



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

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Community Reinvestment Act
Performance Evaluation

**The First, National Association
Charter Number: 446**

**Main Street
Damariscotta, ME 04543**

Office of the Comptroller of the Currency

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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 **The First, National Association** with respect to the Lending, Investment, and Service Tests:

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

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

The major factors that support this rating include:

- Lending levels reflect good responsiveness to the area credit needs.
- A substantial majority of all loan originations, both by number and dollar amount, are made in the assessment area.
- Distribution of loans among geographies of different income levels is poor.
- Distribution of loans among borrowers of different income levels is good.
- Flexible lending programs have a positive impact on the bank’s lending performance.
- Qualified investment totals are low, but considered adequate given available opportunities in the assessment area. Investments made are in response to credit and community needs.
- Service delivery systems are accessible to geographies and individuals of different income levels.
- Performance in community development services is good.

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.

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

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

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

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

Upper-Income: Individual income that is 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

The First, National Association (FNA) is a nationally-chartered financial institution headquartered in Damariscotta, Maine. It is a subsidiary of First National Lincoln Corporation, a one-bank holding company. FNA is an interstate bank operating in Maine and providing a full range of commercial and personal banking products through its branches. The bank also provides investment management services through its investment and trust division, First Advisors.

The First National Bank of Damariscotta (FNBD) acquired the First National Bank of Bar Harbor (FNBBH) on January 14, 2005. The FNBBH acquisition expanded the bank's footprint into Hancock and Washington Counties in Maine. The two banks did not have any overlapping market areas prior to this acquisition. The original FNBD bank name was officially changed to The First, National Association after its acquisition. For purposes of this report, the original and revised name of the bank is used to distinguish the pre- and post-acquisition profiles. Prior to this event, FNBD's AA consisted of all geographies in Lincoln and Knox Counties, operating seven full service branches, each with an automated teller machine (ATM), and three alternative location ATMs. Post-acquisition, FNA's AA consists of all geographies in Lincoln, Knox, and Hancock Counties as well as seven census tracts in Washington County. For this expanded AA, the bank operates 14 full-service branches, each with an ATM, and seven alternative location ATMs. All branches but two have drive-up windows. No offices have been opened or closed since the last evaluation. Please refer to Appendix B for a detailed description of the bank's assessment area. FNA's assessment area meets the technical and regulatory requirements as defined by the regulation.

The bank has no legal or financial impediments to its ability to meet the credit needs in its assessment area (AA). Tier One Capital is \$76 million, or 7.1% of total assets as of December 31, 2006. The bank's total assets were approximately \$1.0 billion, of which 78% represented net loans, and total deposits were \$805 million as of this date. Given a loan-to-deposit ratio of 104%, the bank continues to lend by using alternative funding sources such as the Federal Home Loan Bank (FHLB). FNA is primarily a retail-oriented bank given the majority of loans are residential real estate. See Table 1 below for the bank's loan mix and asset size for the evaluation period.

TABLE 1: TOTAL ASSETS AND LOAN MIX BY YEAR

	2003		2004		2005		2006	
Total Assets (000s)	\$566,484		\$631,879		\$1,010,788		\$1,072,354	
Loan Mix	\$	% of Mix	\$	% of Mix	\$	% of Mix	\$	% of Mix
Residential Mortgages	\$181,051	45.28%	\$225,206	47.08%	\$309,698	40.10%	\$371,692	44.32%
Home Equities	\$51,982	13.00%	\$65,021	13.59%	\$83,587	10.82%	\$73,453	8.76%
Commercial and agricultural lines	\$96,384	24.10%	\$109,637	22.92%	\$170,108	22.02%	\$189,908	22.64%
Commercial real estate, construction, and agricultural land	\$43,920	10.98%	\$48,938	10.23%	\$169,046	21.89%	\$160,995	19.20%
Consumer - All Other	\$26,540	6.64%	\$29,517	6.17%	\$39,908	5.17%	\$42,658	5.09%
Total	\$399,877	100.00%	\$478,319	100.00%	\$772,347	100.00%	\$838,706	100.00%

Source: Call Report

FNA's business strategy is to provide comprehensive commercial and retail services for meeting the needs of retail customers and small to medium size companies. FNA operates in a very competitive financial services market. Primary competitors include local savings institutions, national banks, large regional and multinational companies, trust companies, and credit unions. Third party financing companies are strong competition for consumer loans.

FNA's deposit market share for its defined assessment area is 22.37% for 2005. FNA is the deposit market share leader in its assessment area with the majority of deposits in Lincoln and Knox Counties. For Lincoln County, where the bank is headquartered, a predominant number of branches are located, and 68% of deposits are located, FNA is the deposit market share leader with 6.98%. Lower deposit market share is identified Knox (.40%), Hancock (1.23%) and Washington (4.29%) counties and is explained by the bank's more recent entrance into those markets and competition against long term established financial institutions.

The following table provides demographic data regarding the various counties which comprise the bank's AA. As shown below and discussed in Appendix B, the profile of Washington County is substantially different from the other counties in the AA.

TABLE 2: DEMOGRAPHIC DATA BY COUNTY

	AA	Hancock	Knox	Lincoln	Washington
% of Low-income families	15.75	14.78	14.13	13.74	27.53
% of Moderate-income	18.09	18.13	17.60	16.95	22.55
Median Family Income	49,300	43,521	45,199	45,360	32,490
# of Low and Mod CTs	4	0	0	0	8
Poverty level	11	11	10	10	21
% of owner-occupied units	52	49	57	56	50
% of renter units	15	16	20	12	14
% vacant units	17	17	22	13	17
Median Housing Value	108,239	110,511	115,697	123,237	64,543
Unemployment Rates	2.53	2.08	1.71	2.14	3.87

Source: 2000 Census

The last OCC CRA Performance Evaluation (PE) was performed March 15, 2004, at which time a "Satisfactory" rating was issued.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This bank is evaluated under the Large Bank CRA standards. The overall evaluation period is January 1, 2003 through December 31, 2006, with the exception of community development (CD) lending, investments, and services. The overall evaluation period for CD lending, the Service Test, and the Investment Test is March 15, 2004, which is the date of the last CRA evaluation, to May 21, 2007.

