



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

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Community Reinvestment Act Performance Evaluation

LaSalle Bank Midwest, N.A.
Charter Number: 16660

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Troy, Michigan 48084

Office of the Comptroller of the Currency

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

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Overall CRA Rating

Institution’s CRA Rating: This institution is rated **Satisfactory**.

The following table indicates the performance level of **LaSalle Bank Midwest, N.A.** (LaSalle MW) with respect to the Lending, Investment, and Service Tests:

Performance Levels	LaSalle Bank Midwest, N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory		X	X
Low Satisfactory	X		
Needs to Improve			
Substantial Noncompliance			

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

The major factors that support this rating include:

- LaSalle MW’s lending activity within Michigan, Indiana, and the South Bend – Mishawaka Multistate Metropolitan Area is good.
- The distribution of LaSalle MW’s home mortgage loans to borrowers of different income levels is good within Michigan, Indiana, and the South Bend – Mishawaka Multistate Metropolitan Area. However, the geographic distribution of lending is poor in these areas.
- Community development lending, while excellent in the Detroit assessment area, is adequate overall and has a neutral impact on the Lending Test rating.
- The bank’s qualified investment activity is good in Michigan and adequate in Indiana and the South Bend – Mishawaka Multistate Metropolitan Area.
- Delivery systems are accessible to geographies and individuals of different income levels. A high level of community development services have been provided in Michigan.

Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

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

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

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

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

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

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

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

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

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

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

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

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

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

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

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

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

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

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

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

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

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

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

Description of Institution

LaSalle Bank Midwest, N.A. (LaSalle MW) is a \$43 billion interstate bank headquartered in Troy, Michigan. LaSalle MW, formerly named Standard Federal Bank, N.A., has 264 banking offices throughout 28 counties in south and central Michigan, and 2 counties in northern Indiana.

LaSalle MW is a wholly owned subsidiary of LaSalle Bank Corporation, a multi-bank holding company headquartered in Chicago, Illinois with total assets of \$107 billion. During the evaluation period, LaSalle MW was an indirect subsidiary of Netherlands based ABN AMRO Bank N.V., one of the world's largest financial institutions with total assets of nearly one trillion Euros and more than 4,500 branches in 53 countries worldwide. No merger activities involving LaSalle MW occurred during the evaluation period.

LaSalle Bank Corporation's principal subsidiaries are LaSalle Bank, N.A., based in Chicago Illinois, and LaSalle MW. During the evaluation period, bank subsidiaries included ABN AMRO Mortgage Group, Inc. (AAMG), one of the largest home mortgage loan originators in the country. LaSalle Community Development Corporation (LaSalle CDC) is a subsidiary of LaSalle Bank, N.A. At the request of the bank, we considered the activities of LaSalle Bank, N.A., AAMG, and LaSalle CDC that occurred within this bank's assessment areas (AAs). These affiliates increase LaSalle MW's capacity to lend and invest in the community through home mortgage lending, community development lending, qualified investments, and community development service activities.

LaSalle MW's business strategy has been focused on residential mortgage lending with a growing presence in middle market commercial clients and small business lending. LaSalle MW offers a wide variety of commercial and consumer banking products and services.

As of June 30, 2006, LaSalle MW reported total assets of \$43 billion, \$24 billion in total deposits, and Tier I Capital of \$3.7 billion. LaSalle MW's loan portfolio, totaling \$29 billion, was comprised of 83 percent real estate, 16 percent commercial, and 1 percent consumer. Within the real estate segment, 82 percent of loans are residential and 18 percent are commercial. LaSalle MW is a preferred U.S. Small Business Administration (SBA) lender, allowing the bank to process SBA loans in an expedited manner. LaSalle MW is not an active agricultural lender. No financial or legal impediments hinder LaSalle MW's ability to address community needs. However, poor economic conditions, mortgage fraud, and high degrees of competition have impacted opportunities to lend in LaSalle MW's primary market areas in Michigan.

The last CRA evaluation was dated December 31, 2002 and resulted in a Satisfactory rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period is January 1, 2003 through August 1, 2006. We analyzed home mortgage lending data from the period of January 1, 2003 through December 31, 2005. The review period for community development (CD) loans, qualified investments, and CD services is January 1, 2003 through August 1, 2006.

Analyses of Home Mortgage Disclosure Act (HMDA) data from 2003 were performed based on 2000 U.S. Census data using corresponding Metropolitan Statistical Area (MSA) designations. The Office of Management and Budget published updated MSA designations for use beginning in 2004. Therefore, analyses of 2004 and 2005 HMDA data were performed based on 2000 U.S. Census data using the updated MSA configurations, which is consistent with the manner in which financial institutions were required to file data, and consistent with the manner in which aggregate peer data was generated by the regulatory agencies. The MSA configuration changes impacted the way the bank's AAs were defined as well. Lending data presented in tables within appendix D are limited to 2004 and 2005 information using the AAs in place during that period. Regardless, geographic and borrower distribution conclusions under the Lending Test were drawn by blending the bank's record of lending under both time periods. Weightings were based on the relative number of loans under each time period for each product individually. Consequently, more weight was placed on the 2004-2005 period performance when evaluating home purchase and home improvement lending, and more weight was placed on 2003 performance when evaluating home refinancing activity.

Data Integrity

We tested the accuracy of publicly filed information on home mortgage loans and small loans to businesses and farms filed for the bank and affiliates. We also reviewed CD loans, qualified investments, and CD services to ensure that they meet the regulatory definition for CD. Home mortgage data was found to be accurate, and community development data contained within this evaluation is accurate. However, substantial errors were identified within the small business and farm data for years 2003, 2004, and 2005. Corrected data was not made available. Consequently, the evaluation does not consider the small business and small farm data presented in the tables within appendix D. As the small business and farm data do not reflect a substantial percentage of the bank's overall lending activity, the lack of reliable data did not significantly impact our ability to draw overall conclusions regarding the bank's lending performance.

Selection of Areas for Full-Scope Review

In each state and multistate metropolitan area where the bank has an office, a sample of AAs within that state/multistate metropolitan area was selected for full-scope reviews. Refer to the Scope of Evaluation section under each State and Multistate Metropolitan Area Rating section for details regarding how the areas were selected.

The Troy AA and Detroit AA in Michigan, the Elkhart AA in Indiana, and the South Bend - Mishawaka multistate MSA AA received full-scope reviews. These areas include LaSalle MW's major markets in each state, and account for more than 86 percent of the bank's deposits, 63 percent of reported loans, and include 63 percent of branches. These areas also represent 59 percent of the population, owner-occupied housing units, and businesses within the bank's AAs in total. We assessed performance in the remaining 13 AAs through limited-scope procedures. Refer to the Scope of Evaluation sections under the South Bend - Mishawaka Multistate Metropolitan Area, State of Indiana, and State of Michigan rating sections for details regarding how areas were selected for full-scope reviews. Also refer to appendix A for additional information regarding which areas received full-scope and limited-scope reviews.

Ratings

The bank's overall rating is a blend of the multistate metropolitan area rating and state ratings. Performance within the State of Michigan received dominant consideration as approximately 99 percent of LaSalle MW's deposits, 97 percent of its branches, and 97 percent of its lending activity is based in Michigan.

The multistate metropolitan area rating and state ratings are based primarily on those areas that received full-scope reviews. Refer to the Scope of Evaluation section under each State and Multistate Metropolitan Area Rating section for details regarding how the areas were weighted in arriving at the ratings.

When drawing conclusions for the Lending Test in each AA, loan products were generally weighted according to their relative volume within that AA, although consideration was also given to the most pressing credit needs of the areas. This approach provided consideration to the bank's varied presence within the individual AAs.

Fair Lending or Other Illegal Credit Practices Review

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

Multistate Metropolitan Area Rating

South Bend – Mishawaka, IN-MI Multistate Metropolitan Area (#43780)

CRA rating for the South Bend – Mishawaka, IN-MI Multistate Metro Area¹: Satisfactory

The Lending Test is rated: Low Satisfactory
 The Investment Test is rated: Low Satisfactory
 The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- LaSalle MW’s lending activity within the South Bend - Mishawaka assessment area is good, especially considering the large number of lenders operating in the area.
- The distribution of LaSalle MW’s home mortgage loans to borrowers of different income levels is good, although the geographic distribution of lending is poor.
- The bank’s qualified investment activity is adequate.
- Delivery systems are accessible to geographies and individuals of different income levels within the South Bend - Mishawaka assessment area.

Description of Institution’s Operations in the South Bend – Mishawaka, IN-MI Multistate Metropolitan Area

LaSalle MW provides a full range of residential, consumer, and commercial financial products and services in the South Bend – Mishawaka multistate MSA. A small portion of the bank’s deposits (one percent), branches (two percent), and reported loans (two percent) are from this area. LaSalle MW operates 6 branches and 23 automated teller machines (ATMs) within the multistate MSA. With deposits totaling \$161.7 million and a market share of 4.10 percent of insured deposits, LaSalle MW is the eighth largest bank with a presence in the area. Competition is strong among financial service providers in this market. A large number of other financial institutions, including large regional banks and local community institutions are present. Refer to the market profile for the South Bend – Mishawaka IN-MI Multistate Metropolitan Area in appendix C for detailed demographics and other performance context information.

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

Scope of Evaluation in the South Bend – Mishawaka, IN-MI Multistate Metropolitan Area

The bank's performance in the South Bend - Mishawaka AA received a full-scope review and is the basis of the ratings for this multistate MSA. Refer to the table in appendix A for additional information on the scope of the evaluation.

We took into consideration information derived from members of the community when drawing conclusions relative to the bank's performance. We contacted three organizations within the South Bend - Mishawaka AA. Refer to the Market Profiles in appendix C for more information regarding community contacts performed during our full-scope analyses.

LENDING TEST

The bank's performance under the Lending Test in the South Bend - Mishawaka, IN-MI Multistate MSA is rated Low Satisfactory. Based on a full-scope review, the bank's performance in the South Bend - Mishawaka AA is adequate.

Lending Activity

Refer to Table 1, Lending Volume for the South Bend - Mishawaka, IN-MI Multistate MSA in appendix D for the facts and data used to evaluate the bank's lending activity.

LaSalle MW's lending activity is good in the South Bend - Mishawaka AA, especially given its limited branch presence. Lending activity in the AA is commensurate with the bank's share of the deposit market, especially considering the large number of lenders operating in the area. Our analysis focused on home purchase and home refinance lending as those are LaSalle MW's primary reported product lines. LaSalle MW ranks eighth in deposits among sixteen depository institutions with a 4.10 percent share of the market, according to June 30, 2006 FDIC deposit data. According to 2005 aggregate HMDA data, LaSalle MW is ranked thirteenth in volume of originated/purchased home purchase loans with a 2.25 percent market share, and seventh in volume of home mortgage refinance loans with a 3.25 percent market share.

Distribution of Loans by Income Level of the Geography

The geographic distribution of LaSalle MW's loans is poor in the South Bend - Mishawaka AA. This is based on home mortgage lending in the area. As reliable small business and farm data were not available, no analyses were done for those loan types.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 for the South Bend - Mishawaka, IN-MI Multistate MSA in appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

In drawing geographic conclusions for this area, we considered that the opportunity to lend in low-income geographies is limited as there are a relatively low number of owner-occupied housing units within this segment of the community. Therefore, more weight is placed on lending in moderate-income areas. Furthermore, the number of home improvement and multifamily loans generated by LaSalle MW during the evaluation period was too small to perform meaningful geographic distribution analyses. Conclusions are therefore based primarily on home purchase and home refinance lending activity.

The geographic distribution of home purchase loans is poor in the South Bend - Mishawaka AA. The percentages of LaSalle MW's loans in both low-income and moderate-income geographies were significantly below the percentages of owner-occupied housing units that are located in those segments of the AA. This was observed for both the 2003 and the 2004-2005 time periods. LaSalle MW's 2005 market shares of home purchase lending in low-income and moderate-income areas were well below the bank's overall share of home purchase lending in the South Bend - Mishawaka AA. In drawing overall conclusions for this product line, consideration was given to the fact that the differences in percentages between the bank's performance and the demographics do not represent significant numbers of loans.

The geographic distribution of home refinance loans is poor. The percentages of LaSalle MW's loans in both low-income and moderate-income geographies were well below the percentages of owner-occupied housing units that are located in those segments of the South Bend - Mishawaka AA. This was observed for both the 2003 and the 2004-2005 time periods. LaSalle MW's 2005 market share of home purchase lending in low-income areas was somewhat lower than its overall share of the home refinance market, and well below the demographic in moderate-income areas. In drawing overall conclusions for this product line, consideration was given to the fact that the differences in percentages between the bank's performance and the demographics do not represent significant numbers of loans.

Lending Gap Analysis

We reviewed summary reports and analyzed LaSalle MW's home mortgage lending activity over the evaluation period to identify any gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps.

Inside/Outside Ratio

A substantial majority (93 percent) of originated and purchased loans reported by LaSalle MW during the evaluation period are within the bank's AAs. Ninety-three percent of the bank's home mortgage loans and all CD loans are within the AAs. These calculations are done on a bank-wide basis, and affiliate lending is not included. This record of lending within the AAs

was given positive consideration, but did not significantly impact geographic distribution conclusions.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of LaSalle MW's loans in the South Bend - Mishawaka AA is good. This is based on home mortgage distribution performance. As reliable small business and farm data were not available, no analyses were done for those loan types.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 for the South Bend - Mishawaka, IN-MI Multistate MSA in appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

In evaluating the borrower distribution of home mortgage loans, we considered the number of households that live below the poverty level and the barriers that this may have on home ownership. It is especially difficult for the segment of the low-income population that lives below the poverty line to afford and maintain a home. This has an impact on the opportunity to lend to the low-income population of the community. Refer to the Market Profiles in appendix C for the demographic information and additional discussion regarding the poverty rates for this AA.

The distribution of home purchase loans to borrowers of different income levels is good in the South Bend - Mishawaka AA. The percentage of loans to moderate-income borrowers was near the percentage of moderate-income families in the AA during both the 2003 and 2004-2005 time periods. LaSalle MW's 2005 market share of moderate-income borrowers was below its overall home purchase market share in the in the area. While the percentage of loans to low-income borrowers was lower than the percentage of low-income families in the AA during both time periods, consideration was given to the impact that the area's poverty level has on lending to the low-income segment of the community. LaSalle MW's market share of lending to low-income borrowers was below its overall home purchase market share in 2005.

The distribution of LaSalle MW's home improvement loans to borrowers of different income levels is adequate. The percentage of loans made to low-income borrowers was well below the percentage of low-income families in the AA for both the 2003 and 2004-2005 time periods. The percentage of loans to moderate-income borrowers exceeded the percentage of moderate-income families in the area in 2003, and was near the demographic in 2004-2005. Regardless, the differences in percentages represent small numbers of loans. Market share analyses are not meaningful due to LaSalle MW's low overall home improvement market share in this AA.

The borrower distribution of home refinance loans is good. The percentage of loans to moderate-income borrowers exceeded the percentage of moderate-income families in the AA during the 2004-2005 period, and was near the demographic level in 2003. LaSalle MW's 2005 market share for moderate-income borrowers was near the bank's overall home refinance market share in the South Bend - Mishawaka AA. While the percentage of loans to

low-income borrowers was lower than the percentage of the area's low-income families during both the 2003 and 2004-2005 time periods, performance is considered adequate given the impact that the area's poverty level has on lending to this segment of the community. LaSalle MW's market share of lending to low-income borrowers was somewhat below its overall home refinance market share in 2005.

Community Development Lending

Refer to Table 1, Lending Volume for the South Bend - Mishawaka, IN-MI Multistate MSA in appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all community development loans, including multifamily loans that also qualify as community development loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as community development loans. Table 5 does not separately list community development loans.

