



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

December 31, 2005

Community Reinvestment Act Performance Evaluation

**U.S. Bank National Association
Charter Number: 24**

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Cincinnati, Ohio 45202**

**Office of the Comptroller of the Currency
Large Bank Supervision
250 E Street S.W.
Washington, D.C. 20219**

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

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Definitions and Common Abbreviations

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

U.S. Bank National Association: USB

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

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

Assessment Area (AA): A geographic area that consists generally of one or more MSAs or one or more contiguous political subdivision, such as counties, cities, or towns, in which the bank has its main office, branches, or deposit-taking ATMs.

Automated Teller Machine (ATM): an automated, unstaffed banking facility owned or operated by, or operated exclusively for, the bank at which deposits are received, cash dispersed or money lent.

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

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

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

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

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

Community Development Corporation (CDC): Nonprofit groups accountable to local residents that rebuild their communities through a wide range of housing, commercial, job development and other activities. A CDC's mission is normally focused on serving the needs of low- and moderate-income households. Resident control usually takes the form of board representation.

Community Development Financial Institution (CDFI): Specialized financial institutions that work in market niches that have not been adequately served by traditional financial institutions. CDFIs provide a wide range of financial products and services, including mortgage financing for first-time home buyers, financing for needed community facilities, commercial loans and investments to start or expand small businesses, loans to rehabilitate rental housing, and financial services needed by low-income households and local businesses. In addition, these institutions provide services that help ensure that credit is used effectively, such as technical assistance to small businesses and credit counseling to consumers. CDFIs include community development banks, credit unions, loan funds, venture capital funds, and micro-enterprise loan funds, among others.

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

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

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

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

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

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

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

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

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

Low-Income Housing Tax Credit (LIHTC): A program through which investors receive a credit against federal tax owed in return for providing funds to developers to help build or renovate housing for low-income households.

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

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

Metropolitan Area: A metropolitan statistical area (**MSA**) or a metropolitan division (**MD**) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs. A metropolitan statistical area that crosses into two or more bordering states is called a multistate metropolitan statistical area (**MMSA**). Performance within each MMSA is analyzed separately as a full-scope review and receives its own ratings under the Lending, Investment and Service Tests provided the financial institution has its main office, branch, or deposit-taking ATM located in each applicable state making up the MMSA.

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

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

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

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

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

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

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

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by non-farm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by non-farm residential real estate as "small business loans" if the loans are reported on the TFR as non-mortgage, commercial loans.

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

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

General Information and Overall CRA Rating

General Information

The CRA requires each federal financial supervisory agency to use its authority, when examining financial institutions subject to its supervision, to assess the institution’s record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution’s record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of U.S. Bank National Association issued by the OCC, the institution’s supervisory agency, as of December 31, 2005. The agency evaluates performance in AAs, as they are delineated by the institution, rather than individual branches. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 25.

Overall CRA Rating

Institution’s CRA Rating: This institution is rated Outstanding.

The following table indicates the performance level of **U.S. Bank National Association** with respect to the Lending, Investment, and Service Tests:

Performance Levels	U.S. Bank National Association Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	
High Satisfactory			X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

The Lending Test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

USB’s lending performance is excellent. The volume of community development lending and the responsiveness of these loans to identified needs in the bank’s various assessment areas were driving factors in elevating the bank’s good lending performance to an excellent level.

- In most of the bank’s rated areas, the volume and responsiveness of community development lending is excellent. In 33 of 38 full-scope areas, the volume and responsiveness to identified credit needs was the primary reason we elevated the lending rating for the rated area by one rating category. In total, USB made over \$3.1 billion in community development loans inside its various assessment areas. Most (70%) of the community development loans addressed needed affordable housing projects. Another

18% of USB's community development loans assisted economic development efforts in the assessment areas. We noted, however, that 41 limited-scope and one full-scope assessment areas did not benefit from any reported community development loans.

- The distribution of loans to borrowers of different income levels is good. By product lines, home purchase, home improvement, and refinance lending are good. Small business lending is adequate.
- The distribution of loans to geographies of different income levels is good. By product, home purchase lending is excellent while home improvement, refinance, and small business lending are all considered good.
- Lending activity is good. USB typically has favorable market shares for its lending products and ranks high in loan production in competitive markets. Lending volumes are reflective of USB's resources and capacity.