The 2000 Census data is used for the overall evaluation period. Though one evaluation period is used, data was analyzed for the lending test using three distinct periods, calendar years of 2003, 2004, and combined 2005-2006. For 2003 and 2004, the evaluation period covers activities for FNBD and its original AA, prior to the FNBBH acquisition. The original AA covered 21 census tracts in Lincoln and Knox counties. Effective January 1, 2004, the Office

of Management and Budget (OMB) revised geographic boundaries. The OMB's definitions and boundaries for MSA and non-metropolitan statistical areas are used when calculating MFI values and delineating assessment areas. The impact resulted in a change in the number of moderate-income tracts for the bank's AA from one in 2003 to none in 2004. Therefore a geographic distribution analysis of lending in 2004 is not meaningful. Bank activities in 2005 and 2006 were reviewed based on the expanded AA of 44 tracts in Lincoln, Knox, Hancock, and Washington counties after the acquisition. One evaluation period is used for the Investment and Services Tests.

Financing of small businesses, small farms, residential mortgages, home equity loans and CD loans was evaluated. CD loans, investments, and services information provided by management was verified to ensure they meet regulatory definitions for community development. The bank has collected and continued to report CRA loan data (small loans to businesses/farms).

The bank is not located in a MSA and, therefore, is not required to publicly file mortgage data under the HMDA. However, management voluntarily collected relevant information on mortgage for review. A sample was drawn to analyze home purchase activity compared to refinance activity because the bank's system does not differentiate the two. The bank does not offer home improvement loans. Home purchase loans are not included in our review for certain years, due to the insignificant number identified during the sampling process. Further expansion of samples did not produce a meaningful volume of home purchase loans to evaluate. Management has opted to have home equity loans reviewed, though consumer lending is not a primary product.

Because the bank is not a HMDA reporter, peer comparisons by mortgage product are not available. For the other peer comparisons in this PE, the data includes only lenders who were required to file small business and small farm reports for this evaluation period.

Data Integrity

We tested the accuracy of loan data in preparation of this CRA evaluation. The scope included mortgage loans, small loans to businesses and farms, and consumer loans. Numerical sampling procedures resulted in the selection and review of 60 loan records each for calendar years 2004, 2005, and 2006, for both mortgage and commercial loan types. Each year was reviewed due to the changes in the bank's profile with the FNBBH acquisition. For the calendar year 2003, 30 loans were sampled. Overall, the CRA data sample is considered reliable.

Our mortgage loan sample yielded significant error rates in all calendar years. As a result, this evaluation considers the results of our sampling only. Errors were discussed with management, however, as this bank is not required to report mortgage loan data on HMDA, no further action was required. Management implemented corrective action to ensure appropriate recordkeeping going forward.

Selection of Areas for Full-Scope Review

The bank has one assessment area, but was reviewed for three distinct periods as discussed above in the Scope section. For each period, FNA's AA received a full scope review. Refer to Appendix A for details.

Ratings

The bank's overall rating is based on the review of the bank's single full scope AA. Our conclusions are largely weighted to home mortgage and small business loans originated in the FNA 2005-6 AA. The following factors discuss our basis for the rating conclusions:

- Home mortgage loans and small business loans received equal weight, followed by consumer loans and then small farm loans. The bank's primary products were home mortgage loans and small business loans, which represented 27% and 33%, respectively, of the total number of originations and 41% and 32%, respectively, of the total dollar amount originated in this period. This weighting is reflective of FNA's volume by loan type over the evaluation period.
- Within the home mortgage product category, the evaluation was largely based on refinance loans compared to purchase loans. The overwhelming majority of loans in this period were refinance.
- In the Lending Test, approximately 70% of the rating is weighted to lending activities in 2005 to 2006, the time in which the combined bank existed and a new market area delineated. More weight is also given to this period due the increase in the number of low- and moderate-income families and moderate-income census tracts in this new AA.
- More weight was given to the borrower distribution analysis rather than the geographic distribution analysis.
- No weight is given to 2004 activities in the geographic distribution test as the bank's AA did not have any low- or moderate-income tracts in that year. For all other factors of the lending test, we considered 2004 activities. For 2003, the geographic distribution test only represented 15% of the rating because FNBD had only one moderate-income tract in that year.

Other

We contacted two local community organizations serving the area's small businesses and low- and moderate-income families with a variety of programs, such as business technical assistance, mortgage assistance, transportation assistance, and affordable housing. The community contacts stated that affordable housing and small business financing, especially to micro-enterprises, are critical needs. According to one contact, the coastal Maine market home values are increasing and the affordable housing problem is more acute in Hancock County. Information provided indicates that Washington County has higher unemployment rates, low wages, limited options for home purchase, and lower median incomes than that in other counties. The lack of employment opportunities has resulted in population loss. Another community contact mentioned the need for more flexible underwriting by financial institutions

for start-up businesses, many of which are micro-businesses. One contact received a majority of its funding from federal and state sources, while the other receives investments and grants from area banks as part of its funding. However, recent grant needs have been limited.

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.

Conclusions with Respect to Performance Tests

LENDING TEST

The bank's performance under the lending test is rated "Low Satisfactory."

Lending Activity

Refer to Table 1-Lending Volume and Table 1-Other in Appendix C for the facts and data used to evaluate the bank's lending activity. Tables 3, 5, and 9 were not used.

FNA has a good record of lending in its AA considering the performance context in which it operates. It ranked first in deposit market share with 22.37%, in its 2005-6 AA, and second for deposit market share in the 2003 and 2004 AAs. The top ranked institutions include a national bank, savings banks, and large regional and multinational banks. Based on 2005 CRA aggregate lending data, FNA's overall market share for small loans to all businesses in its AA is 12.59%, ranking it fourth behind several large multinational banks. However, FNA is the market share leader for small loans to businesses (annual revenues of \$1 million or less), with 18.59%. For small business lending, FNA ranked first for 2003 and second for 2004, behind a large community bank, with market share of 24.72% and 23.19%, respectively. The dominant market share is reflective of the bank's overall strategy.

