

Table 1. Lending Volume

LENDING VOLUME		State: TEXAS				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Dallas	26.44	19,981	2,283,515	2,339	217,984	17	797	4	18,897	22,341	2,521,193	37.25
Houston	26.73	20,483	2,075,379	2,068	199,582	12	373	18	96,090	22,581	2,371,424	21.36
Limited-Scope Review:												
Abilene	0.53	423	29,368	24	1,349	1	11	0	0	448	30,728	0.42
Amarillo	1.64	1,006	79,665	326	28,876	50	5,834	0	0	1,382	114,375	0.98
Austin-San Marcos	9.64	7,234	971,113	898	132,270	10	775	3	4,134	8,145	1,108,292	7.74
Beaumont-Port Arthur	0.91	721	52,718	50	8,643	0	0	0	0	771	61,361	0.49
Brazoria	0.77	603	71,855	44	2,960	3	375	0	0	650	75,190	0.04
Brownsville-Harlingen-San Benito	0.47	365	25,843	29	6,825	2	57	0	0	396	32,725	0.32
Bryan-College Station	0.70	567	75,029	27	2,490	0	0	0	0	594	77,519	0.31
Corpus Christi	1.35	968	70,347	133	19,790	40	6,174	0	0	1,141	96,311	1.91
El Paso	2.29	1,597	96,562	324	32,453	10	1,113	6	6,920	1,937	137,048	2.11
Fort Worth-Arlington	9.70	7,490	767,224	695	49,120	5	566	3	10,198	8,193	827,108	6.91
Galveston-Texas City	1.46	1,163	101,567	73	5,504	0	0	1	1,490	1,237	108,561	0.81
Killeen-Temple	1.18	922	75,942	61	5,955	12	1,122	0	0	995	83,019	0.37
Lubbock	1.19	961	76,144	39	2,863	2	500	0	0	1,002	79,507	0.55
McAllen-Edinburg-Mission	1.07	853	46,269	50	3,244	0	0	0	0	903	49,513	0.35
Odessa-Midland	0.78	537	32,777	118	14,992	2	525	0	0	657	48,294	1.79
San Angelo	0.38	248	14,243	66	7,523	6	1,452	0	0	320	23,218	0.31
San Antonio	6.90	4,983	473,618	831	88,484	11	2,069	2	1,166	5,827	565,337	8.74
Sherman-Denison	0.32	248	19,739	23	3,689	0	0	0	0	271	23,428	0.32

(*) 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 1. Lending Volume

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MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Limited-Scope Review:												
Tyler	1.21	903	68,703	111	15,211	8	826	0	0	1,022	84,740	1.56
Victoria	0.21	128	9,612	45	6,592	1	285	0	0	174	16,489	0.37
Waco	0.86	605	45,890	103	25,571	18	836	0	0	726	72,297	1.02
Wichita Falls	0.15	98	6,335	26	5,494	2	359	0	0	126	12,188	0.34
Texas Non-MSA	3.13	1,814	129,329	311	36,922	101	14,050	5	4,121	2,231	184,422	3.62

(*) 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 Distribution: HOME PURCHASE		State: TEXAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001											
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
Dallas	9,725	26.46	3.77	1.94	21.17	11.92	38.75	31.64	36.32	54.50	3.19	4.79	4.25	3.12	2.99
Houston	10,978	29.87	4.85	3.50	22.09	17.74	34.22	37.60	38.84	41.16	4.47	11.51	7.39	4.95	3.41
Limited-Scope Review:															
Abilene	220	0.60	0.75	0.45	24.00	14.09	49.26	49.55	25.99	35.91	3.96	0.00	5.10	3.46	4.44
Amarillo	322	0.88	3.70	2.17	19.91	8.07	45.36	41.61	31.03	48.14	3.00	6.25	1.17	2.56	4.24
Austin-San Marcos	3,409	9.28	4.15	2.46	18.53	12.64	43.20	40.54	34.12	44.35	2.13	4.00	3.10	1.71	2.38
Beaumont-Port Arthur	510	1.39	6.09	0.39	17.18	6.08	51.34	50.78	25.39	42.55	3.80	0.00	1.83	3.65	4.48
Brazoria	329	0.90	NA	NA	16.55	9.73	69.80	82.37	13.64	7.90	2.32	NA	3.56	2.34	1.58
Brownsville-Harlingen-San Benito	160	0.44	0.54	0.00	22.34	4.38	50.18	45.63	26.94	50.00	1.52	0.00	0.54	1.85	1.54
Bryan-College Station	407	1.11	0.19	0.00	16.13	7.37	49.08	37.35	34.61	54.55	3.47	0.00	3.14	3.22	3.97
Corpus Christi	381	1.04	5.91	1.84	23.70	8.40	37.94	29.13	32.45	60.63	2.75	3.06	2.17	2.70	2.88
El Paso	555	1.51	1.98	0.90	22.15	11.89	38.97	44.14	36.91	43.06	2.56	4.76	4.41	2.82	2.04
Fort Worth-Arlington	3,343	9.10	3.11	1.11	19.46	17.56	43.93	35.69	33.50	45.65	2.85	4.14	4.18	2.42	2.89
Galveston-Texas City	562	1.53	4.78	5.34	18.37	18.86	49.51	31.67	27.33	44.13	3.18	9.52	6.49	3.16	2.45
Killeen-Temple	669	1.82	0.04	0.00	11.04	7.32	53.37	33.18	35.55	59.49	3.78	0.00	5.19	2.11	5.72
Lubbock	500	1.36	4.77	1.20	17.91	4.80	47.70	49.00	29.61	44.80	3.40	5.97	2.27	3.55	3.30
McAllen-Edinburg-Mission	279	0.76	NA	NA	24.42	13.62	48.72	37.99	26.85	48.39	2.50	NA	3.88	2.57	2.14
Odessa-Midland	160	0.44	6.52	0.63	21.14	7.50	37.05	35.63	35.29	56.25	1.79	2.78	1.32	1.34	2.21
San Angelo	86	0.23	1.73	0.00	17.31	6.98	52.89	56.98	28.07	36.05	1.79	0.00	1.75	2.31	1.23
San Antonio	2,478	6.74	4.97	0.85	25.34	6.78	35.59	25.79	34.10	66.59	2.81	3.48	1.96	2.76	2.95
Sherman-Denison	109	0.30	0.08	0.00	18.33	18.35	60.79	63.30	20.79	18.35	2.09	0.00	2.98	1.97	1.81

(*) 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 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															State: TEXAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***										
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Limited-Scope Review:																					
Tyler	443	1.21	3.15	1.13	6.45	3.39	58.52	47.18	31.88	48.31	4.37	4.44	9.38	3.96	4.62						
Victoria	42	0.11	2.80	0.00	23.89	11.90	44.61	30.95	28.69	57.14	1.68	0.00	0.71	1.11	2.76						
Waco	300	0.82	3.32	6.67	20.13	8.67	43.18	35.67	33.37	49.00	3.28	7.69	2.82	3.63	2.91						
Wichita Falls	49	0.13	4.27	2.04	17.66	12.24	53.58	44.90	24.49	40.82	0.91	5.26	1.89	0.72	0.90						
Texas Non-MSA	736	2.00	0.21	0.00	10.30	4.76	61.28	58.42	28.21	36.82	5.19	0.00	3.75	5.14	5.53						

(*) 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

Geographic Distribution: HOME IMPROVEMENT		State: TEXAS					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Dallas	3,106	26.06	3.77	2.22	21.17	11.27	38.75	28.27	36.32	58.24	14.72	14.81	12.38	12.35	16.88	
Houston	3,169	26.59	4.85	1.61	22.09	13.28	34.22	26.19	38.84	58.91	15.64	5.44	10.01	12.66	20.69	
Limited-Scope Review:																
Abilene	57	0.48	0.75	0.00	24.00	21.05	49.26	42.11	25.99	36.84	5.22	0.00	1.98	5.46	8.25	
Amarillo	85	0.71	3.70	2.35	19.91	16.47	45.36	47.06	31.03	34.12	5.88	13.33	2.54	4.92	8.84	
Austin-San Marcos	1,043	8.75	4.15	2.11	18.53	11.70	43.20	37.78	34.12	48.42	13.38	12.75	12.57	10.81	16.77	
Beaumont-Port Arthur	71	0.60	6.09	2.82	17.18	7.04	51.34	39.44	25.39	50.70	3.72	0.00	1.01	3.13	6.37	
Brazoria	109	0.91	NA	NA	16.55	11.01	69.80	73.39	13.64	15.60	8.00	NA	6.52	7.69	12.00	
Brownsville-Harlingen-San Benito	73	0.61	0.54	0.00	22.34	9.59	50.18	56.16	26.94	34.25	5.25	0.00	2.38	5.78	6.76	
Bryan-College Station	21	0.18	0.19	0.00	16.13	9.52	49.08	28.57	34.61	61.90	4.65	0.00	4.55	2.97	6.90	
Corpus Christi	229	1.92	5.91	3.49	23.70	15.28	37.94	37.12	32.45	44.10	10.56	5.88	7.25	12.08	11.83	
El Paso	268	2.25	1.98	0.37	22.15	8.21	38.97	46.27	36.91	45.15	6.14	2.63	3.92	6.85	6.68	
Fort Worth-Arlington	1,291	10.83	3.11	1.16	19.46	12.32	43.93	29.90	33.50	56.62	11.04	10.67	9.00	7.62	15.30	
Galveston-Texas City	270	2.27	4.78	5.56	18.37	18.15	49.51	34.07	27.33	42.22	14.32	34.62	14.91	11.26	16.37	
Killeen-Temple	88	0.74	0.04	0.00	11.04	3.41	53.37	38.64	35.55	57.95	8.04	0.00	0.00	5.33	14.07	
Lubbock	109	0.91	4.77	3.67	17.91	21.10	47.70	47.71	29.61	26.61	5.90	4.76	6.04	6.53	4.92	
McAllen-Edinburg-Mission	218	1.83	NA	NA	24.42	22.48	48.72	51.38	26.85	26.15	8.05	NA	5.61	9.77	8.59	
Odessa-Midland	100	0.84	6.52	7.00	21.14	21.00	37.05	38.00	35.29	34.00	8.74	15.00	9.18	6.99	9.92	
San Angelo	43	0.36	1.73	4.65	17.31	11.63	52.89	53.49	28.07	30.23	7.17	12.50	4.88	7.80	6.84	
San Antonio	872	7.32	4.97	5.62	25.34	27.52	35.59	30.16	34.10	36.70	11.66	18.80	13.91	10.97	10.39	
Sherman-Denison	55	0.46	0.08	0.00	18.33	12.73	60.79	65.45	20.79	21.82	8.21	0.00	6.45	8.11	9.62	