USB originated an excellent volume of qualified investments in the evaluation period. With those investments, USB demonstrated excellent responsiveness to the identified investment needs of its communities, particularly through investment vehicles that promote affordable housing for low- to moderate-income individuals. Additionally:

- All nine of USB's Primary Rating Areas demonstrated excellent performance.
- Of the 38 areas that received a full-scope review, 37 are excellent. The one remaining assessment area that received a full-scope review had good performance.
- Of the 119 assessment areas that received a limited-scope review, 113 had performance that was not inconsistent with the performance noted in the areas receiving a full-scope review.
- USB responded to the need for affordable housing mainly through the purchase of low income housing tax credits and mortgage-backed securities aimed at low- to moderate-income borrowers.
- While the bank's investments are neither complex nor innovative, this is largely overshadowed by the bank's dollar volume of investments.

USB's Service Test performance is good.

- The branch network is accessible to geographies and individuals of different income levels in the bank's assessment areas. We noted poor access to bank services in only three of the bank's 157 assessment areas but these areas did not impact our overall conclusions.
- USB's record of opening and closing branch offices has not affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies.
- While branch hours vary by assessment area and within assessment areas, overall they do not vary in a way that inconveniences portions of the assessment areas, particularly low- and moderate-income geographies. Branches with longer hours tend to be those located in grocery stores and, in some assessment areas, grocery store branches are more often located in middle- and upper-income geographies.
- The fact that the same products and services are offered at each of the bank's branches was a positive consideration.
- We noted a relatively high level of community development services. In many of the assessment areas, the bank provides financial services training to first-time homebuyers and youth. In some assessment areas, USB's services involve ongoing relationships with organizations that work on affordable housing and other community development goals.

Description of Institution

U.S. Bank National Association (USB) is the lead bank of the U.S. Bancorp holding company. The current USB is the result of the February 27, 2001 merger between the former Minneapolis, MN based U.S. Bancorp and Cincinnati, OH based Firststar Corporation. Firststar acquired U.S. Bancorp, retained the U.S. Bancorp name and moved its corporate headquarters to Minneapolis. USB's main office is in Cincinnati, OH, but the bank is managed out of Minneapolis.

USB is an interstate bank with just over 2,400 banking offices located throughout 24 Midwestern and Western states. The bank has 157 separate assessment areas within its geographic footprint. The assessment areas include 13 multistate metropolitan statistical areas (MMSAs) that receive separate CRA ratings, and the remaining 144 assessment areas that were considered in developing state ratings.

As of December 31, 2005, USB had total assets of \$209 billion and \$11.6 billion of Tier 1 capital. Total loans represent 64% of total assets with the loan portfolio broken out as follows: 1-4 family residential real estate 26%, commercial 22%, consumer 16%, commercial real estate 12%, leases 9%, construction and development 6%, credit card 5%, and 4% all other loans.

Significant subsidiaries of USB include merchant processing or payment services companies, property management companies, leasing companies, trust companies, and a community development corporation.

There were no significant acquisitions within the evaluation period that had CRA implications.

As of year-end 2005, U.S. Bancorp had total assets of \$209 billion and was the sixth largest financial holding company in the United States. Significant subsidiaries of U.S. Bancorp include this bank, one other nationally chartered bank - U.S. Bank National Association North Dakota (USBND), trust companies, a brokerage company, and insurance companies.

No subsidiaries or affiliate activities negatively impacted the bank's capacity to lend or invest in its communities. USB asked that investments made by its affiliated U.S. Bancorp Community Investment Corporation and the U.S. Bancorp Community Development Corporation be considered during this evaluation. USB also asked us to include consideration for grants made by its affiliated U.S. Bancorp Foundation. In addition, we included the lending efforts of USBND in our evaluation of retail lending efforts. USBND originates retail and small business loans for U.S. Bancorp. All applicable loans originated by USBND within USB's AAs are included in this Evaluation.

U.S. Bancorp, through its various subsidiaries, offers a wide variety of financial services focused out of its four primary business lines. These business lines are categorized as Consumer Banking; Payment Services; Private Client, Trust and Asset Management; and Wholesale Banking. Consumer Banking includes the delivery of more traditional products and services to the broad consumer market and small businesses through branch offices, telemarketing, online services, phone banking, direct mail, and automated teller machines (ATMs). Payment Services include consumer and business credit cards, corporate and purchasing card services, card-accessed secured and unsecured lines of credit, ATM processing, and merchant processing.

Private Client, Trust, and Asset Management and Capital Markets include institutional trust, investment management services, mutual fund servicing, private banking, and personal trust. Wholesale Banking is lending, treasury management, corporate trust and other financial services to middle market, large corporate, and public sector clients. U.S. Bancorp is one of the largest providers of corporate and purchasing cards in the world and one of the largest providers of corporate trust services in the United States.

There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

USB received an Outstanding CRA rating in its previous examination dated December 31, 2002.

