reflected an excellent level of performance under the Investment Test in New Jersey and is rated "Outstanding." This conclusion was based upon excellent investment performance in the Newark MSA. The volume of investments was excellent and there was excellent responsiveness to the area's most pressing CD needs. A few investments exhibited complex characteristics.

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

The volume of qualified investments was excellent in the Newark MSA. There were 15 investments and 233 grants, contributions and in-kind donations. Of the total dollar volume, a majority, 54.6%, was made during the evaluation period. We also considered unfunded commitments in assessing the bank's CD activities.

In the Newark MSA, qualified investments consisted of equity investments, low-income housing tax credits, financial contributions and in-kind donations. Tax credit projects are complex as discussed earlier in this Public Disclosure.

The bank's responsiveness to the area's most pressing needs was excellent in the

Newark MSA. Investments primarily addressed housing activities as 75% of the bank's investments supported affordable housing. In Newark, 211 affordable housing units were created and/or retained from low-income housing tax credit investments. The bank supported economic development with 23.1% of investments in this category. The remaining smaller portion supported the revitalization and/or stabilization of low- and moderate-income geographies and CD services. The following reflects examples of the bank's investments in the Newark MSA.

- First Union made a contribution to a statewide organization, associated with a national non-profit, which provides high school dropout prevention programs for low- and moderate-income Latino youths. Five student centers throughout New Jersey were established through the contribution. First Union also donated computers for use in the student centers and, made a CD loan to the organization.
- The bank made an investment in a fund related to a national, non-profit housing and CD organization, which works with partners to provide low-income people with affordable housing and other services. This investment was allocated among the bank's AAs throughout the east and northeastern United States, including New Jersey.

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

Based upon limited scope reviews, the bank's performance under the Investment Test in the Atlantic-Cape May, Jersey City, and Monmouth-Ocean MSAs is not inconsistent with the bank's overall "Outstanding" performance under the Investment Test in New Jersey. In the Bergen-Passaic, Middlesex-Somerset-Hunterdon and Trenton MSAs, the bank's performance is weaker than the bank's overall performance in New Jersey due to lower investment volumes. Weaker performance did not adversely impact the overall Investment Test rating because the MSAs combined, make up less than one-half of the bank's deposits in New Jersey.

### **SERVICE TEST** (see "Appendix D" Table 13)

The bank's performance under the Service Test in New Jersey is rated "High Satisfactory." Based upon a full-scope review, the bank's performance in the Newark MSA is good.

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

### **Retail Banking Services**

In the Newark MSA, the bank's service delivery systems are accessible to geographies and individuals of different income levels. The distribution of branches in low- and moderate-income geographies is near to the proportion of individuals residing in those geographies. First Union hours and services offered to the Newark MSA do not vary in a way that inconveniences the AA.

Branch openings and closings in the Newark MSA have not adversely affected the accessibility of the bank's delivery systems, particularly in low- and moderate-income geographies. First Union closed three low-income branches and four moderate-income branches during the evaluation period. However, these closings are partially offset by the accessible branch network in low- and moderate-income geographies. In addition, merger activity impacted performance under this criterion during the evaluation period. See "Overall Conclusions with Respect to Performance Tests" for additional information.

### **Community Development Services**

First Union provides an adequate level of CD services to the Newark MSA. CD services benefited organizations serving affordable housing and community service needs. Specifically, services provided by the bank responded to credit education and affordable housing needs. Overall, the bank demonstrated a moderate degree of responsiveness to the needs of the MSA.

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

Based upon limited-scope reviews, the bank's performance under the Service Test in the Atlantic-Cape May, Bergen-Passaic, Jersey City, Middlesex-Somerset-Hunterdon, Monmouth-Ocean, and Trenton MSAs is not inconsistent with the bank's overall "High Satisfactory" performance under the Service Test in New Jersey.

## New York State Rating

<b>CRA Rating for New York<sup>8</sup>:</b>	<u>Satisfactory</u>
<b>The Lending Test is rated:</b>	<u>High Satisfactory</u>
<b>The Investment Test is rated:</b>	<u>Outstanding</u>
<b>The Service Test is rated:</b>	<u>Low Satisfactory</u>

The major factors that support this rating include:

- Good lending performance which reflects an adequate distribution in the state and New York MSA among geographies and borrowers of different income levels;
- An excellent level of CD lending which enhanced overall performance, especially in the full-scope AA (New York MSA);
- An excellent level of performance relative to investments in the state based upon the volume, complexity and responsiveness to the area's most pressing needs; and
- The overall provision of retail and CD services which showed adequate responsiveness to area banking needs.

The evaluation is based primarily upon the full-scope review of the New York MSA. Of the three defined AAs, the New York MSA represents the market where First Union has the most significant presence.

### **LENDING TEST** (see "Appendix D" Tables 1-11)

First Union lending performance in New York is good and rated "High Satisfactory." Based upon the full-scope review, the bank's performance in the New York MSA is good.

The majority of reportable loans originated/purchased by First Union in New York are HMDA loans with small business loans representing the bulk of the remainder.

---

<sup>8</sup> For institutions with branches in two or more states in a multi-state metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state metropolitan area (Newburgh). Refer to the multi-state metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

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

### **Lending Activity**

First Union lending levels in the New York MSA are excellent. With a number five deposit market rank, the bank's market rank among deposit taking institutions for HMDA purchase, home improvement and refinance loans was second, second and first, respectively. In addition, their small business lending market rank was eleventh.

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

The distribution of loans by income level of geography is adequate. In the New York MSA, the percent of home purchase and home improvement loans in moderate-income geographies exceeds the percent of owner-occupied units in like geographies. For home refinance loans, the percent of bank loans in moderate-income geographies is somewhat lower than the percent of owner-occupied units in like geographies. The percents of home purchase, home improvement and home refinance loans is near to, exceeds and is lower than their respective percents of owner occupied units in low-income geographies. Regarding market share, the tables denote varying levels of performance with overall poor market share in low- and moderate-income geographies.

For small business loans, the percent of loans in low- and moderate-income geographies is significantly lower and lower than the percent of businesses in like geographies, respectively. Small business market share reflects the same level of performance as the aforementioned small business performance.

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

The distribution of loans by income level of borrower is adequate. For all HMDA products in the New York MSA, the percent of loans to low-income borrowers is significantly lower than the percent of low-income families. For moderate-income borrowers, the percent of loans for home purchase, home improvement and home refinance loans is significantly lower, near and significantly lower than the percent of moderate-income families for those loan products, respectively. Regarding market share, various levels of performance are noted with good performance noted overall.

Regarding small business loans, the percent of loans to businesses with revenues of \$1 million or less is lower than the demographic. In addition, the bank's market share of loans to businesses with less than \$1 million in revenues shows similar performance.

### **Community Development Lending**

First Union reflected an excellent level of CD Loans originated within the New York MSA during our evaluation period. For the period January 1, 1997 to September

30, 2000, First Union originated 17 loans totaling approximately \$43 million. All loans were for affordable housing which met an identified need within the MSA.

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

Based upon limited-scope reviews, lending performance in the Dutchess County MSA was not inconsistent with the bank's overall "High Satisfactory" performance under the Lending Test in New York. Lending performance in the Ulster County Non-Metro AA was weaker than the bank's overall performance in the state; however, given its minimal deposit share within the state, it did not adversely affect the overall rating. Since CD Lending enhanced the performance in both the New York and Dutchess County MSAs, the weaker performance in the Ulster County Non-Metro AA was due primarily to a lack of CD lending in this AA.

### **INVESTMENT TEST** (see "Appendix D" Table 12)

First Union reflected excellent performance under the Investment Test in the State of New York and is rated "Outstanding." This conclusion was based upon excellent investment performance in the New York MSA. The volume of investments was excellent and there was excellent responsiveness to the area's most pressing CD needs. A few investments exhibited complex characteristics.

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

The volume of qualified investments was excellent in the New York MSA. Investments consisted of 14 investments and 55 grants, contributions and donations. Of the total dollar volume, a majority of investments or 70.1% was made during the evaluation period. We also considered unfunded commitments in assessing the bank's CD activities.

In the New York MSA, qualified investments consisted of equity investments, low-income housing tax credits, financial contributions and in-kind donations. Tax credit projects are complex as discussed earlier in this Public Disclosure.

The bank's responsiveness to the area's most pressing needs was excellent in the New York MSA. Ninety-seven percent of the bank's investments supported affordable housing. In New York, 619 affordable housing units were created and/or retained from low-income housing tax credit investments. The remaining smaller portion supported economic development, CD services and the revitalization and/or stabilization of low- and moderate-income geographies. For example, First Union made two investments in and several contributions to a certified CD financial institution (CDFI) fund. The CDFI/organization operates three loan programs; a community facility, an affordable housing program, and a small business loan

program. CDFI funds are available to organizations that serve low-income individuals.

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

Based upon limited scope reviews, the bank's performance under the Investment Test in the Dutchess County MSA is not inconsistent with the bank's overall "Outstanding" performance under the Investment Test in the state of New York. In the Ulster County Non-Metro AA, the bank's performance is weaker than the bank's overall performance in the state as there were no investments in this AA. Weaker performance did not adversely impact the overall Investment Test rating as the AA represents a very small market for the bank in New York.

### **SERVICE TEST** (see "Appendix D" Table 13)

The bank's performance under the Service Test in New York is rated "Low Satisfactory." Based upon a full-scope review, the bank's performance in the New York MSA is adequate.

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

#### **Retail Banking Services**

In the New York MSA, the bank's delivery systems are generally accessible to portions of its AA, particularly to low- and moderate-income geographies and individuals. None of the First Union branches are located in low-income geographies. The distribution of branches in moderate-income geographies is well below the proportion of individuals residing in those geographies. However, the bank's branches are concentrated in a confined portion of its AA thereby limiting access to the full range of low- and moderate-income geographies in the New York MSA AA. Significant competition in remote portions of the AA also limits the bank's access to these low- and moderate-income areas. First Union hours and services offered to the New York MSA do not vary in a way that inconveniences the AA.

Branch openings and closings in the New York MSA have generally not adversely affected the accessibility of the bank's delivery systems, particularly in low- and moderate-income geographies. First Union closed a moderate-income branch during the evaluation period.

#### **Community Development Services**

First Union provides an adequate level of CD services to the New York MSA. CD services benefited organizations serving affordable housing needs and providing homebuyer credit counseling for low- and moderate-income individuals. Although

the bank provided a moderate volume of CD services, these CD services were highly responsive to the needs of the MSA.

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

Based upon limited-scope reviews, the bank's performance under the Service Test in the Dutchess County MSA is not inconsistent with the bank's overall "Low Satisfactory" performance under the Service Test in New York. Performance in the Ulster County Non-Metro AA is stronger than the bank's overall performance under the Service Test in New York. Stronger performance resulted from more favorable branch distributions in low- and moderate-income geographies as well as a more positive record of branch openings and closings. Stronger performance did not impact the bank's overall performance under the Service Test in New York as these markets together represent less than one percent of total bank deposits in the state.

## North Carolina State Rating

<b>CRA Rating for North Carolina<sup>9</sup>:</b>	<u>Satisfactory</u>
<b>The Lending Test is rated:</b>	<u>High Satisfactory</u>
<b>The Investment Test is rated:</b>	<u>High Satisfactory</u>
<b>The Service Test is rated:</b>	<u>High Satisfactory</u>

The major factors that support this rating include:

- Lending, investment and service activities which reflect good performance overall for the state.
- Lending performance which reflects an excellent distribution among geographies and good distribution among borrowers of different income levels in the Raleigh-Durham-Chapel Hill (Raleigh) MSA;
- CD lending at a level which enhanced the Lending Test rating.
- Some investments which exhibited complex characteristics;
- Delivery systems that are accessible to geographies and individuals of different income levels; and
- Poor performance in providing community services.

### **LENDING TEST** (see "Appendix D" Tables 1-11)

First Union lending performance in North Carolina is good and rated "High Satisfactory." Based upon the full-scope review, the bank's performance in the Raleigh MSA is excellent.

The majority of reportable loans originated/purchased by First Union in North Carolina are HMDA loans with small business loans representing the bulk of the remainder.

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

#### **Lending Activity**

The First Union level of lending in the Raleigh MSA is excellent. With a fifth ranked

---

<sup>9</sup> For institutions with branches in two or more states in a multi-state metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state metropolitan area (Charlotte). Refer to the multi-state metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

deposit market rank, for all HMDA products the bank's lending market rank equaled or exceeded the deposit market rank for all deposit taking institutions. For small business loans, the bank's lending market rank is slightly below its deposit market rank for deposit taking institutions.

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

The distribution of loans by income level of geography is excellent. For all HMDA products in the Raleigh MSA, the percent of loans in low- income geographies either is near to or exceeds the percent of owner occupied units in those geographies. For moderate-income geographies, the tables denote varying levels of performance with overall adequate performance. For home improvement loans, the percent of loans in moderate-income geographies exceeds the percent of owner occupied units in those geographies. Market share data reflects that in all but one instance, the percent of loans in low- and moderate-income geographies exceeds the bank's overall market share.

For small business loans, the percent of bank loans in low- and moderate-income geographies exceeds and is near the percent of businesses in like geographies, respectively. The percent of market share in low- income geographies exceeds and in moderate-income geographies is near to the bank's overall market share.

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

The distribution of loans by level of borrower income is good. For home purchase, home improvement and home refinance loans in the Raleigh MSA, the percent of loans to low-income borrowers is lower, near and near the percent of low-income families within the geographies, respectively. For all HMDA products, the percent of loans to moderate-income borrowers exceeds the percent of moderate-income families within the MSA. Also, for the HMDA products, in all instances but one, market share to low- and moderate-income borrowers exceeds the bank's overall market share.

Regarding small business loans, the percent of loans to businesses with revenues of \$1 million or less is comparable to, although somewhat lower than, the demographic for businesses in the Raleigh MSA. In addition, the bank's market share of loans to businesses with less than \$1 million in revenues is lower than its overall market share.

### **Community Development Lending**

First Union has an excellent record of CD lending in the Raleigh MSA. For the period January 1, 1997 to September 30, 2000, First Union originated 29 loans totaling almost \$35 million. Of this amount, all of it served to address affordable housing needs which was an identified need within the community.

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

Based upon limited-scope reviews, lending performance in the Albemarle Non-Metro AA, Asheville MSA, Fayetteville MSA, Hickory-Morganton-Lenoir MSA, Northwestern NC Non-Metro AA and Western NC Non-Metro AA was not inconsistent with the bank's overall "High Satisfactory" performance under the Lending Test in North Carolina. Performance in the Northern Piedmont, NC Non-Metro AA and the Greensboro--Winston-Salem--Chapel Hill MSAs was inconsistent and stronger than the bank's overall lending test performance in North Carolina. Stronger performance was due primarily to strong levels of CD lending. The remainder of the limited-scope AAs reflected inconsistent and weaker lending performance than the bank's overall performance in the state. The primary reason for the weaker performance was the lack of CD lending in these AAs. Finally, the overall weaker performance in the limited scope areas reduced the overall rating in the state.

## **INVESTMENT TEST** (see "Appendix D" Table 12)

First Union reflected good performance under the Investment Test in North Carolina and is rated "High Satisfactory." We based this conclusion upon excellent investment performance in the Raleigh MSA and overall adequate performance in the AAs receiving limited-scope reviews. We also considered unfunded commitments in assessing the bank's CD activities.

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

In the Raleigh MSA, the volume of qualified investments was excellent and there was an excellent level of responsiveness to the area's most pressing CD needs. In addition, some investments exhibited complex characteristics. There were 14 investments plus 95 grants, contributions and donations. Of the total dollar volume, a moderate amount at 34% was made during the evaluation period; the remainder reflected balances from prior periods. Qualified investments consisted of equity investments, low-income housing tax credits, financial contributions and in-kind donations. Complex tax credit projects, discussed earlier in this Public Disclosure, also applied to this market.

In terms of responding to the area's most pressing needs, almost 92% of investments addressed affordable housing activities. In the Raleigh MSA, 482 affordable housing units were created and/or retained from low-income housing tax credit investments. Nearly 8% supported economic development and the revitalization and/or stabilization of low- and moderate-income geographies. Less than one percent supported CD services. Some investments also impacted broader

regions in the state. The following reflected examples of bank investments in the Raleigh MSA.

- First Union made a deposit investment in a statewide entity that fosters the growth of CD credit unions (primarily serving low- and moderate-income individuals) throughout the state. This helps the credit unions to make larger-sized consumer loans.
- The bank made an investment in a CD financial institution fund (also referenced in the Charlotte Multi-State Metropolitan Area section of this Public Disclosure).

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

Based upon limited-scope reviews, the bank's performance under the Investment Test in the Fayetteville, Goldsboro, Greensboro--Winston-Salem--Chapel Hill, Greenville and Rocky Mount MSAs and Wilson Non-Metro AAs is inconsistent and stronger than the bank's overall "High Satisfactory" performance under the Investment Test in North Carolina. Stronger performance was due to higher volumes of investments. In the remaining AAs, the bank's performance is inconsistent and weaker than the bank's overall performance in the state. Weaker performance was due to lower volumes of investments. Weaker performance in limited scope AA adversely impacted an otherwise Outstanding Investment Test rating due to the significance of those combined AAs in the state.

### **SERVICE TEST** (see "Appendix D" Table 13)

The bank's performance under the Service Test in North Carolina is rated "High Satisfactory." Based upon a full-scope review, the bank's performance in the Raleigh MSA is good.

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

#### ***Retail Banking Services***

In the Raleigh MSA, the bank's service delivery systems are readily accessible to geographies and individuals of different income levels. The distribution of branches in low- and moderate-income geographies exceeds the proportion of individuals residing in those geographies. First Union hours and services offered to the Raleigh MSA do not vary in a way that inconveniences the AA.

Branch openings and closings in the Raleigh MSA have generally not adversely affected the accessibility of the bank's delivery systems, particularly in low- and moderate-income geographies. First Union closed two moderate-income branches during the evaluation period. However, these closings are partially offset by the

readily accessible branch network in moderate-income geographies.

### **Community Development Services**

First Union provides a limited level of CD services to the Raleigh MSA. CD Services consisted primarily of personal finance training sessions targeted at low- and moderate-income individuals. While these services address credit counseling needs in the MSA, on an overall basis, CD services were not responsive to the needs of the AA.

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

Based upon limited-scope reviews, the bank's performance under the Service Test in the Asheville, Fayetteville, Goldsboro, Greensboro--Winston-Salem--High Point, Greenville, Hickory - Morganton - Lenoir, Rocky Mount and Wilmington MSAs, as well as the Albemarle, Northern Piedmont, Craven County, Northeastern NC, Northwestern NC, Western Non-MSA, and Wilson Non-MSA AAs, is not inconsistent with the bank's overall "High Satisfactory" performance under the Service Test in North Carolina. Performance in the Southern Piedmont and Statesville AAs is inconsistent and weaker than the bank's overall performance in the state. Weaker performance is due to less favorable distributions of branches. Weaker performance in these AAs did not impact the bank's overall performance under the Service Test in North Carolina as these markets together represent less than six percent of total bank deposits in the state.

## Pennsylvania State Rating

<b>CRA Rating for Pennsylvania<sup>10</sup>:</b>	<u>Outstanding</u>
<b>The Lending Test is rated:</b>	<u>Outstanding</u>
<b>The Investment Test is rated:</b>	<u>Outstanding</u>
<b>The Service Test is rated:</b>	<u>High Satisfactory</u>

The major factors that support this rating include:

- Lending performance which reflects a good distribution of loans among borrowers of different income categories and a good distribution based upon the geographies;
- An excellent level of CD loans which enhanced the overall Lending Test rating;
- An excellent level of performance relative to investments in the state, as well as in the Allentown-Bethlehem-Easton MSA (Allentown MSA) based upon volume, complexity and responsiveness;
- Delivery systems that are accessible to geographies and individuals of different income level and excellent performance in providing community services; and
- A record of opening and closing branches that generally did not adversely affect the accessibility of the bank's delivery systems.

The evaluation is based primarily upon the full-scope review of performance in the Allentown MSA. Of the eight defined AAs, the Allentown MSA represents the market where First Union has the most significant presence in the state.

### **LENDING TEST** (see "Appendix D" Tables 1-11)

First Union lending performance in Pennsylvania is excellent and is rated "Outstanding." Based upon the full-scope review, the bank's performance in Allentown MSA is excellent.

The majority of reportable loans originated/purchased by First Union in Pennsylvania are HMDA loans with small business loans representing the bulk of the remainder.

---

<sup>10</sup> For institutions with branches in two or more states in a multi-state metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state metropolitan area (Newburgh and Philadelphia). Refer to the multi-state metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

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

### **Lending Activity**

First Union had an excellent level of lending in the Allentown MSA. With the top deposit market rank, it had market ranks for all of the HMDA products as well as small business products closely approximating its deposit rank.

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

The distribution of loans by income level geography is good. In the Allentown MSA, the percent of home refinance and home improvement loans in low-income geographies exceeds the percent of owner-occupied units in like geographies. For home purchase loans, the percent of bank loans in low-income geographies is near the percent of owner-occupied units in like geographies. For moderate-income loans, overall performance closely approximates that of the low-income lending performance. Regarding market share, the tables denote varying levels of performance with overall adequate market share in low- and moderate- income geographies.

Regarding small business loans, the percent of loans in both low- and moderate-income geographies is near the percent of businesses in like geographies, respectively. Regarding market share, the bank's percent of loans in low- and moderate-income geographies exceeds and is near the bank's overall market share.

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

The distribution of loans by income level of borrower is excellent. For all HMDA products in the Allentown MSA, the percent of loans to moderate-income borrowers exceeds the percent of moderate-income families within the MSA. The percent of loans to low-income borrowers for home purchase, home improvement and home refinance is near, near and lower than the percent of low-income families, respectively. For all HMDA products, the market share of loans to low- and moderate-income borrowers exceeds the bank's market share of those products.

For small business loans, the percent of loans to businesses with revenues of \$1 million or less is somewhat lower than the percent of small businesses with like revenues in the MSA; the market share also exceeds the demographic. First Union has made a large number of small loans to businesses, of which 68% were for amounts of \$100,000 or less.

### **Community Development Lending**

There was a good level of CD Loans originated in the Allentown MSA during our evaluation period. For the period January 1, 1997 to September 30, 2000, First

Union originated 6 loans totaling approximately \$8 million in the Allentown MSA. Of these loans, approximately 47% were for affordable housing which met an identified need within the MSA. In addition, CD lending in some of the limited-scope AAs also provided enhancement to the overall rating.

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

Based upon limited scope reviews, performance under the Lending Test in the Harrisburg-Lebanon-Carlisle and Lancaster AAs was not inconsistent with the bank's overall "Outstanding" performance under the Lending Test in Pennsylvania. In the remainder of the limited scope AAs, the bank's performance was inconsistent and weaker than the bank's overall performance in the state. Weaker performance was due primarily to a lack of CD lending (and the corresponding positive consideration given other AAs), except for the Monroe/Wayne Non-Metro AA which had weaker performance across the board. Weaker performance did not affect the overall Lending Test rating as the AAs represent small markets for the bank in Pennsylvania.

### **INVESTMENT TEST** (see "Appendix D" Table 12)

First Union performance under the Investment Test in Pennsylvania was excellent and rated "Outstanding." This conclusion was based upon excellent investment performance in the Allentown MSA. The volume of investments was excellent and there was excellent responsiveness to the area's most pressing CD needs. A few investments exhibited complex characteristics.

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

The volume of qualified investments was excellent in the Allentown MSA. There were 10 investments and 307 grants, contributions and donations. Of the total dollar volume, a substantial majority or 90.1% was made during the evaluation period. We also considered unfunded commitments in assessing the bank's CD activities.

Qualified investments consisted of equity investments, low-income housing tax credits, financial contributions and in-kind donations. Tax credit projects are complex as discussed earlier in this Public Disclosure.

The bank's responsiveness to the area's most pressing needs was excellent in the Allentown MSA. Fifty-five percent of investments supported economic development. The number of low- and moderate-income jobs created and/or retained was unavailable. Forty-one percent of investments supported affordable housing activities. Low-income housing tax credits created and/or retained 152

affordable housing units. The remaining portion supported CD services and the revitalization and/or stabilization of low- and moderate-income geographies.

Examples of investments in the Allentown MSA follow:

- First Union provided contributions to several community and economic development corporations, which promote economic development in low- and moderate-income geographies and/or promote job creation for low- and moderate-income people primarily through small businesses.
- The bank's investment in the First Union Regional Foundation, detailed under the Philadelphia Multi-state Metropolitan Area Rating section in this Public Disclosure, also benefited Pennsylvania.

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

Based upon limited scope reviews, the bank's performance under the Investment Test in all AAs receiving limited scope reviews is not inconsistent with the bank's overall "Outstanding" performance under the Investment Test in Pennsylvania.

### **SERVICE TEST** (see "Appendix D" Table 13)

The bank's performance under the Service Test in Pennsylvania is rated "High Satisfactory." Based upon a full-scope review, the bank's performance in the Allentown MSA is good.

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

#### **Retail Banking Services**

In the Allentown MSA, the bank's service delivery systems are readily accessible to geographies and individuals of different income levels. The distribution of branches in low-income geographies exceeds the proportion of individuals residing in those geographies. In moderate-income geographies, the distribution of branches is near to the proportion of individuals residing in those geographies. First Union hours and services offered to the MSA do not vary in a way that inconveniences the MSA.

Branch openings and closings in the Allentown MSA have generally not adversely affected the accessibility of the bank's delivery systems, particularly in low- and moderate-income geographies. First Union closed three moderate-income branches during the evaluation period. However, these closings are partially offset by the accessible branch network in moderate-income geographies.

**Community Development Services**

First Union is a leader in providing CD services to the Allentown MSA. The bank targeted CD services toward a variety of community organizations pursuing a full array of CD objectives. The bank's provision of services directly addressed needs for affordable housing rehabilitation and credit counseling for low- and moderate-income individuals. CD services provided by the bank were highly responsive to the needs of the AA.

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

Based upon limited-scope reviews, the bank's performance under the Service Test in the Harrisburg-Lebanon-Carlisle, Reading, Scranton--Wilkes-Barre--Hazleton, and York MSA, as well as the Monroe/Wayne, and Schuylkill/Northumberland Non-MSA AAs, is not inconsistent with the bank's overall "High Satisfactory" performance under the Service Test in Pennsylvania. Performance in the Lancaster AA is inconsistent and weaker than the bank's overall performance in the state due to a less favorable distribution of branches. Weaker performance in this AA did not impact the bank's overall performance under the Service Test in Pennsylvania as this market represents just over nine percent of total bank deposits in the state.

## South Carolina State Rating

<b>CRA Rating for South Carolina<sup>11</sup>:</b>	<u>Satisfactory</u>
<b>The Lending Test is rated:</b>	<u>High Satisfactory</u>
<b>The Investment Test is rated:</b>	<u>High Satisfactory</u>
<b>The Service Test is rated:</b>	<u>High Satisfactory</u>

The major factors that support this rating include:

- Lending which reflects a good distribution among geographies and borrowers of different income levels, especially in the full-scope AAs of Charleston-North Charleston (Charleston) and Greenville-Spartanburg-Andersen (Greenville-Spartanburg);
- A mixed level (good to excellent) of CD lending which enhanced the bank's performance in South Carolina;
- A good level of performance relative to investment activity in the state based upon volume and responsiveness; in addition, some investments exhibited complex characteristics;
- A record of opening and closing branches that did not adversely affect the accessibility of the bank's delivery systems; and
- Good performance in providing community services to the State of South Carolina AAs.

The evaluation is based primarily upon the full-scope reviews of the Charleston and Greenville-Spartanburg MSAs. Aside from the Columbia MSA, the First Union presence in the other nine AAs is less significant.

### **LENDING TEST** (see "Appendix D" Tables 1-11)

First Union lending performance in South Carolina is good and rated "High Satisfactory." Based upon the full-scope review, performance in the Charleston MSA and the Greenville-Spartanburg MSA is excellent.

The majority of reportable loans originated/purchased by First Union in South Carolina are HMDA loans with small business loans representing the bulk of the

---

<sup>11</sup> For institutions with branches in two or more states in a multi-state metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state metropolitan area (Charlotte). Refer to the multi-state metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

remainder.

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

### **Lending Activity**

The bank's level of lending in the Charleston and Greenville-Spartanburg MSAs is excellent. For all HMDA products, the bank's lending market rank exceeds its deposit market rank for deposit taking institutions. For small business lending, the bank's lending market rank for deposit taking institutions is somewhat below its deposit market rank.

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

The distribution of loans by income level of geography is good. For the Charleston MSA, while denoting varying levels of performance, the bank's lending performance in low-income geographies for HMDA products is good. In addition, the bank's lending in moderate-income geographies also denotes varying levels of performance with poor performance overall. Regarding market share for all HMDA products, the market share in low-income geographies exceeds the bank's overall market share for the MSA. In moderate-income geographies for all HMDA products, the tables denote a varying level of performance with adequate performance overall.

The percent of small business loans in low- and moderate-income geographies is lower than and exceeds the percent of small businesses in demographic in those geographies, respectively. Market share performance reflects similar performance.

For the Greenville-Spartanburg MSA, for all HMDA products, the percentage of loans in low- and moderate-income geographies denotes varying levels of performance with good performance overall. Regarding market share, for all HMDA products in all instances, the market share of loans in low- and moderate-income geographies exceeds the bank's overall market share for the MSA.

Regarding small business loans, the percent of small loans to businesses in low- and moderate-income geographies exceeds and is somewhat lower than the percent of businesses in like geographies, respectively. For market share in both low- and moderate-income geographies, the bank's market share exceeds the overall market share.

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

The distribution of loans by income level of borrower is good. For the Charleston MSA, the percent of loans to low-income borrowers for home purchase, home improvement and home refinance is significantly lower, significantly lower and lower than the percent of low-income families, respectively, within the MSA. For moderate-income borrowers, the tables denote varying levels of performance with good performance overall. Regarding market share, the tables denote varying levels

of performance for both low- and moderate-income borrowers with overall good performance for low-income and adequate performance for moderate-income.

For small business loans, the percent of loans to businesses with revenues of \$1 million or less is somewhat lower than the percent of small businesses with like revenues in the MSA, while its market share is lower than overall market share.

In the Greenville-Spartanburg MSA, for all HMDA products, the percent of loans to low-income borrowers denotes varying levels of performance with good performance overall. For moderate-income borrowers, the percent of loans to these borrowers exceeds the demographic for all HMDA products. Regarding market share, the percent of loans to both low- and moderate-income borrowers denotes varying levels of performance with good performance overall.

For small business loans, the percent of loans to businesses with revenues of \$1 million or less is lower than the percent of small businesses with like revenues in the MSA, while its market share is lower than overall market share.

### **Community Development Lending**

There was an excellent and good level of CD Loans originated within the Charleston and Greenville-Spartanburg MSAs, respectively. For the period January 1, 1997 to September 30, 2000, First Union originated in the Charleston MSA one large loan for \$8.8 million, which was for affordable housing. During the same period, First Union originated in the Greenville-Spartanburg MSA seven loans totaling \$4.3 million which were all for affordable housing. Affordable housing credit was an identified need in both full-scope MSAs.

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

Based upon limited scope reviews, performance under the Lending Test in the Orangeburg Non-Metro AA was not inconsistent with the bank's overall "High Satisfactory" performance under the Lending Test in South Carolina. Performance in the Columbia MSA was inconsistent and stronger than the bank's overall performance in the state. Performance in the remainder of the limited scope AAs was inconsistent and weaker than the bank's overall performance in the state. The stronger performance in the Columbia MSA was due to an excellent level of CD lending, while weaker performance in the remaining limited-scope AA's was due primarily to weaker overall performance. The weaker performance in most of the limited scope AAs lowered the overall rating for the state due to the size of these areas.

**INVESTMENT TEST** (see "Appendix D" Table 12)

First Union reflected good performance under the Investment Test in South Carolina and is rated "High Satisfactory." This conclusion was based upon excellent performance in the Greenville-Spartanburg MSA and adequate performance in the Charleston MSA. The volumes of investments were significant to excellent and there was good to excellent responsiveness to the area's most pressing CD needs. A few investments exhibited complex characteristics.

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

The volume of qualified investments was excellent in the Greenville-Spartanburg MSA. There were six investments and 45 grants, contributions and donations. Of the total dollar volume, 100% was made during the evaluation period. In the Charleston MSA, the volume of investments was adequate. There were two investments and 13 grants, contributions and donations of which all were made during the evaluation period. In Greenville-Spartanburg MSA, we also considered the volume of unfunded commitments in assessing the bank's CD activities.

In the Greenville-Spartanburg and Charleston MSAs, qualified investments consisted of equity investments, financial contributions and in-kind donations. In the Greenville-Spartanburg MSA, qualified investments also consisted of low-income housing tax credits. Tax credit projects are complex as discussed earlier in this Public Disclosure.

The bank's responsiveness to the most pressing needs was excellent in the Greenville-Spartanburg MSA and adequate in the Charleston MSA. In the Greenville-Spartanburg MSA, investments primarily addressed affordable housing activities. Ninety-seven percent of the bank's investments supported affordable housing and 112 affordable housing units were created and/or retained from low-income housing tax credit investments. The remaining smaller portions supported economic development, CD services and the revitalization and/or stabilization of low- and moderate-income geographies. In the Charleston MSA, 72% of the bank's investments supported economic development. The number of jobs created and/or retained was not readily available. Twenty-seven percent supported affordable housing activities and the remaining portion supported CD services. Examples of the bank's investments in the Greenville-Spartanburg and Charleston MSAs follow:

- The bank's investments in the Greenville-Spartanburg and Charleston MSAs included a foundation and a venture capital fund. The Foundation provides loans to finance the purchase of rental units and homes affordable to low- and moderate-income individuals. The venture capital fund supports the expansion financing of fast-growing minority owned small business throughout the U.S.

- The bank purchased low-income housing tax credits of two affordable housing projects in the Greenville-Spartanburg MSA.
- In the Charleston MSA, the bank's contributions were all to organizations that promote economic development and small business growth primarily targeting low- and moderate-income geographies.

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

Based upon limited scope reviews, the bank's performance under the Investment Test in the Myrtle Beach MSA is inconsistent and stronger than the bank's overall "High Satisfactory" performance under the Investment Test in South Carolina. Stronger performance is due to a higher volume of investments. In all of the remaining AAs, the bank's performance is weaker than the bank's overall performance in South Carolina is due to lower investment volumes. The blending of strong and weaker performance did not impact the bank's overall performance in South Carolina.

### **SERVICE TEST** (see "Appendix D" Table 13)

The bank's performance under the Service Test in South Carolina is rated "High Satisfactory." Based upon full-scope reviews, the bank's performance in the Charleston MSA is good and in the Greenville-Spartanburg MSA is adequate.

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

#### **Retail Banking Services**

In the Charleston MSA, the bank's service delivery systems are readily accessible to geographies and individuals of different income levels. None of the First Union branches are located in low-income geographies; however, only a small portion of the MSA population resides in these geographies. First Union has a more positive branch distribution in moderate-income geographies as the distribution exceeds the proportion of individuals residing in these geographies. In the Greenville-Spartanburg MSA, the bank's delivery systems are reasonably accessible to geographies and individuals of different income levels. The distribution of branches in low-income geographies exceeds the proportion of individuals residing in those geographies. First Union has no branches in moderate-income geographies. First Union hours and services offered in the Charleston and Greenville-Spartanburg MSAs do not vary in a way that inconveniences the MSAs.

Branch openings and closings in the Charleston and Greenville-Spartanburg MSAs have not adversely affected the accessibility of the bank's delivery systems,

particularly in low- and moderate-income geographies. First Union has not opened or closed any branches in low- or moderate-income geographies in either MSA during the evaluation period.

### **Community Development Services**

First Union provides a relatively high level of CD services to the Charleston MSA. The bank targeted CD services toward organizations serving affordable housing needs. The bank also assisted organizations providing technical assistance to small businesses that provide jobs for low- and moderate-income areas and individuals. CD services provided by the bank were responsive to the needs of the MSA.

First Union provides a relatively high level of CD services to the Greenville-Spartanburg MSA. These services benefited a variety of organizations serving affordable housing needs. The bank also worked with affordable housing organizations that provide consumer credit education in the MSA. CD services provided by the bank were highly responsive to the needs of the MSA.

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

Based upon limited-scope reviews, the bank's performance under the Service Test in the Florence and Myrtle Beach MSAs, as well as the Darlington, Greenwood, Hilton Head, Orangeburg, Walhalla, and Winnsboro Non-MSA AA, is not inconsistent with the bank's overall "High Satisfactory" performance under the Service Test in South Carolina. In the Columbia MSA the bank's performance is weaker than the bank's overall performance in the state. Weaker performance resulted from less favorable branch distributions in low- and moderate-income geographies in each AA. Weaker performance did not impact the bank's overall performance under the Service Test in South Carolina as these markets together represent just 16 percent of total bank deposits in the state.

## Tennessee State Rating

<b>CRA Rating for Tennessee<sup>12</sup>:</b>	<u>Satisfactory</u>
<b>The Lending Test is rated:</b>	<u>High Satisfactory</u>
<b>The Investment Test is rated:</b>	<u>Low Satisfactory</u>
<b>The Service Test is rated:</b>	<u>High Satisfactory</u>

The major factors that support this rating include:

- Lending which reflects an excellent distribution of loans by income category for the geography and a good distribution of loans among borrowers of different income levels;
- A good level of CD lending which enhanced performance, especially for the full-scope AA (Nashville MSA); a majority of the loans helped to address the need for affordable housing;
- An overall adequate level of performance relative to investments in the state, with a good level noted for the Nashville MSA based upon volume, complexity and responsiveness;
- Delivery systems that are readily accessible to geographies and individuals of different income level and excellent performance in providing community services; and
- A record of opening and closing branches that generally did not adversely affect the accessibility of the bank's delivery systems.

The evaluation is based primarily upon the full-scope review of the Nashville MSA. Over half of the bank's presence in the state is reflected in the Nashville MSA.

### **LENDING TEST** (see "Appendix D" Tables 1-11)

The bank's lending performance in Tennessee is good and rated "High Satisfactory." Based upon the full-scope review, the bank's performance in the Nashville MSA is excellent. Performance in three AAs, receiving limited scope reviews, impacted the overall lending test rating.

The majority of reportable loans originated/purchased by First Union in Tennessee

---

<sup>12</sup> For institutions with branches in two or more states in a multi-state metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state metropolitan area (Johnson City). Refer to the multi-state metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

are HMDA loans with small business loans representing the bulk of the remainder.

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

### **Lending Activity**

First Union had an excellent level of lending in the Nashville MSA. With a deposit market rank of four, lending levels for all HMDA products approximated the bank's deposit market rank for deposit taking institutions. In addition, the market rank for small business lending was slightly below its deposit market rank.

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

The distribution of loans by income level of geography is excellent. In the Nashville MSA, the percentage of home improvement and home refinance loans in low- and moderate-income geographies exceeded the percent of owner occupied units in like geographies. For home purchase loans, the percent of loans in low- and moderate-income geographies is near the percent of owner occupied units in like geographies. In all instances, market share of loans in low- and moderate-income geographies exceeds the bank's overall market share.

For small business loans, the percent of loans in low- and moderate-income geographies is near and exceeds the percent of businesses in like geographies, respectively. The bank's market share of small business loans in low- and moderate-income geographies exceeds and is near the bank's overall market share, respectively.

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

The distribution of loans by income level of borrower is good. For all HMDA products in the Nashville MSA, the percent of loans to moderate-income borrowers exceeds their percent of moderate-income families within the MSA. The percent of home purchase loans made to low-income borrowers is near the percent of low-income families within the MSA. Finally, the percent of home improvement and refinance loans made to low-income borrowers is somewhat lower than the percent of low-income families. While varying degrees of performance are noted on the tables, the bank's market share of low- and moderate-income borrowers is good.

Regarding small business loans, the percent of loans to businesses with revenues of \$1 million or less is lower than the percent of businesses with like revenues in the MSA. In addition, the bank's market share of loans to businesses with less than \$1 million in revenues is less than its overall market share.

### **Community Development Lending**

There was an excellent level of CD Loans originated within the Nashville MSA during our evaluation period. For the period January 1, 1997 to September 30, 2000, First Union originated 7 loans totaling approximately \$20 million. Of this

amount, approximately 63% was for affordable housing which was an identified need within the AA.

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

Based upon limited scope reviews, lending performance in the Jefferson City/Newport Non-Metro AA was not inconsistent with the bank's overall "High Satisfactory" performance under the Lending Test in the state of Tennessee. The remaining limited scope AAs had performance that was inconsistent and weaker than the bank's overall performance in Tennessee. The primary reason for the weaker performance was low levels of lending to low-income borrowers for all HMDA products. Weaker performance reduced the overall Lending Test rating in the state of Tennessee due to the significant size of the limited-scope AAs.

### **INVESTMENT TEST** (see "Appendix D" Table 12)

The bank's performance under the Investment Test in Tennessee was adequate and rated "Low Satisfactory." This conclusion was based upon good investment performance in the Nashville MSA and poor performance in all of the AAs receiving limited scope reviews. A few investments exhibited complex characteristics.

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

The volume of qualified investments was good in the Nashville MSA. Investments consisted of seven investments and 113 grants, contributions and donations. Of the total dollar volume, a substantial majority or 97.3% was made during the evaluation period.

In the Nashville MSA, qualified investments consisted of equity investments, financial contributions and in-kind donations. An investment related to a BEA was also noted in the MSA. As discussed earlier in this Public Disclosure, this also reflected a complex investment.

The bank's responsiveness to the area's most pressing needs was good in the Nashville MSA. Forty-eight percent of investments supported affordable housing activities and forty-six percent supported economic development. The number of affordable housing units and number of jobs created and/or retained were not readily available. Five percent of investments supported CD services and the remaining portion supported the revitalization and/or stabilization of low- and moderate-income geographies. Examples of the bank's investments in the Nashville MSA include the following:

- First Union made two investments in a Nashville area housing fund whose mission has been to build a pool of funds to assist low- and moderate-income individuals and families become homeowners; it also assists housing developers create affordable housing in, and around, the Nashville area. The organization provides homeownership counseling, a down payment assistance program, and low-interest rate loans to non-profit and for-profit housing developers. One of the two investments was made with funds received from the Bank Enterprise Award program.
- First Union made investments in other organizations which impacted performance in broader regional areas as well as in the Nashville MSA.

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

The bank's performance in AAs receiving limited scope reviews impacted the bank's overall Investment Test rating. Based upon limited scope reviews, the bank's performance under the Investment Test in all AAs was weaker than the bank's overall "Low Satisfactory" performance in Tennessee due to lower volumes of investments. Combined, the AAs adversely impacted an otherwise High Satisfactory Investment Test rating.

### **SERVICE TEST** (see "Appendix D" Table 13)

The bank's performance under the Service Test in Tennessee is rated "High Satisfactory." Based upon a full-scope review, the bank's performance in the Nashville MSA is good.

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

#### **Retail Banking Services**

In the Nashville MSA, the bank's service delivery systems are readily accessible to geographies and individuals of different income levels. The distribution of branches in low- and moderate-income geographies exceeds the proportion of individuals residing in those geographies. First Union hours and services offered to the Nashville MSA do not vary in a way that inconveniences the AA.

Branch openings and closings in the Nashville MSA have generally not adversely affected the accessibility of the bank's delivery systems, particularly in low- and moderate-income geographies. First Union closed a low-income branch and two moderate-income branches during the evaluation period. However, these closings are partially offset by the readily accessible branch network in moderate-income geographies.

**Community Development Services**

First Union is a leader in providing CD services to the Nashville MSA. The bank provided personal finance training to low- and moderate-income individuals as well as training for small businesses benefiting low- and moderate-income areas and individuals. This focus directly addresses identified needs in the MSA. CD services provided by the bank were highly responsive to the needs of the MSA.

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

Based upon limited-scope reviews, the bank's performance under the Service Test in the Clarksville-Hopkinsville MSA, as well as the Jefferson City/Newport, Southern Tennessee, and Sparta Non-MSA AA, is not inconsistent with the bank's overall "High Satisfactory" performance under the Service Test in Tennessee.

## Virginia State Rating

<b>CRA Rating for Virginia<sup>13</sup>:</b>	<u>Satisfactory</u>
<b>The Lending Test is rated:</b>	<u>Outstanding</u>
<b>The Investment Test is rated:</b>	<u>High Satisfactory</u>
<b>The Service Test is rated:</b>	<u>Low Satisfactory</u>

The major factors that support this rating include:

- Lending performance which reflects a good distribution of loans by income category for the geography and a good distribution of loans among borrowers of different income levels;
- An excellent level of CD lending which enhanced performance, especially for the full-scope AAs of Norfolk-Virginia Beach-Newport News (Norfolk) MSA and Richmond-Petersburg (Richmond) MSA; a majority (90%) of the loans helped to address the need for affordable housing;
- A good level of performance relative to investments in the state, with excellent performance noted in the Richmond MSA and good performance noted in the Norfolk market. We based this conclusion upon volume, complexity and responsiveness;
- Delivery systems that are generally accessible to geographies and individuals of different income levels; and
- Excellent performance in providing community services.

The evaluation is based primarily upon the full-scope reviews of the Norfolk MSA and Richmond MSA. The two represents the most significant First Union markets in the state.

### **LENDING TEST** (see "Appendix D" Tables 1-11)

First Union lending performance in Virginia is excellent and rated "Outstanding." Based upon full-scope reviews, the bank's performance in the Norfolk MSA and the Richmond MSA is excellent. The majority of reportable loans originated/purchased by First Union in Virginia are HMDA loans with small business loans representing the bulk of the remainder.

---

<sup>13</sup> For institutions with branches in two or more states in a multi-state metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state metropolitan area. Refer to the multi-state metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

## Conclusions for Areas Receiving Full-Scope Reviews

### **Lending Activity**

First Union had an excellent level of lending in both the Richmond and Norfolk MSAs. For all HMDA products, the lending market rank for deposit taking institutions exceeded the bank's deposit market rank in almost all instances. For small business lending, the lending market rank for deposit taking institutions closely approximated the bank's deposit market rank.

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

The distribution of loans by income level of geography is good. In the Norfolk AA, for all HMDA products, the tables denote varying levels of performance in low- and moderate-income geographies with good performance overall. Regarding market shares, in almost all instances, the bank's market share of low- and moderate-income loans in like geographies exceeded their overall market shares.

For small business loans, the percent of loans in low- and moderate-income geographies is near and somewhat lower than the percent of businesses in like geographies, respectively. In addition, market share for small business loans in low- and moderate-income geographies exceeds and is near the bank's overall market share for the MSA, respectively.

In the Richmond MSA, the percent of home purchase loans in low- and moderate-income geographies is significantly lower than the percent of owner occupied units in like geographies. In addition, the percent of home improvement and home refinance loans in low-income geographies exceeds the percent of owner occupied units in like geographies, respectively. The percent of home improvement and home refinance loans in moderate-income geographies exceeds and is somewhat lower than the percent of owner occupied units in those geographies, respectively. Regarding market share for all HMDA products, in most instances, the bank's market share in low- and moderate-income geographies exceeds their overall market share in the MSA.

Regarding small business loans, the percent of loans in low- and moderate-income geographies exceeds and is somewhat lower than the percent of businesses in like geographies, respectively. In addition, the bank's market share of loans in low- and moderate-income geographies exceeds and is somewhat lower than the overall market share within the MSA, respectively.

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

The overall distribution of loans by income level is excellent. In the Norfolk MSA, the percent of home purchase, home improvement and home refinance loans to low-income borrowers is lower, lower and somewhat lower the percent of low-

income families within the MSA, respectively. For all HMDA products, the percent of loans to moderate-income borrowers exceeds the percent of moderate-income families within the AA. For all HMDA products, the market share of loans to low- and moderate-income borrowers exceeds their overall market share in the MSA.

For small business loans, the percent of loans to businesses with less than \$1 million in revenues is lower than the percent of like businesses in the MSA. The bank's market share of loans to businesses with less than \$1 million in revenues reflects similar performance.

In the Richmond MSA, for all HMDA products, the percent of loans to low-income borrowers reflects varying levels of performance with good performance overall. For moderate-income borrowers, the percent of loans exceeds the percent of moderate-income families within the MSA for all HMDA products. For market share, for low- and moderate-income borrowers the tables reflect varying levels of performance with good and excellent overall performance, respectively.

For small business loans, the percent of loans to businesses with less than \$1 million in revenues is lower than the percent of like businesses in the MSA. The bank's market share of loans to businesses with less than \$1 million in revenues reflects similar performance.

### **Community Development Lending**

There was an excellent level of CD Loans originated within the Norfolk and Richmond MSAs during our evaluation period. For the period January 1, 1997 to September 30, 2000, First Union originated 12 loans totaling approximately \$24 million in the Norfolk MSA. Of this amount, approximately 89% was for affordable housing. For the Richmond MSA, First Union originated 7 loans totaling approximately \$9.5 million for the same period. Of this amount, approximately 92% was for affordable housing. Affordable housing credit was an identified need in both the Norfolk and Richmond MSAs.

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

Based upon limited-scope reviews, the bank's lending performance in the Roanoke MSA is not inconsistent with the bank's overall "Outstanding" performance under the Lending Test in Virginia. Lending performance in the remainder of the AAs was weaker than the bank's overall performance in the state. The primary reason for the weaker performance was due to low levels of lending to low-income borrowers for all HMDA products. Due to the small nature of these AAs, it did not adversely affect the rating within the state.

**INVESTMENT TEST** (see "Appendix D" Table 12)

The bank's performance under the Investment Test in Virginia was good and rated "High Satisfactory." This conclusion was based upon excellent investment performance in the Richmond MSA and good investment performance in the Norfolk MSA. The volumes of investments were significant to excellent and there was good to excellent responsiveness to the areas' most pressing CD needs. A few investments exhibited complex characteristics. The bank's performance in two AAs receiving limited scope reviews affected the overall Investment Test rating.

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

The volume of qualified investments was excellent in the Richmond MSA. There were 17 investments and 85 grants, contributions and donations. Of the total dollar volume, a majority or 71.7% was made during the evaluation period. We also considered unfunded commitments in assessing the bank's CD activities. The volume of qualified investments was good in the Norfolk MSA. There were five investments and 260 grants, contributions and donations, all made during the evaluation period.

In both the Richmond and the Norfolk MSAs, qualified investments consisted of equity investments, financial contributions and in-kind donations. In the Richmond MSA, qualified investments also included low-income housing tax credits. BEA related investments were noted in both MSAs. Tax credit projects and BEA-related investments are complex as discussed earlier in this Public Disclosure.

The bank's responsiveness to the most pressing needs was excellent in the Richmond MSA and good in the Norfolk MSA. Investments primarily addressed housing activities with 93.2% and 74.1% of investments in the Richmond MSA and Norfolk MSA, respectively. In the Richmond MSA, low-income housing tax credit investments created and/or retained 774 affordable housing units. The number of affordable housing units created and/or retained in the Norfolk MSA was not readily available. In Richmond MSA, 6.6% supported economic development with the smaller remaining portions supporting CD services and the revitalization and/or stabilization of low- and moderate-income geographies. In the Norfolk MSA, 17.8% supported economic development and the remaining small portion supported CD services. Examples of the bank's investments in the Richmond and Norfolk MSAs follow:

- First Union invested in a loan fund formed by a non-profit corporation to create alternative models of financing economic development and to encourage investments by local organizations and individuals. This investment was made from a Bank Enterprise Award.

- The bank made an investment in a minority-owned bank located in the greater Richmond MSA. The bank primarily serves low- and moderate-income people. The First Union investment was used to purchase three branches to better serve the Tidewater area.