(*) 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 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		State: TEXAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001											
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited-Scope Review:															
Tyler	152	1.28	3.15	3.29	6.45	3.29	58.52	44.74	31.88	48.68	10.87	7.14	3.03	8.85	15.81
Victoria	14	0.12	2.80	0.00	23.89	14.29	44.61	50.00	28.69	35.71	3.68	0.00	2.94	3.45	4.41
Waco	93	0.78	3.32	5.38	20.13	8.60	43.18	38.71	33.37	47.31	9.21	27.27	7.02	7.01	11.56
Wichita Falls	16	0.13	4.27	6.25	17.66	12.50	53.58	43.75	24.49	37.50	1.85	0.00	0.00	1.72	3.85
Texas Non-MSA	365	3.06	0.21	0.27	10.30	7.40	61.28	61.10	28.21	31.23	20.30	0.00	18.03	21.43	18.92

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(**) 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 Distribution: HOME MORTGAGE REFINANCE				State: TEXAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
Dallas	7,143	27.27	3.77	1.69	21.17	13.65	38.75	33.19	36.32	51.41	6.92	7.87	10.09	6.96	6.38
Houston	6,326	24.15	4.85	1.20	22.09	14.72	34.22	36.09	38.84	47.99	8.05	6.11	9.71	8.79	7.33
Limited-Scope Review:															
Abilene	146	0.56	0.75	0.00	24.00	11.64	49.26	47.26	25.99	41.10	9.59	0.00	7.69	8.18	12.59
Amarillo	598	2.28	3.70	1.00	19.91	11.20	45.36	48.49	31.03	39.30	12.89	12.00	15.26	12.88	12.42
Austin-San Marcos	2,782	10.62	4.15	1.80	18.53	12.37	43.20	38.79	34.12	47.05	6.14	9.22	7.10	5.40	6.57
Beaumont-Port Arthur	139	0.53	6.09	1.44	17.18	10.07	51.34	44.60	25.39	43.88	3.44	2.20	2.06	3.45	3.90
Brazoria	164	0.63	NA	NA	16.55	6.10	69.80	81.10	13.64	12.80	3.95	NA	3.44	4.03	3.82
Brownsville-Harlingen-San Benito	132	0.50	0.54	0.76	22.34	10.61	50.18	50.76	26.94	37.88	3.25	20.00	2.30	4.18	2.48
Bryan-College Station	137	0.52	0.19	0.00	16.13	5.11	49.08	35.77	34.61	55.47	5.93	0.00	5.65	5.95	6.19
Corpus Christi	358	1.37	5.91	1.40	23.70	10.06	37.94	36.87	32.45	51.68	7.59	5.88	6.01	7.89	7.83
El Paso	774	2.95	1.98	1.16	22.15	14.08	38.97	39.53	36.91	45.22	9.51	13.51	10.63	9.28	9.39
Fort Worth-Arlington	2,850	10.88	3.11	0.81	19.46	13.30	43.93	36.46	33.50	49.44	6.71	7.83	8.01	5.85	7.17
Galveston-Texas City	330	1.26	4.78	4.24	18.37	16.97	49.51	34.24	27.33	44.55	6.59	9.89	11.83	6.39	5.66
Killeen-Temple	165	0.63	0.04	0.00	11.04	3.03	53.37	47.27	35.55	49.70	3.70	0.00	2.23	3.31	4.37
Lubbock	351	1.34	4.77	1.99	17.91	10.83	47.70	47.29	29.61	39.60	8.48	11.63	7.38	8.36	8.77
McAllen-Edinburg-Mission	356	1.36	NA	NA	24.42	17.70	48.72	42.98	26.85	39.33	6.12	NA	7.78	6.59	5.28
Odessa-Midland	277	1.06	6.52	1.44	21.14	11.91	37.05	41.52	35.29	45.13	10.24	2.94	11.11	11.05	9.72
San Angelo	119	0.45	1.73	0.84	17.31	10.08	52.89	47.06	28.07	42.02	6.97	0.00	6.94	6.59	7.52
San Antonio	1,630	6.22	4.97	2.82	25.34	17.24	35.59	29.51	34.10	50.37	5.68	10.40	8.06	5.78	5.08
Sherman-Denison	84	0.32	0.08	0.00	18.33	13.10	60.79	65.48	20.79	21.43	3.76	0.00	4.42	3.37	4.79

(*) 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 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			State: TEXAS				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Limited-Scope Review:																
Tyler	308	1.18	3.15	0.97	6.45	1.95	58.52	47.08	31.88	50.00	11.92	6.67	8.70	11.28	12.89	
Victoria	72	0.27	2.80	1.39	23.89	25.00	44.61	41.67	28.69	31.94	7.69	25.00	13.46	7.69	5.76	
Waco	211	0.81	3.32	2.37	20.13	8.06	43.18	41.71	33.37	47.87	6.49	6.98	4.74	6.75	6.59	
Wichita Falls	33	0.13	4.27	0.00	17.66	18.18	53.58	33.33	24.49	48.48	1.14	0.00	3.36	0.53	1.42	
Texas Non-MSA	710	2.71	0.21	0.00	10.30	5.21	61.28	53.80	28.21	40.99	12.31	0.00	13.92	11.60	13.17	

(*) 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 Distribution: SMALL LOANS TO BUSINESSES												State: TEXAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Dallas	2,339	26.54	4.53	4.05	23.57	25.66	32.14	31.46	37.92	38.82	0.90	1.08	0.89	0.96	0.97			
Houston	2,068	23.46	5.34	4.55	23.53	23.42	31.27	33.38	39.63	38.66	0.71	0.66	0.78	0.71	0.79			
Limited-Scope Review:																		
Abilene	24	0.27	1.78	0.00	34.78	33.33	44.09	41.67	18.93	25.00	0.29	0.00	0.25	0.27	0.53			
Amarillo	326	3.70	10.01	12.88	16.47	19.63	48.44	40.18	25.08	27.30	1.36	3.25	0.58	1.61	1.40			
Austin-San Marcos	898	10.19	5.11	6.29	17.22	15.04	39.45	36.25	38.09	42.42	0.96	2.22	0.73	0.84	1.19			
Beaumont-Port Arthur	50	0.57	6.58	4.17	18.82	29.17	45.09	35.42	27.55	31.25	0.19	0.26	0.27	0.21	0.05			
Brazoria	44	0.50	NA	NA	18.33	13.64	69.33	68.18	12.35	18.18	0.32	NA	0.00	0.45	0.21			
Brownsville-Harlingen-San Benito	29	0.33	0.86	3.45	24.71	13.79	40.48	48.28	33.95	34.48	0.18	0.00	0.00	0.26	0.24			
Bryan-College Station	27	0.31	4.46	0.00	16.93	14.81	41.57	55.56	35.32	29.63	0.13	0.00	0.78	0.08	0.00			
Corpus Christi	133	1.51	7.94	3.76	29.08	33.83	34.33	30.08	28.64	32.33	0.73	0.20	1.00	0.63	0.90			
El Paso	324	3.68	8.91	14.20	22.79	21.60	34.95	33.02	33.34	31.17	1.28	2.84	1.12	1.11	1.31			
Fort Worth-Arlington	695	7.89	8.28	9.21	19.24	19.86	39.73	34.24	32.75	36.69	0.54	0.76	0.53	0.49	0.65			
Galveston-Texas City	73	0.83	12.15	20.55	13.90	8.22	41.25	35.62	32.69	35.62	0.51	1.20	0.21	0.35	0.66			
Killeen-Temple	61	0.69	2.64	0.00	22.27	24.59	47.11	44.26	27.98	31.15	0.60	0.00	0.87	0.50	0.79			
Lubbock	39	0.44	12.98	10.81	16.51	24.32	38.67	35.14	30.77	29.73	0.13	0.15	0.00	0.14	0.19			
McAllen-Edinburg-Mission	50	0.57	NA	NA	20.56	20.00	37.73	32.00	41.71	48.00	0.17	NA	0.17	0.22	0.15			
Odessa-Midland	118	1.34	8.65	13.56	16.81	5.93	42.42	43.22	32.12	37.29	0.95	2.12	0.49	0.92	1.27			
San Angelo	66	0.75	14.82	28.79	17.19	9.09	41.17	43.94	26.82	18.18	1.59	3.88	0.00	2.04	1.12			
San Antonio	831	9.43	4.26	6.26	20.76	21.54	36.26	36.70	38.70	35.50	0.95	1.56	1.20	0.86	0.91			
Sherman-Denison	23	0.26	6.64	4.35	22.01	21.74	45.82	39.13	25.53	34.78	0.29	0.00	0.26	0.23	0.67			