Market share data is not available for home mortgages or consumer loans. In the AA, there are 273 lenders reporting data under HMDA. FNA must compete with large regional banks, credit unions, savings banks, multinational banks, and nationwide mortgage companies.

Distribution of Loans by Income Level of the Geography

The geographic distribution of home mortgage, small loans to businesses and farms, and consumer loans reflects a poor penetration throughout its AA. The bank's distribution of loans is significantly lower than demographic data in the moderate-income geographies. However, the number of branches in moderate-income tracts, geographic barriers, sparse population, as well as the home ownership challenges limits opportunities there. Within the moderate-income tracts, the percentage of owner-occupied units is 42% while 48% of units are vacant. The population, in Washington County where these tracts are located, are comprised of 55% low- and moderate-income households as well as 21% of households below the poverty level.

Home Mortgage Loans

Refer to Tables 2, 3, 4 and 5 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases. The bank had no low- or moderate-income tracts for 2004. A geographic distribution analysis of 2004 lending is not meaningful.

The overall geographic distribution of home purchase loans is poor based on the 2005-2006 period. No data is available for 2003 based on our sampling and an analysis is not meaningful for 2004 as the bank had no low- or moderate-income tracts in its AA for that year. In 2005-2006, the portion of home purchase loans in moderate-income geographies is significantly lower than the portion of owner-occupied units, as no bank loans in our sample were made in moderate-income geographies. There are limited lending opportunities in these tracts.

The overall geographic distribution of home refinance loans is adequate. The portion of home refinance loans in moderate-income geographies exceeds the portion of owner-occupied units that are located in these geographies for 2003, but lower than for 2005-2006.

Maine Real Estate Information System, Inc. indicates that for the entire year of 2006, only 58 houses were sold in the entire Washington County as compared with 573 in Hancock, 446 in Knox and 388 in Lincoln. Also, the volume of real estate transfers in Washington County is much less than the state as a whole. Many of the Washington County sales are out of state people paying cash for low-cost coastal properties.

Small Loans to Businesses

Refer to Table 6 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The distribution of small loans to businesses by geography is adequate. The proportion of small loans to businesses located in moderate-income geographies is significantly lower than the proportion of businesses located in these geographies. In 2003, as the AA had only one moderate-income tract, this distribution is reasonable. There is no evidence that FNBD did not pursue lending in this single moderate-income tract. For 2005-2006, the distribution is reasonable given the limited business opportunities in the moderate-income tracts, the limited number of branches in these moderate-income tracts that are wide in boundaries, and the geographic barriers in northern Washington County. FNA's market share in the moderate-income tracts was significantly lower than its overall market share for these periods. The bank's market share of small loans to businesses in the single moderate-income tract for 2003 is 2.11%, but somewhat improved for the four moderate-income tracts in 2005-2006 at 6.76%. Its rank improved from eighth to fourth, as it competed with large multinational banks and finance companies, as well as a large community bank with more of a presence in these markets.

Small Loans to Farms

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

The distribution of small loans to farms in the moderate-income tracts is adequate. The distribution of small loans to farms is significantly lower than the portion of small farms located in these geographies for both the 2003 and 2005-2006 periods. However, given the limited opportunities for business activity in the moderate-income tracts of Washington County, the bank's lending activities are reasonable. The bank's market share of small loans to farms in moderate-income geographies is substantially lower than its overall market share. For 2005,

the bank ranked fifth as it competed with several local community banks with a significantly longer period of operations in Washington County.

Consumer Loans

Refer to Table 13 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The overall distribution of home equity loans in moderate-income tracts is poor. In 2003, the distribution of home equity loans in the moderate-income tract was lower than the percentage of households established there. In 2005-2006, the geographic distribution to the moderate-income tracts is somewhat lower than the percentage of households there.

Lending Gap Analysis

Preliminary analysis showed a low penetration of home mortgage loans in Washington County, which contains the moderate-income tracts in the bank's AA. However, further review of the loans made in Washington County indicated a distribution across the moderate and middle-income tracts with no conspicuous gaps identified. The bank's low level of penetration in the moderate-income tracts located in Washington County is due to the wide geographic region it spans, sparse population, location of branches in the eastern coast of the county, and the size and long history of operations of existing competitors in the market. Home purchase and commercial lending opportunities are also limited given the high poverty rates and economically depressed markets. Contrary to the other three counties included in the AA, the bank does not have a heavy presence in the county.

FNA entered this market upon the acquisition with FNBBH, which had two existing branches located in eastern Washington County along the Atlantic coast. Market share reports indicate that a competitor bank, headquartered in Machias, is the market share leader both in terms of branches and total deposits for Washington County. This competitor operates six branches in Washington County with approximately 54% of total deposits. The FNA is ranked fourth with approximately 8% of total deposits, though it does not operate in the entire county.

Inside/Outside Ratio

This ratio is a bank wide calculation. A substantial majority of all loan originations, for the entire evaluation period (2003-2006) both by number and dollar amount, are within the assessment area. Of the total originations, 91.8% of the number and 90.8% of the dollar amount of loans are inside the assessment area. This high level of lending factored into our assessment of the bank's lending performance. For informational purposes, details of the volume of loan originations for each product are displayed by year in Table 3.

TABLE 3: PERCENTAGE OF LOANS INSIDE THE AA

Product	2003	2004	2005-6	Total
% of #				
Mortgages	88.5%	84.5%	81.6%	83.4%
Small Biz	87.2%	90.6%	94.0%	91.3%
Small Farm	90.4%	98.5%	93.5%	93.9%
Consumer	91.8%	91.9%	91.5%	91.7%
Total	89.9%	91.9%	92.6%	91.8%
% of \$				
Mortgages	92.9%	89.8%	84.3%	86.9%
Small Biz	87.8%	85.8%	93.3%	90.8%
Small Farm	95.0%	92.0%	93.9%	93.6%
Consumer	91.9%	90.7%	90.6%	90.9%
Total	90.5%	88.4%	91.8%	90.8%

Source: Bank internal reports and sampling

Distribution of Loans by Income Level of the Borrower

FNA's distribution of loans to borrowers of different incomes and businesses of different sizes is good. Consideration was given to the limited affordable housing opportunities, high level of poverty in the AA, and competition in evaluating performance.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases. The overall distribution of home mortgage loans to borrowers of different incomes is good.

