Table 1. Lending Volume

| LENDING VO | LUME | | State: | IOWA | | Evalua | ntion Period: JA | ANUARY 1, 2 | 2000 TO DECEN | /IBER 31, 20 | 01 | |
|-----------------------|--------------------------|-------|------------|------|------------------------|--------|--------------------|-----------------------|------------------------|--------------|-------------|--------------------------|
| MSA/Assessment Area: | % of Rated Area Loans | Home | e Mortgage | | ıll Loans ısinesses | | III Loans Farms | Communit [®] | / Development ans** | Total Rep | orted Loans | % of Rated Area |
| , | (#) in MSA/AA* | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | Deposits in MSA/AA*** |
| Full-Scope Review: | | | | | | | | | | | | |
| Des Moines | 63.90 | 1,959 | 199,592 | 247 | 34,997 | 12 | 1,153 | 0 | 0 | 2,218 | 235,742 | 54.16 |
| Limited-Scope Review: | | | | | | | | | | | | |
| Sioux City (IA-NE) | 1.96 | 62 | 4,652 | 4 | 52 | 2 | 450 | 0 | 0 | 68 | 5,154 | 2.04 |
| Iowa Non-MSA | 34.14 | 820 | 51,133 | 145 | 16,142 | 220 | 16,956 | 0 | 0 | 1,185 | 84,231 | 43.81 |
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^(*) Loan Data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

^(**) The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

^(***) Deposit data as of June 30, 2001. Rated area refers to either the state or multistate MSA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

| | Geographic Di | istribution: | HOME PURC | HASE | State: | IOWA | Evaluation | Period: JAN | UARY 1, 200 | O TO DECEM | BER 31, 20 | 001 | | | |
|-----------------------|------------------|----------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|--------------------|---------------------------|-----------------|------------|-----------|-----------|-----------|----------------|
| | Total Purchas | | Low-lı Geogra | ncome aphies | | e-Income aphies | | -Income raphies | Upper-l Geogra | | Mai | ket Share | (%) by Ge | ography * | * * |
| MSA/Assessment Area: | # | % 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-Scope Review: | | | | | | | | | | | | | | | |
| Des Moines | 689 | 78.30 | 1.56 | 1.60 | 11.53 | 7.26 | 64.40 | 60.23 | 22.51 | 30.91 | 3.44 | 4.08 | 3.78 | 3.39 | 3.46 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Sioux City (IA-NE) | 12 | 1.36 | 1.77 | 0.00 | 14.68 | 8.33 | 52.12 | 33.33 | 31.42 | 58.33 | 0.38 | 0.00 | 0.00 | 0.35 | 0.54 |
| Iowa Non-MSA | 179 | 20.34 | NA | NA | 0.47 | 0.56 | 90.42 | 81.56 | 9.11 | 17.88 | 7.59 | NA | 4.35 | 6.97 | 12.15 |
| | | | | | | | | | | | | | | | |
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^(*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^(**) 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.

^(***) Based on 2001 Peer Mortgage Data: Midwest Region.

Table 3. Geographic Distribution of Home Improvement Loans

| Geo! | | | ME IMPROVE | | State: | | Evaluatio | on Period: JAI | NUARY 1, 20 | OO TO DECEN | MBER 31, 2 | 2001 | | | |
|-----------------------|-----|-------------------|---------------------------|-----------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|-----------------|------------|------------|-----------|------------|----------------|
| | | Home ent Loans | Low-Ir Geogra | | Moderate Geogra | | | -Income raphies | Upper-l Geogra | ncome aphies | Mai | rket Share | (%) by Ge | ography ** | * * |
| MSA/Assessment Area: | # | % 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-Scope Review: | | | | | | | | | | | | | | | |
| Des Moines | 112 | 64.74 | 1.56 | 0.89 | 11.53 | 3.57 | 64.40 | 65.18 | 22.51 | 30.36 | 3.44 | 3.23 | 1.23 | 3.35 | 4.54 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Sioux City (IA-NE) | 4 | 2.31 | 1.77 | 25.00 | 14.68 | 0.00 | 52.12 | 50.00 | 31.42 | 25.00 | 0.68 | 16.67 | 0.00 | 0.65 | 0.47 |
| Iowa Non-MSA | 57 | 32.95 | NA | NA | 0.47 | 0.00 | 90.42 | 89.47 | 9.11 | 10.53 | 12.56 | NA | 0.00 | 12.74 | 12.50 |
| | | | | | | | | | | | | | | | |
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^(*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^(**) 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.

^(***) Based on 2001 Peer Mortgage Data: Midwest Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

| Geograp | | | MORTGAGE | | | te: IOWA | | uation Period: | JANUARY 1, | 2000 TO DE | CEMBER 3 | 31, 2001 | | | |
|-------------------------|-------|--------------------------|---------------------------|-----------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|-----------------|----------|------------|------------|------------|----------------|
| MSA/Assessment Area: | | Home Refinance ans | Low-Ir Geogra | | Moderate Geogra | | | -Income raphies | Upper-l Geogra | ncome aphies | Mai | rket Share | (%) by Geo | ography ** | . * |
| WISA/ASSESSITERIT ATEG. | # | % 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-Scope Review: | | | | | | | | | | | | | | | |
| Des Moines | 1,157 | 64.75 | 1.56 | 1.04 | 11.53 | 5.01 | 64.40 | 55.83 | 22.51 | 38.12 | 5.17 | 3.37 | 2.91 | 4.63 | 6.90 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Sioux City (IA-NE) | 46 | 2.57 | 1.77 | 0.00 | 14.68 | 17.39 | 52.12 | 50.00 | 31.42 | 32.61 | 1.11 | 0.00 | 1.31 | 1.10 | 1.09 |
| Iowa Non-MSA | 584 | 32.68 | NA | NA | 0.47 | 0.17 | 90.42 | 84.59 | 9.11 | 15.24 | 20.21 | NA | 6.25 | 20.10 | 21.54 |
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^(*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

^(**) 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.

^(***) Based on 2001 Peer Mortgage Data: Midwest Region.

Table 5. Geographic Distribution of Small Loans to Businesses

| Geograph | | | LOANS TO BU | | | te: IOWA | Evalu | ation Period: | JANUARY 1, | 2000 TO D | ECEMBER | 31, 2001 | | | |
|-----------------------|-----|-----------------------|--------------------------|-----------------|--------------------------|-----------------|--------------------------|-----------------|--------------------------|-----------------|---------|------------|-----------|------------|------------|
| | | nall Loans inesses | Low-Ind Geograp | | Moderate- Geogra | | Middle-l Geogra | | Upper-In Geograp | | Ma | rket Share | (%) by Ge | ography ** | + * |
| MSA/Assessment Area: | # | % of Total* | % of Businesses ** | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Des Moines | 247 | 62.37 | 12.67 | 11.74 | 9.31 | 6.48 | 46.53 | 42.91 | 31.50 | 38.87 | 0.94 | 1.44 | 0.50 | 0.78 | 1.22 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Sioux City (IA-NE) | 4 | 1.01 | 23.94 | 50.00 | 11.99 | 0.00 | 35.27 | 0.00 | 24.73 | 50.00 | 0.07 | 0.00 | 0.00 | 0.00 | 0.00 |
| Iowa Non-MSA | 145 | 36.62 | NA | NA | 8.35 | 5.52 | 87.44 | 87.59 | 4.21 | 6.90 | 3.24 | NA | 4.17 | 3.19 | 4.44 |
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^(*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^(**) Source of Data-Dunn and Bradstreet (2002).

^(***) Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

| Geog | | | ALL LOANS TO | | State: | IOWA | Evaluatio | on Period: JA | ANUARY 1, 20 | OO TO DECE | MBER 31, | 2001 | | | |
|-------------------------|-----|--------------------|--------------------|-----------------|--------------------|-----------------|--------------------|-----------------|--------------------|-----------------|----------|------------|-----------|------------|-------|
| MSA/Assessment Area: | | nall Loans arms | Low-Inc Geograp | | Moderate Geogra | | Middle-l Geogra | | Upper-In Geogra | | Ma | rket Share | (%) by Ge | ography *† | · * |
| WIDA/ASSESSITERIT ATEG. | # | % of Total* | % of Farms** | % BANK Loans | % of Farms** | % BANK Loans | % of Farms** | % BANK Loans | % of Farms** | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Des Moines | 12 | 5.13 | 0.80 | 0.00 | 3.92 | 0.00 | 80.74 | 58.33 | 14.54 | 41.67 | 2.37 | 0.00 | 0.00 | 1.97 | 6.25 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Sioux City (IA-NE) | 2 | 0.85 | 1.75 | 0.00 | 2.46 | 0.00 | 79.82 | 100.00 | 15.79 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Iowa Non-MSA | 220 | 94.02 | NA | NA | 1.01 | 0.45 | 97.19 | 89.55 | 1.80 | 10.00 | 22.43 | NA | 50.00 | 21.04 | 47.22 |
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^(*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^(**) Source of Data-Dunn and Bradstreet (2002).

^(***) Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

| E | Borrower Dist | ribution: H | OME PURCH | ASE | State: 10 | WA | Evaluation | Period: JANU | ARY 1, 2000 | TO DECEMB | ER 31, 200 | 01 | | | |
|------------------------|---------------|------------------|-----------------|--------------------|--------------------|--------------------|-----------------|--------------------|-----------------|--------------------|------------|-----------|-----------|------------|-------|
| MSA/Assessment Area: | | Home se Loans | Low-Ir Borro | | Moderate Borro | | | -Income owers | Upper- Borro | Income owers | Market | Share (%) | by Borrov | ver Income | *** |
| WISA/ASSESSITEIR ATEA. | # | % of Total* | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Des Moines | 689 | 78.30 | 16.96 | 19.94 | 18.79 | 30.13 | 27.01 | 25.19 | 37.25 | 24.74 | 3.73 | 5.19 | 3.27 | 3.45 | 3.67 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Sioux City (IA-NE) | 12 | 1.36 | 19.08 | 18.18 | 18.52 | 45.45 | 23.77 | 27.27 | 38.63 | 9.09 | 0.44 | 0.00 | 1.10 | 0.44 | 0.00 |
| Iowa Non-MSA | 179 | 20.34 | 16.12 | 11.24 | 19.66 | 21.91 | 26.79 | 28.09 | 37.42 | 38.76 | 8.45 | 8.06 | 6.44 | 8.16 | 10.43 |
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^(*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^(**) Percentage of Families is based on 1990 Census information.

^(***) As a percentage of loans with borrower income information available. No information was available for 2.73% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Midwest Region.

Table 8. Borrower Distribution of Home Improvement Loans

| Bor | rower Distril | bution: HON | ME IMPROVEN | MENT | State: | IOWA | Evaluatio | n Period: JAN | JUARY 1, 200 | OO TO DECEN | MBER 31, 2 | 2001 | | | |
|-------------------------|---------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------|-----------|-----------|------------|-------|
| MSA/Assessment Area: | | Home nent Loans | Low-Ir Borro | | Moderate Borro | e-Income wers | | -Income owers | | Income owers | Market | Share (%) | by Borrov | ver Income | *** |
| WIDA/ASSESSITERIT ATEA. | # | % of Total* | % of Families** | % BANK Loans*** | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Des Moines | 112 | 64.74 | 16.96 | 12.50 | 18.79 | 14.29 | 27.01 | 31.25 | 37.25 | 41.96 | 3.55 | 2.67 | 2.35 | 3.37 | 5.26 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Sioux City (IA-NE) | 4 | 2.31 | 19.08 | 75.00 | 18.52 | 0.00 | 23.77 | 0.00 | 38.63 | 25.00 | 0.69 | 3.66 | 0.00 | 0.00 | 0.52 |
| Iowa Non-MSA | 57 | 32.95 | 16.12 | 7.02 | 19.66 | 19.30 | 26.79 | 29.82 | 37.42 | 43.86 | 12.66 | 5.77 | 11.76 | 12.10 | 16.20 |
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^(*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^(**) Percentage of Families is based on 1990 Census information.

^(***) As a percentage of loans with borrower income information available. No information was available 0.00% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Midwest Region.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

| | | | 10RTGAGE RI | | | te: IOWA | Eval | uation Period: | JANUARY 1 | , 2000 TO DE | CEMBER : | 31, 2001 | | | |
|-----------------------|------------------------|------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|----------|-----------|-----------|------------|-------|
| MSA/Assessment Area: | Total Home Refinanc | e Mortgage ce Loans | Low-Ir Borro | | Moderato Borro | | | -Income owers | Upper-l Borro | Income owers | Market | Share (%) | by Borrov | ver Income |)**** |
| MOA/ASSESSIBERT AIGE. | # | % of Total* | % of Families** | % BANK Loans*** | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Des Moines | 1,157 | 64.75 | 16.96 | 8.50 | 18.79 | 21.47 | 27.01 | 28.53 | 37.25 | 41.50 | 5.93 | 3.95 | 5.28 | 5.59 | 7.36 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Sioux City (IA-NE) | 46 | 2.57 | 19.08 | 6.98 | 18.52 | 34.88 | 23.77 | 25.58 | 38.63 | 32.56 | 1.42 | 1.07 | 1.82 | 1.31 | 1.38 |
| Iowa Non-MSA | 584 | 32.68 | 16.12 | 6.90 | 19.66 | 19.31 | 26.79 | 30.00 | 37.42 | 43.79 | 23.29 | 13.37 | 20.05 | 25.59 | 25.88 |
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^(*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

^(**) Percentage of Families is based on 1990 Census information.

^(***) As a percentage of loans with borrower income information available. No information was available for 2.57% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Midwest Region.

Table 10. Borrower Distribution of Small Loans to Businesses

| Borrower Distribu | ıtion: SMALL LO | ANS TO BUSINES | SSES State: | IOWA Evaluat | ion Period: JANU | ARY 1, 2000 TO DE | CEMBER 31, 200 |)1 | |
|-----------------------|---------------------|----------------|----------------------|-------------------------------|----------------------|---|---------------------------------|-----------|-------------------------------|
| MCA/A | Total Sm to Busi | | | ith Revenues of on or less | | ans by Original Amoun ardless of Business Si | | Market SI | nare**** |
| MSA/Assessment Area: | # | % 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-Scope Review: | | | | | | | | | |
| Des Moines | 247 | 62.37 | 66.92 | 55.47 | 71.26 | 11.34 | 17.41 | 0.94 | 0.94 |
| Limited-Scope Review: | | | | | | | | | |
| Sioux City (IA-NE) | 4 | 1.01 | 71.03 | 75.00 | 100.00 | 0.00 | 0.00 | 0.07 | 0.16 |
| Iowa Non-MSA | 145 | 36.62 | 74.72 | 62.76 | 80.69 | 7.59 | 11.72 | 3.24 | 3.78 |
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^(*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^(**) 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 13.89% of small loans to businesses originated/purchased by the bank. (****) Based on 2001 Peer Small Business Data US&PR.

Table 11. Borrower Distribution of Small Loans to Farms

| Borrower Distribut | ion: SMALL LOAN | S TO FARMS | State: IOW | A Evalu | ation Period: JANL | JARY 1, 2000 TO DI | ECEMBER 31, 2001 | | |
|-----------------------|---------------------|----------------|-----------------------------|--------------------|----------------------|---|----------------------------------|-----------|-------------------------------|
| | Total Sma to Far | | Farms with F \$1 million | | | oans by Original Amou Regardless of Farm Siz | | Market Sh | are**** |
| MSA/Assessment Areas: | # | % of Total* | % of Farms** | % BANK Loans*** | \$100,000 or Less | > \$100,000 to \$250,000 | > \$250,000 to \$1,000,000 | AII | Rev \$1 million or less |
| Full-Scope Review: | | | | | | | | | |
| Des Moines | 12 | 5.13 | 96.30 | 91.67 | 66.67 | 25.00 | 8.33 | 2.37 | 2.54 |
| Limited-Scope Review: | | | | | | | | | |
| Sioux City (IA-NE) | 2 | 0.85 | 95.79 | 0.00 | 50.00 | 0.00 | 50.00 | 0.00 | 0.00 |
| Iowa Non-MSA | 220 | 94.02 | 97.86 | 85.45 | 80.00 | 13.64 | 6.36 | 22.43 | 20.25 |
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^(*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^(**) 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 11.54% of small loans to farms originated and purchased by the bank.