(*) 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 5. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: TEXAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Limited-Scope Review:																		
Tyler	111	1.26	11.01	13.51	5.89	2.70	45.18	48.65	37.92	35.14	0.63	0.84	0.35	0.75	0.52			
Victoria	45	0.51	1.43	0.00	43.79	66.67	25.13	15.56	29.64	17.78	1.18	0.00	1.84	0.99	0.55			
Waco	103	1.17	3.60	6.86	19.67	20.59	42.72	29.41	33.27	43.14	1.18	2.46	0.48	0.91	1.88			
Wichita Falls	26	0.29	13.89	23.08	20.94	19.23	39.18	30.77	25.98	26.92	0.47	0.77	0.46	0.36	0.67			
Texas Non-MSA	311	3.53	1.57	0.32	11.76	11.90	61.23	55.95	25.43	31.83	0.96	1.22	1.40	0.94	1.13			

(*) 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

Geographic Distribution: SMALL LOANS TO FARMS											State: TEXAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***						
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp		
Full-Scope Review:																	
Dallas	17	5.43	2.66	0.00	22.59	17.65	40.47	52.94	33.88	29.41	1.15	0.00	0.00	2.54	2.06		
Houston	12	3.83	2.81	0.00	20.26	25.00	39.43	33.33	37.48	41.67	2.01	0.00	2.63	2.00	2.60		
Limited-Scope Review:																	
Abilene	1	0.32	0.00	0.00	16.19	0.00	67.27	100.00	16.55	0.00	0.52	0.00	0.00	0.68	0.00		
Amarillo	50	15.97	6.36	2.00	7.10	2.00	63.55	62.00	22.99	34.00	20.59	0.00	25.00	18.33	29.27		
Austin-San Marcos	10	3.19	3.00	0.00	17.60	10.00	52.97	30.00	26.43	60.00	3.37	0.00	2.78	2.30	7.50		
Beaumont-Port Arthur	0	0.00	3.36	0.00	11.21	0.00	61.50	0.00	23.55	0.00	0.00	0.00	0.00	0.00	0.00		
Brazoria	3	0.96	NA	NA	12.25	0.00	80.39	100.00	7.35	0.00	3.33	NA	0.00	4.17	0.00		
Brownsville-Harlingen-San Benito	2	0.64	0.00	0.00	6.96	50.00	65.72	50.00	27.32	0.00	0.39	0.00	0.00	0.57	0.00		
Bryan-College Station	0	0.00	1.19	0.00	8.93	0.00	47.02	0.00	41.67	0.00	0.00	0.00	0.00	0.00	0.00		
Corpus Christi	40	12.78	5.69	0.00	23.76	20.00	40.67	80.00	29.88	0.00	12.82	0.00	6.33	35.71	0.00		
El Paso	10	3.19	2.54	0.00	27.48	40.00	35.62	20.00	34.35	40.00	30.00	0.00	27.27	28.57	50.00		
Fort Worth-Arlington	5	1.60	3.21	0.00	15.56	20.00	51.32	40.00	29.91	40.00	0.30	0.00	0.00	0.53	0.00		
Galveston-Texas City	0	0.00	5.30	0.00	13.91	0.00	51.66	0.00	29.14	0.00	0.00	0.00	0.00	0.00	0.00		
Killeen-Temple	12	3.83	0.40	0.00	10.78	0.00	58.68	41.67	30.14	58.33	4.32	0.00	0.00	2.17	10.00		
Lubbock	2	0.64	4.39	0.00	17.42	0.00	56.36	100.00	21.82	0.00	0.48	0.00	0.00	0.60	0.00		
McAllen-Edinburg-Mission	0	0.00	NA	NA	13.46	0.00	48.27	0.00	38.27	0.00	0.00	NA	0.00	0.00	0.00		
Odessa-Midland	2	0.64	3.76	0.00	13.48	0.00	51.41	100.00	31.35	0.00	3.51	0.00	0.00	4.35	0.00		
San Angelo	6	1.92	4.21	0.00	5.50	0.00	57.28	66.67	33.01	33.33	4.30	0.00	0.00	2.99	10.00		
San Antonio	11	3.51	1.56	0.00	17.95	18.18	41.02	63.64	39.41	18.18	3.60	0.00	2.17	5.75	2.44		
Sherman-Denison	0	0.00	1.27	0.00	6.96	0.00	79.43	0.00	12.34	0.00	0.00	0.00	0.00	0.00	0.00		

(*) 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 6. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															State: TEXAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***										
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Limited-Scope Review:																					
Tyler	8	2.56	1.57	0.00	2.09	0.00	65.18	75.00	31.15	25.00	3.31	0.00	0.00	3.36	3.33						
Victoria	1	0.32	1.02	0.00	22.96	0.00	42.35	100.00	33.67	0.00	0.00	0.00	0.00	0.00	0.00						
Waco	18	5.75	0.39	0.00	10.96	0.00	52.84	61.11	35.62	38.89	12.94	0.00	0.00	10.42	17.14						
Wichita Falls	2	0.64	7.64	0.00	11.15	0.00	63.69	50.00	17.52	50.00	1.41	0.00	0.00	2.13	0.00						
Texas Non-MSA	101	32.27	0.33	0.00	6.74	4.95	72.43	69.31	20.51	25.74	4.09	0.00	2.96	4.41	3.78						

(*) 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

Borrower Distribution: HOME PURCHASE		State: TEXAS					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income 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***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid
Full-Scope Review:																
Dallas	9,725	26.46	20.62	10.20	17.81	20.71	22.06	19.83	39.51	49.25	3.03	4.12	3.30	2.28	3.14	
Houston	10,978	29.87	22.50	16.36	16.64	35.84	20.44	15.28	40.42	32.51	4.92	9.81	8.71	3.13	3.53	
Limited-Scope Review:																
Abilene	220	0.60	19.37	6.06	18.40	10.61	23.43	25.76	38.80	57.58	1.57	1.12	0.76	2.00	1.64	
Amarillo	322	0.88	20.61	1.91	17.71	8.78	22.90	18.70	38.78	70.61	3.16	0.55	1.22	2.35	4.89	
Austin-San Marcos	3,409	9.28	20.93	7.53	17.41	16.08	22.47	20.36	39.19	56.04	1.82	1.89	1.37	1.35	2.38	
Beaumont-Port Arthur	510	1.39	23.17	6.82	16.60	22.73	20.01	26.52	40.22	43.94	1.71	0.82	2.52	1.61	1.52	
Brazoria	329	0.90	19.19	4.04	18.98	22.79	24.59	18.01	37.25	55.15	2.47	1.58	3.65	1.45	2.78	
Brownsville-Harlingen-San Benito	160	0.44	24.63	1.52	16.37	7.58	16.98	12.12	42.02	78.79	0.91	0.00	0.42	0.45	1.20	
Bryan-College Station	407	1.11	24.40	0.00	15.32	8.79	19.71	19.78	40.56	71.43	1.36	0.00	1.07	1.11	1.60	
Corpus Christi	381	1.04	24.29	2.06	16.05	13.27	18.88	16.22	40.78	68.44	2.99	0.64	1.98	2.28	3.84	
El Paso	555	1.51	22.95	20.77	16.77	30.77	19.21	14.81	41.08	33.65	3.15	11.55	4.88	1.83	2.20	
Fort Worth-Arlington	3,343	9.10	19.56	14.89	17.84	25.31	23.29	19.50	39.31	40.31	2.94	4.99	3.27	2.06	2.85	
Galveston-Texas City	562	1.53	23.46	4.98	16.77	18.53	19.77	19.72	39.99	56.77	3.51	1.86	5.37	2.76	3.51	
Killeen-Temple	669	1.82	17.54	0.96	20.36	7.69	22.56	20.19	39.54	71.15	2.10	0.00	0.91	1.42	3.12	
Lubbock	500	1.36	21.08	5.30	17.79	19.70	20.98	20.45	40.16	54.55	1.56	1.80	1.69	1.07	1.73	
McAllen-Edinburg-Mission	279	0.76	24.60	1.68	16.48	11.73	16.59	19.55	42.33	67.04	2.10	0.88	2.37	1.44	2.30	
Odessa-Midland	160	0.44	22.18	2.63	17.03	12.28	20.49	22.81	40.30	62.28	1.97	0.44	0.87	1.38	2.91	
San Angelo	86	0.23	19.92	2.44	18.55	12.20	22.22	31.71	39.31	53.66	1.27	0.72	0.00	1.90	1.59	
San Antonio	2,478	6.74	22.54	3.76	17.15	14.43	20.15	22.28	40.17	59.53	2.48	1.93	2.30	2.36	2.66	
Sherman-Denison	109	0.30	19.74	2.06	17.87	14.43	23.22	12.37	39.17	71.13	2.44	0.70	2.45	0.63	3.57	

(*) 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 25.31% of loans originated and purchased by the bank.

