



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 Boone County National Bank of Columbia
Charter Number: 1770**

**720 E. Broadway Street
Columbia, MO 65201**

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 **Outstanding**.

The following table indicates the performance level of **The Boone County National Bank of Columbia** (BCNB) with respect to the Lending, Investment, and Service Tests:

Performance Levels	The Boone County National Bank of Columbia Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X		X
High Satisfactory			
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:

- Lending levels reflect excellent responsiveness to assessment area (AA) credit needs.
- Excellent distribution of home mortgage loan originations by borrower income.
- Excellent distribution of small loans to businesses, particularly businesses with revenues of \$1 million or less.
- Excellent community development lending that had a positive impact on the lending test rating.
- BCNB’s retail delivery systems are readily accessible to geographies and individuals of different income levels.
- The bank’s record of opening and closing branches has improved access for low- and moderate-income individuals and geographies.
- The bank provided an adequate level of community development investments in its AA.

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.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Rated Area: A rated area is a state or 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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

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

Tier 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

BCNB is headquartered in Columbia, Missouri. As of December 31, 2002, BCNB had total assets of \$864 million and operated 14 offices in two AAs. One of the AAs is the entire Columbia MA and its second AA is Cooper County. BCNB is a subsidiary of Central Bancompany, which is a 13-bank holding company headquartered in Jefferson City, Missouri. Central Bancompany has assets totaling approximately \$6 billion and its banks are located throughout Missouri.

The bank offers a full range of banking products and services. As of December 31, 2002, the distribution of BCNB's loan portfolio was as follows: commercial loans (14%), real estate secured loans (71%), consumer loans (15%). The bank's loan-to-deposit ratio was 79% and Tier 1 capital was \$66 million.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its assessment areas. BCNB's CRA performance was rated Outstanding in the last public evaluation dated October 1, 1999.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This Performance Evaluation assesses the bank's performance under the Lending, Investment, and Service Tests. In evaluating the bank's lending performance, we reviewed the residential mortgage loans subject to filing under the HMDA, small loans to businesses, and small loans to farms.

With the exception of community development (CD) loans, the evaluation period for the Lending Test is January 1, 1999 through December 31, 2002. For CD loans, the Investment Test, and the Service Test, the evaluation period is October 1, 1999 through March 10, 2003.

Data Integrity

This evaluation is based on accurate data. As part of this evaluation, we sampled HMDA and CRA loan data originated during the evaluation period and found the data to be accurate. CD loans, investments and services were verified to ensure they met the regulatory definition for community development.

Selection of Areas for Full-Scope Review

BCNB has two assessment areas (AA). The largest AA includes the entire Columbia, Missouri MA. The bank obtains 97% of its deposits from the Columbia MA. The AA does not reflect any illegal discrimination and does not arbitrarily exclude low- or moderate-income geographies. The Columbia AA received a full-scope review and BCNB's CRA ratings are based on results of this analysis.

A limited-scope review was performed on the Cooper County AA. Refer to Appendix A for more information regarding the AAs receiving full-scope and limited-scope reviews.

Ratings

The overall rating is based primarily on the bank's performance in the full-scope AA (Columbia MA). Performance under the Lending Test receives greater weight than the performance under the Investment Test or Service Test when assigning an overall CRA rating. Under the Lending Test, HMDA loan originations and small business loan originations received equal weight as they displayed comparable volume by number and dollar. Small farm loans were not analyzed based on the small volume of originations. Small farm lending was not an identified primary credit need within the AA.

Other

We reviewed three community contacts made with representatives of local government agencies during this evaluation period. Primary credit needs include down payment assistance and low cost home purchase loans for LMI residents.

Fair Lending Review

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

Conclusions with Respect to Performance Tests

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

BCNB's performance under the Lending Test is rated Outstanding. Based on a full scope review, the bank's performance in the full-scope assessment area (AA) is excellent.

Lending Activity

Refer to Tables 1 Lending Volume in appendix C for the facts and data used to evaluate the bank's lending activity.

The bank's lending activity reflects excellent responsiveness to the credit needs of its full-scope AA. As of June 30, 2002, the bank ranked first among 14 area institutions in deposit market share with 40.79% of the AA's insured deposits. Based on 2001 aggregate HMDA data, BCNB ranked number one among all reporting lenders in overall volume of HMDA lending with a market share of 12.06%. In terms of HMDA products, BCNB achieved market shares of 8.42% for home purchase loans, 21.36% for home improvement, and 13.70% for refinance loans. Other large regional and multi-national banks compete in BCNB's full scope AA.