LaSalle MW reported no community development loans for the South Bend - Mishawaka AA during the evaluation period. This had a neutral impact on the Lending Test rating for this area.

Product Innovation and Flexibility

LaSalle MW has taken proactive steps to offer innovative and flexible lending products. A Community Home Lending Group was formed in March 2005 that focuses on mortgage lending in low- and moderate-income areas. Furthermore, LaSalle MW and its affiliates have lending centers within Indiana with officers who are trained in affordable and non-conventional lending products such as Federal Housing Administration loans, Veterans Administration loans, Freddie Mac's Affordable Gold loans, as well as the bank's affordable lending products.

A CRA Portfolio Loan Program is in place to support the bank's neighborhood revitalization and community reinvestment efforts in all of its markets. The program is designed to benefit low- and moderate-income applicants, as well as applicants purchasing or refinancing homes in low- and moderate-income parts of the bank's AAs. Loan applications that are initially not approved under standard underwriting receive a second review using more flexible underwriting guidelines. During the evaluation period, 11 loans were approved from the South Bend - Mishawaka AA under the second review process.

INVESTMENT TEST

The bank's performance under the Investment Test in the South Bend - Mishawaka, IN-MI Multistate MSA is rated Low Satisfactory. Based on a full-scope review, the bank's performance in the South Bend - Mishawaka AA is adequate.

Refer to Table 14 for the South Bend - Mishawaka, IN-MI Multistate MSA in appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Qualified investments made by LaSalle MW during the evaluation period totaled \$188 thousand and consisted primarily of allocated portions of investments in Great Lakes Capital Funds. This nonprofit community development finance organization, in part, raises capital for investment in low-income housing tax credit projects. During the evaluation period LaSalle CDC invested in two funds that financed affordable housing projects within the South Bend - Mishawaka AA. The bank also provided financial grants to three local organizations for programs providing affordable housing, economic development, and social services to low- and moderate-income individuals. In addition to the investments made during the evaluation period, LaSalle MW continues to have a \$187 thousand investment previously made in the form of a Fannie Mae DUS (Delegated Underwriting and Servicing) mortgage-back security. The security financed a multifamily affordable housing project for low- and moderate-income people in South Bend. None of LaSalle MW's investments in the AA are considered innovative or complex in nature. While the dollar level of investments is low in relation to the bank's capacity and operations in the area, the investments are responsive to the needs of the community. In drawing conclusions, consideration was given to this being one of the bank's smaller markets, with only 0.69 percent of the bank's deposits being from this area according to June 30, 2006 FDIC deposit data. Consideration was also given to the strong level of competition that exists among financial institutions, as well as the limited level of investment opportunities that exist compared to larger metropolitan areas.

SERVICE TEST

The bank's performance under the Service Test in the South Bend - Mishawaka, IN-MI Multistate MSA is rated High Satisfactory. Based on a full-scope review, the bank's performance in the South Bend - Mishawaka AA is good.

Retail Banking Services

Refer to Table 15 for the South Bend - Mishawaka, IN-MI Multistate MSA in appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

LaSalle MW's delivery systems provide good accessibility to geographies and individuals of different income levels in the South Bend - Mishawaka AA. While the bank does not have any branches in low-income geographies, only 1.54 percent of the area's population resides in those areas. The distribution of branches in moderate-income areas is excellent with the percentage of branches significantly exceeding the percentage of the area's population residing in moderate-income areas. Furthermore, 7 of the 23 ATMs the bank operates in the AA are located in moderate-income areas, which exceeds the percentage of the population residing there.

No branches were opened or closed in the low- or moderate-income geographies of the South Bend - Mishawaka AA during the evaluation period.

LaSalle MW's branch office hours adequately serve the community. Most branches offer extended hours on different days of the week either with longer hours available through drive-up operations or weekend hours.

All banking services are made available through all locations. The bank offers several affordable deposit and credit products that are especially beneficial for low- and moderate-income persons. In particular, the bank has developed a secured loan product that allows a person to establish or re-establish a positive credit history, and several affordable housing programs have been established. In addition, the bank offers a low-cost checking product that features a low deposit requirement to open, has no minimum balance, and no monthly maintenance fees when a regular direct deposit is set up on the account. A low monthly maintenance fee is assessed only if there is no direct deposit set up with the account. There are no excess debit fees, and on-line banking and on-line bill pay are offered free of charge. The bank also offers statement savings and passbook savings deposit products which can be opened with a small amount. A small monthly fee is assessed only when a balance of at least \$250.00 is not maintained. Fees can be waived for customers that attend the bank's financial education seminars.

LaSalle MW offers banking by mail, by telephone, and through the Internet. On-line bill payment services are also offered at no cost. Account information is available 24 hours a day through the LaSalle TeleBanking voice response unit and a call center. The bank has the capability to offer Spanish language options through the call center, LaSalle TeleBanking, and at several branch locations. While the bank offers these alternative delivery systems, significant weight could not be placed on them when drawing CRA conclusions as data and information regarding their impact on low- and moderate-income geographies and individuals was not readily available.

Community Development Services

LaSalle MW's level of community development services in the South Bend - Mishawaka AA is adequate based on the opportunities in the AA and the number of services provided. During this evaluation period the bank conducted five financial literacy seminars targeted to low- and moderate-income individuals on topics that included homebuyer's education, credit, and business credit. These courses were developed by the bank and tailored to meet the credit needs of the local community. In addition, four classes were held on financial education in local high schools through involvement with the local Junior Achievement program. Managers and employees have been actively involved in community development initiatives by participating in or managing activities with several organizations that provide community development services to local area residents. The activities were conducted as representatives of the bank for various local, regional, and national community development organizations that primarily provide services and administer programs for to low- and moderate-income persons.

LaSalle MW facilitated the issuance of two affordable housing grants in the South Bend - Mishawaka AA during this evaluation period under the Federal Home Loan Bank of Indianapolis' Affordable Housing Program (AHP). The AHP grants totaled \$213,715 with the funds used for down payment assistance in 20 affordable housing units in the local community.

State Rating

State of Indiana

CRA Rating for Indiana²: **Satisfactory**

The Lending Test is rated:	<u>Low Satisfactory</u>
The Investment Test is rated:	<u>Low Satisfactory</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- LaSalle MW’s lending activity within the Elkhart assessment area is good, especially considering the bank’s limited branch presence in the area.
- The distribution of LaSalle MW’s home mortgage loans to borrowers of different income levels is good, although the geographic distribution of lending is poor.
- The bank’s qualified investment activity is adequate.
- Delivery systems are accessible to geographies and individuals of different income levels within the Elkhart assessment area.

Description of Institution’s Operations in Indiana

LaSalle MW provides a full range of residential, consumer, and commercial financial products and services in Elkhart County, Indiana. This is the only part of Indiana that LaSalle MW operates in except for St. Joseph County which is part of the South Bend - Mishawaka multistate MSA that is rated separately. A small portion of the bank’s deposits (0.14 percent), branches (0.76 percent), and reported loans (0.96 percent) are from the Elkhart AA. LaSalle MW operates two branches and 10 ATMs within the area. With deposits totaling \$32.6 million and a market share of 1.45 percent of insured deposits, LaSalle MW has a small presence in the area. Competition is strong among financial service providers in this market. A large number of other financial institutions, including large regional banks and local community institutions are present. Refer to the market profile for the Elkhart-Goshen MSA in appendix C for detailed demographics and other performance context information.

² For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution’s performance in that area.

Scope of Evaluation in Indiana

The bank's performance in the Elkhart AA received a full-scope review and is the basis for the ratings for the State of Indiana. Refer to the table in appendix A for additional information on the scope of the evaluation.

We took into consideration information derived from members of the community when drawing conclusions relative to the bank's performance. We contacted two organizations within the Elkhart AA. Refer to the Market Profiles in appendix C for more information regarding community contacts performed during our full-scope analyses.

LENDING TEST

The bank's performance under the Lending Test in the State of Indiana is rated Low Satisfactory. Based on a full-scope review, the bank's performance in the Elkhart AA is adequate.

Lending Activity

Refer to Table 1, Lending Volume for Indiana in appendix D for the facts and data used to evaluate the bank's lending activity.

LaSalle MW's lending activity is good in the Elkhart AA, especially given its limited branch presence. LaSalle MW's lending activity in the Elkhart AA is commensurate with its share of the deposit market, especially considering the large number of lenders operating in the area. Our analysis focused on home purchase and home refinance lending as those are LaSalle MW's primary reported product lines. LaSalle MW ranks tenth in deposits among sixteen depository institutions with a 1.45 percent share of the market according to June 30, 2006 FDIC deposit data. According to 2005 aggregate HMDA data, LaSalle MW is ranked fourteenth in volume of originated/purchased home purchase loans with a 2.14 percent market share, and eleventh in volume of home mortgage refinance loans with a 2.69 percent market share.

Distribution of Loans by Income Level of the Geography

The geographic distribution of LaSalle MW's loans is poor in the Elkhart AA. This is primarily based on home mortgage lending in the area. As reliable small business and farm data were not available, no analyses were done for those loan types.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 for the State of Indiana in appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

In drawing geographic conclusions for the Elkhart AA, we considered that the opportunity to lend in low-income and moderate-income geographies is limited as the area contains only one low-income census tract and three moderate-income tracts. Less than one percent of owner-occupied housing units are located in the low-income tracts and less than three percent are in moderate-income tracts. The fact that LaSalle MW did not make any home mortgage loans in the low-income tract during the evaluation period is not considered a significant negative factor. Furthermore, the number of home improvement and multifamily loans generated by LaSalle MW during the evaluation period was too small to perform meaningful geographic distribution analyses. Conclusions are therefore based primarily on home purchase and home refinance lending activity.

The geographic distribution of home purchase loans is poor. The percentage of LaSalle MW's loans in moderate-income geographies was below the percentage of owner-occupied housing units located in those areas in 2003, and significantly below the demographic during the 2004-2005 time period. In drawing overall conclusions for this product line, consideration was given to the fact that the differences in percentages between the bank's performance and the demographics do not represent significant numbers of loans. Market share analysis for this product line in this AA does not provide meaningful insight to the bank's performance due to the relatively small number of loans the percentages represent.

The geographic distribution of home refinance loans is poor. The percentage of LaSalle MW's loans in moderate-income geographies was well below the percentage of owner-occupied housing units that are located in those areas. This was observed for both the 2003 and the 2004-2005 time periods. In drawing overall conclusions for this product line, consideration was given to the fact that the differences in percentages between the bank's performance and the demographics do not represent significant numbers of loans. Furthermore, market share analysis for this product line in this AA does not provide meaningful insight to the bank's performance due to the relatively small number of loans the percentages represent.

Lending Gap Analysis

We reviewed summary reports and analyzed LaSalle MW's home mortgage lending activity over the evaluation period to identify any gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps.

Inside/Outside Ratio

A substantial majority (93 percent) of originated and purchased loans reported by LaSalle MW during the evaluation period are within the bank's AAs. Ninety-three percent of the bank's home mortgage loans and all CD loans are within the AAs. These calculations are done on a bank-wide basis, and affiliate lending is not included. This record of lending within the AAs

was given positive consideration, but did not significantly impact geographic distribution conclusions.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of LaSalle MW's loans in the Elkhart area is good. This is based on home mortgage distribution performance. As reliable small business and farm data were not available, no analyses were done for those loan types.

Home Mortgage Loans

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

In evaluating the borrower distribution of home mortgage loans, we considered the number of households that live below the poverty level and the barriers that this may have on home ownership. It is especially difficult for the segment of the low-income population that lives below the poverty line to afford and maintain a home. This has an impact on the opportunity to lend to the low-income population of the community. Refer to the Market Profiles in appendix C for the demographic information and additional discussion regarding the poverty rates for this AA.

The distribution of home purchase loans to borrowers of different income levels is good in the Elkhart AA. The percentage of LaSalle MW's loans to moderate-income borrowers exceeded the percentage of moderate-income families in the AA during both the 2003 and 2004-2005 time periods. While the percentage of loans to low-income borrowers is well below the percentage of low-income families in the area, consideration was given to the impact that the area's poverty level has on lending to the low-income segment of the community. Market share analysis for this product line in this AA does not provide meaningful insight to the bank's performance due to the relatively small number of loans the percentages represent.

The distribution of LaSalle MW's home improvement loans to borrowers of different income levels is adequate in this AA. For both time periods combined, the percentage of loans to low-income borrowers was significantly lower than the percentage of low-income families in the area, while the percentage of loans to moderate-income borrowers exceeded the demographic. However, the differences between the bank's performance and the demographics represent few loans. Market share analyses are not meaningful due to LaSalle MW's low overall home improvement market share in this AA.

The borrower distribution of home refinance loans is good in the Elkhart AA. The percentage of loans to moderate-income borrowers exceeded the percentage of moderate-income families in the AA during both the 2003 and 2004-2005 time periods. LaSalle MW's 2005 market share for moderate-income borrowers was below the bank's overall home refinance market share in the area. While the percentage of loans to low-income borrowers was lower than the percentage of low-income families in 2004-2005, and significantly below the demographic in 2003, consideration was given to the impact that the area's poverty level has on lending to this

segment of the community. LaSalle MW's market share of lending to low-income borrowers was above its overall home refinance market share in 2005.

Community Development Lending

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

LaSalle MW reported no community development loans for the Elkhart AA during the evaluation period. This had a neutral impact on the Lending Test rating for Indiana.

Product Innovation and Flexibility

LaSalle MW has taken proactive steps to offer innovative and flexible lending products. A Community Home Lending Group was formed in March 2005 that focuses on mortgage lending in low- and moderate-income areas. Furthermore, LaSalle MW and its affiliates have lending centers within Indiana with officers who are trained in affordable and non-conventional lending products such as Federal Housing Administration loans, Veterans Administration loans, Freddie Mac's Affordable Gold loans, as well as the bank's affordable lending products.

A CRA Portfolio Loan Program is in place to support the bank's neighborhood revitalization and community reinvestment efforts in all of its markets. The program is designed to benefit low- and moderate-income applicants, as well as applicants purchasing or refinancing homes in low- and moderate-income parts of the bank's AAs. Loan applications that are initially not approved under standard underwriting receive a second review using more flexible underwriting guidelines. During the evaluation period, three loans were approved from the South Bend – Mishawaka AA under the second review process.

INVESTMENT TEST

The bank's performance under the Investment Test in Indiana is rated Low Satisfactory. Based on a full-scope review, the bank's performance in the Elkhart AA is adequate.

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

Qualified investments made by LaSalle MW during the evaluation period totaled \$45 thousand and consisted primarily of an allocated portion of an investment in a Great Lakes Capital Fund. This nonprofit community development finance organization, in part, raises capital for investment in low-income housing tax credit projects. During the evaluation period LaSalle CDC invested in a fund that financed an affordable housing project within the Elkhart AA. The

bank also provided a financial grant to a local community development organization providing affordable housing and social services to low- and moderate-income individuals. Neither of the investments is considered innovative or complex in nature. While the dollar level of investments is low in relation to the bank's capacity and operations in the AA, the investments are responsive to the needs of the community. In drawing conclusions, consideration was given to this being one of the bank's two smallest markets, with only 0.14 percent of the bank's deposits being from this area according to June 30, 2006 FDIC deposit data. Consideration was also given to the strong level of competition that exists among financial institutions, as well as the limited level of investment opportunities that exist compared to larger metropolitan areas.

SERVICE TEST

The bank's performance under the Service Test in Indiana is rated High Satisfactory. Based on a full-scope review, the bank's performance in the Elkhart AA is good.

Retail Banking Services

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

LaSalle MW's delivery systems provide good accessibility to geographies and individuals of different income levels in the Elkhart AA. While the bank does not have any branches in low-income geographies, only 0.45 percent of the area's population resides in those areas. The distribution of branches in moderate-income areas is excellent with the percentage of branches significantly exceeding the area's population. One of the 10 ATMs the bank operates in the AA is located in a moderate-income area.