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

The bank's performance in limited scope AAs affected the bank's overall Investment Test rating. Based upon limited scope reviews, the bank's performance under the Investment Test in the Lynchburg - Bedford and Charlottesville MSAs and the Shenandoah Valley AA is stronger than the bank's overall "High Satisfactory" performance under the Investment Test in Virginia. Stronger performance is due to stronger volumes of investments. The bank's performance in the two remaining AAs adversely affected an otherwise Outstanding overall Investment Test rating due to lower volumes of investments. The two AAs are significant markets for the bank in Virginia.

### **SERVICE TEST** (see "Appendix D" Table 13)

The bank's performance under the Service Test in Virginia is rated "Low Satisfactory." Based upon full-scope reviews, the bank's performance in the Norfolk MSA is good and in the Richmond MSA is adequate.

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

### **Retail Banking Services**

In the Norfolk MSA, the bank's service delivery systems are readily accessible to geographies and individuals of different income levels. First Union branch distribution in low-income geographies exceeds the distribution of individuals in these geographies. In moderate-income geographies, the distribution of branches is near to the proportion of individuals residing in those geographies. In the Richmond MSA, the bank's delivery systems are unreasonably inaccessible to portions of its AA, particularly to low- and moderate-income geographies and individuals. None of the First Union branches are located in low-income geographies. The distribution of branches in moderate-income geographies is well below the proportion of individuals residing in these geographies. First Union hours and services offered in the Norfolk and Richmond MSAs do not vary in a way that inconveniences the respective MSAs.

Branch openings and closings in the Norfolk MSA have not adversely affected the accessibility of the bank's delivery systems, particularly in low- and moderate-income geographies. First Union closed a low-income branch and four moderate-income branches during the evaluation period. However, this closing is partially

offset by the readily accessible branch network in low- and moderate-income geographies. Branch closings in the Richmond MSA affected the accessibility to the bank's delivery systems. First Union closed a low-income branch and two moderate-income branches during the evaluation period. These closings further impacted an already weak branch distribution, particularly in regards in low- and moderate-income geographies and to low- and moderate-income individuals. Bank merger activities and restructuring resulted in some branch closings. See "Overall Conclusions with Respect to Performance Tests" for additional information.

### **Community Development Services**

First Union provides an adequate level of CD services to the Norfolk MSA. The bank targeted CD services toward organizations serving affordable housing and homeownership counseling needs. CD services provided by the bank were moderately responsive to the needs of the MSA.

First Union provides an adequate level of CD services to the Richmond MSA. CD services benefited organizations serving consumer and homebuyer credit counseling for low- and moderate-income individuals as well as affordable housing needs. CD services also benefited small businesses that provide jobs to low- and moderate-income areas and individuals. CD services provided by the bank were highly responsive to the needs of the MSA.

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

Based upon limited-scope reviews, the bank's performance under the Service Test in the Shenandoah Valley and Southwest Virginia Non-MSA AA is not inconsistent with the bank's overall "Low Satisfactory" performance under the Service Test in Virginia. Performance in the Lynchburg-Bedford, Charlottesville, and Roanoke MSA is stronger than the bank's overall performance under the Service Test in Virginia. Stronger performance resulted from more favorable branch distributions in low- and moderate-income geographies. Stronger performance did not impact the bank's overall performance under the Service Test in Virginia as these markets together represent a minority of total bank deposits in the state.

## Appendix A: Scope of Evaluation

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and nonmetropolitan areas that received comprehensive examination review (designated by the term "Full-Scope") and those that received a less comprehensive review (designated by the term "Limited-Scope").

<b>Time Period Reviewed:</b>	Lending Test: January 1, 1997 to December 31, 1999 Investment Test: January 1, 1997 to September 30, 2000 Service Test: January 1, 1997 to September 30, 2000 Community Development: January 1, 1997 to September 30, 2000	
<b>Financial Institution</b>		<b>Products Reviewed</b>
First Union National Bank Charlotte, North Carolina		HMDA, small business and small farm loans Community development loans Community development investments
<b>Affiliates</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
First Union Mortgage Corporation (FUMC)	Holding Company Subsidiary	HMDA loans
First Union Home Equity Bank, N.A. (FUHEB)	Holding Company Subsidiary	HMDA Loans and Community Development Activity
First Union Direct Bank, N.A.	Bank Subsidiary	Credit Card Loans and Community Development Activity
The Money Store, Inc.	Bank Subsidiary	HMDA Loans and small business loans



List of Assessment Areas and Type of Examination			
Assessment Area (Some AAs include portions of counties)		Type of Exam	Other Information (Reflects counties within aggregated AAs)
<b>Georgia</b>			
Atlanta MSA	#0520	Full-Scope	<u>Counties:</u> Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Forsth, Fulton, Gwinett, Henry, Paulding, Rockdale, and Spaulding
Augusta-Aiken (GA-SC) MSA	#0600	Limited-Scope	<u>Counties:</u> Columbia, McDuffie, and Richmond
Columbus (GA-AL) MSA	#1800	Limited-Scope	<u>Counties:</u> Chatahoochee, Harris, and Muscogee
Macon MSA	#4680	Limited-Scope	<u>Counties:</u> Bibb, Houston, and Jones
Savannah MSA	#7520	Limited-Scope	
Dalton-Rome	NA	Limited-Scope	
Hinesville	NA	Limited-Scope	
Waynesboro	NA	Limited-Scope	
<b>Maryland</b>			
Baltimore MSA	#0720	Full-Scope	<u>Counties:</u> Anne Arundel, Baltimore, Carroll, Harford, and Howard <u>Cities:</u> Baltimore
<b>New Jersey</b>			
Atlantic-Cape May MSA	#0560	Limited Scope	
Bergen-Passaic MSA	#0875	Limited Scope	
Jersey City MSA	#3640	Limited Scope	
Middlesex-Somerset-Hunterdon MSA	#5015	Limited Scope	
Monmouth-Ocean MSA	#5190	Limited Scope	
Newark MSA	#5640	Full-Scope	
Trenton MSA	#8480	Limited Scope	
<b>New York</b>			
Dutchess County MSA	#2281	Limited-Scope	
New York MSA	#5600	Full-Scope	<u>Counties:</u> Bronx, Putnam, Rockland, and Westchester
Ulster County	NA	Limited-Scope	

List of Assessment Areas and Type of Examination		
Assessment Area (Some AAs include portions of counties)	Type of Exam	Other Information (Reflects counties within aggregated AAs)
<b>North Carolina</b>		
Asheville MSA #0480	Limited-Scope	<u>Counties:</u> Chatham, Durham, Johnston, Orange, and Wake  <u>Counties:</u> New Hanover
Fayetteville MSA #2560	Limited-Scope	
Goldsboro MSA #2980	Limited-Scope	
Greensboro--Winston-Salem--High Point MSA #3120	Limited-Scope	
Greenville MSA #3150	Limited-Scope	
Hickory-Morganton-Lenoir MSA #3290	Limited-Scope	
Raleigh-Durham-Chapel Hill MSA #6640	Full-Scope	
Rocky Mount MSA #6895	Limited-Scope	
Wilmington MSA #9200	Limited-Scope	
Albemarle NA	Limited-Scope	
Craven County NA	Limited-Scope	
Northeastern NC NA	Limited-Scope	
Northern Piedmont NA	Limited-Scope	
Northwestern NC NA	Limited-Scope	
Southern Piedmont NA	Limited-Scope	
Statesville NA	Limited-Scope	
Western NC NA	Limited-Scope	
Wilson NA	Limited-Scope	
<b>Pennsylvania</b>		
Allentown-Bethlehem-Easton MSA #0240	Full-Scope	<u>Counties:</u> Cumberland, Dauphin, and Lebanon  <u>Counties:</u> Lackawanna, Luzerne, and Wyoming
Harrisburg-Lebanon-Carlisle MSA #3240	Limited-Scope	
Lancaster MSA #4000	Limited-Scope	
Reading MSA #6680	Limited-Scope	
Scranton--Wilkes-Barre--Hazleton MSA #7560	Limited-Scope	
York MSA #9280	Limited-Scope	
Monroe-Wayne NA	Limited-Scope	
Schuykill/Northumberland NA	Limited-Scope	

List of Assessment Areas and Type of Examination		
Assessment Area (Some AAs include portions of counties)	Type of Exam	Other Information (Reflects counties within aggregated AAs)
<b>South Carolina</b> Charleston-North Charleston MSA #1440 Columbia MSA #1760 Florence MSA #2655 Greenville-Spartanburg-Anderson MSA #3160  Myrtle Beach MSA #5330 Darlington NA Greenwood NA Hilton Head NA Orangeburg NA Walhalla NA Winnsboro NA	Full-Scope Limited-Scope Limited-Scope Full-Scope  Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope	<u>Counties:</u> Anderson, Greenville, Pickens, and Spartanburg
<b>Tennessee</b> Clarksville-Hopkinsville (TN-KY) MSA #1660 Nashville MSA #5360 Jefferson City/Newport NA Southern Tennessee NA Sparta NA	Limited-Scope Full-Scope Limited-Scope Limited-Scope Limited-Scope	<u>Counties:</u> Montgomery
<b>Virginia</b> Charlottesville MSA #1540  Lynchburg-Bedford MSA #4640  Norfolk-Virginia Beach-Newport News (VA-NC) MSA #5720  Richmond-Petersburg MSA #6760 Roanoke MSA #6800 Shenandoah Valley NA Southwest Virginia NA	Limited-Scope  Limited-Scope  Full-Scope  Full-Scope Limited-Scope Limited-Scope Limited-Scope	<u>Counties:</u> Albemarle <u>Cities:</u> Charlottesville  <u>Counties:</u> Bedford  <u>Counties:</u> Gloucester, Isle of Wight, James City, Mathews, and York <u>Cities:</u> Chesapeake, Hampton, Newport News, Norfolk, Poquoson, Portsmouth, Suffolk, Virginia Beach, Williamsburg

## Appendix B: Component Test/Composite Ratings Chart

This table identifies the points used for each component test rating and how they relate to the resulting composite rating. This process, as outlined in the *Comptroller's Handbook - CRA Examination Procedures*, is applied when a bank has branches in two or more states and multi-state MSAs.

Component Test Ratings	Lending	Investment	Service
Outstanding	12 points	6 points	6 points
High Satisfactory	9 points	4 points	4 points
Low Satisfactory	6 points	3 points	3 points
Needs to Improve	3 points	1 point	1 point
Substantial Noncompliance	0 points	0 points	0 points
<b>Composite Rating</b>	The composite rating results from the sum of the numerical values of the component test ratings for the Lending, Investment and Service Tests.		
Outstanding Record of Meeting Community Credit Needs	20 or more points		
Satisfactory Record of Meeting Community Credit Needs	11-19 points		
Needs to Improve Record of Meeting Community Credit Needs	5-10 points		
Substantial Noncompliance Record of Meeting Community Credit Needs	0-4 points		

## Appendix C: Market Profiles for Full-Scope Areas

### Table of Contents

**Market Profiles for Areas Receiving Full-Scope Reviews:**

Charlotte-Gastonia-Rock Hill Multi-state MSA .....	C-8
Johnson City-Kingsport-Bristol Multi-state MSA.....	C-10
Newburgh Multi-state MSA .....	C-12
Philadelphia Multi-state MSA .....	C-14
Washington Multi-state MSA .....	C-16
State of Connecticut .....	C-18
State of Florida .....	C-22
State of Georgia .....	C-28
State of Maryland .....	C-30
State of New Jersey .....	C-32
State of New York .....	C-34
State of North Carolina .....	C-36
State of Pennsylvania .....	C-38
State of South Carolina .....	C-40
State of Tennessee .....	C-44
State of Virginia .....	C-46

### Charlotte Multi-state MSA

Demographic Information for Full-Scope Area: Charlotte-Gastonia-Rock Hill (NC-SC) MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	264	6	22	52	18	2
Population by Geography	1,162,093	3	17	58	22	0
Owner-Occupied Housing by Geography	294,578	1	14	60	25	0
Businesses by Geography	32,072	5	19	52	24	0
Farms by Geography	1,179	1	9	71	20	0
Family Distribution by Income Level	319,242	18	18	25	39	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	117,925	6	26	59	9	0
Median Family Income	= \$ 36,307	Median Housing Value		= \$ 76,988		
HUD Adjusted Median Family Income for 1999	= \$ 57,100	Unemployment Rate (July 2000)		= 3.3%		
Households Below the Poverty Level	= 10.20%					

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 1990 U.S. Census and 1999 HUD updated MFI.

The First Union Charlotte AA consists of the entire Charlotte MSA. As of June 1999, the AA had total deposits of \$2.8 billion or 2.7% of the total deposits of the bank.

Within the MSA, First Union had 55 offices; all were full service offices with ATMs, except two. First Union ranked second in terms of market share within the MSA with 15.6% of the total deposits. A large multi-state bank ranked first with 54.5% serviced by 66 offices.

The Charlotte MSA reflected a thriving economy. Per the Bureau of Labor Statistics, as of July 2000, the unemployment rate was a low 3.3%. Employment was concentrated in the areas of services, wholesale and retail trade, and manufacturing.

We used various community contacts conducted by the various federal financial regulatory agencies to aid us in developing our community profile. In addition, we used information from the Charlotte 2000 Consolidated Plan. A review of this information identified several credit needs in the community. These needs included the following: affordable owner-occupied and rental housing, small business credit education and technical assistance programs, more flexibility in lending programs for immigrants with little or no credit history, small business

credit, and consumer credit for low- and moderate-income residents. The level of opportunities for local financial institutions to aid in meeting community development needs is high. Opportunities to work with the following were noted:

- various non-profit organizations to aid in meeting the small business credit and education needs;
- various non-profit organizations to educate consumers regarding credit;
- non-profit organizations to offer credit to low- and moderate-income individuals with little or no credit history; and
- a local consortium to provide affordable home loan financing.

**Johnson City Multi-state MSA**

Demographic Information for Full-Scope Area: Johnson City-Kingsport-Bristol (TN-VA) MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	62	2	19	50	27	2
Population by Geography	252,474	0	17	58	24	0
Owner-Occupied Housing by Geography	74,042	0	15	59	26	0
Businesses by Geography	5,304	5	15	53	27	0
Farms by Geography	254	0	17	66	18	0
Family Distribution by Income Level	74,683	20	18	20	42	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	28,262	0	24	61	15	0
Median Family Income	= \$ 27,236	Median Housing Value				= \$53,070
HUD Adjusted Median Family Income for 1999	= \$ 40,300	Unemployment Rate (July 2000)				= 4.4%
Households Below the Poverty Level	= 16.42%					

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 1990 U.S. Census and 1999 HUD updated MFI.

The First Union Johnson City AA consists of a portion of the Johnson City-Kingsport-Bristol multi-state MSA. The AA includes Hawkins and Sullivan Counties in Tennessee, along with Washington County and the City of Bristol in Virginia. As of June 1999, First Union deposits in the AA totaled \$344 million and represented a minimal 0.3% of the bank’s total deposits.

Within the AA, First Union operated seven offices, all of which are full service offices with ATMs, except one. First Union ranked second in terms of market share with 13.7% of the total AA deposits. The institution that ranked first had 20% of the total deposit base and serviced the market with 13 offices. On a combined basis, the institutions that ranked third through sixth had 28% of the market serviced by 21 offices.

The Johnson City MSA reflected a diversified economy. Per the Bureau of Labor Statistics, as of July 2000, the MSA had an unemployment rate of 4.4%. Employment concentrations in the area included manufacturing, services, and wholesale and retail trade.

We used community contacts conducted by the various federal bank regulatory agencies to aid us in developing our profile of the AA. We also used information from both the Johnson City and the Bristol 2000 Consolidated Plans. A review of

this information identified the following as the most pressing credit needs in the community: affordable owner-occupied and rental housing, credit education, small business credit and consumer credit for low- and moderate-income residents. Although we identified several opportunities for participation by local financial institutions, the overall level of community development opportunity is low. We noted the following opportunities:

- to work with a local municipality in providing affordable housing loans to low- and moderate-income residents;
- to provide expansion and start-up financing for small businesses;
- to provide credit for the construction of rental units that benefit low- and moderate-income residents;
- to work with a local municipality on providing credit for the construction of affordable housing;
- to work with a local municipality on providing credit for housing rehabilitation;
- to work with a local non-profit agency to provide affordable housing credit;
- to work with a local non-profit agency in providing homebuyer workshops; and
- to work with a local municipal housing authority to provide small businesses with credit to encourage downtown revitalization.

**Newburgh Multi-state MSA**

Demographic Information for Full-Scope Area: Newburgh (NY-PA) MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	76	3	21	49	26	1
Population by Geography	335,613	4	15	54	27	0
Owner-Occupied Housing by Geography	77,249	1	11	57	31	0
Businesses by Geography	7,846	3	19	48	30	0
Farms by Geography	1,312	0	3	19	78	0
Family Distribution by Income Level	85,947	19	18	25	38	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	31,318	6	25	52	17	0
Median Family Income	= \$ 42,859	Median Housing Value				= \$132,283
HUD Adjusted Median Family Income for 1999	= \$ 54,400	Unemployment Rate (July 2000)				= 3.2%
Households Below the Poverty Level	= 8.32%					

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 1990 U.S. Census and 1999 HUD updated MFI.

The First Union Newburgh AA consists of the entire Newburgh MSA. As of June 1999, First Union had total deposits of \$141 million which represented a minimal 0.1% of the total deposits of the bank.

First Union had six offices within the MSA. All are full service offices with ATMs, except one office did not have an ATM. First Union ranked 13<sup>th</sup> in terms of market share within the MSA with 2.8% of the total AA deposits. The higher ranked banks included both large, multi-state banks and small community banks; these banks had a combined market share of 82% serviced by 99 offices.

The Newburgh MSA reflected a thriving diversified economy. Per the Bureau of Labor Statistics, the unemployment rate as of July 2000 was 3.2%. Employment was concentrated in the areas of services, wholesale and retail trade, and government.

We used community contacts conducted by the various federal bank regulatory agencies to aid us in developing our profile of the AA. We also used information from the City of Newburgh 2000 Consolidated Plan. The identified needs included small business loans, flexibly underwritten mortgages, and housing rehabilitation credit. The level of opportunities for local financial institutions to aid in meeting community development needs is low. Opportunities to work with the following

were noted:

- a local municipality to provide affordable housing financing for low- and moderate-income residents;
- a local municipality to provide housing rehabilitation credit for low- and moderate-income residents;
- a local non-profit organization to aid in providing small business start-up credit; and
- a local non-profit organization to provide mortgage loans with low down payments and closing costs, as well as credit education for first time homebuyers.

**Philadelphia Multi-state MSA**

Demographic Information for Full-Scope Area: Philadelphia (PA-NJ) MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	1,254	8	16	44	29	3
Population by Geography	4,856,881	9	17	45	29	0
Owner-Occupied Housing by Geography	1,237,484	5	16	47	32	0
Businesses by Geography	107,269	5	11	44	39	0
Farms by Geography	3,124	1	3	50	46	0
Family Distribution by Income Level	1,250,375	20	17	24	39	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	467,424	16	26	44	14	0
Median Family Income	= \$ 41,908	Median Housing Value				= \$107,892
HUD Adjusted Median Family Income for 1999	= \$ 57,800	Unemployment Rate (July 2000)				= 4.2%
Households Below the Poverty Level	= 10.28%					

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 1990 U.S. Census and 1999 HUD updated MFI.

The First Union Philadelphia AA consists of the entire Philadelphia MSA except for Salem County, New Jersey. As of June 1999, First Union had total deposits of \$14 billion, which totaled 13.2% of the total deposits of the bank.

First Union had 251 offices within the Philadelphia AA. All are full service offices with ATMs, except ten offices did not have an ATM. First Union ranked first in terms of market share with 29.5% of the total AA deposits. The multi-state banks with the second through sixth market shares had a combined market share of 36% serviced by 511 offices.

Since Philadelphia is one of the largest cities in the nation, it reflected a widely diversified economy. Per the Bureau of Labor Statistics, as of July 2000, the unemployment rate was a low 4.2%. Employment was concentrated in the areas of services, and wholesale and retail trade.

We used community contacts conducted by the various federal bank regulatory agencies to aid us in developing our profile of the AA. In addition, we also used information from the City of Philadelphia Fiscal Year 1999 Consolidated Plan. The most pressing identified credit needs included affordable housing credit, construction credit, longer-term amortization of commercial loans, credit education and loans for housing rehabilitation. The level of opportunities for local financial

institutions to aid in meeting community development needs is high. We noted the following opportunities:

- to work with local government to provide mortgages for first time homebuyers, bank financing for housing rehabilitation, and aid in providing financing for small businesses, including financing to minority/women/disabled owners for business development;
- to provide working capital and other support for CDC operations;
- to work through local CDCs to provide credit for affordable housing and housing rehabilitation;
- to work with local non-profit organizations in financing project development for affordable housing projects;
- to provide contributions to non-profit organizations including CDCs and receive state tax credits for same;
- to work with a local CDFI in financing affordable housing, providing funding for a construction loan pool, and providing seed money for non-profit affordable housing developers;
- to work with a local economic development organization to finance mixed-use affordable housing units;
- to work with a local housing agency to help fund a loan pool that provides credit for low- and moderate-income borrowers to purchase and repair homes;
- to work with a local housing agency to provide financing to affordable housing developers; and
- to work with a local non-profit organization to provide financing for micro-businesses.

**Washington Multi-state MSA**

Demographic Information for Full-Scope Area: Washington (DC-MD-VA-WV) MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	940	6	22	39	25	8
Population by Geography	3,735,513	5	23	44	28	0
Owner-Occupied Housing by Geography	835,686	1	15	48	35	0
Businesses by Geography	101,117	4	18	44	32	1
Farms by Geography	1,987	1	14	50	35	0
Family Distribution by Income Level	930,035	17	18	25	40	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	328,004	10	37	42	12	0
Median Family Income	= \$52,807	Median Housing Value				= \$185,615
HUD Adjusted Median Family Income for 1999	= \$82,800	Unemployment Rate (July 2000)				= 5.0%
Households Below the Poverty Level	= 6.13%					

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 1990 U.S. Census and 1999 HUD updated MFI.

The First Union Washington AA consists of a portion of the Washington, D.C. MSA. Portions of the MSA excluded are Culpepper, Fauquier and King George Counties in Virginia; Calvert, Charles and Frederick Counties in Maryland; and Berkeley and Jefferson Counties in West Virginia. As of June 1999, First Union had \$6.6 billion in deposits within this AA that amounted to 6.2% of the total deposits of the bank.

First Union had 105 offices within the MSA. All of the offices are full service facilities with ATMs, except two offices did not have an ATM. First Union ranked third in terms of market share in the AA with 10.5% of the total deposits. The top two positions are held by two large multi-state banks with a combined market share of 33.4% serviced by 302 offices. The institutions that rank fourth and fifth also consist of large banks; combined, they had a market share of 15.5% serviced by 189 offices.

The Washington, D.C. AA reflected a thriving diversified economy. Per the Bureau of Labor Statistics, as of July 2000, the unemployment rate was 5%. Employment was concentrated in the areas of government and services.

We used community contacts conducted by the various federal bank regulatory agencies to aid us in developing our profile of the AA. Identified credit needs were affordable housing credit, credit education, housing rehabilitation loans, home

improvement loans targeted to low/fixed income borrowers and small business loans. We also used information from the Washington D.C. Consolidated Plan. The level of opportunities for local financial institutions to aid in meeting community development needs is high. Opportunities to work with the following were noted:

- a local municipality to provide credit for affordable rental housing, to provide interim and gap financing to eligible CDCs and nonprofit organizations for development of affordable housing, to provide financing for affordable multifamily housing; and to provide financing for first time homebuyers;
- nonprofit organizations to provide housing counseling; and
- a local non-profit economic development organization in the development of affordable housing projects.
- The opportunity was also noted to provide funding to a local revolving fund which provides developers with credit to rehabilitate multifamily housing containing five or more units.

## State of Connecticut

### Bridgeport, Connecticut MSA

Demographic Information for Full-Scope Area: Bridgeport MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	114	12	17	46	24	1
Population by Geography	443,722	8	14	53	25	0
Owner-Occupied Housing by Geography	110,346	2	8	59	31	0
Businesses by Geography	12,706	5	12	56	25	2
Farms by Geography	368	1	5	52	40	1
Family Distribution by Income Level	118,865	20	18	24	38	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	44,598	14	22	51	13	0
Median Family Income	= \$48,221	Median Housing Value				= \$181,498
HUD Adjusted Median Family Income for 1999	= \$67,700	Unemployment Rate (August 2000)				= 2.5%
Households Below the Poverty Level	= 7.8%					

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 U.S. Census and 1999 HUD updated MFI.

The First Union Bridgeport AA consists of the Bridgeport MSA. The Bridgeport MSA includes portions of Fairfield and New Haven Counties. As of June 1999, First Union had total deposits within the Bridgeport AA of \$416 million, which represented 0.4% of the bank's total deposits.

First Union operated ten offices within the MSA. All of the offices were full service facilities with each having ATMs. First Union ranked third in terms of market share in the AA with 12.1% of the total deposits. The two large multi-state banks with the higher positions had a combined market share of approximately 33% serviced by 158 offices. The institutions in the next three positions had a combined market share of approximately 21% serviced by 107 offices.

The Bridgeport MSA reflected a strong diversified economy. Per the Bureau of Labor Statistics, as of August 2000, the MSA had a very low unemployment rate of 2.5%. Employment was concentrated in the areas of services and manufacturing.

We used contacts of various community leaders conducted by the various federal

bank regulators to aid us in assessing our community profiles. We also used the City of Bridgeport 2000 Consolidated Plan as well. Identified credit needs within the community included affordable housing credit as well as housing rehabilitation credit. The level of opportunities for local financial institutions to aid in meeting community development needs is moderate. Opportunities to work with the following were noted:

- a local municipality to provide financing for first time homebuyers;
- a local municipality to provide financing for the construction of affordable housing;
- local community housing development organizations to provide financing to develop affordable housing units; and
- a local bank consortium and a local non-profit agency to fund multi-family rehabilitation as well as construction of larger single family affordable housing.

## Hartford, Connecticut MSA

Demographic Information for Full-Scope Area: Hartford MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	250	12	14	51	21	2
Population by Geography	947,006	9	13	56	21	1
Owner-Occupied Housing by Geography	227,656	2	8	63	27	0
Businesses by Geography	25,294	7	12	56	24	1
Farms by Geography	741	1	6	56	37	0
Family Distribution by Income Level	250,836	18	19	26	37	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	91,907	17	19	53	11	0
Median Family Income	= \$48,418	Median Housing Value				= 167,137
HUD Adjusted Median Family Income for 1999	= \$61,300	Unemployment Rate (September 2000)				= 2.0%
Households Below the Poverty Level	= 7.48%					

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 U.S. Census and 1999 HUD updated MFI.

The First Union Hartford AA consists of portions of Hartford and Middlesex Counties. As of June 1999, First Union had total deposits of \$290 million within the AA, which amounted to a minimal 0.3% of the total deposits of the bank.

First Union operated eight offices within the AA, all of which are full service offices with each having an ATM. The bank ranked 16<sup>th</sup> in market share within the AA at slightly less than one percent (0.7%) of the total deposit market share. The top 15 banks in terms of market share had 276 offices in the AA with a combined deposit market share of 91%. These banks consist of large multi-state banks, as well as smaller community banks and other small financial institutions.

The Hartford MSA reflected a thriving diversified economy. Per the Bureau of Labor Statistics, as of September 2000, the unemployment rate in the Hartford MSA was a very low 2%. In addition, employment was concentrated in the areas of services, trade, government, finance and manufacturing.

We used contacts of various community leaders conducted by the various federal bank regulators to aid us in developing our community profile. We also used the City of Hartford 2000 Consolidated Plan as well. Identified credit needs within the community included: affordable housing credit as well as very small business loans, housing rehabilitation loans and special loan products targeted to low- and

moderate-income consumers. The level of opportunities for local financial institutions to aid in meeting community development needs is moderate. Identified opportunities included the following:

- to work with a local housing agency along with a state housing agency to provide housing credit through the purchase of tax credits;
- to work with a local housing agency to provide affordable housing credit; and
- to work with a local non-profit organization to provide affordable mortgage credit through an affordable mortgage credit program.

**State of Florida**

**Jacksonville, Florida MSA**

Demographic Information for Full-Scope Area: Jacksonville MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	173	8	19	48	21	4
Population by Geography	906,727	5	17	53	24	1
Owner-Occupied Housing by Geography	222,571	3	14	55	28	0
Businesses by Geography	20,273	6	20	49	26	0
Farms by Geography	685	1	17	53	29	0
Family Distribution by Income Level	243,636	19	18	24	39	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	92,076	8	25	54	13	0
Median Family Income	= \$ 34,276	Median Housing Value				= \$ 70,852
HUD Adjusted Median Family Income for 1999	= \$ 51,400	Unemployment Rate (July 2000)				= 3.4%
Households Below the Poverty Level	= 11.7%					

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 1990 U.S. Census and 1999 HUD updated MFI.

The Jacksonville MSA and the bank’s AA consist of Clay, Duval, Nassau and St. Johns Counties. First Union had deposits in this AA as of June 1999 totaling \$2.9 billion amounting to 2.7% of the bank's total deposits.

First Union operated 56 offices within the Jacksonville MSA. All were full service offices with ATMs (except three). The bank ranked first in terms of market share based upon deposits (approximately 43%). Major competitors included four other large multi-state banks with a total combined market share of 46%, serviced by 134 offices.

The Jacksonville MSA reflected a thriving economy. Employment was concentrated in the areas of retail and wholesale trade, along with the services industry. According to the Bureau of Labor Statistics, the unemployment rate as of July 2000 was a low 3.4%.

We used community contacts made by the other financial regulatory agencies to assist us in completing our profile. Our contacts revealed that rehabilitation and revitalization credit is a need throughout the area. The level of opportunities for local financial institutions to aid in meeting community development needs is high

and included opportunities to work with the following:

- a local quasi-government agency in revitalization development projects,
- local developers to finance affordable housing units,
- a local municipality in its down payment assistance program to finance affordable housing purchases,
- local non-profit organizations in providing housing and home maintenance counseling to first time homebuyers, and
- a local municipality to finance affordable homeownership through assistance programs to first time homebuyers.

### Miami, Florida MSA

Demographic Information for Full-Scope Area: Miami MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	267	14	21	36	28	1
Population by Geography	1,937,094	9	20	39	32	0
Owner-Occupied Housing by Geography	376,006	3	13	41	43	0
Businesses by Geography	63,601	10	18	32	40	0
Farms by Geography	1,384	3	13	36	48	0
Family Distribution by Income Level	485,213	23	17	19	41	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	192,725	15	28	40	17	0
Median Family Income	= \$ 31,113	Median Housing Value		= \$ 100,570		
HUD Adjusted Median Family Income for 1999	= \$ 43,700	Unemployment Rate (July 2000)		= 5.3%		
Households Below the Poverty Level	= 17.6%					

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 1990 U.S. Census and 1999 HUD updated MFI.

The Miami MSA, also the bank's defined AA, consists solely of Dade County. First Union deposits in the AA as of June 1999, totaled \$4.6 billion (about 4.3% of the bank's total deposits).

First Union operated 72 offices within Dade County. All offices are full service with ATMs, except nine offices did not have ATMs. The bank ranked second in terms of deposit market share in Dade County with a 16.5% share. One large multi-state bank ranked first with 18.9% serviced by 81 offices. Further competition is provided primarily by the banks which ranked in the 3<sup>rd</sup> through 9<sup>th</sup> positions. These institutions had a combined market share of 37% serviced by 167 banking offices.

The Miami MSA reflected a widely diversified growing economy with a heavy employment concentration in the services sector. Additional employment concentrations were retail and wholesale trade, and government. Per the Bureau of Labor Statistics, the unemployment rate as of July 2000 was 5.3%.

We used information from community contacts conducted by the various bank regulatory agencies. These contacts provided us with information to assist us in developing our AA profile. The most pressing credit needs obtained from these contacts were: commercial and residential construction project financing, loans to

small construction contractors, affordable housing credit, small business loans with more flexible underwriting criteria, small business working capital loans, and technical assistance in small business financial management. The level of community development opportunities is high. The following reflected opportunities for participation by local financial institutions to aid in meeting the credit needs of the AA by working with:

- a non-profit organization to provide small business trade finance credit;
- various non-profit organizations to provide affordable housing credit;
- a non-profit organization to provide home ownership counseling;
- local government to aid in providing affordable housing and/or affordable mortgages;
- a federal agency to provide small business loans that is partially guaranteed by the agency;
- a local non-profit organization to provide low interest rate loans for new affordable homes;
- a non-profit organization to provide educational efforts to small businesses as well as loan officers to aid in underwriting potential small business credits;
- a local CDC in helping to develop affordable single family housing, and
- local government to provide credit for both purchase and rehabilitation of affordable housing.

## Orlando, Florida MSA

Demographic Information for Full-Scope Area: Orlando MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	221	4	22	52	21	1
Population by Geography	1,224,852	2	18	57	22	1
Owner-Occupied Housing by Geography	298,797	1	18	56	25	0
Businesses by Geography	38,644	3	18	54	25	0
Farms by Geography	1,814	1	18	58	23	0
Family Distribution by Income Level	326,694	18	19	24	39	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	122,114	4	27	57	12	0
Median Family Income	= \$ 34,389	Median Housing Value				= \$ 84,135
HUD Adjusted Median Family Income for 1999	= \$ 49,600	Unemployment Rate (September 2000)				= 2.6%
Households Below the Poverty Level	= 9.5%					

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 1990 U.S. Census and 1999 HUD updated MFI.

The Orlando MSA, also a defined First Union AA, includes Lake, Orange, Osceola and Seminole Counties. As of June 1999, First Union had total deposits of \$2.1 billion, which represented 2% of the bank's total deposit base.

First Union operated 54 offices within the Orlando MSA. All offices were full service with ATMs (except four). First Union ranked third in terms of market share in the AA with 15% of the deposits. Two large multi-state banks held the top two positions with a combined market share of approximately 48%, serviced by 123 offices. In addition, another large multi-state financial institution provided competition and ranked fourth (5.4% serviced by 20 offices).

The Orlando MSA reflected a thriving economy. Per the Bureau of Labor Statistics, as of September 2000, the unemployment rate was a very low 2.6%. Employment was concentrated in the areas of services (with an emphasis on tourism) along with wholesale and retail trade.

We used information from community contacts conducted by the various bank regulatory agencies. We also used information from the City of Orlando 2000-2005 Consolidated Plan. These contacts provided us with information to assist us in developing our AA profile. The most pressing credit needs obtained from these contacts were: commercial and residential construction project financing, loans to

small construction contractors, affordable housing credit, small business loans with more flexible underwriting criteria, small business working capital loans, and technical assistance in small business financial management. The level of opportunities for local financial institutions to aid in meeting community development needs is high and included working with:

- a local nonprofit organization to purchase industrial revenue bonds for the financing of equipment, land and buildings;
- local developers to finance affordable housing units;
- a local municipality in its down payment assistance program to finance affordable housing purchases;
- local non-profit organizations in providing housing and home maintenance counseling to first time homebuyers;
- a local municipality to finance affordable homeownership through assistance programs to first-time moderate-income homebuyers;
- a municipality and nonprofit organizations to develop and operate a local bank consortium to identify and develop sources of funding for affordable housing; and
- Federal, state and local municipalities to identify methods to reduce the total cost of financing.

## State of Georgia

### Atlanta, Georgia MSA

Demographic Information for Full-Scope Area: Atlanta MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	456	13	18	40	28	1
Population by Geography	2,708,070	7	15	46	32	0
Owner-Occupied Housing by Geography	627,650	3	12	46	39	0
Businesses by Geography	81,697	4	12	44	39	0
Farms by Geography	1,973	2	9	51	39	0
Family Distribution by Income Level	714,517	19	18	23	40	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	258,349	13	24	47	16	0
Median Family Income	= \$41,047	Median Housing Value				= \$100,056
HUD Adjusted Median Family Income for 1999	= \$63,100	Unemployment Rate (July 2000)				= 3.1%
Households Below the Poverty Level	= 9.61%					

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 U.S. Census and 1999 HUD updated MFI.

The Atlanta MSA and AA both consists of Cherokee, Clayton, Cobb, Coweta, Dekalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Henry, Paulding, Rockdale and Spalding Counties. As of June 1999, deposits totaled approximately \$5.6 billion or 5.3% of the total deposit base of the bank.

First Union had 77 offices within the MSA. All offices are full service offices with ATMs, except one office did not have an ATM. The bank ranked fourth in terms of market share within the AA with approximately 14% of the total deposits. Three large multi-state banks had a greater market share with a combined level of 50.4%.

The Atlanta MSA had a thriving diverse economy. Per the Bureau of Labor Statistics, as of July 2000, the MSA had an unemployment rate of 3.1%. Employment concentrations within the area included retail and wholesale trade, services and government.

To aid us in developing our AA profile, we contacted various individuals within the area to ascertain the credit needs as well as the overall economic profile and opportunities for participation by local financial institutions. We also reviewed the

City of Atlanta's 2000-2004 Consolidated Plan. A review of this information identified the following as the most pressing credit needs in the community: affordable owner-occupied and rental housing, credit education, revolving loan funding for home improvement credit, small business credit and consumer credit for low- and moderate-income residents. The level of opportunities for local financial institutions to aid in meeting community development needs is high. We noted opportunities to participate with a local non-profit entity in a small business loan fund and to participate with a local non-profit entity in educational support for small businesses. Opportunities to work with the following were also noted:

- a local non-profit agency through financial, educational and technical support in helping residents obtain affordable housing;
- a local CDC to provide small housing rehabilitation loans to residents;
- local community development organizations to provide affordable housing credit;
- a local university to provide credit to small business involved in trade activities; and
- local government to provide affordable housing credit in conjunction with down payment assistance and second mortgage subsidy programs.

## State of Maryland

### Baltimore, Maryland MSA

Demographic Information for Full-Scope Area: Baltimore MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	577	10	21	43	24	2
Population by Geography	2,348,219	8	19	45	28	0
Owner-Occupied Housing by Geography	550,285	3	15	48	34	0
Businesses by Geography	53,829	5	16	44	35	0
Farms by Geography	1,807	1	3	51	45	0
Family Distribution by Income Level	615,928	19	18	24	39	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	230,365	15	30	43	12	0
Median Family Income = \$42,206		Median Housing Value = \$104,243				
HUD Adjusted Median Family Income for 1999 = \$63,100		Unemployment Rate (July 2000) = 4.1%				
Households Below the Poverty Level = 10%						

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 U.S. Census and 1999 HUD updated MFI.

The bank's AA includes the entire MSA except for Queen Anne County. As of June 1999, the bank had \$2.6 billion in deposits, which represented 2.5% of the total deposits of the bank.

First Union operated 57 offices within the Baltimore MSA. All offices were full service with ATM (except two). The bank ranked fourth based upon deposit market share at 9% of total deposits. The three higher ranked financial institutions included one large multi-state bank along with two local banks. Combined, those competitors held a 45% share of the market and served the AA through 218 offices.

The Baltimore MSA reflected a thriving economy. Per the Bureau of Labor Statistics, as of July 2000, the unemployment rate was 4%. Employment concentrations included services, wholesale and retail trade, and government.

We used contacts conducted by the various bank regulatory agencies to aid us in developing a community profile. In addition, we used the 2000-2005 Consolidated Plan for the City of Baltimore. Identified needs included housing rehabilitation loans, credit education for both consumers and small businesses along with

affordable housing purchase credit that includes a credit education component. The level of opportunities for local financial institutions to aid in meeting community development needs is high. We noted opportunities to work with:

- local government in financing affordable housing for municipal employees;
- local government to finance home purchases for low- and moderate-income residents;
- a local non-profit housing agency to provide affordable housing credit along with housing rehabilitation loans;
- the local office of a federal agency to provide small business credit and education; and
- a local non-profit housing agency to provide low interest housing credit for new homes and housing projects.

## State of New Jersey

### Newark, New Jersey MSA

Demographic Information for Full-Scope Area: Newark MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	483	13	23	36	25	3
Population by Geography	1,915,928	9	21	39	31	0
Owner-Occupied Housing by Geography	409,163	2	12	45	42	0
Businesses by Geography	50,763	7	14	42	37	0
Farms by Geography	1,444	0	3	51	45	0
Family Distribution by Income Level	500,112	20	18	24	38	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	189,013	16	33	37	14	0
Median Family Income	= \$ 50,047	Median Housing Value				= \$174,740
HUD Adjusted Median Family Income for 1999	= \$ 70,600	Unemployment Rate (July 2000)				= 4.1%
Households Below the Poverty Level	= 8.85%					

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 U.S. Census and 1999 HUD updated MFI.

The First Union AA matches the Newark MSA. As of June 1999, First Union had total deposits within this AA of \$4.9 billion, which represented 4.7% of the total deposits of the bank.

First Union operated 91 offices within the Newark MSA. All were full service offices with ATMs (except two). The bank ranked second in the market with 16% of total deposits. The financial institution with the number one market share also serviced the AA with 91 offices and held a slightly higher share of the market (17%). Competitors in the third through seventh positions held a combined market share of 20%, serviced by 137 offices.

The Newark MSA had a thriving diversified economy. Per the Bureau of Labor Statistics, as of July 2000, the unemployment rate was a low 4%. Employment was concentrated in the areas of services, wholesale and retail trade, government, and manufacturing.

We used community contacts conducted by the various federal bank regulatory agencies to aid us in developing our profile of the AA. We also used information from the City of Newark 2000 Consolidated Plan. Identified needs include credit

education, affordable housing credit with flexible underwriting criteria along with acquisition and rehabilitation credit, single-family construction and permanent loans, and small home improvement loans. The level of opportunities for local financial institutions to aid in meeting community development needs is high. We noted opportunities to work with:

- a local bank consortium to provide micro loans and credit education;
- a statewide non-profit organization in the purchase of low-income housing tax credits;
- a local non-profit economic development organization to provide funding for loans to CDCs as well as technical assistance and training; and
- a local CDC to provide funding for single-family mortgages, as well as home ownership counseling.

## State of New York

### New York, New York MSA

Demographic Information for Full-Scope Area: New York MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	636	20	13	20	44	3
Population by Geography	2,428,071	20	14	19	46	1
Owner-Occupied Housing by Geography	351,019	2	4	15	79	0
Businesses by Geography	50,181	9	8	17	65	0
Farms by Geography	997	0	3	10	87	0
Family Distribution by Income Level	611,077	24	13	17	46	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	226,787	39	22	20	19	0
Median Family Income	= \$37,515	Median Housing Value				= \$190,940
HUD Adjusted Median Family Income for 1999	= \$56,200	Unemployment Rate (July 2000)				= 5.8%
Households Below the Poverty Level	= 16.58%					

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 U.S. Census and 1999 HUD updated MFI.

The New York MSA AA consists of Bronx, Putnam, Rockland, and Westchester Counties. As of June 1999, the bank had deposits of \$2 billion, which represented 1.9% of the total deposits of the bank.

First Union operated 44 offices within the MSA. All of the offices provide a full array of services, including ATMs. The bank ranked fifth in the MSA with 5.6% of the total deposit market share. The financial institutions with the first four positions had a total market share of 54.4%, serviced by 245 offices.

The New York MSA reflected a diversified economy. Per the Bureau of Labor Statistics, as of July 2000, the unemployment rate was at 5.8%. Employment was concentrated in the areas of services, wholesale and retail trade, and government.

We used community contacts conducted by the various federal bank regulatory agencies to aid us in developing our profile of the AA. Identified credit needs were affordable housing credit, credit education, housing rehabilitation loans, community development project loans, home improvement loans targeted to low/fixed income borrowers and small business and working capital loans. The level of community

development opportunities is high. We identified the following opportunities for participation by local financial institutions to work with a local municipality to provide:

- affordable housing loans to low- and moderate-income residents;
- construction, permanent and acquisition financing;
- credit for housing rehabilitation;
- start-up venture financing and recoverable grants for start-up capital;
- homebuyer workshops; and
- a wider range of services to senior citizens through the provision of reverse mortgages.

We also noted opportunities to partner with:

- the Local Initiatives Support Coalition (commonly referred to as LISC) to gain a better interpretation of the tax credit program under Section 42 of the Internal Revenue Code, and
- local nonprofit organizations to provide a more flexible combination of a purchase-rehabilitation loan and foreclosure education prevention program.

## State of North Carolina

### Raleigh, North Carolina MSA

Demographic Information for Full-Scope Area: Raleigh-Durham-Chapel Hill MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	190	8	23	39	26	4
Population by Geography	819,131	6	21	44	28	1
Owner-Occupied Housing by Geography	193,112	1	20	46	33	0
Businesses by Geography	23,673	3	17	47	32	1
Farms by Geography	1,070	0	27	51	21	0
Family Distribution by Income Level	213,123	19	18	24	39	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	78,410	9	34	44	12	0
Median Family Income	= \$39,723	Median Housing Value				= \$90,848
HUD Adjusted Median Family Income for 1999	= \$62,800	Unemployment Rate (August 2000)				= 1.6%
Households Below the Poverty Level	= 11.2%					

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 U.S. Census and 1999 HUD updated MFI.

The Raleigh MSA and the bank's AA consists of Chatham, Durham, Johnston, Orange and Wake Counties. The bank's deposits in the AA were \$1.3 billion or 1.2% of the total bank's deposits.

Within the MSA, First Union operated 28 offices; all of which were full service offices with ATMs, except three. First Union ranked fifth in terms of market share in the MSA with approximately 9.3% of the deposits. Four large multi-state banks had a greater market share. These institutions had a combined deposit market share of almost 58% serviced by 163 offices.

The Raleigh MSA reflected a thriving economy. According to the Bureau of Labor Statistics, the unemployment for the MSA as of August 2000 was a very low 1.6% and had remained near that level for the previous five months. Employment was concentrated in the areas of government, services and wholesale and retail trade.

We used community contacts conducted by the various federal bank regulatory agencies to aid us in developing our profile of the AA. Identified credit needs were affordable housing credit, credit education, housing rehabilitation loans, home

improvement and small business loans. We also used information from the Raleigh 2000-2005 Consolidated Plan. We identified a high level of community development opportunities for participation by local financial institutions. Opportunities were noted to work with the following:

- a local municipality to provide credit for affordable rental housing,
- a local municipality to provide interim and gap financing along with nonprofit organizations for development of affordable housing,
- a local municipality to provide financing for affordable multifamily housing,
- a local municipality to provide financing for first time homebuyers,
- nonprofit organizations to provide housing counseling,
- a local non-profit economic development organization in the development of affordable housing projects, and
- local nonprofit organizations to provide credit education for renters and first time homebuyers.

In addition, we noted the opportunity for financial institutions to provide funding to a local revolving fund that provides developers with credit to rehabilitate multifamily housing.

## State of Pennsylvania

### Allentown, Pennsylvania MSA

Demographic Information for Full-Scope Area: Allentown-Bethlehem-Easton MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	144	3	15	63	17	2
Population by Geography	595,081	2	14	64	20	0
Owner-Occupied Housing by Geography	162,379	1	11	67	21	0
Businesses by Geography	13,420	1	14	63	22	0
Farms by Geography	588	1	3	74	22	0
Family Distribution by Income Level	163,152	17	19	27	37	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	58,476	4	20	66	10	0
Median Family Income = \$37,523		Median Housing Value = \$98,231				
HUD Adjusted Median Family Income for 1999 = \$51,000		Unemployment Rate (August 2000) = 3.6%				
Households Below the Poverty Level = 7.88%						

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 U.S. Census and 1999 HUD updated MFI.

The Allentown MSA and the bank's AA both consist of Carbon, Lehigh and Northampton Counties. As of June 1999, deposits totaled \$2.2 billion or 2% of the bank's total deposit base.

First Union operated 40 offices within the MSA; all were full service offices with ATMs, except one office did not have an ATM. The bank ranked first in terms of market share with approximately 27% of the MSA deposits. The next four institutions had a total deposit market share of 35% serviced by 80 offices.

The Allentown MSA reflected a thriving economy. Per the Bureau of Labor Statistics, as of August 2000, the unemployment was a low 3.6%. Employment concentrations within the area included manufacturing and services.

We used contacts of various community leaders conducted by the various federal bank regulators to aid us in developing our community profiles. We also reviewed the City of Allentown 2000 Consolidated Plan. Identified credit needs within the community included down payment assistance as well as home improvement loans and credit education. The level of opportunities for local financial institutions to aid in meeting community development needs is moderate. We noted

opportunities to work with the following:

- a local non-profit organization to provide small business government guaranteed loans,
- a local non-profit organization to provide financing for housing projects,
- a local non-profit housing agency to provide home improvement loans to individuals leasing a property,
- a local non-profit housing agency to provide affordable housing credit to low- and moderate-income first time homebuyers,
- a local non-profit housing agency to provide credit education to first-time homebuyers, and
- a local economic development organization to provide small business financing.

## State of South Carolina

### Charleston, South Carolina MSA

Demographic Information for Full-Scope Area: Charleston-North Charleston MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	125	7	20	38	22	13
Population by Geography	506,875	4	18	50	27	1
Owner-Occupied Housing by Geography	111,234	2	15	53	30	0
Businesses by Geography	10,858	5	16	45	35	0
Farms by Geography	353	1	18	52	29	0
Family Distribution by Income Level	130,968	20	18	23	39	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	49,333	8	26	51	15	0
Median Family Income	= \$31,647	Median Housing Value				= \$77,833
HUD Adjusted Median Family Income for 1999	= \$44,600	Unemployment Rate (August 2000)				= 3.5%
Households Below the Poverty Level	= 15%					

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 U.S. Census and 1999 HUD updated MFI.

The Charleston MSA and the bank’s AA consist of Berkeley, Charleston and Dorchester Counties. The bank’s deposits in this AA as of June 1999 totaled \$188 million, which represented a minimal 0.2% of the total First Union deposit base.

First Union had seven offices within the MSA. All offices were full service facilities and had ATMs (except one). The bank ranked seventh in terms of market share in the AA with approximately 3.5% of the total deposits within the MSA. The six financial institutions with a greater market share had a combined portion of approximately 75%, serviced by 94 offices.

The Charleston MSA reflected a thriving diversified economy. Employment was concentrated in the areas of services, wholesale and retail trade and government. According to the Bureau of Labor Statistics, the unemployment rate for the MSA as of August 2000 was a low 3.5%.

We used the City of Charleston’s 2000-2005 Consolidated Plan to aid us in developing our community profile. Our review of the Consolidated Plan revealed that affordable housing credit, housing rehabilitation credit, and credit education

were the most pressing needs within the community. The level of community development opportunities for financial institutions to aid in meeting the credit needs of the community is moderate and included the following:

- to work with a local municipality in providing credit for the construction of affordable housing,
- to work with a local municipality in providing housing rehabilitation credit,
- to work with a local municipality in providing homebuyer education and counseling,
- to work with a local non-profit organization in providing credit for the purchase of affordable housing,
- to provide credit for home purchases as well as credit education through a local consortium of financial institutions, and
- to work through a local foundation to provide loans for homeownership and rehabilitation for low- and moderate-income individuals.

### Greenville, South Carolina MSA

Demographic Information for Full-Scope Area: Greenville-Spartanburg-Anderson MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	200	5	18	57	19	1
Population by Geography	786,057	0	13	16	11	0
Owner-Occupied Housing by Geography	206,437	1	13	62	24	0
Businesses by Geography	18,394	6	15	53	25	1
Farms by Geography	598	0	10	71	18	0
Family Distribution by Income Level	217,691	19	18	24	39	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	80,714	4	23	61	12	0
Median Family Income	= \$32,471	Median Housing Value				= \$60,536
HUD Adjusted Median Family Income for 1999	= \$48,700	Unemployment Rate (August 2000)				= 3.2%
Households Below the Poverty Level	= 12.72%					

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 1990 U.S. Census and 1999 HUD updated MFI.