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

Table 7. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: TEXAS					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Limited-Scope Review:																
Tyler	443	1.21	21.70	13.37	16.81	20.06	21.88	18.02	39.61	48.55	4.99	8.65	5.22	2.96	5.35	
Victoria	42	0.11	23.77	2.56	15.86	12.82	20.57	17.95	39.80	66.67	2.04	0.00	1.01	1.46	3.39	
Waco	300	0.82	21.72	4.09	17.18	19.09	21.88	17.27	39.21	59.55	3.62	1.38	3.44	2.77	4.52	
Wichita Falls	49	0.13	20.27	2.27	17.97	20.45	21.99	20.45	39.77	56.82	1.17	0.00	1.11	1.05	1.37	
Texas Non-MSA	736	2.00	19.64	2.79	15.77	11.92	19.89	18.58	44.70	66.72	5.83	5.88	5.28	4.88	6.30	

(*) 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 25.31% of loans originated and purchased by the bank.

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

Table 8. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT				State: TEXAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***					
Full-Scope Review:															
Dallas	3,106	26.06	20.62	6.92	17.81	11.14	22.06	17.26	39.51	64.68	15.01	8.80	9.58	12.04	19.13
Houston	3,169	26.59	22.50	5.59	16.64	10.98	20.44	17.83	40.42	65.60	16.06	7.10	9.00	13.79	21.59
Limited-Scope Review:															
Abilene	57	0.48	19.37	12.28	18.40	7.02	23.43	29.82	38.80	50.88	5.24	2.17	1.28	4.08	8.75
Amarillo	85	0.71	20.61	14.12	17.71	8.24	22.90	23.53	38.78	54.12	5.96	6.17	1.79	4.32	8.82
Austin-San Marcos	1,043	8.75	20.93	3.85	17.41	10.96	22.47	19.33	39.19	65.87	13.71	5.94	7.91	12.35	18.53
Beaumont-Port Arthur	71	0.60	23.17	9.86	16.60	19.72	20.01	21.13	40.22	49.30	3.76	2.11	2.87	3.63	4.70
Brazoria	109	0.91	19.19	5.50	18.98	9.17	24.59	16.51	37.25	68.81	8.86	4.35	2.80	3.85	14.67
Brownsville-Harlingen-San Benito	73	0.61	24.63	12.33	16.37	9.59	16.98	15.07	42.02	63.01	5.42	2.86	4.00	1.89	7.91
Bryan-College Station	21	0.18	24.40	0.00	15.32	0.00	19.71	23.81	40.56	76.19	4.81	0.00	0.00	7.69	5.19
Corpus Christi	229	1.92	24.29	9.17	16.05	13.97	18.88	18.34	40.78	58.52	10.89	7.44	9.55	8.17	13.87
El Paso	268	2.25	22.95	6.34	16.77	9.33	19.21	11.19	41.08	73.13	6.24	2.85	2.90	2.23	11.63
Fort Worth-Arlington	1,291	10.83	19.56	6.51	17.84	11.15	23.29	15.88	39.31	66.46	11.32	6.80	6.90	7.46	15.40
Galveston-Texas City	270	2.27	23.46	7.41	16.77	11.48	19.77	20.74	39.99	60.37	14.97	12.66	15.19	15.93	14.95
Killeen-Temple	88	0.74	17.54	3.41	20.36	3.41	22.56	12.50	39.54	80.68	8.54	2.27	2.60	2.40	14.13
Lubbock	109	0.91	21.08	12.84	17.79	14.68	20.98	26.61	40.16	45.87	6.06	6.06	2.80	8.47	6.74
McAllen-Edinburg-Mission	218	1.83	24.60	9.63	16.48	21.56	16.59	25.23	42.33	43.58	8.33	1.84	8.73	10.96	10.22
Odessa-Midland	100	0.84	22.18	6.00	17.03	15.00	20.49	26.00	40.30	53.00	8.94	0.00	5.32	9.40	12.43
San Angelo	43	0.36	19.92	0.00	18.55	18.60	22.22	20.93	39.31	60.47	7.26	0.00	5.08	5.06	11.81
San Antonio	872	7.32	22.54	17.32	17.15	20.07	20.15	16.74	40.17	45.87	12.02	15.88	12.96	10.04	11.47
Sherman-Denison	55	0.46	19.74	3.64	17.87	14.55	23.22	18.18	39.17	63.64	8.43	0.00	10.81	7.81	9.42

(*) 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 0.03% of loans originated and purchased by the bank.

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

Table 8. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		State: TEXAS					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001										
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income 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***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Limited-Scope Review:																	
Tyler	152	1.28	21.70	3.95	16.81	11.84	21.88	26.32	39.61	57.89	10.95	9.38	4.00	12.68	13.38		
Victoria	14	0.12	23.77	0.00	15.86	7.14	20.57	21.43	39.80	71.43	3.74	0.00	4.35	1.89	5.05		
Waco	93	0.78	21.72	6.45	17.18	15.05	21.88	10.75	39.21	67.74	9.33	6.98	6.25	5.43	12.34		
Wichita Falls	16	0.13	20.27	0.00	17.97	12.50	21.99	18.75	39.77	68.75	2.14	0.00	0.00	1.27	3.94		
Texas Non-MSA	365	3.06	19.64	5.77	15.77	12.64	19.89	15.11	44.70	66.48	20.81	23.40	20.83	16.37	22.01		

(*) 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 0.03% 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 Distribution: HOME MORTGAGE REFINANCE											State: TEXAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income 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***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Full-Scope Review:																	
Dallas	7,143	27.27	20.62	7.05	17.81	16.97	22.06	22.00	39.51	53.98	8.26	8.35	9.45	7.99	8.05		
Houston	6,326	24.15	22.50	5.46	16.64	17.77	20.44	24.13	40.42	52.64	9.50	8.87	10.76	10.02	9.02		
Limited-Scope Review:																	
Abilene	146	0.56	19.37	2.34	18.40	7.81	23.43	18.75	38.80	71.09	13.15	9.09	8.51	12.57	14.39		
Amarillo	598	2.28	20.61	2.59	17.71	8.46	22.90	17.10	38.78	71.85	15.50	9.84	9.49	10.29	19.17		
Austin-San Marcos	2,782	10.62	20.93	4.54	17.41	14.91	22.47	22.75	39.19	57.80	7.05	5.30	6.55	6.33	7.71		
Beaumont-Port Arthur	139	0.53	23.17	5.36	16.60	10.71	20.01	25.00	40.22	58.93	3.64	4.62	1.74	2.86	4.43		
Brazoria	164	0.63	19.19	2.84	18.98	7.80	24.59	18.44	37.25	70.92	4.45	2.20	2.14	3.37	5.49		
Brownsville-Harlingen-San Benito	132	0.50	24.63	1.16	16.37	15.12	16.98	17.44	42.02	66.28	2.99	2.04	4.15	3.87	2.66		
Bryan-College Station	137	0.52	24.40	0.89	15.32	6.25	19.71	12.50	40.56	80.36	6.76	0.00	3.42	5.17	7.78		
Corpus Christi	358	1.37	24.29	3.61	16.05	9.94	18.88	19.58	40.78	66.87	9.54	4.46	7.02	8.94	10.71		
El Paso	774	2.95	22.95	3.67	16.77	11.84	19.21	19.59	41.08	64.90	12.19	6.41	9.97	10.43	13.89		
Fort Worth-Arlington	2,850	10.88	19.56	6.59	17.84	15.22	23.29	24.22	39.31	53.97	8.44	6.89	7.49	8.20	9.08		
Galveston-Texas City	330	1.26	23.46	2.33	16.77	10.33	19.77	15.00	39.99	72.33	7.69	4.59	8.07	5.85	8.37		
Killeen-Temple	165	0.63	17.54	0.85	20.36	3.42	22.56	19.66	39.54	76.07	5.40	2.04	1.05	4.53	6.56		
Lubbock	351	1.34	21.08	4.18	17.79	9.41	20.98	21.60	40.16	64.81	9.22	5.71	6.50	8.33	10.36		
McAllen-Edinburg-Mission	356	1.36	24.60	3.56	16.48	10.09	16.59	19.88	42.33	66.47	6.81	8.24	5.36	6.59	7.02		
Odessa-Midland	277	1.06	22.18	2.21	17.03	11.07	20.49	20.30	40.30	66.42	12.86	6.35	10.66	10.70	14.59		
San Angelo	119	0.45	19.92	9.01	18.55	10.81	22.22	18.02	39.31	62.16	8.85	8.93	3.85	6.82	11.39		
San Antonio	1,630	6.22	22.54	6.04	17.15	14.58	20.15	22.96	40.17	56.42	6.92	5.81	7.00	7.76	6.72		
Sherman-Denison	84	0.32	19.74	1.45	17.87	5.80	23.22	18.84	39.17	73.91	4.16	1.56	2.03	3.18	5.01		

(*) 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 9.88% 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 Distribution: HOME MORTGAGE REFINANCE												State: TEXAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income 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***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp	
Limited-Scope Review:																		
Tyler	308	1.18	21.70	4.12	16.81	11.68	21.88	19.24	39.61	64.95	14.13	12.86	10.79	12.37	15.73			
Victoria	72	0.27	23.77	4.17	15.86	13.89	20.57	6.94	39.80	75.00	9.32	6.45	10.67	2.70	11.96			
Waco	211	0.81	21.72	2.04	17.18	11.22	21.88	18.88	39.21	67.86	7.91	2.97	6.97	6.84	8.93			
Wichita Falls	33	0.13	20.27	3.03	17.97	6.06	21.99	21.21	39.77	69.70	1.50	1.64	1.74	1.29	1.52			
Texas Non-MSA	710	2.71	19.64	1.48	15.77	6.82	19.89	14.54	44.70	77.15	14.91	6.94	13.01	13.51	15.60			