^(****) Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

| | QUALIFIED INVEST | MENTS Sta | te: IOWA Eva | luation Period: JANL | IARY 1, 200 | O TO DECEMBER | 31, 2001 | | |
|-----------------------|------------------|--------------|--------------|----------------------|-------------|-----------------|--------------------|------------|---------------|
| | Prior Period | Investments* | Current Peri | od Investments | | Total Investmen | nts | Unfunded (| Commitments** |
| MSA/Assessment Areas: | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | % of Total \$'s | # | \$ (000's) |
| Full-Scope Review: | | | | | | | | | |
| Des Moines | 2 | 142 | 27 | 330 | 29 | 472 | 5.39 | 0 | 0 |
| Limited-Scope Review: | | | | | | | | | |
| Sioux City (IA-NE) | 2 | 1,500 | 3 | 6,609 | 5 | 8,109 | 92.59 | 0 | 0 |
| Iowa Non-MSA | 0 | 0 | 11 | 177 | 11 | 177 | 2.02 | 0 | 0 |
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^{(*) &}quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

^{(**) &}quot;Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

Table 13. Distribution of Branch Delivery System and Branch Openings/Closings

| DISTRIBUTION O | | | TEM AND BRA | | | | | ate: IOWA | | ion Period | I: JANU | ARY 1, 20 | 000 TO D | ECEMBER | R 31, 200 |)1 | |
|-----------------------|-----------------------|--------------|-----------------------|----------|-------|--------------------------|-------|----------------|----------------|------------|--------------------|------------------|----------|---------|------------------------|-------|-------|
| | Deposits | | | Branches | | | | | Branc | h Openings | /Closings | | | | Popul | ation | |
| MSA/Assessment Area: | % of Rated Area | # of BANK | % of Rated Area | | | Branches b eographies | | # of Branch | # of Branch | Net Cha | nge in Loc (+ (| ation of Boor -) | ranches | % (| of the Popi Each Ge | | hin |
| | Deposits in MSA/AA | Branches | Branches in MSA/AA | Low | Mod | Mid | Upp | Closings | Openings | Low | Mod | Mid | Upp | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | | | |
| Des Moines | 54.16 | 7 | 43.75 | 14.29 | 14.29 | 42.86 | 28.57 | 1 | 0 | · 1 | 0 | 0 | 0 | 3.79 | 13.48 | 61.49 | 21.24 |
| Limited-Scope Review: | | | | | | | | | | | | | | | | | |
| Sioux City (IA-NE) | 2.04 | 1 | 6.25 | 100.00 | 0.00 | 0.00 | 0.00 | 1 | 0 | 0 | 0 | 0 | - 1 | 4.60 | 16.96 | 50.03 | 28.41 |
| Iowa Non-MSA | 43.81 | 8 | 50.00 | NA | 12.50 | 87.50 | 0.00 | 2 | 0 | NA | 0 | - 1 | - 1 | NA | 1.46 | 90.01 | 8.53 |
| | | | | | | | | | | | | | | | | | |
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Charter Number: 13044

Table 1. Lending Volume

| LENDING V | OLUME | | State: | KANSAS | | Evalı | uation Period: 、 | JANUARY 1, | 2000 TO DECE | MBER 31, 2 | 2001 | |
|-----------------------|--------------------------|-------|------------|--------|------------------------|-------|--------------------|------------|------------------------|------------|-------------|--------------------------|
| MSA/Assessment Area: | % of Rated Area Loans | Home | e Mortgage | | III Loans Isinesses | | all Loans Farms | | / Development ans** | Total Rep | orted Loans | % of Rated Area |
| , | (#) in MSA/AA* | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | Deposits in MSA/AA*** |
| Full-Scope Review: | | | | | | | | | | | | |
| Wichita | 49.12 | 2,868 | 208,936 | 681 | 111,385 | 37 | 2,317 | 1 | 28 | 3,587 | 322,666 | 48.22 |
| Limited-Scope Review: | | | | | | | | | | | | |
| Lawrence | 3.34 | 216 | 21,243 | 27 | 4,944 | 1 | 100 | 0 | 0 | 244 | 26,287 | 1.09 |
| Topeka | 11.87 | 771 | 59,591 | 95 | 14,108 | 1 | 213 | 0 | 0 | 867 | 73,912 | 11.48 |
| Kansas Non-MSA | 35.67 | 1,908 | 109,967 | 464 | 69,176 | 233 | 20,862 | 0 | 0 | 2,605 | 200,005 | 39.21 |
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^(*) Loan Data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

^(**) The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

^(***) Deposit data as of June 30, 2001. Rated area refers to either the state or multistate MSA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

| G | eographic Dist | | | | State: K | ANSAS | Evaluatio | on Period: JA | NUARY 1, 20 | OO TO DECEN | MBER 31, 2 | 2001 | | | |
|-----------------------|---------------------|----------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|--------------------|---------------------------|-----------------|------------|-----------|-----------|-----------|------|
| | Total I Purchasi | | Low-Ir Geogra | ncome aphies | | e-Income aphies | | -Income raphies | Upper-l Geogra | | Mai | ket Share | (%) by Ge | ography * | * * |
| MSA/Assessment Area: | # | % 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-Scope Review: | | | | | | | | | | | | | | | |
| Wichita | 1,168 | 54.12 | 3.27 | 1.20 | 13.83 | 16.87 | 60.63 | 50.17 | 22.28 | 31.76 | 4.55 | 6.78 | 6.95 | 4.51 | 3.80 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Lawrence | 90 | 4.17 | 0.13 | 0.00 | 11.10 | 8.89 | 64.74 | 63.33 | 24.03 | 27.78 | 1.89 | 0.00 | 1.66 | 2.23 | 1.47 |
| Topeka | 250 | 11.58 | 1.71 | 0.40 | 20.45 | 12.00 | 44.59 | 46.80 | 33.25 | 40.80 | 4.32 | 0.00 | 3.42 | 4.66 | 4.38 |
| Kansas Non-MSA | 650 | 30.12 | NA | NA | 10.51 | 9.23 | 58.14 | 56.00 | 31.35 | 34.77 | 7.73 | NA | 8.89 | 8.01 | 7.14 |
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^(*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^(**) 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.

^(***) Based on 2001 Peer Mortgage Data: Midwest Region.

Table 3. Geographic Distribution of Home Improvement Loans

| Geo | graphic Distrib | | | | State: k | | Evalua | tion Period: J | ANUARY 1, 2 | 000 TO DEC | EMBER 31 | , 2001 | | | |
|-----------------------|-----------------|--------------------|---------------------------|-----------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|------------------|----------|------------|-----------|------------|----------------|
| | | Home nent Loans | Low-lı Geogra | ncome aphies | Moderate Geogra | | | -Income raphies | Upper-l Geogr | Income aphies | Ma | rket Share | (%) by Ge | ography *† | * * |
| MSA/Assessment Area: | # | % 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-Scope Review: | | | | | | | | | | | | | | | |
| Wichita | 225 | 54.74 | 3.27 | 2.22 | 13.83 | 9.78 | 60.63 | 56.00 | 22.28 | 32.00 | 5.85 | 5.13 | 5.77 | 5.53 | 6.54 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Lawrence | 23 | 5.60 | 0.13 | 0.00 | 11.10 | 21.74 | 64.74 | 52.17 | 24.03 | 26.09 | 8.37 | 0.00 | 13.33 | 7.24 | 8.77 |
| Topeka | 32 | 7.79 | 1.71 | 3.13 | 20.45 | 18.75 | 44.59 | 46.88 | 33.25 | 31.25 | 3.29 | 5.88 | 4.63 | 3.54 | 2.29 |
| Kansas Non-MSA | 131 | 31.87 | NA | NA | 10.51 | 6.11 | 58.14 | 57.25 | 31.35 | 36.64 | 13.13 | NA | 6.25 | 13.19 | 15.09 |
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^(*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^(**) 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.

^(***) Based on 2001 Peer Mortgage Data: Midwest Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

| Geographi | c Distributio | n: HOME N | IORTGAGE RI | EFINANCE | State | : KANSAS | Eva | aluation Period | JANUARY | 1, 2000 TO [| ECEMBER | 31, 200 | 1 | | |
|------------------------|--------------------------|----------------|---------------------------|-----------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|-----------------|---------|------------|------------|------------|------|
| MSA/Assessment Area: | Total Mortgage Loa | Refinance | Low-In Geogra | | Moderate Geogra | | | -Income raphies | Upper-l Geogra | | Mai | rket Share | (%) by Geo | ography ** | · * |
| WISA/ASSESSITERE ATEA. | # | % 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-Scope Review: | | | | | | | | | | | | | | | |
| Wichita | 1,475 | 46.19 | 3.27 | 1.36 | 13.83 | 10.44 | 60.63 | 58.64 | 22.28 | 29.56 | 6.91 | 6.74 | 8.41 | 7.25 | 6.06 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Lawrence | 103 | 3.23 | 0.13 | 0.97 | 11.10 | 15.53 | 64.74 | 59.22 | 24.03 | 24.27 | 1.71 | 33.33 | 3.81 | 1.75 | 1.12 |
| Topeka | 489 | 15.31 | 1.71 | 0.41 | 20.45 | 10.84 | 44.59 | 43.15 | 33.25 | 45.60 | 8.71 | 4.55 | 7.40 | 9.27 | 8.57 |
| Kansas Non-MSA | 1,126 | 35.26 | NA | NA | 10.51 | 9.41 | 58.14 | 54.00 | 31.35 | 36.59 | 11.67 | NA | 13.01 | 13.57 | 9.46 |
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^(*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

^(**) 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.

^(***) Based on 2001 Peer Mortgage Data: Midwest Region.

Table 5. Geographic Distribution of Small Loans to Businesses

| Geographic | | | OANS TO BUS | | | : KANSAS | Eva | luation Period | : JANUARY 1 | I, 2000 TO I | DECEMBER | R 31, 200 | 1 | | |
|-----------------------|---------------------|-----------------------|--------------------------|-----------------|--------------------------|-----------------|--------------------------|-----------------|--------------------------|-----------------|----------|------------|-----------|------------|------|
| | Total Sm to Busi | nall Loans inesses | Low-Inc Geograp | | Moderate- Geogra | | Middle-l Geogra | | Upper-In Geograp | | Ma | rket Share | (%) by Ge | ography ** | · * |
| MSA/Assessment Area: | # | % of Total* | % of Businesses ** | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Wichita | 681 | 53.75 | 6.51 | 7.93 | 20.16 | 17.33 | 49.27 | 46.55 | 24.05 | 28.19 | 3.06 | 4.18 | 2.95 | 3.24 | 2.91 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Lawrence | 27 | 2.13 | 2.06 | 0.00 | 14.69 | 22.22 | 58.50 | 22.22 | 24.75 | 55.56 | 0.50 | 0.00 | 1.10 | 0.11 | 1.03 |
| Topeka | 95 | 7.50 | 12.27 | 8.42 | 23.00 | 36.84 | 35.10 | 27.37 | 29.31 | 27.37 | 0.95 | 0.96 | 1.82 | 0.80 | 0.63 |
| Kansas Non-MSA | 464 | 36.62 | NA | NA | 21.78 | 14.66 | 54.15 | 57.54 | 24.06 | 27.80 | 3.50 | NA | 1.75 | 4.46 | 3.79 |
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^(*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^(**) Source of Data-Dunn and Bradstreet 2002.

^(***) Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

| Geograp | | | LL LOANS TO F | ARMS | State: k | (ANSAS | Evaluat | ion Period: 、 | JANUARY 1, 2 | 000 TO DE(| CEMBER 3 | 1, 2001 | | | |
|-----------------------|-------------------|--------------------|--------------------|-----------------|---------------------|-----------------|--------------------|-----------------|---------------------|-----------------|----------|------------|-----------|------------|-------|
| MSA/Assessment Area: | Total Sm to Fa | nall Loans arms | Low-Inc Geograp | | Moderate- Geogra | | Middle-l Geogra | | Upper-In Geograp | | Ma | rket Share | (%) by Ge | ography *† | · * |
| MOA/ASSESSITERE ALEG. | # | % of Total* | % of Farms** | % BANK Loans | % of Farms** | % BANK Loans | % of Farms** | % BANK Loans | % of Farms** | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Wichita | 37 | 13.60 | 1.16 | 0.00 | 4.37 | 0.00 | 75.74 | 89.19 | 18.73 | 10.81 | 7.82 | 0.00 | 0.00 | 7.79 | 10.00 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Lawrence | 1 | 0.37 | 0.00 | 0.00 | 3.26 | 0.00 | 81.16 | 0.00 | 15.58 | 100.00 | 3.13 | 0.00 | 0.00 | 0.00 | 10.00 |
| Topeka | 1 | 0.37 | 3.79 | 0.00 | 9.66 | 0.00 | 59.66 | 0.00 | 26.90 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Kansas Non-MSA | 233 | 85.66 | NA | NA | 4.55 | 2.15 | 73.05 | 64.38 | 22.41 | 33.48 | 13.16 | NA | 9.52 | 13.51 | 12.93 |
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^(*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^(**) Source of Data-Dunn and Bradstreet (2002).

^(***) Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

| Bor | rower Distri | bution: HO | ME PURCHAS | SE | State: KAI | NSAS | Evaluation | n Period: JAN | UARY 1, 200 | O TO DECEM | BER 31, 2 | 001 | | | |
|------------------------------------|--------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|-----------------|--------------------|-----------|-----------|-----------|------------|------|
| MSA/Assessment Area: | | Home se Loans | Low-Ir Borro | | Moderat Borro | e-Income owers | | -Income owers | Upper- Borro | Income owers | Market | Share (%) | by Borrov | ver Income | *** |
| WISA/ASSESSITERIT ATEG. | # | % of Total* | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Wichita | 1,168 | 54.12 | 18.22 | 18.69 | 18.32 | 31.81 | 25.69 | 20.87 | 37.76 | 28.63 | 5.24 | 5.09 | 5.46 | 4.28 | 6.07 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Lawrence | 90 | 4.17 | 20.06 | 8.75 | 16.21 | 17.50 | 25.34 | 21.25 | 38.39 | 52.50 | 2.08 | 2.96 | 2.09 | 1.40 | 2.40 |
| Topeka | 250 | 11.58 | 18.04 | 15.32 | 17.91 | 22.55 | 26.14 | 25.96 | 37.91 | 36.17 | 4.68 | 4.67 | 4.27 | 4.94 | 4.87 |
| Kansas Non-MSA | 650 | 30.12 | 16.15 | 6.02 | 18.06 | 24.88 | 23.91 | 27.10 | 41.87 | 42.00 | 8.99 | 6.21 | 10.10 | 8.45 | 9.26 |
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| /*\ Ueme purchase leeps originated | <u> </u> | | | | <u></u> | L | L | L | | | | | | | |

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

^(**) Percentage of Families is based on 1990 Census information.

^(***) As a percentage of loans with borrower income information available. No information was available for 9.55% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Midwest Region.