Description of Evaluation Process

Evaluation Period/Products Evaluated

The evaluation period was January 1, 2003 through December 31, 2005. We included all investments, retail and community development services, and community development loans from this entire evaluation period. For HMDA-related mortgage loans and small business loans, however, we only evaluated loans originated or purchased during 2004 and 2005. Prior to our decision to exclude the 2003 loan data, we confirmed with bank staff that lending performance was not materially different from what we noted in 2004 and 2005. The Lending Test performance using 2004 and 2005 data is an accurate reflection of performance for the entire evaluation period, including 2003.

USB makes very few multifamily real estate loans. As a result, we did not analyze this product. In most markets, USB makes few, if any, small farm loans. While some of USB's smaller markets had a sufficient quantity of farm loans to analyze, the majority of markets had very few. Therefore, small farm lending had no material impact on the Lending Test. If we included an analysis of small farm lending, it is noted in the narrative for the applicable rating area.

Selection of Areas for Full-Scope Review

With the exception of California, each state in which USB has an office has one assessment area that received a full-scope review. The area selected was typically the MSA that contained the largest percentage of USB deposits within that state. Refer to the "Scope" section under each State Rating for details regarding how the areas were selected. In California, we completed full-scope reviews in the Sacramento MSA and the Los Angeles-Long Beach-Glendale MD. The Sacramento MSA was the largest market in the state. We included the Los Angeles-Long Beach-Glendale MD because it was the full-scope area during the previous examination, we noted a significant lending gap in that area, and because the economy of Los Angeles has a significant impact on the economy of the entire state. In addition, every multistate metropolitan area in which the bank has branches in more than one state received a full-scope review as required by the regulation.

Ratings

The bank's overall rating is a blend of multistate metropolitan area ratings and state ratings. Nine rated areas carried the greatest weight in our conclusions because these areas represent the bank's most significant markets in terms of deposit concentrations. In order of significance, these areas were Minneapolis-St. Paul-Bloomington, MN-WI MSA; State of California; State of Wisconsin; State of Washington; St. Louis, MO-IL MSA; State of Colorado; Portland-Vancouver-Beaverton, OR-WA MSA; Cincinnati-Middletown, OH-KY-IL MSA; and the State of Ohio. These nine areas contain 71% of the bank's total deposits.

The state ratings are based primarily on conclusions reached in those areas that received full-scope reviews, but with consideration also given to the bank's performance in areas receiving limited-scope reviews. Refer to the "Scope" section under each state rating for details regarding how the areas were weighted in arriving at the overall state rating.

Data Integrity

As part of our ongoing supervision of the bank, we tested the accuracy of the bank's HMDA and CRA Lending data. We also reviewed the appropriateness of the community development investments the bank is reporting. Investments and community development loans and services considered during this evaluation have also been reviewed to determine that the dollar amounts are accurate and the activities, loans, and investments qualify as community development. We determined that the data reported publicly and the additional data provided for this evaluation are accurate.

Community Contacts

We reviewed existing contacts made during 2004 and 2005 with community groups, local government leaders, realtors, or business leaders within the various AAs. This included 102 community contacts previously completed by the OCC. OCC Community Affairs Officers updated or completed 13 new contacts specifically related to this evaluation in key AAs during the summer and fall of 2005. These interviews were made with low-income housing specialists, small business development centers, social service groups, and community action groups. Relevant comments were included as appropriate in our performance context considerations. Information from community contacts for the Primary Rating Areas is summarized, as needed, in the Community Profiles found in Appendix C.

Other Information

Assessment Areas - We determined that all assessment areas consisted of whole geographies, met the requirements of the regulation, reasonably reflected the different trade areas that the various branches could service, and did not arbitrarily exclude any low- or moderate-income areas.

Inside/Outside Ratio – We considered the volume of loans made inside USB assessment areas a positive factor in our evaluation of lending performance. We analyzed the volume of bank loan originations or purchases within the bank's assessment areas at both the state and bank level. Our conclusions were based solely on bank originations or purchases and did not include any affiliate data.

At the bank level, 83% of all mortgage, 95% of all small business, and 83% of all small farm loans were made within USB assessment areas. We noted that three states had one or two HMDA products in which the in/out ratio was less than 50%. These were considered in our analysis of geographic distribution for these areas and are discussed in the narrative section for the impacted states. We also noted that four states had in/out ratios for small farm loans less than 50%. As previously discussed, small farm lending is not a significant product line for USB and the overall number of loans involved is minimal.

Flexible Loan Programs - USB's use of flexible loan programs positively impacted its Lending Test performance. USB offers many nationwide loan programs that support affordable housing as well as programs that support small businesses. USB made nearly 48,000 of these types of loans totaling \$6.7 billion.