(*) 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 9.88% 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: TEXAS Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Dallas	2,339	26.54	66.56	59.60	80.93	10.47	8.59	0.90	1.15
Houston	2,068	23.46	66.84	60.44	79.35	9.91	10.74	0.71	0.90
Limited-Scope Review:									
Abilene	24	0.27	73.94	62.50	83.33	12.50	4.17	0.29	0.22
Amarillo	326	3.70	75.41	65.03	82.21	10.43	7.36	1.36	2.38
Austin-San Marcos	898	10.19	69.33	50.45	69.49	11.69	18.82	0.96	0.99
Beaumont-Port Arthur	50	0.57	73.50	40.00	70.00	12.00	18.00	0.19	0.13
Brazoria	44	0.50	72.02	63.64	86.36	6.82	6.82	0.32	0.50
Brownsville-Harlingen-San Benito	29	0.33	72.44	41.38	55.17	13.79	31.03	0.18	0.10
Bryan-College Station	27	0.31	71.05	40.74	81.48	14.81	3.70	0.13	0.13
Corpus Christi	133	1.51	73.50	51.13	65.41	15.79	18.80	0.73	0.68
El Paso	324	3.68	74.39	54.94	78.09	11.11	10.80	1.28	1.50
Fort Worth-Arlington	695	7.89	69.96	67.19	85.32	7.19	7.48	0.54	0.82
Galveston-Texas City	73	0.83	72.37	54.79	83.56	10.96	5.48	0.51	0.91
Killeen-Temple	61	0.69	74.83	65.57	72.13	14.75	13.11	0.60	1.03
Lubbock	39	0.44	73.48	69.23	79.49	15.38	5.13	0.13	0.14
McAllen-Edinburg-Mission	50	0.57	73.14	72.00	86.00	6.00	8.00	0.17	0.21
Odessa-Midland	118	1.34	73.33	55.08	73.73	13.56	12.71	0.95	1.13
San Angelo	66	0.75	76.38	54.55	72.73	12.12	15.15	1.59	1.48
San Antonio	831	9.43	71.49	57.52	79.66	9.39	10.95	0.95	1.33
Sherman-Denison	23	0.26	73.70	56.52	65.22	17.39	17.39	0.29	0.47

(*) 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 14.57% of small loans to businesses originated/purchased by the bank.

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

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES State: TEXAS Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
Limited-Scope Review:									
Tyler	111	1.26	73.60	57.66	72.97	11.71	15.32	0.63	0.62
Victoria	45	0.51	76.60	35.56	66.67	20.00	13.33	1.18	0.79
Waco	103	1.17	70.31	34.95	61.17	4.85	33.98	1.18	1.02
Wichita Falls	26	0.29	75.91	57.69	57.69	15.38	26.92	0.47	0.82
Texas Non-MSA	311	3.53	73.60	58.20	78.78	7.07	14.15	0.96	1.04

(*) 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 14.57% 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 FARMS										State: TEXAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001	
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****					
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less				
Full-Scope Review:													
Dallas	17	5.43	92.03	41.18	88.24	5.88	5.88	1.15	0.78				
Houston	12	3.83	91.68	33.33	91.67	8.33	0.00	2.01	0.42				
Limited-Scope Review:													
Abilene	1	0.32	93.88	0.00	100.00	0.00	0.00	0.52	0.00				
Amarillo	50	15.97	91.03	54.00	60.00	28.00	12.00	20.59	14.29				
Austin-San Marcos	10	3.19	92.62	0.00	80.00	10.00	10.00	3.37	0.00				
Beaumont-Port Arthur	0	0.00	94.77	0.00	0.00	0.00	0.00	0.00	0.00				
Brazoria	3	0.96	94.85	33.33	33.33	66.67	0.00	3.33	0.00				
Brownsville-Harlingen-San Benito	2	0.64	88.66	0.00	100.00	0.00	0.00	0.39	0.00				
Bryan-College Station	0	0.00	92.26	0.00	0.00	0.00	0.00	0.00	0.00				
Corpus Christi	40	12.78	90.96	65.00	52.50	25.00	22.50	12.82	11.65				
El Paso	10	3.19	85.24	40.00	70.00	10.00	20.00	30.00	16.67				
Fort Worth-Arlington	5	1.60	92.56	20.00	80.00	0.00	20.00	0.30	0.00				
Galveston-Texas City	0	0.00	93.05	0.00	0.00	0.00	0.00	0.00	0.00				
Killeen-Temple	12	3.83	93.01	66.67	50.00	50.00	0.00	4.32	2.54				
Lubbock	2	0.64	91.06	0.00	50.00	0.00	50.00	0.48	0.00				
McAllen-Edinburg-Mission	0	0.00	82.12	0.00	0.00	0.00	0.00	0.00	0.00				
Odessa-Midland	2	0.64	94.98	50.00	0.00	50.00	50.00	3.51	2.27				
San Angelo	6	1.92	92.88	66.67	50.00	0.00	50.00	4.30	3.37				
San Antonio	11	3.51	92.44	45.45	36.36	27.27	36.36	3.60	1.71				
Sherman-Denison	0	0.00	93.35	0.00	0.00	0.00	0.00	0.00	0.00				

(*) 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 34.50% of small loans to farms originated and purchased by the bank.

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

Table 11. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS State: TEXAS Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
Limited-Scope Review:									
Tyler	8	2.56	93.19	62.50	87.50	0.00	12.50	3.31	2.84
Victoria	1	0.32	93.88	0.00	0.00	0.00	100.00	0.00	0.00
Waco	18	5.75	95.11	38.89	88.89	11.11	0.00	12.94	1.54
Wichita Falls	2	0.64	94.27	50.00	50.00	0.00	50.00	1.41	0.00
Texas Non-MSA	101	32.27	92.70	61.39	61.39	17.82	20.79	4.09	2.95

(*) 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 34.50% 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 INVESTMENTS State: TEXAS Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Dallas	29	19,594	103	55,597	132	75,191	34.03	6	6,848
Houston	19	6,876	63	43,314	82	50,190	22.72	1	316
Limited-Scope Review:									
Abilene	1	344	18	15	19	359	0.16	0	0
Amarillo	0	0	28	123	28	123	0.06	0	0
Austin-San Marcos	17	3,399	57	36,681	74	40,080	18.14	0	0
Beaumont-Port Arthur	3	1,361	10	12	13	1,373	0.62	0	0
Brazoria	2	3	2	2,050	4	2,053	0.93	0	0
Brownsville-Harlingen-San Benito	3	266	5	63	8	329	0.15	0	0
Bryan-College Station	1	2	11	109	12	111	0.05	0	0
Corpus Christi	1	4	16	385	17	389	0.18	0	0
El Paso	7	2,326	12	223	19	2,549	1.15	0	0
Fort Worth-Arlington	11	4,279	53	10,915	64	15,194	6.88	3	617
Galveston-Texas City	1	1	2	7,189	3	7,190	3.25	0	0
Killeen-Temple	1	3	11	19	12	22	0.01	0	0
Lubbock	0	0	15	392	15	392	0.18	0	0
McAllen-Edinburg-Mission	2	112	10	27	12	139	0.06	0	0
Odessa-Midland	2	63	39	388	41	451	0.20	0	0
San Angelo	1	2	9	24	10	26	0.01	0	0
San Antonio	20	4,661	42	15,981	62	20,642	9.34	0	0
Sherman-Denison	0	0	5	5	5	5	0.00	0	0

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

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

Table 12. Qualified Investments

QUALIFIED INVESTMENTS State: TEXAS Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Limited-Scope Review:									
Tyler	2	50	17	277	19	327	0.15	0	0
Victoria	2	1,546	7	13	9	1,559	0.71	0	0
Waco	1	24	6	1,324	7	1,348	0.61	0	0
Wichita Falls	0	0	11	66	11	66	0.03	0	0
Texas Non-MSA	2	731	76	116	78	847	0.38	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																State: TEXAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001			
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population							
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography							
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp				
Full-Scope Review:																					
Dallas	37.25	141	30.32	2.13	21.28	28.37	48.23	9	11	0	2	0	0	7.73	25.25	37.93	29.06				
Houston	21.36	94	20.22	2.13	18.09	32.98	46.81	10	2	0	- 1	- 4	- 3	7.95	27.54	33.80	30.71				
Limited-Scope Review:																					
Abilene	0.42	3	0.65	0.00	33.33	33.33	33.33	0	0	0	0	0	0	0.77	29.46	47.20	20.91				
Amarillo	0.98	7	1.51	14.29	28.57	42.86	14.29	3	0	0	- 2	- 1	0	5.52	21.53	45.68	27.27				
Austin-San Marcos	7.74	35	7.53	0.00	22.86	34.29	42.86	1	1	0	0	- 1	1	7.41	26.02	39.41	27.03				
Beaumont-Port Arthur	0.49	3	0.65	0.00	33.33	33.33	33.33	0	0	0	0	0	0	7.93	19.90	48.03	23.87				
Brazoria	0.04	1	0.22	NA	0.00	100.00	0.00	0	0	NA	0	0	0	NA	19.51	67.60	12.89				
Brownsville-Harlingen-San Benito	0.32	1	0.22	0.00	100.00	0.00	0.00	0	0	0	0	0	0	1.24	28.79	47.93	22.04				
Bryan-College Station	0.31	3	0.65	0.00	0.00	66.67	33.33	0	0	0	0	0	0	3.57	18.12	45.40	24.42				
Corpus Christi	1.91	8	1.72	0.00	50.00	12.50	37.50	0	0	0	0	0	0	8.99	24.22	36.77	30.01				
El Paso	2.11	16	3.44	6.25	6.25	43.75	43.75	0	0	0	0	0	0	5.68	28.14	37.12	29.06				
Fort Worth-Arlington	6.91	50	10.75	4.00	18.00	32.00	46.00	3	3	0	- 1	0	1	4.93	23.88	42.45	28.73				
Galveston-Texas City	0.81	7	1.51	28.57	14.29	42.86	14.29	0	0	0	0	0	0	8.34	19.52	48.62	23.45				
Killeen-Temple	0.37	2	0.43	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.13	28.16	46.60	25.11				
Lubbock	0.55	4	0.86	50.00	25.00	0.00	25.00	0	0	0	0	0	0	8.73	19.41	45.31	24.00				
McAllen-Edinburg-Mission	0.35	2	0.43	NA	0.00	50.00	50.00	0	0	NA	0	0	0	NA	27.92	47.03	25.06				
Odessa-Midland	1.79	5	1.08	40.00	0.00	40.00	20.00	1	0	0	0	0	- 1	7.24	22.75	36.01	33.99				
San Angelo	0.31	3	0.65	33.33	0.00	0.00	66.67	3	0	0	0	- 2	- 1	2.82	20.95	51.69	24.55				
San Antonio	8.74	38	8.17	5.26	36.84	21.05	36.84	1	1	0	0	- 1	1	7.34	28.69	36.15	27.83				
Sherman-Denison	0.32	1	0.22	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.34	21.35	57.37	20.94				