No branches were opened or closed in the low- or moderate-income geographies of the Elkhart AA during the evaluation period.

LaSalle MW's branch hours adequately serve the community. Most branches offer extended hours on different days of the week either with longer hours available through drive-up operations or weekend hours.

All banking services are made available through all locations. The bank offers several affordable deposit and credit products that are especially beneficial for low- and moderate-income persons. In particular, the bank has developed a secured loan product that allows a person to establish or re-establish a positive credit history, and several affordable housing programs have been established. In addition, the bank offers a low-cost checking product that features a low deposit requirement to open, has no minimum balance, and no monthly maintenance fees when a regular direct deposit is set up on the account. A low monthly maintenance fee is assessed only if there is no direct deposit set up with the account. There are no excess debit fees, and on-line banking and on-line bill pay are offered free of charge. The bank also offers statement savings and passbook savings deposit products which can be opened with a small amount. A small monthly fee is assessed only when a balance of at least

\$250.00 is not maintained. Fees can be waived for customers that attend the bank's financial education seminars.

LaSalle MW offers banking by mail, by telephone, and through the Internet. On-line bill payment services are also offered at no cost. Account information is available 24 hours a day through the LaSalle TeleBanking voice response unit and a call center. The bank has the capability to offer Spanish language options through the call center, LaSalle TeleBanking, and at several branch locations. While the bank offers these alternative delivery systems, significant weight could not be placed on them when drawing CRA conclusions as data and information regarding their impact on low- and moderate-income geographies and individuals was not readily available.

Community Development Services

LaSalle MW's level of community development services is adequate in the Elkhart AA based on the opportunities in the AA and the number of services provided. During this evaluation period the bank conducted a homebuyer's seminar and a financial education class in a local high school through involvement with the local Junior Achievement program. Managers and employees have been actively involved in community development initiatives by participating in or managing activities with several organizations that provide community development services to local area residents. The activities were conducted as representatives of the bank for various local, regional, and national community development organizations that primarily provide services and administer programs for to low- and moderate-income persons.

State Rating

State of Michigan

CRA Rating for Michigan³: Satisfactory

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- LaSalle MW's Michigan lending activity is good, especially considering the large number of lenders operating in the bank's full-scope assessment areas.
- The distribution of LaSalle MW's home mortgage loans to borrowers of different income levels is good in Michigan. However, the geographic distribution of loans is poor.
- LaSalle MW's community development lending record is excellent in the Detroit assessment area and adequate in the Troy assessment area. Overall, community development lending is adequate in Michigan and has a neutral impact on the Lending Test rating.
- The bank made a significant level of qualified investments in Michigan. LaSalle MW demonstrated excellent responsiveness to addressing the pressing community redevelopment needs of the Detroit assessment area, and made an adequate level of investments in the Troy assessment area.
- Delivery systems are accessible to geographies and individuals of different income levels. A high level of community development services have also been provided, especially with regard to financial education.

Description of Institution's Operations in Michigan

LaSalle MW provides a full range of residential, consumer, and commercial financial products and services throughout the southern and central portions of Michigan's lower peninsula. A substantial majority of the bank's deposits (99 percent), branches (97 percent), and reported loans (97 percent) are in Michigan. LaSalle MW operates 256 branches and 936 ATMs within the state. With deposits totaling \$23 billion and a state-wide market share of 15 percent of

³ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

insured deposits, LaSalle MW has the greatest deposit presence of any insured financial institution in the state. Competition is strong among financial service providers in all primary markets that LaSalle MW operates in. LaSalle MW competes with a large number of other financial institutions, including large regional banks and local community institutions.

LaSalle MW has fifteen AAs in Michigan located primarily in metropolitan areas. Assessment Areas consist of the entire Warren-Farmington Hills-Troy (Troy) and Detroit-Livonia-Dearborn (Detroit) Metropolitan Divisions (MDs) of the Detroit-Warren-Livonia MSA; the entire Ann Arbor, Battle Creek, Bay City, Flint, Jackson, Kalamazoo-Portage, Monroe, Niles-Benton Harbor, and Saginaw-Saginaw Township North MSAs; portions of the Grand Rapids-Wyoming, Holland-Grand Haven, and Lansing-East Lansing MSAs; and the non-metropolitan counties of Allegan, St. Joseph, Tuscola, Gratiot, Lenawee, and Midland. The bank's primary operations are centered in the Warren-Farmington Hills-Troy and Detroit-Livonia-Dearborn MDs. Please refer to the Market Profiles for the State of Michigan in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Michigan

The Troy and Detroit AAs were selected for full-scope reviews in Michigan. These AAs represent LaSalle MW's primary markets in Michigan and account for 86 percent of its deposits and 60 percent of reported loans for the evaluation period within the state. Limited-scope reviews were performed for the remaining 13 AAs. Each of the limited-scope areas represents less than three percent of LaSalle MW deposits and less than six percent of LaSalle MW's reported loans in the state. Please refer to appendix A for additional information regarding which areas received full- and limited-scope reviews.

The Michigan ratings are based primarily on conclusions reached for LaSalle MW's performance in the two full-scope AAs. The AAs are generally weighed according to the number of reportable loans and level of deposits associated with each area. Therefore, performance in the Troy AA was given the most weight.

In drawing conclusions relative to the bank's performance in the full-scope AAs, we took into consideration information derived from members of the community. We contacted five organizations within the Troy AA and three organizations within the Detroit AA. Refer to the Market Profiles in appendix C for more information regarding community contacts performed during our full-scope analyses.

LENDING TEST

The bank's performance under the Lending Test in Michigan is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the Troy AA and Detroit AA is adequate.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity

Refer to Table 1, Lending Volume for the State of Michigan in appendix D for the facts and data used to evaluate the bank's lending activity.

LaSalle MW's lending activity is good in the Troy and Detroit AAs.

LaSalle MW's lending activity in the Troy AA is commensurate with its share of the deposit market, especially considering the large number of lenders operating in the area, the majority of which are not depository institutions. According to aggregate HMDA data, nearly 700 lenders originated home mortgage loans in the AA during 2005, making it especially difficult for depository institutions to achieve significant shares of the lending market. Our analysis focused on home purchase and home refinance lending as those are LaSalle MW's primary product lines. LaSalle MW ranks first in deposits among 48 depository institutions with a 30 percent share of the market according to June 30, 2006 FDIC deposit data. According to 2005 aggregate HMDA data, LaSalle MW is ranked third in volume of originated/purchased home purchase loans with a 4.24 percent market share, and fifth in volume of home mortgage refinance loans with a 4.27 percent market share. LaSalle MW is also a leader in lending for multifamily properties in the Troy AA.

LaSalle MW's lending activity in the Detroit AA is commensurate with its share of the deposit market, especially considering the large number of lenders operating in the area, the majority of which are not depository institutions. According to aggregate HMDA data, nearly 600 lenders originated home mortgage loans in the AA during 2005, making it especially difficult for depository institutions to achieve significant shares of the lending market. LaSalle MW ranks third in deposits among 32 depository institutions with a 10.69 percent share of the market according to June 30, 2006 FDIC deposit data. According to 2005 aggregate HMDA data, LaSalle MW is ranked eighth in volume of originated/purchased home purchase loans with a 2.49 percent market share, and seventh in volume of home mortgage refinance loans with a 3.16 percent market share. LaSalle MW is also a leader in lending for multifamily properties in the Detroit AA.

Distribution of Loans by Income Level of the Geography

The geographic distribution of LaSalle MW's loans is poor in Michigan. This is primarily based on home mortgage lending in the Troy and Detroit AAs. In drawing conclusions, consideration was given to the challenges of lending in areas with poor economic conditions, as discussed in the Market Profiles within appendix C. As reliable small business and farm data were not available, no analyses were done for those loan types.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 for the State of Michigan in appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Troy Assessment Area

In drawing geographic conclusions for the Troy AA, we considered that the opportunity to lend in low-income geographies is limited as there are a relatively low number of owner-occupied housing units within this segment of the community. Therefore, more weight is placed on lending in moderate-income areas. Due to loan volume, the greatest weight is placed on home refinance activity.

The geographic distribution of home purchase loans is adequate considering the poor economic climate of the area. The percentages of LaSalle MW's loans during the 2004-2005 time period in low-income and moderate-income geographies were somewhat below the percentages of owner-occupied housing units that are located in those areas, while the percentages of loans from 2003 were well below the demographics. LaSalle MW's 2005 market share of home purchase lending in low-income areas was below its overall share of home purchase lending in the Troy AA, and somewhat below its overall share in moderate-income areas.

The geographic distribution of home improvement loans is good in the Troy AA. The percentage of LaSalle MW's 2004-2005 loans in low-income areas was below the percentage of owner-occupied housing units in low-income areas. None of the bank's home improvement loans from 2003 were located in low-income portions of the AA. LaSalle MW's 2005 home improvement market share in low-income area was below its overall home improvement market share for the area. In moderate-income areas, the percentage of LaSalle MW's 2004-2005 loans was near the percentage of owner-occupied housing units located in this segment of the area, while the percentage of loans from 2003 exceeded the demographic. LaSalle MW's 2005 home improvement loan market share in moderate-income areas was somewhat below the bank's overall home improvement market share for the AA.

LaSalle MW's geographic distribution of home refinance loans is poor, even when factoring in the poor local economic conditions. In 2003, from which 75 percent of LaSalle's evaluation period refinancing activity stems, the percentages of LaSalle MW's loans in low-income and moderate-income areas were well below the percentages of owner-occupied housing units located in those segments of the AA. During the 2004-2005 period, the percentage of loans in low-income areas was well below the demographic, while the percentage of lending in moderate-income areas was below the level of owner-occupied housing units in those portions of the AA. Furthermore, the bank's market shares in both low- and moderate-income areas were below its overall home refinance share in the Troy AA in 2005.

The geographic distribution of multifamily loans is excellent in the Troy AA. LaSalle was a leader in multifamily lending during the evaluation period. The percentage of LaSalle MW loans in moderate-income areas exceeded the percentage of multifamily housing units located in the moderate-income portions of the area for both the 2003 and the 2004-2005 time periods.

The bank's moderate-income market share is below its overall share of the multifamily market in 2005. The percentage of loans in low-income areas for the 2003 and 2004-2005 periods was below the percentage of multifamily units located those portions of the area, but percentage differences are represented by few loans. The bank's market share in the low-income segment exceeded its overall share in 2005.

Detroit Assessment Area

In drawing geographic conclusions for the Detroit AA, more weight is placed on lending in moderate-income areas as that segment of the market has substantially more owner-occupied housing units than the low-income segment. Due to loan volume, the greatest weight is placed on home refinance activity.

The geographic distribution of home purchase loans is adequate considering the poor economic climate of the area. The percentages of LaSalle MW's loans in low-income areas and moderate-income areas were below the percentages of owner-occupied housing units located in those portions of the assessment area for both the 2003 and 2004-2005 time periods. Likewise, LaSalle MW's 2005 home purchase market shares in low-income and moderate-income areas were below its overall home purchase market share in the Detroit AA.

The geographic distribution of home improvement loans is adequate in the Detroit AA. In 2003, the percentage of LaSalle MW's loans in moderate-income areas exceeded the percentage of owner-occupied housing units in that segment of the assessment area, while the percentage of loans in low-income areas was near the demographic level. However, for the 2004-2005 time period, the bank's percentages of lending were below the demographic levels in both low- income and moderate-income areas. LaSalle MW's 2005 market share of home improvement loans in low-income areas was somewhat below its overall home improvement market share for the AA, but was well below that level in the moderate-income areas.

LaSalle MW's geographic distribution of home refinance loans is poor in the Detroit AA, even when factoring in the poor economic conditions of the area. During the evaluation period, 73 percent of LaSalle MW's home refinancing activity in this AA occurred in 2003. For both low-income and moderate-income areas, the percentages of LaSalle MW's loans were well below the percentages of owner-occupied housing units in those respective areas for both the 2003 and 2004-2005 time periods. LaSalle MW's 2005 home refinance market shares in low-income and moderate-income areas were well below the bank's overall home refinance market share for the Detroit AA.

The geographic distribution of multifamily loans is excellent in the Detroit AA based primarily on strong performance in the moderate-income segment of the area. LaSalle was a leader in multifamily lending during the evaluation period. The percentage of LaSalle MW loans in moderate-income areas exceeded the percentage of multifamily housing units in moderate-income areas for both the 2003 and 2004-2005 time periods. Furthermore, the bank's 2005 moderate-income market share exceeded its overall share of the multifamily market. The percentage of loans in low-income areas for the 2003 and 2004-2005 periods was below the percentage of multifamily units located those portions of the area, and the bank's low-income market share was well below its overall share in 2005. However, the percentage differences relative to low-income area performance are represented by few loans.

Lending Gap Analysis

We reviewed summary reports and analyzed LaSalle MW's home mortgage lending activity over the evaluation period to identify any gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps.

Inside/Outside Ratio

A substantial majority (93 percent) of originated and purchased loans reported by LaSalle MW during the evaluation period are within the bank's AAs. Ninety-three percent of the bank's home mortgage loans and all CD loans are within the AAs. These calculations are done on a bank-wide basis, and affiliate lending is not included. This record of lending within the AAs was given positive consideration, but did not significantly impact geographic distribution conclusions.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of LaSalle MW's loans is good in Michigan. This is based on good home mortgage distribution in the Troy AA and adequate home mortgage distribution in the Detroit AA. In drawing conclusions, consideration was given to the challenges of lending in areas with poor economic conditions, as discussed in the Market Profiles within appendix C. As reliable small business and farm data were not available, no analyses were done for those loan types.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 for the State of Michigan in appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

In evaluating the borrower distribution of home mortgage loans, we considered the number of households that live below the poverty level and the barriers that this may have on home ownership. It is especially difficult for the segment of the low-income population that lives below the poverty line to afford and maintain a home. This has an impact on the opportunity to lend to the low-income population of the community. Refer to the Market Profiles in appendix C for the demographic information and additional discussion regarding the poverty rates in each full-scope AA.

Troy Assessment Area

The distribution of home purchase loans to borrowers of different income levels is excellent. The percentage of loans to moderate-income borrowers significantly exceeded the percentage of moderate-income families in the AA during both the 2003 and the 2004-2005 time periods. LaSalle MW's 2005 market share of moderate-income borrowers was near its overall home purchase market share in the Troy AA. While the percentage of loans to low-income borrowers was lower than the percentage of low-income families in the area during both time periods, consideration was given to the impact that the area's poverty level has on lending to

the low-income segment of the community. LaSalle MW's market share of lending to low-income borrowers exceeded its overall home purchase market share in 2005.

The distribution of home improvement loans to borrowers of different income levels is excellent in the Troy AA. The percentages of loans made to moderate-income borrowers significantly exceeded the percentage of moderate-income families within the AA during both the 2003 and 2004-2005 time periods. LaSalle MW's 2005 market share of moderate-income borrowers was below its overall home improvement market share in the AA. While the percentage of loans to low-income borrowers is somewhat lower than the percentage of low-income families in the area, consideration was given to the impact that the area's poverty level has on lending to the low-income segment of the community. LaSalle MW's market share of lending to low-income borrowers substantially met its overall home improvement market share in 2005.

The borrower distribution of home refinance loans is good. The percentage of loans to moderate-income borrowers exceeded the percentage of moderate-income families in the AA during the 2003 and 2004-2005 time periods. LaSalle MW's 2005 market share for moderate-income borrowers was somewhat lower than the bank's overall home refinance market share in the Troy AA. While the percentage of loans to low-income borrowers was lower than the percentage of low-income families in both time periods, consideration was given to the impact that the area's poverty level has on lending to this segment of the community. LaSalle MW's market share of lending to low-income borrowers was near its overall home refinance market share in 2005.