Home purchase loan borrower distribution is adequate considering the context in which the bank operates. Loans made to low-income borrowers was significantly lower than the percentage of low-income families in both the 2004 and 2005-2006 periods, but was adequate when considering the percentage of households living below the poverty level. FNA originated 5% and 8.57% of its home purchase loans to low-income borrowers for 2004 and 2005-2006, respectively. This is lower than the proportion of low-income families in the AA which is 13.95% for 2004 and 15.75% for 2005-2006. Approximately 10% of all households lived under the poverty level for 2004 and 11% for 2005-2006. Low-income borrowers, some of whom live below the poverty level, meet difficulties in qualifying for mortgages. The portion of loans made to moderate-income borrowers was significantly lower in 2004 and somewhat lower in 2005-2006 as compared to the portion of moderate-income families. A large proportion of low-income and moderate-income families resides in Washington County, in which home purchase opportunities are limited.

Home refinance loan borrower distribution is adequate. The distribution of loans to low-income borrowers is significantly lower than the percentage of low-income families in both the 2004 and 2005-2006 periods. For 2003, sampling did not yield any loans to low-income borrowers, representing a poor penetration in that year. However, overall lending to low-income borrowers is adequate considering the issues of affordability and median home prices. The percentage of home refinance loans to moderate-income borrowers was considerably higher.

The distribution of loans to moderate-income borrowers is near to or equals the area demographics when comparing the percentage of moderate-income families for all three periods.

Small Loans to Businesses

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

The overall distribution of small loans to businesses is excellent. For all three periods, the bank's proportion of lending to small businesses substantially exceeded the proportion of small businesses in the AA. The bank's market share for loans to small businesses significantly exceeds its overall market share for all three periods. The bank was ranked first for lending to small businesses for both 2003 and 2005-2006 and ranked second for 2004. This demonstrates an excellent response to an identified community credit need and illustrates the FNA's emphasis on small business lending. More specifically, the bank is the market share leader of small loans to businesses in Lincoln and Hancock Counties with dominant 31% and 17.8% market shares, respectively for 2005. In addition, the bank's focus was on originating loans under \$100 thousand with a substantially majority of loans in that category for all three periods.

Small Loans to Farms

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

The overall distribution of small loans to farms is excellent. For all three periods, the bank's proportion of lending to small farms substantially exceeded the proportion of small farms identified in the AA. In 2003 and 2004, all loans were originated as small loans to farms. In contrast to previous years, not all of the 2005-2006 small loans to farms, though a substantial majority, were made as small loans to farms as the newer portions of the AA contain larger farm operations. The predominant number of loans was originated for \$100 thousand or less. The bank's market share for small loans to farms equaled its overall market share for all three periods. The bank was ranked first for lending to small farms for both 2003 and 2004 and ranked second for 2005-2006.

Consumer Loans

Refer to Table 13 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

For all of the periods under review, the distribution of home equity loans to borrowers of different income levels was adequate. Borrower distribution of home equity loans to low-income borrowers is significantly lower than the percentage of households. Concern is mitigated when considering the difficulties faced by most low-income borrowers for qualifying for a consumer home equity loan. Borrower distribution of loans to moderate-income borrowers is good. For each period, the bank's dispersion of loans to moderate-income families was near to the proportion of households. Notably, the poverty rate is high at 11%.

Community Development Lending

Refer to Table 1 Lending Volume in Appendix C 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. CD Loans identified for this evaluation are not considered or reported under small loans to businesses or farms.

The bank originated 10 CD loans since the last PE dated March 15, 2004 for a total commitment of \$2.8 million. The loans were made to CD-purpose organizations that provide services to low- and moderate-income individuals, provide lending to develop affordable housing or economic revitalization projects, and provide critical community services. Management strategy has been to identify and fund CD loans, as qualified investment opportunities are limited. Some of the projects include:

- A \$1.5 million loan to the Bar Harbor Housing Authority for the development of affordable housing on 30 acres of land, with the remaining land to be donated to an environmental group to prevent further development;
- A \$500 thousand loan to Coastal Enterprises Inc., to fund site preparation and construction of single family homes in Northport under an affordable housing project;
- A \$450 thousand loan to a combined effort by several municipalities for the purchase of two ambulances for Washington County, which has no private ambulance service, one of the state's lowest income levels, and several underserved towns;
- Total of \$74 thousand in loans to the Elder Care Network of Lincoln County, an organization designed to provide affordable housing and long-term care facilities for the low-income elderly population in the area;
- A \$70 thousand commercial mortgage for a non-profit child care facility designed to provide care for children while meeting the varying needs of working parents and primarily geared towards low- and moderate-income clients;
- A \$23.5 thousand loan to an organization that is part of the Pleasant Point Housing Authority which provides housing for Native Americans in a moderate-income tract;
- A \$18 thousand loan to Coastal Workshop, which is a non-profit dedicated to providing services and work to low-income mentally challenged individuals; and
- An \$11.5 thousand loan for capital needs at a low-income housing facility.

Product Innovation and Flexibility

Flexible lending programs had a positive impact on the bank's lending performance. FNA is a participant in first-time homebuyer lending programs offered by the Maine State Housing Authority (MSHA). The MSHA offers below market interest rates to qualified applicants seeking to purchase traditional stick-built structures, condominiums, modular homes and

manufactured housing. In 2004, a total of five MSHA loans totaling \$497 thousand were made, 12 totaling \$1.2 million in 2005, and 18 loans totaling \$2.1 million in 2006.

The bank also participates in the MSHA's Home Energy Loan Program (HELP). The program assists qualified borrowers to make improvements to the energy efficiency of their homes. Loans for up to \$15 thousand at rates of 1% or 3% are available to applicants. FNA has been participating in the program since October 2006, and has granted eight loans totaling \$83 thousand.

FNA also originates loans under the Rural Housing Development. Under this program, the bank originated five loans totaling \$719 thousand since October 2004.