The Greenville-Spartanburg-Anderson MSA and the bank’s AA consist of Anderson, Greenville, Pickens and Spartanburg Counties. As of June 1999, the bank's deposits in the MSA totaled \$690 million or approximately 0.7% of the total First Union deposit base.

Within the MSA, First Union operated 14 offices, all of which were full service offices with ATMs. The bank ranked fourth with approximately 12% of the MSA deposits. The top three institutions had a total market share of 47% serviced by 118 offices.

The Greenville-Spartanburg-Anderson MSA reflected a thriving economy. Per the Bureau of Labor Statistics, as of August 2000, the unemployment rate was a low 3.2%. Employment concentrations within the area included wholesale and retail trade, manufacturing and services.

We used contacts of various community leaders conducted by the various federal bank regulators to aid us in assessing our community profiles. We also used information from the Consolidated Plans from the various municipalities within the MSA. Identified credit needs within the community included down payment assistance as well as home improvement loans and credit education. The level of community development opportunities is moderately high. Opportunities for

participation by local financial institutions were identified to include:

- Working with a local non-profit organization to provide financing for housing projects.
- Working with local lenders to increase the marketing of loan products to the minority and low-income communities by recommending a quarterly report detailing the available programs.
- Creating economic opportunity in Community Development Block Grant (commonly referred to as CDBG) rehabilitation neighborhoods with the support from the banking community.
- Providing credit counseling and budget management to tenants through existing programs and services.
- Developing an in-school education program that would teach middle and high school students the importance of personal finance.
- Providing credit counseling and budget management to tenants through existing programs and services.
- Providing rehabilitation assistance through loans.
- Working with private developers to increase low- and moderate-income housing projects.
- Providing second mortgages, down payment assistance, and closing costs for low-income and first time buyers.
- Intensify marketing and support of homeownership through the banking community, media, and community-based agencies.

## State of Tennessee

### Nashville, Tennessee MSA

Demographic Information for Full-Scope Area: Nashville MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	206	8	23	50	18	1
Population by Geography	985,026	5	19	56	20	0
Owner-Occupied Housing by Geography	237,606	2	16	58	24	0
Businesses by Geography	30,734	4	23	50	22	0
Farms by Geography	1,285	1	19	61	19	0
Family Distribution by Income Level	266,208	20	18	24	38	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	99,890	9	28	54	9	0
Median Family Income	= \$ 35,797	Median Housing Value				= \$ 80,287
HUD Adjusted Median Family Income for 1999	= \$ 53,700	Unemployment Rate ( December 1999 )				= 2.1%
Households Below the Poverty Level	= 12%					

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 U.S. Census and 199X HUD updated MFI.

The First Union Nashville AA consists of the entire Nashville MSA. As of June 1999, First Union had \$1.1 billion in deposits within this AA which amounted to 1% of the bank's aggregate deposit base.

First Union operated 25 full service offices within the AA. All of the offices were full service facilities and all but one had ATMs. The bank ranked fourth in terms of market share in the AA with 6.3% of the MSA deposits. Three other large multi-state banks had greater market shares with a combined portion of approximately 60%, serviced by 143 offices.

The Nashville economy is a thriving diversified economy with a heavy employment concentration in the services sector. Wholesale and retail trade and manufacturing also make up a large portion of the economy. According to the Bureau of Labor Statistics, as of August 2000, the unemployment rate for the Nashville MSA was a low 2.9%.

We used information from our own community contacts as well as contacts made by other bank regulatory agencies. These contacts provided us with information to assist us in developing our AA profile. These contacts revealed that the most

pressing credit needs are affordable housing credit, home ownership counseling, credit education, housing rehabilitation loans, home improvement loans, low-interest first mortgages, and a low cost loan fund. There are numerous opportunities for local financial institutions to work with local non-profit organizations to aid in meeting the need for affordable housing credit. Also, banks can work with local government as well as state agencies in helping to meet the credit needs of small businesses. Finally, a need for low-cost checking accounts was identified.

## State of Virginia

### Norfolk, Virginia MSA

Demographic Information for Full-Scope Area: Norfolk-Virginia Beach-Newport News (VA-NC) MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	336	9	20	41	23	7
Population by Geography	1,429,508	6	17	49	26	2
Owner-Occupied Housing by Geography	300,826	3	11	53	33	0
Businesses by Geography	25,973	4	15	48	33	0
Farms by Geography	943	1	7	58	34	0
Family Distribution by Income Level	371,121	19	19	24	38	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	139,360	12	26	49	13	0
Median Family Income HUD Adjusted Median Family Income for 1999 Households Below the Poverty Level	= \$34,688 = \$49,300 = 11.2%	Median Housing Value Unemployment Rate (September 2000)		= \$88,613 = 3.2%		

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 U.S. Census and 1999 HUD updated MFI.

*The First Union Norfolk AA consists of the entire MSA excluding Currituck County in North Carolina (thus, not a multi-state MSA). As of June 1999, the bank had total deposits of \$1.1 billion, which represented 1% of the total deposits of the bank.*

First Union had 30 offices within the MSA. All of the offices are full service offices with ATMs, except one branch that did not have an ATM. The bank ranked fifth in the AA with 8.3% of the total deposit market. The top four banks in terms of market share are all large multi-state banks with a combined market share of 60.3% serviced by 179 banking offices. The institution with the sixth largest market share had almost 5% of the deposit market serviced by 49 offices.

The Norfolk MSA reflected a thriving diversified economy. Per the Bureau of Labor Statistics, as of September 2000, the MSA had a low unemployment rate of 3.2%. Employment was concentrated in the areas of services, wholesale and retail trade and government.

We used community contacts conducted by the various federal bank regulatory agencies to aid us in developing our profile of the AA. In addition, we also used

information from the Consolidated Plans from the various municipalities within the MSA. The most pressing identified credit needs included affordable housing credit, loans for housing rehabilitation, small business credit and credit education. We identified a moderately high level of community development opportunities for participation by local financial institutions. We noted the following opportunities:

- to work with local municipalities in financing the purchase of affordable housing;
- to work with local nonprofit organizations in financing the acquisition or rehabilitation of affordable housing;
- to provide support to local nonprofit community development housing organizations by providing low-interest mortgages, homebuyers' seminars to consumers and financial support to the nonprofit organizations; and
- to work with local nonprofit organizations to provide credit education for first time homebuyers.

### Richmond, Virginia MSA

Demographic Information for Full-Scope Area: Richmond-Petersburg MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	255	8	22	43	20	7
Population by Geography	865,640	7	21	46	26	0
Owner-Occupied Housing by Geography	215,751	3	15	50	32	0
Businesses by Geography	18,736	6	19	46	29	0
Farms by Geography	718	2	10	60	27	0
Family Distribution by Income Level	230,490	19	18	25	38	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	86,609	13	31	43	13	0
Median Family Income	= \$40,195	Median Housing Value				= \$81,765
HUD Adjusted Median Family Income for 1999	= \$59,500	Unemployment Rate (July 2000)				= 2.1%
Households Below the Poverty Level	= 9.8%					

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 1990 U.S. Census and 1999 HUD updated MFI.

The First Union AA matches the Richmond MSA. As of June 1999, First Union had total deposits within this AA of \$1.7 billion, which represented 2% of the total bank deposits.

First Union operated 36 offices within the Richmond MSA. All offices provide a full slate of services, including ATMs. The bank ranked third in terms of market share in the MSA (15% of the total deposit market). Two large multi-state banks held the higher positions; combined, they held 39% of the market, based on deposits, and serviced the area through 105 offices. The banks that ranked fourth and fifth presented additional competition. Those banks represent large multi-state institutions with a combined 17% share of the total deposit market; they operated 47 offices.

The Richmond MSA reflected a thriving diversified economy. Per the Bureau of Labor Statistics, as of July 2000, the unemployment rate was a very low 2%. Employment was concentrated in the areas of services, wholesale and retail trade, and government.

We used community contacts conducted by the various federal bank regulatory agencies to aid us in developing our profile of the AA. We also used information from the City of Richmond Consolidated Plan. A review of this information

identified the following as the most pressing credit needs in the community: affordable owner-occupied and rental housing, credit education, small and start-up business credit and consumer credit for low- and moderate-income residents. The level of community development opportunities is high. We identified various opportunities for participation by local financial institutions, which included the following:

- to work with a local non-profit organization to aid in providing credit to small businesses,
- to participate in a loan pool for small businesses sponsored by a local municipality,
- to provide affordable housing loans for low- and moderate-income residents,
- to partner with a local Community Development Financial Institution in providing credit for the construction of affordable housing as well as credit for the purchase of affordable housing,
- to work with a local CDC to provide financing and technical assistance for the funding of low- and moderate-income multi-family rental properties, and
- to work with local government to aid in providing capital to start-up small businesses.

## Appendix D: Tables of Performance Data

A separate set of tables is provided for each state and multi-state metropolitan area. The tables cover the entire CRA evaluation period.

Table 1 .....	D-53-64
Table 2 .....	D-65-76
Table 3 .....	D-77-88
Table 4 .....	D-89-100
Table 5 .....	D-101-112
Table 6 .....	D-113-124
Table 7 .....	D-125-136
Table 8 .....	D-137-148
Table 9 .....	D-149-160
Table 10 .....	D-161-172
Table 11 .....	D-173-184
Table 12 .....	D-185-196
Table 13 .....	D-197-208

Multi-State Areas	New York
Connecticut	North Carolina
Florida	Pennsylvania
Georgia	South Carolina
Maryland	Tennessee
New Jersey	Virginia

References to the "bank" include activities of any affiliates which the bank provided for consideration (refer to *Appendix A: Scope of Examination*). The discussion below provides important information the reader should consider prior to reviewing the tables.

For purposes of reviewing the Lending Test tables, the following are applicable:

- purchased loans are treated as originations,
- market rank is based on the number of loans made by the bank as compared to all other lenders in the MSA/AA,
- market share is the number of loans originated by the bank as a percentage of the aggregate number of reportable loans originated by all lenders in the MSA/AA,
- residential loan totals *exclude* multifamily loans, and
- comparisons of lending volume within each AA to lending volume throughout the rating area are made on the basis of the *number* of loans originated.

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 by the bank over the evaluation period by MSA/assessment area.
- Table 2. Geographic Distribution of HMDA Home Purchase Loan Originations** - Compares the percentage distribution of the number of loans originated 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 rank and market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of HMDA Home Improvement Loan Originations** - See Table 2.
- Table 4. Geographic Distribution of HMDA Refinance Loan Originations** - See Table 2.
- Table 5. Geographic Distribution of Small Business Loan Originations** - The percentage distribution of the number of small loans (< \$1 million) to businesses originated 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 rank and market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Farm Loan Originations** - The percentage distribution of the number of small loans (< \$500,000) to farms originated 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 rank and market share information based on the most recent aggregate market data available.
- Table 7. Borrower Distribution of HMDA Home Purchase Loan Originations** - Compares the percentage distribution of the number of loans originated by the bank to low-, moderate-, middle- and upper-income borrowers to the percentage distribution of families by income level in each MSA/assessment area. The table also presents market rank and market share information based on the most recent aggregate market data available.

- Table 8. Borrower Distribution of HMDA Home Improvement Loan Originations** - See Table 8.
- Table 9. Borrower Distribution of HMDA Refinance Loan Originations** - See Table 8.
- Table 10. Borrower Distribution of Small Business Loan Originations** - Compares the percentage distribution of the number of small loans (< \$1 million) originated 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. The table also presents the percentage distribution of the number of loans originated 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 11. Borrower Distribution of Small Farm Loan Originations** - Compares the percentage distribution of the number of small loans (< \$500 thousand) originated 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. The table also presents the percentage distribution of the number of loans originated 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 12. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each MSA/assessment area during the current CRA review period as well as the total outstandings at the end of the period.
- Table 13. Distribution of Branch and ATM Delivery System** - Compares the percentage distribution of the number of the bank's retail branches and ATMs in low-, moderate-, middle- and upper-income geographies to the percentage of the population within each geography.

**Table 1. Lending Volume**

Lending Volume		State: <b>Multi-State Areas</b>		Assessment Period: <b>January 1997 - September 2000</b>								
MSA/Assessment Area: ☆	% of Total Bank Deposits in Rated Area*	Home Mortgage**		Small Loans to Businesses**		Small Loans to Farms**		Community Development***		Total Reported Loans		% of Total Reported Bank Loans in Rated Area
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
<b>Washington Multi-State MSA</b>	100.0%	29,022	4,111,693	3,633	395,701	30	2,662	22	95,729	32,707	4,605,785	100.0%
<b>Charlotte Multi-State MSA</b>	100.0%	15,523	1,659,222	2,285	298,705	20	2,094	9	10,553	17,837	1,970,574	100.0%
<b>Newburgh Multi-State MSA</b>	100.0%	1,200	98,260	79	7,056	-	-	-	-	1,279	105,316	100.0%
<b>Philadelphia Multi-State MSA</b>	100.0%	36,427	2,532,416	7,075	942,468	122	14,364	39	104,317	43,663	3,593,565	100.0%
<b>Johnson City-Kingsport-Bristol Multi-State MSA</b>	100.0%	1,891	115,103	189	19,517	5	494	1	1,000	2,086	136,114	100.0%

☆ Full-scope assessment area labels appear in bold print.

(\*) Deposit data as of June 30, 1999. Rated area refers to either the state or Multi-State MSA rating area.

(\*\*) The evaluation period for Home Mortgage Loans, Small Loans to Businesses and Small Loans to Farms is January 1, 1997 to December 31, 1999.

(\*\*\*) The evaluation period for Community Development Loans is January 1, 1997 to September 30, 2000. Rated area refers to either the state or Multi-State MSA rating area.

**Table 1. Lending Volume**

Lending Volume		State: <b>CONNECTICUT</b>		Assessment Period: <b>January 1997 - September 2000</b>								
MSA/Assessment Area: ☆	% of Total Bank Deposits in Rated Area*	Home Mortgage**		Small Loans to Businesses**		Small Loans to Farms**		Community Development***		Total Reported Loans		% of Total Reported Bank Loans in Rated Area
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
<b>Bridgeport MSA</b>	8.9%	3,106	380,581	262	43,144	5	358	4	5,456	3,377	429,539	17.2%
Danbury MSA	7.1%	1,798	281,778	188	29,429	3	126	1	3,000	1,990	314,333	10.2%
<b>Hartford MSA</b>	6.2%	3,984	415,819	259	37,755	2	232	2	8,845	4,247	462,651	21.7%
New Haven-Meriden MSA	27.2%	3,425	344,037	652	88,364	8	677	1	1,000	4,086	434,078	20.9%
Stamford-Norwalk MSA	38.1%	3,538	825,361	546	98,464	16	1,401	-	-	4,100	925,226	20.9%
Waterbury MSA	12.0%	1,423	123,029	166	21,604	2	50	-	-	1,591	144,683	8.1%
Southeast Middlesex Non-Metro	0.5%	174	22,474	23	2,509	-	-	-	-	197	24,983	1.0%

☆ Full-scope assessment area labels appear in bold print.

(\*) Deposit data as of June 30, 1999. Rated area refers to either the state or Multi-State MSA rating area.

(\*\*) The evaluation period for Home Mortgage Loans, Small Loans to Businesses and Small Loans to Farms is January 1, 1997 to December 31, 1999.

(\*\*\*) The evaluation period for Community Development Loans is January 1, 1997 to September 30, 2000. Rated area refers to either the state or Multi-State MSA rating area.

Table 1. Lending Volume

Lending Volume		State: FLORIDA				Assessment Period: January 1997 - September 2000						
MSA/Assessment Area: ☆	% of Total Bank Deposits in Rated Area*	Home Mortgage**		Small Loans to Buisnesses**		Small Loans to Farms**		Community Development***		Total Reported Loans		% of Total Reported Bank Loans in Rated Area
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Daytona Beach MSA	4.6%	4,225	254,931	515	54,999	5	429	1	300	4,746	310,659	4.4%
Fort Lauderdale MSA	12.9%	8,955	754,524	1,578	175,702	14	1,906	1	5,893	10,548	938,025	9.7%
Fort Myers-Cape Coral MSA	3.4%	3,619	278,063	351	32,011	5	271	2	19,959	3,977	330,304	3.7%
Fort Pierce-Port St. Lucie MSA	1.9%	2,103	141,720	293	29,409	12	1,479	-	-	2,408	172,608	2.2%
Gainesville MSA	1.5%	957	58,173	279	32,276	2	65	5	28,064	1,243	118,578	1.1%
Walton County Non-Metro	0.0%	202	41,393	17	3,152	2	281	-	-	221	44,826	0.2%
Highlands County Non-Metro	0.7%	646	25,426	93	5,855	4	714	-	-	743	31,995	0.7%
Indian River Non-Metro	1.3%	941	70,014	277	37,226	7	970	-	-	1,225	108,210	1.1%
<b>Jacksonville MSA</b>	10.4%	9,096	744,586	1,757	242,918	14	1,578	3	11,392	10,870	1,000,474	10.0%
Lakeland-Winterhaven MSA	2.4%	3,302	152,882	654	64,875	18	2,135	-	-	3,974	219,892	3.7%
Madison/Taylor Non-Metro	0.3%	373	14,771	79	7,276	1	25	-	-	453	22,072	0.4%
Melbourne-Titusville-Palm Bay MSA	3.2%	3,251	216,667	681	89,968	7	1,350	1	1,500	3,940	309,485	3.6%
<b>Miami MSA</b>	16.4%	9,628	781,516	2,311	266,772	5	347	8	8,629	11,952	1,057,264	11.0%
Naples MSA	2.2%	2,882	342,467	295	41,428	-	-	1	40	3,178	383,935	2.9%
Ocala MSA	0.9%	989	55,568	152	15,837	3	325	1	50	1,145	71,780	1.1%
<b>Orlando MSA</b>	7.6%	8,952	779,948	1,932	237,687	16	1,959	40	145,747	10,940	1,165,341	10.1%
Panama City MSA	0.2%	407	30,045	39	6,146	-	-	9	19,407	455	55,598	0.4%
Pensacola MSA	0.8%	1,544	87,637	178	15,252	1	170	-	-	1,723	103,059	1.6%
Punta Gorda MSA	0.7%	1,092	66,044	84	6,858	1	25	-	-	1,177	72,927	1.1%
Sarasota-Bradenton MSA	3.1%	3,679	313,771	380	34,356	5	541	5	8,503	4,069	357,171	3.8%
Tallahassee MSA	0.8%	1,123	83,067	162	29,258	-	-	-	-	1,285	112,325	1.2%
Tampa-St. Petersburg-Clearwater MSA	14.1%	14,147	909,082	2,360	276,741	20	1,605	31	143,192	16,558	1,330,620	15.3%
West Palm Beach-Boca Raton MSA	10.4%	9,773	984,945	1,443	193,468	23	2,162	2	-	11,241	1,180,575	10.4%
Florida Keys Non-Metro	0.3%	366	61,531	56	11,582	-	-	3	22,600	425	95,713	0.4%

☆ Full-scope assessment area labels appear in bold print.  
 (\*) Deposit data as of June 30, 1999. Rated area refers to either the state or Multi-State MSA rating area.  
 (\*\*) The evaluation period for Home Mortgage Loans, Small Loans to Businesses and Small Loans to Farms is January 1, 1997 to December 31, 1999.  
 (\*\*\*) The evaluation period for Community Development Loans is January 1, 1997 to September 30, 2000. Rated area refers to either the state or Multi-State MSA rating area.

**Table 1. Lending Volume**

Lending Volume		State: <b>GEORGIA</b>		Assessment Period: <b>January 1997 - September 2000</b>								
MSA/Assessment Area: ☆	% of Total Bank Deposits in Rated Area*	Home Mortgage**		Small Loans to Businesses**		Small Loans to Farms**		Community Development***		Total Reported Loans		% of Total Reported Bank Loans in Rated Area
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
<b>Atlanta MSA</b>	76.1%	19,351	2,159,066	2,573	326,031	10	1,496	35	234,329	21,969	2,720,922	70.9%
Augusta-Aiken MSA	9.0%	2,989	216,204	339	35,005	3	866	-	-	3,331	252,075	10.8%
Columbus MSA	3.5%	1,122	78,381	133	11,144	1	90	-	-	1,256	89,615	4.1%
Dalton-Rome Non-Metro	3.6%	1,318	76,429	84	11,017	-	-	-	-	1,402	87,446	4.5%
Hinesville Non-Metro	0.3%	140	6,013	15	3,286	-	-	-	-	155	9,299	0.5%
Macon MSA	1.8%	920	63,792	64	6,976	-	-	1	190	985	70,958	3.2%
Savannah MSA	5.3%	1,428	109,995	198	25,287	2	289	2	153	1,630	135,724	5.3%
Waynesboro Non-Metro	0.4%	207	10,284	25	3,638	5	989	-	-	237	14,911	0.8%

☆ Full-scope assessment area labels appear in bold print.  
 (\*) Deposit data as of June 30, 1999. Rated area refers to either the state or Multi-State MSA rating area.  
 (\*\*) The evaluation period for Home Mortgage Loans, Small Loans to Businesses and Small Loans to Farms is January 1, 1997 to December 31, 1999.  
 (\*\*\*) The evaluation period for Community Development Loans is January 1, 1997 to September 30, 2000. Rated area refers to either the state or Multi-State MSA rating area.

**Table 1. Lending Volume**

Lending Volume		State: <b>MARYLAND</b>		Assessment Period: <b>January 1997 - September 2000</b>								
MSA/Assessment Area: ☆	% of Total Bank Deposits in Rated Area*	Home Mortgage**		Small Loans to Businesses**		Small Loans to Farms**		Community Development***		Total Reported Loans		% of Total Reported Bank Loans in Rated Area
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
<b>Baltimore MSA</b>	100.00%	11,832	1,173,462	1,332	135,813	29	3,373	15	59,169	13,208	1,371,817	100.0%

☆ Full-scope assessment area labels appear in bold print.

(\*) Deposit data as of June 30, 1999. Rated area refers to either the state or Multi-State MSA rating area.

(\*\*) The evaluation period for Home Mortgage Loans, Small Loans to Businesses and Small Loans to Farms is January 1, 1997 to December 31, 1999.

(\*\*\*) The evaluation period for Community Development Loans is January 1, 1997 to September 30, 2000. Rated area refers to either the state or Multi-State MSA rating area.

**Table 1. Lending Volume**

Lending Volume		State: <b>NEW JERSEY</b>		Assessment Period: <b>January 1997 - September 2000</b>								
MSA/Assessment Area: ☆	% of Total Bank Deposits in Rated Area*	Home Mortgage**		Small Loans to Businesses**		Small Loans to Farms**		Community Development***		Total Reported Loans		% of Total Reported Bank Loans in Rated Area
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Atlantic-Cape May MSA	2.8%	3,304	290,222	241	25,346	5	408	-	-	3,550	315,976	6.7%
Bergen-Passaic MSA	14.5%	7,872	1,008,451	1,270	163,651	12	987	3	1,696	9,157	1,174,785	17.2%
Jersey City MSA	2.8%	2,409	271,072	325	40,094	2	152	3	7,307	2,739	318,625	5.1%
Middlesex-Somerset-Hunterdon MSA	20.0%	7,052	799,306	1,271	183,122	8	795	1	1,650	8,332	984,873	15.7%
Monmouth - Ocean MSA	20.5%	9,212	883,439	1,408	183,769	14	895	5	7,503	10,639	1,075,606	20.0%
<b>Newark MSA</b>	31.8%	13,255	1,528,292	2,645	359,575	14	520	6	26,321	15,920	1,914,708	29.9%
Trenton MSA	7.7%	2,374	214,543	487	57,266	1	50	8	26,811	2,870	298,670	5.4%

☆ Full-scope assessment area labels appear in bold print.  
 (\*) Deposit data as of June 30, 1999. Rated area refers to either the state or Multi-State MSA rating area.  
 (\*\*) The evaluation period for Home Mortgage Loans, Small Loans to Businesses and Small Loans to Farms is January 1, 1997 to December 31, 1999.  
 (\*\*\*) The evaluation period for Community Development Loans is January 1, 1997 to September 30, 2000. Rated area refers to either the state or Multi-State MSA rating area.

**Table 1. Lending Volume**

Lending Volume		State: <b>NEW YORK</b>		Assessment Period: <b>January 1997 - September 2000</b>								
MSA/Assessment Area: ☆	% of Total Bank Deposits in Rated Area*	Home Mortgage**		Small Loans to Businesses**		Small Loans to Farms**		Community Development***		Total Reported Loans		% of Total Reported Bank Loans in Rated Area
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Dutchess County MSA	7.6%	833	80,639	87	7,711	1	34	1	421	922	88,805	11.1%
<b>New York MSA</b>	89.2%	6,058	940,646	824	103,632	4	400	17	42,796	6,903	1,087,474	83.4%
Ulster County Non-Metro	3.2%	408	28,899	43	5,414	1	28	-	-	452	34,341	5.5%

☆ Full-scope assessment area labels appear in bold print.  
 (\*) Deposit data as of June 30, 1999. Rated area refers to either the state or Multi-State MSA rating area.  
 (\*\*) The evaluation period for Home Mortgage Loans, Small Loans to Businesses and Small Loans to Farms is January 1, 1997 to December 31, 1999.  
 (\*\*\*) The evaluation period for Community Development Loans is January 1, 1997 to September 30, 2000. Rated area refers to either the state or Multi-State MSA rating area.

**Table 1. Lending Volume**

Lending Volume		State: <b>NORTH CAROLINA</b>		Assessment Period: <b>January 1997 - September 2000</b>								
MSA/Assessment Area: ☆	% of Total Bank Deposits in Rated Area*	Home Mortgage**		Small Loans to Businesses**		Small Loans to Farms**		Community Development***		Total Reported Loans		% of Total Reported Bank Loans in Rated Area
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Albemarle Non-Metro	1.6%	408	27,230	74	10,717	5	810	-	-	487	38,757	1.1%
Asheville MSA	6.0%	2,466	201,655	455	64,921	9	1,341	-	-	2,930	267,917	6.5%
Northern Piedmont, NC Non-Metro	2.4%	857	52,940	68	7,587	7	499	1	8,900	933	69,926	2.1%
Craven County Non-Metro	0.3%	265	20,269	29	3,988	2	45	-	-	296	24,302	0.7%
Fayetteville MSA	1.6%	1,242	80,119	130	21,238	-	-	8	9,949	1,380	111,306	3.1%
Goldsboro MSA	0.5%	273	18,135	33	6,956	3	61	-	-	309	25,152	0.7%
Greensboro--Winston-Salem--High Point MSA	21.4%	8,079	733,798	1,610	197,783	31	4,271	6	8,008	9,726	943,860	21.6%
Greenville, NC MSA	0.3%	379	32,239	72	12,858	3	473	-	-	454	45,570	1.0%
Hickory-Lenoir-Chapel Hill MSA	8.5%	3,437	214,804	503	72,361	5	754	1	65	3,946	287,984	8.8%
Northeastern NC Non-Metro	1.6%	767	75,467	143	14,096	20	1,204	-	-	930	90,767	2.1%
Northwestern NC Non-Metro	9.1%	2,482	175,420	409	45,488	46	4,171	2	340	2,939	225,419	6.5%
<b>Raleigh-Durham-Chapel Hill MSA</b>	19.7%	7,261	878,066	1,172	191,010	14	1,119	29	34,870	8,476	1,105,065	18.8%
Rocky Mount MSA	1.4%	579	41,297	113	26,743	1	137	-	-	693	68,177	1.5%
Southern Piedmont Non-Metro	4.8%	2,082	139,417	349	53,223	17	1,250	1	35	2,449	193,925	5.4%
Statesville Non-Metro	3.1%	1,321	124,486	312	48,081	3	211	-	-	1,636	172,778	3.6%
Western NC Non-Metro	14.2%	4,152	281,502	790	81,559	28	2,980	3	2,750	4,973	368,791	11.0%
Wilmington, NC MSA	1.8%	1,835	200,457	146	26,053	1	25	-	-	1,982	226,535	4.4%
Wilson Non-Metro	1.5%	424	28,369	63	10,791	2	145	-	-	489	39,305	1.1%

☆ Full-scope assessment area labels appear in bold print.

(\*) Deposit data as of June 30, 1999. Rated area refers to either the state or Multi-State MSA rating area.

(\*\*) The evaluation period for Home Mortgage Loans, Small Loans to Businesses and Small Loans to Farms is January 1, 1997 to December 31, 1999.

(\*\*\*) The evaluation period for Community Development Loans is January 1, 1997 to September 30, 2000. Rated area refers to either the state or Multi-State MSA rating area.

**Table 1. Lending Volume**

Lending Volume		State: <b>PENNSYLVANIA</b>		Assessment Period: <b>January 1997 - September 2000</b>								
MSA/Assessment Area: ☆	% of Total Bank Deposits in Rated Area*	Home Mortgage**		Small Loans to Businesses**		Small Loans to Farms**		Community Development***		Total Reported Loans		% of Total Reported Bank Loans in Rated Area
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
<b>Allentown-Bethlehem-Easton MSA</b>	35.9%	7,143	471,929	1,328	184,002	28	1,496	6	8,191	8,505	665,618	31.1%
Harrisburg-Lebanon-Carlisle MSA	12.6%	2,278	135,779	352	43,804	81	11,253	2	1,358	2,713	192,194	9.9%
Lancaster MSA	11.8%	1,794	112,777	371	42,914	181	25,451	1	3,427	2,347	184,569	8.6%
Monroe - Wayne Non-Metro	1.9%	1,329	97,601	104	16,335	2	122	1	2,205	1,436	116,263	5.3%
Reading MSA	14.3%	1,880	120,656	591	78,262	110	8,469	1	369	2,582	207,756	9.5%
Schuylkill/Northumberland Non-Metro	6.3%	1,835	69,955	225	22,466	35	3,555	-	-	2,095	95,976	7.7%
Scranton--Wilkes-Barre--Hazleton MSA	11.1%	5,028	273,528	664	89,906	4	507	-	-	5,696	363,941	20.9%
York MSA	6.2%	1,661	116,196	230	31,018	48	4,979	-	-	1,939	152,193	7.1%

☆ Full-scope assessment area labels appear in bold print.

(\*) Deposit data as of June 30, 1999. Rated area refers to either the state or Multi-State MSA rating area.

(\*\*) The evaluation period for Home Mortgage Loans, Small Loans to Businesses and Small Loans to Farms is January 1, 1997 to December 31, 1999.

(\*\*\*) The evaluation period for Community Development Loans is January 1, 1997 to September 30, 2000. Rated area refers to either the state or Multi-State MSA rating area.

**Table 1. Lending Volume**

Lending Volume		State: <b>SOUTH CAROLINA</b>		Assessment Period: <b>January 1997 - September 2000</b>								
MSA/Assessment Area: ☆	% of Total Bank Deposits in Rated Area*	Home Mortgage**		Small Loans to Businesses**		Small Loans to Farms**		Community Development***		Total Reported Loans		% of Total Reported Bank Loans in Rated Area
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
<b>Charleston-North Charleston MSA</b>	10.6%	3,020	385,928	319	49,672	9	1,936	1	8,800	3,349	446,336	18.8%
Columbia MSA	23.7%	3,805	331,540	305	36,195	2	280	7	8,552	4,119	376,567	23.1%
Darlington Non-Metro	1.4%	221	11,989	25	2,209	-	-	-	-	246	14,198	1.4%
Florence MSA	4.8%	709	64,058	96	16,430	-	-	-	-	805	80,488	4.5%
<b>Greenville-Spartanburg-Anderson MSA</b>	38.8%	5,192	423,409	429	73,190	2	199	7	4,350	5,630	501,148	31.6%
Greenwood Non-Metro	4.8%	418	26,863	14	3,176	-	-	-	-	432	30,039	2.4%
Hilton Head Non-Metro	7.2%	1,210	240,966	99	15,697	1	10	-	-	1,310	256,673	7.4%
Myrtle Beach MSA	2.4%	1,005	94,801	51	8,243	-	-	12	20,678	1,068	123,722	6.0%
Orangeburg Non-Metro	2.7%	415	19,359	33	3,583	1	20	-	-	449	22,962	2.5%
Walhalla Non-Metro	2.1%	258	20,847	20	1,251	2	142	-	-	280	22,240	1.6%
Winnsboro Non-Metro	1.6%	127	7,300	5	378	-	-	-	-	132	7,678	0.7%

☆ Full-scope assessment area labels appear in bold print.

(\*) Deposit data as of June 30, 1999. Rated area refers to either the state or Multi-State MSA rating area.

(\*\*) The evaluation period for Home Mortgage Loans, Small Loans to Businesses and Small Loans to Farms is January 1, 1997 to December 31, 1999.

(\*\*\*) The evaluation period for Community Development Loans is January 1, 1997 to September 30, 2000. Rated area refers to either the state or Multi-State MSA rating area.

**Table 1. Lending Volume**

Lending Volume		State: <b>TENNESSEE</b>		Assessment Period: <b>January 1997 - September 2000</b>								
MSA/Assessment Area: ☆	% of Total Bank Deposits in Rated Area*	Home Mortgage**		Small Loans to Businesses**		Small Loans to Farms**		Community Development***		Total Reported Loans		% of Total Reported Bank Loans in Rated Area
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Clarksville-Hopkinsville MSA	8.1%	867	52,971	62	5,708	13	651	-	-	942	59,330	9.6%
Jefferson City/Newport Non-Metro	9.4%	736	36,461	63	5,150	3	72	-	-	802	41,683	8.2%
<b>Nashville MSA</b>	68.8%	5,756	555,967	1,018	129,327	49	4,062	7	20,203	6,830	709,559	69.5%
Southern TN Non-Metro	8.9%	808	44,124	69	5,374	12	465	-	-	889	49,963	9.0%
Sparta Non-Metro	4.8%	347	12,207	16	1,773	4	116	-	-	367	14,096	3.7%

☆ Full-scope assessment area labels appear in bold print.

(\*) Deposit data as of June 30, 1999. Rated area refers to either the state or Multi-State MSA rating area.

(\*\*) The evaluation period for Home Mortgage Loans, Small Loans to Businesses and Small Loans to Farms is January 1, 1997 to December 31, 1999.

(\*\*\*) The evaluation period for Community Development Loans is January 1, 1997 to September 30, 2000. Rated area refers to either the state or Multi-State MSA rating area.

**Table 1. Lending Volume**

Lending Volume		State: VIRGINIA		Assessment Period: January 1997 - September 2000								
MSA/Assessment Area: ☆	% of Total Bank Deposits in Rated Area*	Home Mortgage**		Small Loans to Buisnesses**		Small Loans to Farms**		Community Development***		Total Reported Loans		% of Total Reported Bank Loans in Rated Area
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Lynchburg-Bedford MSA	2.2%	605	42,831	63	6,334	7	216	-	-	675	49,381	2.3%
Charlottesville MSA	0.9%	305	41,523	22	3,291	1	400	-	-	328	45,214	1.1%
<b>Norfolk-Virginia Beach-Newport News MSA</b>	21.9%	9,027	762,599	741	86,245	7	1,025	12	24,104	9,787	873,973	33.5%
<b>Richmond-Petersburg MSA</b>	34.2%	6,087	565,733	1,021	129,284	7	815	7	9,532	7,122	705,364	24.4%
Roanoke MSA	13.2%	2,971	224,667	479	62,514	3	90	3	6,163	3,456	293,434	11.8%
Shenandoah Valley Non-Metro	11.9%	2,754	203,911	433	41,939	86	8,707	-	-	3,273	254,557	11.2%
Southwest Virginia Non-Metro	15.7%	4,149	199,276	404	34,563	20	1,487	4	3,214	4,577	238,540	15.7%

☆ Full-scope assessment area labels appear in bold print.

(\*) Deposit data as of June 30, 1999. Rated area refers to either the state or Multi-State MSA rating area.

(\*\*) The evaluation period for Home Mortgage Loans, Small Loans to Buisnesses and Small Loans to Farms is January 1, 1997 to December 31, 1999.

(\*\*\*) The evaluation period for Community Development Loans is January 1, 1997 to September 30, 2000. Rated area refers to either the state or Multi-State MSA rating area.

**Table 2. Geographic Distribution of HMDA Home Purchase Loan Originations & Purchases**

Geographic Distribution: <b>HMDA HOME PURCHASE</b>					State: <b>Multi-State Areas</b>				Assessment Period: <b>January 1997 - December 1999</b>							
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Washington Multi-State MSA</b>	1.30%	1.37%	15.18%	20.73%	48.06%	45.32%	35.46%	32.51%	8	3.3%	3.9%	5.7%	3.2%	2.8%	13,826	47.7%
<b>Charlotte Multi-State MSA</b>	0.84%	1.31%	13.79%	8.94%	60.53%	46.36%	24.84%	43.20%	2	4.9%	13.9%	6.8%	4.4%	5.0%	5,861	20.2%
<b>Newburgh Multi-State MSA</b>	1.08%	0.35%	11.02%	9.12%	57.06%	53.33%	30.84%	34.74%	16	1.6%	0.7%	1.1%	1.7%	1.7%	285	1.0%
<b>Philadelphia Multi-State MSA</b>	5.31%	5.49%	15.56%	19.09%	46.99%	38.56%	32.14%	36.60%	3	4.0%	11.9%	7.1%	3.6%	3.3%	8,386	28.9%
<b>Johnson City-Kingsport-Bristol Multi-State MSA</b>	0.00%	0.00%	15.35%	13.39%	58.83%	62.26%	25.83%	24.35%	12	4.4%	0.0%	4.4%	4.8%	3.7%	620	2.1%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 2. Geographic Distribution of HMDA Home Purchase Loan Originations & Purchases**

Geographic Distribution: <b>HMDA HOME PURCHASE</b>					State: <b>CONNECTICUT</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Bridgeport MSA</b>	1.84%	1.03%	7.54%	9.90%	59.52%	64.37%	31.10%	24.48%	3	5.3%	2.5%	8.1%	6.2%	3.4%	1,454	18.9%
Danbury MSA	0.00%	0.00%	11.25%	12.53%	65.35%	58.54%	23.39%	25.34%	6	4.0%	0.0%	3.5%	3.7%	4.3%	726	9.4%
<b>Hartford MSA</b>	1.68%	1.57%	7.72%	9.25%	62.50%	65.02%	28.09%	23.98%	4	4.1%	4.5%	5.4%	4.5%	3.1%	2,227	28.9%
New Haven-Meriden MSA	2.74%	2.76%	11.16%	11.42%	57.46%	56.85%	28.64%	28.66%	4	4.0%	3.6%	3.7%	3.9%	4.2%	1,270	16.5%
Stamford-Norwalk MSA	3.19%	5.22%	15.40%	24.09%	38.17%	39.55%	43.24%	31.13%	2	5.0%	5.6%	6.9%	5.4%	4.1%	1,436	18.7%
Waterbury MSA	1.34%	2.74%	5.83%	3.72%	67.51%	61.25%	25.31%	32.29%	6	4.2%	4.7%	1.8%	4.0%	5.0%	511	6.6%
Southeast Middlesex Non-Metro	0.00%	0.00%	0.00%	0.00%	43.51%	44.44%	56.49%	55.56%	8	3.0%	0.0%	0.0%	1.7%	3.9%	72	0.9%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 2. Geographic Distribution of HMDA Home Purchase Loan Originations & Purchases**

Geographic Distribution: <b>HMDA HOME PURCHASE</b>					State: <b>FLORIDA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ★	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Daytona Beach MSA	1.35%	0.38%	11.32%	8.76%	76.07%	75.90%	11.27%	14.96%	4	3.8%	5.4%	4.7%	3.7%	3.7%	1,564	4.2%
Fort Lauderdale MSA	1.11%	0.98%	14.39%	9.47%	58.85%	54.80%	25.64%	34.63%	10	2.1%	3.2%	2.1%	2.0%	2.3%	3,792	10.3%
Fort Myers-Cape Coral MSA	0.53%	0.40%	13.44%	10.81%	74.89%	75.10%	11.14%	13.49%	7	3.2%	3.8%	4.4%	3.0%	3.5%	1,490	4.0%
Fort Pierce-Port St. Lucie MSA	1.88%	0.54%	11.32%	8.67%	63.95%	65.44%	22.85%	25.35%	4	3.1%	0.0%	7.2%	2.9%	2.9%	923	2.5%
Gainesville MSA	3.44%	4.37%	21.55%	24.78%	46.88%	36.15%	28.13%	34.11%	10	2.1%	6.6%	1.9%	1.8%	2.3%	343	0.9%
Walton County Non-Metro	0.00%	0.00%	43.57%	2.88%	38.16%	5.77%	18.27%	88.46%	11	2.1%	0.0%	0.0%	0.8%	2.4%	104	0.3%
Highlands County Non-Metro	0.00%	0.00%	8.53%	4.55%	91.47%	93.39%	0.00%	0.00%	5	5.3%	0.0%	5.2%	4.9%	0.0%	242	0.7%
Indian River Non-Metro	0.00%	0.00%	2.78%	1.04%	37.87%	38.90%	59.35%	58.49%	6	5.7%	0.0%	0.0%	5.8%	5.3%	383	1.0%
<b>Jacksonville MSA</b>	3.01%	1.43%	14.29%	9.78%	55.07%	47.89%	27.63%	40.86%	5	4.2%	6.3%	5.2%	3.9%	4.2%	3,700	10.1%
Lakeland-Winterhaven MSA	0.41%	0.09%	13.70%	11.44%	69.09%	71.53%	16.79%	16.86%	8	3.7%	0.0%	5.6%	3.6%	3.3%	1,145	3.1%
Madison/Taylor Non-Metro	0.00%	0.00%	9.56%	9.82%	90.44%	87.50%	0.00%	0.00%	3	10.1%	0.0%	11.8%	9.2%	0.0%	112	0.3%
Melbourne-Titusville-Palm Bay MSA	0.49%	0.00%	18.78%	25.04%	60.27%	51.17%	20.45%	23.79%	8	3.4%	0.0%	6.4%	2.9%	3.2%	1,194	3.2%
<b>Miami MSA</b>	3.26%	2.52%	12.86%	11.66%	40.83%	33.19%	43.05%	52.64%	7	1.9%	1.9%	2.3%	1.9%	1.8%	2,941	8.0%
Naples MSA	1.18%	0.08%	7.73%	7.42%	57.92%	48.32%	33.17%	44.11%	4	4.0%	0.0%	6.5%	3.6%	4.3%	1,308	3.6%
Ocala MSA	0.67%	1.38%	8.01%	4.97%	77.91%	78.73%	13.41%	14.64%	15	1.9%	18.8%	2.3%	1.7%	2.3%	362	1.0%
<b>Orlando MSA</b>	0.87%	0.38%	17.56%	15.50%	55.92%	52.20%	25.65%	31.80%	12	2.1%	3.7%	3.7%	1.8%	2.3%	3,393	9.2%
Panama City MSA	2.19%	0.63%	17.25%	17.72%	51.62%	48.73%	28.93%	32.91%	28	0.9%	0.0%	1.7%	0.9%	0.8%	158	0.4%
Pensacola MSA	3.05%	2.22%	10.54%	8.06%	63.69%	66.11%	22.72%	23.61%	23	1.2%	2.4%	1.6%	1.2%	1.1%	360	1.0%
Punta Gorda MSA	0.00%	0.00%	6.84%	6.45%	85.11%	84.10%	8.05%	8.53%	6	3.2%	0.0%	3.7%	3.4%	1.2%	434	1.2%
Sarasota-Bradenton MSA	0.40%	0.18%	13.77%	13.17%	63.01%	55.08%	22.82%	31.45%	9	2.7%	0.0%	3.5%	2.5%	2.8%	1,625	4.4%
Tallahassee MSA	4.08%	5.26%	12.62%	16.07%	41.62%	34.90%	41.68%	43.77%	14	2.3%	10.3%	3.3%	2.2%	1.9%	361	1.0%
Tampa-St. Petersburg-Clearwater MSA	0.89%	0.69%	21.65%	25.13%	47.78%	42.80%	29.69%	31.28%	6	2.8%	5.6%	4.6%	2.8%	2.1%	5,969	16.2%
West Palm Beach-Boca Raton MSA	0.94%	0.47%	20.87%	18.14%	46.30%	43.78%	31.90%	37.47%	3	4.3%	2.4%	6.2%	4.1%	3.9%	4,724	12.8%
Florida Keys Non-Metro	0.00%	0.00%	0.00%	0.00%	28.76%	28.42%	71.24%	71.58%	9	2.9%	0.0%	0.0%	4.2%	2.5%	183	0.5%

★ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 2. Geographic Distribution of HMDA Home Purchase Loan Originations & Purchases**

Geographic Distribution: <b>HMDA HOME PURCHASE</b>					State: <b>GEORGIA</b>				Assessment Period: <b>January 1997 - December 1999</b>							
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Atlanta MSA</b>	3.11%	1.56%	11.62%	7.59%	46.54%	44.76%	38.73%	46.05%	13	2.0%	2.5%	2.5%	1.8%	2.0%	7,194	73.6%
Augusta-Aiken MSA	6.86%	2.72%	15.02%	8.83%	43.57%	38.74%	34.54%	49.71%	5	5.1%	8.4%	5.6%	4.4%	5.5%	1,030	10.5%
Columbus MSA	4.04%	4.90%	11.49%	8.04%	41.03%	33.92%	43.43%	53.15%	12	2.7%	3.4%	5.6%	3.0%	2.3%	286	2.9%
Dalton-Rome Non-Metro	0.00%	0.00%	8.92%	3.84%	32.43%	42.89%	58.65%	51.02%	5	4.9%	0.0%	3.1%	6.3%	3.9%	443	4.5%
Hinesville Non-Metro	0.00%	0.00%	8.12%	7.14%	91.88%	92.86%	0.00%	0.00%	14	1.3%	0.0%	0.0%	1.4%	0.0%	28	0.3%
Macon MSA	5.83%	3.83%	12.00%	4.98%	51.24%	36.78%	30.92%	54.41%	17	1.3%	3.2%	1.1%	1.2%	1.4%	261	2.7%
Savannah MSA	3.19%	3.02%	14.82%	14.49%	47.34%	41.45%	34.64%	40.64%	9	2.9%	8.5%	8.7%	2.8%	2.1%	497	5.1%
Waynesboro Non-Metro	0.00%	0.00%	51.14%	42.50%	48.86%	55.00%	0.00%	0.00%	4	6.2%	0.0%	4.9%	6.9%	0.0%	40	0.4%

☆ Full-scope assessment area labels appear in bold print.  
 (\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.  
 (\*\*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

**Table 2. Geographic Distribution of HMDA Home Purchase Loan Originations & Purchases**

Geographic Distribution: <b>HMDA HOME PURCHASE</b>					State: <b>MARYLAND</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Baltimore MSA</b>	2.87%	2.35%	15.11%	21.67%	47.68%	42.92%	34.34%	32.91%	8	2.5%	2.7%	4.4%	2.5%	1.9%	4,597	100.0%

- ☆ Full-scope assessment area labels appear in bold print.
- (\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.
- (\*\*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

**Table 2. Geographic Distribution of HMDA Home Purchase Loan Originations & Purchases**

Geographic Distribution: <b>HMDA HOME PURCHASE</b>					State: <b>NEW JERSEY</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Atlantic-Cape May MSA	0.75%	0.40%	13.64%	8.94%	65.06%	74.62%	20.55%	15.88%	2	5.7%	5.5%	5.1%	5.8%	5.7%	1,253	8.2%
Bergen-Passaic MSA	0.79%	1.96%	11.01%	22.42%	56.56%	54.71%	31.64%	20.78%	2	4.5%	8.4%	8.2%	4.9%	2.7%	3,113	20.5%
Jersey City MSA	0.60%	2.92%	10.42%	13.87%	59.59%	60.16%	29.40%	22.88%	2	5.8%	12.9%	6.6%	6.3%	4.3%	1,132	7.4%
Middlesex-Somerset-Hunterdon MSA	0.55%	0.64%	9.24%	11.09%	63.87%	55.34%	26.34%	32.49%	8	2.7%	2.2%	3.2%	2.7%	2.5%	2,201	14.5%
Monmouth-Ocean MSA	1.02%	0.91%	23.04%	21.80%	46.18%	49.22%	29.76%	27.92%	6	3.4%	8.7%	3.7%	3.5%	3.1%	2,629	17.3%
<b>Newark MSA</b>	1.98%	6.13%	11.73%	14.92%	44.58%	41.41%	41.71%	37.20%	5	3.9%	5.6%	6.0%	3.8%	3.3%	4,277	28.1%
Trenton MSA	3.12%	2.11%	12.89%	7.95%	49.99%	45.13%	34.00%	44.32%	7	3.5%	5.7%	4.0%	3.7%	3.2%	616	4.0%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 2. Geographic Distribution of HMDA Home Purchase Loan Originations & Purchases**

Geographic Distribution: <b>HMDA HOME PURCHASE</b>					State: <b>NEW YORK</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Dutchess County MSA	1.50%	0.82%	8.81%	4.51%	73.20%	74.18%	16.48%	18.44%	16	1.6%	1.5%	0.9%	1.8%	1.5%	244	9.1%
<b>New York MSA</b>	1.84%	1.29%	3.54%	3.75%	15.15%	14.66%	79.46%	79.91%	28	2.4%	0.7%	2.3%	3.5%	2.3%	2,320	86.3%
Ulster County Non-Metro	0.00%	0.00%	2.51%	4.00%	34.97%	34.40%	62.52%	52.00%	8	3.7%	0.0%	7.9%	3.2%	2.8%	125	4.6%

☆ Full-scope assessment area labels appear in bold print.  
 (\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.  
 (\*\*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