Detroit Assessment Area

The distribution of home purchase loans to borrowers of different income levels is good in the Detroit AA. The percentage of loans to moderate-income borrowers significantly exceeded the percentage of moderate-income families in the AA during both the 2003 and 2004-2005 time periods. LaSalle MW's 2005 market share of moderate-income borrowers was near to the bank's overall home purchase share in the AA. While the percentage of loans to low-income borrowers was significantly lower than the percentage of low-income families in the area in both time periods, overall performance in the low-income segment of the community is considered adequate. Consideration was given to the impact that the area's poverty level has on lending to the low-income segment of the community. The conclusion is further supported by LaSalle MW's market share of lending to low-income borrowers in 2005 having exceeded its overall home purchase market share in the Detroit AA.

The distribution of home improvement loans to borrowers of different income levels is good. The percentage of loans made to moderate-income borrowers exceeded the percentage of moderate-income families within the AA during both the 2003 and 2004-2005 time periods. While the percentage of loans to low-income borrowers was lower than the percentage of low-income families in the area in both time periods, overall performance in the AA is good considering the impact that the area's poverty level has on lending to the low-income segment of the population. This conclusion is also supported by LaSalle MW's market share performance during the period. LaSalle MW's 2005 market share for moderate-income borrowers was somewhat lower than its overall home improvement market share in the Detroit AA, and its share to low-income borrowers was near its overall market share.

The borrower distribution of home refinance loans is adequate in the Detroit AA. The percentage of loans made to moderate-income borrowers exceeded the percentage of moderate-income families within the AA during both the 2003 and 2004-2005 time periods. LaSalle MW's 2005 market share for moderate-income borrowers was somewhat lower than its overall home refinance market share in the AA. The percentage of loans to low-income borrowers was significantly below the percentage of low-income families in the area during both the 2003 and 2004-2005 time periods. However, in drawing conclusions, consideration was given to the impact that the area's poverty level has on lending to this segment of the community. LaSalle MW's market share of lending to low-income borrowers was somewhat below its overall home refinance market share in 2005.

Community Development Lending

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

Community development lending activity was adequate in Michigan during the evaluation period, with adequate lending levels in the Troy AA and excellent levels in the Detroit AA. Community development lending had an overall neutral impact on the Lending Test rating in Michigan.

Troy Assessment Area

LaSalle MW generated eight community development loans totaling \$11.6 million in the Troy AA during the evaluation period. This level of activity is considered adequate. Six CD loans addressed affordable housing needs, while two were for revitalization efforts in low- and moderate-income segments of the community. The loans did not reflect innovative or complex characteristics. Examples of CD loans are:

- A \$2.4 million loan for the construction of 22 affordable single family homes in a low-income area of the City of Pontiac. LaSalle MW partnered with a national community development organization and a local community development organization to finance this project.
- A \$1.35 million loan to purchase a vacant building for conversion to a grocery store in an effort to help stabilize a moderate-income neighborhood in the City of Roseville.
- Five loans totaling \$6.3 million to finance affordable multifamily rental properties. The properties are located in low- or moderate-income neighborhoods within the AA, and target low- and moderate-income persons and families.

Detroit Assessment Area

LaSalle MW has a strong record of CD lending in the Detroit AA, having made 61 community development loans totaling \$137 million in the area during the evaluation period. This level of activity is considered excellent for this AA.

Most of LaSalle MW's CD loans have been made in the City of Detroit, which is an area that has pressing revitalization and affordable housing needs. In an effort to assist in the redevelopment of the Detroit area, the bank formed a lending unit to target the financing needs of developers focused on neighborhood revitalization and residential development. Examples of CD lending activity are as follows:

- A \$1.44 million land development loan and a \$5.5 million revolving construction loan for Woodbridge Estates, a significant multi-phase redevelopment project on a 47-acre site within the Detroit Empowerment Zone. This mixed-income housing development has over 600 units planned that include owner-occupied single family homes and town homes, multifamily rental, and senior housing. This is within a designated Neighborhood Enterprise Zone, providing tax incentives for housing development and improvements. This is also a U.S. Department of Urban Development (HUD) Hope VI project. LaSalle MW is providing mortgage incentives including waived fees and down payment assistance grants, with HUD Hope VI grant funding and financing also available. With a number of parties involved and various financing and funding segments used, this is an example of LaSalle MW participating in a complex project with a substantial impact on addressing the need for the revitalization of downtown Detroit.
- A \$4.2 million construction loan for 40 affordable and market rate townhome condominiums located in a middle-income section of Detroit. Partnering with the City of Detroit and a local community development corporation, LaSalle MW worked on the project for more than two years. This project addresses the need for affordable housing in Detroit.
- Two loans totaling \$1.4 million to a very active local non-profit community development corporation for the construction of 15 affordable single family homes and the renovation of 7 affordable homes located in a moderate-income area of Detroit. This is part of a multi-phase project to revitalize the area utilizing community development block grant funds, Empowerment Zone funds, and HOME grant funds available from HUD through the City of Detroit for affordable housing to low-income people.
- Two loans totaling \$2.53 million to finance the construction of a new YMCA building in a low-income section of downtown Detroit. This was a key part of the city's redevelopment plan. In addition to the CD loans, LaSalle MW provided two letters of credit totaling \$7.5 million that provided credit enhancement for tax-exempt revenue bonds. While the letters of credit are technically not loans and therefore not reflected on Table 1, the financing activity does reflect CD characteristics.

- Twenty-two loans for \$35.4 million financing multifamily properties for affordable housing located in the AA. Most of the properties are located in low- or moderate-income areas of the City of Detroit.

Product Innovation and Flexibility

LaSalle MW has taken proactive steps to offer innovative and flexible lending products. A Community Home Lending Group was formed in March 2005 that focuses on mortgage lending in low- and moderate-income areas. The bank formed another lending unit to target the financing needs of developers focused on neighborhood revitalization and residential development. Furthermore, LaSalle MW and its affiliates have lending centers within Michigan with officers who are trained in affordable and non-conventional lending products such as Federal Housing Administration loans, Veterans Administration loans, Michigan State Housing Development Authority loan programs, Freddie Mac's Affordable Gold loans, as well as the bank's affordable lending products.

A CRA Portfolio Loan Program is in place to support the bank's neighborhood revitalization and community reinvestment efforts in all of its markets. The program is designed to benefit low- and moderate-income applicants, as well as applicants purchasing or refinancing homes in low- and moderate-income parts of the bank's AAs. Loan applications that are initially not approved under standard underwriting receive a second review using more flexible underwriting guidelines. During the evaluation period, 284 loans were approved in the Detroit AA and 272 approved in the Troy AA under the second review process.

As part of its DreamFirst home mortgage product series, LaSalle MW and its affiliates created the LaSalle Community New Start Program in 2005 that features flexible underwriting criteria. Targeted to low-and moderate-income borrowers and low-and moderate-income areas, the loan program offers long term fixed-rate and adjustable-rate financing with lower qualifying credit scoring guidelines, lower down payments, alternative forms of credit documentation, and application fees that are waived. In addition, qualified borrowers could receive up to \$4 thousand of financial assistance toward closing costs when financing the purchase of a home in a low- or moderate-income area. In its initial year, 136 loans for \$14.6 million were made under the program.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Battle Creek, Bay City, Flint, Grand Rapids-Wyoming, Holland-Grand Haven, Jackson, Lansing-East Lansing, Monroe, Niles-Benton Harbor, and Saginaw-Saginaw Township AAs, as well as the non-MSA Michigan AA, is not inconsistent with the bank's overall Low Satisfactory performance under the Lending Test in Michigan. In the Ann Arbor AA, the bank's performance is stronger than the bank's overall performance in the state due to stronger lending activity levels and geographic distribution of lending. In the Kalamazoo AA performance is weaker than the bank's overall performance in the state due to weaker geographic and borrower lending distributions. While the results of the limited-scope reviews

did not have a significant impact on the Lending Test rating for Michigan, the results support the rating's accuracy. Refer to the Tables 1 through 13 for the State of Michigan in appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

The bank's performance under the Investment Test in the State of Michigan is rated High Satisfactory. Based on full-scope reviews, the bank's performance is excellent in the Detroit AA and adequate in the Troy AA. In drawing overall conclusions for the Investment Test rating in Michigan, consideration was given to the fact that the Detroit AA has the most pressing community development needs and opportunities.

Refer to Table 14 for the State of Michigan in appendix D for the facts and data used to evaluate the bank's level of qualified investments.

LaSalle MW's qualified investments primarily address the affordable housing and service needs of low- and moderate-income individuals. Other investments support the revitalization and stabilization of some low- and moderate-income areas, while some provide small business financing. Although centered in the Detroit AA, investment activity has occurred within each of the bank's assessment areas. The primary investments are municipal bonds for community development purposes, investment in low-income housing tax credit projects, and Michigan State Housing Development Authority (MSHDA) bonds for the acquisition, construction, or rehabilitation of affordable housing projects. LaSalle MW has also provided financial grants to many local organizations for community development purposes.

Through LaSalle CDC, LaSalle MW has been especially responsive to addressing community development needs. The CDC has provided equity investments in Great Lakes Capital Funds for Housing. Formerly known as the Michigan Capital Funds, this nonprofit community development finance organization, in part, raises capital for investment in low-income housing tax credit projects. Other CDC activities include participating in mortgage loan funds for low- and moderate-income persons, funds for commercial construction financing and property improvement, and providing financing to bridge the timing of receipt of community development block grant funds. For analysis purposes, we allocated LaSalle CDC investments according to the AA's impacted.

Over \$73 million of qualified investments made by LaSalle MW in Michigan during prior periods are still outstanding. These are primarily comprised of municipal bonds for community development purposes, equity investments in Great Lakes Capital Funds for Housing, and a Fannie Mae DUS (Delegated Underwriting and Servicing) bond that financed multifamily housing for low- and moderate-income persons.

While LaSalle MW investments are not considered innovative or complex, the CDC's activities have allowed increased responsiveness to community needs and have at times been more complex and innovative in nature.

Conclusions for Areas Receiving Full-Scope Reviews

Troy Assessment Area

Qualified investment activity by LaSalle MW in the Troy AA is adequate. During the evaluation period the bank made 53 investments totaling \$16 million. The qualified investments included allocated portions of investments in three Great Lakes Capital Funds that financed affordable housing projects within the Troy AA. In addition, two MSHDA bonds were purchased that financed the acquisition and rehabilitation of a 300-unit apartment complex in the City of Centerline for low- and moderate-income individuals and families. The bank also provided financial grants to 48 local organizations for programs providing affordable housing, economic development, and social services to low- and moderate-income individuals. In addition to the investments made during the evaluation period, LaSalle MW continues to have a \$583 thousand investment previously made that financed an affordable housing project for low- and moderate-income persons in the City of Pontiac.

While the dollar level of investments is low in relation to the bank's capacity and operations in the AA, the investments are responsive to the needs of the community. Furthermore, as the Troy AA and Detroit AA are part of the same MSA and their communities are somewhat interrelated, the Troy AA receives some indirect benefit from investments made in the Detroit AA.

Detroit Assessment Area

During the evaluation period LaSalle MW made 108 qualified investments for \$66 million in the Detroit AA, which reflects an excellent level of responsiveness to community needs. Primary qualified investments made during the evaluation period are as follows:

- The purchase of \$40 million of Detroit School District bonds for school facility capital improvement purposes. The majority of students in the district are from low- and moderate-income households. Improving the district, including the need for improving the school structures, is a key component of revitalizing the City of Detroit.
- The purchase of MSHDA bonds totaling \$19 million to finance the acquisition and rehabilitation of a 472-unit apartment complex in Detroit for low- and moderate-income persons and families, and to finance the construction of a 134-unit apartment complex in the City of Taylor for low- and moderate-income elderly individuals and families.
- LaSalle CDC investment activities totaling \$4.4 million, including allocated portions totaling \$2.8 million of investments in three Great Lakes Capital Funds that financed affordable housing projects within the Detroit AA. A \$1 million loan fund facility was also created to provide financing to bridge the timing of receipt of community development block grant funds. Other CDC activities include financing the construction of a commercial property in a moderate-income part of Detroit, the participation in a loan pool for commercial properties improvements in low- and moderate-income sections of Detroit, and investment in two real estate ventures in moderate-income areas of Detroit.

- Financial grants to 94 local organizations for programs providing affordable housing, economic development, and social services to low- and moderate-income individuals.

In addition to the investments made during the evaluation period, LaSalle MW continues to have 6 investments totaling \$72 million that were made during prior evaluation periods. The prior period investments are comprised of \$67 million in Detroit School District bonds, an investment in a fund to stimulate economic development in Detroit, a Fannie May DUS bond for an affordable housing project in the City of Southgate, and an investment in a Great Lakes Capital Fund for affordable housing purposes.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Holland AA is not inconsistent with the bank's overall High Satisfactory performance under the Investment Test in Michigan. In the Flint AA, the bank's performance is stronger than the bank's overall performance in the state due to higher levels of qualified investments relative to the bank's operations in that AA. In the Ann Arbor, Battle Creek, Bay City, Benton Harbor, Grand Rapids, Jackson, Kalamazoo, Lansing, Monroe, Saginaw, and the Michigan non-MSA AAs the bank's performance is weaker than the bank's overall performance in the state due to lower levels of qualified investments relative to its operations in those respective AAs. The results of the limited-scope reviews did not have a significant impact on the Investment Test rating for Michigan. Refer to Table 14 for the State of Michigan in appendix D for the facts and data that support these conclusions.

SERVICE TEST

The bank's performance under the Service Test in Michigan is rated High Satisfactory. Based on full-scope reviews, the bank's performance is good in the Troy AA and adequate in the Detroit AA. Community development service activity has been excellent.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services

Refer to Table 15 for the State of Michigan in appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Troy Assessment Area

LaSalle MW's delivery systems are accessible to geographies and individuals of different income levels in the Troy AA. While the bank does not have any branches in low-income geographies, only 2.05 percent of the area's population resides in those areas. The distribution of branches in moderate-income areas is good with the percentage of branches close to the AA's population residing in moderate-income areas. LaSalle MW operates 324 ATMs in the Troy AA. Four ATMs (1.23 percent) are located in low-income areas and 70 (21.60 percent) are located in moderate-income areas. The percent of ATMs in moderate-income areas slightly exceeds the percentage of the population residing in those areas.

Two Troy AA branches located in low-income areas and one branch located in a moderate-income area were closed during the evaluation period. One of the low-income tract branches was closed after a new facility was opened one mile away, which provides accessibility to the nearby low-income area. The new facility offers drive through services and an ATM which were not available at the old facility. The other low-income branch facility was considered obsolete and was closed when it became unprofitable. The branch in the moderate-income tract that was closed was located in a retirement center and only provided limited services and hours of operation to the residents of the retirement center. The branch was closed primarily due to cost and security concerns surrounding the transportation of currency and customer transactions between offices. Overall, these office closings did not have a significant impact on the accessibility of bank systems to the low- and moderate-income segments of the community.

Detroit Assessment Area

LaSalle MW's delivery systems are reasonably accessible to low- and moderate-income geographies and individuals of different income levels in the Detroit AA. The percentages of branches in both low- and moderate-income areas are below the percentages of the area's population living in those areas. LaSalle MW operates 207 ATMs in the Detroit AA. With 8 ATMs located in low-income areas and 33 located in moderate-income areas, the bank's percentage distribution of ATMs is similar to its branch distribution.