Based on 2001 aggregate data for small business loans, BCNB ranked number one among commercial banks for small business lending with a market share of 21.33%. BCNB competes against offices of large regional banks that have greater financial resources.

Distribution of Loans by Income Level of the Geography

The geographic distribution of loans throughout the full-scope AA is good. The geographic distribution of HMDA loans is good and the geographic distribution of small loans to businesses is adequate.

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 geographic distribution of home purchase loans is excellent. The percentage of home purchase loans in low- and moderate-income (LMI) census tracts (CTs) exceeds the percentages of owner-occupied housing units in those CTs. The bank's market share of home purchase loans in LMI CTs exceeds BCNB's overall market share for home purchase loans.

The geographic distribution of home improvement loans is good. The percentage of home improvement loans in low-income CTs exceeds the demographics, and the percentage in moderate-income CTs is lower than the demographics. The bank's market share of home

improvement loans in low-income CTs exceeds their overall market share. The market share in moderate-income CTs substantially meets the overall market share.

The geographic distribution of refinance loans is adequate. The percentage of refinance loans in LMI CTs is lower than the demographics. The bank's market share of refinance loans in low-income CTs exceeds their overall market share.

The bank originated a relatively small number of multifamily loans in the AA. Consequently, a geographic analysis of multifamily loans is not meaningful.

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 bank's geographic distribution of small loans to businesses in the full-scope AA is good. The percentage of small loans to businesses in moderate-income CTs is somewhat lower than demographics. The percentage of small loans to businesses in low-income CTs is lower than demographics. However, the bank's market share of small loans to businesses in LMI CTs exceeds their overall market share for small loans to businesses.

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.

Small loans to farms is not a significant product type (by dollar or number) in the full-scope AA. As a result, this product is not included in this analysis.

Lending Gap Analysis

We did not identify any unexplained conspicuous gaps in the geographic distribution of BCNB's loans. We reviewed reports detailing the volume of HMDA loans and small loans to businesses in LMI CTs. This performance had a positive effect on the bank's overall analysis under the lending test.

Inside/Outside Ratio

BCNB originates a substantial majority of its loans within its two defined AAs. Overall, 92% of the bank's HMDA loans and 77% of their small loans to businesses were originated inside the AAs. This analysis was performed on the combined AAs and the performance had a positive effect on the bank's overall geographic distribution analysis.

Distribution of Loans by Income Level of the Borrower

The overall distribution of loans by income level of the borrower throughout the full-scope AA is excellent. The distribution of HMDA loans to moderate-income borrowers is excellent, and the distribution of small loans to businesses is excellent.

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 HMDA loans by borrower income level is excellent. The bank was particularly successful at originating loans to moderate-income borrowers. The percentage of home purchase and home improvement loans to moderate-income borrowers exceeds the percentage of moderate-income families that live in the AA.

The percentage of home purchase and home improvement loans to low-income borrowers is lower than the percentage of low-income families in the AA. However, 17% of AA households live at or below the poverty level, which would make it difficult for them to achieve home ownership. In addition, 22% of the AA's population consists of college students and 9% of the population lives in group quarters (college dormitory housing). These students are largely seasonal residents and very rarely seek home purchase or home improvement loans. Also, the bank's market share for home improvement loans to low-income borrowers exceeds its overall market share for home improvement loans.

The distribution of refinance loans is good, when considering that opportunities for these types of loans are limited to low-income borrowers as discussed above. The bank's percentage of refinance loans to low-income borrowers is lower than the percentage of low-income families that live in the full-scope AA. The bank's percentage of refinance loans to moderate-income borrowers is somewhat lower than the percentage of moderate-income families that live in the AA. The bank's market share to LMI borrowers exceeds their overall market share for refinance loans.

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 distribution of small loans to businesses throughout the full-scope AA is excellent. The bank's percentage of small loans to small businesses (businesses with annual revenues of \$1 million or less) exceeds the percentage of small businesses in the full-scope AA. The bank's market share for small loans to small businesses exceeds their overall market share for small loans to all businesses. Also, the substantial majority of BCNB's small loans to businesses were for amounts of \$100 thousand or less.

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. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

The bank originated a community development loan for \$18 million during this evaluation period. The loan is used to fund the construction of LMI housing developments throughout the

state of Missouri, including BCNB's AAs. These properties receive state and federal low-income housing tax credits, and occupancy is limited to residents that meet federally mandated LMI guidelines. This loan demonstrates excellent responsiveness to the community development needs and had a positive impact on the bank's overall performance under the lending test.