Table 8. Borrower Distribution of Home Improvement Loans

| Borro | ower Distribu | ition: HOM | E IMPROVEM | ENT | State: K | ANSAS | Evaluat | ion Period: J | ANUARY 1, 2 | 000 TO DECE | MBER 31, | 2001 | | | |
|-----------------------|---------------|--------------------|--------------------|--------------------|------------------|--------------------|-----------------|--------------------|-----------------|--------------------|----------|-----------|-----------|------------|-------|
| MSA/Assessment Area: | | Home nent Loans | Low-Ir Borro | | Moderat Borro | e-Income owers | | -Income owers | Upper- Borro | Income owers | Market | Share (%) | by Borrov | ver Income | *** |
| WIDA/ASSESSITER ATEA. | # | % of Total* | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Wichita | 225 | 54.74 | 18.22 | 11.66 | 18.32 | 20.18 | 25.69 | 25.56 | 37.76 | 42.60 | 5.91 | 5.37 | 4.80 | 4.65 | 7.99 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Lawrence | 23 | 5.60 | 20.06 | 0.00 | 16.21 | 8.70 | 25.34 | 26.09 | 38.39 | 65.22 | 8.62 | 0.00 | 5.00 | 6.25 | 13.54 |
| Topeka | 32 | 7.79 | 18.04 | 6.25 | 17.91 | 25.00 | 26.14 | 25.00 | 37.91 | 43.75 | 3.36 | 1.92 | 3.75 | 1.41 | 5.80 |
| Kansas Non-MSA | 131 | 31.87 | 16.15 | 5.34 | 18.06 | 7.63 | 23.91 | 28.24 | 41.87 | 58.78 | 13.34 | 1.64 | 5.63 | 12.76 | 19.06 |
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^(*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^(**) Percentage of Families is based on 1990 Census information.

^(***) As a percentage of loans with borrower income information available. No information was available 0.49% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Midwest Region.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

| Borrower | Distribution: | HOME MC | RTGAGE REF | INANCE | State | : KANSAS | Eva | aluation Period | : JANUARY | 1, 2000 TO [| DECEMBER | 31, 200 | 1 | | |
|------------------------|---------------|------------------------|--------------------|--------------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|----------|-----------|-----------|------------|-------|
| MSA/Assessment Area: | | e Mortgage ce Loans | Low-Ir Borro | | Moderat Borro | e-Income wers | | -Income owers | Upper- Borro | Income owers | Market | Share (%) | by Borrov | ver Income | *** |
| MOA/ASSESSINEIIT ATEA. | # | % of Total* | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Wichita | 1,475 | 46.19 | 18.22 | 8.88 | 18.32 | 19.13 | 25.69 | 29.39 | 37.76 | 42.60 | 8.37 | 7.09 | 6.93 | 8.51 | 9.49 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Lawrence | 103 | 3.23 | 20.06 | 6.52 | 16.21 | 13.04 | 25.34 | 31.52 | 38.39 | 48.91 | 1.86 | 2.72 | 1.31 | 2.47 | 1.62 |
| Topeka | 489 | 15.31 | 18.04 | 8.57 | 17.91 | 18.42 | 26.14 | 29.12 | 37.91 | 43.90 | 10.39 | 7.52 | 8.83 | 10.24 | 12.16 |
| Kansas Non-MSA | 1,126 | 35.26 | 16.15 | 4.78 | 18.06 | 13.69 | 23.91 | 24.72 | 41.87 | 56.80 | 13.22 | 11.65 | 11.64 | 12.52 | 14.11 |
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^(*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

^(**) Percentage of Families is based on 1990 Census information.

^(***) As a percentage of loans with borrower income information available. No information was available for 5.04% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Midwest Region.

Table 10. Borrower Distribution of Small Loans to Businesses

| Borrower Distribution | on: SMALL LOA | NS TO BUSINESS | ES State: k | (ANSAS Evalu | ation Period: JAN | UARY 1, 2000 TO D | ECEMBER 31, 20 | 001 | |
|-----------------------|---------------------|----------------|----------------------|-------------------------------|----------------------|--|---------------------------------|-----------|-------------------------------|
| Many | Total Sm to Busi | | | ith Revenues of on or less | | ans by Original Amoun ardless of Business Siz | | Market SI | nare**** |
| MSA/Assessment Area: | # | % 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-Scope Review: | | | | | | | | | |
| Wichita | 681 | 53.75 | 69.97 | 50.51 | 62.85 | 17.18 | 19.97 | 3.06 | 3.11 |
| Limited-Scope Review: | | | | | | | | | |
| Lawrence | 27 | 2.13 | 71.78 | 51.85 | 62.96 | 3.70 | 33.33 | 0.50 | 0.55 |
| Topeka | 95 | 7.50 | 70.29 | 63.16 | 68.42 | 12.63 | 18.95 | 0.95 | 1.10 |
| Kansas Non-MSA | 464 | 36.62 | 74.07 | 56.68 | 65.73 | 15.52 | 18.75 | 3.50 | 3.24 |
| | | | | | | | | | |
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^(*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^(**) 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 17.44% of small loans to businesses originated/purchased by the bank. (****) Based on 2001 Peer Small Business Data US&PR.

Table 11. Borrower Distribution of Small Loans to Farms

| Borrower Distributio | n: SMALL LOANS | TO FARMS | State: KANS | SAS Eva | luation Period: JAN | IUARY 1, 2000 TO I | DECEMBER 31, 2001 | | |
|-----------------------|---------------------|----------------|-----------------------------|--------------------|----------------------|---|---------------------------------|-----------|-------------------------------|
| | Total Sma to Far | | Farms with F \$1 million | | | oans by Original Amou Regardless of Farm Siz | | Market Sh | are**** |
| MSA/Assessment Areas: | # | % of Total* | % of Farms** | % BANK Loans*** | \$100,000 or Less | > \$100,000 to \$250,000 | >\$250,000 to \$1,000,000 | AII | Rev \$1 million or less |
| Full-Scope Review: | | | | | | | | | |
| Wichita | 37 | 13.60 | 94.06 | 56.76 | 86.49 | 10.81 | 2.70 | 7.82 | 5.37 |
| Limited-Scope Review: | | | | | | | | | |
| Lawrence | 1 | 0.37 | 93.84 | 100.00 | 100.00 | 0.00 | 0.00 | 3.13 | 3.70 |
| Topeka | 1 | 0.37 | 93.10 | 0.00 | 0.00 | 100.00 | 0.00 | 0.00 | 0.00 |
| Kansas Non-MSA | 233 | 85.66 | 95.31 | 76.39 | 71.67 | 20.60 | 7.73 | 13.16 | 10.86 |
| | | | | | | | | | |
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^(*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^(**) 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 19.12% of small loans to farms originated and purchased by the bank.

^(****) Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

| | QUALIFIED INVEST | MENTS State | e: KANSAS I | Evaluation Period: JA | NUARY 1, 20 | 00 TO DECEMBE | R 31, 2001 | | |
|---|------------------|----------------|-------------|-----------------------|-------------|----------------|--------------------|----------|---------------|
| | Prior Perio | d Investments* | Current Per | iod Investments | | Total Investme | ents | Unfunded | Commitments** |
| MSA/Assessment Areas: | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | % of Total \$'s | # | \$ (000's) |
| Full-Scope Review: | | | | | | | | | |
| Wichita | 1 | 100 | 29 | 462 | 30 | 562 | 22.31 | 0 | 0 |
| Limited-Scope Review: | | | | | | | | | |
| Lawrence | 0 | 0 | 2 | 5 | 2 | 5 | 0.20 | 0 | 0 |
| Topeka | 3 | 1,436 | 11 | 110 | 14 | 1,546 | 61.37 | 0 | 0 |
| Kansas Non-MSA | 2 | 301 | 35 | 105 | 37 | 406 | 16.12 | 0 | 0 |
| | | | | | | | | | |
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| /*\ "Dries Devied Investments" many investments m | | | | | | | | | |

^{(*) &}quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

^{(**) &}quot;Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

Table 13. Distribution of Branch Delivery System and Branch Openings/Closings

| DISTRIBUTION OF | | | EM AND BRAN | | | | | e: KANSAS | | ation Perio | od: JAN | UARY 1, | 2000 TO | DECEMB | ER 31, 20 | 001 | |
|-----------------------|-----------------------|--------------|-----------------------|---------|-----------------------------|-------|-------|----------------|----------------|-------------|--------------------|---------------------|---------|--------|-----------------------|-------|-------|
| | Deposits | | | Branche | s | | | | Branch | n Openings | /Closings | | | | Popu | ation | |
| MSA/Assessment Area: | % of Rated Area | # of BANK | % of Rated Area | | ocation of E Income of G | | | # of Branch | # of Branch | Net Cha | nge in Loc (+ (| ation of B or -) | ranches | % (| of the Pop Each Ge | | hin |
| | Deposits in MSA/AA | Branches | Branches in MSA/AA | Low | Mod | Mid | Upp | Closings | Openings | Low | Mod | Mid | Upp | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | | | |
| Wichita | 48.22 | 19 | 38.00 | 5.26 | 31.58 | 42.11 | 21.05 | 1 | 0 | 0 | 0 | - 1 | 0 | 5.44 | 17.21 | 57.37 | 19.99 |
| Limited-Scope Review: | | | | | | | | | | | | | | | | | |
| Lawrence | 1.09 | 1 | 2.00 | 0.00 | 100.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 5.98 | 16.47 | 57.15 | 20.40 |
| Topeka | 11.48 | 6 | 12.00 | 33.33 | 16.67 | 50.00 | 0.00 | 1 | 0 | 0 | 0 | 0 | - 1 | 2.53 | 24.21 | 42.08 | 31.14 |
| Kansas Non-MSA | 39.21 | 24 | 48.00 | NA | 29.17 | 45.83 | 25.00 | 1 | 1 | NA | 0 | 0 | 0 | NA | 12.38 | 58.04 | 29.30 |
| | | | | | | | | | | | | | | | | | |
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Charter Number: 13044

Table 1. Lending Volume

| LENDING VOL | UME | | State: M | ARYLAND | | Eva | aluation Period: | JANUARY | 1, 2000 TO DEC | CEMBER 31, | 2001 | |
|-----------------------|--------------------------|--------|------------|---------|------------------------|-----|--------------------|---------|------------------------|------------|-------------|--------------------------|
| MSA/Assessment Area: | % of Rated Area Loans | Home | Mortgage | | all Loans usinesses | | all Loans Farms | | y Development ans** | Total Rep | orted Loans | % of Rated Area |
| | (#) in MSA/AA* | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | Deposits in MSA/AA*** |
| Full-Scope Review: | | | | | | | | | | | | |
| Baltimore | 89.74 | 11,598 | 1,520,877 | 2,591 | 263,104 | 6 | 107 | 11 | 356,793 | 14,206 | 2,140,881 | 94.36 |
| Limited-Scope Review: | | | | | | | | | | | | |
| Maryland Non-MSA | 10.26 | 1,369 | 157,025 | 245 | 31,613 | 9 | 444 | 1 | 100 | 1,624 | 189,182 | 5.64 |
| | | | | | | | | | | | | |
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^(*) Loan data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

^(**) The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

^(***) Deposit data as of June 30,2001. Rated area refers to either the state or multistate MSA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

| Geo | ographic Distri | ibution: HO | ME PURCHAS | SE | State: MA | RYLAND | Evalua | tion Period: J | ANUARY 1, 2 | 000 TO DECI | EMBER 31, | 2001 | | | |
|-----------------------|---------------------|----------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|--------------------|---------------------------|-----------------|-----------|-----------|-----------|-----------|------|
| | Total I Purchase | | Low-Ir Geogra | | | e-Income aphies | | -Income raphies | Upper-l Geogra | | Mai | ket Share | (%) by Ge | ography * | * * |
| MSA/Assessment Area: | # | % 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-Scope Review: | | | | | | | | | | | | | | | |
| Baltimore | 5,388 | 91.29 | 2.82 | 2.17 | 14.95 | 13.12 | 47.90 | 45.36 | 34.33 | 39.25 | 3.64 | 4.06 | 4.66 | 3.64 | 3.36 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Maryland Non-MSA | 514 | 8.71 | 0.15 | 2.14 | 7.73 | 11.28 | 65.66 | 54.28 | 26.41 | 27.24 | 2.96 | 5.33 | 3.00 | 2.68 | 3.05 |
| | | | | | | | | | | | | | | | |
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^(*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^(**) 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.

^(***) Based on 2001 Peer Mortgage Data: Northeast Region.

Table 3. Geographic Distribution of Home Improvement Loans

| hic Distribut | tion: HOME | IMPROVEME | NT | State: M | ARYLAND | Evalu | ation Period: | JANUARY 1, | 2000 TO D | ECEMBER | 31, 2001 | | | |
|---------------|------------------------|--|---|---------------------------------|---|---|---|---|--|---|---|--|---|--|
| | | | | | | | | | | Ma | rket Share (| %) by Geo | graphy ** | * |
| # | % 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 |
| | | | | | | | | | | | | | | |
| 997 | 88.54 | 2.82 | 2.31 | 14.95 | 12.54 | 47.90 | 40.32 | 34.33 | 44.83 | 11.42 | 9.17 | 12.12 | 8.55 | 14.96 |
| | | | | | | | | | | | | | | |
| 129 | 11.46 | 0.15 | 0.78 | 7.73 | 4.65 | 65.66 | 56.59 | 26.41 | 37.21 | 13.65 | 50.00 | 8.57 | 11.95 | 17.26 |
| | | | | | | | | | | | | | | |
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| | | | | | | | | | | | | | | |
| | Total Improvem # | Total Home Improvement Loans # % of Total* 997 88.54 | Total Home Low-In Geogra # % of Total* % Owner Occ Units** | Improvement Loans Geographies | Total Home Low-income Geographies Geographies # % of Total* % Owner Occ Units** Loans % Owner Occ Units** 997 88.54 2.82 2.31 14.95 | Total Home Improvement Loans Geographies Geographies Geographies # % of Total* Occ Units** BANK Loans Units** Cocs Units** Loans Dec Units** 14.95 12.54 | Total Home Improvement Loans Geographies Geographies Geographies Geographies Geographies # % of Total* Occ Units** Loans W BANK Loans Units** 997 88.54 2.82 2.31 14.95 12.54 47.90 | Total Home Improvement Loans Geographies Geographies Geographies Geographies # Nof Total* Occ Units** BANK Loans Units** Series Units** Series Description of the series | Total Home Improvement Loans Geographies Geographies Geographies Geographies Geographies Geographies Geographies # % of Total* Units** Service Units** Servic | Total Home Improvement Loans # Moderate-Income Geographies # Owner Occ Units** Moderate-Income Geographies Middle-Income Geographies | Total Home Improvement Loans Geographies # % of Total* | Total Home Improvement Loans # Word Total* Word Total* Word Total* Cocc Units** Cocc Units** Coans Coc Units** Coc Units** Coans Coc Units** Coc Units** Coans Coc Units** Coc Units | Total Home Improvement Loans Home Improvement Loans Low-Income Geographies Moderate-Income Geographies Moderate-Income Geographies Moderate-Income Geographies Moderate-Income Geographies Market Share (%) by Geographies | Total Home Improvement Loans Low-Income Geographies Geographies Moderate-Income Geographies Moderate-Income Geographies Geographies Moderate-Income Geographies Geographies Moderate-Income Geographies Geographies Moderate-Income Geographies Market Share (%) by Geography ** Occ Units** Moderate-Income Geographies Moderate-Income Moder |

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

^(**) 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.