One Detroit AA branch located in a low-income area was opened, and one branch was closed. In moderate-income areas, two branches were opened and two were closed. Two of the closed branches were located in grocery stores that closed. One of the closed branches was considered to be functionally inadequate and had a declining deposit base. The accounts from that office were transferred to another branch one mile away. The three offices opened improved the accessibility of the bank's products and services in the Jefferson Village, Gratiot/Connor, and Mexicantown areas of Detroit.

All Assessment Areas

LaSalle MW's hours adequately serve the community. Most branches offer extended hours on different days of the week either with longer hours available through drive-up operations or weekend hours. All banking services are made available through all locations.

The bank offers several affordable deposit and credit products that are especially beneficial for low- and moderate-income persons. In particular, the bank has developed a secured loan

product that allows a person to establish or re-establish a positive credit history, and several affordable housing programs have been established. In addition, the bank offers a low-cost checking product that features a low deposit requirement to open, has no minimum balance, and no monthly maintenance fees when a regular direct deposit is set up on the account. A low monthly maintenance fee is assessed only if there is no direct deposit set up with the account. There are no excess debit fees, and on-line banking and on-line bill pay are offered free of charge. The bank also offers statement savings and passbook savings deposit products which can be opened with a small amount. A small monthly fee is assessed only when a balance of at least \$250.00 is not maintained. Fees can be waived for customers that attend the bank's financial education seminars.

The bank offers banking by mail, by telephone, and through the Internet. On-line bill payment services are also offered at no cost. Account information is available 24 hours a day through the LaSalle TeleBanking voice response unit and a call center. The bank has the capability to offer Spanish language options through the call center, LaSalle TeleBanking, and at several branch locations. While the bank offers these alternative delivery systems, significant weight could not be placed on them when drawing CRA conclusions as data and information regarding their impact on low- and moderate-income geographies and individuals was not readily available.

Community Development Services

LaSalle MW's level of community development services is excellent based on the opportunities in the AAs and the high volume of services provided that targeted low- and moderate-income individuals. In the Troy AA, LaSalle MW conducted 5 credit seminars with 106 participants, 37 adult financial literacy classes with 473 participants; 33 homebuyer's seminars with 509 participants; and 8 teen financial education classes for 229 participants during the evaluation period. In the Detroit AA, the bank conducted 195 adult financial literacy classes with 3,640 participants; 33 homebuyer's seminars with 410 participants; 53 teen financial education classes for 1,396 participants; and 4 children financial education presentations for 392 participants. The credit and homebuyer's programs were developed by the bank and tailored to meet local community needs.

Managers and employees have been actively involved in community development initiatives by taking leadership roles in many organizations that provide community development services to local area residents. The activities, including providing technical financial assistance, were conducted as representatives of the bank for various local, regional, and national community development organizations that primarily provide services and administer programs for to low- and moderate-income persons. Several activities have led to new credit or loan programs being developed and the various financial education programs being utilized by the bank throughout their AAs.

LaSalle MW is an active participant in Federal Home Loan Bank of Indianapolis programs. Under the Affordable Housing Program (AHP), the bank facilitated affordable housing grants for local community organizations. During the evaluation period the bank assisted local community groups in obtaining seven AHP grants totaling \$1.7 million in the Detroit AA which

were used for down payment assistance or the rehabilitation of 191 housing units. In the Troy AA, one grant for \$500 thousand was used for the construction of 12 rental housing units. One grant for \$262.6 thousand was used for the rehabilitation of 11 rental housing units within the Detroit and Troy AA. Through the Homeownership Opportunity Program (HOP) and Home Savings Program (HSP) LaSalle MW provided over \$250 thousand in down payment and closing cost assistance to low- and moderate-income households, primarily located in the Detroit and Troy AAs. Under the Neighborhood Impact Program (NIP), LaSalle MW has helped obtain matching grants for home revitalization and repair for low- and moderate-income homeowners in Detroit.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Benton Harbor, Grand Rapids, and Holland AAs is not inconsistent with the bank's overall High Satisfactory Service Test rating in the State of Michigan. In the Ann Arbor, Battle Creek, Flint, Lansing, Monroe MSA AA, and Saginaw AAs the bank's performance is stronger than the bank's overall performance in the state. The stronger performance was primarily due to better branch distribution in low- and moderate-income areas within those AAs. The stronger Service Test performance in these limited-scope areas did not impact the bank's overall Service Test rating for the State of Michigan. In the Bay City, Jackson, Kalamazoo, and the combined non-MSA Michigan AAs the bank's performance is weaker than the bank's overall performance in the state. The weaker performance was primarily due to poorer branch distribution in low- and moderate-income areas within those AAs. The weaker Service Test performance in these limited-scope areas did not impact the bank's overall Service Test rating for the State of Michigan. Refer to Table 15 for the State of Michigan in appendix D for the facts and data that support these conclusions.

Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS		LaSalle Bank Midwest, N.A.		
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
LaSalle Bank Midwest, N.A.	Low Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Multistate Metropolitan Area or State:				
South Bend - Mishawaka Multistate Metro Area	Low Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
State of Indiana	Low Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
State of Michigan	Low Satisfactory	High Satisfactory	High Satisfactory	Satisfactory

(*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

Appendix C: Market Profiles for Full-Scope Areas

South Bend – Mishawaka, IN-MI Multistate Metropolitan Area (43780) (South Bend – Mishawaka AA)

Demographic Information for Full-Scope Area: South Bend – Mishawaka, IN-MI Metro Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	84	3.57	30.95	51.19	14.29	0.00
Population by Geography	316,663	1.54	23.30	54.91	20.24	0.00
Owner-Occupied Housing by Geography	88,320	1.06	18.80	57.51	22.63	0.00
Businesses by Geography	18,310	1.43	30.34	50.57	17.66	0.00
Farms by Geography	777	0.00	6.69	82.11	11.20	0.00
Family Distribution by Income Level	81,340	18.66	18.94	23.72	38.68	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	30,581	2.58	34.03	53.20	10.20	0.00
Median Family Income HUD Adjusted Median Family Income for 2005 Households Below the Poverty Level	\$ 49,112 \$ 56,600 9.71%	Median Housing Value		\$ 89,818		
		MSA Unemployment Rate August 2006 (Unadjusted)		5.1%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Sources: 2000 U.S. Census and 2005 HUD updated MFI; U.S. Bureau of Labor Statistics.

LaSalle MW's South Bend – Mishawaka AA consists of the entire multistate MSA, which is comprised of St. Joseph County in Indiana and Cass County in Michigan. The Indiana cities of South Bend and Mishawaka are the AA's largest. South Bend has a diversified economic base that includes educational and health services, wholesale and retail trade, manufacturing, and government. Notre Dame University is located in South Bend. The MSA has a population of 317 thousand, with low- and moderate-income areas clustered in South Bend's central city. This is a small market for the bank. Six branches serve the area, with less than one percent of the bank's deposits and two percent of reportable loans coming from this AA.

According to June 30, 2006 FDIC deposit data, LaSalle MW is ranked eighth in size with a 4.10 percent share of the insured deposit market within the MSA. The banks with the largest presence are 1st Source Bank (43 percent market share) and KeyBank, N.A. (11 percent). Competition is strong. There are 16 FDIC-insured financial institutions operating 86 offices in this MSA. According to aggregate HMDA data, 354 lenders originated home mortgage loans in the AA during 2005.

The MSA's annual unemployment rates for 2003-2005 ranged between 5.0 percent and 5.3 percent. The MSA's August 2006 unemployment rate of 5.1 percent (not seasonally adjusted)

was similar to Indian's statewide average of 5.2 percent, but higher than the national rate of 4.6 percent for August. According to 2000 U.S. Census data, nearly 10 percent of households are below the poverty level, with 44 percent of low-income households below the poverty level. It is especially difficult for this segment of the population to afford and maintain a home.

Assessment Area Needs

There have been opportunities to make CD loans, qualified investments, and provide CD services within the AA. Community resources and opportunities exist where banks can participate in partnerships to address the credit and community development needs. While limited in number compared to major metropolitan areas, there are local community development organizations that have the capacity to help address community needs, as well as local government programs. The State of Indiana designated a portion of southwest South Bend as an Urban Enterprise Zone, which provides tax and other incentives to persons making investments in the zone.

Our evaluation took into consideration information derived from members of the community. We met with three organizations focusing attention on economic development, affordable housing, neighborhood stabilization, and small business initiatives. There are needs for additional quality affordable housing, including financing with flexible underwriting; financing to support small business development; increased accessibility to SBA financing programs by small businesses; and financing to support downtown development, including the use of flexible underwriting.

State of Indiana

Elkhart–Goshen, IN Metropolitan Statistical Area (21140) (Elkhart AA)

Demographic Information for Full-Scope Area: Elkhart-Goshen, IN MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	28	3.57	10.71	82.14	3.57	0.00
Population by Geography	182,791	0.45	6.06	88.14	5.36	0.00
Owner-Occupied Housing by Geography	47,792	0.06	2.92	90.58	6.44	0.00
Businesses by Geography	11,724	4.78	5.45	85.35	4.42	0.00
Farms by Geography	556	0.36	0.72	96.76	2.16	0.00
Family Distribution by Income Level	48,038	16.23	19.39	27.07	37.31	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	17,113	0.74	9.70	85.85	3.71	0.00
Median Family Income						
HUD Adjusted Median Family Income for 2005	\$ 50,399					
Households Below the Poverty Level	\$ 58,050 7.27%					
Median Housing Value						\$ 94,647
MSA Unemployment Rate August 2006 (Unadjusted)						4.7%

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

Sources: 2000 U.S. Census and 2005 HUD updated MFI; U.S. Bureau of Labor Statistics.

LaSalle MW's Elkhart AA consists of the entire MSA, which is comprised of Elkhart County in Indiana. This area has a population of 183 thousand, with the largest city being Elkhart. Goshen is the second largest and is the county seat. The area's primary industries are recreational vehicle production and manufactured housing. Eighty-eight percent of the area's population resides in middle-income neighborhoods, with only one low-income census tract, three moderate-income tracts, and one upper-income tract included in the AA. This is one of the bank's smallest market areas. With two branches serving the area, less than one percent of the bank's deposit base and reportable loans are from this AA.

According to June 30, 2006 FDIC deposit data, LaSalle MW is ranked tenth in size with a 1.45 percent share of the insured deposit market within the MSA. The banks with the largest presence are JP Morgan Chase Bank N.A. (28 percent market share), Lake City Bank (21 percent), and KeyBank N.A. (17 percent). Competition is strong. There are 16 FDIC-insured financial institutions operating 63 offices in this county with a population 183 thousand. According to aggregate HMDA data, 259 lenders originated home mortgage loans in the AA during 2005.

The MSA's annual unemployment rates for 2003-2005 ranged between 4.3 percent and 4.8 percent. The MSA's August 2006 unemployment rate of 4.7 percent (not seasonally adjusted) was lower than the statewide average of 5.2 percent, and similar to the national rate of 4.6

percent for August. According to 2000 U.S. Census data, approximately 7 percent of households are below the poverty level, with 36 percent of low-income households below the poverty level. It is especially difficult for this segment of the population to afford and maintain a home.

Assessment Area Needs

There have been opportunities to make CD loans, qualified investments, and provide CD services within the AA. Community resources and opportunities exist where banks can participate in partnerships to address the credit and community development needs, although more limited in number compared to major metropolitan areas. There are local community development organizations that have the capacity to help address community needs and access local, state and national government funding programs.

Our evaluation took into consideration information derived from members of the community. We met with two organizations focusing attention on affordable housing and small business development. There are needs for additional quality affordable housing, including financing homes built and revitalized through special programs; construction and permanent financing of development initiatives; increased support of local community initiatives through leadership, sharing expertise, and financial assistance; and financing to support small business development, including increased accessibility to SBA financing programs by small businesses.

State of Michigan

Warren - Farmington Hills - Troy, MI Metropolitan Division (47644) (Troy AA)

Demographic Information for Full-Scope Area: Warren-Farmington Hills-Troy MI MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	669	2.39	20.48	51.72	24.96	0.45
Population by Geography	2,391,395	2.05	20.52	52.36	25.06	0.02
Owner-Occupied Housing by Geography	720,445	0.97	18.95	53.58	26.49	0.00
Businesses by Geography	165,918	2.65	18.94	51.18	27.05	0.17
Farms by Geography	4,805	1.31	17.23	62.79	18.67	0.00
Family Distribution by Income Level	641,505	18.39	18.77	23.93	38.92	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	238,339	3.64	30.60	53.03	12.73	0.00
Median Family Income						
HUD Adjusted Median Family Income for 2005	\$ 67,923 \$ 78,400					
Households Below the Poverty Level	5.66%					
			Median Housing Value			\$164,218
			MD Unemployment Rate August 2006 (Unadjusted)			6.0%

(*) The NA category consists of geographies that have not been assigned an income classification.
Sources: 2000 U.S. Census and 2005 HUD updated MFI; U.S. Bureau of Labor Statistics.

The Troy AA consists of the counties of Lapeer, Livingston, Macomb, Oakland, and St. Clair, and is one of the two Metropolitan Divisions (MD) that comprise the Detroit-Warren-Livonia MSA (19820). This is the bank's principal market area, with the bank's headquarters located in the City of Troy. Besides the City of Troy, there are numerous other cities within this suburban area, including Warren and Farmington Hills. LaSalle MW has 95 branches serving the area, as approximately 72 percent of the bank's deposits and 42 percent of reported loans come from this AA.

June 30, 2006 FDIC deposit data reflects that LaSalle MW is ranked number one in size within the area with a 30 percent share of the insured deposit market. The next largest competitors are Comerica Bank (14 percent), Flagstar Bank FSB (9 percent), JP Morgan Chase Bank N.A. (9 percent), Fifth Third (6 percent), National City Bank Midwest (6 percent), and Charter One Bank N.A. (6 percent). Competition is strong. There are 48 FDIC insured institutions operating 764 offices in this area, and according to aggregate HMDA data, nearly 700 lenders originated home mortgage loans in the AA during 2005.

The local economy deteriorated during the evaluation period and is considered poor. While labor diversification has occurred, the automotive industry is the area's primary focus. According to State of Michigan Labor Market Information, the number of individuals employed in the MD decreased by 91,100 between 2000 and 2006. Unemployment levels were elevated, with annual rates ranging between 6.1 percent and 6.2 percent during 2003 to 2005. The MD's August 2006 unemployment rate of 6.0 percent (not seasonally adjusted) was somewhat lower than the statewide average of 6.7 percent, but higher than the national rate of 4.6 percent for August. The housing market deteriorated as the average number of days homes were on the market nearly doubled between 2004 and 2005. As home sales fell, values declined. The metropolitan Detroit area's home foreclosure rates increased to some of the highest in the nation. Mortgage fraud has been a problem for lenders. The poor economic climate has impacted opportunities to lend in the AA. According to 2000 U.S. Census data, approximately 6 percent of households are below the poverty level, with 32 percent of low-income households below the poverty level. It is especially difficult for this segment of the population to afford and maintain a home. Furthermore, the poor economic climate of the MD reduced the opportunities to lend in general during the evaluation period.

Assessment Area Needs

There have been opportunities to make CD loans, qualified investments, and provide CD services within the AA. The competition for involvement in larger projects is high as a large number of financial institutions and multi-bank holding companies operate in the AA, as discussed above. Numerous community resources and opportunities exist where banks can participate in partnerships to address the credit and community development needs. There are various community development organizations within the local communities that have the capacity to help address community needs, as well as local government programs. The State of Michigan designated a portion of Macomb County as a Renaissance Zone, providing tax incentives to spur investment and job creation. Also, Michigan designated portions of Oakland County as SmartZones for technology-based business development.