INVESTMENT TEST

The bank's performance under the investment test is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the FNBD 2003 AA, FNBD 2004 AA, and FNA 2005-2006 AA is adequate.

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

In evaluating the bank's qualified investments, we considered community development opportunities in the AA. We noted limited opportunities in the AA as compared to other more populated areas. The bank's AA is not in any metropolitan areas where there are a majority of qualified investment opportunities; rather, the AA is mostly rural and sparsely populated. No low-income housing tax credit (LIHTC) projects, New Market Tax programs, or CD equity funds are noted in this AA for this evaluation period. Area community action programs largely receive funding from federal and state sources. Significant economic and housing development work is performed by the area's community development corporation (CDC), but is largely in other areas of the state. These issues factored into our evaluation of the bank's qualified investment level.

The total number of qualified investments and donations is 61 for \$334 thousand. The total equates to .43% of Tier One Capital, low compared to the bank's capacity and resources. However, given limited investment opportunities as well as FNA's demonstrated commitment for researching and identifying CD opportunities, the level of qualified investments is adequate.

Of the total qualified investments, two are for a total of approximately \$300 thousand to a local CDFI (Genesis Fund) and CDC (Coastal Enterprises), while the remainder is comprised of 59 grants made to community organizations with a CD purpose. The Genesis Fund is a statewide nonprofit organization with a mission to provide housing and services to the underserved populations of the state of Maine. CEI Ventures is a venture capital arm of Coastal Enterprises Incorporated (CEI), a CDC founded in 1977 and located nearby in Wiscasset. CEI Ventures makes equity investments in underserved markets. The remaining grants were provided to community organizations serving low- and moderate-income individuals in the area, promoting economic development, or addressing affordable housing needs. While the bank's investments are not innovative or complex, they directly benefit individuals or businesses in FNA's AA as well as are highly responsive to identified area credit needs.

The bank's strategy has been to employ resources in CD lending, as qualified investment opportunities that directly benefit the AA are limited. In addition, the bank has remained committed to the two local community development organizations. Action steps taken to identify qualified investments include networking with community organizations, researching venture capital funds opportunities, reviewing availability of low-income housing tax credit projects, contacting local housing authorities, and reviewing availability of MSHA housing funds. Additionally, senior management has established a CRA Committee to focus on Washington County, which is where all of the bank's moderate-income tracts are located and is largely comprised of low- and moderate-income families.

SERVICE TEST

The bank's performance under the Service Test is rated "High Satisfactory."

Retail Banking Services

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

FNA's delivery systems are accessible to geographies and individuals of different income levels throughout its AA. There have been no branch closings to impact low- or moderate-income individuals or geographies. Its services and hours are convenient to all geographies and individuals. As a result of the FNBBH acquisition, one branch is now in a moderate-income census tract. The branch distribution in the moderate-income tract closely resembles the distribution of the AA population located there.

FNA offers a standard variety of loan and deposit products throughout its branch network. These include free checking accounts which require no minimum balance and a savings account program which requires the depositor to maintain only a \$10 balance to obtain interest. FNA continues to offer passbook savings account, which has proven popular with its elderly and lower-income customers. The account is offered with no monthly service charge. The bank also cashes government checks (local, state, and federal) at no cost. Additionally, no minimum loan balances are required for its consumer loan products, allowing customers to obtain very small dollar loans for a variety of consumer purposes. This improves the access to consumer credit for low- and moderate-income individuals.

The bank has 14 full service branches, all of which have automated teller machines (ATMs) operational 24 hours per day. The branch hours and services offered are good. A majority of the branches are in town centers making them accessible to all town residents. All branches are stand-alone and most have drive-through services. Of the total branches, 36% are in upper-income tracts, 57% are located in middle-income and 7% (one branch) is in a moderate-income tract. The branch in the moderate-income tract offers services and hours consistent with the majority of branches. Of the total ATMs, eight (38%) are in upper-income tracts, 12 (57%) are in middle-income and one (5%) is in a moderate-income tract. Seven free-standing ATMs are located in middle or upper-income tracts. These ATMs do not accept deposits.

Other alternative delivery systems include:

- First Phone Banking: Consultants provide customer service for banking needs between the hours of 7:30 a.m. and 5:30 p.m., Monday through Friday and on Saturday from 8 a.m. until 12 p.m.
- First Phone 24: Enables the customer to check account balances, confirm recent transactions or report a lost or stolen ATM/debit and/or credit card. The service also allows all customers to check balances, transfer funds between accounts, inquire about current interest rates or request a stop payment.
- First Online Banking: The bank provides password protected and encrypted Internet access to view account balances, view and print statements, transfer funds between accounts with FNA, place stop payments, make loan payments, and verify automatic deposits/withdrawals. In addition, the customer can access First Bill Pay, request to receive email alerts, and manage incoming and outgoing messages to and from FNA.
- First Bill Pay: This bill payment system allows the customer to schedule future and recurring payments automatically, or to choose when a payment is made.

These services are available to all customers. We did not place significant weight on these alternative delivery systems because no data was available to determine the impact of these retail banking services on low- and moderate-income geographies and individuals.

Community Development Services

Based on a full-scope review, the bank's performance in its AA is good. Services provided are related to technical assistance by bank management to CD organizations. FNA management is involved with and remains committed to area social service organizations, which provide services to low- and moderate-income individuals. Special consideration was given to management's involvement with the Eastport Micro Loan Committee, as this group works with an economically depressed moderate-income area in need of business growth. Our community contact for Washington County recognized FNA's strong involvement with its organization. Listed below are some of the CD services that bank officers are involved in:

- A bank officer is a member of the Eastport Micro Loan Committee. This group works with the Town of Eastport to attract new businesses to this economically disadvantaged area.
- A bank officer served as a board member and finance committee chair of a local YMCA that offers subsidized child care and membership, and camp scholarships to children from low- and moderate-income families. As chair of the finance committee, this officer provided his expertise on the YMCA's endowment program and helped to ensure its long-term financial stability. This YMCA offers some innovative programs to attract low- and moderate-income families as well as issues scholarships for its day camps.
- A bank officer serves as a trustee of the Seacoast Mission, a non-denominational, nonprofit organization that provides critical services to individuals and families. The organization serves Hancock and Washington Counties including the outer islands.