^(***) Based on 2001 Peer Mortgage Data: Northeast Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

| Geographic | Distribution | : HOME MO | ORTGAGE REI | FINANCE | State: | MARYLAND | E | valuation Perio | d: JANUAR | Y 1, 2000 TO | DECEMBE | R 31, 20 | 01 | | |
|------------------------|--------------|--------------------------|---------------------------|-----------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|-----------------|---------|-----------|-----------|------------|----------------|
| MSA/Assessment Area: | Mortgage | Home Refinance ans | Low-Ir Geogra | | Moderate Geogra | | | -Income raphies | Upper-l Geogra | ncome aphies | Ma | ket Share | (%) by Ge | ography ** | . * |
| WISA/ASSESSIMENT ATEA. | # | % 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-Scope Review: | | | | | | | | | | | | | | | |
| Baltimore | 5,206 | 87.76 | 2.82 | 2.17 | 14.95 | 12.35 | 47.90 | 42.82 | 34.33 | 42.60 | 3.89 | 7.98 | 6.35 | 3.55 | 3.80 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Maryland Non-MSA | 726 | 12.24 | 0.15 | 0.96 | 7.73 | 6.34 | 65.66 | 60.06 | 26.41 | 30.85 | 4.68 | 4.55 | 4.63 | 4.83 | 4.50 |
| | | | | | | | | | | | | | | | |
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^(*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

^(**) 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.

^(***) Based on 2001 Peer Mortgage Data: Northeast Region.

Table 5. Geographic Distribution of Small Loans to Businesses

| Geographic [| Distribution: | | ANS TO BUSI | | State: | MARYLAND |) Ev | aluation Perio | od: JANUARY | 1, 2000 TC |) DECEMBI | ER 31, 20 | 01 | | |
|-----------------------|---------------|----------------|--------------------------|-----------------|--------------------------|-----------------|--------------------------|-----------------|--------------------------|-----------------|-----------|------------|-----------|------------|----------------|
| | | iall Loans | Low-Inc Geograp | | Moderate- Geograp | | Middle-l Geogra | | Upper-In Geograp | | Mai | rket Share | (%) by Ge | ography ** | * * |
| MSA/Assessment Area: | # | % of Total* | % of Businesses ** | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Baltimore | 2,591 | 91.36 | 4.85 | 4.97 | 15.53 | 14.76 | 43.51 | 43.38 | 35.79 | 36.89 | 1.78 | 1.91 | 2.13 | 1.73 | 1.84 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Maryland Non-MSA | 245 | 8.64 | 0.56 | 0.82 | 11.07 | 10.20 | 66.90 | 61.22 | 21.20 | 27.76 | 1.18 | 2.86 | 1.75 | 1.00 | 1.62 |
| | | | | | | | | | | | | | | | |
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^(*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^(**) Source of Data-Dunn and Bradstreet (2002).

^(***) Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

| Geograph | | | LOANS TO FA | | State: M | ARYLAND | Evalu | ation Period: | JANUARY 1, | 2000 TO DI | CEMBER : | 31, 2001 | | | |
|-----------------------|-------------------|-------------------|--------------------|-----------------|---------------------|-----------------|--------------------|-----------------|---------------------|-----------------|----------|-----------|-----------|------------|----------------|
| MSA/Assessment Area: | Total Sm to Fa | all Loans arms | Low-Inc Geograp | | Moderate- Geogra | | Middle-l Geogra | | Upper-In Geograp | | Mai | ket Share | (%) by Ge | ography ** | 6 * |
| wisa/assessment area. | # | % of Total* | % of Farms** | % BANK Loans | % of Farms** | % BANK Loans | % of Farms** | % BANK Loans | % of Farms** | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Baltimore | 6 | 40.00 | 0.92 | 0.00 | 4.39 | 0.00 | 49.75 | 33.33 | 44.93 | 66.67 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Maryland Non-MSA | 9 | 60.00 | 0.09 | 0.00 | 5.71 | 0.00 | 78.02 | 44.44 | 16.18 | 55.56 | 5.26 | 0.00 | 0.00 | 5.41 | 5.71 |
| | | | | | | | | | | | | | | | |
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^(*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^(**) Source of Data-Dunn and Bradstreet (2002).

^(***) Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

| Borre | ower Distrib | ution: HOM | E PURCHASE | | State: MAR | YLAND | Evaluati | ion Period: JA | NUARY 1, 20 | 000 TO DECE | MBER 31, | 2001 | | | |
|-------------------------|--------------|------------------|-----------------|--------------------|------------------|--------------------|-----------------|--------------------|-----------------|--------------------|----------|-----------|-----------|------------|-------|
| MSA/Assessment Area: | | Home se Loans | Low-Ir Borro | | Moderat Borro | e-Income owers | | -Income owers | | Income owers | Market | Share (%) | by Borrov | ver Income |)**** |
| WISA/ASSESSITIENT ATEA. | # | % of Total* | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Baltimore | 5,388 | 91.29 | 19.51 | 13.06 | 17.84 | 37.31 | 23.82 | 16.31 | 38.83 | 33.31 | 3.76 | 4.54 | 5.79 | 2.43 | 3.25 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Maryland Non-MSA | 514 | 8.71 | 18.08 | 4.37 | 17.60 | 11.49 | 22.96 | 15.86 | 41.36 | 68.28 | 2.90 | 2.85 | 1.99 | 1.88 | 3.71 |
| | | | | | | | | | | | | | | | |
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^(*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^(**) Percentage of Families is based on 1990 Census information.

^(***) As a percentage of loans with borrower income information available. No information was available for 15.57% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Northeast Region.

Table 8. Borrower Distribution of Home Improvement Loans

| Borrov | wer Distribut | ion: HOME | IMPROVEME | NT | State: MA | ARYLAND | Evalua | ation Period: 、 | JANUARY 1, | 2000 TO DEC | EMBER 31 | 1, 2001 | | | |
|-----------------------|---------------|-------------------|-----------------|--------------------|-------------------|--------------------|-----------------|--------------------|-----------------|--------------------|----------|-----------|-----------|------------|-------|
| MSA/Assessment Area: | | Home ent Loans | Low-Ir Borro | | Moderato Borro | e-Income wers | | -Income owers | | Income owers | Market | Share (%) | by Borrov | ver Income |)**** |
| MSA/Assessment Area. | # | % of Total* | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Baltimore | 997 | 88.54 | 19.51 | 9.83 | 17.84 | 17.85 | 23.82 | 20.36 | 38.83 | 51.96 | 12.31 | 8.79 | 9.78 | 9.95 | 15.69 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Maryland Non-MSA | 129 | 11.46 | 18.08 | 13.18 | 17.60 | 13.18 | 22.96 | 20.93 | 41.36 | 52.71 | 14.18 | 12.50 | 11.01 | 13.50 | 15.97 |
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^(*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^(**) Percentage of Families is based on 1990 Census information.

^(***) As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Northeast Region.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

| ribution: I | HOME MOR | TGAGE REFIN | NANCE | State: | MARYLAND | E | valuation Perio | d: JANUAR | Y 1, 2000 TO | DECEMBE | R 31, 20 | 01 | | |
|-------------|-------------------------------------|--|--|--|--|---|---|---|---|--|---|--|---|--|
| | | | | | | | | | | Market | Share (%) | by Borrov | ver Income | **** |
| # | % of Total* | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | Overall | Low | Mod | Mid | Upp |
| | | | | | | | | | | | | | | |
| 5,206 | 87.76 | 19.51 | 11.44 | 17.84 | 18.96 | 23.82 | 21.27 | 38.83 | 48.34 | 5.18 | 7.74 | 5.40 | 4.48 | 5.15 |
| | | | | | | | | | | | | | | |
| 726 | 12.24 | 18.08 | 5.94 | 17.60 | 16.94 | 22.96 | 20.80 | 41.36 | 56.32 | 5.60 | 6.13 | 5.61 | 4.43 | 6.05 |
| | | | | | | | | | | | | | | |
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| | | | | | | | | | | | | | | |
| | otal Home Refinanc # 5,206 | otal Home Mortgage Refinance Loans # % of Total* 5,206 87.76 | Total Home Mortgage Refinance Loans Borro # % of Total* Families** 5,206 87.76 19.51 | Refinance Loans Borrowers # % of % of Total* Families** Loans*** 5,206 87.76 19.51 11.44 | Total Home Mortgage Refinance Loans Borrowers Borrowers Borrowers # % of Total* Families** Loans*** Families** 5,206 87.76 19.51 11.44 17.84 | Total Home Mortgage Refinance Loans Borrowers Borrowers Borrowers # % of Total* Families** | Total Home Mortgage Refinance Loans Borrowers | Total Home Mortgage Refinance Loans Borrowers Borrowers Borrowers Borrowers # % of Total* Families** | Total Home Mortgage Refinance Loans Borrowers | Total Home Mortgage Refinance Loans Borrowers Borrowers Borrowers Borrowers Borrowers Borrowers # % of Total* Families** Loans*** Families** Loans*** Families** Loans*** Families** Total* To | Total Home Mortgage Refinance Loans Borrowers | Total Home Mortgage Refinance Loans Moderate-Income Refinance Loans Borrowers Borro | Total Home Mortgage Refinance Loans Borrowers | Total Home Mortgage Refinance Loans Moderate-Income Refinance Loans Borrowers Borro |

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

^(**) Percentage of Families is based on 1990 Census information.

^(***) As a percentage of loans with borrower income information available. No information was available for 9.07% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Northeast Region.

Table 10. Borrower Distribution of Small Loans to Businesses

| Borrower Distribution | n: SMALL LOANS | S TO BUSINESSE | S State: MA | ARYLAND Eval | luation Period: JA | NUARY 1, 2000 TO | DECEMBER 31, 2 | 2001 | |
|-----------------------|---------------------|----------------|----------------------|------------------------------|----------------------|---|----------------------------------|-----------|-------------------------------|
| MOVA | Total Sm to Busi | | | th Revenues of on or less | | ans by Original Amoun ardless of Business Si | | Market St | nare**** |
| MSA/Assessment Area: | # | % 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-Scope Review: | | | | | | | | | |
| Baltimore | 2,591 | 91.36 | 69.65 | 52.95 | 78.35 | 10.85 | 10.81 | 1.78 | 2.00 |
| Limited-Scope Review: | | | | | | | | | |
| Maryland Non-MSA | 245 | 8.64 | 73.74 | 48.98 | 69.39 | 13.47 | 17.14 | 1.18 | 1.02 |
| | | | | | | | | | |
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^(*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^(**) 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 12.94% of small loans to businesses originated/purchased by the bank. (****) Based on 2001 Peer Small Business Data US&PR.

Table 11. Borrower Distribution of Small Loans to Farms

| Borrower Distribution: | SMALL LOANS T | O FARMS | State: MARYLA | AND Eva | aluation Period: JA | NUARY 1, 2000 TO | DECEMBER 31, 200 | 1 | |
|------------------------|--------------------|----------------|-----------------------------|--------------------|----------------------|---|---------------------------------|-----------|-------------------------------|
| | Total Sma to Fa | | Farms with F \$1 millior | | | oans by Original Amou Regardless of Farm Siz | | Market Sh | are*** |
| MSA/Assessment Areas: | # | % of Total* | % of Farms** | % BANK Loans*** | \$100,000 or Less | > \$100,000 to \$250,000 | >\$250,000 to \$1,000,000 | AII | Rev \$1 million or less |
| Full-Scope Review: | | | | | | | | | |
| Baltimore | 6 | 40.00 | 92.44 | 33.33 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Limited-Scope Review: | | | | | | | | | |
| Maryland Non-MSA | 9 | 60.00 | 96.54 | 55.56 | 88.89 | 11.11 | 0.00 | 5.26 | 4.21 |
| | | | | | | | | | |
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^(*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^(**) 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 40.00% of small loans to farms originated and purchased by the bank.

^(****) Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

| QUALI | FIED INVESTN | MENTS State | : MARYLAND | Evaluation Period: J | JANUARY 1, 2 | 2000 TO DECEME | BER 31, 2001 | | |
|-----------------------|--------------|-----------------|------------|----------------------|--------------|----------------|--------------------|----------|---------------|
| | Prior Perio | od Investments* | Current Pe | riod Investments | | Total Investme | ents | Unfunded | Commitments** |
| MSA/Assessment Areas: | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | % of Total \$'s | # | \$ (000's) |
| Full-Scope Review: | | | | | | | | | |
| Baltimore | 60 | 73,780 | 56 | 46,758 | 116 | 120,538 | 96.70 | 2 | 5,524 |
| Limited-Scope Review: | | | | | | | | | |
| Maryland Non-MSA | 2 | 1,449 | 10 | 2,659 | 12 | 4,108 | 3.30 | 0 | 0 |
| | | | | | | | | | |
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| (X) #B: B: H | <u> </u> | | | | | | | | |

^{(*) &}quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

^{(**) &}quot;Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

Table 13. Distribution of Branch Delivery System and Branch Openings/Closings

| DISTRIBUTION OF B | | | | | | | - | e: MARYLAI | | uation Pe | riod: JA | NUARY 1 | , 2000 T | O DECEM | BER 31, 2 | 2001 | |
|-----------------------|-----------------------|--------------|-----------------------|----------|--------------------------|-------|-------|----------------|----------------|-----------|---------------------|---------|----------|---------|-----------------------|-------|-------|
| | Deposits | | | Branches | 3 | | | | Branch | Openings/ | Closings | | | | Popul | ation | |
| MSA/Assessment Area: | % of Rated Area | # of BANK | % of Rated Area | | ocation of ncome of (| | | # of Branch | # of Branch | Net Cha | ange in Loc (+ (| | ranches | % (| of the Pop Each Ge | | hin |
| | Deposits in MSA/AA | Branches | Branches in MSA/AA | Low | Mod | Mid | Upp | Closings | Openings | Low | Mod | Mid | Upp | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | | | |
| Baltimore | 94.36 | 98 | 89.09 | 3.06 | 25.51 | 43.88 | 27.55 | 7 | 1 | 0 | - 2 | - 3 | - 1 | 7.79 | 19.32 | 44.56 | 27.88 |
| Limited-Scope Review: | | | | | | | | | | | | | | | | | |
| Maryland Non-MSA | 5.64 | 12 | 10.91 | 0.00 | 16.67 | 50.00 | 33.33 | 2 | 0 | 0 | 0 | · 1 | - 1 | 0.62 | 10.40 | 64.36 | 24.57 |
| | | | | | | | | | | | | | | | | | |
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Table 1. Lending Volume

| LENDING VOL | UME | | State: N | /IISSOURI | | Eva | luation Period: | JANUARY 1 | , 2000 TO DEC | EMBER 31, | 2001 | |
|-----------------------|--------------------------|-------|------------|-----------|------------------------|-----|--------------------|-----------|------------------------|-----------|-------------|--------------------------|
| MSA/Assessment Area: | % of Rated Area Loans | Home | : Mortgage | | ıll Loans ısinesses | | all Loans Farms | | y Development ans** | Total Rep | orted Loans | % of Rated Area |
| | (#) in MSA/AA* | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | Deposits in MSA/AA*** |
| Full-Scope Review: | | | | | | | | | | | | |
| Springfield | 25.74 | 1,787 | 157,221 | 281 | 52,426 | 7 | 280 | 0 | 0 | 2,075 | 209,927 | 26.52 |
| Limited-Scope Review: | | | | | | | | | | | | |
| Columbia | 8.92 | 654 | 78,055 | 57 | 14,877 | 6 | 295 | 2 | 25,000 | 719 | 118,227 | 8.90 |
| Joplin | 8.46 | 558 | 40,793 | 83 | 11,296 | 41 | 1,839 | 0 | 0 | 682 | 53,928 | 7.05 |
| Missouri Non-MSA | 56.87 | 3,297 | 226,419 | 633 | 85,252 | 654 | 45,957 | 0 | 0 | 4,584 | 357,628 | 57.54 |
| | | | | | | | | | | | | |
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^(*) Loan Data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

^(**) The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

^(***) Deposit data as of June 30, 2001. Rated area refers to either the state or multistate MSA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

| Ge | eographic Dist | ribution: HC | ME PURCHA | SE | State: MI | SSOURI | Evaluat | ion Period: J <i>l</i> | ANUARY 1, 20 | 000 TO DECE | MBER 31, | 2001 | | | |
|-----------------------|--------------------|----------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|------------------------|---------------------------|-----------------|----------|------------|-----------|------------|------|
| | Total I Purchas | | Low-Ir Geogra | ncome aphies | | e-Income aphies | | -Income raphies | Upper-l Geogra | | Mai | rket Share | (%) by Ge | ography *† | * * |
| MSA/Assessment Area: | # | % 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-Scope Review: | | | | | | | | | | | | | | | |
| Springfield | 682 | 30.23 | 0.05 | 0.15 | 17.00 | 15.54 | 62.77 | 64.66 | 20.18 | 19.65 | 3.89 | 0.00 | 4.18 | 3.90 | 3.75 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Columbia | 289 | 12.81 | 2.42 | 4.15 | 10.30 | 13.15 | 63.43 | 58.82 | 23.85 | 23.88 | 5.31 | 12.07 | 7.95 | 5.07 | 4.39 |
| Joplin | 181 | 8.02 | NA | NA | 7.53 | 7.18 | 76.49 | 75.69 | 15.97 | 17.13 | 2.79 | NA | 3.67 | 2.61 | 3.23 |
| Missouri Non-MSA | 1,104 | 48.94 | NA | NA | 7.56 | 7.88 | 72.62 | 59.78 | 19.82 | 32.34 | 8.76 | NA | 12.12 | 8.25 | 9.26 |
| | | | | | | | | | | | | | | | |
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^(*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^(**) 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.