Our evaluation took into consideration information derived from members of the community. We met with five organizations focusing attention on economic development, affordable housing, social services and small business initiatives. Needs identified include additional quality affordable owner-occupied and rental housing for low- and moderate-income individuals, and financing for construction and home rehabilitation loans with affordable terms. Additional financial support of local community development programs for low- and moderate-income persons is needed, as programs for financial literacy, foreclosure prevention, and job training need to be expanded. There is also a need for technical and financial assistance for economic development programs for creating job opportunities, as well as financing small businesses, business development, and providing access to venture capital for small businesses.

Detroit - Livonia - Dearborn, MI Metropolitan Division (19804) (Detroit AA)

Demographic Information for Full-Scope Area: Detroit – Livonia – Dearborn, MI MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	620	11.45	30.65	30.81	25.81	1.29
Population by Geography	2,061,162	7.80	30.49	33.77	27.85	0.09
Owner-Occupied Housing by Geography	511,936	3.81	22.11	38.26	35.82	0.00
Businesses by Geography	90,334	6.08	22.90	35.26	35.19	0.57
Farms by Geography	1,504	2.66	14.23	41.62	41.29	0.20
Family Distribution by Income Level	514,979	23.09	16.60	19.31	41.01	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	204,384	12.63	42.64	31.52	13.22	0.00
Median Family Income						
HUD Adjusted Median Family Income for 2005	\$ 48,792					
Households Below the Poverty Level	\$ 55,800					
	14.94%					
			Median Housing Value			
			MD Unemployment Rate August 2006 (Unadjusted)		\$102,841	8.5%

(*) The NA category consists of geographies that have not been assigned an income classification.
Sources: 2000 U.S. Census and 2005 HUD updated MFI; U.S. Bureau of Labor Statistics.

The Detroit AA consists of Wayne County, and is one of the two Metropolitan Divisions (MD) that comprise the Detroit-Warren-Livonia MSA (19820). The City of Detroit is located in Wayne County, along with various suburban cities including Livonia and Dearborn. This is a primary market area for the bank. With 64 branches within the area, approximately 14 percent of the bank's deposits and 19 percent of its reported loans come from this AA.

June 30, 2006 FDIC deposit data reflects that LaSalle MW is ranked third in size within the area with an 11 percent share of the insured deposit market. Comerica Bank has the largest presence with a 40 percent market share. Other major competitors are JP Morgan Chase Bank N.A. (25 percent market share), Charter One Bank N.A. (8 percent), and National City Bank Midwest (7 percent). Competition is strong. There are 32 FDIC insured institutions operating 402 offices in this area, and according to aggregate HMDA data, nearly 600 lenders originated home mortgage loans in the AA during 2005.

The local economy deteriorated during the evaluation period, and is considered poor. While labor diversification has occurred, the automotive industry is the area's primary focus. According to State of Michigan Labor Market Information, the number of individuals employed in the MD decreased by 107,700 between 2000 and 2006. Unemployment levels were elevated, with rates for 2003-2005 ranging between 8.6 percent and 8.7 percent. The MD's August 2006 unemployment rate of 8.5 percent (not seasonally adjusted) was higher than the statewide average of 6.7 percent, and significantly higher than the national rate of 4.6 percent for August. The housing market deteriorated as the average number of days homes were on the market nearly doubled between 2004 and 2005. As home sales fell, values declined. The metropolitan Detroit area's home foreclosure rates increased to some of the highest in the

nation. Mortgage fraud has been a problem for lenders. The poor economic climate of the MD reduced the opportunities to lend in general during the evaluation period. Furthermore, according to 2000 U.S. Census data, approximately 15 percent of households are below the poverty level, with 49 percent of low-income households below the poverty level. It is especially difficult for this segment of the population to afford and maintain a home. The MD's low- and moderate-income neighborhoods are primarily located in the City of Detroit, with over 70 percent of Detroit's population residing in low- or moderate-income census tracts. In the City of Detroit, 24 percent of households are below the poverty level, with 57 percent of low-income households below the poverty level.

Assessment Area Needs

There have been opportunities to make CD loans, qualified investments, and provide CD services within the AA. The competition for involvement in larger projects is high as a large number of financial institutions and multi-bank holding companies operate in the AA, as discussed above. Numerous community resources and opportunities exist where banks can participate in partnerships to address the credit and community development needs. There are various community development organizations within the local communities that have the capacity to help address community needs, as well as local government programs. The City of Detroit needs a significant amount of downtown redevelopment and neighborhood revitalization. Portions of the City of Detroit are designated as federal Empowerment and Renewal Zone. The State of Michigan designated a portion of Wayne County as a Renaissance Zone, providing tax incentives to spur investment and job creation. Also, Michigan designated portions of Wayne County as SmartZones for technology-based business development.

Our evaluation took into consideration information derived from members of the community. We met with three organizations focusing attention on economic development, affordable housing and small business initiatives. Downtown and neighborhood redevelopment are especially needed in the City of Detroit. There is a need for quality affordable owner-occupied and rental housing for low- and moderate-income individuals, and financing for home rehabilitation loans with affordable terms. There is a need to restructure high-cost and predatory loans. Business and small business financing needs exist, including micro-loans to small businesses. Additional technical and financial support of local community development organizations is needed, as programs for financial literacy, foreclosure prevention, and job training need to be expanded. The provision of low-cost banking services, including check cashing for individuals and small businesses, was also identified as a need.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

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

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.

- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Home Mortgage Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated

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

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

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

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

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

Tables of Performance Data

South Bend – Mishawaka, IN-MI Multistate Metropolitan Area D5 – D16

State of Indiana D5 – D16

State of Michigan D17 – D30

Table 1. Lending Volume

LENDING VOLUME		Geography: SOUTH BEND – MISHAWAKA, IN-MI MULTISTATE MSA						Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
South Bend – Mishawaka	100.00	1,209	128,627	252	37,957	0	0	0	0	1,461	166,584	100.00

Table 1. Lending Volume

LENDING VOLUME		Geography: INDIANA						Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Elkhart	100.00	615	63,575	49	14,300	0	0	0	0	664	77,875	100.00

* Loan Data as of December 31, 2005. Rated area refers to either the state or multistate MA rating area.
 ** The evaluation period for Community Development Loans is January 1, 2003 to August 1, 2006.
 *** Deposit Data as of June 30, 2006. Rated Area refers to either the state or multistate MA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: SOUTH BEND–MISHAWAKA, IN-MI MULTISTATE MSA						Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
South Bend – Mishawaka	456	100.00	1.06	0.00	18.80	5.92	57.51	52.41	22.63	41.67	2.25	0.00	0.70	2.22	3.98

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: INDIANA						Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
Elkhart	228	100.00	0.06	0.00	2.92	0.88	90.58	89.04	6.44	10.09	2.14	0.00	0.49	2.09	3.95

* Based on 2005 Peer Mortgage Data: Eastern Region.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT Geography: SOUTH BEND–MISHAWAKA, IN-MI MULTISTATE MSA Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005															
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
South Bend–Mishawaka	34	100.00	1.06	0.00	18.80	8.82	57.51	58.82	22.63	32.35	1.89	0.00	0.51	1.99	2.73

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT Geography: INDIANA Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005															
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
Elkhart	22	100.00	0.06	0.00	2.92	0.00	90.58	95.45	6.44	4.55	2.19	0.00	0.00	2.26	2.08

* Based on 2005 Peer Mortgage Data: Eastern Region.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME REFINANCE Geography: SOUTH BEND–MISHAWAKA, IN-MI MULTISTATE MSA Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005															
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
South Bend–Mishawaka	716	100.00	1.06	0.28	18.80	9.64	57.51	59.50	22.63	30.59	3.25	2.50	1.77	3.51	3.61

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME REFINANCE Geography: INDIANA Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005															
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
Elkhart	364	100.00	0.06	0.00	2.92	1.37	90.58	80.22	6.44	18.41	2.69	0.00	2.92	2.42	5.94

* Based on 2005 Peer Mortgage Data: Eastern Region.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY Geography: SOUTH BEND–MISHAWAKA, IN-MI MULTISTATE MSA Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005																
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of MF Units** *	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Over all	Low	Mod	Mid
Full Review:																
South Bend–Mishawaka	3	100.00	2.17	0.00	32.92	66.67	41.29	33.33	23.62	0.00	18.18	0.00	25.00	16.67	0.00	

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY Geography: INDIANA Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005																
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Over all	Low	Mod	Mid
Full Review:																
Elkhart	1	100.00	2.97	0.00	7.24	0.00	85.35	100.00	4.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Peer Mortgage Data: Eastern Region.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: SOUTH BEND–MISHAWAKA MULTISTATE MSA					Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total **	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
South Bend–Mishawaka	252	100.00	1.43	1.98	30.34	26.19	50.57	54.76	17.66	17.06	2.14	4.05	2.78	2.13	1.62									

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: INDIANA					Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total **	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Elkhart	49	100.00	4.78	0.00	5.45	8.16	85.35	89.80	4.42	2.04	0.65	0.00	0.58	0.71	0.52									

* Based on 2005 Peer Small Business Data: US.

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

*** Source Data - Dun and Bradstreet 2005.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: SOUTH BEND–MISHAWAKA, IN-MI MULTISTATE MSA						Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families**	% BANK Loans****	% Families*	% BANK Loans****	% Families**	% BANK Loans****	Over all	Low	Mod	Mid	Upp
Full Review:															
South Bend–Mishawaka	456	100.00	18.66	8.48	18.94	18.53	23.72	27.68	38.68	45.31	2.62	1.68	1.96	2.96	3.37

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: INDIANA						Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families**	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Over all	Low	Mod	Mid	Upp
Full Review:															
Elkhart	228	100.00	16.23	4.85	19.39	21.15	27.07	32.60	37.31	41.41	2.61	0.68	1.30	2.57	5.27

* Based on 2005 Peer Mortgage Data: Eastern Region.

** As a percentage of loans with borrower income information available. No information was available for 1.8% of loans originated and purchased by LaSalle MW in South Bend - Mishawaka, and 0.4% in Elkhart - Goshen.

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

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT Geography: SOUTH BEND–MISHAWAKA, IN-MI MULTISTATE MSA Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005															
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Over all	Low	Mod	Mid	Upp
Full Review:															
South Bend–Mishawaka	34	100.00	18.66	5.88	18.94	14.71	23.72	26.47	38.68	52.94	1.96	0.63	1.52	1.45	3.20

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT Geography: INDIANA Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005															
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Over all	Low	Mod	Mid	Upp
Full Review:															
Elkhart	22	100.00	16.23	0.00	19.39	35.00	27.07	40.00	37.31	25.00	2.22	0.00	2.88	2.40	2.49

* Based on 2005 Peer Mortgage Data: Eastern Region.

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by LaSalle MW in South Bend - Mishawaka, and 9.14% in Elkhart - Goshen.

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

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME REFINANCE															Geography: SOUTH BEND–MISHAWAKA, IN-MI MULTISTATE MSA					Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Over all	Low	Mod	Mid	Upp									
Full Review:																								
South Bend–Mishawaka	716	100.00	18.66	8.70	18.94	20.54	23.72	27.67	38.68	43.08	3.92	2.95	2.79	3.90	5.13									

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME REFINANCE															Geography: INDIANA					Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Over all	Low	Mod	Mid	Upp									
Full Review:																								
Elkhart	364	100.00	16.23	10.58	19.39	22.28	27.07	33.70	37.31	33.43	3.20	3.65	2.00	3.44	3.80									

* Based on 2005 Peer Mortgage Data: Eastern Region.

** As a percentage of loans with borrower income information available. No information was available for 2.1% of loans originated and purchased by LaSalle MW in South Bend - Mishawaka, and 1.4% in Elkhart - Goshen.

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

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES Geography: SOUTH BEND–MISHAWAKA MULTISTATE MSA Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005									
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full Review:									
South Bend–Mishawaka	252	100.00	62.32	48.02	70.63	12.30	17.06	2.14	2.55

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES Geography: INDIANA Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005									
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full Review:									
Elkhart	49	100.00	60.70	40.82	46.94	18.37	34.69	0.65	0.64

* Based on 2005 Peer Small Business Data: US.

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2005).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 26.591% of loans originated and purchased by LaSalle MW in South Bend - Mishawaka, and 28.57% in Elkhart - Goshen.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: SOUTH BEND–MISHAWAKA, IN-MI MULTISTATE MSA				Evaluation Period: JAN. 1, 2003 TO AUGUST 1, 2006			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
South Bend–Mishawaka	1	186,834	5	188,174	6	375,008	0.21	2	107,018

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: INDIANA				Evaluation Period: JAN. 1, 2003 TO AUGUST 1, 2006			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Elkhart	0	0	2	45,043	2	45,043	0.03	1	54,696

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

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

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

DISTRIBUTION OF BRANCHES AND OPENINGS/CLOSINGS																	
Geography: SOUTH BEND–MISHAWAKA, IN-MI MULTISTATE MSA																	
Evaluation Period: JAN. 1, 2004 TO Aug. 1, 2006																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
South Bend–Mishawaka	100.00	6	100.00	0.00	50.00	33.33	16.67	0	2	0	0	-1	-1	1.54	23.30	54.91	20.24

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

DISTRIBUTION OF BRANCHES AND OPENINGS/CLOSINGS																	
Geography: INDIANA																	
Evaluation Period: JAN. 1, 2004 TO Aug. 1, 2006																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Elkhart	100.00	2	100.00	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.45	6.06	88.14	5.36

Table 1. Lending Volume

LENDING VOLUME		Geography: MICHIGAN						Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
Full Review:												
Troy	41.13	21,848	3,512,109	5,795	908,259	0	0	8	11,631	27,651	4,431,999	72.23
Detroit	19.24	10,114	1,271,299	2,758	358,187	0	0	61	136,747	12,931	1,765,569	14.04
Limited Review:												
Ann Arbor	5.78	3,601	688,840	280	38,048	0	0	2	1,533	3,883	728,421	1.24
Battle Creek	1.03	408	50,721	279	58,808	3	550	1	1,275	691	111,354	0.84
Bay City	0.82	490	47,149	59	5,764	0	0	2	6,161	551	59,074	0.34
Benton Harbor-Niles	1.15	625	80,474	150	25,088	1	189	0	0	776	105,751	0.54
Flint	2.84	1,469	176,326	442	57,772	0	0	1	649	1,912	234,747	1.29
Grand Rapids-Wyoming	5.39	2,884	379,774	741	173,520	0	0	0	0	3,625	553,294	1.78
Holland-Grand Haven	1.05	613	86,026	92	24,194	0	0	0	0	705	110,220	0.12
Jackson	2.88	1,691	190,183	244	20,809	0	0	0	0	1,935	210,992	0.42
Kalamazoo-Portage	5.53	3,340	397,991	376	53,381	0	0	1	352	3,717	451,724	1.75
Lansing-East Lansing	4.63	2,620	371,061	491	60,278	0	0	1	5,000	3,112	436,339	2.30
Monroe	3.42	2,198	281,856	98	11,416	0	0	0	0	2,296	293,272	1.17
Saginaw-Saginaw Twp	2.43	1,375	144,234	259	30,832	0	0	3	2,733	1,637	177,799	1.18
Non-MSA Mich. Areas	2.69	1,624	182,270	182	18,819	0	0	0	0	1,806	201,089	0.76

* Loan Data as of December 31, 2005. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is January 1, 2003 to August 1 2006.