**Table 2. Geographic Distribution of HMDA Home Purchase Loan Originations & Purchases**

Geographic Distribution: <b>HMDA HOME PURCHASE</b>					State: <b>NORTH CAROLINA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Albemarle Non-Metro	0.00%	0.00%	0.00%	0.00%	78.43%	78.82%	21.57%	20.00%	4	5.1%	0.0%	0.0%	4.4%	8.0%	85	0.7%
Asheville MSA	0.37%	0.77%	12.19%	11.35%	71.05%	72.39%	16.37%	15.23%	3	6.2%	5.7%	6.7%	6.2%	5.9%	775	6.4%
Northern Piedmont, NC Non-Metro	0.00%	0.00%	0.00%	0.00%	67.63%	70.33%	32.37%	25.84%	4	5.3%	0.0%	0.0%	6.1%	3.0%	209	1.7%
Craven County Non-Metro	0.00%	0.00%	5.21%	1.61%	57.39%	38.71%	37.40%	56.45%	26	1.2%	0.0%	1.5%	1.2%	1.0%	62	0.5%
Fayetteville MSA	0.85%	0.00%	10.19%	5.33%	69.03%	61.07%	19.93%	32.79%	17	1.6%	0.0%	1.4%	1.6%	1.7%	244	2.0%
Goldsboro MSA	0.10%	0.00%	5.77%	9.26%	77.10%	66.67%	17.03%	22.22%	26	0.8%	0.0%	2.2%	0.8%	0.9%	54	0.4%
Greensboro--Winston-Salem--Chapel Hill MSA	0.92%	0.77%	10.70%	9.01%	64.92%	52.95%	23.47%	37.03%	7	3.3%	6.1%	3.7%	3.2%	3.3%	2,474	20.3%
Greenville, NC MSA	4.03%	1.85%	17.85%	7.41%	45.05%	32.10%	33.06%	56.79%	22	1.1%	0.0%	0.6%	1.2%	1.3%	162	1.3%
Hickory-Morganton-Lenoir MSA	0.00%	0.00%	5.99%	4.26%	87.50%	88.22%	6.51%	7.07%	4	5.7%	0.0%	6.0%	6.0%	3.7%	891	7.3%
Northeastern NC Non-Metro	1.25%	0.41%	10.82%	2.89%	58.89%	42.98%	29.05%	51.24%	13	3.4%	0.0%	3.8%	2.5%	3.8%	242	2.0%
Northwestern NC Non-Metro	0.00%	0.00%	10.06%	7.46%	88.06%	82.75%	1.87%	5.28%	3	10.6%	0.0%	8.1%	9.6%	8.8%	777	6.4%
<b>Raleigh-Durham-Chapel Hill MSA</b>	1.28%	1.12%	19.97%	11.42%	46.72%	51.57%	32.03%	35.69%	10	2.3%	3.8%	2.7%	2.2%	2.4%	2,934	24.1%
Rocky Mount MSA	0.10%	0.65%	11.43%	5.84%	69.54%	56.49%	18.92%	35.06%	12	1.9%	0.0%	2.2%	1.6%	2.3%	154	1.3%
Southern Piedmont Non-Metro	1.03%	0.50%	13.90%	9.53%	66.49%	57.86%	18.59%	29.43%	8	3.3%	2.0%	3.1%	3.1%	3.0%	598	4.9%
Statesville Non-Metro	0.00%	0.00%	1.36%	0.24%	30.94%	24.34%	67.69%	72.79%	2	5.7%	0.0%	0.0%	4.8%	5.8%	419	3.4%
Western NC Non-Metro	0.00%	0.00%	10.95%	10.14%	75.66%	73.90%	13.39%	12.25%	2	6.2%	0.0%	7.4%	5.7%	4.6%	1,184	9.7%
Wilmington, NC MSA	4.23%	1.38%	12.53%	8.02%	43.73%	50.88%	39.51%	39.72%	3	7.2%	4.0%	10.8%	7.9%	5.8%	798	6.5%
Wilson Non-Metro	2.32%	1.54%	12.87%	6.15%	55.37%	31.54%	29.44%	58.46%	8	2.5%	2.0%	1.8%	1.8%	3.1%	130	1.1%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 2. Geographic Distribution of HMDA Home Purchase Loan Originations & Purchases**

Geographic Distribution: <b>HMDA HOME PURCHASE</b>					State: <b>PENNSYLVANIA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Allentown-Bethlehem-Easton MSA</b>	0.59%	0.43%	11.31%	14.12%	67.02%	60.95%	21.08%	24.21%	5	4.1%	0.0%	5.8%	4.0%	3.8%	1,388	35.6%
Harrisburg-Lebanon-Carlisle MSA	1.29%	0.60%	7.41%	13.81%	68.22%	53.75%	23.07%	31.23%	23	1.5%	1.5%	5.1%	1.3%	1.1%	333	8.6%
Lancaster MSA	0.62%	1.92%	5.99%	6.90%	83.56%	75.10%	9.84%	16.09%	17	1.7%	1.3%	2.0%	1.6%	1.9%	261	6.7%
Monroe-Wayne Non-Metro	0.00%	0.00%	0.00%	0.00%	52.84%	45.24%	47.16%	44.67%	4	4.5%	0.0%	0.0%	3.3%	4.0%	347	8.9%
Reading MSA	1.53%	1.63%	9.04%	9.45%	72.25%	61.24%	17.18%	26.06%	16	2.1%	4.0%	3.2%	1.8%	2.6%	307	7.9%
Schuylkill/Northumberland Non-Metro	0.00%	0.00%	15.02%	10.87%	76.62%	72.28%	8.36%	13.59%	3	5.5%	0.0%	5.4%	5.4%	4.4%	184	4.7%
Scranton--Wilkes-Barre--Hazleton MSA	0.01%	0.13%	6.71%	8.54%	78.22%	70.49%	15.05%	20.69%	1	6.0%	0.0%	7.1%	6.4%	4.5%	749	19.2%
York MSA	1.22%	0.31%	6.15%	8.31%	86.18%	81.23%	6.45%	10.15%	13	1.5%	0.0%	3.1%	1.5%	1.3%	325	8.3%

☆ Full-scope assessment area labels appear in bold print.  
 (\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.  
 (\*\*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

**Table 2. Geographic Distribution of HMDA Home Purchase Loan Originations & Purchases**

Geographic Distribution: <b>HMDA HOME PURCHASE</b>					State: <b>SOUTH CAROLINA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Charleston-North Charleston MSA</b>	1.69%	0.85%	14.89%	5.03%	53.25%	40.80%	30.16%	53.07%	10	2.8%	4.3%	2.2%	2.6%	3.2%	1,174	18.1%
Columbia MSA	1.57%	0.75%	19.05%	9.89%	47.32%	49.60%	32.05%	39.64%	4	4.2%	1.6%	4.1%	4.1%	4.3%	1,607	24.8%
Darlington Non-Metro	0.00%	0.00%	18.72%	14.58%	61.62%	60.42%	19.66%	25.00%	23	1.2%	0.0%	1.1%	1.7%	0.0%	48	0.7%
Florence MSA	4.40%	1.15%	21.32%	4.31%	44.14%	26.44%	30.13%	68.10%	8	3.8%	4.1%	2.2%	2.3%	5.5%	348	5.4%
<b>Greenville-Spartanburg-Anderson MSA</b>	0.87%	0.52%	13.10%	11.18%	62.48%	54.14%	23.55%	34.05%	6	3.4%	4.9%	5.4%	3.6%	2.6%	1,727	26.6%
Greenwood Non-Metro	0.00%	0.00%	4.42%	1.49%	57.35%	44.03%	38.24%	52.24%	4	5.4%	0.0%	0.0%	5.3%	5.2%	134	2.1%
Hilton Head Non-Metro	0.00%	0.00%	4.32%	0.16%	48.99%	12.23%	46.69%	82.13%	4	4.4%	0.0%	0.0%	1.0%	5.2%	638	9.8%
Myrtle Beach MSA	1.59%	0.16%	13.69%	4.60%	69.31%	57.14%	15.41%	37.44%	15	2.0%	0.0%	1.1%	1.8%	2.7%	609	9.4%
Orangeburg Non-Metro	0.99%	6.10%	32.02%	30.49%	54.09%	35.37%	12.90%	26.83%	17	1.8%	6.7%	1.7%	1.7%	1.4%	82	1.3%
Walhalla Non-Metro	0.00%	0.00%	0.00%	0.00%	74.08%	67.35%	25.92%	30.61%	8	3.2%	0.0%	0.0%	3.0%	3.1%	98	1.5%
Winnsboro Non-Metro	0.00%	0.00%	0.00%	0.00%	100.00%	96.15%	0.00%	0.00%	2	6.6%	0.0%	0.0%	6.1%	0.0%	26	0.4%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 2. Geographic Distribution of HMDA Home Purchase Loan Originations & Purchases**

Geographic Distribution: <b>HMDA HOME PURCHASE</b>					State: <b>TENNESSEE</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Clarksville-Hopkinsville MSA	1.28%	1.03%	6.42%	10.05%	61.90%	50.52%	30.40%	38.40%	9	3.5%	11.8%	13.0%	2.8%	3.7%	388	14.5%
Jefferson City/Newport Non-Metro	0.00%	0.00%	10.01%	11.29%	73.98%	75.27%	16.01%	10.22%	7	3.8%	0.0%	9.1%	3.7%	0.9%	186	7.0%
<b>Nashville MSA</b>	1.79%	1.36%	16.01%	14.21%	57.68%	49.08%	24.52%	35.36%	14	1.8%	3.9%	2.7%	1.5%	1.9%	1,844	68.9%
Southern TN Non-Metro	0.00%	0.00%	0.00%	0.00%	68.36%	65.69%	31.64%	33.33%	5	5.6%	0.0%	0.0%	4.9%	6.6%	204	7.6%
Sparta Non-Metro	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	0.00%	0.00%	3	9.7%	0.0%	0.0%	9.7%	0.0%	53	2.0%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 2. Geographic Distribution of HMDA Home Purchase Loan Originations & Purchases**

Geographic Distribution: <b>HMDA HOME PURCHASE</b>					State: <b>VIRGINIA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Lynchburg-Bedford MSA	0.00%	0.00%	0.00%	0.00%	82.40%	83.87%	17.60%	16.13%	15	3.8%	0.0%	0.0%	4.9%	1.5%	155	1.8%
Charlottesville MSA	1.06%	0.00%	9.87%	6.67%	53.47%	46.67%	35.60%	46.67%	26	0.8%	0.0%	0.4%	0.5%	1.2%	120	1.4%
<b>Norfolk-Virginia Beach-Newport News MSA</b>	2.74%	1.71%	11.05%	9.26%	52.74%	51.07%	33.47%	37.90%	10	3.3%	3.8%	4.4%	3.2%	3.2%	3,327	37.6%
<b>Richmond-Petersburg MSA</b>	3.49%	1.33%	15.15%	8.27%	49.99%	41.45%	31.37%	48.85%	10	2.5%	5.3%	2.4%	2.3%	2.7%	2,176	24.6%
Roanoke MSA	1.65%	2.39%	9.46%	13.21%	58.00%	53.79%	30.89%	30.52%	3	7.3%	14.3%	14.2%	7.7%	4.9%	1,173	13.3%
Shenandoah Valley Non-Metro	0.00%	0.00%	0.21%	0.00%	59.20%	46.88%	40.59%	49.94%	4	4.8%	0.0%	0.0%	4.1%	4.5%	785	8.9%
Southwest Virginia Non-Metro	0.01%	0.00%	30.21%	25.29%	63.45%	57.00%	6.33%	14.91%	3	10.2%	0.0%	13.1%	8.9%	7.5%	1,107	12.5%

☆ Full-scope assessment area labels appear in bold print.  
 (\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.  
 (\*\*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

**Table 3. Geographic Distribution of HMDA Home Improvement Loan Originations & Purchases**

Geographic Distribution: <b>HMDA HOME IMPROVEMENT</b>					State: <b>Multi-State Areas</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Washington Multi-State MSA</b>	1.30%	3.11%	15.18%	22.96%	48.06%	49.82%	35.46%	24.08%	4	6.9%	13.2%	9.1%	6.4%	5.5%	3,123	21.2%
<b>Charlotte Multi-State MSA</b>	0.84%	2.72%	13.79%	18.03%	60.53%	56.72%	24.84%	22.53%	1	11.5%	26.8%	15.1%	10.8%	10.6%	1,287	8.7%
<b>Newburgh Multi-State MSA</b>	1.08%	0.52%	11.02%	16.23%	57.06%	64.92%	30.84%	18.32%	2	7.3%	0.0%	9.2%	9.0%	3.7%	191	1.3%
<b>Philadelphia Multi-State MSA</b>	5.31%	7.30%	15.56%	16.82%	46.99%	46.74%	32.14%	29.12%	1	18.1%	27.2%	23.5%	17.3%	16.2%	9,851	66.9%
<b>Johnson City-Kingsport-Bristol Multi-State MSA</b>	0.00%	0.00%	15.35%	14.91%	58.83%	66.91%	25.83%	18.18%	4	12.6%	0.0%	7.6%	14.1%	12.5%	275	1.9%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 3. Geographic Distribution of HMDA Home Improvement Loan Originations & Purchases**

Geographic Distribution: <b>HMDA HOME IMPROVEMENT</b>					State: <b>CONNECTICUT</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Bridgeport MSA</b>	1.84%	5.18%	7.54%	16.16%	59.52%	63.11%	31.10%	15.55%	2	9.6%	9.1%	16.3%	10.1%	4.4%	328	18.2%
Danbury MSA	0.00%	0.00%	11.25%	16.95%	65.35%	63.84%	23.39%	16.38%	3	12.3%	0.0%	20.0%	13.0%	6.9%	177	9.8%
<b>Hartford MSA</b>	1.68%	3.85%	7.72%	14.29%	62.50%	63.74%	28.09%	18.13%	9	3.7%	11.5%	5.7%	4.0%	1.7%	364	20.2%
New Haven-Meriden MSA	2.74%	4.13%	11.16%	18.93%	57.46%	58.01%	28.64%	18.20%	5	9.1%	7.7%	14.9%	10.2%	4.2%	412	22.8%
Stamford-Norwalk MSA	3.19%	5.98%	15.40%	14.95%	38.17%	45.51%	43.24%	33.55%	3	12.1%	8.1%	7.8%	16.7%	11.1%	301	16.7%
Waterbury MSA	1.34%	0.94%	5.83%	11.27%	67.51%	69.01%	25.31%	18.78%	4	12.5%	0.0%	11.8%	14.4%	8.3%	213	11.8%
Southeast Middlesex Non-Metro	0.00%	0.00%	0.00%	0.00%	43.51%	54.55%	56.49%	45.45%	8	2.0%	0.0%	0.0%	3.2%	1.1%	11	0.6%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 3. Geographic Distribution of HMDA Home Improvement Loan Originations & Purchases**

Geographic Distribution: <b>HMDA HOME IMPROVEMENT</b>				State: <b>FLORIDA</b>		Assessment Period: <b>January 1997 - December 1999</b>										
MSA/Assessment Area: ★	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Daytona Beach MSA	1.35%	2.24%	11.32%	12.61%	76.07%	74.79%	11.27%	10.36%	1	17.6%	36.4%	26.3%	17.0%	12.6%	714	3.9%
Fort Lauderdale MSA	1.11%	1.32%	14.39%	15.01%	58.85%	61.63%	25.64%	22.04%	2	13.4%	11.3%	9.6%	15.5%	12.8%	1,965	10.7%
Fort Myers-Cape Coral MSA	0.53%	0.17%	13.44%	16.35%	74.89%	76.83%	11.14%	6.64%	2	14.3%	0.0%	21.6%	13.7%	11.9%	587	3.2%
Fort Pierce-Port St. Lucie MSA	1.88%	2.38%	11.32%	8.44%	63.95%	66.23%	22.85%	22.94%	1	15.8%	16.7%	15.5%	14.5%	20.7%	462	2.5%
Gainesville MSA	3.44%	3.21%	21.55%	20.51%	46.88%	51.92%	28.13%	24.36%	3	14.2%	11.1%	20.6%	13.6%	11.9%	156	0.9%
Walton County Non-Metro	0.00%	0.00%	43.57%	37.50%	38.16%	50.00%	18.27%	12.50%	13	1.7%	0.0%	2.6%	2.6%	0.0%	8	0.0%
Highlands County Non-Metro	0.00%	0.00%	8.53%	9.15%	91.47%	90.85%	0.00%	0.00%	1	32.1%	0.0%	43.8%	31.1%	0.0%	153	0.8%
Indian River Non-Metro	0.00%	0.00%	2.78%	5.95%	37.87%	40.54%	59.35%	53.51%	1	26.8%	0.0%	35.3%	27.0%	25.2%	185	1.0%
<b>Jacksonville MSA</b>	3.01%	3.78%	14.29%	14.41%	55.07%	56.88%	27.63%	24.92%	3	13.5%	32.4%	18.4%	14.4%	9.5%	1,665	9.1%
Lakeland-Winterhaven MSA	0.41%	0.64%	13.70%	10.84%	69.09%	73.60%	16.79%	14.92%	1	20.6%	40.0%	19.4%	21.4%	18.2%	784	4.3%
Madison/Taylor Non-Metro	0.00%	0.00%	9.56%	7.37%	90.44%	92.63%	0.00%	0.00%	2	37.5%	0.0%	75.0%	35.3%	0.0%	95	0.5%
Melbourne-Titusville-Palm Bay MSA	0.49%	0.72%	18.78%	15.33%	60.27%	68.48%	20.45%	15.33%	2	16.0%	33.3%	16.4%	16.3%	13.9%	698	3.8%
<b>Miami MSA</b>	3.26%	4.39%	12.86%	14.30%	40.83%	40.13%	43.05%	41.18%	2	14.3%	11.4%	13.7%	12.8%	17.1%	2,392	13.1%
Naples MSA	1.18%	0.33%	7.73%	4.62%	57.92%	76.90%	33.17%	18.15%	2	16.7%	0.0%	14.3%	18.0%	14.4%	303	1.7%
Ocala MSA	0.67%	1.16%	8.01%	5.78%	77.91%	78.61%	13.41%	14.45%	5	6.5%	11.1%	9.1%	6.4%	5.6%	173	0.9%
<b>Orlando MSA</b>	0.87%	0.74%	17.56%	14.45%	55.92%	62.51%	25.65%	22.30%	2	12.3%	10.5%	16.1%	12.5%	10.0%	1,619	8.8%
Panama City MSA	2.19%	1.47%	17.25%	10.29%	51.62%	47.06%	28.93%	41.18%	6	3.0%	0.0%	3.4%	2.5%	3.7%	68	0.4%
Pensacola MSA	3.05%	2.97%	10.54%	9.84%	63.69%	66.36%	22.72%	20.82%	4	8.6%	20.0%	11.2%	8.1%	8.5%	437	2.4%
Punta Gorda MSA	0.00%	0.00%	6.84%	8.93%	85.11%	88.39%	8.05%	2.68%	1	19.7%	0.0%	28.1%	19.4%	13.6%	224	1.2%
Sarasota-Bradenton MSA	0.40%	1.02%	13.77%	19.32%	63.01%	61.86%	22.82%	17.80%	4	11.5%	7.7%	17.6%	11.0%	9.2%	590	3.2%
Tallahassee MSA	4.08%	4.58%	12.62%	9.80%	41.62%	43.14%	41.68%	42.48%	4	10.7%	0.0%	13.0%	11.0%	10.6%	153	0.8%
Tampa-St. Petersburg-Clearwater MSA	0.89%	2.43%	21.65%	21.99%	47.78%	47.46%	29.69%	28.12%	3	11.4%	33.3%	14.8%	11.5%	8.6%	3,211	17.5%
West Palm Beach-Boca Raton MSA	0.94%	1.15%	20.87%	18.45%	46.30%	51.60%	31.90%	28.74%	1	19.8%	8.0%	19.3%	20.5%	19.7%	1,653	9.0%
Florida Keys Non-Metro	0.00%	0.00%	0.00%	0.00%	28.76%	34.48%	71.24%	65.52%	4	10.4%	0.0%	0.0%	12.5%	9.8%	29	0.2%

★ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 3. Geographic Distribution of HMDA Home Improvement Loan Originations & Purchases**

Geographic Distribution: <b>HMDA HOME IMPROVEMENT</b>					State: <b>GEORGIA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Atlanta MSA</b>	3.11%	4.37%	11.62%	13.46%	46.54%	49.80%	38.73%	32.34%	1	13.9%	18.3%	17.9%	13.4%	12.7%	3,024	70.0%
Augusta-Aiken MSA	6.86%	8.45%	15.02%	9.90%	43.57%	46.14%	34.54%	35.51%	3	14.7%	33.3%	11.6%	13.8%	14.9%	414	9.6%
Columbus MSA	4.04%	6.31%	11.49%	15.53%	41.03%	47.09%	43.43%	31.07%	2	11.9%	27.8%	25.0%	11.8%	8.0%	206	4.8%
Dalton-Rome Non-Metro	0.00%	0.00%	8.92%	9.50%	32.43%	27.27%	58.65%	63.22%	1	21.6%	0.0%	14.7%	20.5%	22.9%	242	5.6%
Hinesville Non-Metro	0.00%	0.00%	8.12%	0.00%	91.88%	100.00%	0.00%	0.00%	1	23.4%	0.0%	0.0%	24.0%	0.0%	51	1.2%
Macon MSA	5.83%	8.40%	12.00%	9.92%	51.24%	47.33%	30.92%	33.59%	2	10.6%	11.6%	6.9%	9.8%	12.8%	131	3.0%
Savannah MSA	3.19%	1.85%	14.82%	16.67%	47.34%	45.37%	34.64%	36.11%	1	14.0%	8.0%	13.6%	16.0%	12.3%	216	5.0%
Waynesboro Non-Metro	0.00%	0.00%	51.14%	40.54%	48.86%	59.46%	0.00%	0.00%	2	27.8%	0.0%	24.0%	31.0%	0.0%	37	0.9%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 3. Geographic Distribution of HMDA Home Improvement Loan Originations & Purchases**

Geographic Distribution: <b>HMDA HOME IMPROVEMENT</b>					State: <b>MARYLAND</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Baltimore MSA</b>	2.87%	5.54%	15.11%	24.04%	47.68%	51.69%	34.34%	18.74%	2	7.0%	15.3%	10.3%	7.2%	3.9%	2,076	100.0%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 3. Geographic Distribution of HMDA Home Improvement Loan Originations & Purchases**

Geographic Distribution: <b>HMDA HOME IMPROVEMENT</b>					State: <b>NEW JERSEY</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Atlantic-Cape May MSA	0.75%	0.70%	13.64%	10.56%	65.06%	70.42%	20.55%	18.31%	3	12.6%	18.2%	12.6%	13.4%	9.4%	568	7.5%
Bergen-Passaic MSA	0.79%	2.51%	11.01%	18.76%	56.56%	58.86%	31.64%	19.79%	4	7.5%	14.6%	9.4%	8.5%	4.5%	1,157	15.2%
Jersey City MSA	0.60%	0.32%	10.42%	14.84%	59.59%	65.81%	29.40%	19.03%	2	10.1%	0.0%	6.5%	12.5%	6.8%	310	4.1%
Middlesex-Somerset-Hunterdon MSA	0.55%	0.73%	9.24%	8.88%	63.87%	69.49%	26.34%	20.90%	1	16.3%	30.0%	16.7%	17.9%	12.1%	1,239	16.3%
Monmouth-Ocean MSA	1.02%	1.20%	23.04%	18.56%	46.18%	53.41%	29.76%	26.83%	2	13.4%	25.6%	11.8%	13.9%	13.1%	1,584	20.8%
<b>Newark MSA</b>	1.98%	3.65%	11.73%	19.64%	44.58%	46.15%	41.71%	30.56%	1	11.1%	9.1%	12.9%	11.2%	10.4%	2,052	27.0%
Trenton MSA	3.12%	4.08%	12.89%	14.84%	49.99%	56.96%	34.00%	24.12%	1	26.8%	22.9%	26.7%	32.9%	18.6%	539	7.1%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 3. Geographic Distribution of HMDA Home Improvement Loan Originations & Purchases**

Geographic Distribution: <b>HMDA HOME IMPROVEMENT</b>					State: <b>NEW YORK</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Dutchess County MSA	1.50%	2.84%	8.81%	7.80%	73.20%	70.92%	16.48%	18.44%	4	7.6%	0.0%	4.8%	8.0%	7.6%	141	12.3%
<b>New York MSA</b>	1.84%	3.83%	3.54%	5.95%	15.15%	16.79%	79.46%	73.43%	2	6.7%	3.0%	3.3%	4.2%	9.3%	941	81.8%
Ulster County Non-Metro	0.00%	0.00%	2.51%	2.94%	34.97%	42.65%	62.52%	54.41%	7	4.1%	0.0%	0.0%	5.3%	3.4%	68	5.9%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 3. Geographic Distribution of HMDA Home Improvement Loan Originations & Purchases**

Geographic Distribution: <b>HMDA HOME IMPROVEMENT</b>					State: <b>NORTH CAROLINA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Albemarle Non-Metro	0.00%	0.00%	0.00%	0.00%	78.43%	51.56%	21.57%	48.44%	2	21.6%	0.0%	0.0%	14.1%	45.8%	64	1.9%
Asheville MSA	0.37%	0.49%	12.19%	9.71%	71.05%	78.64%	16.37%	11.17%	1	28.6%	0.0%	18.2%	32.6%	20.0%	206	6.2%
Northern Piedmont Non-Metro	0.00%	0.00%	0.00%	0.00%	67.63%	76.84%	32.37%	23.16%	2	12.7%	0.0%	0.0%	13.9%	9.8%	95	2.9%
Craven County Non-Metro	0.00%	0.00%	5.21%	6.67%	57.39%	46.67%	37.40%	46.67%	5	6.6%	0.0%	20.0%	6.3%	5.7%	15	0.5%
Fayetteville MSA	0.85%	1.55%	10.19%	6.74%	69.03%	76.17%	19.93%	15.54%	1	13.0%	27.3%	11.9%	14.2%	8.3%	193	5.8%
Goldsboro MSA	0.10%	0.00%	5.77%	9.30%	77.10%	83.72%	17.03%	6.98%	2	13.7%	0.0%	23.5%	13.8%	5.0%	43	1.3%
Greensboro-Winston-Salem-Chapel Hill MSA	0.92%	2.61%	10.70%	12.42%	64.92%	66.01%	23.47%	18.95%	2	9.8%	27.8%	8.9%	9.4%	10.5%	612	18.4%
Greenville MSA	4.03%	0.00%	17.85%	21.74%	45.05%	52.17%	33.06%	26.09%	12	2.6%	0.0%	3.6%	5.1%	0.0%	23	0.7%
Hickory-Morganton-Lenoir MSA	0.00%	0.00%	5.99%	6.37%	87.50%	92.04%	6.51%	1.59%	3	11.9%	0.0%	13.5%	12.3%	2.6%	314	9.4%
Northeastern NC Non-Metro	1.25%	2.47%	10.82%	2.47%	58.89%	69.14%	29.05%	25.93%	3	17.4%	25.0%	0.0%	22.4%	5.6%	81	2.4%
Northwestern NC Non-Metro	0.00%	0.00%	10.06%	12.21%	88.06%	83.57%	1.87%	2.35%	2	21.9%	0.0%	29.4%	19.9%	33.3%	213	6.4%
<b>Raleigh-Durham-Chapel Hill MSA</b>	1.28%	1.59%	19.97%	25.85%	46.72%	51.25%	32.03%	21.32%	5	6.5%	2.6%	9.5%	6.1%	4.8%	441	13.3%
Rocky Mount MSA	0.10%	0.00%	11.43%	14.29%	69.54%	68.57%	18.92%	17.14%	5	12.1%	0.0%	21.6%	9.8%	14.3%	70	2.1%
Southern Piedmont Non-Metro	1.03%	0.96%	13.90%	19.11%	66.49%	64.33%	18.59%	13.69%	2	15.7%	16.7%	22.6%	13.5%	14.2%	314	9.4%
Statesville Non-Metro	0.00%	0.00%	1.36%	2.17%	30.94%	39.13%	67.69%	58.70%	3	10.9%	0.0%	0.0%	14.9%	9.0%	92	2.8%
Western NC Non-Metro	0.00%	0.00%	10.95%	13.73%	75.66%	75.29%	13.39%	10.53%	1	25.5%	0.0%	47.5%	23.4%	20.6%	437	13.1%
Wilmington MSA	4.23%	1.45%	12.53%	10.14%	43.73%	59.42%	39.51%	28.99%	4	6.9%	0.0%	7.7%	7.5%	6.3%	69	2.1%
Wilson Non-Metro	2.32%	0.00%	12.87%	11.36%	55.37%	61.36%	29.44%	25.00%	1	22.9%	0.0%	28.6%	19.0%	29.6%	44	1.3%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 3. Geographic Distribution of HMDA Home Improvement Loan Originations & Purchases**

Geographic Distribution: <b>HMDA HOME IMPROVEMENT</b>					State: <b>PENNSYLVANIA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Allentown-Bethlehem-Easton MSA</b>	0.59%	0.66%	11.31%	10.18%	67.02%	67.22%	21.08%	21.94%	2	19.8%	5.6%	18.2%	19.1%	23.8%	1,208	27.8%
Harrisburg-Lebanon-Carlisle MSA	1.29%	2.20%	7.41%	12.63%	68.22%	68.94%	23.07%	16.03%	4	8.3%	15.8%	17.8%	8.6%	5.1%	499	11.5%
Lancaster MSA	0.62%	1.65%	5.99%	8.54%	83.56%	77.41%	9.84%	12.40%	3	9.8%	26.7%	13.5%	9.0%	13.1%	363	8.3%
Monroe-Wayne Non-Metro	0.00%	0.00%	0.00%	0.00%	52.84%	51.64%	47.16%	48.36%	2	10.9%	0.0%	0.0%	10.7%	11.2%	213	4.9%
Reading MSA	1.53%	1.90%	9.04%	8.31%	72.25%	73.16%	17.18%	16.63%	1	13.8%	25.0%	9.8%	13.9%	15.0%	421	9.7%
Schuylkill/Northumberland Non-Metro	0.00%	0.00%	15.02%	17.04%	76.62%	77.28%	8.36%	5.43%	1	14.4%	0.0%	17.0%	14.6%	8.4%	405	9.3%
Scranton--Wilkes-Barre--Hazleton MSA	0.01%	0.00%	6.71%	9.98%	78.22%	76.71%	15.05%	13.31%	2	11.0%	0.0%	12.4%	11.2%	9.6%	992	22.8%
York MSA	1.22%	2.78%	6.15%	7.94%	86.18%	81.75%	6.45%	7.54%	3	6.8%	14.3%	10.6%	6.4%	8.7%	252	5.8%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 3. Geographic Distribution of HMDA Home Improvement Loan Originations & Purchases**

Geographic Distribution: <b>HMDA HOME IMPROVEMENT</b>					State: <b>SOUTH CAROLINA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Charleston-North Charleston MSA</b>	1.69%	1.89%	14.89%	9.91%	53.25%	56.13%	30.16%	32.08%	3	8.3%	11.8%	4.6%	8.8%	9.8%	212	19.0%
Columbia MSA	1.57%	3.29%	19.05%	16.45%	47.32%	49.67%	32.05%	30.59%	2	7.4%	12.0%	11.7%	8.1%	4.1%	304	27.2%
Darlington Non-Metro	0.00%	0.00%	18.72%	11.11%	61.62%	72.22%	19.66%	16.67%	4	5.7%	0.0%	3.8%	6.6%	5.6%	18	1.6%
Florence MSA	4.40%	10.34%	21.32%	10.34%	44.14%	44.83%	30.13%	34.48%	6	3.8%	16.7%	1.3%	5.0%	3.7%	29	2.6%
<b>Greenville-Spartanburg-Anderson MSA</b>	0.87%	2.40%	13.10%	14.07%	62.48%	66.47%	23.55%	17.07%	3	4.8%	8.0%	6.9%	4.6%	3.8%	334	29.9%
Greenwood Non-Metro	0.00%	0.00%	4.42%	7.14%	57.35%	62.50%	38.24%	30.36%	1	19.0%	0.0%	33.3%	14.7%	31.8%	56	5.0%
Hilton Head Non-Metro	0.00%	0.00%	4.32%	7.41%	48.99%	51.85%	46.69%	40.74%	6	3.5%	0.0%	0.0%	2.7%	6.1%	27	2.4%
Myrtle Beach MSA	1.59%	0.00%	13.69%	5.00%	69.31%	65.00%	15.41%	30.00%	12	1.4%	0.0%	0.0%	1.7%	2.6%	20	1.8%
Orangeburg Non-Metro	0.99%	1.20%	32.02%	49.40%	54.09%	31.33%	12.90%	15.66%	2	12.9%	0.0%	19.0%	7.5%	10.8%	83	7.4%
Walhalla Non-Metro	0.00%	0.00%	0.00%	0.00%	74.08%	73.33%	25.92%	26.67%	8	0.0%	0.0%	0.0%	0.0%	0.0%	15	1.3%
Winnsboro Non-Metro	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	0.00%	0.00%	2	6.3%	0.0%	0.0%	6.3%	0.0%	20	1.8%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 3. Geographic Distribution of HMDA Home Improvement Loan Originations & Purchases**

Geographic Distribution: <b>HMDA HOME IMPROVEMENT</b>					State: <b>TENNESSEE</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Clarksville-Hopkinsville MSA	1.28%	0.70%	6.42%	2.82%	61.90%	63.38%	30.40%	33.10%	4	11.8%	16.7%	3.4%	12.0%	12.5%	142	11.2%
Jefferson City/Newport Non-Metro	0.00%	0.00%	10.01%	14.81%	73.98%	79.01%	16.01%	6.17%	1	24.3%	0.0%	68.4%	24.6%	4.3%	162	12.8%
<b>Nashville MSA</b>	1.79%	1.95%	16.01%	20.78%	57.68%	61.37%	24.52%	15.90%	4	7.8%	11.4%	9.0%	7.8%	6.3%	717	56.6%
Southern TN Non-Metro	0.00%	0.00%	0.00%	0.00%	68.36%	62.88%	31.64%	37.12%	2	16.5%	0.0%	0.0%	17.2%	15.2%	132	10.4%
Sparta Non-Metro	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	0.00%	0.00%	1	49.3%	0.0%	0.0%	49.3%	0.0%	114	9.0%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 3. Geographic Distribution of HMDA Home Improvement Loan Originations & Purchases**

Geographic Distribution: <b>HMDA HOME IMPROVEMENT</b>					State: <b>VIRGINIA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Lynchburg-Bedford MSA	0.00%	0.00%	0.00%	0.00%	82.40%	98.37%	17.60%	1.63%	4	27.6%	0.0%	0.0%	31.6%	6.7%	123	3.0%
Charlottesville MSA	1.06%	0.00%	9.87%	9.09%	53.47%	63.64%	35.60%	27.27%	9	3.2%	0.0%	1.8%	3.6%	3.4%	22	0.5%
<b>Norfolk-Virginia Beach-Newport News MSA</b>	2.74%	3.67%	11.05%	13.29%	52.74%	58.30%	33.47%	24.66%	4	6.9%	16.8%	10.0%	7.7%	4.4%	1,415	34.6%
<b>Richmond - Petersburg MSA</b>	3.49%	5.75%	15.15%	20.20%	49.99%	52.55%	31.37%	21.50%	2	12.8%	17.9%	16.7%	12.8%	10.2%	921	22.5%
Roanoke MSA	1.65%	2.64%	9.46%	13.20%	58.00%	55.12%	30.89%	29.04%	3	12.6%	13.3%	12.3%	11.4%	14.9%	303	7.4%
Shenandoah Valley Non-Metro	0.00%	0.00%	0.21%	0.00%	59.20%	59.27%	40.59%	40.47%	4	15.3%	0.0%	0.0%	13.8%	17.4%	383	9.4%
Southwest Virginia Non-Metro	0.01%	0.00%	30.21%	40.85%	63.45%	55.23%	6.33%	3.70%	1	29.1%	0.0%	33.9%	26.6%	22.6%	918	22.5%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 4. Geographic Distribution of HMDA Home Refinance Loan Originations & Purchases**

Geographic Distribution: <b>HMDA REFINANCE</b>					State: <b>Multi-State Areas</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Washington Multi-State MSA</b>	1.30%	1.62%	15.18%	17.83%	48.06%	42.14%	35.46%	38.35%	6	2.8%	4.5%	3.8%	2.6%	2.6%	12,073	29.9%
<b>Charlotte Multi-State MSA</b>	0.84%	1.18%	13.79%	11.22%	60.53%	55.76%	24.84%	31.76%	1	6.7%	8.4%	7.0%	6.7%	6.7%	8,375	20.8%
<b>Newburgh Multi-State MSA</b>	1.08%	0.55%	11.02%	17.27%	57.06%	62.98%	30.84%	18.78%	3	4.6%	1.1%	6.6%	5.2%	2.9%	724	1.8%
<b>Philadelphia Multi-State MSA</b>	5.31%	3.00%	15.56%	11.00%	46.99%	48.57%	32.14%	37.31%	1	7.6%	8.7%	8.6%	8.3%	6.7%	18,189	45.1%
<b>Johnson City-Kingsport-Bristol Multi-State MSA</b>	0.00%	0.00%	15.35%	12.75%	58.83%	67.67%	25.83%	19.48%	7	5.9%	0.0%	6.1%	7.1%	3.9%	996	2.5%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 4. Geographic Distribution of HMDA Home Refinance Loan Originations & Purchases**

Geographic Distribution: <b>HMDA REFINANCE</b>					State: <b>CONNECTICUT</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Bridgeport MSA</b>	1.84%	1.36%	7.54%	8.69%	59.52%	56.12%	31.10%	33.76%	2	4.4%	5.3%	6.7%	4.6%	3.9%	1,324	16.7%
Danbury MSA	0.00%	0.11%	11.25%	9.27%	65.35%	63.13%	23.39%	24.02%	2	4.6%	0.0%	5.0%	4.9%	3.6%	895	11.3%
<b>Hartford MSA</b>	1.68%	0.86%	7.72%	4.16%	62.50%	57.57%	28.09%	37.26%	9	2.6%	1.6%	2.6%	2.5%	2.8%	1,393	17.5%
New Haven-Meriden MSA	2.74%	1.84%	11.16%	7.63%	57.46%	54.96%	28.64%	35.11%	3	5.4%	2.9%	5.1%	5.6%	5.4%	1,743	21.9%
Stamford-Norwalk MSA	3.19%	3.28%	15.40%	22.77%	38.17%	36.37%	43.24%	37.59%	2	4.7%	7.4%	10.2%	5.5%	3.2%	1,801	22.7%
Waterbury MSA	1.34%	1.43%	5.83%	5.29%	67.51%	63.95%	25.31%	29.33%	2	6.0%	1.9%	7.0%	6.0%	6.0%	699	8.8%
Southeast Middlesex Non-Metro	0.00%	0.00%	0.00%	0.00%	43.51%	34.07%	56.49%	65.93%	7	3.2%	0.0%	0.0%	3.1%	3.2%	91	1.1%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 4. Geographic Distribution of HMDA Home Refinance Loan Originations & Purchases**

Geographic Distribution: <b>HMDA REFINANCE</b>					State: <b>FLORIDA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Daytona Beach MSA	1.35%	1.28%	11.32%	8.68%	76.07%	74.99%	11.27%	15.05%	3	6.3%	10.4%	8.7%	6.1%	6.4%	1,947	5.2%
Fort Lauderdale MSA	1.11%	0.78%	14.39%	10.85%	58.85%	55.35%	25.64%	32.86%	5	3.2%	3.0%	2.6%	3.1%	3.4%	3,198	8.6%
Fort Myers-Cape Coral MSA	0.53%	0.19%	13.44%	10.18%	74.89%	75.42%	11.14%	13.94%	3	5.1%	1.8%	6.3%	5.2%	4.4%	1,542	4.2%
Fort Pierce-Port St. Lucie MSA	1.88%	2.51%	11.32%	7.52%	63.95%	63.79%	22.85%	26.18%	5	3.6%	10.3%	5.0%	3.4%	3.7%	718	1.9%
Gainesville MSA	3.44%	3.50%	21.55%	22.76%	46.88%	43.54%	28.13%	30.20%	3	4.4%	5.4%	7.5%	4.3%	3.3%	457	1.2%
Walton County Non-Metro	0.00%	0.00%	43.57%	7.78%	38.16%	12.22%	18.27%	73.33%	6	3.4%	0.0%	0.6%	2.2%	3.8%	90	0.2%
Highlands County Non-Metro	0.00%	0.00%	8.53%	7.97%	91.47%	91.24%	0.00%	0.00%	2	8.4%	0.0%	8.6%	8.2%	0.0%	251	0.7%
Indian River Non-Metro	0.00%	0.00%	2.78%	2.95%	37.87%	44.50%	59.35%	50.94%	4	5.9%	0.0%	0.0%	6.4%	5.4%	373	1.0%
<b>Jacksonville MSA</b>	3.01%	1.82%	14.29%	12.33%	55.07%	55.72%	27.63%	30.10%	2	5.6%	3.7%	6.8%	6.0%	4.9%	3,731	10.1%
Lakeland-Winterhaven MSA	0.41%	0.15%	13.70%	10.86%	69.09%	73.47%	16.79%	15.52%	2	5.7%	0.0%	7.6%	6.0%	4.2%	1,372	3.7%
Madison/Taylor Non-Metro	0.00%	0.00%	9.56%	9.04%	90.44%	89.16%	0.00%	0.00%	2	19.3%	0.0%	32.0%	17.5%	0.0%	166	0.4%
Melbourne-Titusville-Palm Bay MSA	0.49%	0.37%	18.78%	18.47%	60.27%	57.32%	20.45%	23.77%	4	4.2%	5.7%	6.7%	3.8%	4.2%	1,359	3.7%
<b>Miami MSA</b>	3.26%	2.51%	12.86%	12.04%	40.83%	38.00%	43.05%	47.40%	3	3.8%	2.5%	3.9%	3.9%	3.9%	4,295	11.6%
Naples MSA	1.18%	0.24%	7.73%	4.41%	57.92%	59.48%	33.17%	35.88%	1	7.7%	0.0%	11.2%	7.2%	8.3%	1,271	3.4%
Ocala MSA	0.67%	1.32%	8.01%	9.47%	77.91%	74.89%	13.41%	14.32%	4	3.9%	5.6%	7.2%	3.9%	2.8%	454	1.2%
<b>Orlando MSA</b>	0.87%	0.43%	17.56%	15.94%	55.92%	55.15%	25.65%	28.35%	4	3.8%	2.1%	5.6%	3.6%	3.5%	3,940	10.6%
Panama City MSA	2.19%	0.00%	17.25%	9.94%	51.62%	53.04%	28.93%	37.02%	9	2.2%	0.0%	3.2%	2.3%	1.8%	181	0.5%
Pensacola MSA	3.05%	2.28%	10.54%	8.97%	63.69%	63.99%	22.72%	24.77%	7	2.6%	4.9%	2.9%	2.5%	2.7%	747	2.0%
Punta Gorda MSA	0.00%	0.00%	6.84%	4.61%	85.11%	88.25%	8.05%	6.91%	5	4.0%	0.0%	3.5%	4.0%	3.8%	434	1.2%
Sarasota-Bradenton MSA	0.40%	0.34%	13.77%	10.04%	63.01%	64.07%	22.82%	25.48%	5	3.6%	1.6%	3.9%	3.6%	3.5%	1,464	3.9%
Tallahassee MSA	4.08%	3.28%	12.62%	12.81%	41.62%	42.69%	41.68%	41.22%	9	3.3%	10.1%	6.5%	3.6%	2.5%	609	1.6%
Tampa-St. Petersburg-Clearwater MSA	0.89%	1.11%	21.65%	19.87%	47.78%	45.38%	29.69%	33.50%	3	3.2%	3.5%	4.1%	3.1%	2.9%	4,967	13.4%
West Palm Beach-Boca Raton MSA	0.94%	0.97%	20.87%	16.96%	46.30%	45.58%	31.90%	36.43%	3	4.4%	4.7%	5.3%	4.6%	3.9%	3,396	9.1%
Florida Keys Non-Metro	0.00%	0.00%	0.00%	0.00%	28.76%	24.03%	71.24%	74.03%	9	2.9%	0.0%	0.0%	2.5%	2.9%	154	0.4%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 4. Geographic Distribution of HMDA Home Refinance Loan Originations & Purchases**

Geographic Distribution: <b>HMDA REFINANCE</b>					State: <b>GEORGIA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Atlanta MSA</b>	3.11%	2.64%	11.62%	10.37%	46.54%	41.27%	38.73%	45.61%	6	2.8%	3.9%	3.6%	2.6%	2.9%	9,133	68.3%
Augusta-Aiken MSA	6.86%	3.30%	15.02%	8.54%	43.57%	44.21%	34.54%	43.95%	1	8.6%	5.9%	6.6%	8.9%	9.0%	1,545	11.6%
Columbus MSA	4.04%	3.02%	11.49%	9.68%	41.03%	48.73%	43.43%	38.57%	5	5.2%	4.8%	5.9%	6.1%	4.4%	630	4.7%
Dalton-Rome Non-Metro	0.00%	0.00%	8.92%	4.11%	32.43%	28.12%	58.65%	65.56%	2	7.8%	0.0%	4.4%	7.4%	7.6%	633	4.7%
Hinesville Non-Metro	0.00%	0.00%	8.12%	6.56%	91.88%	91.80%	0.00%	0.00%	8	2.2%	0.0%	3.0%	2.1%	0.0%	61	0.5%
Macon MSA	5.83%	3.98%	12.00%	6.06%	51.24%	45.08%	30.92%	44.70%	7	2.7%	1.9%	2.3%	2.8%	2.7%	528	3.9%
Savannah MSA	3.19%	3.64%	14.82%	14.97%	47.34%	40.00%	34.64%	41.26%	5	3.8%	6.4%	7.8%	3.4%	3.4%	715	5.3%
Waynesboro Non-Metro	0.00%	0.00%	51.14%	43.08%	48.86%	53.85%	0.00%	0.00%	1	21.4%	0.0%	21.7%	18.0%	0.0%	130	1.0%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 4. Geographic Distribution of HMDA Home Refinance Loan Originations & Purchases**

Geographic Distribution: <b>HMDA REFINANCE</b>					State: <b>MARYLAND</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Baltimore MSA</b>	2.87%	1.84%	15.11%	11.15%	47.68%	45.55%	34.34%	41.33%	8	2.1%	1.8%	2.3%	2.1%	2.1%	5,159	100.0%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 4. Geographic Distribution of HMDA Home Refinance Loan Originations & Purchases**

Geographic Distribution: <b>HMDA REFINANCE</b>					State: <b>NEW JERSEY</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Atlantic-Cape May MSA	0.75%	0.81%	13.64%	11.53%	65.06%	70.73%	20.55%	16.59%	2	6.5%	5.8%	7.0%	6.6%	5.6%	1,483	6.5%
Bergen-Passaic MSA	0.79%	1.67%	11.01%	14.99%	56.56%	55.86%	31.64%	27.37%	2	4.8%	5.6%	6.9%	5.4%	3.5%	3,602	15.8%
Jersey City MSA	0.60%	0.72%	10.42%	12.20%	59.59%	62.15%	29.40%	24.82%	1	6.6%	9.4%	7.5%	6.7%	5.9%	967	4.2%
Middlesex-Somerset-Hunterdon MSA	0.55%	0.58%	9.24%	8.19%	63.87%	64.59%	26.34%	26.52%	2	5.6%	2.8%	6.8%	6.3%	4.4%	3,612	15.8%
Monmouth-Ocean MSA	1.02%	0.70%	23.04%	19.20%	46.18%	49.55%	29.76%	30.49%	1	6.4%	8.0%	7.3%	6.8%	5.4%	4,999	21.9%
<b>Newark MSA</b>	1.98%	3.13%	11.73%	16.84%	44.58%	42.87%	41.71%	37.05%	2	6.2%	9.2%	9.2%	7.0%	5.0%	6,926	30.4%
Trenton MSA	3.12%	3.04%	12.89%	12.72%	49.99%	47.58%	34.00%	36.59%	1	8.0%	7.9%	10.2%	8.9%	6.8%	1,219	5.3%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 4. Geographic Distribution of HMDA Home Refinance Loan Originations & Purchases**

Geographic Distribution: <b>HMDA REFINANCE</b>					State: <b>NEW YORK</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Dutchess County MSA	1.50%	1.34%	8.81%	7.81%	73.20%	73.66%	16.48%	16.52%	5	3.7%	4.8%	5.6%	3.6%	3.0%	448	12.9%
<b>New York MSA</b>	1.84%	1.00%	3.54%	2.65%	15.15%	8.58%	79.46%	87.67%	2	3.7%	1.2%	2.3%	2.6%	4.0%	2,797	80.8%
Ulster County Non-Metro	0.00%	0.00%	2.51%	5.12%	34.97%	40.47%	62.52%	51.16%	4	4.4%	0.0%	2.1%	5.4%	3.4%	215	6.2%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 4. Geographic Distribution of HMDA Home Refinance Loan Originations & Purchases**

Geographic Distribution: <b>HMDA REFINANCE</b>					State: <b>NORTH CAROLINA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Albemarle Non-Metro	0.00%	0.00%	0.00%	0.00%	78.43%	81.08%	21.57%	17.76%	1	8.4%	0.0%	0.0%	9.0%	4.7%	259	1.1%
Asheville MSA	0.37%	0.67%	12.19%	9.09%	71.05%	74.41%	16.37%	15.69%	1	8.4%	7.1%	6.6%	9.2%	7.0%	1,485	6.5%
Northern Piedmont, NC Non-Metro	0.00%	0.00%	0.00%	0.00%	67.63%	68.90%	32.37%	30.02%	3	6.8%	0.0%	0.0%	7.5%	4.9%	553	2.4%
Craven County Non-Metro	0.00%	0.00%	5.21%	7.98%	57.39%	47.34%	37.40%	43.09%	8	3.7%	0.0%	2.4%	3.6%	3.6%	188	0.8%
Fayetteville MSA	0.85%	0.75%	10.19%	8.32%	69.03%	69.69%	19.93%	21.24%	7	3.7%	1.9%	3.4%	3.7%	3.8%	805	3.5%
Goldsboro MSA	0.10%	0.00%	5.77%	9.09%	77.10%	76.70%	17.03%	14.20%	11	2.1%	0.0%	3.8%	2.0%	1.9%	176	0.8%
Greensboro--Winston-Salem--Chapel Hill MSA	0.92%	1.38%	10.70%	9.93%	64.92%	61.79%	23.47%	26.76%	3	5.0%	8.7%	5.3%	5.1%	4.8%	4,993	21.9%
Greenville, NC MSA	4.03%	2.58%	17.85%	18.04%	45.05%	36.60%	33.06%	42.78%	10	2.9%	1.9%	5.0%	2.0%	3.2%	194	0.9%
Hickory-Morganton-Lenoir MSA	0.00%	0.00%	5.99%	5.42%	87.50%	87.37%	6.51%	6.85%	2	8.9%	0.0%	9.3%	9.0%	6.4%	2,232	9.8%
Northeastern NC Non-Metro	1.25%	0.00%	10.82%	3.60%	58.89%	45.05%	29.05%	47.07%	4	6.5%	0.0%	10.0%	6.1%	5.5%	444	1.9%
Northwestern NC Non-Metro	0.00%	0.00%	10.06%	8.38%	88.06%	84.79%	1.87%	3.35%	1	13.6%	0.0%	14.3%	12.3%	11.2%	1,492	6.5%
<b>Raleigh-Durham-Chapel Hill MSA</b>	1.28%	1.31%	19.97%	16.21%	46.72%	48.58%	32.03%	33.66%	4	3.8%	5.7%	4.1%	3.7%	3.7%	3,886	17.1%
Rocky Mount MSA	0.10%	0.00%	11.43%	12.39%	69.54%	64.79%	18.92%	22.54%	2	4.4%	0.0%	7.1%	3.9%	4.6%	355	1.6%
Southern Piedmont Non-Metro	1.03%	1.37%	13.90%	12.39%	66.49%	60.85%	18.59%	22.48%	3	6.0%	9.3%	6.3%	6.2%	4.4%	1,170	5.1%
Statesville Non-Metro	0.00%	0.00%	1.36%	1.11%	30.94%	30.12%	67.69%	67.90%	1	8.5%	0.0%	3.1%	9.3%	8.1%	810	3.6%
Western NC Non-Metro	0.00%	0.00%	10.95%	9.21%	75.66%	77.40%	13.39%	11.38%	1	10.0%	0.0%	11.9%	10.2%	5.8%	2,531	11.1%
Wilmington, NC MSA	4.23%	3.93%	12.53%	9.19%	43.73%	47.31%	39.51%	39.57%	3	5.9%	8.5%	7.2%	6.1%	5.4%	968	4.2%
Wilson Non-Metro	2.32%	2.80%	12.87%	12.80%	55.37%	43.60%	29.44%	38.40%	3	6.8%	2.9%	4.6%	7.4%	6.2%	250	1.1%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 4. Geographic Distribution of HMDA Home Refinance Loan Originations & Purchases**