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																State: TEXAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001			
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population							
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography							
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp				
Limited-Scope Review:																					
Tyler	1.56	5	1.08	40.00	0.00	20.00	40.00	0	0	0	0	0	0	5.13	8.71	54.30	31.87				
Victoria	0.37	1	0.22	0.00	0.00	0.00	100.00	0	0	0	0	0	0	3.26	28.38	42.59	25.77				
Waco	1.02	3	0.65	0.00	33.33	0.00	66.67	0	0	0	0	0	0	8.65	23.49	39.51	27.98				
Wichita Falls	0.34	2	0.43	50.00	0.00	0.00	50.00	0	0	0	0	0	0	5.29	21.62	50.48	22.61				
Texas Non-MSA	3.62	30	6.45	6.67	13.33	70.00	10.00	0	0	0	0	0	0	0.36	12.36	59.50	27.79				

Table 1. Lending Volume

LENDING VOLUME		State: UTAH				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Salt Lake City-Ogden	100.00	749	126,595	18	2,107	1	500	2	350	770	129552	100.00
Limited-Scope Review:												

(*) 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 Distribution: HOME PURCHASE															State: UTAH		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***											
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp							
Full-Scope Review:																						
Salt Lake City-Ogden	385	100.00	0.82	0.26	14.89	10.13	59.15	57.40	25.14	32.21	0.27	0.00	0.21	0.25	0.41							
Limited-Scope Review:																						

(*) 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 5. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		State: UTAH					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans						
Full-Scope Review:																
Salt Lake City-Ogden	18	100.00	4.80	0.00	21.05	5.56	48.43	50.00	25.73	44.44	0.00	0.00	0.00	0.00	0.02	
Limited-Scope Review:																

(*) 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

Geographic Distribution: SMALL LOANS TO FARMS												State: UTAH		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Salt Lake City-Ogden	1	100.00	2.43	0.00	14.16	0.00	60.69	100.00	22.72	0.00	1.23	0.00	0.00	1.59	0.00			
Limited-Scope Review:																		

(*) 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 8. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			State: UTAH				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income 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:																
Salt Lake City-Ogden	2	100.00	16.64	0.00	19.61	0.00	26.60	50.00	37.16	50.00	0.03	0.00	0.00	0.09	0.00	
Limited-Scope Review:																

(*) 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: HOME MORTGAGE REFINANCE												State: UTAH		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income 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:																		
Salt Lake City-Ogden	362	100.00	16.64	0.88	19.61	14.16	26.60	21.24	37.16	63.72	0.16	0.00	0.12	0.09	0.25			
Limited-Scope Review:																		

(*) 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 68.78% 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 Distribution: SMALL LOANS TO BUSINESSES State: UTAH Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Salt Lake City-Ogden	18	100.00	52.78	11.11	77.78	5.56	16.67	0.00	0.00
Limited-Scope Review:									

(*) 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 72.22% of small loans to businesses originated/purchased by the bank.
 (****) Based on 2001 Peer Small Business Data US&PR.

Table 12. Qualified Investments

QUALIFIED INVESTMENTS State: UTAH Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Salt Lake City-Ogden	0	0	3	275	3	275	100.00	0	0
Limited-Scope Review:									

(*) "Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.
 (**) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS															State: UTAH			Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001			
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population							
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography							
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp				
Full-Scope Review:																					
Salt Lake City-Ogden	100.00	1	100.00	0.00	0.00	0.00	100.00	0	0	0	0	0	0	1.80	18.21	57.37	22.62				
Limited-Scope Review:																					

Table 1. Lending Volume

LENDING VOLUME		State: VIRGINIA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Richmond-Petersburg	32.27	5,980	724,686	928	111,884	3	23	18	4,247	6,929	840,840	36.28
Limited-Scope Review:												
Charlottesville	10.97	2,164	295,630	185	22,726	5	300	2	148	2,356	318,804	6.49
Danville	1.40	254	17,116	44	6,435	2	11	0	0	300	23,562	1.95
Lynchburg	3.46	662	58,878	80	7,334	1	12	0	0	743	66,224	2.88
Norfolk-Virginia Beach-Newport News	29.90	5,495	655,259	792	91,898	10	852	123	9,322	6,420	757,331	29.43
Roanoke	4.62	895	94,798	98	11,898	0	0	0	0	993	106,696	5.42
Virginia Non-MSA	17.38	3,399	260,726	285	29,992	48	5,165	1	100	3,733	295,983	17.56

(*) 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 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												State: VIRGINIA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Richmond-Petersburg	2,256	25.80	3.49	2.57	15.15	10.95	49.99	47.16	31.37	39.32	5.44	6.74	5.73	5.38	5.39			
Limited-Scope Review:																		
Charlottesville	880	10.07	0.83	0.91	10.95	5.68	60.61	58.07	27.62	34.43	15.15	20.83	11.89	13.45	19.15			
Danville	141	1.61	0.23	0.00	20.57	12.77	64.50	66.67	14.70	20.57	4.74	0.00	4.71	4.51	5.70			
Lynchburg	359	4.11	0.99	1.95	6.25	9.47	77.94	65.74	14.83	22.84	4.26	10.81	7.02	3.97	4.61			
Norfolk-Virginia Beach-Newport News	2,670	30.54	2.74	2.43	11.05	7.53	52.74	45.51	33.47	44.53	4.47	5.59	3.91	4.00	5.09			
Roanoke	494	5.65	1.65	0.00	9.46	8.50	58.00	54.45	30.89	37.04	5.34	0.00	4.76	5.15	5.89			
Virginia Non-MSA	1,943	22.22	NA	NA	7.69	8.08	72.23	75.97	20.08	15.90	8.64	NA	14.08	9.42	5.54			

(*) 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: Southeast Region 2.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES State: VIRGINIA Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Richmond-Petersburg	928	38.47	70.35	43.53	74.14	13.15	12.72	1.77	1.76
Limited-Scope Review:									
Charlottesville	185	7.67	71.64	54.05	74.05	12.97	12.97	1.80	1.78
Danville	44	1.82	78.16	47.73	68.18	11.36	20.45	0.82	0.74
Lynchburg	80	3.32	75.77	62.50	82.50	6.25	11.25	0.94	1.01
Norfolk-Virginia Beach-Newport News	792	32.84	73.56	55.30	75.13	12.12	12.75	1.18	1.47
Roanoke	98	4.06	74.86	59.18	78.57	7.14	14.29	0.61	0.60
Virginia Non-MSA	285	11.82	76.52	62.46	77.19	10.88	11.93	0.74	0.82

(*) 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 15.34% of small loans to businesses originated/purchased by the bank.
 (****) Based on 2001 Peer Small Business Data US&PR.

Table 12. Qualified Investments

QUALIFIED INVESTMENTS State: VIRGINIA Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Richmond-Petersburg	12	5,366	49	15,366	61	20,732	58.58	0	0
Limited-Scope Review:									
Charlottesville	2	201	16	196	18	397	1.07	0	0
Danville	0	0	1	3	1	3	0.01	0	0
Lynchburg	2	1,222	11	46	13	1,268	3.41	0	0
Norfolk-Virginia Beach-Newport News	9	9,030	33	4,107	42	13,137	32.45	0	0
Roanoke	2	766	10	274	12	1,040	2.80	0	0
Virginia Non-MSA	2	201	22	429	24	630	1.69	0	0

(*) "Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.
 (**) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS														State: VIRGINIA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001			
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography					
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp		
Full-Scope Review:																			
Richmond-Petersburg	36.28	31	25.00	3.23	19.35	48.39	29.03	3	1	0	0	- 2	0	6.74	21.06	45.90	26.18		
Limited-Scope Review:																			
Charlottesville	6.49	8	6.45	0.00	25.00	50.00	25.00	0	0	0	0	0	0	3.34	19.06	54.96	22.58		
Danville	1.95	3	2.42	0.00	33.33	33.33	33.33	0	0	0	0	0	0	1.07	25.28	60.13	13.51		
Lynchburg	2.88	5	4.03	20.00	0.00	60.00	20.00	0	0	0	0	0	0	2.11	10.14	73.07	14.13		
Norfolk-Virginia Beach-Newport News	29.43	45	36.29	6.67	24.44	42.22	26.67	3	1	0	0	0	- 2	6.35	17.37	48.89	25.57		
Roanoke	5.42	7	5.65	14.29	14.29	42.86	28.57	1	0	0	0	0	- 1	3.43	13.14	55.95	27.48		
Virginia Non-MSA	17.56	25	20.16	NA	8.00	76.00	16.00	6	0	NA	0	- 4	- 2	NA	7.96	70.05	20.89		