^(***) Based on 2001 Peer Mortgage Data: Midwest Region.

Table 3. Geographic Distribution of Home Improvement Loans

| Geogra | phic Distribu | ution: HOM | E IMPROVEM | ENT | State: M | ISSOURI | Evalua | ation Period: 、 | JANUARY 1, 2 | 2000 TO DEC | EMBER 31 | 1, 2001 | | | |
|-----------------------|---------------|-------------------|---------------------------|-----------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|-----------------|----------|------------|-----------|------------|----------------|
| | | Home ent Loans | Low-Ir Geogra | | Moderate Geogra | | | -Income raphies | Upper-l Geogra | | Mai | rket Share | (%) by Ge | ography *† | * * |
| MSA/Assessment Area: | # | % 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-Scope Review: | | | | | | | | | | | | | | | |
| Springfield | 79 | 20.73 | 0.05 | 0.00 | 17.00 | 12.66 | 62.77 | 62.03 | 20.18 | 25.32 | 9.12 | 0.00 | 7.22 | 8.83 | 11.72 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Columbia | 46 | 12.07 | 2.42 | 0.00 | 10.30 | 8.70 | 63.43 | 65.22 | 23.85 | 26.09 | 12.62 | 0.00 | 13.79 | 13.07 | 12.50 |
| Joplin | 38 | 9.97 | NA | NA | 7.53 | 0.00 | 76.49 | 84.21 | 15.97 | 15.79 | 4.98 | NA | 0.00 | 5.67 | 4.05 |
| Missouri Non-MSA | 218 | 57.22 | NA | NA | 7.56 | 3.21 | 72.62 | 69.27 | 19.82 | 27.52 | 18.92 | NA | 10.71 | 19.13 | 20.35 |
| | | | | | | | | | | | | | | | |
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^(*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^(**) 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.

^(***) Based on 2001 Peer Mortgage Data: Midwest Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

| Geographic | Distribution | n: HOME M | ORTGAGE RE | FINANCE | State: | MISSOURI | Ev | raluation Period | I: JANUARY | 1, 2000 TO | DECEMBE | R 31, 200 | 11 | | |
|------------------------|--------------|--|---------------------------|-----------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|-----------------|---------|-----------|------------|------------|------------|
| MSA/Assessment Area: | | Home Refinance ans | Low-Ir Geogra | | Moderati Geogra | | | -Income raphies | Upper-l Geogra | | Mai | ket Share | (%) by Geo | ography *† | * * |
| MISA/ASSESSIMENT ATEA. | # | % 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-Scope Review: | | | | | | | | | | | | | | | |
| Springfield | 1,024 | 28.02 | 0.05 | 0.10 | 17.00 | 15.04 | 62.77 | 62.40 | 20.18 | 22.46 | 5.67 | 0.00 | 8.01 | 5.52 | 5.21 |
| Limited-Scope Review: | | 1,024 28.02 0.05 0.10 317 8.68 2.42 1.58 | | | | | | | | | | | | | |
| Columbia | 317 | | | | 10.30 | 12.93 | 63.43 | 57.73 | 23.85 | 27.76 | 5.30 | 6.38 | 9.86 | 4.67 | 5.58 |
| Joplin | 339 | 9.28 | NA | NA | 7.53 | 7.96 | 76.49 | 80.83 | 15.97 | 11.21 | 5.48 | NA | 7.36 | 5.81 | 3.12 |
| Missouri Non-MSA | 1,974 | 54.02 | NA | NA | 7.56 | 7.19 | 72.62 | 69.91 | 19.82 | 22.90 | 13.57 | NA | 17.90 | 13.75 | 12.28 |
| | | | | | | | | | | | | | | | |
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^(*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

^(**) 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.

^(***) Based on 2001 Peer Mortgage Data: Midwest Region.

Table 5. Geographic Distribution of Small Loans to Businesses

| Geographic | Distribution | : SMALL L | DANS TO BUS | NESSES | State: | MISSOURI | Eva | aluation Perio | d: JANUARY | 1, 2000 TO | DECEMBE | R 31, 200 | 01 | | |
|-----------------------|--------------|-----------------------|--------------------------|-----------------|--------------------------|-----------------|--------------------------|-----------------|--------------------------|-----------------|---------|------------|-----------|------------|------------|
| | | nall Loans inesses | Low-Ind Geograp | | Moderate- Geogra | | Middle-I Geogra | | Upper-In Geograp | | Ma | rket Share | (%) by Ge | ography ** | + * |
| MSA/Assessment Area: | # | % of Total* | % of Businesses ** | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Springfield | 281 | 26.66 | 3.45 | 3.56 | 14.76 | 15.66 | 64.34 | 59.07 | 17.45 | 21.71 | 1.61 | 2.29 | 1.99 | 1.51 | 1.86 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Columbia | 57 | 5.41 | 24.25 | 8.77 | 13.80 | 49.12 | 48.71 | 31.58 | 13.24 | 10.53 | 0.85 | 0.33 | 4.76 | 0.26 | 0.62 |
| Joplin | 83 | 7.87 | NA | NA | 15.90 | 7.23 | 66.99 | 81.93 | 17.11 | 10.84 | 0.80 | NA | 0.59 | 1.04 | 0.18 |
| Missouri Non-MSA | 633 | 60.06 | NA | NA | 6.87 | 5.53 | 67.71 | 56.56 | 25.42 | 37.91 | 2.83 | NA | 4.17 | 2.74 | 3.27 |
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^(*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^(**) Source of Data-Dunn and Bradstreet (2002).

^(***) Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

| Geograph | | | L LOANS TO F | ARMS | State: M | ISSOURI | Evalua | tion Period: | JANUARY 1, 2 | 2000 TO DE | CEMBER 3 | 31, 2001 | | | |
|------------------------|-------------------|----------------|--------------------|-----------------|---------------------|-----------------|--------------------|-----------------|--------------------|-----------------|----------|------------|-----------|-----------|----------------|
| MSA/Assessment Area: | Total Sm to Fa | | Low-Inc Geograp | | Moderate- Geogra | | Middle-l Geogra | | Upper-In Geogra | | Ma | rket Share | (%) by Ge | ography * | * * |
| MOA/ASSESSINGIIT AIGG. | # | % of Total* | % of Farms** | % BANK Loans | % of Farms** | % BANK Loans | % of Farms** | % BANK Loans | % of Farms** | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Springfield | 7 | 0.99 | 0.26 | 0.00 | 9.39 | 0.00 | 76.06 | 71.43 | 14.29 | 28.57 | 1.50 | 0.00 | 0.00 | 1.19 | 6.90 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Columbia | 6 | 0.85 | 3.37 | 0.00 | 5.53 | 0.00 | 76.44 | 33.33 | 14.66 | 66.67 | 2.81 | 0.00 | 0.00 | 1.35 | 16.67 |
| Joplin | 41 | 5.79 | NA | NA | 3.44 | 0.00 | 91.30 | 92.68 | 5.26 | 7.32 | 6.07 | NA | 0.00 | 5.91 | 25.00 |
| Missouri Non-MSA | 654 | 92.37 | NA | NA | 4.86 | 9.17 | 82.48 | 72.17 | 12.65 | 18.65 | 14.66 | NA | 18.56 | 12.48 | 32.48 |
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^(*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^(**) Source of Data-Dunn and Bradstreet (2002).

^(***) Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

| Borro | ower Distrib | ution: HON | ME PURCHAS | E | State: MIS | SOURI | Evaluatio | on Period: JAI | NUARY 1, 20 | OO TO DECEN | MBER 31, 2 | 2001 | | | |
|------------------------|----------------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|-----------------|--------------------|------------|-----------|-----------|------------|-------|
| MSA/Assessment Area: | Total Purchas | Home se Loans | Low-Ir Borro | | Moderat Borro | e-Income wers | | -Income owers | Upper- Borro | Income owers | Market | Share (%) | by Borrov | ver Income | *** |
| WOAJASSESSIIIEHT ATEA. | # | % of Total* | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Springfield | 682 | 30.23 | 18.46 | 9.81 | 18.66 | 26.21 | 24.41 | 24.92 | 38.47 | 39.07 | 4.44 | 3.21 | 4.93 | 3.57 | 5.33 |
| Limited-Scope Review: | 289 12.81 19.20 7.79 | | | | | | | | | | | | | | |
| Columbia | | | | | 18.49 | 27.11 | 23.20 | 25.70 | 39.11 | 39.44 | 5.74 | 3.06 | 6.90 | 5.98 | 5.73 |
| Joplin | 181 | 8.02 | 18.51 | 7.88 | 18.94 | 21.21 | 24.15 | 22.42 | 38.40 | 48.48 | 3.17 | 1.49 | 3.25 | 1.68 | 4.76 |
| Missouri Non-MSA | 1,104 | 48.94 | 18.46 | 5.89 | 17.79 | 20.19 | 23.10 | 22.62 | 40.65 | 51.31 | 9.93 | 9.37 | 10.25 | 7.33 | 11.45 |
| | | | | | | | | | | | | | | | |
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^(*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^(**) Percentage of Families is based on 1990 Census information.

^(***) As a percentage of loans with borrower income information available. No information was available for 5.10% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Midwest Region.

Table 8. Borrower Distribution of Home Improvement Loans

| Borrov | ver Distribut | tion: HOME | IMPROVEME | NT | State: M | ISSOURI | Evalua | tion Period: J | ANUARY 1, 2 | 2000 TO DEC | EMBER 31 | , 2001 | | | |
|-----------------------|---------------|--------------------|-----------------|--------------------|--------------------|--------------------|-----------------|--------------------|-----------------|--------------------|----------|-----------|-----------|------------|-------|
| MSA/Assessment Area: | | Home nent Loans | Low-lı Borro | | Moderat Borro | | | -Income owers | Upper- Borro | Income owers | Market | Share (%) | by Borrov | ver Income | *** |
| WIDA/ASSESSITER ATEG. | # | % of Total* | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Springfield | 79 | 20.73 | 18.46 | 5.06 | 18.66 | 26.58 | 24.41 | 20.25 | 38.47 | 48.10 | 9.39 | 4.60 | 11.41 | 6.28 | 12.45 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Columbia | 46 | 12.07 | 19.20 | 2.17 | 18.49 | 17.39 | 23.20 | 30.43 | 39.11 | 50.00 | 13.13 | 2.70 | 13.46 | 14.47 | 15.15 |
| Joplin | 38 | 9.97 | 18.51 | 5.26 | 18.94 | 18.42 | 24.15 | 21.05 | 38.40 | 55.26 | 5.16 | 1.82 | 1.04 | 5.30 | 8.59 |
| Missouri Non-MSA | 218 | 57.22 | 18.46 | 5.99 | 17.79 | 16.59 | 23.10 | 27.19 | 40.65 | 50.23 | 19.59 | 12.20 | 17.22 | 19.47 | 22.19 |
| | | | | | | | | | | | | | | | |
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^(*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^(**) Percentage of Families is based on 1990 Census information.

^(***) As a percentage of loans with borrower income information available. No information was available 0.26% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Midwest Region.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

| | | | RTGAGE REFI | | State | MISSOURI | Ev | aluation Perio | d: JANUARY | ' 1, 2000 TO | DECEMBE | R 31, 200 |)1 | | |
|-----------------------|------------------------|------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|--------------------|---------|-----------|-----------|------------|-------|
| MSA/Assessment Area: | Total Homo Refinanc | e Mortgage ce Loans | Low-Ir Borro | | Moderat Borro | e-Income wers | | -Income owers | Upper-l Borro | Income owers | Market | Share (%) | by Borrov | ver Income | *** |
| WOA/ASSESSITER AREA. | # | % of Total* | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Springfield | 1,024 | 28.02 | 18.46 | 11.07 | 18.66 | 18.42 | 24.41 | 24.01 | 38.47 | 46.49 | 6.75 | 7.01 | 6.40 | 5.72 | 7.53 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Columbia | 317 | 8.68 | 19.20 | 7.58 | 18.49 | 15.91 | 23.20 | 29.17 | 39.11 | 47.35 | 4.90 | 4.34 | 4.60 | 4.85 | 5.15 |
| Joplin | 339 | 9.28 | 18.51 | 6.88 | 18.94 | 12.19 | 24.15 | 21.25 | 38.40 | 59.69 | 6.12 | 4.40 | 3.40 | 4.32 | 8.71 |
| Missouri Non-MSA | 1,974 | 54.02 | 18.46 | 5.18 | 17.79 | 13.34 | 23.10 | 22.62 | 40.65 | 58.86 | 15.38 | 13.14 | 12.30 | 12.65 | 17.86 |
| | | | | | | | | | | | | | | | |
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| | <u> </u> | | | | | | | | | | | | | | |

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

^(**) Percentage of Families is based on 1990 Census information.

^(***) As a percentage of loans with borrower income information available. No information was available for 8.37% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Midwest Region.

Table 10. Borrower Distribution of Small Loans to Businesses

| Borrower Distributio | n: SMALL LOAN | IS TO BUSINESSI | S State: M | ISSOURI Evalu | uation Period: JAN | NUARY 1, 2000 TO | DECEMBER 31, 2 | 001 | |
|-----------------------|---------------------|-----------------|----------------------|-------------------------------|----------------------|--|---------------------------------|-----------|-------------------------------|
| MCA/A | Total Sm to Busi | | | ith Revenues of on or less | | ans by Original Amoun ardless of Business Siz | | Market Si | hare**** |
| MSA/Assessment Area: | # | % 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-Scope Review: | | | | | | | | | |
| Springfield | 281 | 26.66 | 76.14 | 53.02 | 60.85 | 16.37 | 22.78 | 1.61 | 1.51 |
| Limited-Scope Review: | | | | | | | | | |
| Columbia | 57 | 5.41 | 80.16 | 43.86 | 43.86 | 17.54 | 38.60 | 0.85 | 0.45 |
| Joplin | 83 | 7.87 | 78.82 | 54.22 | 62.65 | 24.10 | 13.25 | 0.80 | 0.80 |
| Missouri Non-MSA | 633 | 60.06 | 78.67 | 54.03 | 68.56 | 15.48 | 15.96 | 2.83 | 2.18 |
| | | | | | | | | | |
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^(*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^(**) 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 18.69% of small loans to businesses originated/purchased by the bank. (****) Based on 2001 Peer Small Business Data US&PR.