Geographic Distribution: <b>HMDA REFINANCE</b>					State: <b>PENNSYLVANIA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Allentown-Bethlehem-Easton MSA</b>	0.59%	0.68%	11.31%	10.07%	67.02%	64.72%	21.08%	24.46%	1	12.4%	11.2%	13.0%	12.6%	11.9%	4,547	30.9%
Harrisburg-Lebanon-Carlisle MSA	1.29%	1.87%	7.41%	7.95%	68.22%	65.77%	23.07%	24.34%	3	4.5%	4.3%	4.4%	4.9%	3.8%	1,446	9.8%
Lancaster MSA	0.62%	0.60%	5.99%	8.21%	83.56%	77.18%	9.84%	14.02%	4	5.2%	2.7%	7.8%	5.0%	6.2%	1,170	8.0%
Monroe-Wayne Non-Metro	0.00%	0.00%	0.00%	0.00%	52.84%	44.99%	47.16%	51.24%	3	5.9%	0.0%	0.0%	4.9%	5.7%	769	5.2%
Reading MSA	1.53%	2.34%	9.04%	6.51%	72.25%	72.74%	17.18%	18.23%	2	7.2%	14.1%	10.7%	7.3%	6.1%	1,152	7.8%
Schuylkill/Northumberland Non-Metro	0.00%	0.00%	15.02%	12.92%	76.62%	80.18%	8.36%	6.42%	1	14.2%	0.0%	14.4%	14.9%	8.1%	1,246	8.5%
Scranton-Wilkes Barre--Hazelton MSA	0.01%	0.09%	6.71%	8.09%	78.22%	75.11%	15.05%	16.59%	2	9.6%	4.2%	11.9%	9.9%	7.8%	3,286	22.4%
York MSA	1.22%	0.83%	6.15%	4.89%	86.18%	85.61%	6.45%	8.67%	4	4.3%	4.8%	4.4%	4.3%	4.4%	1,084	7.4%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 4. Geographic Distribution of HMDA Home Refinance Loan Originations & Purchases**

Geographic Distribution: <b>HMDA REFINANCE</b>					State: <b>SOUTH CAROLINA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Charleston-North Charleston MSA</b>	1.69%	1.77%	14.89%	9.79%	53.25%	47.49%	30.16%	40.94%	4	4.6%	7.6%	5.5%	4.8%	4.3%	1,634	18.6%
Columbia MSA	1.57%	1.43%	19.05%	13.99%	47.32%	46.99%	32.05%	37.54%	3	4.7%	2.9%	5.6%	5.2%	3.9%	1,894	21.6%
Darlington Non-Metro	0.00%	0.00%	18.72%	14.84%	61.62%	68.39%	19.66%	16.77%	2	6.7%	0.0%	5.8%	7.1%	6.5%	155	1.8%
Florence MSA	4.40%	0.60%	21.32%	9.64%	44.14%	30.42%	30.13%	59.34%	4	4.6%	0.0%	3.7%	3.9%	5.6%	332	3.8%
<b>Greenville-Spartanburg-Anderson MSA</b>	0.87%	0.77%	13.10%	11.37%	62.48%	62.06%	23.55%	25.77%	3	4.7%	6.9%	5.6%	5.1%	3.8%	3,131	35.7%
Greenwood Non-Metro	0.00%	0.00%	4.42%	4.82%	57.35%	54.82%	38.24%	38.60%	3	7.8%	0.0%	10.0%	8.4%	6.6%	228	2.6%
Hilton Head Non-Metro	0.00%	0.00%	4.32%	1.47%	48.99%	19.63%	46.69%	74.13%	3	5.7%	0.0%	1.7%	2.8%	6.2%	545	6.2%
Myrtle Beach MSA	1.59%	0.53%	13.69%	6.91%	69.31%	65.96%	15.41%	26.60%	9	2.3%	1.7%	2.4%	2.3%	2.3%	376	4.3%
Orangeburg Non-Metro	0.99%	0.80%	32.02%	38.80%	54.09%	46.40%	12.90%	13.20%	3	7.9%	2.2%	9.4%	9.4%	3.4%	250	2.9%
Walhalla Non-Metro	0.00%	0.00%	0.00%	0.00%	74.08%	80.69%	25.92%	19.31%	4	4.6%	0.0%	0.0%	5.7%	2.5%	145	1.7%
Winnsboro Non-Metro	0.00%	0.00%	0.00%	0.00%	100.00%	95.06%	0.00%	0.00%	1	11.6%	0.0%	0.0%	10.2%	0.0%	81	0.9%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 4. Geographic Distribution of HMDA Home Refinance Loan Originations & Purchases**

Geographic Distribution: <b>HMDA REFINANCE</b>					State: <b>TENNESSEE</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Clarksville-Hopkinsville MSA	1.28%	0.59%	6.42%	4.45%	61.90%	62.31%	30.40%	32.64%	10	3.6%	6.5%	4.5%	3.3%	3.8%	337	7.4%
Jefferson City/Newport Non-Metro	0.00%	0.00%	10.01%	16.75%	73.98%	76.80%	16.01%	6.19%	2	7.2%	0.0%	24.1%	8.1%	1.1%	388	8.5%
<b>Nashville MSA</b>	1.79%	2.10%	16.01%	16.87%	57.68%	55.34%	24.52%	25.67%	6	2.9%	5.6%	4.2%	2.8%	2.5%	3,195	69.9%
Southern TN Non-Metro	0.00%	0.00%	0.00%	0.00%	68.36%	67.80%	31.64%	31.57%	1	11.6%	0.0%	0.0%	11.7%	10.8%	472	10.3%
Sparta Non-Metro	0.00%	0.00%	0.00%	0.00%	100.00%	98.89%	0.00%	0.00%	2	21.3%	0.0%	0.0%	20.7%	0.0%	180	3.9%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 4. Geographic Distribution of HMDA Home Refinance Loan Originations & Purchases**

Geographic Distribution: <b>HMDA REFINANCE</b>					State: <b>VIRGINIA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans	% Owner Occupied Units	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Lynchburg-Bedford MSA	0.00%	0.00%	0.00%	0.00%	82.40%	95.72%	17.60%	4.28%	7	5.9%	0.0%	0.0%	8.0%	0.2%	327	2.5%
Charlottesville MSA	1.06%	0.00%	9.87%	3.68%	53.47%	51.53%	35.60%	44.79%	14	1.6%	0.0%	1.0%	1.4%	1.9%	163	1.3%
<b>Norfolk-Virginia Beach- Newport News MSA</b>	2.74%	3.45%	11.05%	9.80%	52.74%	50.97%	33.47%	35.54%	4	3.8%	7.9%	4.4%	3.9%	3.4%	4,285	33.0%
<b>Richmond-Petersburg MSA</b>	3.49%	3.24%	15.15%	11.84%	49.99%	44.68%	31.37%	40.10%	4	3.8%	8.0%	4.1%	3.9%	3.5%	2,990	23.1%
Roanoke MSA	1.65%	3.14%	9.46%	12.24%	58.00%	54.98%	30.89%	29.57%	1	8.1%	14.1%	10.2%	8.4%	7.1%	1,495	11.5%
Shenandoah Valley Non-Metro	0.00%	0.00%	0.21%	0.13%	59.20%	50.13%	40.59%	47.54%	2	7.9%	0.0%	5.6%	7.2%	8.0%	1,586	12.2%
Southwest Virginia Non-Metro	0.01%	0.00%	30.21%	28.81%	63.45%	59.42%	6.33%	9.37%	1	14.8%	0.0%	24.7%	12.2%	10.7%	2,124	16.4%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

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

Geographic Distribution: <b>Small Loans to Businesses</b>					State: <b>Multi-State Areas</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Washington Multi-State MSA</b>	3.82%	2.73%	18.14%	13.65%	44.07%	41.37%	32.46%	40.35%	6	4.1%	4.3%	3.3%	3.7%	4.8%	3,633	27.4%
<b>Charlotte Multi-State MSA</b>	4.84%	5.78%	19.09%	13.13%	52.01%	48.84%	23.87%	31.51%	6	7.4%	6.1%	4.1%	7.9%	8.5%	2,285	17.2%
<b>Newburgh Multi-State MSA</b>	2.63%	1.27%	19.31%	10.13%	47.58%	75.95%	30.49%	12.66%	18	1.3%	0.0%	0.9%	1.9%	0.7%	79	0.6%
<b>Philadelphia Multi-State MSA</b>	5.27%	5.43%	11.36%	9.07%	43.98%	38.68%	38.98%	45.31%	3	10.3%	16.5%	12.1%	9.4%	10.3%	7,071	53.3%
<b>Johnson City-Kingsport-Bristol Multi-State MSA</b>	5.05%	0.53%	14.88%	30.16%	52.73%	46.03%	27.34%	23.28%	10	4.1%	1.1%	6.4%	3.6%	4.2%	189	1.4%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate Small Business Data only. Market rank is for all income categories combined.

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

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

Geographic Distribution: <b>Small Loans to Businesses</b>					State: <b>CONNECTICUT</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans*	
	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Bridgeport MSA</b>	5.38%	2.29%	11.95%	13.36%	56.04%	54.58%	24.54%	22.52%	12	1.8%	0.9%	2.2%	1.9%	1.6%	262	12.5%
Danbury MSA	0.03%	0.00%	21.47%	22.34%	58.44%	61.17%	20.06%	15.43%	10	2.7%	0.0%	2.5%	2.8%	2.4%	188	9.0%
<b>Hartford MSA</b>	7.31%	15.56%	11.69%	7.78%	56.09%	47.86%	23.60%	24.90%	21	1.3%	3.4%	1.1%	1.2%	1.2%	257	12.3%
New Haven-Meriden MSA	5.61%	4.62%	17.44%	14.48%	50.71%	50.85%	25.42%	27.73%	10	5.2%	4.4%	5.6%	5.7%	4.5%	649	31.0%
Stamford-Norwalk MSA	10.92%	18.86%	24.33%	22.53%	34.64%	29.67%	30.10%	28.94%	8	3.9%	6.7%	4.4%	3.1%	3.1%	546	26.1%
Waterbury MSA	9.98%	4.82%	7.99%	10.24%	57.27%	55.42%	24.77%	28.92%	13	3.0%	1.0%	3.6%	3.0%	3.7%	166	7.9%
Southeast Middlesex Non-Metro	0.00%	0.00%	0.00%	0.00%	39.36%	34.78%	60.64%	65.22%	14	2.5%	0.0%	0.0%	3.4%	2.0%	23	1.1%

☆ Full-scope assessment area labels appear in bold print.  
 (\*) Based on 1998 Aggregate Small Business Data only. Market rank is for all income categories combined.  
 (\*\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

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

Geographic Distribution: <b>Small Loans to Businesses</b>					State: <b>FLORIDA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ★	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans*	
	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Daytona Beach MSA	2.70%	3.30%	17.95%	16.31%	68.56%	66.80%	10.80%	13.59%	7	6.2%	3.9%	7.6%	6.1%	6.1%	515	3.2%
Fort Lauderdale MSA	5.89%	5.13%	18.58%	15.91%	50.37%	47.47%	25.15%	31.50%	7	4.1%	3.6%	4.2%	4.0%	4.4%	1,578	9.9%
Fort Myers-Cape Coral MSA	0.74%	0.00%	9.42%	12.25%	76.28%	73.79%	13.56%	13.68%	10	3.2%	0.0%	4.4%	3.3%	2.1%	351	2.2%
Fort Pierce-Port St. Lucie MSA	3.65%	2.73%	20.08%	31.06%	57.31%	46.76%	18.97%	19.45%	7	4.1%	5.7%	4.9%	3.5%	4.7%	293	1.8%
Gainesville MSA	5.72%	6.09%	31.59%	34.41%	36.52%	29.03%	26.17%	29.75%	6	6.9%	8.8%	7.0%	7.3%	6.2%	279	1.7%
Walton County Non-Metro	0.00%	0.00%	25.09%	11.76%	28.68%	5.88%	46.23%	82.35%	19	0.6%	0.0%	0.0%	0.0%	1.0%	17	0.1%
Highlands County Non-Metro	0.00%	0.00%	10.35%	6.45%	89.65%	93.55%	0.00%	0.00%	4	11.1%	0.0%	9.1%	11.3%	0.0%	93	0.6%
Indian River Non-Metro	0.00%	0.00%	2.09%	1.44%	36.96%	42.24%	60.96%	56.32%	3	11.2%	0.0%	9.1%	10.3%	11.9%	277	1.7%
<b>Jacksonville MSA</b>	5.51%	6.94%	20.11%	20.32%	48.61%	44.62%	25.76%	27.95%	5	8.6%	11.8%	10.0%	8.3%	7.7%	1,757	11.0%
Lakeland-Winterhaven MSA	2.00%	1.83%	20.32%	14.07%	60.11%	70.95%	17.57%	13.00%	5	8.8%	4.8%	6.8%	10.4%	6.5%	654	4.1%
Madison/Taylor Non-Metro	0.00%	0.00%	1.66%	8.86%	98.34%	91.14%	0.00%	0.00%	2	27.3%	0.0%	58.3%	25.3%	0.0%	79	0.5%
Melbourne-Titusville-Palm Bay MSA	1.17%	0.59%	29.80%	32.75%	50.74%	42.88%	18.24%	23.79%	4	9.9%	4.5%	9.5%	9.1%	13.4%	681	4.3%
<b>Miami MSA</b>	10.04%	6.40%	18.00%	22.85%	31.98%	25.18%	39.97%	45.43%	11	3.2%	2.7%	3.3%	3.4%	3.2%	2,311	14.5%
Naples MSA	1.63%	2.71%	3.15%	2.37%	63.11%	60.34%	32.10%	34.24%	7	3.8%	10.7%	3.8%	4.2%	3.0%	295	1.8%
Ocala MSA	1.30%	2.63%	6.60%	5.26%	76.83%	74.34%	15.21%	17.76%	8	3.4%	12.5%	3.2%	3.5%	3.1%	152	1.0%
<b>Orlando MSA</b>	3.06%	4.71%	18.19%	19.36%	53.58%	49.74%	25.16%	26.14%	5	6.1%	7.3%	6.3%	6.1%	5.9%	1,932	12.1%
Panama City MSA	10.18%	2.56%	10.86%	12.82%	48.22%	38.46%	30.74%	46.15%	11	1.3%	0.0%	2.3%	1.4%	1.3%	39	0.2%
Pensacola MSA	8.94%	15.17%	12.50%	9.55%	57.46%	43.26%	18.49%	29.21%	15	1.9%	4.0%	1.0%	1.4%	2.8%	178	1.1%
Punta Gorda MSA	0.00%	0.00%	6.14%	9.52%	89.48%	79.76%	4.38%	10.71%	6	4.2%	0.0%	7.6%	3.9%	4.9%	84	0.5%
Sarasota-Bradenton MSA	0.78%	0.53%	19.59%	15.79%	56.70%	57.89%	22.92%	25.26%	8	3.1%	0.0%	1.8%	3.5%	3.1%	380	2.4%
Tallahassee MSA	6.35%	2.47%	17.71%	16.05%	39.54%	30.25%	35.97%	50.62%	10	2.5%	1.6%	2.2%	2.1%	3.2%	162	1.0%
Tampa-St. Petersburg-Clearwater MSA	1.47%	0.68%	23.54%	20.72%	42.94%	41.78%	31.91%	36.53%	7	5.3%	1.7%	5.0%	5.5%	5.4%	2,360	14.8%
West Palm Beach-Boca Raton MSA	1.97%	3.12%	18.81%	13.31%	46.12%	37.91%	32.23%	44.70%	5	5.7%	8.3%	4.8%	5.6%	6.1%	1,443	9.0%
Florida Keys Non-Metro	0.00%	0.00%	0.00%	0.00%	51.35%	51.79%	48.65%	48.21%	7	2.5%	0.0%	0.0%	2.4%	2.6%	56	0.4%

★ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate Small Business Data only. Market rank is for all income categories combined.

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

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

Geographic Distribution: <b>Small Loans to Businesses</b>					State: <b>GEORGIA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans*	
	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Atlanta MSA</b>	4.32%	2.84%	12.33%	7.50%	44.04%	40.89%	39.31%	48.70%	8	3.0%	2.9%	2.3%	2.6%	3.7%	2,573	75.0%
Augusta-Aiken MSA	9.65%	11.21%	23.33%	14.75%	31.36%	30.68%	35.65%	43.07%	6	3.6%	4.4%	2.6%	3.3%	4.4%	339	9.9%
Columbus MSA	12.37%	9.77%	24.35%	21.05%	28.14%	19.55%	35.05%	49.62%	8	1.8%	1.4%	2.5%	1.7%	1.6%	133	3.9%
Dalton-Rome Non-Metro	0.00%	0.00%	17.03%	10.71%	41.66%	30.95%	41.31%	58.33%	12	1.1%	0.0%	1.1%	0.5%	1.5%	84	2.4%
Hinesville Non-Metro	0.00%	0.00%	9.78%	6.67%	90.22%	93.33%	0.00%	0.00%	6	4.8%	0.0%	14.3%	4.3%	0.0%	15	0.4%
Macon MSA	16.60%	20.31%	14.08%	17.19%	40.43%	25.00%	28.86%	21.88%	13	0.9%	1.0%	2.7%	0.4%	0.7%	64	1.9%
Savannah MSA	7.62%	7.07%	13.46%	12.12%	43.92%	29.80%	34.79%	46.46%	7	2.6%	2.7%	2.2%	2.0%	2.9%	198	5.8%
Waynesboro Non-Metro	0.00%	0.00%	56.97%	40.00%	43.03%	60.00%	0.00%	0.00%	2	12.4%	0.0%	6.8%	20.8%	0.0%	25	0.7%

☆ Full-scope assessment area labels appear in bold print.  
 (\*) Based on 1998 Aggregate Small Business Data only. Market rank is for all income categories combined.  
 (\*\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

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

Geographic Distribution: <b>Small Loans to Businesses</b>					State: <b>MARYLAND</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans*	
	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Baltimore MSA</b>	5.00%	5.63%	15.64%	13.81%	44.10%	41.82%	34.98%	38.59%	8	3.0%	3.1%	2.8%	2.7%	3.2%	1,332	100.0%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate Small Business Data only. Market rank is for all income categories combined.

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

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

Geographic Distribution: <b>Small Loans to Businesses</b>					State: <b>NEW JERSEY</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans*	
	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Atlantic-Cape May MSA	0.77%	0.41%	18.29%	9.13%	61.77%	78.42%	19.08%	11.62%	10	4.5%	0.0%	2.6%	5.5%	3.0%	241	3.2%
Bergen-Passaic MSA	3.51%	3.62%	15.65%	17.24%	52.10%	49.37%	28.57%	29.37%	9	3.0%	3.9%	3.4%	2.7%	3.2%	1,270	16.6%
Jersey City MSA	1.38%	0.92%	19.20%	16.62%	56.08%	53.85%	23.04%	28.31%	7	3.6%	5.1%	2.2%	3.7%	4.2%	325	4.3%
Middlesex-Somerset-Hunterdon MSA	2.48%	1.89%	11.92%	9.21%	61.54%	62.55%	24.03%	26.28%	5	5.9%	6.1%	6.5%	5.8%	5.9%	1,271	16.6%
Monmouth-Ocean MSA	1.80%	0.78%	16.33%	10.94%	50.68%	50.50%	31.18%	37.64%	4	6.8%	9.0%	5.5%	7.4%	6.3%	1,408	18.4%
<b>Newark MSA</b>	6.77%	8.39%	14.24%	10.78%	41.54%	39.51%	37.43%	41.10%	5	5.8%	10.6%	6.1%	5.8%	5.1%	2,645	34.6%
Trenton MSA	6.55%	7.60%	12.30%	12.73%	46.09%	42.51%	35.04%	37.17%	3	9.1%	17.7%	12.6%	7.7%	8.9%	487	6.4%

☆ Full-scope assessment area labels appear in bold print.  
 (\*) Based on 1998 Aggregate Small Business Data only. Market rank is for all income categories combined.  
 (\*\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

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

Geographic Distribution: <b>Small Loans to Businesses</b>					State: <b>NEW YORK</b>				Assessment Period: <b>January 1997 - December 1999</b>							
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans*	
	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Dutchess County MSA	9.33%	2.30%	13.78%	8.05%	64.29%	68.97%	12.60%	20.69%	14	1.2%	0.7%	1.0%	1.2%	1.6%	87	9.1%
<b>New York MSA</b>	9.47%	1.82%	8.47%	3.88%	17.21%	10.44%	64.62%	83.74%	13	1.5%	0.4%	0.7%	1.1%	1.8%	824	86.4%
Ulster County Non-Metro	0.00%	0.00%	3.15%	2.33%	36.87%	18.60%	59.98%	79.07%	17	1.0%	0.0%	0.0%	0.9%	1.1%	43	4.5%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate Small Business Data only. Market rank is for all income categories combined.

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

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

Geographic Distribution: <b>Small Loans to Businesses</b>					State: <b>NORTH CAROLINA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans*	
	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Albemarle Non-Metro	0.00%	0.00%	0.00%	0.00%	70.91%	64.86%	29.09%	35.14%	7	5.4%	0.0%	0.0%	5.1%	6.3%	74	1.1%
Asheville MSA	0.51%	0.00%	30.91%	33.63%	55.19%	50.77%	13.39%	15.38%	4	10.0%	0.0%	10.5%	9.4%	11.4%	455	7.0%
Northern Piedmont, NC Non-Metro	0.00%	0.00%	0.00%	0.00%	68.58%	80.88%	31.42%	19.12%	11	2.3%	0.0%	0.0%	2.9%	1.2%	68	1.1%
Craven County Non-Metro	0.00%	0.00%	15.93%	10.34%	50.56%	41.38%	33.51%	48.28%	15	0.4%	0.0%	0.0%	0.2%	0.7%	29	0.4%
Fayetteville MSA	9.47%	4.62%	16.65%	13.08%	52.65%	53.85%	21.24%	28.46%	10	2.1%	1.0%	2.4%	1.8%	3.0%	130	2.0%
Goldsboro MSA	8.42%	3.03%	13.23%	12.12%	54.26%	42.42%	24.09%	42.42%	12	0.7%	0.0%	0.6%	0.6%	0.8%	33	0.5%
Greensboro--Winston-Salem--Chapel Hill MSA	2.09%	1.99%	19.81%	13.79%	55.62%	59.88%	22.48%	24.35%	7	5.5%	6.6%	3.7%	6.4%	4.5%	1,610	24.9%
Greenville, NC MSA	8.06%	2.78%	20.29%	31.94%	32.38%	22.22%	39.27%	43.06%	10	1.5%	1.0%	2.1%	1.7%	1.1%	72	1.1%
Hickory MSA	0.00%	0.00%	11.88%	7.36%	79.96%	84.89%	8.16%	7.16%	7	4.8%	0.0%	1.5%	5.8%	1.7%	503	7.8%
Northeastern NC Non-Metro	3.03%	1.40%	12.29%	9.09%	37.12%	51.75%	47.57%	37.76%	8	3.9%	4.0%	3.1%	3.9%	4.0%	143	2.2%
Northwestern NC Non-Metro	0.00%	0.00%	9.73%	6.85%	85.12%	86.80%	5.15%	6.11%	6	6.5%	0.0%	4.5%	6.9%	2.8%	409	6.3%
<b>Raleigh-Durham-Chapel Hill MSA</b>	3.13%	5.03%	17.17%	13.91%	46.94%	44.80%	31.88%	35.32%	11	3.1%	6.1%	2.8%	2.8%	3.5%	1,172	18.1%
Rocky Mount MSA	2.60%	0.00%	15.64%	7.96%	51.82%	62.83%	29.94%	29.20%	9	2.6%	0.0%	4.5%	3.3%	1.0%	113	1.7%
Southern Piedmont Non-Metro	1.70%	2.01%	13.88%	5.44%	64.38%	65.33%	20.04%	26.93%	14	2.1%	4.1%	1.7%	2.1%	2.2%	349	5.4%
Statesville Non-Metro	0.00%	0.00%	1.97%	1.28%	32.30%	30.77%	65.74%	67.95%	8	13.4%	0.0%	0.0%	13.8%	13.4%	312	4.8%
Western NC Non-Metro	0.00%	0.00%	9.47%	10.38%	77.42%	79.37%	13.11%	10.13%	10	7.9%	0.0%	9.7%	9.2%	3.1%	790	12.2%
Wilmington, NC MSA	12.47%	8.90%	14.23%	12.33%	43.10%	42.47%	30.16%	36.30%	2	1.5%	0.6%	0.8%	1.8%	1.7%	146	2.3%
Wilson Non-Metro	14.69%	6.35%	22.92%	26.98%	36.16%	46.03%	26.23%	20.63%	5	2.5%	1.4%	3.0%	2.6%	2.2%	63	1.0%

☆ Full-scope assessment area labels appear in bold print.  
 (\*) Based on 1998 Aggregate Small Business Data only. Market rank is for all income categories combined.  
 (\*\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

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

Geographic Distribution: <b>Small Loans to Businesses</b>					State: <b>PENNSYLVANIA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans*	
	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Allentown-Bethlehem-Easton MSA</b>	1.48%	1.43%	13.85%	11.69%	63.01%	56.11%	21.67%	30.24%	3	15.2%	20.4%	12.4%	14.6%	17.9%	1,326	34.3%
Harrisburg-Lebanon-Carlisle MSA	1.75%	1.70%	13.70%	14.77%	63.42%	67.05%	21.12%	16.48%	11	3.8%	5.6%	5.9%	4.0%	2.6%	352	9.1%
Lancaster MSA	0.80%	2.42%	9.76%	13.98%	79.99%	66.13%	9.45%	17.47%	8	5.0%	23.1%	9.9%	4.1%	7.2%	372	9.6%
Monroe-Wayne Non-Metro	0.00%	0.00%	0.00%	0.00%	66.11%	35.58%	33.89%	64.42%	8	3.1%	0.0%	0.0%	2.3%	4.2%	104	2.7%
Reading MSA	3.46%	4.58%	11.68%	5.42%	66.61%	60.68%	18.24%	29.32%	3	13.0%	25.0%	12.3%	11.7%	15.8%	590	15.3%
Schuylkill/Northumberland Non-Metro	0.00%	0.00%	18.54%	8.44%	75.90%	81.78%	5.56%	9.33%	4	9.3%	0.0%	7.4%	10.1%	6.1%	225	5.8%
Scranton-Wilkes-Barre-Hazleton MSA	3.69%	2.86%	11.88%	10.39%	70.70%	67.02%	13.74%	19.58%	5	6.1%	5.9%	5.8%	5.6%	8.3%	664	17.2%
York MSA	4.94%	4.78%	11.05%	5.65%	77.02%	82.17%	6.98%	7.39%	5	5.2%	6.6%	2.8%	5.5%	5.1%	230	6.0%

☆ Full-scope assessment area labels appear in bold print.  
 (\*) Based on 1998 Aggregate Small Business Data only. Market rank is for all income categories combined.  
 (\*\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

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

Geographic Distribution: <b>Small Loans to Businesses</b>					State: <b>SOUTH CAROLINA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans*	
	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Charleston-North Charleston MSA</b>	4.59%	2.19%	15.66%	16.30%	44.86%	40.44%	34.69%	40.75%	13	2.3%	1.1%	2.8%	2.1%	2.7%	319	22.9%
Columbia MSA	9.14%	7.87%	22.78%	23.93%	42.81%	39.02%	25.02%	29.18%	11	2.1%	1.5%	2.3%	2.2%	2.1%	305	21.8%
Darlington Non-Metro	0.00%	0.00%	22.86%	8.00%	57.24%	84.00%	19.82%	8.00%	9	3.2%	0.0%	3.6%	3.6%	1.4%	25	1.8%
Florence MSA	6.83%	12.50%	18.08%	5.21%	44.80%	47.92%	30.29%	34.38%	11	1.9%	6.8%	0.2%	2.2%	1.8%	96	6.9%
<b>Greenville-Spartanburg-Anderson MSA</b>	5.64%	7.93%	15.09%	10.26%	53.44%	42.66%	25.19%	38.93%	15	1.6%	1.8%	1.6%	1.4%	1.9%	429	30.7%
Greenwood Non-Metro	0.00%	0.00%	8.66%	0.00%	35.29%	14.29%	56.05%	85.71%	17	0.2%	0.0%	0.0%	0.0%	0.4%	14	1.0%
Hilton Head Non-Metro	0.00%	0.00%	0.97%	1.01%	35.31%	11.11%	63.71%	87.88%	10	3.0%	0.0%	3.2%	1.0%	3.9%	99	7.1%
Myrtle Beach MSA	1.70%	0.00%	14.60%	11.76%	62.05%	74.51%	21.65%	13.73%	18	0.4%	0.0%	0.4%	0.4%	0.2%	51	3.7%
Orangeburg Non-Metro	10.40%	15.15%	32.73%	33.33%	42.92%	36.36%	13.95%	15.15%	8	3.2%	3.1%	3.8%	3.4%	1.7%	33	2.4%
Walhalla Non-Metro	0.00%	0.00%	0.00%	0.00%	67.64%	90.00%	32.36%	10.00%	11	2.4%	0.0%	0.0%	3.2%	1.2%	20	1.4%
Winnsboro Non-Metro	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	0.00%	0.00%	6	8.6%	0.0%	0.0%	8.6%	0.0%	5	0.4%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate Small Business Data only. Market rank is for all income categories combined.

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

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

Geographic Distribution: <b>Small Loans to Businesses</b>					State: <b>TENNESSEE</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans*	
	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Clarksville-Hopkinsville MSA	8.14%	1.61%	19.61%	11.29%	45.71%	40.32%	26.54%	46.77%	10	2.1%	0.0%	1.6%	2.0%	2.7%	62	5.0%
Jefferson City/Newport Non-Metro	0.00%	0.00%	18.74%	15.87%	69.36%	80.95%	11.90%	3.17%	11	2.8%	0.0%	4.2%	3.5%	0.5%	63	5.1%
<b>Nashville MSA</b>	4.15%	3.73%	23.40%	24.85%	49.78%	42.14%	22.48%	28.09%	9	3.0%	3.2%	3.0%	3.0%	3.1%	1,018	82.9%
Southern TN Non-Metro	0.00%	0.00%	0.00%	0.00%	70.36%	50.72%	29.55%	49.28%	7	2.7%	0.0%	0.0%	1.9%	4.4%	69	5.6%
Sparta Non-Metro	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	0.00%	0.00%	6	1.3%	0.0%	0.0%	1.3%	0.0%	16	1.3%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate Small Business Data only. Market rank is for all income categories combined.

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

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

Geographic Distribution: <b>Small Loans to Businesses</b>					State: <b>VIRGINIA</b>				Assessment Period: <b>January 1997 - December 1999</b>							
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans*	
	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Lynchburg-Bedford MSA	0.00%	0.00%	0.00%	0.00%	79.83%	98.41%	20.17%	1.59%	7	6.1%	0.0%	0.0%	9.6%	0.0%	63	2.0%
Charlottesville MSA	3.91%	0.00%	24.76%	13.64%	43.78%	68.18%	27.52%	13.64%	13	0.6%	0.0%	0.0%	1.1%	0.2%	22	0.7%
<b>Norfolk-Virginia Beach-Newport News MSA</b>	3.65%	2.97%	14.92%	11.20%	48.04%	50.61%	33.18%	34.14%	10	2.8%	3.7%	2.3%	2.9%	2.9%	741	23.4%
<b>Richmond-Petersburg MSA</b>	6.32%	7.15%	18.51%	12.73%	45.67%	45.54%	28.77%	33.50%	7	5.1%	7.1%	3.5%	5.1%	5.7%	1,021	32.3%
Roanoke MSA	10.40%	22.13%	10.36%	8.14%	52.95%	45.51%	26.27%	21.92%	7	6.0%	8.8%	3.9%	6.5%	4.5%	479	15.1%
Shenandoah Valley Non-Metro	0.00%	0.00%	2.66%	0.23%	56.77%	51.96%	40.56%	45.03%	9	3.6%	0.0%	1.0%	3.7%	3.5%	433	13.7%
Southwest Virginia Non-Metro	0.00%	0.00%	16.75%	35.89%	71.35%	56.93%	11.35%	6.44%	6	6.0%	0.0%	12.6%	4.7%	2.1%	404	12.8%

☆ Full-scope assessment area labels appear in bold print.  
 (\*) Based on 1998 Aggregate Small Business Data only. Market rank is for all income categories combined.  
 (\*\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

**Table 6. Geographic Distribution of Small Farm Loan Originations**

Geographic Distribution: <b>Small Farms</b>					State: <b>Multi-State Areas</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Washington Multi-State MSA</b>	0.70%	0.00%	13.79%	16.67%	50.13%	50.00%	35.23%	33.33%	9	6.4%	0.0%	0.0%	11.4%	5.6%	30	16.9%
<b>Charlotte Multi-State MSA</b>	1.02%	5.00%	8.65%	10.00%	70.57%	55.00%	19.76%	30.00%	6	5.7%	0.0%	0.0%	5.4%	42.9%	20	11.3%
<b>Newburgh Multi-State MSA</b>	0.00%	0.00%	4.24%	0.00%	53.33%	0.00%	42.42%	0.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	-	0.0%
<b>Philadelphia Multi-State MSA</b>	0.58%	0.82%	3.27%	4.10%	49.71%	64.75%	46.38%	30.33%	2	35.7%	50.0%	16.7%	39.2%	28.6%	122	68.9%
<b>Johnson City-Kingsport-Bristol Multi-State MSA</b>	0.00%	0.00%	16.54%	40.00%	65.75%	60.00%	17.72%	0.00%	8	4.4%	0.0%	20.0%	2.0%	0.0%	5	2.8%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate Small Farm Data only. Market rank is for all income categories combined.

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

**Table 6. Geographic Distribution of Small Farm Loan Originations**

Geographic Distribution: <b>Small Farms</b>					State: <b>CONNECTICUT</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Bridgeport MSA</b>	1.36%	0.00%	4.62%	40.00%	52.45%	60.00%	40.49%	0.00%	1	100.0%	0.0%	0.0%	100.0%	0.0%	5	13.9%
Danbury MSA	0.00%	0.00%	9.87%	0.00%	65.29%	100.00%	24.84%	0.00%	2	22.2%	0.0%	0.0%	25.0%	0.0%	3	8.3%
<b>Hartford MSA</b>	1.21%	0.00%	5.94%	0.00%	55.87%	100.00%	36.84%	0.00%	1	100.0%	0.0%	0.0%	100.0%	0.0%	2	5.6%
New Haven-Meriden MSA	0.46%	0.00%	6.94%	0.00%	49.07%	62.50%	42.36%	37.50%	1	66.7%	0.0%	0.0%	75.0%	50.0%	8	22.2%
Stamford-Norwalk MSA	6.22%	0.00%	19.40%	31.25%	38.56%	31.25%	35.82%	37.50%	1	50.0%	0.0%	0.0%	100.0%	33.3%	16	44.4%
Waterbury MSA	0.00%	0.00%	1.78%	50.00%	50.89%	50.00%	47.34%	0.00%	1	100.0%	0.0%	100.0%	0.0%	0.0%	2	5.6%
Southeast Middlesex Non-Metro	0.00%	0.00%	0.00%	0.00%	60.00%	0.00%	40.00%	0.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	-	0.0%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate Small Farm Data only. Market rank is for all income categories combined.

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

**Table 6. Geographic Distribution of Small Farm Loan Originations**

Geographic Distribution: <b>Small Farms</b>					State: <b>FLORIDA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ★	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Daytona Beach MSA	0.78%	0.00%	9.90%	0.00%	72.23%	100.00%	17.09%	0.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	5	3.0%
Fort Lauderdale MSA	3.74%	7.14%	17.79%	7.14%	50.47%	50.00%	28.00%	35.71%	2	20.0%	0.0%	0.0%	20.0%	100.0%	14	8.5%
Fort Myers-Cape Coral MSA	0.51%	0.00%	8.84%	0.00%	78.28%	60.00%	12.37%	40.00%	4	13.3%	0.0%	0.0%	11.1%	20.0%	5	3.0%
Fort Pierce-Port St. Lucie MSA	2.14%	0.00%	10.26%	41.67%	69.02%	33.33%	18.59%	25.00%	3	13.6%	0.0%	50.0%	5.6%	0.0%	12	7.3%
Gainesville MSA	2.26%	0.00%	17.51%	0.00%	63.84%	50.00%	16.38%	50.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	2	1.2%
Walton County Non-Metro	0.00%	0.00%	48.15%	50.00%	22.22%	0.00%	29.63%	50.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	2	1.2%
Highlands County Non-Metro	0.00%	0.00%	15.88%	25.00%	84.12%	75.00%	0.00%	0.00%	3	4.3%	0.0%	0.0%	4.3%	0.0%	4	2.4%
Indian River Non-Metro	0.00%	0.00%	3.47%	0.00%	36.63%	85.71%	59.90%	14.29%	2	5.6%	0.0%	0.0%	11.1%	0.0%	7	4.2%
<b>Jacksonville MSA</b>	1.17%	0.00%	16.79%	28.57%	52.99%	50.00%	29.05%	14.29%	5	5.3%	0.0%	0.0%	0.0%	20.0%	14	8.5%
Lakeland-Winterhaven MSA	0.40%	0.00%	9.02%	16.67%	75.95%	66.67%	14.63%	16.67%	4	2.9%	0.0%	10.5%	2.0%	0.0%	18	10.9%
Madison/Taylor Non-Metro	0.00%	0.00%	18.00%	0.00%	82.00%	100.00%	0.00%	0.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	1	0.6%
Melbourne-Titusville-Palm Bay MSA	0.88%	0.00%	19.85%	42.86%	65.11%	42.86%	14.16%	14.29%	1	40.0%	0.0%	0.0%	33.3%	100.0%	7	4.2%
<b>Miami MSA</b>	2.67%	0.00%	13.29%	20.00%	36.05%	20.00%	47.98%	60.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	5	3.0%
Naples MSA	0.74%	0.00%	8.33%	0.00%	72.06%	0.00%	18.87%	0.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	-	0.0%
Ocala MSA	0.00%	0.00%	5.85%	0.00%	85.71%	33.33%	8.43%	66.67%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	3	1.8%
<b>Orlando MSA</b>	1.05%	6.25%	17.64%	25.00%	57.83%	37.50%	23.48%	25.00%	3	11.1%	50.0%	15.4%	5.9%	0.0%	16	9.7%
Panama City MSA	2.30%	0.00%	18.39%	0.00%	45.98%	0.00%	33.33%	0.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	-	0.0%
Pensacola MSA	1.61%	0.00%	6.99%	0.00%	75.81%	0.00%	15.59%	100.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	1	0.6%
Punta Gorda MSA	0.00%	0.00%	3.37%	0.00%	94.94%	100.00%	1.69%	0.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	1	0.6%
Sarasota-Bradenton MSA	0.00%	0.00%	10.05%	0.00%	65.08%	60.00%	24.87%	40.00%	4	11.1%	0.0%	0.0%	14.3%	0.0%	5	3.0%
Tallahassee MSA	1.29%	0.00%	9.68%	0.00%	41.29%	0.00%	47.74%	0.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	-	0.0%
Tampa-St. Petersburg-Clearwater MSA	0.78%	0.00%	22.05%	30.00%	49.00%	40.00%	28.12%	30.00%	6	8.2%	0.0%	18.8%	4.9%	6.3%	20	12.1%
West Palm Beach-Boca Raton MSA	1.60%	13.04%	14.17%	4.35%	53.49%	47.83%	30.31%	34.78%	2	15.8%	0.0%	0.0%	20.0%	16.7%	23	13.9%
Florida Keys Non-Metro	0.00%	0.00%	0.00%	0.00%	32.58%	0.00%	67.42%	0.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	-	0.0%

★ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate Small Farm Data only. Market rank is for all income categories combined.

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

**Table 6. Geographic Distribution of Small Farm Loan Originations**

Geographic Distribution: <b>Small Farms</b>					State: <b>GEORGIA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Atlanta MSA</b>	1.93%	0.00%	8.57%	10.00%	50.73%	10.00%	38.77%	80.00%	13	2.2%	0.0%	3.0%	1.3%	4.8%	10	47.6%
Augusta-Aiken MSA	2.50%	33.33%	11.25%	0.00%	43.75%	0.00%	42.50%	66.67%	4	2.6%	0.0%	0.0%	0.0%	12.5%	3	14.3%
Columbus MSA	4.30%	0.00%	11.83%	0.00%	27.96%	0.00%	53.76%	100.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	1	4.8%
Dalton-Rome Non-Metro	0.00%	0.00%	10.00%	0.00%	21.11%	0.00%	68.89%	0.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	-	0.0%
Hinesville Non-Metro	0.00%	0.00%	7.69%	0.00%	92.31%	0.00%	0.00%	0.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	-	0.0%
Macon MSA	4.32%	0.00%	12.95%	0.00%	48.92%	0.00%	33.81%	0.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	-	0.0%
Savannah MSA	1.42%	0.00%	7.09%	0.00%	49.65%	50.00%	41.84%	50.00%	2	20.0%	0.0%	0.0%	0.0%	100.0%	2	9.5%
Waynesboro Non-Metro	0.00%	0.00%	38.64%	60.00%	61.36%	40.00%	0.00%	0.00%	2	6.1%	0.0%	14.3%	0.0%	0.0%	5	23.8%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate Small Farm Data only. Market rank is for all income categories combined.

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

**Table 6. Geographic Distribution of Small Farm Loan Originations**

Geographic Distribution: <b>Small Farms</b>					State: <b>MARYLAND</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Baltimore MSA</b>	0.55%	3.45%	2.99%	0.00%	51.13%	62.07%	45.32%	34.48%	4	7.8%	100.0%	0.0%	11.1%	5.2%	29	100.0%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate Small Farm Data only. Market rank is for all income categories combined.

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

**Table 6. Geographic Distribution of Small Farm Loan Originations**

Geographic Distribution: <b>Small Farms</b>					State: <b>NEW JERSEY</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Atlantic-Cape May MSA	0.00%	0.00%	8.25%	0.00%	72.61%	100.00%	19.14%	0.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	5	8.9%
Bergen-Passaic MSA	0.45%	0.00%	6.30%	0.00%	55.57%	75.00%	37.68%	25.00%	1	50.0%	0.0%	0.0%	66.7%	33.3%	12	21.4%
Jersey City MSA	0.00%	0.00%	13.56%	50.00%	49.15%	50.00%	37.29%	0.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	2	3.6%
Middlesex-Somerset-Hunterdon MSA	0.34%	0.00%	4.59%	12.50%	64.88%	62.50%	30.20%	25.00%	2	33.3%	0.0%	100.0%	33.3%	0.0%	8	14.3%
Monmouth-Ocean MSA	0.26%	0.00%	11.12%	21.43%	48.95%	42.86%	39.67%	35.71%	1	75.0%	0.0%	0.0%	100.0%	50.0%	14	25.0%
<b>Newark MSA</b>	0.48%	0.00%	3.19%	0.00%	50.90%	50.00%	45.43%	50.00%	1	53.8%	0.0%	0.0%	40.0%	100.0%	14	25.0%
Trenton MSA	0.44%	0.00%	5.73%	0.00%	46.26%	100.00%	47.58%	0.00%	2	50.0%	0.0%	0.0%	100.0%	0.0%	1	1.8%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate Small Farm Data only. Market rank is for all income categories combined.

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

**Table 6. Geographic Distribution of Small Farm Loan Originations**

Geographic Distribution: <b>Small Farms</b>					State: <b>NEW YORK</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Dutchess County MSA	0.00%	0.00%	9.21%	0.00%	67.11%	100.00%	23.68%	0.00%	1	100.0%	0.0%	0.0%	100.0%	0.0%	1	16.7%
<b>New York MSA</b>	0.20%	0.00%	2.51%	0.00%	10.43%	0.00%	86.76%	100.00%	1	66.7%	0.0%	0.0%	0.0%	66.7%	4	66.7%
Ulster County Non-Metro	0.00%	0.00%	0.61%	0.00%	28.22%	0.00%	71.17%	100.00%	4	10.0%	0.0%	0.0%	0.0%	11.1%	1	16.7%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate Small Farm Data only. Market rank is for all income categories combined.

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

**Table 6. Geographic Distribution of Small Farm Loan Originations**

Geographic Distribution: <b>Small Farms</b>					State: <b>NORTH CAROLINA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Albemarle Non-Metro	0.00%	0.00%	0.00%	0.00%	76.47%	100.00%	23.53%	0.00%	6	5.0%	0.0%	0.0%	5.0%	0.0%	5	2.5%
Asheville MSA	0.56%	0.00%	14.04%	0.00%	70.22%	100.00%	15.17%	0.00%	1	30.8%	0.0%	0.0%	40.0%	0.0%	9	4.6%
Northern Piedmont, NC Non-Metro	0.00%	0.00%	0.00%	0.00%	53.04%	100.00%	46.96%	0.00%	7	1.6%	0.0%	0.0%	2.7%	0.0%	7	3.6%
Craven County Non-Metro	0.00%	0.00%	0.98%	0.00%	86.27%	100.00%	12.75%	0.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	2	1.0%
Fayetteville MSA	1.77%	0.00%	11.50%	0.00%	61.06%	0.00%	25.66%	0.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	-	0.0%
Goldsboro MSA	0.00%	0.00%	2.50%	0.00%	88.00%	100.00%	9.50%	0.00%	8	0.6%	0.0%	0.0%	0.7%	0.0%	3	1.5%
Greensboro-Winston-Salem-Chapel Hill MSA	0.47%	0.00%	10.11%	6.45%	69.57%	70.97%	19.85%	22.58%	8	3.5%	0.0%	0.0%	3.1%	18.8%	31	15.7%
Greenville, NC MSA	0.00%	0.00%	14.69%	66.67%	54.55%	0.00%	30.77%	33.33%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	3	1.5%
Hickory-Morganton-Lenoir MSA	0.00%	0.00%	3.11%	0.00%	92.00%	80.00%	4.89%	20.00%	3	9.3%	0.0%	0.0%	7.1%	100.0%	5	2.5%
Northeastern NC Non-Metro	0.46%	0.00%	8.80%	0.00%	69.44%	100.00%	21.30%	0.00%	5	3.3%	0.0%	0.0%	5.1%	0.0%	20	10.2%
Northwestern NC Non-Metro	0.00%	0.00%	10.10%	13.04%	88.15%	82.61%	1.74%	4.35%	6	7.4%	0.0%	16.7%	6.7%	100.0%	46	23.4%
<b>Raleigh-Durham-Chapel Hill MSA</b>	0.28%	0.00%	27.01%	21.43%	51.03%	21.43%	21.50%	57.14%	9	1.2%	0.0%	0.4%	1.3%	10.0%	14	7.1%
Rocky Mount MSA	0.63%	0.00%	3.80%	0.00%	83.54%	100.00%	12.03%	0.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	1	0.5%
Southern Piedmont Non-Metro	0.41%	0.00%	16.85%	35.29%	66.58%	58.82%	16.16%	5.88%	10	0.6%	0.0%	2.0%	0.2%	1.2%	17	8.6%
Statesville Non-Metro	0.00%	0.00%	0.00%	0.00%	45.69%	0.00%	54.31%	100.00%	5	7.7%	0.0%	0.0%	0.0%	20.0%	3	1.5%
Western NC Non-Metro	0.00%	0.00%	7.25%	10.71%	77.00%	71.43%	15.75%	17.86%	2	17.2%	0.0%	100.0%	19.6%	5.9%	28	14.2%
Wilmington, NC MSA	4.55%	100.00%	8.33%	0.00%	44.70%	0.00%	42.42%	0.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	1	0.5%
Wilson Non-Metro	1.57%	0.00%	4.72%	50.00%	67.72%	0.00%	25.98%	50.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	2	1.0%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate Small Farm Data only. Market rank is for all income categories combined.

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

**Table 6. Geographic Distribution of Small Farm Loan Originations**

Geographic Distribution: <b>Small Farms</b>					State: <b>PENNSYLVANIA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Allentown-Bethlehem-Easton MSA</b>	0.51%	3.57%	3.06%	7.14%	73.98%	60.71%	22.45%	28.57%	1	45.0%	0.0%	100.0%	38.9%	100.0%	28	5.7%
Harrisburg-Lebanon-Carlisle MSA	0.00%	0.00%	6.43%	7.41%	77.80%	92.59%	15.77%	0.00%	2	14.8%	0.0%	20.0%	15.4%	0.0%	81	16.6%
Lancaster MSA	0.07%	0.00%	0.67%	0.55%	95.75%	96.13%	3.50%	3.31%	6	10.7%	0.0%	0.0%	10.8%	7.7%	181	37.0%
Monroe-Wayne Non-Metro	0.00%	0.00%	0.00%	0.00%	68.48%	0.00%	31.52%	100.00%	3	11.8%	0.0%	0.0%	0.0%	66.7%	2	0.4%
Reading MSA	0.00%	0.00%	0.71%	0.00%	94.32%	97.27%	4.97%	2.73%	3	46.4%	0.0%	0.0%	45.9%	100.0%	110	22.5%
Schuylkill/Northumberland Non-Metro	0.00%	0.00%	4.35%	0.00%	86.47%	88.57%	9.18%	11.43%	1	29.4%	0.0%	0.0%	28.3%	50.0%	35	7.2%
Scranton-Wilkes-Barre-Hazleton MSA	0.00%	0.00%	6.41%	0.00%	82.69%	100.00%	10.90%	0.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	4	0.8%
York MSA	0.35%	0.00%	1.56%	0.00%	93.77%	95.83%	4.33%	4.17%	1	27.3%	0.0%	0.0%	27.4%	33.3%	48	9.8%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate Small Farm Data only. Market rank is for all income categories combined.

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

**Table 6. Geographic Distribution of Small Farm Loan Originations**

Geographic Distribution: <b>Small Farms</b>					State: <b>SOUTH CAROLINA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank *	Market Share*					Total Loans	
	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
<b>Charleston-North Charleston MSA</b>	1.13%	0.00%	17.85%	11.11%	51.56%	44.44%	29.46%	44.44%	7	1.5%	0.0%	0.0%	0.0%	25.0%	9	52.9%
Columbia MSA	1.89%	0.00%	23.58%	50.00%	53.26%	0.00%	21.26%	50.00%	7	1.4%	0.0%	2.9%	0.0%	0.0%	2	11.8%
Darlington Non-Metro	0.00%	0.00%	8.33%	0.00%	80.95%	0.00%	10.71%	0.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	-	0.0%
Florence MSA	2.01%	0.00%	20.60%	0.00%	56.28%	0.00%	21.11%	0.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	-	0.0%
<b>Greenville-Spartanburg-Anderson MSA</b>	0.33%	0.00%	10.03%	0.00%	71.24%	50.00%	18.23%	50.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	2	11.8%
Greenwood Non-Metro	0.00%	0.00%	1.92%	0.00%	40.38%	0.00%	57.69%	0.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	-	0.0%
Hilton Head Non-Metro	0.00%	0.00%	3.49%	0.00%	38.37%	0.00%	58.14%	100.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	1	5.9%
Myrtle Beach MSA	0.64%	0.00%	34.41%	0.00%	58.84%	0.00%	6.11%	0.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	-	0.0%
Orangeburg Non-Metro	0.49%	0.00%	24.27%	0.00%	68.45%	0.00%	6.80%	100.00%	8	1.2%	0.0%	0.0%	0.0%	50.0%	1	5.9%
Walhalla Non-Metro	0.00%	0.00%	0.00%	0.00%	86.44%	100.00%	13.56%	0.00%	4	10.0%	0.0%	0.0%	12.5%	0.0%	2	11.8%
Winnsboro Non-Metro	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	-	0.0%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate Small Farm Data only. Market rank is for all income categories combined.