*** Deposit Data as of June 30, 2006. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: MICHIGAN								Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
Troy	7,303	38.51	0.97	0.68	18.95	12.50	53.58	54.66	26.49	32.16	4.24	2.85	3.44	4.10	5.23
Detroit	3,193	16.84	3.81	2.69	22.11	12.00	38.26	30.95	35.82	54.35	2.49	1.99	1.58	1.89	3.88
Limited Review:															
Ann Arbor	1,553	8.19	2.07	2.64	13.42	9.72	55.60	53.19	28.90	34.45	7.71	5.53	5.10	7.24	10.35
Battle Creek	123	0.65	1.18	0.81	19.41	8.94	52.71	53.66	26.70	36.59	1.69	3.70	0.85	1.80	2.02
Bay City	182	0.96	0.00	0.00	15.32	8.79	67.48	65.93	17.20	25.27	4.03	0.00	1.14	4.41	5.98
Benton Harbor-Niles	191	1.01	2.31	0.00	6.82	5.24	67.25	65.45	23.62	29.32	2.29	0.00	2.56	2.27	2.45
Flint	532	2.81	7.56	2.07	15.95	12.22	42.80	36.65	33.69	49.06	1.72	1.60	1.62	1.31	2.23
Grand Rapids-Wyoming	1,109	5.85	1.21	1.44	13.74	6.85	54.48	44.82	30.58	46.89	2.05	1.33	0.84	1.84	3.09
Holland-Grand Haven	263	1.39	0.00	0.00	3.86	0.38	90.77	93.54	5.37	6.08	1.56	0.00	0.35	1.60	2.49
Jackson	610	3.22	0.59	0.82	11.63	11.31	77.08	71.97	10.69	15.90	6.28	5.15	4.52	6.06	10.96
Kalamazoo-Portage	1,162	6.13	1.66	0.43	17.36	6.28	54.68	53.36	26.30	39.93	6.12	2.48	2.40	6.25	8.37
Lansing-East Lansing	978	5.16	1.83	1.94	14.77	9.30	58.69	54.70	24.72	34.05	3.74	1.90	2.14	3.60	5.71
Monroe	726	3.83	0.58	0.41	1.35	0.83	94.57	94.49	3.51	4.27	7.49	2.22	1.90	7.52	12.50
Saginaw-Saginaw Twp	544	2.87	8.48	1.10	8.97	2.39	58.66	48.35	23.89	48.16	5.49	1.95	0.74	4.91	8.83
Non-MSA Mich. Areas	493	2.60	0.00	0.00	1.73	0.61	58.51	45.44	39.76	53.96	3.12	0.00	0.81	2.43	4.01

* Based on 2005 Peer Mortgage Data: Eastern Region.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: MICHIGAN				Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Troy	869	40.19	0.97	0.69	18.95	16.57	53.58	58.11	26.49	24.63	6.46	3.35	5.14	6.51	7.83	
Detroit	497	22.99	3.81	2.01	22.11	11.87	38.26	40.85	35.82	45.27	4.92	3.68	2.25	4.81	6.86	
Limited Review:																
Ann Arbor	104	4.81	2.07	0.96	13.42	14.42	55.60	56.73	28.90	27.88	6.41	5.56	6.09	6.09	7.31	
Battle Creek	13	0.60	1.18	7.69	19.41	23.08	52.71	38.46	26.70	30.77	1.31	0.00	1.56	1.25	1.25	
Bay City	24	1.11	0.00	0.00	15.32	25.00	67.48	62.50	17.20	12.50	1.74	0.00	2.52	1.41	2.27	
Benton Harbor-Niles	25	1.16	2.31	0.00	6.82	20.00	67.25	64.00	23.62	16.00	2.22	0.00	8.89	2.51	0.75	
Flint	56	2.59	7.56	7.14	15.95	14.29	42.80	30.36	33.69	48.21	1.86	1.96	1.65	1.36	2.52	
Grand Rapids-Wyoming	63	2.91	1.21	0.00	13.74	6.35	54.48	52.38	30.58	41.27	1.42	0.00	0.24	1.47	2.06	
Holland-Grand Haven	14	0.65	0.00	0.00	3.86	0.00	90.77	100.00	5.37	0.00	1.77	0.00	0.00	1.92	0.00	
Jackson	75	3.47	0.59	0.00	11.63	9.33	77.08	73.33	10.69	17.33	4.62	0.00	1.94	4.44	9.18	
Kalamazoo-Portage	95	4.39	1.66	1.05	17.36	11.58	54.68	54.74	26.30	32.63	6.62	4.35	4.50	6.46	8.89	
Lansing-East Lansing	79	3.65	1.83	1.27	14.77	8.86	58.69	55.70	24.72	34.18	2.87	0.00	1.50	2.46	5.83	
Monroe	107	4.95	0.58	0.00	1.35	2.80	94.57	97.20	3.51	0.00	12.39	0.00	20.00	13.01	0.00	
Saginaw-Saginaw Twp	69	3.19	8.48	5.80	8.97	7.25	58.66	59.42	23.89	27.54	5.61	3.45	2.53	5.60	7.88	
Non-MSA MI areas	72	3.33	0.00	0.00	1.73	0.00	58.51	61.11	39.76	38.89	3.55	0.00	0.00	3.35	3.97	

* Based on 2005 Peer Mortgage Data: Eastern Region.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME REFINANCE		Geography: MICHIGAN					Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Troy	13,648	40.52	0.97	0.30	18.95	11.07	53.58	54.29	26.49	34.34	4.27	0.88	2.92	4.30	5.21	
Detroit	6,396	18.99	3.81	0.88	22.11	7.08	38.26	35.83	35.82	56.21	3.16	1.01	1.20	2.89	4.78	
Limited Review:																
Ann Arbor	1,940	5.76	2.07	1.70	13.42	9.64	55.60	55.21	28.90	33.45	5.24	1.68	4.05	4.94	6.90	
Battle Creek	270	0.80	1.18	1.85	19.41	11.11	52.71	48.52	26.70	38.52	1.87	0.00	1.16	1.80	2.56	
Bay City	284	0.84	0.00	0.00	15.32	13.38	67.48	64.08	17.20	22.54	2.94	0.00	2.19	3.26	2.65	
Benton Harbor-Niles	408	1.21	2.31	1.23	6.82	4.41	67.25	65.44	23.62	28.92	2.86	2.31	2.49	2.81	3.19	
Flint	875	2.60	7.56	1.71	15.95	5.94	42.80	44.46	33.69	47.89	1.89	0.84	0.95	1.87	2.30	
Grand Rapids-Wyoming	1,712	5.08	1.21	0.88	13.74	9.99	54.48	48.42	30.58	40.71	2.72	1.51	1.51	2.43	3.95	
Holland-Grand Haven	336	1.00	0.00	0.00	3.86	3.57	90.77	93.45	5.37	2.98	1.83	0.00	0.64	1.98	0.51	
Jackson	1,005	2.98	0.59	0.00	11.63	8.56	77.08	80.10	10.69	11.34	6.05	0.00	4.50	6.27	6.98	
Kalamazoo-Portage	2,078	6.17	1.66	0.38	17.36	6.98	54.68	53.90	26.30	38.74	6.61	1.47	2.55	6.85	9.41	
Lansing-East Lansing	1,553	4.61	1.83	1.35	14.77	10.69	58.69	59.88	24.72	28.07	3.36	1.40	1.85	3.41	4.76	
Monroe	1,362	4.04	0.58	0.44	1.35	1.62	94.57	94.42	3.51	3.52	9.14	10.81	4.72	9.23	8.70	
Saginaw-Saginaw Twp	758	2.25	8.48	2.11	8.97	5.15	58.66	49.74	23.89	43.01	4.40	1.67	2.70	3.96	6.58	
Non-MSA Mich. Areas	1,059	3.14	0.00	0.00	1.73	0.57	58.51	50.99	39.76	48.44	3.48	0.00	1.92	3.44	3.59	

* Based on 2005 Peer Mortgage Data: Eastern Region.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: MICHIGAN						Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Troy	28	30.43	5.75	3.57	27.16	35.71	55.32	50.00	11.77	10.71	12.31	14.29	8.57	14.29	9.09
Detroit	28	30.43	13.15	10.71	27.75	50.00	35.30	25.00	23.80	14.29	17.78	8.33	25.00	11.54	18.75
Limited Review:															
Ann Arbor	4	4.35	22.08	25.00	30.13	25.00	39.91	50.00	7.88	0.00	7.14	0.00	7.69	16.67	0.00
Battle Creek	2	2.17	2.84	0.00	30.70	0.00	45.79	50.00	20.66	50.00	16.67	0.00	0.00	25.00	0.00
Bay City	0	0.00	0.00	0.00	35.36	0.00	55.53	0.00	9.11	0.00	0.00	0.00	0.00	0.00	0.00
Benton Harbor-Niles	1	1.09	14.41	0.00	15.61	100.00	52.34	0.00	17.64	0.00	0.00	0.00	0.00	0.00	0.00
Flint	6	6.52	11.66	16.67	12.88	16.67	56.68	50.00	18.78	16.67	12.50	20.00	0.00	14.29	10.00
Grand Rapids-Wyoming	0	0.00	0.84	0.00	19.49	0.00	67.89	0.00	11.78	0.00	0.00	0.00	0.00	0.00	0.00
Holland-Grand Haven	0	0.00	0.00	0.00	3.01	0.00	95.54	0.00	1.45	0.00	0.00	0.00	0.00	0.00	0.00
Jackson	1	1.09	12.03	0.00	17.18	0.00	58.69	100.00	12.09	0.00	0.00	0.00	0.00	0.00	0.00
Kalamazoo-Portage	5	5.43	9.30	0.00	23.27	80.00	56.64	20.00	10.79	0.00	7.69	0.00	18.75	0.00	0.00
Lansing-East Lansing	10	10.87	14.91	10.00	19.84	20.00	45.20	40.00	20.06	30.00	9.76	25.00	5.56	11.76	0.00
Monroe	3	3.26	0.17	0.00	6.67	0.00	93.16	100.00	0.00	0.00	50.00	0.00	0.00	50.00	0.00
Saginaw-Saginaw Twp	4	4.35	12.33	0.00	8.96	0.00	42.71	75.00	36.00	25.00	11.11	0.00	0.00	0.00	25.00
Non-MSA Mich. Areas	0	0.00	0.00	0.00	4.45	0.00	70.74	0.00	24.81	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Peer Mortgage Data: Eastern Region.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: MICHIGAN						Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005						
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% of Busines ses***	% BANK Loans	% of Business es***	% BANK Loans	% of Business es***	% BANK Loans	% of Business es***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
Troy	5,795	47.32	2.65	3.45	18.94	20.79	51.18	47.00	27.05	28.76	3.93	5.83	4.45	3.73	4.01
Detroit	2,758	22.52	6.08	5.90	22.90	18.69	35.26	37.01	35.19	38.40	4.36	6.02	4.69	4.30	4.20
Limited Review:															
Ann Arbor	280	2.29	11.21	5.71	13.98	11.43	51.55	59.29	23.26	23.57	1.69	1.29	1.85	1.87	1.48
Battle Creek	279	2.28	2.48	5.11	20.69	18.25	50.11	50.00	23.97	26.64	4.86	13.11	4.26	4.65	5.42
Bay City	59	0.48	0.00	0.00	23.16	27.12	62.86	57.63	13.97	15.25	1.29	0.00	1.69	1.20	1.23
Benton Harbor-Niles	150	1.23	6.54	2.67	11.14	18.67	60.32	61.33	22.00	17.33	1.76	1.01	3.51	1.84	1.27
Flint	442	3.61	10.24	7.92	13.38	13.12	48.48	51.81	27.90	27.15	2.61	3.66	3.30	2.87	2.08
Grand Rapids-Wyoming	741	6.05	2.51	4.59	17.39	19.57	49.37	43.99	30.73	31.85	2.09	3.74	2.69	1.91	2.01
Holland-Grand Haven	92	0.75	0.00	0.00	5.28	5.43	91.02	91.30	3.69	3.26	0.88	0.00	1.26	0.87	0.52
Jackson	244	1.99	7.85	7.38	14.35	15.16	70.17	67.21	7.55	10.25	3.01	4.70	4.21	2.69	3.81
Kalamazoo-Portage	376	3.07	2.49	2.39	23.61	22.34	52.78	45.74	21.12	29.52	2.83	3.82	3.17	2.60	3.16
Lansing-East Lansing	491	4.01	4.97	4.34	19.08	23.14	48.47	44.63	24.90	27.89	2.58	2.91	3.56	2.24	2.75
Monroe	98	0.80	0.87	0.00	3.18	7.14	93.45	92.86	2.50	0.00	1.87	0.00	5.41	1.88	0.00
Saginaw-Saginaw Twp	259	2.11	8.24	10.04	11.60	8.88	55.84	52.90	24.31	28.19	3.17	5.64	2.84	3.11	3.10
Non-MSA Mich. Areas	182	1.49	0.00	0.00	2.83	6.59	61.86	57.14	35.31	36.26	1.07	0.00	2.99	0.95	1.25

* Based on 2005 Peer Small Business Data: US.

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

*** Source Data - Dun and Bradstreet 2005.

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: MICHIGAN				Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms** *	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Troy	0	0.00	1.31	0.00	17.23	0.00	62.79	0.00	18.67	0.00	0.00	0.00	0.00	0.00	0.00	
Detroit	0	0.00	2.66	0.00	14.23	0.00	41.62	0.00	41.29	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Ann Arbor	0	0.00	2.10	0.00	7.17	0.00	59.83	0.00	30.90	0.00	0.00	0.00	0.00	0.00	0.00	
Battle Creek	3	75.00	1.11	0.00	4.89	0.00	80.67	66.67	13.11	33.33	4.35	0.00	0.00	2.63	33.33	
Bay City	0	0.00	0.00	0.00	3.58	0.00	76.21	0.00	20.20	0.00	0.00	0.00	0.00	0.00	0.00	
Benton Harbor-Niles	1	25.00	0.85	0.00	2.25	0.00	78.59	100.00	18.31	0.00	0.81	0.00	0.00	0.97	0.00	
Flint	0	0.00	2.64	0.00	6.03	0.00	44.10	0.00	47.24	0.00	0.00	0.00	0.00	0.00	0.00	
Grand Rapids-Wyoming	0	0.00	0.20	0.00	5.49	0.00	56.99	0.00	37.33	0.00	0.00	0.00	0.00	0.00	0.00	
Holland-Grand Haven	0	0.00	0.00	0.00	0.58	0.00	98.25	0.00	1.17	0.00	0.00	0.00	0.00	0.00	0.00	
Jackson	0	0.00	0.22	0.00	4.04	0.00	91.69	0.00	4.04	0.00	0.00	0.00	0.00	0.00	0.00	
Kalamazoo-Portage	0	0.00	0.75	0.00	20.86	0.00	57.65	0.00	20.75	0.00	0.00	0.00	0.00	0.00	0.00	
Lansing-East Lansing	0	0.00	0.61	0.00	6.14	0.00	76.14	0.00	17.05	0.00	0.00	0.00	0.00	0.00	0.00	
Monroe	0	0.00	0.00	0.00	0.19	0.00	97.37	0.00	2.44	0.00	0.00	0.00	0.00	0.00	0.00	
Saginaw-Saginaw Twp	0	0.00	0.91	0.00	1.37	0.00	73.60	0.00	24.13	0.00	0.00	0.00	0.00	0.00	0.00	
Non-MSA Mich. Areas	0	0.00	0.00	0.00	0.38	0.00	63.31	0.00	36.31	0.00	0.79	0.00	0.00	1.08	0.00	

* Based on 2005 Peer Small Business Data: US.