Table 11. Borrower Distribution of Small Loans to Farms

| Borrower Distribution | n: SMALL LOANS | TO FARMS | State: MISSO | OURI Eva | aluation Period: JA | NUARY 1, 2000 TO | DECEMBER 31, 200 | 1 | |
|-----------------------|---------------------|----------------|-----------------------------|--------------------|----------------------|--|----------------------------------|-----------|-------------------------------|
| | Total Sma to Far | | Farms with F \$1 million | | | oans by Original Amou. Regardless of Farm Siz | | Market Sh | are**** |
| MSA/Assessment Areas: | # | % of Total* | % of Farms** | % BANK Loans*** | \$100,000 or Less | > \$100,000 to \$250,000 | > \$250,000 to \$1,000,000 | AII | Rev \$1 million or less |
| Full-Scope Review: | | | | | | | | | |
| Springfield | 7 | 0.99 | 96.30 | 57.14 | 85.71 | 14.29 | 0.00 | 1.50 | 0.91 |
| Limited-Scope Review: | | | | | | | | | |
| Columbia | 6 | 0.85 | 96.88 | 33.33 | 100.00 | 0.00 | 0.00 | 2.81 | 0.60 |
| Joplin | 41 | 5.79 | 96.36 | 78.05 | 95.12 | 0.00 | 4.88 | 6.07 | 5.45 |
| Missouri Non-MSA | 654 | 92.37 | 97.32 | 77.68 | 79.97 | 14.07 | 5.96 | 14.66 | 11.44 |
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^(*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^(**) 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 20.76% of small loans to farms originated and purchased by the bank.

^(****) Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

| QUAL | IFIED INVESTI | MENTS State | : MISSOURI | Evaluation Period: J | ANUARY 1, 2 | 000 TO DECEMB | ER 31, 2001 | | |
|-----------------------|---------------|-----------------|------------|----------------------|-------------|----------------|--------------------|----------|---------------|
| | Prior Perio | od Investments* | Current Pe | riod Investments | | Total Investme | ents | Unfunded | Commitments** |
| MSA/Assessment Areas: | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | % of Total \$'s | # | \$ (000's) |
| Full-Scope Review: | | | | | | | | | |
| Springfield | 2 | 468 | 8 | 28 | 10 | 496 | 26.08 | 0 | 0 |
| Limited-Scope Review: | | | | | | | | | |
| Columbia | 0 | 0 | 2 | 5 | 2 | 5 | 0.26 | 0 | 0 |
| Joplin | 0 | 0 | 2 | 1,248 | 2 | 1,248 | 65.62 | 0 | 0 |
| Missouri Non-MSA | 2 | 98 | 23 | 55 | 25 | 153 | 8.04 | 0 | 0 |
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^{(*) &}quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

^{(**) &}quot;Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

Table 13. Distribution of Branch Delivery System and Branch Openings/Closings

| DISTRIBUTION OF E | | | M AND BRANC | | | | | e: MISSOUF | | ation Per | iod: JAN | IUARY 1, | 2000 TC |) DECEME | BER 31, 2 | 001 | |
|-----------------------|-----------------------|--------------|-----------------------|---------|-------|---------------------------|-------|----------------|----------------|------------|--------------------|----------|---------|----------|------------------------|-------|-------|
| | Deposits | | | Branche | s | | | | Branch | n Openings | /Closings | | | | Popul | ation | |
| MSA/Assessment Area: | % of Rated Area | # of BANK | % of Rated Area | | | Branches b Geographies | | # of Branch | # of Branch | Net Cha | nge in Loc (+ (| | ranches | % (| of the Popi Each Ge | | hin |
| | Deposits in MSA/AA | Branches | Branches in MSA/AA | Low | Mod | Mid | Upp | Closings | Openings | Low | Mod | Mid | Upp | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | | | |
| Springfield | 26.52 | 7 | 14.58 | 14.29 | 28.57 | 14.29 | 42.86 | 2 | 0 | - 1 | 0 | - 1 | 0 | 1.10 | 22.68 | 59.33 | 16.89 |
| Limited-Scope Review: | | | | | | | | | | | | | | | | | |
| Columbia | 8.90 | 4 | 8.33 | 25.00 | 50.00 | 25.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 14.07 | 15.57 | 52.82 | 17.54 |
| Joplin | 7.05 | 4 | 8.33 | NA | 0.00 | 100.00 | 0.00 | 0 | 0 | NA | 0 | 0 | 0 | NA | 10.07 | 74.26 | 15.67 |
| Missouri Non-MSA | 57.54 | 33 | 68.75 | NA | 6.06 | 66.67 | 27.27 | 4 | 2 | NA | 0 | - 2 | 0 | NA | 7.42 | 73.50 | 19.08 |
| | | | | | | | | | | | | | | | | | |
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Charter Number: 13044

Table 1. Lending Volume

| LENDING VO | DLUME | | State: | NEVADA | | Eval | uation Period: | JANUARY 1 | , 2000 TO DECE | MBER 31, 2 | 2001 | |
|-----------------------|--------------------------|-------|------------|--------|------------------------|------|--------------------|-----------|-------------------------|------------|-------------|--------------------------|
| MSA/Assessment Area: | % of Rated Area Loans | Home | · Mortgage | | all Loans usinesses | | all Loans Farms | | y Development pans** | Total Rep | orted Loans | % of Rated Area |
| | (#) in MSA/AA* | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | Deposits in MSA/AA*** |
| Full-Scope Review: | | | | | | | | | | | | |
| Reno | 65.13 | 2,869 | 457,950 | 403 | 42,623 | 3 | 506 | 5 | 5,745 | 3,280 | 506,824 | 70.08 |
| Limited-Scope Review: | | | | | | | | | | | | |
| Nevada Non-MSA | 34.87 | 1,546 | 210,725 | 207 | 18,922 | 2 | 690 | 1 | 1,204 | 1,756 | 231,541 | 29.92 |
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^(*) Loan data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

^(**) The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

^(***) Deposit data as of June 30,2001. Rated area refers to either the state or multistate MSA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

| G | eographic Dist | | | | State: N | EVADA | Evaluatio | on Period: JAI | NUARY 1, 20 | OO TO DECEN | /IBER 31, 2 | 2001 | | | |
|-----------------------|---------------------|----------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|--------------------|---------------------------|-----------------|-------------|-----------|-----------|-----------|------|
| | Total I Purchase | | Low-Ir Geogra | | Moderate Geogra | e-Income aphies | | -Income raphies | Upper-l Geogra | | Mar | ket Share | (%) by Ge | ography * | * * |
| MSA/Assessment Area: | # | % 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-Scope Review: | | | | | | | | | | | | | | | |
| Reno | 1,412 | 70.00 | 0.04 | 0.00 | 18.19 | 11.05 | 46.50 | 44.76 | 35.28 | 44.19 | 5.84 | 0.00 | 6.56 | 5.40 | 6.26 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Nevada Non-MSA | 605 | 30.00 | 0.48 | 0.00 | 17.08 | 5.45 | 69.59 | 80.83 | 12.85 | 13.72 | 5.43 | 0.00 | 2.65 | 5.74 | 5.22 |
| | | | | | | | | | | | | | | | |
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^(*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^(**) 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.

^(***) Based on 2001 Peer Mortgage Data: Western Region 1.

Table 3. Geographic Distribution of Home Improvement Loans

| phic Distrib | ution: HOM | 1E IMPROVEN | /IENT | State: N | IEVADA | Evaluat | tion Period: J | ANUARY 1, 2 | :000 TO DEC | CEMBER 31 | 1, 2001 | | | |
|--------------|------------------------|--|---|---|---|--|--|---|--|--|------------------------------|------------------------------|------------------------------|------------------------------|
| | | | | | | | | | | Ma | rket Share (| (%) by Geo | graphy ** | * |
| # | % 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 |
| | | | | | | | | | | | | | | |
| 249 | 64.68 | 0.04 | 0.00 | 18.19 | 6.83 | 46.50 | 46.99 | 35.28 | 46.18 | 26.08 | 0.00 | 13.41 | 22.65 | 34.38 |
| | | | | | | | | | | | | | | |
| 136 | 35.32 | 0.48 | 0.00 | 17.08 | 5.15 | 69.59 | 72.06 | 12.85 | 22.79 | 26.23 | 0.00 | 7.84 | 26.07 | 44.44 |
| | | | | | | | | | | | | | | |
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| | Total Improvem # | Total Home Improvement Loans # % of Total* 249 64.68 | Total Home Low-In Geogra # % of Total* % Owner Occ Units** | Improvement Loans # % of Total* % Owner Occ Units** % BANK Loans | Total Home Improvement Loans Geographies Geographies Geographies # % of Total* Occ Units** BANK Loans Wowner Occ Units** | Total Home Improvement Loans Geographies Geographies # % Of Total* Occ Units** BANK Loans Units** **BANK Loans Units** Cocc Units** **Downer Occ Units** Cocc Units** **Downer Occ Units** **Down | Total Home Low-Income Geographies Geographies Geographies Geographies Geographies Geographies Geographies # % of Total* | Total Home Improvement Loans Geographies Geographies Geographies Geographies # Nof Total* Occ Units** BANK Loans Units** BANK Loans Units** Cocc Units** A6.50 46.99 | Total Home Improvement Loans Geographies Geographies Geographies Geographies Geographies Geographies Geographies # % of Total* Units** SANK Loans Units** Cocc U | Total Home Improvement Loans Geographies Geographies Geographies Geographies Geographies # Nof Total* Occ Units** Loans Occ Units** Service S | Total Home Improvement Loans |

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

^(**) 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.

^(***) Based on 2001 Peer Mortgage Data: Western Region 1.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

| Geographi | | | ORTGAGE R | | | : NEVADA | | aluation Period: | JANUARY | 1, 2000 TO D | ECEMBER | 31, 200° | | | |
|-----------------------|----------|--------------------------|---------------------------|-----------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|-----------------|---------|-----------|------------|------------|------------|
| MSA/Assessment Area: | Mortgage | Home Refinance ans | Low-Ir Geogra | | Moderate Geogra | | | -Income raphies | Upper- Geogr | | Mai | ket Share | (%) by Geo | ography ** | F * |
| WSA/ASSESSMENT Area. | # | % 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-Scope Review: | | | | | | | | | | | | | | | |
| Reno | 1,208 | 60.01 | 0.04 | 0.00 | 18.19 | 5.88 | 46.50 | 42.72 | 35.28 | 51.41 | 7.17 | 0.00 | 4.63 | 6.32 | 8.62 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Nevada Non-MSA | 805 | 39.99 | 0.48 | 0.00 | 17.08 | 6.09 | 69.59 | 77.39 | 12.85 | 16.52 | 8.63 | 0.00 | 5.62 | 9.25 | 7.61 |
| | | | | | | | | | | | | | | | |
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^(*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

^(**) 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.

^(***) Based on 2001 Peer Mortgage Data: Western Region 1.

Table 5. Geographic Distribution of Small Loans to Businesses

| Geographic | | | OANS TO BUS | | | : NEVADA | Eval | uation Period | : JANUARY 1 | , 2000 TO I | DECEMBER | 31, 200 | 1 | | |
|-----------------------|-----|----------------|--------------------------|-----------------|--------------------------|-----------------|--------------------------|-----------------|--------------------------|-----------------|----------|-----------|-----------|------------|------|
| | | iall Loans | Low-Inc Geograp | | Moderate- Geograp | | Middle-lı Geogra | | Upper-In Geograp | | Mai | ket Share | (%) by Ge | ography ** | * |
| MSA/Assessment Area: | # | % of Total* | % of Businesses ** | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Reno | 403 | 66.07 | 0.14 | 0.25 | 38.31 | 40.94 | 41.82 | 38.96 | 19.74 | 19.85 | 1.22 | 0.00 | 1.44 | 1.16 | 1.30 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Nevada Non-MSA | 207 | 33.93 | 0.09 | 0.00 | 20.62 | 7.73 | 72.07 | 76.81 | 7.21 | 15.46 | 1.07 | 0.00 | 0.29 | 1.36 | 1.71 |
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^(*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^(**) Source of Data-Dunn and Bradstreet (2002).

^(***) Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

| Geogra | | | LL LOANS TO F | | State: N | IEVADA | Evaluat | tion Period: 、 | JANUARY 1, 2 | 000 TO DEC | CEMBER 31 | , 2001 | | | |
|-------------------------|------------------|--------------------|--------------------|-----------------|---------------------|-----------------|--------------------|-----------------|---------------------|-----------------|-----------|-----------|-----------|------------|----------------|
| MSA/Assessment Area: | Total Sm to F | nall Loans arms | Low-Inc Geograp | | Moderate- Geogra | | Middle-I Geogra | | Upper-In Geograp | | Mai | ket Share | (%) by Ge | ography ** | 6 * |
| WISA/ASSESSITERIT ATEA. | # | % of Total* | % of Farms** | % BANK Loans | % of Farms** | % BANK Loans | % of Farms** | % BANK Loans | % of Farms** | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Reno | 3 | 60.00 | 0.28 | 0.00 | 27.17 | 0.00 | 40.06 | 66.67 | 32.49 | 33.33 | 4.55 | 0.00 | 0.00 | 0.00 | 11.11 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Nevada Non-MSA | 2 | 40.00 | 0.15 | 0.00 | 28.53 | 0.00 | 65.15 | 100.00 | 6.18 | 0.00 | 2.13 | 0.00 | 0.00 | 4.17 | 0.00 |
| | | | | | | | | | | | | | | | |
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^(*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^(**) Source of Data-Dunn and Bradstreet (2002).

^(***) Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

| Bor | rower Distri | bution: HO | ME PURCHAS | SE | State: NE\ | /ADA | Evaluatio | n Period: JAN | UARY 1, 200 | O TO DECEM | BER 31, 20 | 001 | | | |
|-------------------------|--------------|------------------|-----------------|--------------------|-------------------|--------------------|-----------------|--------------------|-----------------|--------------------|------------|-----------|-----------|------------|------|
| MSA/Assessment Area: | | Home se Loans | Low-Ir Borro | | Moderate Borro | e-Income wers | | -Income owers | | Income wers | Market | Share (%) | by Borrov | ver Income | *** |
| WISA/ASSESSITERIT ATEA. | # | % of Total* | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Reno | 1,412 | 70.00 | 17.38 | 5.98 | 19.05 | 23.98 | 25.18 | 19.42 | 38.39 | 50.62 | 6.43 | 4.75 | 7.10 | 4.69 | 7.53 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Nevada Non-MSA | 605 | 30.00 | 18.74 | 5.04 | 18.57 | 26.12 | 25.53 | 21.64 | 37.16 | 47.20 | 5.91 | 4.70 | 6.60 | 3.98 | 7.28 |
| | | | | | | | | | | | | | | | |
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^(*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^(**) Percentage of Families is based on 1990 Census information.

^(***) As a percentage of loans with borrower income information available. No information was available for 13.68% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Western Region 1.