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

**Table 6. Geographic Distribution of Small Farm Loan Originations**

Geographic Distribution: <b>Small Farms</b>					State: <b>TENNESSEE</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Clarksville-Hopkinsville MSA	2.52%	0.00%	1.68%	0.00%	61.34%	15.38%	34.45%	84.62%	3	3.2%	0.0%	0.0%	0.7%	10.2%	13	16.0%
Jefferson City/Newport Non-Metro	0.00%	0.00%	16.59%	33.33%	71.89%	66.67%	11.52%	0.00%	6	7.1%	0.0%	33.3%	6.9%	0.0%	3	3.7%
<b>Nashville MSA</b>	0.78%	2.04%	18.75%	48.98%	61.48%	34.69%	18.91%	14.29%	5	4.5%	0.0%	5.7%	3.4%	9.4%	49	60.5%
Southern TN Non-Metro	0.00%	0.00%	0.00%	0.00%	75.63%	75.00%	24.37%	25.00%	6	1.9%	0.0%	0.0%	1.9%	2.0%	12	14.8%
Sparta Non-Metro	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	0.00%	0.00%	2	7.5%	0.0%	0.0%	7.5%	0.0%	4	4.9%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate Small Farm Data only. Market rank is for all income categories combined.

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

**Table 6. Geographic Distribution of Small Farm Loan Originations**

Geographic Distribution: <b>Small Farms</b>					State: <b>VIRGINIA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans		Overall	Low	Mod	Mid	Upp	#	% of Total**
Lynchburg-Bedford MSA	0.00%	0.00%	0.00%	0.00%	84.62%	100.00%	15.38%	0.00%	2	50.0%	0.0%	0.0%	50.0%	0.0%	7	5.3%
Charlottesville MSA	1.04%	0.00%	10.42%	0.00%	56.25%	100.00%	32.29%	0.00%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	1	0.8%
<b>Norfolk-Virginia Beach-Newport News MSA</b>	0.74%	28.57%	7.32%	14.29%	57.79%	42.86%	34.15%	14.29%	NA	0.0%	0.0%	0.0%	0.0%	0.0%	7	5.3%
<b>Richmond-Petersburg MSA</b>	2.09%	0.00%	10.45%	14.29%	60.45%	57.14%	27.02%	28.57%	3	3.8%	0.0%	8.3%	2.9%	0.0%	7	5.3%
Roanoke MSA	0.72%	0.00%	3.62%	0.00%	53.62%	66.67%	42.03%	33.33%	6	12.5%	0.0%	0.0%	25.0%	0.0%	3	2.3%
Shenandoah Valley Non-Metro	0.00%	0.00%	0.30%	0.00%	61.47%	55.81%	38.23%	44.19%	4	6.3%	0.0%	0.0%	5.6%	8.6%	86	65.6%
Southwest Virginia Non-Metro	0.00%	0.00%	18.57%	15.00%	71.99%	85.00%	9.45%	0.00%	5	4.5%	0.0%	3.6%	5.2%	0.0%	20	15.3%

☆ Full-scope assessment area labels appear in bold print.

(\*) Based on 1998 Aggregate Small Farm Data only. Market rank is for all income categories combined.

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

**Table 7. Borrower Distribution of Home Purchase Loan Originations & Purchases**

Borrower Distribution: <b>Home Purchase</b>					State: <b>Multi-State Areas</b>				Assessment Period: <b>January 1997 - December 1999</b>							
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share*					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
<b>Washington Multi-State MSA</b>	17.10%	14.69%	18.17%	47.27%	24.62%	23.61%	40.11%	14.43%	8	3.3%	4.1%	6.1%	2.7%	1.4%	13,826	47.7%
<b>Charlotte Multi-State MSA</b>	18.71%	8.50%	18.24%	21.26%	24.57%	20.71%	38.49%	49.53%	2	4.9%	3.7%	2.9%	2.3%	4.8%	5,861	20.2%
<b>Newburgh Multi-State MSA</b>	18.43%	3.54%	18.00%	19.70%	25.32%	29.80%	38.24%	46.97%	16	1.6%	0.8%	1.2%	1.1%	1.4%	285	1.0%
<b>Philadelphia Multi-State MSA</b>	19.70%	21.03%	17.68%	26.27%	23.77%	19.23%	38.86%	33.47%	3	4.0%	7.5%	4.4%	3.0%	3.2%	8,386	28.9%
<b>Johnson City-Kingsport-Bristol Multi-State MSA</b>	20.20%	8.58%	17.65%	24.46%	20.27%	27.25%	41.89%	39.70%	12	4.4%	3.7%	3.6%	3.2%	3.1%	620	2.1%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 7. Borrower Distribution of Home Purchase Loan Originations & Purchases**

Borrower Distribution: <b>Home Purchase</b>					State: <b>CONNECTICUT</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share*					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
<b>Bridgeport MSA</b>	19.51%	8.68%	18.01%	34.27%	24.11%	31.56%	38.37%	25.49%	3	5.3%	6.9%	8.2%	5.6%	3.5%	1,454	18.9%
Danbury MSA	15.11%	11.49%	20.04%	29.57%	27.54%	26.93%	37.31%	32.02%	6	4.0%	4.1%	4.2%	4.3%	3.6%	726	9.4%
<b>Hartford MSA</b>	18.22%	13.33%	18.41%	42.73%	26.08%	22.48%	37.29%	21.45%	4	4.1%	9.0%	6.4%	2.9%	2.2%	2,227	28.9%
New Haven-Meriden MSA	18.75%	10.23%	18.60%	26.07%	25.17%	30.91%	37.47%	32.78%	4	4.0%	4.0%	3.8%	3.4%	3.3%	1,270	16.5%
Stamford-Norwalk MSA	19.92%	16.02%	18.81%	31.20%	20.26%	23.04%	41.01%	29.74%	2	5.0%	8.1%	9.2%	5.0%	2.9%	1,436	18.7%
Waterbury MSA	18.81%	8.09%	17.98%	27.94%	26.80%	32.11%	36.41%	31.86%	6	4.2%	3.7%	3.4%	3.7%	4.4%	511	6.6%
Southeast Middlesex Non-Metro	11.97%	17.65%	14.93%	21.57%	24.02%	27.45%	49.08%	33.33%	8	3.0%	6.3%	3.7%	3.0%	2.2%	72	0.9%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 7. Borrower Distribution of Home Purchase Loan Originations & Purchases**

Borrower Distribution: <b>Home Purchase</b>					State: <b>FLORIDA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share*					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
Daytona Beach MSA	17.15%	9.19%	20.24%	23.34%	24.21%	25.15%	38.40%	42.32%	4	3.8%	4.9%	4.9%	3.7%	4.4%	1,564	4.2%
Fort Lauderdale MSA	19.63%	12.17%	18.27%	25.46%	22.51%	20.30%	39.59%	42.07%	10	2.1%	3.2%	2.2%	1.4%	2.4%	3,792	10.3%
Fort Myers-Cape Coral MSA	16.34%	10.17%	20.25%	24.83%	24.97%	23.14%	38.44%	41.86%	7	3.2%	7.0%	4.2%	3.4%	2.6%	1,490	4.0%
Fort Pierce-Port St. Lucie MSA	18.18%	12.86%	19.04%	24.81%	23.66%	26.75%	39.12%	35.58%	4	3.1%	4.6%	3.7%	3.6%	2.4%	923	2.5%
Gainesville MSA	23.11%	10.27%	16.69%	14.38%	18.96%	22.26%	41.25%	53.08%	10	2.1%	3.2%	1.1%	2.2%	2.5%	343	0.9%
Walton County Non-Metro	22.04%	1.20%	18.79%	6.02%	20.60%	7.23%	38.58%	85.54%	11	2.1%	0.0%	0.8%	0.6%	2.3%	104	0.3%
Highlands County Non-Metro	18.70%	8.92%	20.89%	22.54%	26.81%	27.23%	33.59%	41.31%	5	5.3%	7.4%	9.4%	5.6%	5.1%	242	0.7%
Indian River Non-Metro	10.38%	4.95%	14.72%	21.67%	20.34%	25.70%	54.57%	47.68%	6	5.7%	13.6%	8.9%	8.9%	4.5%	383	1.0%
<b>Jacksonville MSA</b>	19.41%	8.89%	18.38%	24.66%	23.56%	20.50%	38.65%	45.95%	5	4.2%	4.5%	4.7%	2.6%	4.4%	3,700	10.1%
Lakeland-Winterhaven MSA	18.38%	9.51%	19.11%	19.51%	24.10%	25.59%	38.42%	45.39%	8	3.7%	5.4%	3.2%	3.2%	4.8%	1,145	3.1%
Madison/Taylor Non-Metro	25.40%	5.88%	18.76%	14.71%	18.80%	23.53%	37.04%	55.88%	3	10.1%	8.6%	7.4%	8.1%	10.1%	112	0.3%
Melbourne-Titusville-Palm Bay MSA	17.64%	14.53%	19.92%	20.74%	24.17%	24.35%	38.27%	40.38%	8	3.4%	5.4%	3.3%	3.5%	4.2%	1,194	3.2%
<b>Miami MSA</b>	23.33%	5.34%	16.40%	16.86%	19.19%	22.06%	41.09%	55.74%	7	1.9%	4.0%	1.9%	1.1%	1.7%	2,941	8.0%
Naples MSA	17.77%	11.62%	19.98%	23.89%	22.95%	18.45%	39.29%	46.03%	4	4.0%	7.1%	5.5%	4.1%	3.9%	1,308	3.6%
Ocala MSA	17.92%	10.11%	19.27%	17.69%	23.99%	21.30%	38.82%	50.90%	15	1.9%	1.9%	1.3%	1.0%	1.8%	362	1.0%
<b>Orlando MSA</b>	17.87%	7.93%	19.50%	20.78%	23.87%	21.31%	38.76%	49.98%	12	2.1%	1.9%	1.6%	1.7%	2.7%	3,393	9.2%
Panama City MSA	18.84%	6.06%	19.09%	11.36%	22.75%	21.21%	39.31%	61.36%	28	0.9%	1.6%	0.7%	0.7%	1.2%	158	0.4%
Pensacola MSA	20.52%	11.36%	18.09%	21.98%	21.89%	23.44%	39.49%	43.22%	23	1.2%	1.6%	0.9%	0.9%	0.9%	360	1.0%
Punta Gorda MSA	14.26%	4.61%	21.35%	20.46%	26.22%	26.80%	38.17%	48.13%	6	3.2%	3.5%	4.1%	2.6%	3.4%	434	1.2%
Sarasota-Bradenton MSA	16.01%	8.30%	20.63%	19.36%	24.71%	24.67%	38.65%	47.67%	9	2.7%	3.1%	3.2%	3.0%	3.1%	1,625	4.4%
Tallahassee MSA	18.43%	10.44%	16.23%	26.10%	21.96%	18.47%	43.38%	44.98%	14	2.3%	1.3%	2.0%	1.4%	1.7%	361	1.0%
Tampa-St. Petersburg-Clearwater MSA	18.05%	11.23%	19.52%	25.91%	23.37%	24.89%	39.06%	37.97%	6	2.8%	4.5%	3.4%	3.0%	2.8%	5,969	16.2%
West Palm Beach-Boca Raton MSA	18.84%	12.35%	19.05%	25.27%	22.59%	21.80%	39.53%	40.59%	3	4.3%	5.8%	5.1%	4.1%	4.7%	4,724	12.8%
Florida Keys Non-Metro	11.57%	0.00%	13.26%	1.43%	19.96%	7.14%	55.20%	91.43%	9	2.9%	0.0%	0.0%	2.9%	3.3%	183	0.5%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 7. Borrower Distribution of Home Purchase Loan Originations & Purchases**

Borrower Distribution: <b>Home Purchase</b>					State: <b>GEORGIA</b>				Assessment Period: <b>January 1997 - December 1999</b>							
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share*					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
<b>Atlanta MSA</b>	18.60%	10.29%	17.56%	33.49%	23.51%	18.39%	40.34%	37.83%	13	2.0%	1.8%	2.2%	1.0%	1.5%	7,194	73.6%
Augusta-Aiken MSA	22.13%	11.17%	17.27%	24.39%	21.69%	23.23%	38.92%	41.21%	5	5.1%	4.5%	4.0%	3.9%	5.1%	1,030	10.5%
Columbus MSA	20.99%	9.30%	17.17%	17.67%	20.29%	19.53%	41.55%	53.49%	12	2.7%	2.8%	2.7%	2.2%	2.9%	286	2.9%
Dalton-Rome Non-Metro	15.62%	4.09%	14.58%	35.09%	20.61%	30.12%	49.19%	30.70%	5	4.9%	3.5%	6.9%	6.0%	2.6%	443	4.5%
Hinesville Non-Metro	21.62%	0.00%	26.35%	14.29%	22.23%	28.57%	29.81%	57.14%	14	1.3%	0.0%	1.0%	0.7%	1.5%	28	0.3%
Macon MSA	22.51%	8.00%	15.65%	30.29%	21.28%	21.14%	40.56%	40.57%	17	1.3%	0.3%	2.1%	0.8%	0.8%	261	2.7%
Savannah MSA	22.09%	7.10%	16.52%	19.44%	21.58%	20.99%	39.81%	52.47%	9	2.9%	2.6%	1.8%	1.6%	1.6%	497	5.1%
Waynesboro Non-Metro	33.45%	10.00%	16.56%	6.67%	18.56%	20.00%	31.43%	63.33%	4	6.2%	5.0%	2.6%	1.6%	6.1%	40	0.4%

☆ Full-scope assessment area labels appear in bold print.  
 (\*) As a percentage of loans with borrower income information available.  
 (\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.  
 (\*\*\*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the related area.

**Table 7. Borrower Distribution of Home Purchase Loan Originations & Purchases**

Borrower Distribution: <b>Home Purchase</b>					State: <b>MARYLAND</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share*					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
<b>Baltimore MSA</b>	19.57%	19.23%	17.83%	47.53%	23.78%	16.39%	38.82%	16.84%	8	2.5%	4.2%	4.9%	1.2%	0.9%	4,597	100.0%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 7. Borrower Distribution of Home Purchase Loan Originations & Purchases**

Borrower Distribution: <b>Home Purchase</b>					State: <b>NEW JERSEY</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share*					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
Atlantic-Cape May MSA	18.10%	6.47%	19.24%	27.84%	24.17%	20.39%	38.48%	45.29%	2	5.7%	9.8%	11.0%	5.5%	5.2%	1,253	8.2%
Bergen-Passaic MSA	18.58%	9.03%	18.93%	29.02%	23.59%	34.59%	38.91%	27.36%	2	4.5%	8.9%	7.8%	5.9%	2.8%	3,113	20.5%
Jersey City MSA	22.91%	2.00%	16.23%	11.44%	21.11%	25.56%	39.75%	61.00%	2	5.8%	4.9%	7.9%	6.5%	7.3%	1,132	7.4%
Middlesex-Somerset-Hunterdon MSA	15.60%	12.14%	19.79%	29.63%	27.19%	27.89%	37.42%	30.34%	8	2.7%	2.7%	2.9%	2.6%	2.6%	2,201	14.5%
Monmouth-Ocean MSA	18.33%	8.86%	18.83%	23.43%	24.47%	23.74%	38.37%	43.96%	6	3.4%	4.0%	3.8%	3.1%	3.2%	2,629	17.3%
<b>Newark MSA</b>	20.05%	8.80%	17.76%	32.62%	23.59%	26.66%	38.60%	31.93%	5	3.9%	7.4%	5.7%	3.7%	2.8%	4,277	28.1%
Trenton MSA	18.87%	10.17%	18.20%	27.90%	24.03%	21.75%	38.90%	40.19%	7	3.5%	3.1%	4.4%	3.1%	3.2%	616	4.0%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 7. Borrower Distribution of Home Purchase Loan Originations & Purchases**

Borrower Distribution: <b>Home Purchase</b>					State: <b>NEW YORK</b>				Assessment Period: <b>January 1997 - December 1999</b>							
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share*					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
Dutchess County MSA	16.73%	4.49%	19.15%	24.72%	28.12%	37.08%	36.01%	33.71%	16	1.6%	2.6%	2.1%	1.4%	1.3%	244	9.1%
<b>New York MSA</b>	23.66%	0.82%	13.42%	7.49%	16.78%	27.90%	46.14%	63.79%	9	2.4%	0.6%	3.1%	4.1%	2.3%	2,320	86.3%
Ulster County Non-Metro	12.15%	3.45%	13.81%	6.90%	20.85%	29.89%	53.18%	59.77%	8	3.7%	3.3%	1.9%	2.8%	3.3%	125	4.6%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 7. Borrower Distribution of Home Purchase Loan Originations & Purchases**

Borrower Distribution: Home Purchase					State: NORTH CAROLINA				Assessment Period: January 1997 - December 1999							
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share*					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
Albemarle Non-Metro	15.80%	7.27%	16.29%	23.64%	24.98%	20.00%	42.94%	49.09%	4	5.1%	2.8%	2.9%	1.8%	2.6%	85	0.7%
Asheville MSA	19.40%	6.27%	18.07%	20.96%	24.78%	22.61%	37.75%	50.17%	3	6.2%	3.5%	4.7%	4.9%	7.0%	775	6.4%
Northern Piedmont, NC Non-Metro	16.94%	8.18%	15.87%	16.36%	22.72%	28.18%	44.47%	47.27%	4	5.3%	1.6%	1.9%	2.5%	3.0%	209	1.7%
Craven County Non-Metro	16.98%	5.56%	17.52%	5.56%	22.78%	5.56%	42.72%	83.33%	26	1.2%	0.0%	0.0%	0.0%	0.5%	62	0.5%
Fayetteville MSA	18.49%	2.88%	19.67%	14.39%	22.38%	27.34%	39.46%	55.40%	17	1.6%	0.8%	0.6%	0.6%	1.3%	244	2.0%
Goldsboro MSA	19.64%	6.25%	17.64%	12.50%	23.59%	31.25%	39.13%	50.00%	26	0.8%	0.0%	0.2%	0.3%	0.3%	54	0.4%
Greensboro-Winston-Salem-Chapel Hill MSA	18.82%	7.63%	18.46%	21.75%	24.77%	25.60%	37.95%	45.03%	7	3.3%	1.8%	1.9%	2.0%	2.5%	2,474	20.3%
Greenville, NC MSA	24.29%	5.26%	16.19%	18.42%	19.25%	25.00%	40.27%	51.32%	22	1.1%	0.7%	0.6%	0.3%	1.0%	162	1.3%
Hickory MSA	17.26%	8.51%	18.48%	28.05%	27.77%	27.21%	36.49%	36.23%	4	5.7%	4.7%	4.3%	3.1%	4.4%	891	7.3%
Northeastern NC Non-Metro	20.40%	1.91%	16.77%	12.74%	22.42%	16.56%	40.41%	68.79%	13	3.4%	2.6%	0.5%	3.1%	2.8%	242	2.0%
Northwestern NC Non-Metro	20.29%	8.01%	19.64%	17.44%	23.96%	22.42%	36.11%	52.14%	3	10.6%	5.2%	8.3%	6.9%	7.9%	777	6.4%
<b>Raleigh-Durham-Chapel Hill MSA</b>	18.97%	9.57%	17.82%	28.76%	24.61%	22.10%	38.60%	39.58%	10	2.3%	1.9%	2.4%	1.2%	2.1%	2,934	24.1%
Rocky Mount MSA	21.28%	9.47%	17.72%	17.89%	20.76%	18.95%	40.23%	53.68%	12	1.9%	0.4%	0.6%	0.7%	2.0%	154	1.3%
Southern Piedmont Non-Metro	22.37%	4.07%	17.06%	16.54%	21.73%	19.08%	38.83%	60.31%	8	3.3%	0.8%	1.3%	1.5%	3.0%	598	4.9%
Statesville Non-Metro	12.92%	1.19%	14.97%	12.30%	21.08%	17.86%	51.03%	68.65%	2	5.7%	2.7%	4.0%	3.6%	3.2%	419	3.4%
Western NC Non-Metro	18.80%	5.57%	18.11%	15.93%	22.87%	25.94%	40.21%	52.56%	2	6.2%	4.4%	3.2%	4.7%	5.0%	1,184	9.7%
Wilmington, NC MSA	19.64%	3.70%	15.82%	21.48%	21.78%	22.96%	42.76%	51.85%	3	7.2%	2.0%	5.0%	3.6%	2.9%	798	6.5%
Wilson Non-Metro	23.33%	8.45%	13.86%	22.54%	19.18%	25.35%	43.63%	43.66%	8	2.5%	0.0%	1.1%	1.1%	1.9%	130	1.1%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 7. Borrower Distribution of Home Purchase Loan Originations & Purchases**

Borrower Distribution: <b>Home Purchase</b>					State: <b>PENNSYLVANIA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share*					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
<b>Allentown-Bethlehem-Easton MSA</b>	16.66%	12.02%	19.17%	28.45%	26.62%	22.19%	37.55%	37.34%	5	4.1%	5.7%	4.7%	3.2%	4.1%	1,388	35.6%
Harrisburg-Lebanon-Carlisle MSA	15.41%	19.37%	18.89%	19.90%	27.91%	27.23%	37.79%	33.51%	23	1.5%	3.5%	1.2%	1.1%	1.0%	333	8.6%
Lancaster MSA	15.27%	6.13%	19.23%	17.79%	28.92%	25.15%	36.58%	50.92%	17	1.7%	0.7%	1.1%	1.1%	2.1%	261	6.7%
Monroe-Wayne Non-Metro	13.36%	1.22%	15.81%	6.53%	21.96%	19.59%	48.87%	72.65%	4	4.5%	4.7%	2.1%	2.5%	2.9%	347	8.9%
Reading MSA	16.35%	10.06%	19.11%	18.44%	27.41%	19.55%	37.13%	51.96%	16	2.1%	2.4%	1.5%	1.6%	2.2%	307	7.9%
Schuylkill/Northumberland Non-Metro	18.29%	7.48%	19.73%	20.56%	24.97%	28.97%	37.02%	42.99%	3	5.5%	1.9%	3.0%	2.0%	3.9%	184	4.7%
Scranton-Wilkes-Barre-Hazleton MSA	18.66%	5.19%	18.45%	21.52%	24.35%	25.23%	38.54%	48.05%	1	6.0%	2.7%	4.0%	2.9%	4.9%	749	19.2%
York MSA	15.34%	6.47%	19.53%	31.76%	28.69%	34.12%	36.45%	27.65%	13	1.5%	1.4%	1.7%	1.1%	1.0%	325	8.3%

☆ Full-scope assessment area labels appear in bold print.  
 (\*) As a percentage of loans with borrower income information available.  
 (\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.  
 (\*\*\*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the related area.

**Table 7. Borrower Distribution of Home Purchase Loan Originations & Purchases**

Borrower Distribution: <b>Home Purchase</b>					State: <b>SOUTH CAROLINA</b>				Assessment Period: <b>January 1997 - December 1999</b>							
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share*					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
<b>Charleston-North Charleston MSA</b>	20.12%	4.95%	17.54%	15.99%	23.03%	19.29%	39.30%	59.77%	10	2.8%	1.8%	1.9%	1.8%	2.7%	1,174	18.1%
Columbia MSA	19.49%	9.55%	17.75%	47.77%	24.35%	17.18%	38.41%	25.50%	4	4.2%	3.7%	9.1%	2.7%	2.8%	1,607	24.8%
Darlington Non-Metro	22.11%	5.41%	17.25%	27.03%	19.80%	24.32%	40.85%	43.24%	23	1.2%	0.0%	1.2%	1.7%	0.7%	48	0.7%
Florence MSA	23.57%	5.73%	16.20%	24.37%	19.22%	21.51%	41.00%	48.39%	8	3.8%	1.2%	4.2%	2.8%	5.3%	348	5.4%
<b>Greenville-Spartanburg-Anderson MSA</b>	19.26%	8.11%	17.82%	26.88%	23.63%	21.10%	39.29%	43.91%	6	3.4%	1.5%	2.0%	1.5%	1.9%	1,727	26.6%
Greenwood Non-Metro	19.71%	2.67%	15.72%	41.33%	20.33%	22.67%	44.24%	33.33%	4	5.4%	1.8%	5.4%	3.6%	3.0%	134	2.1%
Hilton Head Non-Metro	15.29%	0.52%	12.83%	6.99%	18.83%	10.62%	53.06%	81.87%	4	4.4%	1.2%	2.4%	2.0%	3.7%	638	9.8%
Myrtle Beach MSA	19.34%	2.37%	18.63%	11.40%	23.33%	14.19%	38.70%	72.04%	15	2.0%	0.3%	1.9%	1.3%	2.4%	609	9.4%
Orangeburg Non-Metro	27.04%	2.00%	16.67%	22.00%	19.26%	20.00%	37.04%	56.00%	17	1.8%	0.0%	0.9%	0.5%	1.1%	82	1.3%
Walhalla Non-Metro	15.46%	6.78%	16.45%	16.95%	20.99%	20.34%	47.10%	55.93%	8	3.2%	2.9%	1.8%	1.2%	2.2%	98	1.5%
Winnsboro Non-Metro	23.51%	6.25%	18.86%	25.00%	19.85%	12.50%	37.78%	56.25%	2	6.6%	6.3%	3.8%	2.1%	1.6%	26	0.4%

☆ Full-scope assessment area labels appear in boldprint.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 7. Borrower Distribution of Home Purchase Loan Originations & Purchases**

Borrower Distribution: <b>Home Purchase</b>					State: <b>TENNESSEE</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share*					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
Clarksville-Hopkinsville MSA	16.49%	14.85%	18.17%	38.18%	23.49%	18.18%	41.84%	28.79%	9	3.5%	21.6%	7.4%	1.3%	3.2%	388	14.5%
Jefferson City/Newport Non-Metro	20.24%	3.60%	16.81%	28.83%	22.92%	21.62%	40.03%	45.95%	7	3.8%	1.2%	3.2%	1.3%	3.0%	186	7.0%
<b>Nashville MSA</b>	19.92%	12.53%	17.60%	27.30%	24.09%	23.07%	38.38%	37.10%	14	1.8%	2.2%	1.4%	1.3%	1.4%	1,844	68.9%
Southern TN Non-Metro	17.89%	3.35%	16.12%	17.88%	19.94%	25.70%	46.05%	53.07%	5	5.6%	1.8%	4.5%	6.9%	5.3%	204	7.6%
Sparta Non-Metro	22.01%	0.00%	17.29%	18.37%	23.56%	22.45%	37.14%	59.18%	3	9.7%	0.0%	2.3%	6.1%	18.6%	53	2.0%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 7. Borrower Distribution of Home Purchase Loan Originations & Purchases**

Borrower Distribution: <b>Home Purchase</b>					State: <b>VIRGINIA</b>				Assessment Period: <b>January 1997 - December 1999</b>							
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share*					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
Lynchburg-Bedford MSA	14.83%	9.28%	18.10%	22.68%	25.15%	30.93%	41.93%	37.11%	15	3.8%	4.8%	3.1%	2.3%	3.6%	155	1.8%
Charlottesville MSA	18.45%	8.06%	17.42%	30.65%	23.40%	25.81%	40.73%	35.48%	26	0.8%	0.0%	0.4%	1.0%	0.7%	120	1.4%
<b>Norfolk-Virginia Beach-Newport News MSA</b>	18.63%	8.40%	18.93%	35.13%	24.00%	25.11%	38.45%	31.36%	10	3.3%	4.8%	5.0%	2.3%	2.4%	3,327	37.6%
<b>Richmond-Petersburg MSA</b>	19.35%	10.20%	18.23%	30.84%	24.63%	20.40%	37.79%	38.55%	10	2.5%	2.2%	2.8%	1.1%	2.3%	2,176	24.6%
Roanoke MSA	18.62%	18.07%	18.41%	34.78%	24.80%	16.71%	38.16%	30.43%	3	7.3%	10.1%	8.6%	3.7%	4.9%	1,173	13.3%
Shenandoah Valley Non-Metro	13.67%	3.55%	15.62%	20.52%	23.78%	29.24%	46.93%	46.69%	4	4.8%	4.6%	5.9%	4.3%	3.5%	785	8.9%
Southwest Virginia Non-Metro	24.28%	6.60%	19.97%	22.23%	21.90%	30.11%	33.85%	41.06%	3	10.2%	5.4%	11.2%	9.7%	9.1%	1,107	12.5%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 8. Borrower Distribution of Home Improvement Loan Originations & Purchases**

Borrower Distribution: <b>Home Improvement</b>					State: <b>Multi-State Areas</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share**					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
<b>Washington Multi-State MSA</b>	17.10%	19.79%	18.17%	28.55%	24.62%	27.32%	40.11%	24.33%	4	6.5%	9.1%	8.7%	7.5%	5.6%	3,123	21.2%
<b>Charlotte Multi-State MSA</b>	18.71%	19.13%	18.24%	24.72%	24.57%	27.48%	38.49%	28.66%	1	10.9%	11.7%	12.1%	13.0%	9.6%	1,287	8.7%
<b>Newburgh Multi-State MSA</b>	18.43%	9.04%	18.00%	19.15%	25.32%	30.32%	38.24%	41.49%	2	7.1%	10.2%	6.6%	8.4%	6.4%	191	1.3%
<b>Philadelphia Multi-State MSA</b>	19.70%	19.90%	17.68%	22.18%	23.77%	23.77%	38.86%	34.15%	4	16.2%	23.4%	20.3%	16.8%	15.3%	9,851	66.9%
<b>Johnson City-Kingsport-Bristol Multi-State MSA</b>	20.20%	16.79%	17.65%	18.25%	20.27%	29.93%	41.89%	35.04%	1	12.5%	11.3%	11.4%	14.6%	12.5%	275	1.9%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 8. Borrower Distribution of Home Improvement Loan Originations & Purchases**

Borrower Distribution: <b>Home Improvement</b>					State: <b>CONNECTICUT</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share**					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
<b>Bridgeport MSA</b>	19.51%	14.74%	18.01%	24.68%	24.11%	30.77%	38.37%	29.81%	2	9.3%	13.7%	12.4%	10.8%	9.3%	328	18.2%
Danbury MSA	15.11%	11.18%	20.04%	28.24%	27.54%	29.41%	37.31%	31.18%	3	12.1%	13.5%	10.7%	15.3%	9.8%	177	9.8%
<b>Hartford MSA</b>	18.22%	10.64%	18.41%	24.93%	26.08%	34.17%	37.29%	30.25%	9	3.7%	4.1%	3.4%	4.9%	2.9%	364	20.2%
New Haven-Meriden MSA	18.75%	11.08%	18.60%	27.34%	25.17%	30.30%	37.47%	31.28%	5	8.8%	7.8%	12.2%	9.0%	7.4%	412	22.8%
Stamford-Norwalk MSA	19.92%	20.69%	18.81%	18.97%	20.26%	23.10%	41.01%	37.24%	3	11.9%	17.1%	10.8%	19.0%	10.5%	301	16.7%
Waterbury MSA	18.81%	7.14%	17.98%	24.29%	26.80%	36.67%	36.41%	31.90%	4	12.2%	9.8%	12.1%	15.6%	11.0%	213	11.8%
Southeast Middlesex Non-Metro	11.97%	0.00%	14.93%	18.18%	24.02%	36.36%	49.08%	45.45%	8	1.9%	0.0%	10.0%	0.0%	1.4%	11	0.6%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 8. Borrower Distribution of Home Improvement Loan Originations & Purchases**

Borrower Distribution: Home Improvement					State: FLORIDA		Assessment Period: January 1997 - December 1999									
MSA/Assessment Area: ★	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share**					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
Daytona Beach MSA	17.15%	7.99%	20.24%	21.68%	24.21%	33.10%	38.40%	37.23%	1	15.9%	12.3%	23.4%	19.3%	16.0%	714	3.9%
Fort Lauderdale MSA	19.63%	8.22%	18.27%	20.74%	22.51%	31.69%	39.59%	39.34%	2	12.4%	10.2%	11.8%	16.9%	15.5%	1,965	10.7%
Fort Myers-Cape Coral MSA	16.34%	9.45%	20.25%	25.09%	24.97%	31.44%	38.44%	34.02%	2	12.6%	15.8%	16.9%	15.0%	12.6%	587	3.2%
Fort Pierce-Port St. Lucie MSA	18.18%	8.77%	19.04%	23.46%	23.66%	30.92%	39.12%	36.84%	1	15.2%	13.4%	16.4%	15.8%	16.7%	462	2.5%
Gainesville MSA	23.11%	17.53%	16.69%	18.18%	18.96%	29.22%	41.25%	35.06%	3	13.5%	32.4%	17.5%	13.7%	10.1%	156	0.9%
Walton County Non-Metro	22.04%	0.00%	18.79%	25.00%	20.60%	12.50%	38.58%	62.50%	13	1.6%	0.0%	4.3%	0.0%	1.7%	8	0.0%
Highlands County Non-Metro	18.70%	10.46%	20.89%	19.61%	26.81%	23.53%	33.59%	46.41%	1	28.6%	41.2%	34.1%	28.3%	31.9%	153	0.8%
Indian River Non-Metro	10.38%	6.52%	14.72%	19.57%	20.34%	26.63%	54.57%	47.28%	1	24.5%	20.0%	46.7%	27.0%	22.2%	185	1.0%
<b>Jacksonville MSA</b>	19.41%	13.17%	18.38%	24.70%	23.56%	28.35%	38.65%	33.78%	3	12.8%	24.2%	19.3%	12.3%	10.4%	1,665	9.1%
Lakeland-Winterhaven MSA	18.38%	13.08%	19.11%	19.49%	24.10%	33.72%	38.42%	33.72%	1	19.6%	25.5%	23.5%	24.1%	16.6%	784	4.3%
Madison/Taylor Non-Metro	25.40%	15.05%	18.76%	18.28%	18.80%	20.43%	37.04%	46.24%	2	34.6%	66.7%	33.3%	27.3%	38.5%	95	0.5%
Melbourne-Titusville-Palm Bay MSA	17.64%	9.52%	19.92%	28.72%	24.17%	27.99%	38.27%	33.77%	2	14.0%	16.1%	21.4%	13.8%	15.0%	698	3.8%
<b>Miami MSA</b>	23.33%	6.53%	16.40%	16.13%	19.19%	27.80%	41.09%	49.55%	2	13.1%	9.2%	12.9%	17.3%	18.7%	2,392	13.1%
Naples MSA	17.77%	12.62%	19.98%	29.57%	22.95%	30.90%	39.29%	26.91%	2	16.1%	24.3%	21.2%	16.1%	12.7%	303	1.7%
Ocala MSA	17.92%	9.36%	19.27%	21.64%	23.99%	26.32%	38.82%	42.69%	5	5.8%	4.6%	4.6%	9.8%	5.7%	173	0.9%
<b>Orlando MSA</b>	17.87%	7.97%	19.50%	22.67%	23.87%	30.45%	38.76%	38.92%	2	11.7%	13.4%	16.4%	12.2%	10.9%	1,619	8.8%
Panama City MSA	18.84%	4.69%	19.09%	17.19%	22.75%	35.94%	39.31%	42.19%	6	2.9%	1.8%	3.5%	4.5%	2.2%	68	0.4%
Pensacola MSA	20.52%	7.87%	18.09%	17.59%	21.89%	30.56%	39.49%	43.98%	4	8.3%	11.6%	9.0%	9.5%	7.7%	437	2.4%
Punta Gorda MSA	14.26%	9.91%	21.35%	22.07%	26.22%	27.93%	38.17%	40.09%	1	18.3%	20.4%	20.0%	19.1%	20.5%	224	1.2%
Sarasota-Bradenton MSA	16.01%	10.99%	20.63%	28.27%	24.71%	33.68%	38.65%	27.05%	4	9.6%	13.3%	17.4%	13.3%	7.2%	590	3.2%
Tallahassee MSA	18.43%	9.80%	16.23%	25.49%	21.96%	33.33%	43.38%	31.37%	4	10.4%	18.9%	8.0%	17.1%	7.4%	153	0.8%
Tampa-St. Petersburg-Clearwater MSA	18.05%	13.29%	19.52%	24.33%	23.37%	26.64%	39.06%	35.75%	3	9.8%	16.6%	15.7%	11.0%	8.7%	3,211	17.5%
West Palm Beach-Boca Raton MSA	18.84%	9.41%	19.05%	20.79%	22.59%	30.75%	39.53%	39.05%	1	19.0%	14.5%	21.3%	22.6%	21.9%	1,653	9.0%
Florida Keys Non-Metro	11.57%	0.00%	13.26%	7.14%	19.96%	32.14%	55.20%	60.71%	4	3.5%	0.0%	14.3%	33.3%	7.8%	29	0.2%

★ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 8. Borrower Distribution of Home Improvement Loan Originations & Purchases**

Borrower Distribution: <b>Home Improvement</b>					State: <b>GEORGIA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share**					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
<b>Atlanta MSA</b>	18.60%	12.14%	17.56%	27.45%	23.51%	28.72%	40.34%	31.68%	1	12.3%	13.6%	15.5%	13.0%	12.9%	3,024	70.0%
Augusta-Aiken MSA	22.13%	11.60%	17.27%	22.96%	21.69%	27.41%	38.92%	38.02%	3	13.6%	12.5%	15.8%	14.2%	15.5%	414	9.6%
Columbus MSA	20.99%	12.18%	17.17%	19.80%	20.29%	27.92%	41.55%	40.10%	2	11.2%	19.6%	12.2%	12.7%	10.9%	206	4.8%
Dalton-Rome Non-Metro	15.62%	4.74%	14.58%	13.79%	20.61%	23.71%	49.19%	57.76%	1	20.7%	14.3%	17.2%	18.3%	25.8%	242	5.6%
Hinesville Non-Metro	21.62%	2.08%	26.35%	4.17%	22.23%	35.42%	29.81%	58.33%	1	22.0%	0.0%	0.0%	29.6%	22.7%	51	1.2%
Macon MSA	22.51%	7.20%	15.65%	12.80%	21.28%	24.80%	40.56%	55.20%	2	9.8%	4.9%	9.9%	10.3%	11.9%	131	3.0%
Savannah MSA	22.09%	9.31%	16.52%	23.53%	21.58%	29.41%	39.81%	37.75%	1	12.7%	8.2%	22.7%	13.8%	11.1%	216	5.0%
Waynesboro Non-Metro	33.45%	13.89%	16.56%	16.67%	18.56%	19.44%	31.43%	50.00%	2	26.3%	36.4%	37.5%	22.2%	25.0%	37	0.9%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 8. Borrower Distribution of Home Improvement Loan Originations & Purchases**

Borrower Distribution: <b>Home Improvement</b>					State: <b>MARYLAND</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share**					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
<b>Baltimore MSA</b>	19.57%	26.06%	17.83%	28.61%	23.78%	25.21%	38.82%	20.11%	2	6.7%	11.4%	8.5%	7.3%	4.1%	2,076	100.0%

☆ Full-scope assessment area labels appear in bold print.  
 (\*) As a percentage of loans with borrower income information available.  
 (\*\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.  
 (\*\*\*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the related area.

**Table 8. Borrower Distribution of Home Improvement Loan Originations & Purchases**

Borrower Distribution: <b>Home Improvement</b>					State: <b>NEW JERSEY</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share**					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
Atlantic-Cape May MSA	18.10%	9.19%	19.24%	22.43%	24.17%	31.07%	38.48%	37.32%	3	12.1%	10.2%	13.5%	16.2%	10.4%	568	7.5%
Bergen-Passaic MSA	18.58%	10.26%	18.93%	23.19%	23.59%	34.34%	38.91%	32.20%	4	7.4%	7.2%	9.0%	10.6%	5.5%	1,157	15.2%
Jersey City MSA	22.91%	5.23%	16.23%	13.24%	21.11%	31.71%	39.75%	49.83%	2	9.6%	4.6%	6.3%	13.3%	12.3%	310	4.1%
Middlesex-Somerset-Hunterdon MSA	15.60%	14.87%	19.79%	25.97%	27.19%	31.34%	37.42%	27.82%	1	15.6%	23.6%	18.0%	15.8%	12.9%	1,239	16.3%
Monmouth-Ocean MSA	18.33%	11.12%	18.83%	17.96%	24.47%	28.68%	38.37%	42.24%	2	12.8%	16.7%	12.4%	13.7%	12.4%	1,584	20.8%
<b>Newark MSA</b>	20.05%	11.19%	17.76%	22.48%	23.59%	29.64%	38.60%	36.69%	1	10.7%	10.6%	11.9%	12.5%	10.8%	2,052	26.9%
Trenton MSA	18.87%	18.76%	18.20%	23.02%	24.03%	27.66%	38.90%	30.56%	1	25.6%	34.4%	29.2%	27.1%	20.5%	539	7.1%

☆ Full-scope assessment area labels appear in bold print.  
 (\*) As a percentage of loans with borrower income information available.  
 (\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.  
 (\*\*\*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the related area.

**Table 8. Borrower Distribution of Home Improvement Loan Originations & Purchases**

Borrower Distribution: <b>Home Improvement</b>					State: <b>NEW YORK</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share**					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
Dutchess County MSA	16.73%	5.07%	19.15%	18.84%	28.12%	34.06%	36.01%	42.03%	4	7.5%	1.2%	6.4%	9.9%	8.6%	141	12.3%
<b>New York MSA</b>	23.66%	4.30%	13.42%	10.93%	16.78%	24.50%	46.14%	60.26%	2	6.6%	3.7%	4.9%	11.6%	9.9%	941	81.8%
Ulster County Non-Metro	12.15%	4.55%	13.81%	7.58%	20.85%	21.21%	53.18%	66.67%	7	4.1%	4.5%	2.6%	3.6%	4.9%	68	5.9%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 8. Borrower Distribution of Home Improvement Loan Originations & Purchases**

Borrower Distribution: <b>Home Improvement</b>					State: <b>NORTH CAROLINA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share**					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
Albemarle Non-Metro	15.80%	3.28%	16.29%	16.39%	24.98%	18.03%	42.94%	62.30%	2	20.6%	9.1%	19.0%	16.7%	26.9%	64	1.9%
Asheville MSA	19.40%	12.32%	18.07%	22.66%	24.78%	24.14%	37.75%	40.89%	1	27.6%	40.0%	34.4%	26.7%	25.2%	206	6.2%
Northern Piedmont, NC Non-Metro	16.94%	7.53%	15.87%	29.03%	22.72%	23.66%	44.47%	39.78%	2	12.2%	2.2%	21.1%	7.9%	15.6%	95	2.9%
Craven County Non-Metro	16.98%	0.00%	17.52%	23.08%	22.78%	23.08%	42.72%	53.85%	5	6.3%	0.0%	11.1%	4.8%	6.5%	15	0.5%
Fayetteville MSA	18.49%	4.95%	19.67%	13.74%	22.38%	25.82%	39.46%	55.49%	1	12.0%	10.5%	14.9%	9.6%	14.0%	193	5.8%
Goldsboro MSA	19.64%	7.50%	17.64%	32.50%	23.59%	25.00%	39.13%	35.00%	2	13.1%	17.6%	18.5%	16.3%	8.6%	43	1.3%
Greensboro--Winston-Salem--Chapel Hill MSA	18.82%	13.26%	18.46%	22.82%	24.77%	30.87%	37.95%	33.05%	2	9.4%	8.0%	9.0%	10.5%	10.4%	612	18.4%
Greenville, NC MSA	24.29%	6.25%	16.19%	0.00%	19.25%	56.25%	40.27%	37.50%	12	2.5%	0.0%	0.0%	6.1%	2.2%	23	0.7%
Hickory MSA	17.26%	10.61%	18.48%	23.47%	27.77%	30.87%	36.49%	35.05%	3	11.6%	6.0%	11.9%	10.4%	15.3%	314	9.4%
Northeastern NC Non-Metro	20.40%	5.06%	16.77%	8.86%	22.42%	30.38%	40.41%	55.70%	3	16.9%	5.3%	7.1%	29.4%	18.9%	81	2.4%
Northwestern NC Non-Metro	20.29%	14.98%	19.64%	22.71%	23.96%	30.43%	36.11%	31.88%	2	21.5%	14.0%	22.0%	28.4%	17.2%	213	6.4%
<b>Raleigh-Durham-Chapel Hill MSA</b>	18.97%	12.86%	17.82%	26.19%	24.61%	30.48%	38.60%	30.48%	5	6.2%	6.9%	8.8%	7.0%	4.5%	441	13.3%
Rocky Mount MSA	21.28%	13.11%	17.72%	21.31%	20.76%	29.51%	40.23%	36.07%	5	11.1%	9.1%	20.4%	9.3%	11.1%	70	2.1%
Southern Piedmont Non-Metro	22.37%	8.75%	17.06%	13.13%	21.73%	28.28%	38.83%	49.83%	2	14.1%	11.8%	6.9%	14.7%	17.8%	314	9.4%
Statesville Non-Metro	12.92%	10.99%	14.97%	16.48%	21.08%	35.16%	51.03%	37.36%	3	10.5%	23.1%	9.1%	14.1%	7.6%	92	2.8%
Western NC Non-Metro	18.80%	11.40%	18.11%	21.85%	22.87%	27.55%	40.21%	39.19%	1	23.9%	24.4%	24.1%	23.7%	25.2%	437	13.1%
Wilmington, NC MSA	19.64%	4.55%	15.82%	15.15%	21.78%	37.88%	42.76%	42.42%	4	6.7%	9.1%	4.3%	9.2%	6.4%	69	2.1%
Wilson Non-Metro	23.33%	10.00%	13.86%	20.00%	19.18%	17.50%	43.63%	52.50%	1	21.2%	15.4%	0.0%	15.4%	29.6%	44	1.3%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 8. Borrower Distribution of Home Improvement Loan Originations & Purchases**

Borrower Distribution: <b>Home Improvement</b>					State: <b>PENNSYLVANIA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share**					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
<b>Allentown-Bethlehem-Easton MSA</b>	16.66%	13.09%	19.17%	22.54%	26.62%	27.01%	37.55%	37.37%	2	16.4%	27.4%	21.0%	16.9%	19.6%	1,208	27.8%
Harrisburg-Lebanon-Carlisle MSA	15.41%	15.04%	18.89%	24.19%	27.91%	30.49%	37.79%	30.28%	4	8.2%	9.1%	11.5%	8.8%	6.3%	499	11.5%
Lancaster MSA	15.27%	13.09%	19.23%	15.32%	28.92%	30.08%	36.58%	41.50%	3	9.7%	17.6%	9.6%	9.9%	8.4%	363	8.3%
Monroe-Wayne Non-Metro	13.36%	4.72%	15.81%	8.96%	21.96%	18.40%	48.87%	67.92%	2	10.6%	11.4%	8.9%	8.7%	12.1%	213	4.9%
Reading MSA	16.35%	11.30%	19.11%	21.62%	27.41%	25.55%	37.13%	41.52%	1	13.5%	12.1%	14.1%	12.9%	14.5%	421	9.7%
Schuylkill/Northumberland Non-Metro	18.29%	19.31%	19.73%	22.28%	24.97%	29.21%	37.02%	29.21%	1	12.7%	19.8%	13.2%	14.9%	13.2%	405	9.3%
Scranton-Wilkes-Barre-Hazleton MSA	18.66%	14.07%	18.45%	20.04%	24.35%	26.21%	38.54%	39.68%	2	10.7%	14.0%	9.8%	11.8%	10.5%	992	22.8%
York MSA	15.34%	14.34%	19.53%	20.72%	28.69%	27.09%	36.45%	37.85%	3	6.7%	9.7%	6.7%	5.6%	7.3%	252	5.8%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 8. Borrower Distribution of Home Improvement Loan Originations & Purchases**

Borrower Distribution: <b>Home Improvement</b>					State: <b>SOUTH CAROLINA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share**					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
<b>Charleston-North Charleston MSA</b>	20.12%	6.40%	17.54%	13.79%	23.03%	20.20%	39.30%	59.61%	3	7.9%	4.9%	4.0%	6.5%	10.6%	212	19.0%
Columbia MSA	19.49%	8.65%	17.75%	15.57%	24.35%	24.91%	38.41%	50.87%	2	6.9%	9.3%	6.3%	6.2%	7.8%	304	27.2%
Darlington Non-Metro	22.11%	12.50%	17.25%	37.50%	19.80%	6.25%	40.85%	43.75%	4	5.5%	0.0%	7.4%	0.0%	9.1%	18	1.6%
Florence MSA	23.57%	14.81%	16.20%	18.52%	19.22%	33.33%	41.00%	33.33%	6	3.7%	12.0%	5.1%	3.3%	1.1%	29	2.6%
<b>Greenville-Spartanburg-Anderson MSA</b>	19.26%	16.15%	17.82%	21.43%	23.63%	29.19%	39.29%	33.23%	3	4.6%	5.4%	3.9%	5.3%	4.5%	334	29.9%
Greenwood Non-Metro	19.71%	7.14%	15.72%	21.43%	20.33%	21.43%	44.24%	50.00%	1	17.3%	5.6%	15.0%	16.1%	28.6%	56	5.0%
Hilton Head Non-Metro	15.29%	3.85%	12.83%	11.54%	18.83%	26.92%	53.06%	57.69%	6	3.2%	6.3%	2.9%	3.0%	3.5%	27	2.4%
Myrtle Beach MSA	19.34%	5.26%	18.63%	0.00%	23.33%	42.11%	38.70%	52.63%	12	1.4%	0.0%	0.0%	0.0%	3.9%	20	1.8%
Orangeburg Non-Metro	27.04%	14.81%	16.67%	14.81%	19.26%	32.10%	37.04%	38.27%	2	12.2%	12.3%	6.5%	15.4%	12.7%	83	7.4%
Walhalla Non-Metro	15.46%	6.67%	16.45%	13.33%	20.99%	40.00%	47.10%	40.00%	8	0.0%	0.0%	0.0%	0.0%	0.0%	15	1.3%
Winnsboro Non-Metro	23.51%	5.88%	18.86%	5.88%	19.85%	23.53%	37.78%	64.71%	2	6.0%	0.0%	0.0%	7.1%	11.8%	20	1.8%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 8. Borrower Distribution of Home Improvement Loan Originations & Purchases**

Borrower Distribution: <b>Home Improvement</b>					State: <b>TENNESSEE</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share**					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
Clarksville-Hopkinsville MSA	16.49%	5.11%	18.17%	13.14%	23.49%	29.20%	41.84%	52.55%	4	11.0%	1.9%	9.1%	13.8%	13.1%	142	11.2%
Jefferson City/Newport Non-Metro	20.24%	13.13%	16.81%	30.00%	22.92%	30.63%	40.03%	26.25%	1	23.0%	33.3%	35.8%	26.3%	14.6%	162	12.8%
<b>Nashville MSA</b>	19.92%	9.89%	17.60%	24.50%	24.09%	31.09%	38.38%	34.53%	4	7.6%	4.2%	7.6%	9.7%	7.6%	717	56.6%
Southern TN Non-Metro	17.89%	9.16%	16.12%	19.85%	19.94%	29.01%	46.05%	41.98%	2	16.2%	13.8%	18.5%	14.3%	17.3%	132	10.4%
Sparta Non-Metro	22.01%	11.40%	17.29%	28.95%	23.56%	28.07%	37.14%	31.58%	1	47.9%	57.1%	50.0%	59.1%	37.5%	114	9.0%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 8. Borrower Distribution of Home Improvement Loan Originations & Purchases**