Through their outreach programs, they help citizens facing declining educational resources, increased housing costs, and the lack of available housing, as well as assists those with minimal or no health insurance.

Appendix A: Scope of Examination

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

Time Period Reviewed	Lending Test (excludes CD Loans): (1/1/03 to 12/31/2006) Investment and Service Tests and CD Loans: (3/15/04 to 5/21/2007)	
Financial Institution	Products Reviewed	
The First, N.A. (FNA) Damariscotta, ME	Small business, small farm, residential mortgage, home equity, and CD loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not applicable		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
FNBD 2003	Full Scope	21 census tracts
FNBD 2004	Full Scope	21 census tracts
FNA 2005-2006	Full Scope	44 census tracts

The bank’s assessment area changed with the acquisition of FNBBH. The expanded AA includes all census tracts in Lincoln, Knox, and Hancock counties as well as seven census tracts in Washington County.

Appendix B: Market Profiles for Full-Scope Areas

Demographic Information for Full-Scope Area: FNBD 2003						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	21	0	4.76	71.43	23.81	0
Population by Geography	73,234	0	3.94	78.67	17.39	0
Owner-Occupied Housing by Geography	24,050	0	2.96	79.13	17.91	0
Businesses by Geography	6,173	0	5.86	71.31	22.83	0
Farms by Geography	267	0	1.12	82.40	16.48	0
Family Distribution by Income Level	20,365	0	3.58	78.66	17.75	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	3,091	0	5.73	80.85	13.43	0
	3,683	0	5.24	79.07	15.69	0
Median Family Income	= \$45,275					
HUD Adjusted Median Family Income for FNBD 2003 AA	= \$44,400					
Households Below the Poverty Level	= 3,108 (10%)					
			Median Housing Value = \$119,399		Unemployment Rate = 1.91%	

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

Source: 2000 U.S. Census and 2003 HUD updated MFI.

For 2003, the bank's AA consisted of 21 census tracts which encompassed all the cities and towns in Lincoln and Knox counties of Maine. Of the total tracts, one was a moderate-income, 15 middle-income, and five were upper-income. No tracts were designated low-income. FNBD operated seven full service branches, all with ATMs and six with drive-up windows, in the following locales: Boothbay Harbor, Camden, Damariscotta, Rockland, Rockport, Waldoboro, and Wiscasset. Major competitors in these markets included TD Banknorth, Camden National Bank, Damariscotta Bank and Trust Company, Gardiner Savings Institution, FSB, KeyBank, and Rockland Savings and Loan Association. For Lincoln County, the bank was the leader for deposit market share. For Knox County, the bank ranked third in deposit market share. The primary business focus is small business lending and home mortgages.

The AA was home to 73,234 individuals, a total of 30,778 households, and 20,365 families. The majority of people lived in the middle-income tracts. As expected, the majority of owner-occupied units were also in the middle-income tracts. Of the households, 10% were below the poverty level. A household living below the poverty level would likely not qualify for a home mortgage. The HUD updated non-MSA median family income for the state of Maine was \$44,400. Of the families in the bank's AA, 15% were designated as low-income, 18% moderate-income, 25% middle-income, and 42% upper-income. The median housing value was \$119,000. Using the non-MSA updated median family income, a low-income family would earn approximately \$22,200. This makes it nearly impossible for a low-income family to qualify for a home mortgage close to the average housing value. Using the mortgage affordability calculator provided by Ginnie Mae (www.ginniemae.gov), the maximum a family earning \$22,200 could be approved for a 30-year conventional mortgage at 6.25% would be

approximately \$84,000. Moderate-income families earning approximately \$35,520 have slightly improved opportunities, but still would find it difficult to qualify for the median value house.

For this period, the AA had 6,173 non-farm businesses and 267 farms. The majority, 57.86% of the businesses were micro-businesses (less than four employees). Businesses appear to be small and locally-owned, with 90.7% of the businesses reporting only one location. In addition, 64.49% of the businesses reported gross annual revenues under \$1 million, with 4.81% over \$1 million and 30.7% not reporting data. The major industries in this AA are services (33.71% of businesses), retail trade (16.88%), and construction (8.25%). The services and retail trade are predominant due to the high volume of tourism. The unemployment rates for both Lincoln and Knox counties were below the state unemployment rate of 5% for 2003.

Affordable housing and small business financing are identified credit needs.

Demographic Information for Full-Scope Area: FNBD 2004						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	21	0	0	66.67	33.33	0
Population by Geography	73,234	0	0	74.97	25.03	0
Owner-Occupied Housing by Geography	24,050	0	0	73.62	26.38	0
Businesses by Geography	6,332	0	0	71.51	28.49	0
Farms by Geography	274	0	0	66.06	33.94	0
Family Distribution by Income Level	20,365	0	0	74.16	25.84	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	2,840 3,522	0 0	0 0	80.35 77.00	19.65 23.00	0 0
Median Family Income HUD Adjusted Median Family Income for FNBD 2004 AA Households Below the Poverty Level	= \$45,275 = \$45,200 = 3,108 (10%)					Median Housing Value = \$119,399 Unemployment Rate = 1.91%

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 U.S. Census and 2004 HUD updated MFI.

The bank's AA was unchanged in 2004, which consisted of the 21 census tracts in Knox and Lincoln counties. However, due to the boundaries revisions by OMB, the AA had no low- or moderate-income tracts. The 21 tracts were designated as 14 middle-income and seven upper-income. The HUD updated non-MSA median family income was \$45,200. Of the families in the bank's AA, almost 14% were designated as low-income, 17% moderate-income, 24% middle-income, and 45% upper-income. The same difficulties for low-income families and to a lesser extent for moderate-income families in qualifying for home mortgages in 2003 were present in 2004.

For this period, the AA had 6,332 non-farm businesses and 274 farms. The majority, 60.02% of the businesses were micro-businesses (less than four employees) with another 10.26% reporting between 5-9 employees. Businesses appear to be small and locally-owned, with 90.83% of the businesses reporting only one location and 83.89% owning their own property. In addition, 66.6% of the businesses reported gross annual revenues under \$1 million, with 4.6% over \$1 million and 28.8% not reporting data. The major industries in this AA are services, retail trade, and construction. The unemployment rates for both Lincoln and Knox counties were below the state unemployment rate of 5% for 2004.