Product Innovation and Flexibility

The bank aggressively participates in the flexible lending program described below. These programs had a positive impact on the Lending Test rating.

Community Affordable Real Estate Program (CARE): This City of Columbia program was established to increase home ownership among LMI residents by providing affordable home purchase and remodeling financing in targeted LMI areas. The City of Columbia provides grants of up to \$2,000 for down payments and closing costs. Participating lenders agree to lend up to 98% of the home's appraised value. During the evaluation period, BCNB generated the largest volume of loans under this program, ranking first (by dollar and number) among 38 financial institutions.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Cooper County, Missouri AA is weaker than the bank's overall Outstanding performance under the Lending Test. The weaker performance in Cooper County did not impact the overall conclusion for Lending. The Cooper County AA does not have any LMI geographies. Also, 32% of the AA's 6,002 housing units are vacant or non-owner occupied. Refer to Tables 1 through 13 in appendix C for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test is rated Low Satisfactory. Based on available opportunities for CD investments within the full-scope AA, the bank's performance is adequate.

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

During this evaluation period, BCNB made \$208 thousand in qualified CD investments in its full-scope AA. This total includes \$47 thousand invested in a multi-bank community development corporation (CDC), of which the bank is a founding member. That brings BCNB's total investment in the CDC to \$105 thousand. The bank provided a total of \$145 thousand in donations to 16 different organizations that provide community development services primarily to LMI individuals. These investments were not innovative or complex in nature. However, the bank's performance is adequate given the limited number of community development opportunities in the AA.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Cooper County, Missouri AA is not inconsistent with the bank's overall low satisfactory performance under the investment test. We did not identify any community development investment opportunities in the Cooper County AA. Refer to Table 14 in appendix C for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test is rated Outstanding. Based on full-scope reviews, the bank's performance in the Columbia MA is excellent.

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.

The bank's delivery systems are readily accessible to different geographies and individuals of different income levels. The percentage of bank offices in LMI geographies substantially exceeds the percentage of the population in LMI geographies. The excellent branch distribution among LMI geographies was particularly noteworthy and had the greatest impact on the bank's performance under the Service Test.

In addition, the bank's record of opening and closing branches has further enhanced the accessibility of its delivery systems in moderate-income geographies and to LMI individuals. During this evaluation period, BCNB opened an additional branch in a moderate-income CT. Over 30% of low-income families and 27% of moderate-income families reside in the AA's moderate-income CTs. The bank did not close any branches during this evaluation period.

The bank offers a wide range of banking products and services throughout its full-scope AA. The products, services, and business hours are reasonable and do not vary significantly from one location to another.

Community Development Services

BCNB provides a good level of community development services in the AA. Management and bank employees support various community development organizations by offering financial expertise as board members, officers, and committee members. BCNB staff and senior management participate in 10 organizations that concentrate primarily in affordable LMI housing, economic development of LMI areas, and the provision of services to LMI individuals.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Cooper County, Missouri AA is not inconsistent with the bank's overall Service Test rating. The bank has one branch office in the AA. There are no LMI geographies in the AA. Refer to Table 15 in appendix C for the facts and data that support these conclusions.

Appendix A: Scope of Examination

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

Time Period Reviewed	Lending Test (excludes CD Loans): 01/01/99 to 12/31/02 Investment and Service Tests and CD Loans: 10/01/99 to 03/10/03	
Financial Institution	Products Reviewed	
Boone County National Bank of Columbia (BCNB)	HMDA Small loans to business Community Development Loans Community Development Investments	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Columbia, Missouri MA #1740	Full-Scope	
Cooper County AA	Limited Scope	

Appendix B: Market Profiles for Full-Scope Areas

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Market Profiles for Areas Receiving Full-Scope Reviews

Columbia, Missouri MA B-2

Columbia, Missouri MA

COLUMBIA MA AA

Demographic Information for Full Scope Area: Columbia MA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	29	17.24	17.24	51.72	13.79	0.00
Population by Geography	112,379	14.07	15.57	52.82	17.54	0.00
Owner-Occupied Housing by Geography	23,081	2.42	10.30	63.43	23.85	0.00
Business by Geography	7,389	24.25	13.80	48.71	13.24	0.00
Farms by Geography	416	3.37	5.53	76.44	14.66	0.00
Family Distribution by Income Level	25,939	19.20	18.49	23.20	39.11	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	9,776	12.41	18.63	58.88	10.09	0.00
Median Family Income		34,123	Median Housing Value		66,805	
HUD Adjusted Median Family Income for 2002		56,200	Unemployment Rate (1990 US Census)		2.49%	
Households Below Poverty Level		17.31%				

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 1990 US Census and 2002 HUD updated MFI

BNCB includes Boone County, which is also the entire Columbia, Missouri MA, as one of its AAs. The AA includes 97% of its deposits, 93% of its loans originated during the evaluation period, and 93% of its branch offices.