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

*** Source Data - Dun and Bradstreet 2005.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: MICHIGAN					Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans***	% Families*	% BANK Loans****	% Families*	% BANK Loans***	% Families*	% BANK Loans***						
Full Review:																
Troy	7,303	38.51	18.39	13.55	18.77	26.65	23.93	27.11	38.92	32.70	4.89	5.06	4.49	4.70	5.44	
Detroit	3,193	16.84	23.09	6.65	16.60	20.27	19.31	28.27	41.01	44.82	2.94	3.92	2.61	2.44	3.46	
Limited Review:																
Ann Arbor	1,553	8.19	19.62	9.10	18.04	22.05	22.71	27.56	39.63	41.30	8.97	7.81	7.31	8.06	11.51	
Battle Creek	123	0.65	19.31	8.47	18.76	14.41	22.55	26.27	39.38	50.85	2.03	2.18	0.89	1.81	3.20	
Bay City	182	0.96	18.81	7.18	19.72	16.57	21.93	29.28	39.53	46.96	4.86	3.25	2.77	5.42	7.16	
Benton Harbor-Niles	191	1.01	20.21	3.91	17.87	13.97	21.98	24.02	39.93	58.10	2.53	0.88	1.72	2.47	3.19	
Flint	532	2.81	22.10	10.44	17.07	24.43	20.46	26.30	40.37	38.83	2.03	0.85	1.90	2.03	2.52	
Grand Rapids-Wyoming	1,109	5.85	17.35	6.13	18.20	25.23	24.08	28.36	40.37	40.28	2.39	1.72	1.66	2.41	3.39	
Holland-Grand Haven	263	1.39	13.38	8.54	19.49	34.17	30.42	27.14	36.71	30.15	1.74	0.67	1.88	1.97	1.97	
Jackson	610	3.22	17.84	9.87	19.18	25.75	24.66	27.09	38.32	37.29	7.68	7.21	7.04	6.99	9.14	
Kalamazoo-Portage	1,162	6.13	19.20	6.95	18.77	19.81	23.27	28.61	38.75	44.63	7.57	5.91	5.62	7.26	9.72	
Lansing-East Lansing	978	5.16	19.06	8.93	18.57	22.38	23.32	28.85	39.05	39.84	3.54	2.10	2.64	3.40	5.24	
Monroe	726	3.83	17.78	9.99	19.03	21.54	25.15	31.24	38.05	37.23	9.15	8.71	8.11	8.22	11.53	
Saginaw-Saginaw Twp	544	2.87	21.61	5.63	17.36	20.64	20.27	30.21	40.76	43.53	6.84	2.68	5.41	7.64	8.74	
Non-MSA Mich. Areas	493	2.60	13.22	3.82	16.04	17.62	21.85	29.30	48.89	49.26	3.75	1.27	3.00	3.74	4.60	

* Based on 2005 Peer Mortgage Data: Eastern Region.

** As a percentage of loans with borrower income information available. No information was available for 6.5% of loans originated and purchased by LaSalle MW.

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

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: MICHIGAN						Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families*	% BANK Loans***	% Families*	% BANK Loans****	% Families*	% BANK Loans**	% Families*	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Troy	869	40.19	18.39	16.06	18.77	25.67	23.93	26.85	38.92	31.42	6.62	6.61	5.58	6.49	7.81
Detroit	497	22.99	23.09	10.98	16.60	20.12	19.31	22.97	41.01	45.93	5.12	4.76	4.31	3.76	6.85
Limited Review:															
Ann Arbor	104	4.81	19.62	9.90	18.04	21.78	22.71	32.67	39.63	35.64	6.69	6.06	6.45	6.13	7.50
Battle Creek	13	0.60	19.31	0.00	18.76	15.38	22.55	23.08	39.38	61.54	1.33	0.00	0.72	1.18	2.65
Bay City	24	1.11	18.81	8.33	19.72	20.83	21.93	37.50	39.53	33.33	1.77	0.00	1.76	1.23	3.61
Benton Harbor-Niles	25	1.16	20.21	8.00	17.87	24.00	21.98	20.00	39.93	48.00	2.28	1.02	2.94	1.88	2.61
Flint	56	2.59	22.10	7.27	17.07	30.91	20.46	20.00	40.37	41.82	1.85	0.33	2.99	0.97	2.56
Grand Rapids-Wyoming	63	2.91	17.35	12.90	18.20	24.19	24.08	24.19	40.37	38.71	1.46	1.05	1.28	1.43	1.79
Holland-Grand Haven	14	0.65	13.38	0.00	19.49	28.57	30.42	42.86	36.71	28.57	1.86	0.00	2.23	2.27	1.90
Jackson	75	3.47	17.84	9.33	19.18	26.67	24.66	24.00	38.32	40.00	4.72	4.58	4.88	3.76	5.45
Kalamazoo-Portage	95	4.39	19.20	13.68	18.77	18.95	23.27	26.32	38.75	41.05	6.88	6.25	5.53	5.00	9.49
Lansing-East Lansing	79	3.65	19.06	8.22	18.57	23.29	23.32	28.77	39.05	39.73	2.61	1.71	2.46	2.32	3.52
Monroe	107	4.95	17.78	13.21	19.03	16.98	25.15	32.08	38.05	37.74	12.70	10.64	10.17	11.89	16.67
Saginaw-Saginaw Twp	69	3.19	21.61	13.04	17.36	21.74	20.27	21.74	40.76	43.48	5.79	5.13	6.19	5.11	6.25
Non-MSA Mich. Areas	72	3.33	13.22	8.33	16.04	13.89	21.85	31.94	48.89	45.83	3.68	3.39	2.62	3.64	4.39

* Based on 2005 Peer Mortgage Data: Eastern Region.

** As a percentage of loans with borrower income information available. No information was available for 1.5% of loans originated and purchased by LaSalle MW.

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

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME REFINANCE		Geography: MICHIGAN						Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans***	% Families**	% BANK Loans***	% Families***	% BANK Loans****	% Families**	% BANK Loans****	Over all	Low	Mod	Mid	Upp
Full Review:															
Troy	13,648	40.52	18.39	10.63	18.77	23.21	23.93	30.84	38.92	35.31	5.04	4.40	4.26	5.27	5.78
Detroit	6,396	18.99	23.09	6.02	16.60	16.98	19.31	26.83	41.01	50.17	3.74	2.95	2.99	3.35	4.63
Limited Review:															
Ann Arbor	1,940	5.76	19.62	8.66	18.04	19.24	22.71	31.43	39.63	40.67	6.01	5.81	4.91	5.55	7.33
Battle Creek	270	0.80	19.31	9.96	18.76	20.69	22.55	24.52	39.38	44.83	2.20	1.15	1.97	1.98	2.99
Bay City	284	0.84	18.81	9.68	19.72	22.58	21.93	30.82	39.53	36.92	3.58	3.23	3.77	3.76	3.44
Benton Harbor-Niles	408	1.21	20.21	8.04	17.87	16.08	21.98	21.36	39.93	54.52	3.45	3.44	2.55	2.30	4.62
Flint	875	2.60	22.10	9.46	17.07	21.87	20.46	27.03	40.37	41.65	2.11	1.87	1.51	1.91	2.74
Grand Rapids-Wyoming	1,712	5.08	17.35	7.84	18.20	24.44	24.08	29.91	40.37	37.81	3.19	2.23	2.80	3.35	3.74
Holland-Grand Haven	336	1.00	13.38	7.09	19.49	30.22	30.42	36.19	36.71	26.49	2.06	0.98	1.80	2.54	2.28
Jackson	1,005	2.98	17.84	7.70	19.18	21.36	24.66	31.72	38.32	39.22	7.07	4.11	5.56	7.74	8.82
Kalamazoo-Portage	2,078	6.17	19.20	6.60	18.77	18.44	23.27	29.84	38.75	45.11	8.33	4.13	6.50	8.79	10.74
Lansing-East Lansing	1,553	4.61	19.06	9.68	18.57	21.86	23.32	29.82	39.05	38.64	3.28	2.45	2.73	3.27	4.13
Monroe	1,362	4.04	17.78	8.51	19.03	19.91	25.15	36.25	38.05	35.33	10.94	8.92	9.40	10.58	13.18
Saginaw-Saginaw Twp	758	2.25	21.61	6.78	17.36	18.59	20.27	27.95	40.76	46.68	5.11	2.70	4.36	5.46	6.09
Non-MSA Mich. Areas	1,059	3.14	13.22	4.42	16.04	16.72	21.85	26.45	48.89	52.41	4.00	3.04	2.84	3.34	5.17

* Based on 2005 Peer Mortgage Data: Eastern Region.

** As a percentage of loans with borrower income information available. No information was available for 5.2% of loans originated and purchased by LaSalle MW.

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

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: MICHIGAN			Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full Review:									
Troy	5,795	47.32	66.18	44.71	70.63	11.29	18.08	3.93	4.58
Detroit	2,758	22.52	64.28	47.24	75.45	10.55	14.00	4.36	5.15
Limited Review:									
Ann Arbor	280	2.29	66.21	52.14	75.36	8.57	16.07	1.69	2.04
Battle Creek	279	2.28	64.42	38.71	55.56	15.77	28.67	4.86	4.73
Bay City	59	0.48	64.92	40.68	79.66	10.17	10.17	1.29	1.00
Benton Harbor-Niles	150	1.22	68.32	44.67	68.67	10.00	21.33	1.76	1.75
Flint	442	3.61	66.81	50.45	74.89	10.86	14.25	2.61	3.42
Grand Rapids-Wyoming	741	6.05	64.38	34.41	51.55	14.84	33.60	2.09	1.75
Holland-Grand Haven	92	0.75	68.04	34.78	51.09	16.30	32.61	0.88	0.89
Jackson	244	1.99	66.22	56.15	82.79	9.43	7.79	3.01	3.49
Kalamazoo-Portage	376	3.07	65.73	45.74	67.82	18.35	13.83	2.83	2.92
Lansing-East Lansing	491	4.01	64.63	47.05	74.95	12.42	12.63	2.58	2.99
Monroe	98	0.80	67.44	60.20	80.61	9.18	10.20	1.87	2.06
Saginaw-Saginaw Twp	259	2.11	62.75	50.58	75.29	14.29	10.42	3.17	4.01
Non-MSA Mich. Areas	182	1.49	66.89	56.04	77.47	14.29	8.24	1.07	1.14

* Based on 2005 Peer Small Business Data: US.

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2005).

**** Small loans to businesses with revenues of \$1 million or less as a % of all loans reported as small loans to businesses. No information was available for 32.25% of small loans to businesses originated and purchased by LaSalle MW.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: MICHIGAN			Evaluation Period: JAN. 1, 2004 TO DEC. 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full Review:									
Troy	0	0.00	88.51	0.00	0.00	0.00	0.00	0.00	0.00
Detroit	0	0.00	85.97	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:									
Ann Arbor	0	0.00	90.11	0.00	0.00	0.00	0.00	0.00	0.00
Battle Creek	3	75.00	92.44	66.67	33.33	33.33	33.33	4.35	5.13
Bay City	0	0.00	94.63	0.00	0.00	0.00	0.00	0.00	0.00
Benton Harbor-Niles	1	25.00	91.83	100.00	0.00	100.00	0.00	0.81	1.14
Flint	0	0.00	90.08	0.00	0.00	0.00	0.00	0.00	0.00
Grand Rapids-Wyoming	0	0.00	85.83	0.00	0.00	0.00	0.00	0.00	0.00
Holland-Grand Haven	0	0.00	87.57	0.00	0.00	0.00	0.00	0.00	0.00
Jackson	0	0.00	94.16	0.00	0.00	0.00	0.00	0.00	0.00
Kalamazoo-Portage	0	0.00	86.84	0.00	0.00	0.00	0.00	0.00	0.00
Lansing-East Lansing	0	0.00	92.35	0.00	0.00	0.00	0.00	0.00	0.00
Monroe	0	0.00	91.37	0.00	0.00	0.00	0.00	0.00	0.00
Saginaw-Saginaw Twp	0	0.00	91.96	0.00	0.00	0.00	0.00	0.00	0.00
Non-MSA Mich. Areas	0	0.00	93.55	0.00	0.00	0.00	0.00	0.79	0.00

* Based on 2005 Peer Small Business Data: US.

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2005).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 25% of small loans to farms originated and purchased by LaSalle MW.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: MICHIGAN					Evaluation Period: JAN. 1, 2003 TO AUGUST 1, 2006				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Troy	1	583,391	53	16,086,275	54	16,669,666	9.37	3	1,417,356
Detroit	6	72,066,569	108	65,631,343	114	137,697,912	77.38	6	2,942,279
Limited Review:									
Ann Arbor	1	91,705	14	115,850	15	207,555	0.12	0	0
Battle Creek	0	0	4	101,070	4	101,070	0.06	2	42,940
Bay City	1	18,684	0	0	1	18,684	0.01	0	0
Benton Harbor-Niles	0	0	4	44,521	4	44,521	0.03	1	10,334
Flint	1	41,753	21	16,126,786	22	16,168,539	9.09	2	200,277
Grand Rapids-Wyoming	1	76,547	18	976,031	19	1,052,578	0.59	5	1,057,734
Holland-Grand Haven	1	216,105	2	119,567	3	335,672	0.19	2	68,515
Jackson	0	0	2	35,834	2	35,834	0.02	1	27,836
Kalamazoo-Portage	0	0	7	265,975	7	265,975	0.15	3	138,276
Lansing-East Lansing	0	0	11	405,509	11	405,509	0.23	3	127,736
Monroe	0	0	1	500	1	500	0.00	0	0
Saginaw-Saginaw Twp	2	128,085	17	279,624	19	407,709	0.23	3	176,274
Non-MSA Mich. Areas	1	111,967	4	112,535	5	224,502	0.13	3	61,168
Other Investments:									
Michigan Statewide	0	0	6	296,800	6	296,800	0.17	2	3,400,000
Outside of All AAs	4	228,805	2	3,357,500	6	3,586,305	2.02	0	0

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

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

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

DISTRIBUTION OF BRANCHES AND OPENINGS/CLOSINGS				Geography: MICHIGAN				Evaluation Period: JAN. 1, 2004 TO Aug. 1, 2006									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Troy	72.23	95	37.11	0.00	18.95	53.68	27.37	6	7	-2	-1	0	+2	2.05	20.52	52.36	25.06
Detroit	14.04	64	25.00	3.13	15.63	37.50	43.75	4	3	0	0	+1	0	7.80	30.49	33.77	27.85
Limited Review:																	
Ann Arbor	1.24	9	3.52	11.11	22.22	44.44	22.22	1	2	-1	-1	0	+1	11.48	18.11	48.69	21.72
Battle Creek	0.84	4	1.56	0.00	25.00	25.00	50.00	0	0	0	0	0	0	1.99	23.53	51.25	23.21
Bay City	0.34	2	0.78	0.00	0.00	100.00	0.00	0	1	0	0	-1	0	0.00	19.55	65.06	15.39
Benton Harbor-Niles	0.54	4	1.56	0.00	50.00	25.00	25.00	0	0	0	0	0	0	5.96	9.99	63.16	20.88
Flint	1.29	11	4.30	9.09	27.27	54.55	9.09	1	1	0	0	0	0	12.32	17.84	40.48	29.36
Grand Rapids-Wyoming	1.78	14	5.47	7.14	14.29	57.14	21.43	1	0	0	0	+1	0	2.59	18.72	52.45	26.24
Holland-Grand Haven	0.12	2	0.78	0.00	0.00	100.00	0.00	0	1	0	-1	0	0	0.00	5.23	90.20	4.56
Jackson	0.42	4	1.56	25.00	0.00	75.00	0.00	0	0	0	0	0	0	2.43	14.06	72.73	8.89
Kalamazoo-Portage	1.75	11	4.30	0.00	9.09	81.82	9.09	0	1	0	-1	0	0	5.92	21.21	51.05	21.82
Lansing-East Lansing	2.30	12	4.69	8.33	33.33	25.00	25.00	0	1	0	0	-1	0	6.01	17.95	52.93	22.25
Monroe	1.17	7	2.73	0.00	14.29	85.71	0.00	0	0	0	0	0	0	1.03	2.15	93.50	3.33
Saginaw-Saginaw Twp	1.18	8	3.13	12.50	25.00	37.50	25.00	0	0	0	0	0	0	12.52	11.50	53.37	22.61
Non-MSA Mich Areas	0.76	9	3.52	0.00	0.00	88.89	11.11	1	0	0	0	+1	0	0.00	2.08	60.65	37.27