Table 8. Borrower Distribution of Home Improvement Loans

| Total H nproveme # | | Low-Ir Borro | | Moderate | a lacema | | | | | | | | | |
|--------------------------|---|------------------------|-----------------|---|---|----------------------------------|--|--|--|--|--|--|--|--|
| # | % of | | WEIS | Borro | e-income iwers | | -Income owers | Upper-l Borro | | Market | Share (%) | by Borrov | ver Income | ·*** |
| | # Nof % of % BAN Total* Families** Loans* | | | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | Overall | Low | Mod | Mid | Upp |
| | | | | | | | | | | | | | | |
| 249 | 64.68 | 17.38 | 5.62 | 19.05 | 11.65 | 25.18 | 23.29 | 38.39 | 59.44 | 28.47 | 17.07 | 17.12 | 21.74 | 37.65 |
| | | | | | | | | | | | | | | |
| 136 | 35.32 | 18.74 | 5.15 | 18.57 | 12.50 | 25.53 | 21.32 | 37.16 | 61.03 | 26.82 | 9.38 | 15.94 | 18.60 | 40.83 |
| | | | | | | | | | | | | | | |
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| | | 249 64.68 136 35.32 | 249 64.68 17.38 | 249 64.68 17.38 5.62 136 35.32 18.74 5.15 | 249 64.68 17.38 5.62 19.05 136 35.32 18.74 5.15 18.57 | 249 64.68 17.38 5.62 19.05 11.65 | 249 64.68 17.38 5.62 19.05 11.65 25.18 | 249 64.68 17.38 5.62 19.05 11.65 25.18 23.29 | 249 64.68 17.38 5.62 19.05 11.65 25.18 23.29 38.39 | 249 64.68 17.38 5.62 19.05 11.65 25.18 23.29 38.39 59.44 | 249 64.68 17.38 5.62 19.05 11.65 25.18 23.29 38.39 59.44 28.47 | 249 64.68 17.38 5.62 19.05 11.65 25.18 23.29 38.39 59.44 28.47 17.07 | 249 64.68 17.38 5.62 19.05 11.65 25.18 23.29 38.39 59.44 28.47 17.07 17.12 | 249 64.68 17.38 5.62 19.05 11.65 25.18 23.29 38.39 59.44 28.47 17.07 17.12 21.74 |

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

^(**) Percentage of Families is based on 1990 Census information.

^(***) As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Western Region 1.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

| Borrower | Distribution: | НОМЕ МО | ORTGAGE REF | INANCE | State | e: NEVADA | Eva | aluation Period | : JANUARY | 1, 2000 TO [| DECEMBER | 31, 200 | 1 | | |
|-----------------------|---------------|------------------------|-----------------|--------------------|-------------------|--------------------|-----------------|--------------------|-----------------|--------------------|----------|-----------|-----------|------------|-------|
| MSA/Assessment Area: | | e Mortgage ce Loans | Low-Ir Borro | ncome | Moderate Borro | e-Income wers | | -Income owers | | Income wers | Market | Share (%) | by Borrov | ver Income |)**** |
| woa/assessment area. | # | % of Total* | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Reno | 1,208 | 60.01 | 17.38 | 4.64 | 19.05 | 15.31 | 25.18 | 23.28 | 38.39 | 56.77 | 8.65 | 7.34 | 7.63 | 7.49 | 9.74 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Nevada Non-MSA | 805 | 39.99 | 18.74 | 4.28 | 18.57 | 12.57 | 25.53 | 25.94 | 37.16 | 57.22 | 9.94 | 6.27 | 7.39 | 8.83 | 11.98 |
| | | | | | | | | | | | | | | | |
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^(*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

^(**) Percentage of Families is based on 1990 Census information.

^(***) As a percentage of loans with borrower income information available. No information was available for 9.29% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Western Region 1.

Table 10. Borrower Distribution of Small Loans to Businesses

| Borrower Distribu | tion: SMALL LOAI | NS TO BUSINESS | SES State: N | IEVADA Evalua | ation Period: JAN | UARY 1, 2000 TO D | ECEMBER 31, 20 | 001 | |
|-----------------------|---------------------|----------------|----------------------|------------------------------|----------------------|--|---------------------------------|-----------|-------------------------------|
| MCA/A | Total Sm to Busi | | | th Revenues of on or less | | ans by Original Amoun ardless of Business Siz | | Market Si | hare**** |
| MSA/Assessment Area: | # | % 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-Scope Review: | | | | | | | | | |
| Reno | 403 | 66.07 | 43.80 | 54.59 | 76.92 | 11.66 | 11.41 | 1.22 | 1.61 |
| Limited-Scope Review: | | | | | | | | | |
| Nevada Non-MSA | 207 | 33.93 | 36.04 | 64.25 | 79.23 | 10.63 | 10.14 | 1.07 | 1.68 |
| | | | | | | | | | |
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^(*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^(**) 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 16.72% of small loans to businesses originated/purchased by the bank. (****) Based on 2001 Peer Small Business Data US&PR.

Table 11. Borrower Distribution of Small Loans to Farms

| Borrower Distribution | n: SMALL LOANS | TO FARMS | State: NEVAL | DA Evalı | uation Period: JAN | UARY 1, 2000 TO D | ECEMBER 31, 2001 | | |
|-----------------------|--------------------|----------------|-----------------------------|--------------------|----------------------|---|---------------------------------|-----------|-------------------------------|
| | Total Sma to Fa | | Farms with F \$1 million | | | oans by Original Amou Regardless of Farm Siz | | Market Sh | are**** |
| MSA/Assessment Areas: | # | % of Total* | % of Farms** | % BANK Loans*** | \$100,000 or Less | > \$100,000 to \$250,000 | >\$250,000 to \$1,000,000 | AII | Rev \$1 million or less |
| Full-Scope Review: | | | | | | | | | |
| Reno | 3 | 60.00 | 88.52 | 0.00 | 66.67 | 0.00 | 33.33 | 4.55 | 0.00 |
| Limited-Scope Review: | | | | | | | | | |
| Nevada Non-MSA | 2 | 40.00 | 89.85 | 100.00 | 0.00 | 0.00 | 100.00 | 2.13 | 2.41 |
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^(*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^(**) 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 60.00% of small loans to farms originated and purchased by the bank.

^(****) Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

| QUAL | IFIED INVEST | MENTS Stat | e: NEVADA | Evaluation Period: JA | NUARY 1, 20 | OO TO DECEMBE | ER 31, 2001 | | |
|-----------------------|--------------|-----------------|-------------|-----------------------|-------------|----------------|--------------------|----------|---------------|
| | Prior Perio | od Investments* | Current Per | riod Investments | | Total Investme | ents | Unfunded | Commitments** |
| MSA/Assessment Areas: | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | % of Total \$'s | # | \$ (000's) |
| Full-Scope Review: | | | | | | | | | |
| Reno | 5 | 9,469 | 20 | 2,747 | 25 | 12,216 | 98.14 | 0 | 0 |
| Limited-Scope Review: | | | | | | | | | |
| Nevada Non-MSA | 0 | 0 | 3 | 232 | 3 | 232 | 1.86 | 0 | 0 |
| | | | | | | | | | |
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^{(*) &}quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

^{(**) &}quot;Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

Table 13. Distribution of Branch Delivery System and Branch Openings/Closings

| DISTRIBUTION OF | | | | | | | - | ate: NEVAD | | ation Perio | od: JAN | UARY 1, | 2000 TO | DECEMB | ER 31, 20 |)01 | |
|-----------------------|-----------------------|--------------|-----------------------|----------|--------------------------|-------|-------|----------------|----------------|-------------|---------------------|---------|---------|--------|-----------|-------------------------|-------|
| | Deposits | | | Branches | 1 | | | | Branch | Openings/ | Closings | | | | Popul | lation | |
| MSA/Assessment Area: | % of Rated Area | # of BANK | % of Rated Area | | ocation of ncome of (| | | # of Branch | # of Branch | Net Cha | inge in Loc (+ (| | ranches | % | | ulation with ography | hin |
| | Deposits in MSA/AA | Branches | Branches in MSA/AA | Low | Mod | Mid | Upp | Closings | Openings | Low | Mod | Mid | Upp | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | | | |
| Reno | 70.08 | 14 | 50.00 | 0.00 | 14.29 | 50.00 | 35.71 | 1 | 0 | 0 | 0 | - 1 | 0 | 0.18 | 28.76 | 45.46 | 25.61 |
| Limited-Scope Review: | | | | | | | | | | | | | | | | | |
| Nevada Non-MSA | 29.92 | 14 | 50.00 | 0.00 | 14.29 | 71.43 | 14.29 | 1 | 0 | 0 | 0 | 0 | . 1 | 0.57 | 16.89 | 69.63 | 12.91 |
| | | | | | | | | | | | | | | | | | |
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Table 1. Lending Volume

| LENDING VOLU | UME | | State: NE | W MEXICO | | Ev | valuation Period | : JANUAR\ | ′ 1, 2000 TO DE | CEMBER 31 | 1, 2001 | |
|-----------------------|--------------------------|-------|------------|----------|------------------------|----|--------------------|-----------|-------------------------|-----------|--------------|--------------------------|
| MSA/Assessment Area: | % of Rated Area Loans | Home | e Mortgage | | all Loans usinesses | | all Loans Farms | | y Development pans** | Total Rep | oorted Loans | % of Rated Area |
| | (#) in MSA/AA* | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | Deposits in MSA/AA*** |
| Full-Scope Review: | | | | | | | | | | | | |
| Albuquerque | 65.21 | 4,954 | 500,586 | 954 | 94,181 | 1 | 30 | 5 | 15,114 | 5,914 | 609,911 | 64.91 |
| Limited-Scope Review: | | | | | | | | | | | | |
| Las Cruces | 4.11 | 343 | 25,482 | 28 | 1,039 | 1 | 5 | 1 | 175 | 373 | 26,701 | 3.35 |
| Santa Fe | 14.17 | 1,134 | 240,992 | 151 | 17,101 | 0 | 0 | 0 | 0 | 1,285 | 258,093 | 7.81 |
| New Mexico Non-MSA | 16.51 | 1,093 | 73,584 | 378 | 28,559 | 26 | 1,834 | 0 | 0 | 1,497 | 103,977 | 23.94 |
| | | | | | | | | | | | | |
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^(*) Loan Data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

^(**) The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

^(***) Deposit data as of June 30, 2001. Rated area refers to either the state or multistate MSA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

| Geo | graphic Distrit | oution: HON | ME PURCHAS | E | State: NEW | / MEXICO | Evalua | ation Period: 、 | JANUARY 1, 2 | 2000 TO DEC | EMBER 31 | , 2001 | | | |
|-----------------------|--------------------|----------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|--------------------|---------------------------|-----------------|----------|-----------|-----------|-----------|----------|
| | Total I Purchas | | Low-Ir Geogra | | | e-Income aphies | | -Income raphies | Upper-l Geogra | | Mai | ket Share | (%) by Ge | ography * | * * |
| MSA/Assessment Area: | # | % 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-Scope Review: | | | | | | | | | | | | | | | |
| Albuquerque | 2,351 | 67.52 | 1.92 | 1.02 | 20.64 | 12.34 | 44.56 | 52.96 | 32.88 | 33.69 | 6.27 | 3.38 | 7.09 | 7.51 | 4.69 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Las Cruces | 161 | 4.62 | 0.00 | 0.00 | 32.42 | 14.29 | 46.86 | 47.20 | 20.71 | 38.51 | 2.42 | 0.00 | 1.47 | 2.59 | 2.79 |
| Santa Fe | 647 | 18.58 | NA | NA | 25.67 | 27.67 | 42.81 | 48.69 | 31.52 | 23.65 | 7.87 | NA | 10.10 | 8.56 | 5.54 |
| New Mexico Non-MSA | 323 | 9.28 | 7.49 | 0.00 | 17.08 | 8.05 | 47.39 | 49.54 | 28.04 | 42.41 | 3.36 | 0.00 | 3.83 | 4.02 | 2.83 |
| | | | | | | | | | | | | | | | |
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^(*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^(**) 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.

^(***) Based on 2001 Peer Mortgage Data: Southwest Region.

Table 3. Geographic Distribution of Home Improvement Loans

| Geograph | nic Distributi | ion: HOME | IMPROVEMEI | NT | State: NE\ | W MEXICO | Eval | uation Period: | JANUARY 1 | , 2000 TO DE | CEMBER (| 31, 2001 | | | |
|-----------------------|----------------|-------------------|---------------------------|-----------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|------------------|----------|------------|-----------|------------|----------------|
| | | Home ent Loans | Low-Ir Geogra | | Moderate Geogra | | | -Income raphies | Upper-l Geogra | Income aphies | Mai | rket Share | (%) by Ge | ography ** | * * |
| MSA/Assessment Area: | # | % 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-Scope Review: | | | | | | | | | | | | | | | |
| Albuquerque | 389 | 63.05 | 1.92 | 1.29 | 20.64 | 16.97 | 44.56 | 43.44 | 32.88 | 38.30 | 15.12 | 16.00 | 11.56 | 14.79 | 17.43 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Las Cruces | 31 | 5.02 | 0.00 | 0.00 | 32.42 | 22.58 | 46.86 | 48.39 | 20.71 | 29.03 | 4.79 | 0.00 | 3.55 | 5.05 | 7.69 |
| Santa Fe | 56 | 9.08 | NA | NA | 25.67 | 10.71 | 42.81 | 76.79 | 31.52 | 12.50 | 9.45 | NA | 4.76 | 14.59 | 3.62 |
| New Mexico Non-MSA | 141 | 22.85 | 7.49 | 4.96 | 17.08 | 13.48 | 47.39 | 46.10 | 28.04 | 35.46 | 15.80 | 12.90 | 11.11 | 15.28 | 18.63 |
| | | | | | | | | | | | | | | | |
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^(*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^(**) 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.

^(***) Based on 2001 Peer Mortgage Data: Southwest Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

| Geographic I | Distribution: | HOME MO | RTGAGE REF | INANCE | State: | NEW MEXIC | 0 I | Evaluation Peri | od: JANUAR | RY 1, 2000 TO | O DECEMB | ER 31, 20 | 001 | | |
|--------------------------|---------------|--------------------------|---------------------------|-----------------|---------------------------|-----------------|---------------------------|--------------------|---------------------------|------------------|----------|------------|-----------|------------|----------------|
| MSA/Assessment Area: | Mortgage | Home Refinance ans | Low-Ir Geogra | | Moderate Geogra | | | -Income raphies | Upper-l Geogra | Income aphies | Ma | rket Share | (%) by Ge | ography *† | * * |
| WISA/ASSESSIIIEIIL AIEd. | # | % 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-Scope Review: | | | | | | | | | | | | | | | |
| Albuquerque | 2,211 | 64.63 | 1.92 | 1.90 | 20.64 | 17.77 | 44.56 | 42.20 | 32.88 | 38.13 | 6.44 | 12.26 | 7.88 | 6.25 | 6.03 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Las Cruces | 151 | 4.41 | 0.00 | 0.00 | 32.42 | 24.50 | 46.86 | 50.33 | 20.71 | 25.17 | 3.43 | 0.00 | 5.29 | 3.35 | 2.63 |
| Santa Fe | 431 | 12.60 | NA | NA | 25.67 | 14.62 | 42.81 | 57.54 | 31.52 | 27.84 | 4.80 | NA | 3.18 | 5.69 | 4.41 |
| New Mexico Non-MSA | 628 | 18.36 | 7.49 | 0.16 | 17.08 | 8.12 | 47.39 | 57.48 | 28.04 | 34.24 | 7.32 | 4.76 | 7.08 | 7.67 | 6.94 |
| | | | | | | | | | | | | | | | |
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^(*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

^(**) 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.

^(***) Based on 2001 Peer Mortgage Data: Southwest Region.