Columbia is a rapidly growing community, located in the central part of Missouri. The community is heavily influenced by three colleges/universities located within its borders, including the main campus of the University of Missouri. The University of Missouri at Columbia is the state’s largest university and the AA’s largest employer with over 10,000 employees.

Banking competition is fierce within the AA and includes two larger regional banks and two large multi-national banks with branches in the AA. There are also numerous smaller banks, savings and loans, and credit unions competing in the AA.

Based on three recent community contacts conducted in the AA, the identified community credit needs are down payment assistance for home purchase loans, low cost housing loans for LMI families, and start-up loans for small businesses.

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: 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. Tables without data are not included 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, such as “Statewide/Regional” or “Out of Assessment Area,” in the MA/Assessment Area column and record the corresponding numbers and amounts in the “Community Development Loans” column.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies.

The table also presents market share information based on the most recent aggregate market data available.

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

Market share information is presented based on the most recent aggregate market data available.

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

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

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

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

Institution ID: 1770 BOONE COUNTY NATIONAL BANK

Table 1. Lending Volume

LENDING VOLUME		Geography: BOONE COUNTY				Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002						
MA/Assessment Area (2002):	% 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:												
BCNB MSA AA	92.50	3,504	342,321	3,770	300,753	326	12,220	0	0	7,600	655,294	100.00
Limited Review:												
BCNB Cooper AA	7.50	401	34,243	170	9,070	45	2,661	0	0	616	45,974	0.00
Statewide/Regional								1	18,000			

* Loan Data as of October 10, 2002. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is From October 1, 1999 to March 10, 2003.

*** Deposit Data as of June 30, 2002. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

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Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: BOONE COUNTY				Evaluation Period: JANUARY1, 1999 TO DECEMBER 31, 2002						Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	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:																
BCNB MSA AA	1,050	91.30	2.42	3.05	10.30	10.95	63.43	60.67	23.85	25.33	8.42	12.07	9.47	7.87	9.39	
Limited Review:																
BCNB Cooper AA	100	8.70	0.00	0.00	0.00	0.00	62.66	47.00	37.34	53.00	13.40	0.00	0.00	13.13	13.68	

* Based on 2001 Peer Mortgage Data: Midwest 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 1990 Census information.

Institution ID: 1770 BOONE COUNTY NATIONAL BANK

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: BOONE COUNTY				Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002									
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	Overall	Low	Mod	Mid	Upp
Full Review:															
BCNB MSA AA	278	93.60	2.42	2.88	10.30	6.12	63.43	59.35	23.85	31.65	21.36	22.22	20.69	21.61	20.83
Limited Review:															
BCNB Cooper AA	19	6.40	0.00	0.00	0.00	0.00	62.66	42.11	37.34	57.89	17.78	0.00	0.00	14.29	23.53

* Based on 2001 Peer Mortgage Data: Midwest 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 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: BOONE COUNTY					Evaluation Period: JANUARY1, 1999 TO DECEMBER 31, 2002					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	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:																
BCNB MSA AA	2,169	88.49	2.42	1.34	10.30	6.36	63.43	61.87	23.85	30.43	13.70	19.15	9.86	13.17	15.77	
Limited Review:																
BCNB Cooper AA	282	11.51	0.00	0.00	0.00	0.00	62.66	53.55	37.34	46.45	21.11	0.00	0.00	17.05	25.97	

* Based on 2001 Peer Mortgage Data: Midwest 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 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: BOONE COUNTY					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002									
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:																
BCNB MSA AA	7	100.00	24.73	0.00	37.73	28.57	27.90	71.43	9.64	0.00	18.75	0.00	33.33	22.22	0.00	
Limited Review:																
BCNB Cooper AA	0	0.00	0.00	0.00	0.00	0.00	3.03	0.00	96.97	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2001 Peer Mortgage Data: Midwest 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 1990 Census information.