Some examples include:

The American Dream program is a fixed-rate financing program that allows rehabilitation funds to be included. USB made nearly 3,700 of these loans totaling nearly \$400 million. Borrowers must meet income requirements which are less than 80% of MFI. No income limits are enforced if the purchased property is located in a low- or moderate-income census tract. Borrower must provide a minimum of \$1,000 or 2% of the purchase price from the borrower's own funds. The program also allows for some flexibility in credit guidelines. There are no minimum credit scores and a borrower cannot be rejected because of a lack of established credit history.

USB has a 0% Deferred Assistance Loan program that can be used in conjunction with the American Dream product. This 0% Deferred program assists with down payment, closing costs, or rehabilitation gap funding. Eligible borrowers must meet income requirements which are less than 80% of MFI. Maximum assistance is limited to \$5,000. USB made over \$118 million in this type of loan.

USB made nearly 2,000 loans totaling \$177.8 million in a "Barrier Buster" loan program. This is a fixed rate, fully amortizing loan that allows for zero down payment and closing costs by using a second mortgage that will pay for those costs. It is designed for low-income individuals or those with low credit bureau scores. It also allows for non-credit references that can be used if there is no valid credit bureau score.

USB has made over 33,000 loans with flexible characteristics that are FHA 15- or 30-year fixed rate products totaling over \$4.4 billion. USB is also a major SBA lender and has made over 1,300 SBA-related loans totaling over \$407 million.

USB has a unique private placement bond program that has provided an alternative funding source to many multifamily housing developers across the country. Essentially, USB purchases tax-exempt, municipality issued housing bonds that have been awarded to specific affordable housing developments. The bank provides the developer with the funds to build the project and the bond issuer provides tax-exempt status to the financing. The developer pledges the bond as collateral. Because the bank finances the bond itself there are no underwriter costs. The developer receives the lowest possible rate in the marketplace because the bank passes its tax savings back to the project at a greatly discounted rate of interest. USB has made 145 of these private placements totaling \$786 million.

In addition to these nationwide programs, USB offers flexible loan programs tailored for specific assessment areas. These programs are considered as appropriate within the applicable assessment areas.

Description of factors considered in our analysis under each performance test

Lending Test

For the various loan products considered under the Lending Test, we gave slightly greater weighting to home refinance loans and equal weighting to home purchase and small business loans in developing our conclusions. These were the primary loan products for the bank. The weightings that we applied were reflective of the proportion of loans originated or purchased during the evaluation period. We gave secondary consideration to home improvement loans. In most markets, small farm lending did not factor into our analysis. Agricultural lending is not a primary product for this bank. In the few markets that had more than 50 small farm loans, we gave those loans secondary consideration.

In evaluating the bank's lending performance, we gave equal weighting to the geographic and borrower distribution components of the Lending Test. In many markets, the large volume of community development loans and the positive responsiveness of those loans to needs in the community were reasons to elevate the preliminary Lending Test rating for that area. These situations are described in the conclusions under each state as appropriate.

In all markets, we did not analyze or draw conclusions on a particular loan product if less than 50 loans were made of that product type. Generally, we found that analysis on fewer than 50 loans did not provide meaningful conclusions.

In our analysis of the distribution of loans to geographies with different income levels, we gave greater consideration to the bank's performance in moderate-income tracts if there were a limited number of businesses or owner-occupied housing units in the low-income tracts.

In our analysis of borrower distribution, we considered the impact that poverty levels have on the demand for mortgages from low-income individuals. We considered the high cost and overall affordability of housing in some markets and the difficulty that low- or moderate-income applicants have in qualifying for home loans in those markets.

Investment Test

We gave primary consideration to the volume of investments and grants made during the current evaluation period. We also evaluated how responsive the investments were to identified community development needs. We gave secondary consideration to investments that were made in prior evaluation periods that remain outstanding.

Service Test

We gave primary consideration to USB's performance in delivering retail products and services to its assessment areas. We placed greatest weight on the delivery of financial services and products to geographies and individuals of different income levels through the bank's distribution of branches. We focused on branches in low- and moderate-income geographies, but also considered branches in middle- and upper-income areas that are nearby low- and moderate-income areas. We analyzed the distribution of deposit-taking ATMs by income level of census tract and gave positive consideration where the ATMs enhanced the access to banking services for low- or moderate-income individuals or geographies.