Affordable housing and small business financing are identified credit needs. Elderly housing needs have also been identified.

Demographic Information for Full-Scope Area: FNA 2005-2006						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	44	0	9.09	65.91	25.00	0
Population by Geography	141,000	0	6.52	72.68	20.79	0
Owner-Occupied Housing by Geography	45,763	0	6.72	72.14	21.14	0
Businesses by Geography - 2005	13,163	0	4.12	70.80	25.08	0
Businesses by Geography - 2006	15,936	0	4.22	71.88	23.90	0
Farms by Geography – 2005	455	0	.18	68.35	27.47	0
Farms by Geography – 2006	481	0	.37	70.27	25.36	0
Family Distribution by Income Level	39,096	0	6.62	72.48	20.90	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	6,156 7,073	0 0	12.17 8.44	73.52 74.47	14.31 17.09	0 0
Median Family Income = \$43,341 HUD Adjusted Median Family Income for 2005 = \$46,650 HUD Adjusted Median Family Income for 2006 = \$49,300 Households Below the Poverty Level = 6,801 (11%)						Median Housing Value = \$108,239 Unemployment Rate = 2.53%

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 U.S. Census and 2005 and 2006 HUD updated MFI.

The bank merged with FNBBH in January 2005. This created a significantly different institution in both size and market area. The AA, previously confined to Lincoln and Knox Counties, now includes all of Hancock and part of Washington County. Geographically, the counties are contiguous along the southern coast of Maine. All 44 census tracts are designated as non-MSA. In terms of demographics, Hancock County is similar to Lincoln and Knox. Conversely, Washington County is quite different as it is more remote and not as economically developed.

The new AA contains four moderate-income tracts (all in Washington County), 29 middle-income tracts, and 11 upper-income tracts. The HUD updated non-MSA median family income was \$46,650 in 2005 and \$49,300 in 2006. Total population in the new AA amounts to 141,000 individuals and 59,340 households. The median housing value reduces to \$108,000. Of all the housing units in the AA, 53% are owner-occupied and 15% are rented, and 32% are vacant. The percentage of households living below the poverty level is 11%. Of the families in the bank's AA, almost 16% were designated as low-income, 18% moderate-income, 23% middle-income, and 43% were upper-income.

All four moderate-income census tracts are located in Washington County. The bank's AA also includes three more tracts in the county that are middle-income. Two branches are located in the county along the eastern coast in the towns of Calais and Eastport. Calais is located in one of the middle-income tracts, while Eastport is in a moderate-income tract. The tracts not included in the bank's AA are all along the southern coast. The bank excluded this portion of the county due to competition from Machias Savings Bank and geographical barriers, such as the one that exists between Eastport and Lubec. The branch in Eastport is located close to the Lubec tract, however, the two tracts are separated by water and no bridge exists to link the two tracts by roadway. Approximately 28% of the families in the county are

low-income and 23% are moderate-income. The number of total households living below the poverty level is 21%.

The AA had 15,936 non-farm businesses and 481 farms. Given the new markets to the north of the bank's headquarters in Hancock and Washington counties, the profile of the AA businesses slightly changes. This AA consists of a greater mix of larger, incorporated companies with 53.6% of businesses reporting gross annual revenues less than \$1 million as compared to 66.6% for the FNBD 2004 AA. A predominant number of businesses appear to be small and locally operated with 91.7% reporting a single location and 47.44% reporting employee size of less than four. The major industries are services, retail trade, and construction. The agricultural industry and use of natural resources, forestry, fishing, and agriculture, also are major employers. The unemployment rates are higher during this period given the addition of Washington County in the AA. This county reports some of the highest unemployment rates in the state. Several middle-income census tracts have been designated distressed and/or underserved due to the unemployment rates, population loss, and rural locations.

Affordable housing and small business financing are identified credit needs. Elderly housing needs have also been identified.

Appendix C: Tables of Performance Data

Content of Standardized 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. Tables without data are not used in this PE.

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. Refer to Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. When such loans exist, insert a line item with the appropriate caption in the MA/Assessment Area column and record the corresponding numbers and amounts in the “Community Development Loans” column with the appropriate caption, such as: “Statewide/Regional,” “Statewide/Regional with potential benefit to one or more AAs” or “Out of Assessment Area.” “Out of Assessment Area” is used ONLY if the bank has otherwise adequately met the CD lending needs of its assessment area.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.

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

Table 12. Borrower Distribution of Small Loans to Farms - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

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

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

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. When such investments exist, insert a line item in the MA/Assessment Area column and record the corresponding numbers and amounts in the "Qualified Investments" column with the appropriate caption, such as: "Statewide/Regional," "Statewide/Regional with potential benefit to one or more AAs" or "Out of Assessment Area." "Out of the Assessment Area" is used ONLY if the bank has otherwise adequately met the qualified investment needs of its assessment area.

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

Table 1. Lending Volume

LENDING VOLUME		Geography: The First, N.A. AA						Evaluation Period: January 1, 2003 to December 31, 2006				
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:												
FNBD 2003 AA	28.9	23	2,769	536	37,996	208	5,455			767	46,220	100
FNBD 2004 AA	44.3	49	9,292	577	49,928	201	6,613			807	65,833	100
FNA 2005-6 AA	45.6	80	15,709	1,703	158,806	398	16,565	10	2,779	2,200	193,859	100

* Loan Data as of December 31, 2006. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is March 15, 2004 to May 21, 2007.

*** Deposit Data as of December 31, 2005. Rated area refers to the state.

Table 1. Other Products

LENDING VOLUME		Geography: The First, N.A. AA						Evaluation Period: January 1, 2003 to December 31, 2006						
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
FNBD 2003	100	738	49,161			738	49,161							
FNBD 2004	100	590	44,351			590	44,351							
FNA 2005-6	100	1,313	91,393			1,313	91,393							

* Loan Data as of December 31, 2006. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is From January 1, 2003 to December 31, 2006.