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Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: BOONE COUNTY				Evaluation Period: JANUARY 31, 1999 TO DECEMBER 31, 2002									
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:																
BCNB MSA AA	3,770	95.69	24.25	16.60	13.80	11.41	48.71	58.30	13.24	13.69	20.73	21.57	21.05	21.45	20.74	
Limited Review:																
BCNB Cooper AA	170	4.31	0.00	0.00	0.00	0.00	54.95	61.18	45.05	38.82	10.90	0.00	0.00	11.63	10.87	

* Based on 2001 Peer Small Business Data: US&PR.

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

*** Source Data - Dun and Bradstreet (2002).

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Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: BOONE COUNTY					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002					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:																
BCNB MSA AA	326	87.87	3.37	1.53	5.53	0.92	76.44	93.56	14.66	3.99	33.15	25.00	0.00	38.51	5.56	
Limited Review:																
BCNB Cooper AA	45	12.13	0.00	0.00	0.00	0.00	89.67	68.89	10.33	31.11	3.61	0.00	0.00	3.10	10.00	

* Based on 2001 Peer Small Business Data: US&PR.

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

*** Source Data - Dun and Bradstreet (2002).

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Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: BOONE COUNTY					Evaluation Period: JANUARY 31, 1999 TO DECEMBER 31, 2002					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
BCNB MSA AA	1,050	91.30	19.20	12.18	18.49	19.98	23.20	24.85	39.11	42.98	8.87	6.41	5.70	7.72	13.04	
Limited Review:																
BCNB Cooper AA	100	8.70	13.76	6.00	16.70	21.00	20.70	21.00	48.84	52.00	14.69	25.00	12.20	7.89	18.09	

* Based on 2001 Peer Mortgage Data: Midwest Region.

** As a percentage of loans with borrower income information available. No information was available for 2.09% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 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.

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Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: BOONE COUNTY					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002								
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:															
BCNB MSA AA	278	93.60	19.20	12.95	18.49	18.71	23.20	24.82	39.11	43.53	22.22	29.73	15.38	22.37	22.73
Limited Review:															
BCNB Cooper AA	19	6.40	13.76	0.00	16.70	11.11	20.70	33.33	48.84	55.56	16.67	0.00	25.00	44.44	9.09

* Based on 2001 Peer Mortgage Data: Midwest Region.

** As a percentage of loans with borrower income information available. No information was available for 0.34% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 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.

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Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: BOONE COUNTY					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
BCNB MSA AA	2,169	88.49	19.20	8.02	18.49	16.70	23.20	26.75	39.11	48.54	15.57	19.08	17.19	13.74	15.51	
Limited Review:																
BCNB Cooper AA	282	11.51	13.76	2.15	16.70	6.45	20.70	21.51	48.84	69.89	23.46	20.00	7.14	23.81	27.88	

* Based on 2001 Peer Mortgage Data: Midwest Region.

** As a percentage of loans with borrower income information available. No information was available for 2.12% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 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.

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Table11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: BOONE COUNTY			Evaluation Period: JANUARY1, 1999 TO DECEMBER 31, 2002				
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:									
BCNB MSA AA	3,770	95.69	80.16	82.31	81.64	10.85	7.51	20.73	30.00
Limited Review:									
BCNB Cooper AA	170	4.31	81.34	77.65	87.06	10.00	2.94	10.90	14.16

* Based on 2001 Peer Small Business Data: US&PR.

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2002).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.00% of small loans to businesses originated and purchased by the bank.

Institution ID: 1770 BOONE COUNTY NATIONAL BANK

Table12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: BOONE COUNTY			Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
BCNB MA AA	326	87.87	96.88	96.63	92.02	6.75	1.23	33.15	34.13
Limited Review:									
BCNB Cooper AA	45	12.13	99.53	91.11	82.22	17.78	0.00	3.61	2.94

* Based on 2001 Peer Small Business Data: US&PR.

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2002).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: BOONE COUNTY									
Evaluation Period: September 15, 1999 TO March 10, 2003									
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:									
BCNB MA AA	1	42	17	208	18	250	100	0	0
Limited Review:									
BCNB Cooper AA	0	0	0	0	0	0	0	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: COLUMBIA MA Evaluation Period: January 1, 1999 TO December 31, 2002																	
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:																	
Columbia MA	97.00	13	93.00	31.00	23.00	45.00	0.0	1	0	0	+1	0	0	14.00	16.00	53.00	18.00
Limited Review:																	
Cooper Co. AA	3.00	1	7.00	0.00	0.00	0.00	100	0	0	0	0	0	0	0.00	0.00	62.66	35.52