Table 1. Lending Volume

LENDING VOLUME		State: WASHINGTON				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Seattle-Bellevue-Everett	65.04	24,298	3,237,352	7,700	555,843	116	16,029	9	57,141	32,123	3,866,365	75.59
Limited-Scope Review:												
Bellingham	1.52	490	48,209	203	14,903	58	9,039	1	670	752	72,821	1.40
Bremerton	3.61	1,444	159,587	336	20,650	4	227	1	20	1,785	180,484	1.99
Olympia	1.85	717	73,240	177	7,095	16	1,555	2	6,490	912	88,380	1.15
Richland-Kennewick-Pasco	2.00	795	68,567	173	10,979	19	2,679	0	0	987	82,225	1.64
Spokane	4.55	1,693	133,834	541	45,338	11	1,085	0	0	2,245	180,257	3.44
Tacoma	9.18	3,783	386,968	711	43,013	38	5,605	2	510	4,534	436,096	4.97
Yakima	2.32	921	64,746	206	18,768	17	2,874	1	250	1,145	86,638	1.45
Washington Non-MSA	9.93	3,744	308,837	951	66,539	205	30,331	5	12,604	4,905	418,311	8.37

(*) 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 Distribution: HOME PURCHASE		State: WASHINGTON					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Seattle-Bellevue-Everett	5,470	64.52	0.58	1.06	11.79	13.29	65.01	58.50	22.62	27.11	2.95	2.97	3.20	2.70	3.56	
Limited-Scope Review:																
Bellingham	114	1.34	0.00	0.00	10.62	17.54	77.33	71.93	12.05	10.53	1.04	NA	1.44	0.98	1.02	
Bremerton	320	3.77	0.05	0.00	11.55	9.38	74.67	76.88	13.73	13.75	2.19	0.00	2.62	2.18	1.86	
Olympia	159	1.88	0.00	0.00	2.41	0.63	88.41	91.19	9.18	8.18	1.49	NA	0.76	1.59	0.70	
Richland-Kennewick-Pasco	252	2.97	0.00	0.00	20.77	17.46	48.06	41.27	31.18	41.27	2.45	NA	2.91	2.23	2.50	
Spokane	340	4.01	1.15	0.88	19.67	14.12	54.95	54.41	24.23	30.59	1.58	2.61	1.38	1.58	1.66	
Tacoma	878	10.36	1.42	1.14	9.00	7.18	61.49	47.84	28.09	43.85	1.85	2.33	1.60	1.60	2.34	
Yakima	202	2.38	0.23	1.49	25.47	39.11	41.57	37.62	32.73	21.78	2.99	33.33	5.92	2.22	2.34	
Washington Non-MSA	743	8.76	0.23	0.00	12.13	11.44	69.21	68.64	18.43	19.92	2.46	0.00	3.44	2.44	2.14	

(*) 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

Geographic Distribution: HOME IMPROVEMENT		State: WASHINGTON					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Seattle-Bellevue-Everett	6,306	70.25	0.58	0.62	11.79	9.55	65.01	63.05	22.62	26.78	31.73	38.64	27.23	29.87	39.92	
Limited-Scope Review:																
Bellingham	108	1.20	0.00	0.00	10.62	10.19	77.33	75.93	12.05	13.89	11.75	NA	13.95	10.51	19.05	
Bremerton	298	3.32	0.05	0.00	11.55	7.05	74.67	72.48	13.73	20.47	15.90	0.00	10.78	15.15	26.21	
Olympia	143	1.59	0.00	0.00	2.41	2.10	88.41	83.22	9.18	14.69	10.34	NA	10.00	10.12	12.73	
Richland-Kennewick-Pasco	122	1.36	0.00	0.00	20.77	17.21	48.06	36.07	31.18	46.72	19.48	NA	23.91	14.71	24.22	
Spokane	310	3.45	1.15	1.29	19.67	11.29	54.95	54.84	24.23	32.58	13.47	15.38	7.93	14.94	13.65	
Tacoma	706	7.86	1.42	0.71	9.00	7.51	61.49	52.83	28.09	38.95	16.56	13.04	14.53	14.92	20.15	
Yakima	207	2.31	0.23	0.48	25.47	25.60	41.57	35.27	32.73	38.65	23.44	0.00	23.81	22.56	24.16	
Washington Non-MSA	777	8.66	0.23	0.13	12.13	10.17	69.21	69.88	18.43	19.82	20.75	0.00	23.95	20.77	19.57	

(*) 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

Geographic Distribution: HOME MORTGAGE REFINANCE			State: WASHINGTON				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Seattle-Bellevue-Everett	12,515	61.29	0.58	0.67	11.79	9.68	65.01	60.79	22.62	28.85	7.44	8.27	6.77	7.04	8.83	
Limited-Scope Review:																
Bellingham	268	1.31	0.00	0.00	10.62	10.07	77.33	78.36	12.05	11.57	3.34	NA	3.38	3.39	3.05	
Bremerton	826	4.05	0.05	0.24	11.55	9.32	74.67	76.15	13.73	14.29	6.42	25.00	6.64	6.62	5.28	
Olympia	414	2.03	0.00	0.00	2.41	1.69	88.41	84.30	9.18	14.01	3.90	NA	3.16	3.79	4.96	
Richland-Kennewick-Pasco	421	2.06	0.00	0.00	20.77	19.00	48.06	38.48	31.18	42.52	6.93	NA	10.96	5.98	6.82	
Spokane	1,043	5.11	1.15	1.44	19.67	15.63	54.95	52.64	24.23	30.30	5.67	5.78	5.88	5.68	5.55	
Tacoma	2,199	10.77	1.42	0.68	9.00	7.41	61.49	56.03	28.09	35.88	5.49	3.72	5.61	5.28	5.88	
Yakima	511	2.50	0.23	0.20	25.47	32.09	41.57	36.79	32.73	30.92	8.52	8.33	13.79	7.50	6.95	
Washington Non-MSA	2,221	10.88	0.23	0.18	12.13	7.88	69.21	70.91	18.43	21.03	7.11	4.65	6.17	7.43	6.59	

(*) 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 Distribution: SMALL LOANS TO BUSINESSES												State: WASHINGTON		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Seattle-Bellevue-Everett	7,700	70.01	2.31	3.08	19.81	21.49	56.62	52.68	21.25	22.75	5.14	7.40	6.39	4.97	5.71			
Limited-Scope Review:																		
Bellingham	203	1.85	0.00	0.00	21.91	21.67	70.82	72.41	7.26	5.91	1.69	NA	2.21	1.62	1.52			
Bremerton	336	3.06	1.58	0.60	13.78	20.83	70.99	70.24	13.65	8.33	2.91	3.23	7.28	2.78	1.66			
Olympia	177	1.61	0.00	0.00	5.21	5.08	77.80	76.84	16.98	18.08	1.12	NA	0.46	1.19	1.58			
Richland-Kennewick-Pasco	173	1.57	0.00	0.00	25.55	27.17	48.77	43.93	25.59	28.90	2.37	NA	3.45	2.05	2.59			
Spokane	541	4.92	11.67	14.05	23.80	28.28	48.58	44.36	15.95	13.31	2.64	4.83	2.86	2.59	1.93			
Tacoma	711	6.46	7.51	10.69	12.81	12.94	54.10	49.79	25.58	26.58	2.43	3.11	3.17	2.41	2.43			
Yakima	206	1.87	8.34	8.25	26.87	39.81	39.74	29.13	25.04	22.82	2.25	2.58	4.28	1.82	1.69			
Washington Non-MSA	951	8.65	0.26	0.11	17.09	10.94	69.09	73.40	13.57	15.56	1.87	1.79	1.56	2.26	1.65			

(*) 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

Geographic Distribution: SMALL LOANS TO FARMS															State: WASHINGTON		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***										
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:																					
Seattle-Bellevue-Everett	116	23.97	1.02	0.00	13.97	12.93	66.17	65.52	18.84	21.55	41.55	0.00	53.57	38.36	46.88						
Limited-Scope Review:																					
Bellingham	58	11.98	0.00	0.00	5.92	3.45	90.48	96.55	3.60	0.00	11.53	NA	18.18	11.60	0.00						
Bremerton	4	0.83	0.00	0.00	6.41	0.00	75.74	75.00	17.85	25.00	16.67	0.00	0.00	20.00	0.00						
Olympia	16	3.31	0.00	0.00	1.52	0.00	91.77	93.75	6.71	6.25	21.28	NA	0.00	29.41	0.00						
Richland-Kennewick-Pasco	19	3.93	0.00	0.00	25.68	26.32	60.06	47.37	14.26	26.32	3.92	NA	2.17	2.99	18.18						
Spokane	11	2.27	2.00	9.09	12.08	0.00	67.17	63.64	18.76	27.27	18.92	50.00	0.00	16.13	33.33						
Tacoma	38	7.85	2.88	0.00	8.15	5.26	64.28	81.58	24.69	13.16	56.36	0.00	100.00	61.54	41.67						
Yakima	17	3.51	0.78	0.00	15.92	35.29	65.95	64.71	17.35	0.00	2.54	0.00	8.57	2.25	0.00						
Washington Non-MSA	205	42.36	0.15	0.00	14.36	4.39	75.84	83.41	9.65	12.20	9.65	0.00	2.46	10.74	13.66						