Borrower Distribution: <b>Home Improvement</b>					State: <b>VIRGINIA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share**					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
Lynchburg-Bedford MSA	14.83%	14.41%	18.10%	27.97%	25.15%	33.90%	41.93%	23.73%	4	27.1%	23.8%	46.2%	30.4%	15.7%	123	3.0%
Charlottesville MSA	18.45%	6.25%	17.42%	31.25%	23.40%	12.50%	40.73%	50.00%	9	3.0%	1.2%	3.1%	2.4%	4.0%	22	0.5%
<b>Norfolk-Virginia Beach-Newport News MSA</b>	18.63%	8.51%	18.93%	25.82%	24.00%	34.87%	38.45%	30.80%	4	6.6%	8.2%	8.6%	8.9%	4.7%	1,415	34.6%
<b>Richmond-Petersburg MSA</b>	19.35%	18.31%	18.23%	28.94%	24.63%	30.73%	37.79%	22.02%	2	11.9%	10.3%	14.1%	13.4%	8.5%	921	22.5%
Roanoke MSA	18.62%	14.05%	18.41%	20.40%	24.80%	26.42%	38.16%	39.13%	3	12.5%	10.2%	9.0%	10.9%	17.1%	303	7.4%
Shenandoah Valley Non-Metro	13.67%	6.13%	15.62%	19.47%	23.78%	23.47%	46.93%	50.93%	4	15.1%	12.3%	18.6%	9.9%	17.6%	383	9.4%
Southwest Virginia Non-Metro	24.28%	12.01%	19.97%	20.74%	21.90%	28.93%	33.85%	38.32%	1	28.9%	27.9%	23.8%	31.8%	30.9%	918	22.5%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 9. Borrower Distribution of Home Mortgage Refinance Loan Originations & Purchases**

Borrower Distribution: <b>Home Mortgage Refinance</b>					State: <b>Multi-State Areas</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share**					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
<b>Washington Multi-State MSA</b>	17.10%	12.43%	18.17%	24.67%	24.62%	28.01%	40.11%	34.89%	6	2.8%	3.7%	4.1%	3.3%	2.5%	12,073	29.9%
<b>Charlotte Multi-State MSA</b>	18.71%	13.58%	18.24%	22.84%	24.57%	26.43%	38.49%	37.15%	1	6.7%	9.5%	7.2%	6.4%	6.0%	8,375	20.8%
<b>Newburgh Multi-State MSA</b>	18.43%	9.59%	18.00%	19.67%	25.32%	32.07%	38.24%	38.68%	3	4.6%	9.8%	5.9%	5.7%	4.1%	724	1.8%
<b>Philadelphia Multi-State MSA</b>	19.70%	11.58%	17.68%	20.18%	23.77%	25.30%	38.86%	42.94%	1	7.6%	10.7%	10.0%	8.9%	7.7%	18,189	45.1%
<b>Johnson City-Kingsport-Bristol Multi-State MSA</b>	20.20%	10.34%	17.65%	19.59%	20.27%	29.57%	41.89%	40.50%	7	5.9%	8.7%	7.8%	6.9%	5.0%	996	2.5%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 9. Borrower Distribution of Home Mortgage Refinance Loan Originations & Purchases**

Borrower Distribution: <b>Home Mortgage Refinance</b>					State: <b>CONNECTICUT</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share**					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
<b>Bridgeport MSA</b>	19.51%	5.46%	18.01%	18.50%	24.11%	32.76%	38.37%	43.28%	2	4.4%	4.7%	4.2%	5.7%	4.1%	1,324	16.7%
Danbury MSA	15.11%	9.32%	20.04%	24.81%	27.54%	30.68%	37.31%	35.19%	2	4.6%	5.8%	5.9%	5.0%	3.1%	895	11.3%
<b>Hartford MSA</b>	18.22%	5.55%	18.41%	17.12%	26.08%	29.07%	37.29%	48.26%	9	2.6%	3.3%	2.3%	2.7%	2.8%	1,393	17.5%
New Haven-Meriden MSA	18.75%	5.70%	18.60%	18.79%	25.17%	30.33%	37.47%	45.18%	3	5.4%	6.2%	5.6%	6.5%	6.0%	1,743	21.9%
Stamford-Norwalk MSA	19.92%	11.95%	18.81%	26.32%	20.26%	27.61%	41.01%	34.11%	2	4.7%	11.0%	9.3%	7.1%	3.2%	1,801	22.7%
Waterbury MSA	18.81%	6.54%	17.98%	20.64%	26.80%	31.21%	36.41%	41.61%	2	6.0%	7.1%	9.5%	6.5%	5.7%	699	8.8%
Southeast Middlesex Non-Metro	11.97%	1.35%	14.93%	13.51%	24.02%	24.32%	49.08%	60.81%	7	3.2%	0.0%	2.2%	3.6%	4.0%	91	1.1%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 9. Borrower Distribution of Home Mortgage Refinance Loan Originations & Purchases**

Borrower Distribution: Home Mortgage Refinance					State: FLORIDA		Assessment Period: January 1997 - December 1999									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share**					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
Daytona Beach MSA	17.15%	10.29%	20.24%	22.55%	24.21%	27.21%	38.40%	39.95%	3	6.3%	10.2%	8.9%	7.6%	7.4%	1,947	5.2%
Fort Lauderdale MSA	19.63%	9.93%	18.27%	19.61%	22.51%	24.03%	39.59%	46.43%	5	3.2%	4.1%	3.1%	3.2%	3.5%	3,198	8.6%
Fort Myers-Cape Coral MSA	16.34%	9.98%	20.25%	21.29%	24.97%	25.06%	38.44%	43.68%	3	5.1%	9.4%	7.6%	6.4%	5.0%	1,542	4.2%
Fort Pierce-Port St. LucieMSA	18.18%	8.13%	19.04%	20.56%	23.66%	29.02%	39.12%	42.29%	5	3.6%	3.3%	4.1%	5.1%	3.9%	718	1.9%
Gainesville MSA	23.11%	9.11%	16.69%	20.62%	18.96%	22.06%	41.25%	48.20%	3	4.4%	9.0%	7.2%	5.4%	4.6%	457	1.2%
Walton County Non-Metro	22.04%	4.41%	18.79%	8.82%	20.60%	19.12%	38.58%	67.65%	6	3.4%	0.0%	3.5%	2.4%	3.3%	90	0.2%
Highlands County Non-Metro	18.70%	7.14%	20.89%	21.43%	26.81%	25.45%	33.59%	45.98%	2	8.4%	6.4%	9.9%	12.1%	10.4%	251	0.7%
Indian River Non-Metro	10.38%	6.92%	14.72%	18.87%	20.34%	20.75%	54.57%	53.46%	4	5.9%	11.9%	11.1%	6.1%	5.7%	373	1.0%
<b>Jacksonville MSA</b>	19.41%	13.10%	18.38%	19.87%	23.56%	24.60%	38.65%	42.43%	2	5.6%	8.4%	7.2%	7.0%	6.7%	3,731	10.1%
Lakeland-Winterhaven MSA	18.38%	10.35%	19.11%	20.78%	24.10%	25.84%	38.42%	43.03%	2	5.7%	8.7%	7.7%	6.6%	6.7%	1,372	3.7%
Madison/Taylor Non-Metro	25.40%	6.54%	18.76%	21.57%	18.80%	22.22%	37.04%	49.67%	2	19.3%	16.7%	25.0%	27.0%	17.4%	166	0.4%
Melbourne-Titusville-Palm Bay MSA	17.64%	12.09%	19.92%	23.38%	24.17%	25.60%	38.27%	38.93%	4	4.2%	7.7%	6.1%	4.7%	4.9%	1,359	3.7%
<b>Miami MSA</b>	23.33%	6.87%	16.40%	14.89%	19.19%	23.46%	41.09%	54.79%	3	3.8%	5.1%	4.0%	3.8%	4.0%	4,295	11.6%
Naples MSA	17.77%	12.23%	19.98%	24.93%	22.95%	25.02%	39.29%	37.82%	1	7.7%	11.2%	10.7%	9.6%	7.1%	1,271	3.4%
Ocala MSA	17.92%	10.03%	19.27%	19.30%	23.99%	23.06%	38.82%	47.62%	4	3.9%	5.8%	5.1%	4.0%	4.6%	454	1.2%
<b>Orlando MSA</b>	17.87%	10.58%	19.50%	20.62%	23.87%	24.16%	38.76%	44.64%	4	3.8%	5.2%	5.3%	4.1%	4.6%	3,940	10.6%
Panama City MSA	18.84%	5.37%	19.09%	19.46%	22.75%	17.45%	39.31%	57.72%	9	2.2%	2.2%	5.1%	2.3%	2.1%	181	0.5%
Pensacola MSA	20.52%	11.95%	18.09%	19.70%	21.89%	28.11%	39.49%	40.24%	7	2.6%	6.1%	3.3%	4.0%	2.6%	747	2.0%
Punta Gorda MSA	14.26%	8.54%	21.35%	18.46%	26.22%	35.81%	38.17%	37.19%	5	4.0%	4.3%	4.6%	6.4%	3.8%	434	1.2%
Sarasota-Bradenton MSA	16.01%	10.67%	20.63%	20.75%	24.71%	25.92%	38.65%	42.67%	5	3.6%	4.7%	4.7%	4.6%	3.9%	1,464	3.9%
Tallahassee MSA	18.43%	12.15%	16.23%	20.45%	21.96%	25.51%	43.38%	41.90%	9	3.3%	9.0%	5.7%	4.8%	3.4%	609	1.6%
Tampa-St. Petersburg-Clearwater MSA	18.05%	12.66%	19.52%	22.24%	23.37%	24.08%	39.06%	41.02%	3	3.2%	4.9%	4.3%	3.5%	3.3%	4,967	13.4%
West Palm Beach-Boca Raton MSA	18.84%	11.70%	19.05%	20.45%	22.59%	23.12%	39.53%	44.73%	3	4.4%	6.8%	5.2%	4.3%	4.6%	3,396	9.1%
Florida Keys Non-Metro	11.57%	2.50%	13.26%	4.17%	19.96%	15.00%	55.20%	78.33%	9	2.9%	0.0%	7.5%	8.4%	2.9%	154	0.4%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

--	--	--	--	--

**Table 9. Borrower Distribution of Home Mortgage Refinance Loan Originations & Purchases**

Borrower Distribution: <b>Home Mortgage Refinance</b>					State: <b>GEORGIA</b>				Assessment Period: <b>January 1997 - December 1999</b>							
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share**					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
<b>Atlanta MSA</b>	18.60%	12.70%	17.56%	22.57%	23.51%	25.39%	40.34%	39.34%		2.8%	5.4%	3.5%	3.0%	2.8%	9,133	68.3%
Augusta-Aiken MSA	22.13%	9.77%	17.27%	21.73%	21.69%	25.12%	38.92%	43.38%		8.6%	12.5%	12.4%	11.6%	10.7%	1,545	11.6%
Columbus MSA	20.99%	9.64%	17.17%	16.47%	20.29%	23.90%	41.55%	50.00%		5.2%	10.2%	7.3%	7.0%	7.2%	630	4.7%
Dalton-Rome Non-Metro	15.62%	7.28%	14.58%	17.52%	20.61%	21.65%	49.19%	53.54%		7.8%	9.3%	13.1%	7.8%	8.2%	633	4.7%
Hinesville Non-Metro	21.62%	0.00%	26.35%	11.63%	22.23%	20.93%	29.81%	67.44%		2.2%	0.0%	5.4%	6.8%	3.5%	61	0.5%
Macon MSA	22.51%	9.60%	15.65%	17.42%	21.28%	22.73%	40.56%	50.25%		2.7%	6.1%	3.7%	3.2%	3.4%	528	3.9%
Savannah MSA	22.09%	7.59%	16.52%	18.60%	21.58%	23.91%	39.81%	49.91%		3.8%	4.8%	5.7%	5.1%	3.7%	715	5.3%
Waynesboro Non-Metro	33.45%	5.71%	16.56%	15.24%	18.56%	20.00%	31.43%	59.05%		21.4%	7.1%	14.3%	13.6%	26.1%	130	1.0%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 9. Borrower Distribution of Home Mortgage Refinance Loan Originations & Purchases**

Borrower Distribution: <b>Home Mortgage Refinance</b>					State: <b>MARYLAND</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share**					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
<b>Baltimore MSA</b>	19.57%	13.57%	17.83%	20.52%	23.78%	26.11%	38.82%	39.80%	8	2.1%	3.0%	2.8%	2.6%	2.2%	5,159	100.0%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 9. Borrower Distribution of Home Mortgage Refinance Loan Originations & Purchases**

Borrower Distribution: <b>Home Mortgage Refinance</b>					State: <b>NEW JERSEY</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share**					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
Atlantic-Cape May MSA	18.10%	6.92%	19.24%	17.69%	24.17%	25.64%	38.48%	49.74%	2	6.5%	11.3%	8.7%	7.8%	6.4%	1,483	6.5%
Bergen-Passaic MSA	18.58%	6.98%	18.93%	20.61%	23.59%	33.31%	38.91%	39.11%	2	4.8%	7.7%	6.6%	6.5%	4.3%	3,602	15.8%
Jersey City MSA	22.91%	2.61%	16.23%	13.91%	21.11%	26.38%	39.75%	57.10%	1	6.6%	6.0%	8.6%	7.7%	6.9%	967	4.2%
Middlesex-Somerset-Hunterdon MSA	15.60%	10.50%	19.79%	24.98%	27.19%	29.80%	37.42%	34.72%	2	5.6%	9.7%	7.8%	6.0%	5.1%	3,612	15.8%
Monmouth-Ocean MSA	18.33%	9.54%	18.83%	19.18%	24.47%	26.48%	38.37%	44.80%	1	6.4%	13.2%	8.2%	7.2%	6.1%	4,999	21.9%
<b>Newark MSA</b>	20.05%	7.87%	17.76%	21.17%	23.59%	29.71%	38.60%	41.26%	2	6.2%	9.9%	8.5%	7.5%	5.8%	6,926	30.4%
Trenton MSA	18.87%	14.57%	18.20%	21.06%	24.03%	24.95%	38.90%	39.42%	1	8.0%	16.3%	12.0%	10.6%	7.2%	1,219	5.3%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 9. Borrower Distribution of Home Mortgage Refinance Loan Originations & Purchases**

Borrower Distribution: <b>Home Mortgage Refinance</b>					State: <b>NEW YORK</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share**					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
Dutchess County MSA	16.73%	8.91%	19.15%	19.25%	28.12%	34.48%	36.01%	37.36%	5	3.7%	6.3%	4.5%	4.4%	3.6%	448	12.9%
<b>New York MSA</b>	23.66%	1.80%	13.42%	7.56%	16.78%	22.08%	46.14%	68.55%	2	3.7%	3.5%	4.9%	5.2%	3.8%	2,797	80.8%
Ulster County Non-Metro	12.15%	2.92%	13.81%	9.36%	20.85%	25.15%	53.18%	62.57%	4	4.4%	2.7%	2.9%	6.2%	4.9%	215	6.2%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 9. Borrower Distribution of Home Mortgage Refinance Loan Originations & Purchases**

Borrower Distribution: <b>Home Mortgage Refinance</b>					State: <b>NORTH CAROLINA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share**					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
Albemarle Non-Metro	15.80%	4.79%	16.29%	16.49%	24.98%	34.57%	42.94%	44.15%	1	8.4%	10.8%	10.3%	11.7%	6.7%	259	1.1%
Asheville MSA	19.40%	9.00%	18.07%	22.04%	24.78%	27.63%	37.75%	41.33%	1	8.4%	10.6%	9.9%	8.6%	8.9%	1,485	6.5%
Northern Piedmont, NC Non-Metro	16.94%	9.04%	15.87%	24.20%	22.72%	23.40%	44.47%	43.35%	3	6.8%	10.9%	10.6%	8.0%	5.3%	553	2.4%
Craven County Non-Metro	16.98%	7.84%	17.52%	20.59%	22.78%	30.39%	42.72%	41.18%	8	3.7%	3.0%	5.2%	4.0%	2.8%	188	0.8%
Fayetteville MSA	18.49%	6.68%	19.67%	16.17%	22.38%	21.44%	39.46%	55.71%	7	3.7%	3.1%	5.8%	5.4%	6.0%	805	3.5%
Goldsboro MSA	19.64%	16.49%	17.64%	23.71%	23.59%	22.68%	39.13%	37.11%	11	2.1%	3.8%	3.6%	2.3%	2.1%	176	0.8%
Greensboro--Winston-Salem--Chapel Hill MSA	18.82%	11.56%	18.46%	22.68%	24.77%	26.96%	37.95%	38.80%	3	5.0%	7.2%	6.0%	5.9%	5.0%	4,993	21.9%
Greenville, NC MSA	24.29%	9.32%	16.19%	17.80%	19.25%	23.73%	40.27%	49.15%	10	2.9%	8.2%	3.7%	2.6%	2.1%	194	0.9%
Hickory MSA	17.26%	10.79%	18.48%	26.02%	27.77%	30.11%	36.49%	33.08%	2	8.9%	11.1%	11.8%	8.7%	8.2%	2,232	9.8%
Northeastern NC Non-Metro	20.40%	7.41%	16.77%	9.88%	22.42%	25.00%	40.41%	57.72%	4	6.5%	11.1%	4.6%	9.2%	6.2%	444	1.9%
Northwestern NC Non-Metro	20.29%	10.70%	19.64%	18.13%	23.96%	31.03%	36.11%	40.14%	1	13.6%	19.5%	16.3%	14.1%	10.7%	1,492	6.5%
<b>Raleigh-Durham-Chapel Hill MSA</b>	18.97%	11.91%	17.82%	20.32%	24.61%	26.62%	38.60%	41.16%	4	3.8%	5.1%	4.4%	4.2%	3.9%	3,886	17.1%
Rocky Mount MSA	21.28%	12.97%	17.72%	17.15%	20.76%	25.52%	40.23%	44.35%	2	4.4%	6.4%	2.8%	4.3%	4.4%	355	1.6%
Southern Piedmont Non-Metro	22.37%	6.93%	17.06%	17.64%	21.73%	27.74%	38.83%	47.69%	3	6.0%	5.3%	7.0%	6.4%	6.1%	1,170	5.1%
Statesville Non-Metro	12.92%	6.34%	14.97%	19.70%	21.08%	26.04%	51.03%	47.91%	1	8.5%	13.7%	14.4%	9.7%	6.8%	810	3.6%
Western NC Non-Metro	18.80%	8.46%	18.11%	22.17%	22.87%	27.18%	40.21%	42.19%	1	10.0%	16.3%	13.0%	9.8%	9.1%	2,531	11.1%
Wilmington, NC MSA	19.64%	8.28%	15.82%	18.87%	21.78%	25.00%	42.76%	47.85%	3	5.9%	12.2%	6.6%	7.0%	5.2%	968	4.2%
Wilson Non-Metro	23.33%	10.00%	13.86%	18.75%	19.18%	19.38%	43.63%	51.88%	3	6.8%	17.1%	9.4%	6.3%	6.2%	250	1.1%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 9. Borrower Distribution of Home Mortgage Refinance Loan Originations & Purchases**

Borrower Distribution: <b>Home Mortgage Refinance</b>					State: <b>PENNSYLVANIA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share**					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
<b>Allentown-Bethlehem-Easton MSA</b>	16.66%	8.15%	19.17%	19.39%	26.62%	27.66%	37.55%	44.80%	1	12.4%	18.8%	14.2%	13.0%	14.3%	4,547	30.9%
Harrisburg-Lebanon-Carlisle MSA	15.41%	11.49%	18.89%	19.36%	27.91%	29.56%	37.79%	39.60%	3	4.5%	7.6%	5.9%	4.7%	4.4%	1,446	9.8%
Lancaster MSA	15.27%	9.04%	19.23%	18.27%	28.92%	30.46%	36.58%	42.23%	4	5.2%	9.8%	5.9%	5.5%	5.5%	1,170	8.0%
Monroe-Wayne Non-Metro	13.36%	3.88%	15.81%	11.94%	21.96%	25.58%	48.87%	58.60%	3	5.9%	8.2%	8.0%	6.2%	5.1%	769	5.2%
Reading MSA	16.35%	11.69%	19.11%	18.58%	27.41%	25.37%	37.13%	44.36%	2	7.2%	15.4%	9.8%	7.2%	7.0%	1,152	7.8%
Schuylkill/Northumberland Non-Metro	18.29%	9.51%	19.73%	19.19%	24.97%	28.97%	37.02%	42.33%	1	14.2%	19.8%	15.4%	14.9%	14.7%	1,246	8.5%
Scranton-Wilkes-Barre-Hazleton MSA	18.66%	8.94%	18.45%	17.92%	24.35%	25.19%	38.54%	47.95%	2	9.6%	13.8%	10.1%	10.0%	10.2%	3,286	22.4%
York MSA	15.34%	5.86%	19.53%	17.48%	28.69%	31.31%	36.45%	45.35%	4	4.3%	4.9%	4.4%	4.6%	5.0%	1,084	7.4%

☆ Full-scope assessment area labels appear in bold print.  
 (\*) As a percentage of loans with borrower income information available.  
 (\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.  
 (\*\*\*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home loans originated and purchased in the related area.

**Table 9. Borrower Distribution of Home Mortgage Refinance Loan Originations & Purchases**

Borrower Distribution: <b>Home Mortgage Refinance</b>					State: <b>SOUTH CAROLINA</b>		Assessment Period: <b>January 1997 - December 1999</b>									
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share**					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
<b>Charleston-North Charleston MSA</b>	20.12%	8.70%	17.54%	16.41%	23.03%	23.05%	39.30%	51.85%	4	4.6%	6.0%	6.6%	5.0%	5.3%	1,634	18.6%
Columbia MSA	19.49%	9.98%	17.75%	21.94%	24.35%	23.45%	38.41%	44.63%	3	4.7%	6.4%	6.7%	5.1%	4.5%	1,894	21.6%
Darlington Non-Metro	22.11%	9.40%	17.25%	23.08%	19.80%	29.06%	40.85%	38.46%	2	6.7%	8.3%	8.8%	5.7%	5.4%	155	1.8%
Florence MSA	23.57%	5.91%	16.20%	18.11%	19.22%	24.41%	41.00%	51.57%	4	4.6%	2.3%	5.5%	4.7%	5.8%	332	3.8%
<b>Greenville-Spartanburg-Anderson MSA</b>	19.26%	15.98%	17.82%	21.29%	23.63%	28.38%	39.29%	34.35%	3	4.7%	8.3%	5.6%	5.3%	4.2%	3,131	35.7%
Greenwood Non-Metro	19.71%	6.83%	15.72%	21.74%	20.33%	28.57%	44.24%	42.86%	3	7.8%	3.7%	7.7%	8.4%	7.3%	228	2.6%
Hilton Head Non-Metro	15.29%	1.86%	12.83%	7.14%	18.83%	15.22%	53.06%	75.78%	3	5.7%	0.0%	6.3%	5.2%	4.1%	545	6.2%
Myrtle Beach MSA	19.34%	6.05%	18.63%	14.11%	23.33%	21.37%	38.70%	58.47%	9	2.3%	3.0%	2.6%	2.4%	2.0%	376	4.3%
Orangeburg Non-Metro	27.04%	13.11%	16.67%	24.04%	19.26%	30.05%	37.04%	32.79%	3	7.9%	7.5%	10.0%	9.7%	5.8%	250	2.9%
Walhalla Non-Metro	15.46%	6.54%	16.45%	20.56%	20.99%	28.04%	47.10%	44.86%	4	4.6%	2.7%	4.3%	5.3%	4.9%	145	1.7%
Winnsboro Non-Metro	23.51%	14.52%	18.86%	22.58%	19.85%	17.74%	37.78%	45.16%	1	11.6%	15.8%	17.0%	6.6%	10.9%	81	0.9%

☆ Full-scope assessment area labels appear in bold print.  
 (\*) As a percentage of loans with borrower income information available.  
 (\*\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.  
 (\*\*\*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home loans originated and purchased in the related area.

**Table 9. Borrower Distribution of Home Mortgage Refinance Loan Originations & Purchases**

Borrower Distribution: <b>Home Mortgage Refinance</b>					State: <b>TENNESSEE</b>				Assessment Period: <b>January 1997 - December 1999</b>							
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share**					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
Clarksville-Hopkinsville MSA	16.49%	5.43%	18.17%	13.41%	23.49%	26.09%	41.84%	55.07%	10	3.6%	5.9%	5.0%	4.1%	5.3%	337	7.4%
Jefferson City/Newport Non-Metro	20.24%	6.83%	16.81%	23.21%	22.92%	29.69%	40.03%	40.27%	2	7.2%	8.2%	11.7%	7.9%	6.7%	388	8.5%
<b>Nashville MSA</b>	19.92%	10.55%	17.60%	21.02%	24.09%	30.20%	38.38%	38.22%	6	2.9%	3.8%	2.9%	3.5%	3.2%	3,195	69.9%
Southern TN Non-Metro	17.89%	5.75%	16.12%	19.00%	19.94%	20.50%	46.05%	54.75%	1	11.6%	20.0%	17.6%	10.3%	13.0%	472	10.3%
Sparta Non-Metro	22.01%	12.27%	17.29%	19.02%	23.56%	29.45%	37.14%	39.26%	2	21.3%	52.0%	23.9%	19.2%	20.6%	180	3.9%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

**Table 9. Borrower Distribution of Home Mortgage Refinance Loan Originations & Purchases**

Borrower Distribution: <b>Home Mortgage Refinance</b>					State: <b>VIRGINIA</b>				Assessment Period: <b>January 1997 - December 1999</b>							
MSA/Assessment Area: ☆	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share**					Total Loans	
	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*	% of Families	% Bank Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total***
Lynchburg-Bedford MSA	14.83%	8.54%	18.10%	25.20%	25.15%	33.33%	41.93%	32.93%	7	5.9%	9.9%	11.8%	9.3%	4.1%	327	2.5%
Charlottesville MSA	18.45%	14.00%	17.42%	20.00%	23.40%	21.00%	40.73%	45.00%	14	1.6%	2.8%	2.4%	1.1%	2.0%	163	1.3%
<b>Norfolk-Virginia Beach-Newport News MSA</b>	18.63%	10.78%	18.93%	21.18%	24.00%	26.93%	38.45%	41.12%	4	3.8%	7.3%	6.1%	5.9%	4.4%	4,285	33.0%
<b>Richmond-Petersburg MSA</b>	19.35%	15.17%	18.23%	21.58%	24.63%	25.58%	37.79%	37.67%	4	3.8%	6.4%	4.7%	4.4%	4.0%	2,990	23.1%
Roanoke MSA	18.62%	14.29%	18.41%	23.25%	24.80%	25.29%	38.16%	37.18%	1	8.1%	11.0%	8.6%	7.9%	9.1%	1,495	11.5%
Shenandoah Valley Non-Metro	13.67%	4.34%	15.62%	13.35%	23.78%	24.80%	46.93%	57.50%	2	7.9%	9.7%	9.7%	8.4%	7.6%	1,586	12.2%
Southwest Virginia Non-Metro	24.28%	6.36%	19.97%	17.89%	21.90%	27.48%	33.85%	48.28%	1	14.8%	14.2%	15.1%	15.3%	16.0%	2,124	16.4%

☆ Full-scope assessment area labels appear in bold print.

(\*) As a percentage of loans with borrower income information available.

(\*\*) Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

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

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

Geographic Distribution: <b>Small Loans to Businesses</b>			State: <b>Multi-State Area</b>			Assessment Period: <b>January 1997 - December 1999</b>			
MSA/Assessment Area: ☆	Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share***		Total Small Loans to Businesses	
	% of Businesses*	% Bank Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Revenue \$1 million or less	#	% of Total****
<b>Washington Multi-State MSA</b>	66.84%	82.33%	75%	14%	11%	4.1%	2.6%	3,633	27.4%
<b>Charlotte Multi-State MSA</b>	62.12%	69.98%	71%	14%	15%	7.4%	1.9%	2,285	17.2%
<b>Newburgh Multi-State MSA</b>	75.43%	89.19%	75%	18%	8%	1.3%	1.6%	79	0.6%
<b>Philadelphia Multi-State MSA</b>	67.80%	63.04%	69%	16%	16%	10.3%	11.2%	7,069	53.3%
<b>Johnson City-Kingsport-Bristol Multi-State MSA</b>	65.54%	79.31%	74%	16%	10%	4.1%	0.9%	189	1.4%

- ☆ Full-scope assessment area labels appear in bold print.
- (\*) Businesses with revenues of \$1million or less as a percentage of all businesses.
- (\*\*) Small loans to businesses with revenues of \$1million or less as a percentage of all loans reported as small loans to businesses.
- (\*\*\*) Based on 1998 Aggregate Small Business Data only.
- (\*\*\*\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

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

Geographic Distribution: <b>Small Loans to Businesses</b>			State: <b>CONNECTICUT</b>			Assessment Period: <b>January 1997 - December 1999</b>			
MSA/Assessment Area: ☆	Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share***		Total Small Loans to Businesses	
	% of Businesses*	% Bank Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Revenue \$1 million or less	#	% of Total****
<b>Bridgeport MSA</b>	71.67%	68.04%	60%	19%	20%	1.8%	0.9%	262	12.5%
Danbury MSA	73.04%	49.35%	66%	10%	24%	2.7%	1.1%	188	9.0%
<b>Hartford MSA</b>	68.14%	61.96%	63%	21%	16%	1.3%	0.4%	257	12.3%
New Haven-Meriden MSA	71.20%	76.00%	66%	19%	16%	5.2%	3.3%	649	31.0%
Stamford-Norwalk MSA	70.54%	54.11%	62%	17%	22%	3.9%	2.2%	546	26.1%
Waterbury MSA	72.11%	71.93%	69%	17%	14%	3.0%	1.8%	166	7.9%
Southeast Middlesex Non-Metro	73.19%	77.78%	74%	9%	17%	2.5%	1.6%	23	1.1%

- ☆ Full-scope assessment area labels appear in bold print.
- (\*) Businesses with revenues of \$1million or less as a percentage of all businesses.
- (\*\*) Small loans to businesses with revenues of \$1million or less as a percentage of all loans reported as small loans to businesses.
- (\*\*\*) Based on 1998 Aggregate Small Business Data only.
- (\*\*\*\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

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

Geographic Distribution: <b>Small Loans to Businesses</b>			State: <b>FLORIDA</b>			Assessment Period: <b>January 1997 - December 1999</b>			
MSA/Assessment Area: ☆	Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share***		Total Small Loans to Businesses	
	% of Businesses*	% Bank Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Revenue \$1 million or less	#	% of Total****
Daytona Beach MSA	66.78%	100.00%	74%	15%	11%	6.2%	1.7%	515	3.2%
Fort Lauderdale MSA	67.87%	96.70%	75%	13%	12%	4.1%	1.0%	1,578	9.9%
Fort Myers-Cape Coral MSA	62.26%	100.00%	81%	10%	9%	3.2%	0.6%	351	2.2%
Fort Pierce-Port St. Lucie MSA	66.77%	98.28%	80%	11%	10%	4.1%	1.1%	293	1.8%
Gainesville MSA	62.41%	100.00%	70%	16%	14%	6.9%	2.2%	279	1.7%
Walton County Non-Metro	63.55%	100.00%	47%	24%	29%	0.6%	0.0%	17	0.1%
Highlands County Non-Metro	71.14%	100.00%	88%	4%	8%	11.1%	2.3%	93	0.6%
Indian River Non-Metro	66.08%	100.00%	73%	11%	16%	11.2%	1.2%	277	1.7%
<b>Jacksonville MSA</b>	61.99%	97.91%	66%	18%	16%	8.6%	3.1%	1,757	11.0%
Lakeland-Winterhaven MSA	63.25%	97.09%	79%	10%	10%	8.8%	1.6%	654	4.1%
Madison/Taylor Non-Metro	66.53%	66.67%	81%	9%	10%	27.3%	0.0%	79	0.5%
Melbourne-Titusville-Palm Bay MSA	66.36%	99.17%	67%	17%	17%	9.9%	2.3%	681	4.3%
<b>Miami MSA</b>	68.90%	97.30%	76%	11%	13%	3.2%	0.9%	2,311	14.5%
Naples MSA	63.21%	100.00%	72%	13%	16%	3.8%	0.5%	295	1.8%
Ocala MSA	63.98%	100.00%	72%	18%	10%	3.4%	0.4%	152	1.0%
<b>Orlando MSA</b>	59.13%	98.47%	70%	16%	14%	6.1%	1.5%	1,932	12.1%
Panama City MSA	64.34%	100.00%	62%	13%	26%	1.3%	0.1%	39	0.2%
Pensacola MSA	65.20%	100.00%	80%	12%	8%	1.9%	0.2%	178	1.1%
Punta Gorda MSA	67.43%	100.00%	74%	19%	7%	4.2%	0.2%	84	0.5%
Sarasota-Bradenton MSA	65.82%	97.73%	80%	12%	8%	3.1%	0.4%	380	2.4%
Tallahassee MSA	63.17%	96.77%	56%	18%	27%	2.5%	0.5%	162	1.0%
Tampa-St. Petersburg-Clearwater MSA	61.60%	98.89%	72%	14%	14%	5.3%	2.0%	2,360	14.8%
West Palm Beach-Boca Raton MSA	65.56%	99.20%	71%	13%	16%	5.7%	1.4%	1,443	9.0%
Florida Keys Non-Metro	71.88%	100.00%	59%	14%	27%	2.5%	0.4%	56	0.4%

☆ Full-scope assessment area labels appear in bold print.

(\*) Businesses with revenues of \$1million or less as a percentage of all businesses.

(\*\*) Small loans to businesses with revenues of \$1million or less as a percentage of all loans reported as small loans to businesses.

(\*\*\*) Based on 1998 Aggregate Small Business Data only.

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

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

Geographic Distribution: <b>Small Loans to Businesses</b>			State: <b>GEORGIA</b>			Assessment Period: <b>January 1997 - December 1999</b>			
MSA/Assessment Area: ☆	Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share***		Total Small Loans to Businesses	
	% of Businesses*	% Bank Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Revenue \$1 million or less	#	% of Total****
<b>Atlanta MSA</b>	58.75%	89.91%	71%	14%	14%	3.0%	1.0%	2,573	75.0%
Augusta-Aiken MSA	62.79%	78.46%	76%	13%	11%	3.6%	0.6%	339	9.9%
Columbus MSA	61.83%	91.67%	79%	14%	7%	1.8%	0.7%	133	3.9%
Dalton-Rome Non-Metro	62.27%	88.24%	79%	7%	14%	1.1%	0.2%	84	2.4%
Hinesville Non-Metro	68.35%	50.00%	67%	7%	27%	4.8%	0.0%	15	0.4%
Macon MSA	62.98%	81.82%	75%	11%	14%	0.9%	0.2%	64	1.9%
Savannah MSA	61.00%	75.00%	71%	15%	14%	2.6%	0.8%	198	5.8%
Waynesboro Non-Metro	67.22%	100.00%	76%	8%	16%	12.4%	0.0%	25	0.7%

- ☆ Full-scope assessment area labels appear in bold print.
- (\*) Businesses with revenues of \$1million or less as a percentage of all businesses.
- (\*\*) Small loans to businesses with revenues of \$1million or less as a percentage of all loans reported as small loans to businesses.
- (\*\*\*) Based on 1998 Aggregate Small Business Data only.
- (\*\*\*\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

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

Geographic Distribution: <b>Small Loans to Businesses</b>			State: <b>MARYLAND</b>			Assessment Period: <b>January 1997 - December 1999</b>			
MSA/Assessment Area: ☆	Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share***		Total Small Loans to Businesses	
	% of Businesses*	% Bank Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Revenue \$1 million or less	#	% of Total****
<b>Baltimore MSA</b>	65.23%	86.77%	76%	13%	11%	3.0%	2.1%	1,332	100.0%

- ☆ Full-scope assessment area labels appear in bold print.
- (\*) Businesses with revenues of \$1million or less as a percentage of all businesses.
- (\*\*) Small loans to businesses with revenues of \$1million or less as a percentage of all loans reported as small loans to businesses.
- (\*\*\*) Based on 1998 Aggregate Small Business Data only.
- (\*\*\*\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

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

Geographic Distribution: <b>Small Loans to Businesses</b>			State: <b>NEW JERSEY</b>			Assessment Period: <b>January 1997 - December 1999</b>			
MSA/Assessment Area: ☆	Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share***		Total Small Loans to Businesses	
	% of Businesses*	% Bank Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Revenue \$1 million or less	#	% of Total****
Atlantic-Cape May MSA	76.06%	94.74%	73%	17%	10%	4.5%	5.7%	241	3.2%
Bergen-Passaic MSA	72.89%	69.11%	70%	16%	14%	3.0%	1.9%	1,270	16.6%
Jersey City MSA	71.32%	64.58%	70%	16%	14%	3.6%	2.6%	325	4.3%
Middlesex-Somerset-Hunterdon MSA	70.49%	71.14%	69%	13%	18%	5.9%	5.9%	1,271	16.6%
Monmouth-Ocean MSA	77.13%	69.69%	69%	16%	15%	6.8%	6.6%	1,408	18.4%
<b>Newark MSA</b>	73.69%	69.67%	70%	14%	16%	5.8%	4.3%	2,645	34.6%
Trenton MSA	71.81%	73.95%	75%	11%	14%	9.1%	10.9%	487	6.4%

- ☆ Full-scope assessment area labels appear in bold print.
- (\*) Businesses with revenues of \$1million or less as a percentage of all businesses.
- (\*\*) Small loans to businesses with revenues of \$1million or less as a percentage of all loans reported as small loans to businesses.
- (\*\*\*) Based on 1998 Aggregate Small Business Data only.
- (\*\*\*\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

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

Geographic Distribution: <b>Small Loans to Businesses</b>			State: <b>NEW YORK</b>			Assessment Period: <b>January 1997 - December 1999</b>			
MSA/Assessment Area: ☆	Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share***		Total Small Loans to Businesses	
	% of Businesses*	% Bank Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Revenue \$1 million or less	#	% of Total****
Dutchess County MSA	73.29%	100.00%	77%	13%	10%	1.2%	0.3%	87	9.1%
<b>New York MSA</b>	74.99%	71.54%	72%	14%	15%	1.5%	0.6%	824	86.4%
Ulster County Non-Metro	75.60%	100.00%	65%	26%	9%	1.0%	0.3%	43	4.5%

☆ Full-scope assessment area labels appear in bold print.

\*) Businesses with revenues of \$1million or less as a percentage of all businesses.

(\*\*) Small loans to businesses with revenues of \$1million or less as a percentage of all loans reported as small loans to businesses.

(\*\*\*) Based on 1998 Aggregate Small Business Data only.

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

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

Geographic Distribution: <b>Small Loans to Businesses</b>			State: <b>NORTH CAROLINA</b>			Assessment Period: <b>January 1997 - December 1999</b>			
MSA/Assessment Area: ☆	Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share***		Total Small Loans to Businesses	
	% of Businesses*	% Bank Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Revenue \$1 million or less	#	% of Total****
Albemarle Non-Metro	72.08%	52.63%	66%	12%	22%	5.4%	1.6%	74	1.1%
Asheville MSA	69.25%	70.00%	69%	14%	17%	10.0%	4.0%	455	7.0%
Northern Piedmont, NC Non-Metro	73.22%	81.82%	76%	12%	12%	2.3%	1.3%	68	1.1%
Craven County Non-Metro	68.69%	64.29%	55%	28%	17%	0.4%	0.1%	29	0.4%
Fayetteville MSA	69.49%	76.67%	66%	13%	21%	2.1%	0.9%	130	2.0%
Goldsboro MSA	69.95%	90.91%	64%	9%	27%	0.7%	0.3%	33	0.5%
Greensboro-Winston-Salem--Chapel Hill MSA	64.47%	68.40%	74%	12%	14%	5.5%	1.3%	1,610	24.9%
Greenville, NC MSA	65.50%	54.17%	50%	26%	24%	1.5%	0.5%	72	1.1%
Hickory MSA	66.46%	66.67%	68%	16%	16%	4.8%	1.0%	503	7.8%
Northeastern NC Non-Metro	72.09%	89.47%	80%	8%	12%	3.9%	1.7%	143	2.2%
Northwestern NC Non-Metro	69.22%	65.77%	74%	13%	12%	6.5%	1.3%	409	6.3%
<b>Raleigh-Durham-Chapel Hill MSA</b>	64.47%	63.59%	64%	16%	20%	3.1%	1.0%	1,172	18.1%
Rocky Mount MSA	65.67%	30.43%	55%	13%	32%	2.6%	0.4%	113	1.7%
Southern Piedmont Non-Metro	71.35%	76.74%	63%	18%	19%	2.1%	0.6%	349	5.4%
Statesville Non-Metro	66.30%	58.04%	66%	13%	21%	13.4%	2.9%	312	4.8%
Western NC Non-Metro	72.85%	67.58%	73%	17%	10%	7.9%	1.9%	790	12.2%
Wilmington, NC MSA	66.47%	72.00%	62%	16%	23%	1.5%	0.4%	146	2.3%
Wilson Non-Metro	62.96%	53.85%	56%	16%	29%	2.5%	0.6%	63	1.0%

☆ Full-scope assessment area labels appear in bold print.

(\*) Businesses with revenues of \$1million or less as a percentage of all businesses.

(\*\*) Small loans to businesses with revenues of \$1million or less as a percentage of all loans reported as small loans to businesses.

(\*\*\*) Based on 1998 Aggregate Small Business Data only.

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

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

Geographic Distribution: <b>Small Loans to Businesses</b>			State: <b>PENNSYLVANIA</b>			Assessment Period: <b>January 1997 - December 1999</b>			
MSA/Assessment Area: ☆	Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share***		Total Small Loans to Businesses	
	% of Businesses*	% Bank Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Revenue \$1 million or less	#	% of Total****
<b>Allentown-Bethlehem-Easton MSA</b>	67.47%	68.64%	68%	15%	17%	15.2%	18.2%	1,326	34.3%
Harrisburg-Lebanon-Carlisle MSA	65.61%	73.36%	70%	15%	14%	3.8%	5.6%	352	9.1%
Lancaster MSA	67.19%	66.67%	73%	13%	13%	5.0%	5.0%	372	9.6%
Monroe-Wayne Non-Metro	69.31%	77.36%	69%	13%	17%	3.1%	2.2%	104	2.7%
Reading MSA	68.12%	60.45%	69%	14%	17%	13.0%	13.3%	590	15.3%
Schuylkill/Northumberland Non-Metro	71.00%	80.92%	76%	14%	10%	9.3%	10.6%	225	5.8%
Scranton-Wilkes-Barre-Hazleton MSA	69.31%	69.29%	71%	12%	17%	6.1%	7.0%	664	17.2%
York MSA	67.71%	64.08%	69%	15%	16%	5.2%	5.4%	230	6.0%

☆

Full-scope assessment area labels appear in bold print.

(\*) Businesses with revenues of \$1million or less as a percentage of all businesses.

(\*\*) Small loans to businesses with revenues of \$1million or less as a percentage of all loans reported as small loans to businesses.

(\*\*\*) Based on 1998 Aggregate Small Business Data only.

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

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

Geographic Distribution: <b>Small Loans to Businesses</b>			State: <b>SOUTH CAROLINA</b>			Assessment Period: <b>January 1997 - December 1999</b>			
MSA/Assessment Area: ☆	Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share***		Total Small Loans to Businesses	
	% of Businesses*	% Bank Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Revenue \$1 million or less	#	% of Total****
<b>Charleston-North Charleston MSA</b>	65.26%	80.29%	64%	14%	22%	2.3%	1.0%	319	22.9%
Columbia MSA	64.80%	73.03%	72%	14%	13%	2.1%	0.7%	305	21.8%
Darlington Non-Metro	73.12%	100.00%	80%	12%	8%	3.2%	1.6%	25	1.8%
Florence MSA	67.25%	72.50%	66%	14%	21%	1.9%	0.5%	96	6.9%
<b>Greenville-Spartanburg-Anderson MSA</b>	64.82%	70.73%	60%	18%	22%	1.6%	0.4%	429	30.7%
Greenwood Non-Metro	67.85%	100.00%	50%	7%	43%	0.2%	0.2%	14	1.0%
Hilton Head Non-Metro	67.61%	77.14%	60%	21%	19%	3.0%	0.7%	99	7.1%
Myrtle Beach MSA	65.23%	73.68%	47%	22%	31%	0.4%	0.1%	51	3.7%
Orangeburg Non-Metro	68.61%	37.50%	76%	15%	9%	3.2%	0.2%	33	2.4%
Walhalla Non-Metro	72.22%	80.00%	85%	15%	0%	2.4%	0.3%	20	1.4%
Winnsboro Non-Metro	68.63%	100.00%	80%	0%	20%	8.6%	3.0%	5	0.4%

☆ Full-scope assessment area labels appear in bold print.

(\*) Businesses with revenues of \$1million or less as a percentage of all businesses.

(\*\*) Small loans to businesses with revenues of \$1million or less as a percentage of all loans reported as small loans to businesses.

(\*\*\*) Based on 1998 Aggregate Small Business Data only.

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

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

Geographic Distribution: <b>Small Loans to Businesses</b>			State: <b>TENNESSEE</b>			Assessment Period: <b>January 1997 - December 1999</b>			
MSA/Assessment Area: ☆	Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share***		Total Small Loans to Businesses	
	% of Businesses*	% Bank Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Revenue \$1 million or less	#	% of Total****
Clarksville-Hopkinsville MSA	66.60%	73.68%	74%	16%	10%	2.1%	0.5%	62	5.0%
Jefferson City/Newport Non-Metro	66.39%	100.00%	81%	10%	10%	2.8%	0.4%	63	5.1%
<b>Nashville MSA</b>	64.35%	73.23%	69%	17%	14%	3.0%	1.3%	1,018	82.9%
Southern TN Non-Metro	71.06%	95.65%	80%	13%	7%	2.7%	0.5%	69	5.6%
Sparta Non-Metro	70.75%	87.50%	69%	25%	6%	1.3%	0.5%	16	1.3%

☆ Full-scope assessment area labels appear in bold print.

(\*) Businesses with revenues of \$1million or less as a percentage of all businesses.

(\*\*) Small loans to businesses with revenues of \$1million or less as a percentage of all loans reported as small loans to businesses.

(\*\*\*) Based on 1998 Aggregate Small Business Data only.

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

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

Geographic Distribution: <b>Small Loans to Businesses</b>			State: <b>VIRGINIA</b>			Assessment Period: <b>January 1997 - December 1999</b>			
MSA/Assessment Area: ☆	Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share***		Total Small Loans to Businesses	
	% of Businesses*	% Bank Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Revenue \$1 million or less	#	% of Total****
Lynchburg-Bedford MSA	69.78%	75.00%	83%	6%	11%	6.1%	1.1%	63	2.0%
Charlottesville MSA	68.04%	100.00%	68%	14%	18%	0.6%	0.3%	22	0.7%
<b>Norfolk-Virginia Beach-Newport News MSA</b>	64.86%	73.33%	73%	14%	12%	2.8%	0.8%	741	23.4%
<b>Richmond-Petersburg MSA</b>	64.10%	67.40%	70%	15%	15%	5.1%	2.7%	1,021	32.3%
Roanoke MSA	65.34%	58.41%	69%	16%	15%	6.0%	1.9%	479	15.1%
Shenandoah Valley Non-Metro	68.34%	56.93%	76%	14%	10%	3.6%	0.6%	433	13.7%
Southwest Virginia Non-Metro	67.69%	69.14%	82%	10%	8%	6.0%	1.2%	404	12.8%

- ☆ Full-scope assessment area labels appear in bold print.
- (\*) Businesses with revenues of \$1million or less as a percentage of all businesses.
- (\*\*) Small loans to businesses with revenues of \$1million or less as a percentage of all loans reported as small loans to businesses.
- (\*\*\*) Based on 1998 Aggregate Small Business Data only.
- (\*\*\*\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

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

Geographic Distribution: <b>Small Loans to Farms</b>			State: <b>Multi-State Area</b>			Assessment Period: <b>January 1997 - December 1999</b>			
MSA/Assessment Area: ☆	Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share***		Total Small Farm Loans	
	% of Farms*	% Bank Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Revenue \$1 million or less	#	% of Total****
<b>Washington Multi-State MSA</b>	79.93%	60.00%	73%	23%	3%	6.41%	5.66%	30	16.9%
<b>Charlotte Multi-State MSA</b>	84.52%	25.00%	65%	30%	5%	5.73%	0.00%	20	11.3%
<b>Newburgh Multi-State MSA</b>	89.43%	-	-	-	-	0.00%	0.00%	-	0.0%
<b>Philadelphia Multi-State MSA</b>	82.41%	66.39%	57%	32%	11%	35.71%	34.21%	122	68.9%
<b>Johnson City-Kingsport-Bristol Multi-State MSA</b>	82.74%	40.00%	60%	40%	0%	4.41%	1.67%	5	2.8%

☆ Full-scope assessment area labels appear in bold print.

(\*) Farms with revenues of \$1 million or less as a percentage of all farms.

(\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

(\*\*\*) Based on 1998 Aggregate Small Farm Data only.

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

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

Geographic Distribution: <b>Small Loans to Farms</b>			State: <b>CONNECTICUT</b>			Assessment Period: <b>January 1997 - December 1999</b>			
MSA/Assessment Area: ☆	Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share***		Total Small Farm Loans	
	% of Farms*	% Bank Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Revenue \$1 million or less	#	% of Total****
<b>Bridgeport MSA</b>	85.58%	40.00%	80%	20%	0%	100.00%	0.00%	5	13.9%
Danbury MSA	89.46%	66.67%	100%	0%	0%	22.22%	14.29%	3	8.3%
<b>Hartford MSA</b>	83.63%	0.00%	50%	50%	0%	100.00%	0.00%	2	5.6%
New Haven-Meriden MSA	85.04%	87.50%	75%	25%	0%	66.67%	100.00%	8	22.2%
Stamford-Norwalk MSA	86.08%	56.25%	75%	13%	13%	50.00%	25.00%	16	44.4%
Waterbury MSA	87.11%	100.00%	100%	0%	0%	100.00%	0.00%	2	5.6%
Southeast Middlesex Non-Metro	94.34%	-	-	-	-	0.00%	0.00%	-	0.0%

- ☆ Full-scope assessment area labels appear in bold print.
- (\*) Farms with revenues of \$1 million or less as a percentage of all farms.
- (\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.
- (\*\*\*) Based on 1998 Aggregate Small Farm Data only.
- (\*\*\*\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

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

Geographic Distribution: <b>Small Loans to Farms</b>			State: <b>FLORIDA</b>			Assessment Period: <b>January 1997 - December 1999</b>			
MSA/Assessment Area: ☆	Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share***		Total Small Farm Loans	
	% of Farms*	% Bank Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Revenue \$1 million or less	#	% of Total****
Daytona Beach MSA	75.62%	60.00%	80%	20%	0%	0.00%	0.00%	5	3.0%
Fort Lauderdale MSA	81.37%	35.71%	64%	14%	21%	20.00%	16.67%	14	8.5%
Fort Myers-Cape Coral MSA	71.74%	60.00%	100%	0%	0%	13.33%	16.67%	5	3.0%
Fort Pierce-Port St. Lucie MSA	70.48%	25.00%	58%	33%	8%	13.64%	0.00%	12	7.3%
Gainesville MSA	75.97%	50.00%	100%	0%	0%	0.00%	0.00%	2	1.2%
Walton County Non-Metro	72.97%	50.00%	50%	0%	50%	0.00%	0.00%	2	1.2%
Highlands County Non-Metro	70.54%	25.00%	50%	25%	25%	4.26%	0.00%	4	2.4%
Indian River Non-Metro	78.91%	57.14%	43%	43%	14%	5.56%	14.29%	7	4.2%
<b>Jacksonville MSA</b>	75.69%	50.00%	79%	7%	14%	5.26%	0.00%	14	8.5%
Lakeland-Winterhaven MSA	70.78%	33.33%	72%	11%	17%	2.94%	0.86%	18	10.9%
Madison/Taylor Non-Metro	84.75%	100.00%	100%	0%	0%	0.00%	0.00%	1	0.6%
Melbourne-Titusville-Palm Bay MSA	79.01%	28.57%	43%	14%	43%	40.00%	50.00%	7	4.2%
<b>Miami MSA</b>	81.51%	40.00%	80%	20%	0%	0.00%	0.00%	5	3.0%
Naples MSA	72.08%	-	-	-	-	0.00%	0.00%	-	0.0%
Ocala MSA	77.64%	66.67%	67%	33%	0%	0.00%	0.00%	3	1.8%
<b>Orlando MSA</b>	68.84%	50.00%	63%	25%	13%	11.11%	3.85%	16	9.7%
Panama City MSA	79.82%	-	-	-	-	0.00%	0.00%	-	0.0%
Pensacola MSA	75.76%	100.00%	0%	100%	0%	0.00%	0.00%	1	0.6%
Punta Gorda MSA	76.72%	100.00%	100%	0%	0%	0.00%	0.00%	1	0.6%
Sarasota-Bradenton MSA	73.56%	60.00%	80%	0%	20%	11.11%	20.00%	5	3.0%
Tallahassee MSA	75.61%	-	-	-	-	0.00%	0.00%	-	0.0%
Tampa-St. Petersburg-Clearwater MSA	68.52%	35.00%	75%	25%	0%	8.22%	4.00%	20	12.1%
West Palm Beach-Boca Raton MSA	75.44%	47.83%	78%	13%	9%	15.79%	9.09%	23	13.9%
Florida Keys Non-Metro	86.41%	-	-	-	-	0.00%	0.00%	-	0.0%

☆ Full-scope assessment area labels appear in bold print.