*** Deposit Data as of December 31, 2005. Rated area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2 Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: The First, N.A. AA					Evaluation Period: January 1, 2003 to December 31, 2006								
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:															
FNA 2005-6	35	3.0	0	0	6.72	0	72.14	77.14	21.14	22.86	N/A	N/A	N/A	N/A	N/A

* Market share data not available.

** 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: The First, N.A. AA				Evaluation Period: January 1, 2003 to December 31, 2006					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***	% BANK Loans	% Owner Occ***	% BANK Loans	% Owner Occ***	% BANK Loans	% Owner Occ***	% BANK Loans					
Full Review:															
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A					

* Market share data is not available.

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

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: The First, N.A. AA					Evaluation Period January 1, 2003 to December 31, 2006				
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:																					
FNBD 2003	23	2.3	0	0	2.96	4.40	79.13	65.20	17.91	30.40	N/A	N/A	N/A	N/A	N/A						
FNA 2005-6	45	4.0	0	0	6.72	2.22	72.14	77.78	21.14	20.00	N/A	N/A	N/A	N/A	N/A						

* Market share data is not available.

** 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: The First, N.A. AA						Evaluation Period: January 1, 2003 to December 31, 2006							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
Not Applicable															

* Market share data is not available.

** 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: The First, N.A. AA						Evaluation Period: January 1, 2003 to December 31, 2006							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid
Full Review:																
FNBD 2003	536	100	0	0	5.86	3.54	71.31	63.44	22.83	33.02	14.06	N/A	2.11	14.05	20.59	
FNA 2005-6	1703	100	0	0	4.22	2.52	71.88	54.56	23.90	42.92	12.59	N/A	6.76	12.42	17.91	

* 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: The First, N.A. AA				Evaluation Period: January 1, 2003 to December 31, 2006								
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
FNBD 2003	208	100	0	0	1.12	.48	82.40	98.08	16.48	1.44	46.70	N/A	0	47.73	35.71
FNA 2005-6	398	100	0	0	4.37	.50	70.27	86.94	25.36	12.56	33.72	N/A	2.56	45.29	15.53

* 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: The First, N.A. AA						Evaluation Period: January 1, 2003 to December 31, 2006							
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:															
FNBD 2004	20	5.2	13.95	5.00	17.29	5.00	23.56	15.00	45.20	75.00	N/A	N/A	N/A	N/A	N/A
FNA 2005-6	35	3.1	15.75	8.57	18.09	14.29	23.05	34.29	43.11	42.85	N/A	N/A	N/A	N/A	N/A

* Market share data is not available.

** As a percentage of loans with borrower income information available.

*** 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: The First, N.A. AA						Evaluation Period: January 1, 2003 to December 31, 2006							
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: Not applicable															

* Market share data is not available.

** As a percentage of loans with borrower income information available.

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

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: The First, N.A. AA				Evaluation Period: January 1, 2003 to December 31, 2006					Market Share				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Families**	% BANK Loans****	% Families*	% BANK Loans****	% Families*	% BANK Loans****	% Families*	% BANK Loans****						
Full Review:																
FNBD 2003	23	2.3	15.18	0	18.08	17.4	24.38	21.70	42.36	60.90	N/A	N/A	N/A	N/A	N/A	
FNBD 2004	29	7.6	13.95	6.90	17.29	17.30	23.56	37.90	45.20	37.90	N/A	N/A	N/A	N/A	N/A	
FNA 2005-6	45	4.0	15.75	8.89	18.09	13.33	23.05	17.78	43.11	60.00	N/A	N/A	N/A	N/A	N/A	

* Market share data is not available.

** As a percentage of loans with borrower income information available.

*** 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: The First, N.A. AA		Evaluation Period: January 1, 2003 to December 31, 2006				
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:									
FNBD 2003	536	100	64.49	94.03	80.78	12.69	6.53	14.06	24.72
FNBD 2004	577	100	66.60	92.55	75.04	14.56	10.40	13.70	23.19
FNA 2005-6	1,703	100	53.62	84.85	75.75	14.09	10.16	12.59	18.59

* 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.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: The First, N.A. AA			Evaluation Period: January 1, 2003 to December 31, 2006				
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:									
FNBD 2003	208	100	90.26	100.0	94.71	4.81	0.48	46.70	47.78
FNBD 2004	201	100	89.42	100.0	92.04	7.46	0.50	44.77	45.89
FNA 2005-6	398	100	91.48	95.73	86.43	12.31	1.26	33.72	33.62

^{*} 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.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Home Equity)

Geographic and Borrower Distribution: CONSUMER LOANS																			Geography: The First, N.A. AA																			Evaluation Period: January 1, 2005 to December 31, 2006																		
MA/Assessment Area:	Geographic Distribution										Borrower Distribution																																													
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers																																							
	#	% of Total*	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans																																						
Full Review:																																																								
2003	738	100	0	0	4.18	1.36	77.62	73.57	18.20	25.07	19.88	5.77	16.14	13.19	20.26	22.12	43.72	58.92																																						
2004	590	100	0	0	0.00	0.00	73.62	75.42	26.38	24.58	19.88	6.22	16.14	14.92	20.26	22.38	43.72	56.48																																						
2005-6	1313	100	0	0	6.45	3.12	71.83	71.75	21.72	25.13	22.25	7.23	16.43	14.78	19.97	27.42	41.35	50.42																																						

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

** No income data available for .15% of loans.

** Percentage of Households is based on the 2000 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: The First, N.A. AA Evaluation Period: March 15, 2004 to May 21, 2007									
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:									
FNA 2005-6	0	0	61	334,000	61	334,000	100%	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: The First, N.A. AA Evaluation Period: March 15, 2004 to May 21, 2007																		
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:																		
FNBD 2003 AA	100	7	100	0	0	83	17	0	0	0	0	0	0	0	0	3.94	78.67	17.39
FNBD 2004 AA	100	7	100	0	0	83	17	0	0	0	0	0	0	0	0	0.00	74.97	25.03
FNA 2005-6 AA	100	14	100	0	7	57	36	0	0	0	0	0	0	0	0	6.52	72.68	20.79