(*) 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

Borrower Distribution: HOME PURCHASE															State: WASHINGTON		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income 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:																					
Seattle-Bellevue-Everett	5,470	64.52	16.70	5.56	18.94	23.96	26.92	25.27	37.44	45.21	2.65	2.60	2.88	2.12	2.98						
Limited-Scope Review:																					
Bellingham	114	1.34	17.66	9.28	19.22	20.62	25.22	22.68	37.90	47.42	1.12	1.08	0.91	0.71	1.49						
Bremerton	320	3.77	16.77	2.65	19.44	13.76	26.42	21.16	37.38	62.43	1.30	1.28	0.78	0.78	1.88						
Olympia	159	1.88	17.19	3.45	19.18	5.17	26.49	28.45	37.14	62.93	1.27	1.21	0.21	1.25	1.76						
Richland-Kennewick-Pasco	252	2.97	21.30	5.67	16.99	19.59	23.41	23.20	38.30	51.55	1.99	1.47	2.13	1.67	2.18						
Spokane	340	4.01	19.08	5.78	18.57	18.77	23.31	24.55	39.04	50.90	1.64	0.82	1.36	1.27	2.21						
Tacoma	878	10.36	19.04	3.64	18.46	15.76	24.87	24.09	37.64	56.52	1.72	2.66	1.39	1.33	2.05						
Yakima	202	2.38	21.63	11.46	17.73	43.75	20.58	17.71	40.07	27.08	3.27	6.40	5.84	2.14	2.57						
Washington Non-MSA	743	8.76	20.56	3.64	18.05	12.18	22.59	18.99	38.80	65.19	2.59	2.82	2.08	1.97	2.99						

(*) 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 26.36% 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

Borrower Distribution: HOME IMPROVEMENT		State: WASHINGTON					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Seattle-Bellevue-Everett	6,306	70.25	16.70	7.25	18.94	17.24	26.92	26.79	37.44	48.71	32.32	32.50	28.71	28.86	36.94	
Limited-Scope Review:																
Bellingham	108	1.20	17.66	5.61	19.22	18.69	25.22	18.69	37.90	57.01	12.40	0.00	14.29	5.32	16.26	
Bremerton	298	3.32	16.77	5.07	19.44	7.43	26.42	22.30	37.38	65.20	16.34	13.95	6.99	10.04	23.28	
Olympia	143	1.59	17.19	5.00	19.18	9.29	26.49	27.86	37.14	57.86	10.42	14.29	7.79	13.07	9.33	
Richland-Kennewick-Pasco	122	1.36	21.30	4.96	16.99	11.57	23.41	18.18	38.30	65.29	20.00	18.75	20.00	13.95	22.80	
Spokane	310	3.45	19.08	7.57	18.57	18.09	23.31	21.71	39.04	52.63	13.67	13.85	17.82	10.61	13.84	
Tacoma	706	7.86	19.04	3.88	18.46	10.94	24.87	20.72	37.64	64.46	16.83	11.11	12.26	11.86	21.21	
Yakima	207	2.31	21.63	4.88	17.73	9.76	20.58	25.85	40.07	59.51	23.86	15.00	10.91	28.70	25.20	
Washington Non-MSA	777	8.66	20.56	5.45	18.05	9.34	22.59	20.36	38.80	64.85	21.25	21.21	18.48	20.54	22.09	

(*) 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 0.58% 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: HOME MORTGAGE REFINANCE												State: WASHINGTON		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income 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:																		
Seattle-Bellevue-Everett	12,515	61.29	16.70	8.41	18.94	18.66	26.92	26.87	37.44	46.06	8.19	10.82	7.43	7.06	9.05			
Limited-Scope Review:																		
Bellingham	268	1.31	17.66	4.71	19.22	15.69	25.22	24.31	37.90	55.29	3.96	4.59	3.16	3.09	4.68			
Bremerton	826	4.05	16.77	3.41	19.44	9.69	26.42	24.42	37.38	62.48	7.15	6.82	5.14	6.40	8.02			
Olympia	414	2.03	17.19	3.91	19.18	12.76	26.49	26.30	37.14	57.03	4.63	5.43	3.41	4.25	5.13			
Richland-Kennewick-Pasco	421	2.06	21.30	4.09	16.99	12.28	23.41	20.20	38.30	63.43	7.93	7.57	7.14	6.35	8.81			
Spokane	1,043	5.11	19.08	5.40	18.57	15.37	23.31	19.63	39.04	59.61	6.75	7.58	6.79	5.22	7.39			
Tacoma	2,199	10.77	19.04	4.46	18.46	12.62	24.87	24.23	37.64	58.69	6.58	9.44	6.55	5.56	6.96			
Yakima	511	2.50	21.63	4.72	17.73	13.58	20.58	27.17	40.07	54.53	9.70	11.69	8.90	11.24	9.12			
Washington Non-MSA	2,221	10.88	20.56	2.86	18.05	9.38	22.59	19.89	38.80	67.87	8.33	7.87	7.07	7.00	9.04			

(*) 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 5.99% 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 Distribution: SMALL LOANS TO BUSINESSES State: WASHINGTON Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Seattle-Bellevue-Everett	7,700	70.01	72.25	62.57	85.92	6.56	7.52	5.14	7.32
Limited-Scope Review:									
Bellingham	203	1.85	77.01	64.53	84.73	9.36	5.91	1.69	2.31
Bremerton	336	3.06	80.33	69.94	87.20	5.06	7.74	2.91	4.53
Olympia	177	1.61	77.77	61.58	92.09	4.52	3.39	1.12	1.38
Richland-Kennewick-Pasco	173	1.57	80.83	65.32	88.44	4.62	6.94	2.37	4.21
Spokane	541	4.92	77.16	59.89	81.52	8.50	9.98	2.64	3.42
Tacoma	711	6.46	71.07	68.35	88.75	4.22	7.03	2.43	4.07
Yakima	206	1.87	77.02	67.96	83.01	7.77	9.22	2.25	4.87
Washington Non-MSA	951	8.65	79.68	65.93	86.01	6.52	7.47	1.87	2.54

(*) 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 16.92% 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 FARMS State: WASHINGTON Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Seattle-Bellevue-Everett	116	23.97	90.08	55.17	55.17	29.31	15.52	41.55	35.29
Limited-Scope Review:									
Bellingham	58	11.98	88.42	62.07	55.17	22.41	22.41	11.53	10.07
Bremerton	4	0.83	94.63	75.00	75.00	25.00	0.00	16.67	20.00
Olympia	16	3.31	92.68	37.50	68.75	25.00	6.25	21.28	21.43
Richland-Kennewick-Pasco	19	3.93	81.03	47.37	68.42	5.26	26.32	3.92	2.72
Spokane	11	2.27	93.31	45.45	63.64	36.36	0.00	18.92	10.53
Tacoma	38	7.85	89.88	63.16	44.74	42.11	13.16	56.36	57.58
Yakima	17	3.51	80.96	64.71	41.18	29.41	29.41	2.54	1.99
Washington Non-MSA	205	42.36	90.84	61.95	51.22	27.80	20.98	9.65	6.67

(*) 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 15.91% of small loans to farms originated/purchased by the bank.
 (****) Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

QUALIFIED INVESTMENTS State: WASHINGTON Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Seattle-Bellevue-Everett	48	24,080	73	16,289	121	40,369	55.14	0	0
Limited-Scope Review:									
Bellingham	7	5,123	5	1,451	12	6,574	8.98	0	0
Bremerton	4	2,624	5	18	9	2,642	3.61	0	0
Olympia	1	966	3	94	4	1,060	1.45	0	0
Richland-Kennewick-Pasco	0	0	2	190	2	190	0.26	0	0
Spokane	2	710	16	425	18	1,135	1.55	0	0
Tacoma	5	3,976	10	3,067	15	7,043	9.62	0	0
Yakima	3	3,526	4	163	7	3,689	5.04	0	0
Washington Non-MSA	10	4,169	24	6,343	34	10,512	14.36	0	0

(*) "Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.
 (**) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																State: WASHINGTON		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001			
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population									
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography							
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp				
Full-Scope Review:																					
Seattle-Bellevue-Everett	75.59	119	52.89	3.36	25.21	53.78	17.65	1	2	0	0	1	0	2.19	16.18	62.80	18.75				
Limited-Scope Review:																					
Bellingham	1.40	7	3.11	NA	14.29	85.71	0.00	1	0	NA	0	- 1	0	NA	17.44	72.63	9.91				
Bremerton	1.99	9	4.00	0.00	11.11	88.89	0.00	0	0	0	0	0	0	0.28	18.86	67.71	11.33				
Olympia	1.15	6	2.67	NA	0.00	83.33	16.67	0	0	NA	0	0	0	NA	2.99	87.50	9.51				
Richland-Kennewick-Pasco	1.64	5	2.22	NA	40.00	40.00	20.00	0	0	NA	0	0	0	NA	26.82	46.97	26.20				
Spokane	3.44	13	5.78	15.38	15.38	53.85	15.38	0	0	0	0	0	0	3.40	23.93	52.86	19.81				
Tacoma	4.97	19	8.44	10.53	15.79	52.63	21.05	0	0	0	0	0	0	4.66	16.05	56.15	23.10				
Yakima	1.45	6	2.67	16.67	33.33	50.00	0.00	0	0	0	0	0	0	1.33	32.12	41.92	24.63				
Washington Non-MSA	8.37	41	18.22	0.00	21.95	70.73	7.32	4	0	0	0	- 4	0	0.32	15.34	66.62	17.71				