(\*) Farms with revenues of \$1 million or less as a percentage of all farms.

(\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

(\*\*\*) Based on 1998 Aggregate Small Farm Data only.

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

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

Geographic Distribution: <b>Small Loans to Farms</b>			State: <b>GEORGIA</b>			Assessment Period: <b>January 1997 - December 1999</b>			
MSA/Assessment Area: ☆	Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share***		Total Small Farm Loans	
	% of Farms*	% Bank Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Revenue \$1 million or less	#	% of Total****
<b>Atlanta MSA</b>	73.26%	50.00%	60%	20%	20%	2.24%	0.81%	10	47.6%
Augusta-Aiken MSA	82.90%	33.33%	0%	67%	33%	2.56%	0.00%	3	14.3%
Columbus MSA	86.92%	100.00%	100%	0%	0%	0.00%	0.00%	1	4.8%
Dalton-Rome Non-Metro	81.82%	-	-	-	-	0.00%	0.00%	-	0.0%
Hinesville Non-Metro	65.00%	-	-	-	-	0.00%	0.00%	-	0.0%
Macon MSA	81.76%	-	-	-	-	0.00%	0.00%	-	0.0%
Savannah MSA	82.94%	0.00%	50%	50%	0%	20.00%	0.00%	2	9.5%
Waynesboro Non-Metro	81.48%	40.00%	40%	20%	40%	6.06%	3.13%	5	23.8%

☆ Full-scope assessment area labels appear in bold print.

(\*) Farms with revenues of \$1 million or less as a percentage of all farms.

(\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

(\*\*\*) Based on 1998 Aggregate Small Farm Data only.

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

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

Geographic Distribution: <b>Small Loans to Farms</b>			State: <b>MARYLAND</b>			Assessment Period: <b>January 1997 - December 1999</b>			
MSA/Assessment Area: ☆	Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share***		Total Small Farm Loans	
	% of Farms*	% Bank Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Revenue \$1 million or less	#	% of Total****
<b>Baltimore MSA</b>	82.44%	65.52%	59%	31%	10%	7.83%	6.06%	29	100.0%

- ☆ Full-scope assessment area labels appear in bold print.
- (\*) Farms with revenues of \$1 million or less as a percentage of all farms.
- (\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.
- (\*\*\*) Based on 1998 Aggregate Small Farm Data only.
- (\*\*\*\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

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

Geographic Distribution: <b>Small Loans to Farms</b>			State: <b>NEW JERSEY</b>			Assessment Period: <b>January 1997 - December 1999</b>			
MSA/Assessment Area: ☆	Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share***		Total Small Farm Loans	
	% of Farms*	% Bank Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Revenue \$1 million or less	#	% of Total****
Atlantic-Cape May MSA	86.32%	60.00%	80%	0%	20%	0.00%	0.00%	5	8.9%
Bergen-Passaic MSA	87.50%	50.00%	83%	0%	17%	50.00%	100.00%	12	21.4%
Jersey City MSA	83.10%	0.00%	50%	50%	0%	0.00%	0.00%	2	3.6%
Middlesex-Somerset-Hunterdon MSA	86.96%	62.50%	75%	13%	13%	33.33%	25.00%	8	14.3%
Monmouth-Ocean MSA	88.94%	42.86%	79%	21%	0%	75.00%	100.00%	14	25.0%
<b>Newark MSA</b>	89.03%	57.14%	93%	7%	0%	53.85%	83.33%	14	25.0%
Trenton MSA	89.02%	100.00%	100%	0%	0%	50.00%	100.00%	1	1.8%

☆ Full-scope assessment area labels appear in bold print.  
 (\*) Farms with revenues of \$1 million or less as a percentage of all farms.  
 (\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.  
 (\*\*\*) Based on 1998 Aggregate Small Farm Data only.  
 (\*\*\*\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

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

Geographic Distribution: <b>Small Loans to Farms</b>			State: <b>NEW YORK</b>			Assessment Period: <b>January 1997 - December 1999</b>			
MSA/Assessment Area: ☆	Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share***		Total Small Farm Loans	
	% of Farms*	% Bank Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Revenue \$1 million or less	#	% of Total****
Dutchess County MSA	85.39%	0.00%	100%	0%	0%	100.00%	0.00%	1	16.7%
<b>New York MSA</b>	84.78%	25.00%	75%	25%	0%	66.67%	0.00%	4	66.7%
Ulster County Non-Metro	84.90%	0.00%	100%	0%	0%	10.00%	0.00%	1	16.7%

☆ Full-scope assessment area labels appear in bold print.  
 (\*) Farms with revenues of \$1 million or less as a percentage of all farms.  
 (\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.  
 (\*\*\*) Based on 1998 Aggregate Small Farm Data only.  
 (\*\*\*\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

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

Geographic Distribution: <b>Small Loans to Farms</b>			State: <b>NORTH CAROLINA</b>			Assessment Period: <b>January 1997 - December 1999</b>			
MSA/Assessment Area: ☆	Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share***		Total Small Farm Loans	
	% of Farms*	% Bank Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Revenue \$1 million or less	#	% of Total****
Albemarle Non-Metro	83.95%	20.00%	60%	20%	20%	5.00%	0.00%	5	2.5%
Asheville MSA	86.41%	22.22%	56%	33%	11%	30.77%	0.00%	9	4.6%
Northern Piedmont, NC Non-Metro	91.48%	42.86%	71%	29%	0%	1.60%	2.63%	7	3.6%
Craven County Non-Metro	80.31%	100.00%	100%	0%	0%	0.00%	0.00%	2	1.0%
Fayetteville MSA	86.92%	-	-	-	-	0.00%	0.00%	-	0.0%
Goldsboro MSA	86.58%	33.33%	100%	0%	0%	0.63%	0.00%	3	1.5%
Greensboro--Winston-Salem--Chapel Hill MSA	84.78%	64.52%	52%	35%	13%	3.53%	2.78%	31	15.7%
Greenville, NC MSA	87.73%	0.00%	67%	0%	33%	0.00%	0.00%	3	1.5%
Hickory MSA	89.29%	40.00%	60%	20%	20%	9.30%	5.41%	5	2.5%
Northeastern NC Non-Metro	88.89%	70.00%	95%	5%	0%	3.26%	2.94%	20	10.2%
Northwestern NC Non-Metro	84.16%	50.00%	70%	22%	9%	7.38%	3.51%	46	23.4%
<b>Raleigh-Durham-Chapel Hill MSA</b>	83.86%	42.86%	71%	29%	0%	1.17%	0.27%	14	7.1%
Rocky Mount MSA	85.41%	0.00%	0%	100%	0%	0.00%	0.00%	1	0.5%
Southern Piedmont Non-Metro	88.16%	52.94%	76%	18%	6%	0.64%	0.10%	17	8.6%
Statesville Non-Metro	89.14%	66.67%	67%	33%	0%	7.69%	0.00%	3	1.5%
Western NC Non-Metro	86.21%	64.29%	68%	18%	14%	17.19%	12.50%	28	14.2%
Wilmington, NC MSA	80.49%	100.00%	100%	0%	0%	0.00%	0.00%	1	0.5%
Wilson Non-Metro	83.01%	50.00%	100%	0%	0%	0.00%	0.00%	2	1.0%

☆ Full-scope assessment area labels appear in bold print.  
 (\*) Farms with revenues of \$1 million or less as a percentage of all farms.  
 (\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.  
 (\*\*\*) Based on 1998 Aggregate Small Farm Data only.  
 (\*\*\*\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

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

Geographic Distribution: <b>Small Loans to Farms</b>			State: <b>PENNSYLVANIA</b>			Assessment Period: <b>January 1997 - December 1999</b>			
MSA/Assessment Area: ☆	Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share***		Total Small Farm Loans	
	% of Farms*	% Bank Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Revenue \$1 million or less	#	% of Total****
<b>Allentown-Bethlehem-Easton MSA</b>	82.47%	75.00%	86%	14%	0%	45.00%	43.75%	28	5.7%
Harrisburg-Lebanon-Carlisle MSA	86.93%	85.19%	57%	26%	17%	14.84%	13.33%	81	16.6%
Lancaster MSA	83.93%	70.17%	56%	25%	19%	10.71%	9.43%	181	37.0%
Monroe-Wayne Non-Metro	77.97%	50.00%	100%	0%	0%	11.76%	6.67%	2	0.4%
Reading MSA	84.16%	77.27%	76%	19%	5%	46.36%	43.62%	110	22.5%
Schuylkill/Northumberland Non-Metro	83.81%	71.43%	66%	23%	11%	29.41%	26.67%	35	7.2%
Scranton-Wilkes-Barre-Hazleton MSA	82.32%	50.00%	75%	0%	25%	0.00%	0.00%	4	0.8%
York MSA	86.92%	81.25%	69%	19%	13%	27.27%	28.00%	48	9.8%

☆ Full-scope assessment area labels appear in bold print.

(\*) Farms with revenues of \$1 million or less as a percentage of all farms.

(\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

(\*\*\*) Based on 1998 Aggregate Small Farm Data only.

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

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

Geographic Distribution: <b>Small Loans to Farms</b>			State: <b>SOUTH CAROLINA</b>			Assessment Period: <b>January 1997 - December 1999</b>			
MSA/Assessment Area: ☆	Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share***		Total Small Farm Loans	
	% of Farms*	% Bank Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Revenue \$1 million or less	#	% of Total****
<b>Charleston-North Charleston MSA</b>	82.28%	44.44%	44%	11%	44%	1.49%	0.00%	9	52.9%
Columbia MSA	85.74%	0.00%	50%	50%	0%	1.35%	0.00%	2	11.8%
Darlington Non-Metro	91.30%	-	-	-	-	0.00%	0.00%	-	0.0%
Florence MSA	90.87%	-	-	-	-	0.00%	0.00%	-	0.0%
<b>Greenville-Spartanburg-Anderson MSA</b>	84.34%	100.00%	50%	50%	0%	0.00%	0.00%	2	11.8%
Greenwood Non-Metro	85.25%	-	-	-	-	0.00%	0.00%	-	0.0%
Hilton Head Non-Metro	79.63%	100.00%	100%	0%	0%	0.00%	0.00%	1	5.9%
Myrtle Beach MSA	88.10%	-	-	-	-	0.00%	0.00%	-	0.0%
Orangeburg Non-Metro	90.75%	0.00%	100%	0%	0%	1.19%	0.00%	1	5.9%
Walhalla Non-Metro	92.19%	0.00%	50%	50%	0%	10.00%	0.00%	2	11.8%
Winnsboro Non-Metro	83.33%	-	-	-	-	0.00%	0.00%	-	0.0%

- ☆ Full-scope assessment area labels appear in bold print.
- (\*) Farms with revenues of \$1 million or less as a percentage of all farms.
- (\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.
- (\*\*\*) Based on 1998 Aggregate Small Farm Data only.
- (\*\*\*\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

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

Geographic Distribution: <b>Small Loans to Farms</b>			State: <b>TENNESSEE</b>			Assessment Period: <b>January 1997 - December 1999</b>			
MSA/Assessment Area: ☆	Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share***		Total Small Farm Loans	
	% of Farms*	% Bank Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Revenue \$1 million or less	#	% of Total****
Clarksville-Hopkinsville MSA	89.47%	46.15%	92%	0%	8%	3.19%	1.66%	13	16.0%
Jefferson City/Newport Non-Metro	83.14%	0.00%	100%	0%	0%	7.14%	0.00%	3	3.7%
<b>Nashville MSA</b>	85.16%	42.86%	78%	12%	10%	4.53%	1.33%	49	60.5%
Southern TN Non-Metro	86.81%	25.00%	83%	17%	0%	1.91%	0.24%	12	14.8%
Sparta Non-Metro	96.43%	0.00%	100%	0%	0%	7.55%	0.00%	4	4.9%

☆ Full-scope assessment area labels appear in bold print.  
 (\*) Farms with revenues of \$1 million or less as a percentage of all farms.  
 (\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.  
 (\*\*\*) Based on 1998 Aggregate Small Farm Data only.  
 (\*\*\*\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

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

Geographic Distribution: <b>Small Loans to Farms</b>			State: <b>VIRGINIA</b>			Assessment Period: <b>January 1997 - December 1999</b>			
MSA/Assessment Area: ☆	Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share***		Total Small Farm Loans	
	% of Farms*	% Bank Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Revenue \$1 million or less	#	% of Total****
Lynchburg-Bedford MSA	91.55%	28.57%	100%	0%	0%	50.00%	0.00%	7	5.3%
Charlottesville MSA	88.89%	100.00%	0%	0%	100%	0.00%	0.00%	1	0.8%
<b>Norfolk-Virginia Beach-Newport News MSA</b>	83.16%	85.71%	57%	14%	29%	0.00%	0.00%	7	5.3%
<b>Richmond-Petersburg MSA</b>	86.61%	85.71%	57%	43%	0%	3.85%	2.04%	7	5.3%
Roanoke MSA	86.79%	66.67%	100%	0%	0%	12.50%	0.00%	3	2.3%
Shenandoah Valley Non-Metro	88.70%	72.09%	71%	19%	10%	6.29%	2.72%	86	65.6%
Southwest Virginia Non-Metro	90.03%	35.00%	80%	15%	5%	4.53%	0.84%	20	15.3%

☆ Full-scope assessment area labels appear in bold print.  
 (\*) Farms with revenues of \$1 million or less as a percentage of all farms.  
 (\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.  
 (\*\*\*) Based on 1998 Aggregate Small Farm Data only.  
 (\*\*\*\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

**Table 12. Qualified Investments**

Qualified Investments	State: <b>Multi-State Area</b>		Assessment Period: <b>January 1997 - September 2000</b>							
	MSA/Assessment Areas: ☆		Prior Period Investments*		Current Period Investments		Total Investments		Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)		
<b>Washington Multi-State MSA</b>	6	6,361	987	32,619	993	38,980	5	25,479		
<b>Charlotte Multi-State MSA</b>	2	2,559	61	10,002	63	12,561	2	5,382		
<b>Newburgh Multi-State MSA</b>	0	0	2	23	2	23	0	0		
<b>Philadelphia Multi-State MSA</b>	17	9,769	1,040	32,028	1,057	41,797	1	4,312		
<b>Johnson City-Kingsport-Bristol Multi-State MSA</b>	0	0	8	5,114	8	5,114	1	4,207		

☆ Full-scope assessment area labels appear in bold print.

(\*) "Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

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

**Table 12. Qualified Investments**

Qualified Investments  MSA/Assessment Areas: ☆	State: <b>CONNECTICUT</b>		Assessment Period: <b>January 1997 - September 2000</b>					
	Prior Period Investments*		Current Period Investments		Total Investments		Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)
<b>Bridgeport MSA</b>	1	143	114	856	115	999	0	0
Danbury MSA	1	143	5	498	6	641	0	0
<b>Hartford MSA</b>	1	143	335	5,543	336	5,686	1	3,845
New Haven-Meriden MSA	2	243	61	3,799	63	4,042	1	1,923
Stamford-Norwalk MSA	2	0	43	2,769	45	2,769	0	0
Waterbury MSA	2	1,393	33	572	35	1,965	0	0
Southeast Middlesex Non-Metro	1	143	4	495	5	638	0	0

☆ Full-scope assessment area labels appear in bold print.

(\*) "Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

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

Table 12. Qualified Investments

Qualified Investments  MSA/Assessment Areas: ☆	State: <b>FLORIDA</b>		Assessment Period: <b>January 1997 - September 2000</b>					
	Prior Period Investments*		Current Period Investments		Total Investments		Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)
Daytona Beach MSA	1	6	59	7,555	60	7,561	0	0
Fort Lauderdale MSA	5	218	214	345	219	563	0	0
Fort Myers-Cape Coral MSA	1	6	48	22,729	49	22,735	3	22,121
Fort Pierce-Port St. Lucie MSA	3	9	24	80	27	89	0	0
Gainesville MSA	1	0	22	73	23	73	0	0
Walton County Non-Metro	2	31	22	142	24	173	0	0
Highlands County Non-Metro	1	6	17	45	18	51	0	0
Indian River Non-Metro	2	9	19	82	21	91	0	0
<b>Jacksonville MSA</b>	8	6,522	98	23,556	106	30,078	3	22,044
Lakeland-Winterhaven MSA	2	9	27	58	29	67	0	0
Madison/Taylor Non-Metro	1	6	17	45	18	51	0	0
Melbourne-Titusville-Palm Bay MSA	2	9	24	50	26	59	0	0
<b>Miami MSA</b>	11	4,298	70	22,945	81	27,243	2	22,348
Naples MSA	1	6	52	62	53	68	0	0
Ocala MSA	1	6	26	14,117	27	14,123	1	4,547
<b>Orlando MSA</b>	7	723	124	98,637	131	99,360	9	88,453
Panama City MSA	2	31	21	141	23	172	0	0
Pensacola MSA	2	31	27	161	29	192	0	0
Punta Gorda MSA	1	6	24	51	25	57	0	0
Sarasota-Bradenton MSA	3	4,575	29	3,792	32	8,367	1	3,253
Tallahassee MSA	2	31	34	158	36	189	0	0
Tampa-St. Petersburg-Clearwater MSA	3	2,905	283	61,817	286	64,722	5	50,390
West Palm Beach-Boca Raton MSA	6	3,266	182	23,575	188	26,841	3	21,777
Florida Keys Non-Metro	1	6	16	45	17	51	0	0

☆ Full-scope assessment area labels appear in bold print.

(\*) "Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

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

**Table 12. Qualified Investments**

Qualified Investments  MSA/Assessment Areas: ☆	State: <b>GEORGIA</b>		Assessment Period: <b>January 1997 - September 2000</b>					
	Prior Period Investments*		Current Period Investments		Total Investments		Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)
<b>Atlanta MSA</b>	9	13,310	231	19,539	240	32,849	3	17,438
Augusta-Aiken MSA	0	0	13	53	13	53	0	0
Columbus MSA	0	0	15	24	15	24	0	0
Dalton-Rome Non-Metro	0	0	4	6	4	6	0	0
Hinesville Non-Metro	0	0	0	0	0	0	0	0
Macon MSA	0	0	16	18,489	16	18,489	3	17,715
Savannah MSA	1	68	5	26	6	94	0	0
Waynesboro Non-Metro	0	0	0	0	0	0	0	0

☆ Full-scope assessment area labels appear in bold print.

(\*) "Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

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

**Table 12. Qualified Investments**

Qualified Investments  MSA/Assessment Areas: ☆	State: <b>MARYLAND</b>		Assessment Period: <b>January 1997 - September 2000</b>					
	Prior Period Investments*		Current Period Investments		Total Investments		Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)
<b>Baltimore MSA</b>	5	4,382	115	10,367		14,749	3	5,957

☆ Full-scope assessment area labels appear in bold print.

(\*) "Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

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

**Table 12. Qualified Investments**

Qualified Investments  MSA/Assessment Areas: ☆	State: <b>NEW JERSEY</b>		Assessment Period: <b>January 1997 - September 2000</b>					
	Prior Period Investments*		Current Period Investments		Total Investments		Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)
Atlantic-Cape May MSA	1	19	38	5,420	39	5,439	0	0
Bergen-Passaic MSA	1	19	98	5,557	99	5,576	0	0
Jersey City MSA	2	163	62	9,184	64	9,347	1	45
Middlesex-Somerset-Hunterdon MSA	1	19	90	11,382	91	11,401	1	5,220
Monmouth-Ocean MSA	2	0	250	9,421	252	9,421	1	3,257
<b>Newark MSA</b>	7	12,067	241	14,493	248	26,560	1	1,391
Trenton MSA	1	19	91	8,618	92	8,637	2	1,955
Outside of Assessment Areas	0	0	7	17	7	17	0	0

☆ Full-scope assessment area labels appear in bold print.

(\*) "Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

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

**Table 12. Qualified Investments**

Qualified Investments  MSA/Assessment Areas: ☆	State: <b>NEW YORK</b>		Assessment Period: <b>January 1997 - September 2000</b>					
	Prior Period Investments*		Current Period Investments		Total Investments		Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)
Dutchess County MSA	0	0	2	7,130	2	7,130	1	7,013
<b>New York MSA</b>	4	10,886	65	25,562	69	36,448	5	10,415
Ulster County Non-Metro	0	0	0	0	0	0	0	0

☆ Full-scope assessment area labels appear in bold print.

(\*) "Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

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

**Table 12. Qualified Investments**

Qualified Investments MSA/Assessment Areas: ☆	State: <b>NORTH CAROLINA</b>		Assessment Period: <b>January 1997 - September 2000</b>					
	Prior Period Investments*		Current Period Investments		Total Investments		Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)
Albemarle Non-Metro	0	0	4	7	4	7	0	0
Asheville MSA	0	0	19	178	19	178	0	0
Northern Piedmont, NC Non-Metro	0	0	0	0	0	0	0	0
Craven County Non-Metro	0	0	1	5	1	5	0	0
Fayetteville Non-Metro	0	0	7	5,856	7	5,856	3	5,563
Goldsboro MSA	0	0	1	2,332	1	2,332	1	1,619
Greensboro--Winston-Salem--Chapel Hill MSA	1	685	33	9,210	34	9,895	3	8,777
Greenville, NC MSA	1	638	33	2,105	34	2,743	1	2,005
Hickory-Morganton-Lenoir MSA	0	0	7	155	7	155	0	0
Northeastern NC Non-Metro	0	0	5	276	5	276	0	0
Northwestern Non-Metro	0	0	3	11	3	11	0	0
<b>Raleigh-Durham-Chapel Hill MSA</b>	6	6,272	103	3,212	109	9,484	1	1,585
Rocky Mount MSA	0	0	3	3,059	3	3,059	1	2,678
Southern Piedmont Non-Metro	0	0	3	3	3	3	0	0
Statesville Non-Metro	0	0	4	12	4	12	0	0
Western NC Non-Metro	0	0	5	8	5	8	0	0
Wilmington, NC MSA	0	0	3	2	3	2	0	0
Wilson Non-Metro	0	0	5	4,857	5	4,857	2	3,004

☆ Full-scope assessment area labels appear in bold print.

(\*) "Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

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

**Table 12. Qualified Investments**

Qualified Investments  MSA/Assessment Areas: ☆	State: <b>PENNSYLVANIA</b>		Assessment Period: <b>January 1997 - September 2000</b>					
	Prior Period Investments*		Current Period Investments		Total Investments		Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)
<b>Allentown-Bethlehem-Easton MSA</b>	4	1,036	313	9,484	317	10,520	1	3,182
Harrisburg-Lebanon-Carlisle MSA	1	865	69	13,943	70	14,808	1	1,237
Lancaster MSA	3	529	68	5,940	71	6,469	0	0
Monroe-Wayne Non-Metro	0	0	8	5,754	8	5,754	0	0
Reading MSA	4	0	66	5,832	70	5,832	0	0
Schuylkill/Northumberland Non-Metro	1	503	30	5,401	31	5,904	0	0
Scranton-Wilkes-Barre-Hazleton MSA	0	0	77	5,660	77	5,660	0	0
York MSA	3	477	34	5,406	37	5,883	0	0

☆ Full-scope assessment area labels appear in bold print.

(\*) "Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

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

**Table 12. Qualified Investments**

Qualified Investments  MSA/Assessment Areas: ☆	State: <b>SOUTH CAROLINA</b>		Assessment Period: <b>January 1997 - September 2000</b>					
	Prior Period Investments*		Current Period Investments		Total Investments		Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)
<b>Charleston-North Charleston MSA</b>	0	0	15	256	15	256	0	0
Columbia MSA	1	100	155	368	156	468	0	0
Darlington Non-Metro	0	0	0	0	0	0	0	0
Florence MSA	0	0	0	0	0	0	0	0
<b>Greenville-Spartanburg-Anderson MSA</b>	0	0	51	5,382	51	5,382	2	4,620
Greenwood Non-Metro	0	0	2	2	2	2	0	0
Hilton Head Non-Metro	0	0	0	0	0	0	0	0
Myrtle Beach MSA	0	0	7	4,735	7	4,735	2	4,661
Orangeburg Non-Metro	0	0	2	4	2	4	0	0
Walhalla Non-Metro	0	0	0	0	0	0	0	0
Winnsboro Non-Metro	0	0	0	0	0	0	0	0

☆ Full-scope assessment area labels appear in bold print.

(\*) "Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

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

**Table 12. Qualified Investments**

Qualified Investments  MSA/Assessment Areas: ☆	State: <b>TENNESSEE</b>		Assessment Period: <b>January 1997 - September 2000</b>					
	Prior Period Investments*		Current Period Investments		Total Investments		Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)
Clarksville - Hopkinsville MSA	0	0	30	19	30	19	0	0
Jefferson City/Newport Non-MSA	0	0	2	12	2	12	0	0
<b>Nashville MSA</b>	1	50	119	1,774	120	1,824	0	0
Southern TN Non-Metro	0	0	0	0	0	0	0	0
Sparta Non-Metro	0	0	0	0	0	0	0	0

☆ Full-scope assessment area labels appear in bold print.

(\*) "Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

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

**Table 12. Qualified Investments**

Qualified Investments	State: <b>VIRGINIA</b>		Assessment Period: <b>January 1997 - September 2000</b>					
MSA/Assessment Areas: ☆	Prior Period Investments*		Current Period Investments		Total Investments		Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)
Lynchburg - Bedford MSA	0	0	2	500	2	500	0	0
Charlottesville MSA	1	1,468	4	525	5	1,993	0	0
<b>Norfolk - Virginia Beach - Newport News MSA</b>	0	0	265	796	265	796	0	0
<b>Richmond - Petersburg MSA</b>	7	6,192	95	15,667	102	21,859	1	3,542
Roanoke MSA	0	0	186	810	186	810	0	0
Shenandoah Valley Non-Metro	2	2,281	19	6,109	21	8,390	0	0
Southwest Virginia Non-Metro	0	0	11	1,719	11	1,719	0	0

☆ Full-scope assessment area labels appear in bold print.

(\*) "Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM and BRANCH OPENINGS/CLOSINGS								State: <b>Multi-State Areas</b>		Assessment Period: <b>January 1997 - September 2000</b>							
MSA/Assessment Area: ☆	Deposits	Branches						Branch Openings/Closings				Population					
	% of Total Rated Area Deposits in MSA/AA	# of Bank Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Washington DC, Multi-State MSA</b>	100.0%	105	100.0%	5.7%	25.7%	36.2%	27.6%	53	5	-4	-8	-21	-15	4.7%	23.1%	44.2%	28.0%
<b>Charlotte Multi-State MSA</b>	100.0%	55	100.0%	3.6%	14.5%	47.3%	34.5%	9	2	0	-3	-3	-1	3.0%	17.2%	57.9%	21.8%
<b>Newburgh Multi-State MSA</b>	100.0%	6	100.0%	0.0%	0.0%	100.0%	0.0%	3	1	0	-1	-1	0	4.1%	15.3%	53.4%	27.2%
<b>Philadelphia Multi-State MSA</b>	100.0%	251	100.0%	4.0%	10.8%	45.0%	39.4%	100	10	-2	-8	-43	-37	8.5%	17.0%	45.3%	28.8%
<b>Johnson City-Kingsport-Bristol Multi-State MSA</b>	100.0%	7	100.0%	0.0%	0.0%	85.7%	14.3%	2	0	0	0	-1	-1	0.0%	17.4%	58.3%	24.3%

☆ Full-scope assessment area labels appear in bold print.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM and BRANCH OPENINGS/CLOSINGS								State: <b>Multi-State Areas</b>		Assessment Period: <b>January 1997 - September 2000</b>							
MSA/Assessment Area: ☆	Deposits	Branches						Branch Openings/Closings				Population					
	% of Total Rated Area Deposits in MSA/AA	# of Bank Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Bridgeport MSA</b>	8.9%	10	11.5%	0.0%	20.0%	40.0%	30.0%	4	1	-1	0	-1	-1	7.5%	14.3%	53.1%	25.1%
Danbury MSA	7.1%	9	10.3%	0.0%	11.1%	77.8%	11.1%	3	1	0	0	-1	-1	0.4%	18.8%	60.0%	20.8%
<b>Hartford MSA</b>	6.2%	8	9.2%	25.0%	0.0%	37.5%	12.5%	7	3	1	0	-2	-3	9.4%	12.6%	55.5%	22.1%
New Haven-Meriden MSA	27.2%	26	29.9%	3.8%	19.2%	50.0%	26.9%	4	0	0	0	-3	-1	8.4%	18.9%	50.7%	22.1%
Stamford-Norwalk MSA	38.1%	22	25.3%	13.6%	31.8%	40.9%	13.6%	7	3	0	-1	0	-3	8.1%	22.5%	32.9%	36.5%
Waterbury MSA	12.0%	11	12.6%	9.1%	0.0%	63.6%	27.3%	4	0	0	0	-3	-1	4.8%	12.3%	63.4%	19.5%
Southeast Middlesex Non-Metro	0.5%	1	1.1%	0.0%	0.0%	0.0%	100.0%	0	0	0	0	0	0	0.0%	0.0%	46.0%	54.0%

☆ Full-scope assessment area labels appear in bold print.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM and BRANCH OPENINGS/CLOSINGS								State:	Multi-State Areas	Assessment Period: January 1997 - September 2000				Population			
MSA/Assessment Area: ☆	Deposits	Branches						Branch Openings/Closings				Population					
	% of Total Rated Area Deposits in MSA/AA	# of Bank Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Daytona Beach MSA	4.6%	30	4.5%	3.3%	10.0%	80.0%	6.7%	1	5	0	0	3	1	3.2%	13.0%	72.9%	10.9%
Fort Lauderdale MSA	12.9%	75	11.1%	1.3%	8.0%	56.0%	34.7%	5	19	0	0	7	7	3.3%	18.6%	54.9%	23.2%
Fort Myers-Cape Coral MSA	3.4%	28	4.2%	0.0%	17.9%	60.7%	21.4%	4	8	0	3	-1	2	1.3%	15.2%	73.7%	9.8%
Fort Pierce-Port St. Lucie MSA	1.9%	14	2.1%	7.1%	14.3%	35.7%	42.9%	1	2	0	0	-1	2	6.0%	11.9%	62.6%	19.5%
Gainesville MSA	1.5%	10	1.5%	0.0%	40.0%	30.0%	30.0%	0	2	0	0	0	2	11.1%	29.1%	36.3%	23.5%
Walton County Non-Metro	0.0%	3	0.4%	0.0%	0.0%	0.0%	100.0%	0	2	0	0	0	2	0.0%	44.0%	38.0%	18.0%
Highlands County Non-Metro	0.7%	6	0.9%	0.0%	0.0%	100.0%	0.0%	2	0	0	0	-2	0	0.0%	10.1%	89.9%	0.0%
Indian River Non-Metro	1.3%	12	1.8%	0.0%	0.0%	33.3%	66.7%	0	3	0	0	2	1	0.0%	4.9%	42.3%	52.9%
<b>Jacksonville MSA</b>	10.4%	56	8.3%	3.6%	14.3%	46.4%	35.7%	8	11	0	-1	0	4	4.7%	17.5%	53.1%	24.1%
Lakeland-Winterhaven MSA	2.4%	25	3.7%	4.0%	24.0%	56.0%	16.0%	0	6	0	1	5	0	0.8%	16.9%	67.9%	14.5%
Madison/Taylor Non-Metro	0.3%	3	0.4%	0.0%	33.3%	66.7%	0.0%	0	0	0	0	0	0	0.0%	10.1%	89.9%	0.0%
Melbourne-Titusville-Palm Bay MSA	3.2%	21	3.1%	0.0%	42.9%	38.1%	19.0%	1	2	0	0	1	0	1.1%	22.1%	59.4%	17.5%
<b>Miami MSA</b>	16.4%	72	10.7%	8.3%	12.5%	31.9%	47.2%	5	23	1	4	2	11	9.2%	19.4%	39.5%	31.9%
Naples MSA	2.2%	19	2.8%	0.0%	0.0%	63.2%	36.8%	0	5	0	0	3	2	5.2%	10.6%	59.1%	25.1%
Ocala MSA	0.9%	6	0.9%	0.0%	0.0%	50.0%	50.0%	0	1	0	0	1	0	1.4%	8.9%	75.9%	13.8%
<b>Orlando MSA</b>	7.6%	54	8.0%	5.6%	20.4%	51.9%	22.2%	4	12	0	4	3	1	2.2%	18.0%	56.7%	22.4%
Panama City MSA	0.2%	3	0.4%	0.0%	0.0%	33.3%	66.7%	0	0	0	0	0	0	3.6%	21.0%	48.6%	26.6%
Pensacola MSA	0.8%	11	1.6%	9.1%	9.1%	63.6%	9.1%	0	3	1	0	1	1	4.1%	12.3%	62.7%	20.7%
Punta Gorda MSA	0.7%	7	1.0%	0.0%	0.0%	85.7%	14.3%	0	2	0	0	2	0	0.0%	7.0%	86.6%	6.4%
Sarasota-Bradenton MSA	3.1%	28	4.2%	0.0%	28.6%	46.4%	25.0%	4	13	0	2	6	1	0.8%	18.2%	59.7%	21.3%
Tallahassee MSA	0.8%	7	1.0%	0.0%	28.6%	14.3%	57.1%	0	1	0	0	0	1	8.6%	18.8%	38.1%	32.4%
Tampa-St. Petersburg-Clearwater MSA	14.1%	100	14.9%	0.0%	24.0%	39.0%	36.0%	6	32	0	6	7	13	2.2%	22.7%	46.6%	28.3%
West Palm Beach-Boca Raton MSA	10.4%	80	11.9%	3.8%	13.8%	40.0%	42.5%	2	14	0	3	6	3	3.0%	21.7%	46.8%	28.1%
Florida Keys Non-Metro	0.3%	3	0.4%	0.0%	0.0%	66.7%	33.3%	0	0	0	0	0	0	0.0%	0.0%	35.8%	64.1%

☆ Full-scope assessment area labels appear in bold print.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM and BRANCH OPENINGS/CLOSINGS								State: <b>Multi-State Areas</b>		Assessment Period: <b>January 1997 - September 2000</b>							
MSA/Assessment Area: ☆	Deposits	Branches						Branch Openings/Closings				Population					
	% of Total Rated Area Deposits in MSA/AA	# of Bank Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Atlanta MSA</b>	76.1%	77	62.1%	3.9%	11.7%	42.9%	41.6%	22	16	1	-5	1	-3	6.7%	15.6%	45.9%	31.8%
Augusta-Aiken MSA	9.0%	13	10.5%	0.0%	23.1%	30.8%	46.2%	0	0	0	0	0	0	9.6%	16.6%	44.8%	29.0%
Columbus MSA	3.5%	11	8.9%	9.1%	27.3%	36.4%	27.3%	0	1	1	0	0	0	10.2%	18.5%	40.3%	30.4%
Dalton-Rome Non-Metro	3.6%	6	4.8%	0.0%	0.0%	33.3%	66.7%	1	1	0	0	0	0	0.0%	12.7%	34.2%	53.2%
Hinesville Non-Metro	0.3%	1	0.8%	0.0%	0.0%	100.0%	0.0%	0	0	0	0	0	0	0.0%	34.2%	65.8%	0.0%
Macon MSA	1.8%	4	3.2%	25.0%	25.0%	25.0%	25.0%	2	2	0	1	0	-1	11.0%	15.7%	48.2%	25.2%
Savannah MSA	5.3%	10	8.1%	0.0%	30.0%	30.0%	40.0%	1	1	0	0	0	0	7.2%	19.0%	46.2%	27.5%
Waynesboro Non-Metro	0.4%	2	1.6%	0.0%	50.0%	50.0%	0.0%	0	0	0	0	0	0	0.0%	53.4%	46.6%	0.0%

☆ Full-scope assessment area labels appear in bold print.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM and BRANCH OPENINGS/CLOSINGS								State:	Multi-State Areas		Assessment Period:				January 1997 - September 2000			
MSA/Assessment Area: ☆	Deposits	Branches						Branch Openings/Closings				Population						
	% of Total Rated Area Deposits in MSA/AA	# of Bank Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography				
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
<b>Baltimore MSA</b>	100.0%	57	100.0%	7.0%	15.8%	45.6%	31.6%	36	1	-1	-11	-13	-10	7.9%	19.5%	44.3%	27.8%	

☆ Full-scope assessment area labels appear in bold print.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM and BRANCH OPENINGS/CLOSINGS								State: <b>Multi-State Areas</b>		Assessment Period: <b>January 1997 - September 2000</b>							
MSA/Assessment Area: ☆	Deposits	Branches						Branch Openings/Closings				Population					
	% of Total Rated Area Deposits in MSA/AA	# of Bank Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Atlantic-Cape May MSA	2.8%	12	4.3%	0.0%	16.7%	58.3%	25.0%	17	1	0	-1	-13	-2	3.2%	16.4%	63.6%	16.8%
Bergen-Passiac MSA	14.5%	43	15.3%	4.7%	14.0%	55.8%	25.6%	18	2	0	-5	-5	-6	4.2%	18.7%	52.2%	24.8%
Jersey City MSA	2.8%	12	4.3%	0.0%	25.0%	66.7%	8.3%	2	1	0	0	0	-1	2.4%	17.1%	60.8%	19.7%
Middlesex-Somerset-Hunterdon MSA	20.0%	44	15.7%	4.5%	9.1%	61.4%	25.0%	25	1	0	-1	-18	-5	1.5%	14.1%	61.5%	22.5%
Monmouth-Ocean MSA	20.5%	61	21.7%	0.0%	23.0%	39.3%	36.1%	27	5	0	-1	-19	-2	2.1%	21.2%	47.0%	29.5%
<b>Newark MSA</b>	31.8%	91	32.4%	6.6%	15.4%	45.1%	33.0%	30	4	-3	-4	-13	-6	8.7%	21.5%	39.2%	30.6%
Trenton MSA	7.7%	18	6.4%	5.6%	27.8%	38.9%	27.8%	11	0	-1	0	-6	-4	6.9%	15.9%	43.9%	32.7%

☆ Full-scope assessment area labels appear in bold print.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM and BRANCH OPENINGS/CLOSINGS								State: <b>Multi-State Areas</b>		Assessment Period: <b>January 1997 - September 2000</b>							
MSA/Assessment Area: ☆	Deposits	Branches						Branch Openings/Closings				Population					
	% of Total Rated Area Deposits in MSA/AA	# of Bank Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Dutchess County MSA	7.6%	3	6.1%	0.0%	0.0%	66.7%	33.3%	4	0	0	-1	-3	0	3.7%	11.9%	68.0%	14.6%
<b>New York MSA</b>	89.2%	44	89.8%	0.0%	6.8%	6.8%	86.4%	9	5	0	-1	-2	-1	19.9%	14.1%	19.2%	45.9%
Ulster County Non-Metro	3.2%	2	4.1%	0.0%	0.0%	50.0%	50.0%	1	0	0	0	0	-1	0.0%	2.9%	36.3%	60.8%

☆ Full-scope assessment area labels appear in bold print.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM and BRANCH OPENINGS/CLOSINGS								State: <b>Multi-State Areas</b>		Assessment Period: <b>January 1997 - September 2000</b>							
MSA/Assessment Area: ☆	Deposits	Branches						Branch Openings/Closings				Population					
	% of Total Rated Area Deposits in MSA/AA	# of Bank Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Albemarle Non-Metro	1.6%	4	1.8%	0.0%	0.0%	50.0%	50.0%	0	0	0	0	0	0	0.0%	0.0%	79.7%	20.3%
Asheville MSA	6.0%	9	4.1%	0.0%	22.2%	66.7%	11.1%	0	0	0	0	0	0	0.8%	15.5%	69.2%	14.5%
Northern Piedmont, NC Non-Metro	2.4%	3	1.4%	0.0%	0.0%	100.0%	0.0%	0	0	0	0	0	0	0.0%	0.0%	68.7%	31.3%
Craven County Non-Metro	0.3%	1	0.5%	0.0%	0.0%	0.0%	100.0%	1	0	0	-1	0	0	0.0%	8.0%	63.7%	28.3%
Fayetteville Non-Metro	1.6%	4	1.8%	25.0%	0.0%	50.0%	25.0%	0	0	0	0	0	0	1.9%	26.1%	56.9%	15.1%
Goldsboro MSA	0.5%	1	0.5%	100.0%	0.0%	0.0%	0.0%	0	0	0	0	0	0	0.5%	8.4%	76.6%	14.6%
Greensboro--Winston-Salem--Chapel Hill MSA	21.4%	37	16.7%	0.0%	24.3%	51.4%	24.3%	4	1	0	-1	-1	-1	2.9%	14.5%	62.0%	20.5%
Greenville, NC MSA	0.3%	1	0.5%	0.0%	0.0%	0.0%	100.0%	2	1	0	0	0	-1	7.9%	20.2%	39.8%	32.1%
Hickory MSA	8.5%	12	5.4%	0.0%	16.7%	75.0%	8.3%	2	0	0	-2	0	0	0.0%	7.2%	86.5%	6.3%
Northeastern NC Non-Metro	1.6%	4	1.8%	0.0%	25.0%	50.0%	25.0%	0	0	0	0	0	0	3.5%	12.2%	58.4%	25.8%
Northwestern Non-Metro	9.1%	16	7.2%	0.0%	12.5%	68.8%	18.8%	1	1	0	0	-1	1	0.0%	9.4%	86.2%	4.3%
<b>Raleigh-Durham-Chapel Hill MSA</b>	19.7%	28	12.7%	7.1%	21.4%	39.3%	32.1%	5	2	0	-2	-2	1	5.9%	21.2%	44.3%	28.0%
Rocky Mount MSA	1.4%	3	1.4%	0.0%	33.3%	0.0%	66.7%	0	0	0	0	0	0	0.2%	14.9%	66.7%	18.2%
Southern Piedmont Non-Metro	4.8%	11	5.0%	0.0%	9.1%	72.7%	18.2%	4	0	0	-1	-3	0	1.6%	16.2%	66.3%	15.8%
Statesville Non-Metro	3.1%	5	2.3%	0.0%	0.0%	40.0%	60.0%	0	0	0	0	0	0	0.0%	2.2%	32.7%	65.1%
Western NC Non-Metro	14.2%	20	9.0%	0.0%	15.0%	85.0%	0.0%	6	0	0	-1	-3	-2	0.0%	11.1%	75.3%	13.6%
Wilmington, NC MSA	1.8%	5	2.3%	20.0%	0.0%	0.0%	80.0%	0	1	0	0	0	1	7.5%	16.7%	41.3%	34.5%
Wilson Non-Metro	1.5%	2	0.9%	0.0%	0.0%	50.0%	50.0%	2	0	0	-2	0	0	7.1%	19.8%	50.3%	22.8%

☆ Full-scope assessment area labels appear in bold print.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM and BRANCH OPENINGS/CLOSINGS								State: <b>Multi-State Areas</b>		Assessment Period: <b>January 1997 - September 2000</b>							
MSA/Assessment Area: ☆	Deposits	Branches						Branch Openings/Closings				Population					
	% of Total Rated Area Deposits in MSA/AA	# of Bank Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Allentown-Bethlehem-Easton MSA</b>	35.9%	40	10.0%	2.5%	12.5%	65.0%	20.0%	20	2	0	-3	-9	-6	2.0%	14.1%	64.4%	19.5%
Harrisburg-Lebanon-Carlisle MSA	12.6%	20	5.0%	5.0%	10.0%	80.0%	5.0%	3	0	0	0	-2	-1	2.9%	10.2%	66.0%	20.9%
Lancaster MSA	11.8%	19	4.8%	0.0%	5.3%	78.9%	15.8%	1	0	0	0	-1	0	1.7%	8.7%	80.9%	8.7%
Monroe-Wayne Non-Metro	1.9%	3	0.8%	0.0%	0.0%	33.3%	66.7%	3	0	0	0	-2	-1	0.0%	0.0%	54.3%	45.7%
Reading MSA	14.3%	21	5.3%	4.8%	4.8%	66.7%	23.8%	3	0	0	0	-2	-1	3.5%	12.0%	69.4%	15.2%
Schuylkill/Northumberland Non-Metro	6.3%	14	3.5%	0.0%	14.3%	85.7%	0.0%	0	1	0	0	1	0	0.0%	14.5%	77.3%	8.2%
Scranton-Wilkes-Barre-Hazleton MSA	11.1%	19	4.8%	5.3%	26.3%	52.6%	15.8%	7	0	-1	-2	-3	-1	0.5%	9.5%	75.3%	14.7%
York MSA	6.2%	12	3.0%	8.3%	16.7%	66.7%	8.3%	0	0	0	0	0	0	2.7%	9.0%	82.1%	6.2%

☆ Full-scope assessment area labels appear in bold print.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM and BRANCH OPENINGS/CLOSINGS								State:	Multi-State Areas		Assessment Period:				January 1997 - September 2000			
MSA/Assessment Area: ☆	Deposits	Branches						Branch Openings/Closings				Population						
	% of Total Rated Area Deposits in MSA/AA	# of Bank Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography				
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
<b>Charleston-North Charleston MSA</b>	10.6%	7	15.2%	0.0%	28.6%	42.9%	28.6%	3	1	0	0	-1	-1	4.1%	17.9%	50.4%	26.4%	
Columbia MSA	23.7%	9	19.6%	0.0%	11.1%	33.3%	55.6%	0	0	0	0	0	0	5.7%	22.6%	45.3%	26.3%	
Darlington Non-Metro	1.4%	1	2.2%	0.0%	0.0%	0.0%	100.0%	0	0	0	0	0	0	0.0%	21.3%	60.5%	18.1%	
Florence MSA	4.8%	3	6.5%	0.0%	0.0%	66.7%	33.3%	0	0	0	0	0	0	7.9%	23.2%	42.7%	26.2%	
<b>Greenville-Spartanburg-Anderson MSA</b>	38.8%	14	30.4%	7.1%	0.0%	50.0%	42.9%	0	0	0	0	0	0	2.2%	15.5%	59.2%	23.2%	
Greenwood Non-Metro	4.8%	2	4.3%	0.0%	50.0%	0.0%	50.0%	0	0	0	0	0	0	0.0%	10.3%	52.4%	37.3%	
Hilton Head Non-Metro	7.2%	4	8.7%	0.0%	0.0%	0.0%	100.0%	0	1	0	0	0	1	0.0%	3.7%	59.4%	36.9%	
Myrtle Beach MSA	2.4%	3	6.5%	0.0%	0.0%	33.3%	66.7%	0	2	0	0	1	1	2.3%	14.6%	69.3%	13.9%	
Orangeburg Non-Metro	2.7%	1	2.2%	100.0%	0.0%	0.0%	0.0%	1	0	0	0	0	-1	2.7%	36.0%	50.3%	11.1%	
Walhalla Non-Metro	2.1%	1	2.2%	0.0%	0.0%	100.0%	0.0%	0	0	0	0	0	0	0.0%	0.0%	75.6%	24.4%	
Winnsboro Non-Metro	1.6%	1	2.2%	0.0%	0.0%	100.0%	0.0%	0	0	0	0	0	0	0.0%	0.0%	100.0%	0.0%	

☆ Full-scope assessment area labels appear in bold print.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM and BRANCH OPENINGS/CLOSINGS								State:	Multi-State Areas		Assessment Period: January 1997 - September 2000						
MSA/Assessment Area: ☆	Deposits	Branches						Branch Openings/Closings				Population					
	% of Total Rated Area Deposits in MSA/AA	# of Bank Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Clarksville-Hopkinsville MSA	8.1%	5	12.5%	0.0%	20.0%	60.0%	20.0%	1	0	0	-1	0	0	3.0%	9.0%	65.6%	22.4%
Jefferson City/Newport Non-Metro	9.4%	3	7.5%	0.0%	33.3%	66.7%	0.0%	1	0	0	0	-1	0	0.0%	11.1%	74.5%	14.4%
<b>Nashville MSA</b>	68.8%	25	62.5%	0.0%	20.0%	52.0%	28.0%	5	1	-1	-2	-1	0	4.9%	18.9%	55.7%	20.5%
Southern TN Non-Metro	8.9%	3	7.5%	0.0%	0.0%	66.7%	33.3%	1	0	0	0	0	-1	0.0%	0.0%	70.8%	29.2%
Sparta Non-Metro	4.8%	2	5.0%	0.0%	0.0%	100.0%	0.0%	0	0	0	0	0	0	0.0%	0.0%	100.0%	0.0%

☆ Full-scope assessment area labels appear in bold print.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM and BRANCH OPENINGS/CLOSINGS								State:	Multi-State Areas		Assessment Period:				January 1997 - September 2000			
MSA/Assessment Area: ☆	Deposits	Branches						Branch Openings/Closings				Population						
	% of Total Rated Area Deposits in MSA/AA	# of Bank Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography				
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
Lynchburg-Bedford MSA	2.2%	2	1.8%	0.0%	0.0%	100.0%	0.0%	1	0	0	0	-1	0	0.0%	0.0%	82.1%	17.9%	
Charlottesville MSA	0.9%	1	0.9%	0.0%	0.0%	0.0%	100.0%	0	0	0	0	0	0	4.0%	19.9%	48.6%	27.3%	
<b>Norfolk-Virginia Beach-Newport News MSA</b>	21.9%	30	27.5%	6.7%	13.3%	50.0%	30.0%	24	2	-1	-4	-9	-8	6.3%	17.4%	48.9%	25.6%	
<b>Richmond-Petersburg MSA</b>	34.2%	36	33.0%	0.0%	8.3%	55.6%	33.3%	17	0	-1	-2	-10	-4	6.7%	21.1%	45.9%	26.2%	
Roanoke MSA	13.2%	11	10.1%	9.1%	9.1%	63.6%	18.2%	7	0	0	-1	-5	-1	3.4%	13.1%	55.9%	27.5%	
Shenandoah Valley Non-Metro	11.9%	14	12.8%	0.0%	0.0%	50.0%	50.0%	3	0	0	0	-2	-1	0.0%	0.3%	58.1%	41.6%	
Southwest Virginia Non-Metro	15.7%	15	13.8%	0.0%	20.0%	80.0%	0.0%	3	0	0	0	-3	0	0.0%	28.8%	62.2%	7.2%	

☆ Full-scope assessment area labels appear in bold print.