Table 5. Geographic Distribution of Small Loans to Businesses

| Geographic D | istribution: | SMALL LO | ANS TO BUSIN | ESSES | State: | NEW MEXIC | 0 E | valuation Per | iod: JANUAR | Y 1, 2000 T | O DECEMB | BER 31, 2 | 001 | | |
|-----------------------|---------------------|-----------------------|--------------------------|-----------------|--------------------------|-----------------|--------------------------|-----------------|--------------------------|-----------------|----------|------------|-----------|------------|----------------|
| | Total Sm to Busi | iall Loans inesses | Low-Inc Geograp | | Moderate- Geograp | | Middle-l Geogra | | Upper-In Geograp | | Mai | rket Share | (%) by Ge | ography ** | * * |
| MSA/Assessment Area: | # | % of Total* | % of Businesses ** | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Albuquerque | 954 | 63.14 | 3.11 | 3.25 | 26.49 | 35.32 | 40.08 | 35.74 | 30.32 | 25.68 | 1.99 | 2.91 | 2.94 | 1.80 | 1.77 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Las Cruces | 28 | 1.85 | 1.54 | 0.00 | 34.37 | 35.71 | 43.93 | 53.57 | 20.16 | 10.71 | 0.16 | 0.00 | 0.00 | 0.39 | 0.00 |
| Santa Fe | 151 | 9.99 | NA | NA | 40.72 | 40.40 | 34.90 | 45.03 | 24.38 | 14.57 | 0.98 | NA | 1.18 | 1.11 | 0.85 |
| New Mexico Non-MSA | 378 | 25.02 | 4.11 | 2.38 | 15.18 | 14.02 | 50.23 | 44.97 | 30.48 | 38.62 | 1.58 | 2.05 | 1.72 | 1.60 | 1.84 |
| | | | | | | | | | | | | | | | |
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^(*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^(**) Source of Data-Dunn and Bradstreet (2002).

^(***) Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

| Geographi | | | LOANS TO FAI | | State: NEV | V MEXICO | Evalu | uation Period: | : JANUARY 1 | , 2000 TO | DECEMBER | R 31, 2001 | | | |
|-------------------------|-------------------|-------------------|--------------------|-----------------|----------------------|-----------------|--------------------|-----------------|--------------------|-----------------|----------|-------------|-----------|-----------|-------|
| MSA/Assessment Area: | Total Sm to Fa | all Loans arms | Low-Inc Geograp | | Moderate- Geograp | | Middle-l Geogra | | Upper-In Geogra | | Mai | ket Share (| %) by Geo | graphy ** | * |
| WISA/ASSESSITIENT ATEA. | # | % of Total* | % of Farms** | % BANK Loans | % of Farms** | % BANK Loans | % of Farms** | % BANK Loans | % of Farms** | % BANK Loans | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Albuquerque | 1 | 3.57 | 2.17 | 0.00 | 19.13 | 100.00 | 51.30 | 0.00 | 27.39 | 0.00 | 6.00 | 100.00 | 6.67 | 5.26 | 0.00 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Las Cruces | 1 | 3.57 | 0.36 | 0.00 | 59.12 | 100.00 | 33.21 | 0.00 | 7.30 | 0.00 | 2.78 | 0.00 | 5.88 | 0.00 | 0.00 |
| Santa Fe | 0 | 0.00 | NA | NA | 31.51 | 0.00 | 45.66 | 0.00 | 22.83 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| New Mexico Non-MSA | 26 | 92.86 | 0.72 | 0.00 | 15.80 | 15.38 | 55.13 | 61.54 | 28.35 | 23.08 | 15.10 | 0.00 | 14.00 | 15.92 | 15.73 |
| | | | | | | | | | | | | | | | |
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^(*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^(**) Source of Data-Dunn and Bradstreet (2002).

^(***) Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

| Borro | wer Distribu | tion: HOME | PURCHASE | 5 | State: NEW I | MEXICO | Evalua | tion Period: J | ANUARY 1, 2 | 000 TO DECI | EMBER 31, | 2001 | | | |
|-----------------------|--------------|------------------|-----------------|--------------------|------------------|--------------------|-----------------|--------------------|-----------------|--------------------|-----------|-----------|-----------|------------|-------|
| MSA/Agggggmant Argg | | Home se Loans | Low-Ir Borro | | Moderat Borro | | | -Income owers | | Income owers | Market | Share (%) | by Borrov | ver Income |)**** |
| MSA/Assessment Area: | # | % of Total* | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Albuquerque | 2,351 | 67.52 | 20.76 | 7.52 | 17.33 | 50.77 | 22.38 | 13.06 | 39.52 | 28.65 | 6.43 | 5.20 | 12.42 | 3.18 | 4.39 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Las Cruces | 161 | 4.62 | 23.64 | 3.85 | 16.47 | 16.03 | 19.02 | 28.85 | 40.87 | 51.28 | 3.12 | 1.69 | 0.70 | 3.99 | 3.90 |
| Santa Fe | 647 | 18.58 | 21.54 | 5.55 | 17.24 | 28.87 | 21.30 | 21.53 | 39.93 | 44.05 | 8.66 | 5.68 | 13.58 | 8.68 | 7.02 |
| New Mexico Non-MSA | 323 | 9.28 | 23.73 | 3.78 | 16.04 | 7.90 | 18.12 | 15.46 | 42.11 | 72.85 | 3.57 | 3.70 | 1.09 | 2.07 | 4.96 |
| | | | | | | | | | | | | | | | |
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^(*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^(**) Percentage of Families is based on 1990 Census information.

^(***) As a percentage of loans with borrower income information available. No information was available for 11.52% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Southwest Region.

Table 8. Borrower Distribution of Home Improvement Loans

| Borrow | er Distributio | n: HOME II | MPROVEMEN | Т | State: NEW MEXICO Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001 | | | | | | | | | | |
|-----------------------|---|----------------|-----------------|------------------------------|---|----------------------------|-----------------|---------------------------|-----------------|---|---------|-------|-------|-------|-------|
| MSA/Assessment Area: | Total Home Low-Income Improvement Loans Borrowers | | | Moderate-Income Borrowers | | Middle-Income Borrowers | | Upper-Income Borrowers | | Market Share (%) by Borrower Income**** | | | | | |
| | # | % of Total* | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Albuquerque | 389 | 63.05 | 20.76 | 15.42 | 17.33 | 20.05 | 22.38 | 21.59 | 39.52 | 42.93 | 15.94 | 20.45 | 15.91 | 13.46 | 16.32 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Las Cruces | 31 | 5.02 | 23.64 | 6.45 | 16.47 | 16.13 | 19.02 | 29.03 | 40.87 | 48.39 | 4.86 | 3.85 | 0.00 | 5.80 | 8.79 |
| Santa Fe | 56 | 9.08 | 21.54 | 17.86 | 17.24 | 19.64 | 21.30 | 21.43 | 39.93 | 41.07 | 9.75 | 9.52 | 10.00 | 9.89 | 9.66 |
| New Mexico Non-MSA | 141 | 22.85 | 23.73 | 7.09 | 16.04 | 8.51 | 18.12 | 23.40 | 42.11 | 60.99 | 16.12 | 19.05 | 8.99 | 16.52 | 17.51 |
| | | | | | | | | | | | | | | | |
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^(*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^(**) Percentage of Families is based on 1990 Census information.

^(***) As a percentage of loans with borrower income information available. No information was available 0.00% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Southwest Region.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

| Borrower Dis | stribution: I | HOME MOR | TGAGE REFIN | ANCE | State: NEW MEXICO Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001 | | | | | | | | | | |
|-----------------------|-------------------------|----------------|-----------------|--------------------|---|--------------------|----------------------------|--------------------|---------------------------|--------------------|---|-------|------|------|------|
| MSA/Assessment Area: | Total Home Refinance | | Low-Ir Borro | | Moderate-Income Borrowers | | Middle-Income Borrowers | | Upper-Income Borrowers | | Market Share (%) by Borrower Income**** | | | | |
| | # | % of Total* | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | % of Families** | % BANK Loans*** | Overall | Low | Mod | Mid | Upp |
| Full-Scope Review: | | | | | | | | | | | | | | | |
| Albuquerque | 2,211 | 64.63 | 20.76 | 9.92 | 17.33 | 20.67 | 22.38 | 24.10 | 39.52 | 45.30 | 8.18 | 11.09 | 9.31 | 7.93 | 7.57 |
| Limited-Scope Review: | | | | | | | | | | | | | | | |
| Las Cruces | 151 | 4.41 | 23.64 | 4.79 | 16.47 | 13.70 | 19.02 | 23.29 | 40.87 | 58.22 | 4.40 | 3.57 | 4.65 | 5.50 | 4.09 |
| Santa Fe | 431 | 12.60 | 21.54 | 7.61 | 17.24 | 20.73 | 21.30 | 22.83 | 39.93 | 48.82 | 5.01 | 6.05 | 4.63 | 5.09 | 4.98 |
| New Mexico Non-MSA | 628 | 18.36 | 23.73 | 2.87 | 16.04 | 10.47 | 18.12 | 17.06 | 42.11 | 69.59 | 8.77 | 9.45 | 6.93 | 7.42 | 9.39 |
| | | | | | | | | | | | | | | | |
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^(*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

^(**) Percentage of Families is based on 1990 Census information.

^(***) As a percentage of loans with borrower income information available. No information was available for 6.90% of loans originated and purchased by the bank.

^(****) Based on 2001 Peer Mortgage Data: Southwest Region.

Table 10. Borrower Distribution of Small Loans to Businesses

| Borrower Distribution | SMALL LOANS | TO BUSINESSES | State: NEV | V MEXICO Eva | aluation Period: JA | ANUARY 1, 2000 TO | DECEMBER 31, | 2001 | |
|-----------------------|----------------------|---------------|------------|------------------------------|----------------------|---|---------------------------------|------|-------------------------------|
| MSA/Assessment Area: | Total Sma to Busi | | | th Revenues of on or less | | ans by Original Amoun ardless of Business Si | Market Share**** | | |
| | # | # % of Total* | | % BANK Loans*** | \$100,000 or Less | > \$100,000 to \$250,000 | >\$250,000 to \$1,000,000 | All | Rev \$1 million or less |
| Full-Scope Review: | | | | | | | | | |
| Albuquerque | 954 | 63.14 | 74.72 | 59.54 | 75.79 | 13.63 | 10.59 | 1.99 | 2.74 |
| Limited-Scope Review: | | | | | | | | | |
| Las Cruces | 28 | 1.85 | 75.59 | 67.86 | 89.29 | 10.71 | 0.00 | 0.16 | 0.10 |
| Santa Fe | 151 | 9.99 | 73.49 | 52.32 | 76.82 | 11.92 | 11.26 | 0.98 | 0.95 |
| New Mexico Non-MSA | 378 | 25.02 | 76.81 | 67.46 | 84.66 | 8.47 | 6.88 | 1.58 | 2.20 |
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^(*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^(**) 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 15.88% of small loans to businesses originated/purchased by the bank. (****) Based on 2001 Peer Small Business Data US&PR.

Table 11. Borrower Distribution of Small Loans to Farms

| Borrower Distribution: | SMALL LOANS TO | O FARMS | State: NEW MI | EXICO E | valuation Period: J | ANUARY 1, 2000 TO | O DECEMBER 31, 20 | 01 | |
|------------------------|---------------------|----------------|---------------------------------|---------|----------------------|---|-------------------|-------|-------------------------------|
| | Total Sma to Far | | Farms with F \$1 million | | | oans by Original Amou Regardless of Farm Siz | Market Share**** | | |
| MSA/Assessment Areas: | # | % of Total* | % of % BANK Farms** Loans*** | | \$100,000 or Less | >\$100,000 | | AII | Rev \$1 million or less |
| Full-Scope Review: | | | | | | | | | |
| Albuquerque | 1 | 3.57 | 90.58 | 100.00 | 100.00 | 0.00 | 0.00 | 6.00 | 6.90 |
| Limited-Scope Review: | | | | | | | | | |
| Las Cruces | 1 | 3.57 | 80.66 | 0.00 | 100.00 | 0.00 | 0.00 | 2.78 | 0.00 |
| Santa Fe | 0 | 0.00 | 93.15 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| New Mexico Non-MSA | 26 | 92.86 | 82.99 | 88.46 | 76.92 | 23.08 | 0.00 | 15.10 | 14.74 |
| | | | | | | | | | |
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^(*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^(**) 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 10.71% of small loans to farms originated and purchased by the bank.

^(****) Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

| ΩU | ALIFIED INVESTM | ENTS State: | NEW MEXICO | Evaluation Period: | JANUARY 1, | 2000 TO DECEM | BER 31, 2001 | | |
|-----------------------|-----------------|----------------|------------|--------------------|------------|----------------|----------------------------|---|------------|
| | Prior Perio | d Investments* | Current Pe | riod Investments | | Total Investme | Unfunded Commitments** | | |
| MSA/Assessment Areas: | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | (000's) % of Total \$'s | | \$ (000's) |
| Full-Scope Review: | | | | | | | | | |
| Albuquerque | 5 | 5,727 | 33 | 2,833 | 38 | 8,560 | 43.47 | 0 | 0 |
| Limited-Scope Review: | | | | | | | | | |
| Las Cruces | 2 | 112 | 6 | 2,381 | 8 | 2,493 | 12.66 | 0 | 0 |
| Santa Fe | 5 | 6,485 | 6 | 836 | 11 | 7,321 | 37.17 | 0 | 0 |
| New Mexico Non-MSA | 4 | 677 | 14 | 643 | 18 | 1,320 | 6.70 | 0 | 0 |
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^{(*) &}quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

^{(**) &}quot;Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

Table 13. Distribution of Branch Delivery System and Branch Openings/Closings

| DISTRIBUTION OF B | | | I AND BRANCH | | | | | : NEW MEX | | luation P | eriod: J <i>l</i> | NUARY | 1, 2000 1 | O DECEN | /IBER 31, | 2001 | | | | | | | | | |
|-----------------------|-----------------------|------------|-----------------------|------------|------------|------------|------------|--------------------------|------------|--------------|--------------------|-------|--------------------------|------------|-----------|----------------|----------------|---------|---|--|--|--|--|--|-----|
| | Deposits | | | Branches | 3 | | | Branch Openings/Closings | | | | | | Population | | | | | | | | | | | |
| MSA/Assessment Area: | Rated Area R | Rated Area | Rated Area | Rated Area | Rated Area | Rated Area | Rated Area | Rated Area | Rated Area | # of BANK | % of Rated Area | | ocation of ncome of (| | | # of Branch | # of Branch | Net Cha | Net Change in Location of Branches (+ or -) | | | % of the Population within Each Geography | | | hin |
| | Deposits in MSA/AA | Branches | Branches in MSA/AA | Low | Mod | Mid | Upp | Closings | Openings | Low | Mod | Mid | Upp | Low | Mod | Mid | Upp | | | | | | | | |
| Full-Scope Review: | | | | | | | | | | | | | | | | | | | | | | | | | |
| Albuquerque | 64.91 | 27 | 48.21 | 0.00 | 22.22 | 44.44 | 33.33 | 4 | 0 | 0 | 0 | - 3 | - 1 | 3.25 | 26.00 | 42.11 | 28.64 | | | | | | | | |
| Limited-Scope Review: | _ | | | | | | | | | | | | | | | | | | | | | | | | |
| Las Cruces | 3.35 | 3 | 5.36 | 0.00 | 66.67 | 0.00 | 33.33 | 0 | 0 | 0 | 0 | 0 | 0 | 3.34 | 34.59 | 43.21 | 18.86 | | | | | | | | |
| Santa Fe | 7.81 | 5 | 8.93 | NA | 20.00 | 40.00 | 40.00 | 0 | 1 | NA | 0 | 0 | 1 | NA | 28.47 | 43.51 | 28.03 | | | | | | | | |
| New Mexico Non-MSA | 23.94 | 21 | 37.50 | 4.76 | 4.76 | 57.14 | 33.33 | 5 | 0 | 0 | - 2 | - 2 | - 1 | 8.42 | 20.17 | 45.85 | 25.56 | | | | | | | | |
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Charter Number: 13044