In addition to ATMs, USB offers other alternate delivery options for customers to use for banking services. This includes such things as 24 hour on-line banking, banking by mail, and banking by phone. These types of services are offered to all customers and are available throughout all USB markets. These options give customers great flexibility in choosing services that fit their needs. USB did not have demographic information available to show that these systems improved delivery of services specifically to low- and moderate-income individuals or areas. As a result, we could not give any significant weighting on these other systems in our conclusions.

Where USB opened or closed branches within an assessment area, we evaluated the overall impact of the changes on the area. If no branches were opened or closed in an assessment area, we did not include that performance element in our analysis. We evaluated the range of services and products offered by all of the bank's branches. We specifically focused on differences in branch hours and services in low- and moderate-income geographies compared to those in middle- or upper-income geographies.

We evaluated the bank's record of providing community development services in assessment areas that received full-scope reviews. Our primary consideration in this review was the responsiveness to the needs of the community. Services that reflected ongoing relationships with organizations involved in community development are believed to have the most impact on the community and received the most consideration in our analysis.

USB offered an innovative service in seventeen communities throughout the country. USB used the Five Star Express (otherwise known as the E-Bus) to provide financial services education and outreach activities in these selected AAs. The E-bus was a city bus that had been converted into an electronic based financial education center. USB offered this through a one year partnership with Freddie Mac and the Community College Foundation. The initiative brought teams of banking and mortgage professionals and small business specialists who partnered with local nonprofit organizations to underserved LMI geographies. Bilingual representatives were available to deal with potential language barriers. We considered the impact of this unique service in our conclusions for the various assessment areas involved.

Fair Lending Review

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

Cincinnati-Middletown, OH–KY-IN Multistate Metropolitan Statistical Area Rating

CRA rating for the MMSA¹:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Excellent distributions of loans to borrowers and in geographies of different income levels were the primary reasons for the excellent Lending Test rating. This was further supported by good lending activity and a positive level of community development lending.
- Excellent Investment Test performance is due to excellent responsiveness to the assessment area’s investment needs based on the volume of qualified investments originated during the evaluation period.
- Good Service Test performance is the result of good branch distribution and hours further enhanced by a good record of opening and closing branches and good community development services.

Description of Institution’s Operations in the Cincinnati-Middletown, OH–KY-IN MMSA

The USB assessment area consists of eleven of the fifteen counties in the MMSA. As of June 30, 2005, the bank had \$6.1 billion of deposits in this geographic area. USB ranked second with a 16.8% deposit market share compared to 32.29% for Fifth Third Bank, the largest deposit holder. There are 80 FDIC insured depository institutions in the MMSA, but the market is somewhat concentrated with the three largest banks holding 56% of the area’s insured deposits. The bank operates 114 branches and 140 deposit-taking ATMs in this AA. This AA contains 5.22% of the bank’s total deposits.

The volume of small farm loans originated in this MMSA was large enough to result in a meaningful analysis. We applied minimal weighting to this loan category, however, and as a result, this category had a limited impact on lending performance in the MMSA.

Refer to the market profile for the Cincinnati-Middletown, OH–KY-IN MMSA in Appendix C for performance context information.

LENDING TEST

Lending Activity - Lending activity is good. Although lending market shares are below its deposit share, USB achieved high rankings for lending products despite very strong competition. Rankings for home purchase, home improvement and small business approximate its deposit

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

rank with refinance market shares near to its deposit rank. There are over 500 lenders for home purchase and refinance loans and 142 small business lenders in the market.

Distribution of Loans by Income Level of the Geography - The geographic distribution of loans is excellent. Home purchase and refinance lending are both excellent. Home purchase is especially strong with excellent penetration into both low- and moderate-income geographies. Home improvement lending is good. Small business lending is good with penetration into low- and moderate-income geographies that is near to the percentage of businesses located there. Small farm lending is good with excellent performance shown in moderate-income tracts that is offset by poor performance in low-income census tracts. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower - The distribution of loans by income level of borrower is excellent. All mortgage loan products and small farm loans demonstrate excellent performance while small business performance is good.

Community Development Lending - Community development lending had a positive impact on lending performance in the MMSA. USB made 72 CD loans totaling nearly \$75 million. This volume of loans represents 12.29% of Tier 1 Capital allocated to the MMSA. Most of the loans benefited programs to support affordable housing and resulted in nearly 2,000 affordable housing units.

Product Innovation and Flexibility – USB did not provide us with any information on specific programs unique to the assessment area. Nationwide programs described under the Description of the Institution section are offered in this market. This performance criteria had a neutral impact on our Lending Test conclusion for the MMSA.

INVESTMENT TEST

USB's investment volume is excellent. During the evaluation period, USB originated 232 investments in the MMSA totaling \$34.5 million. In addition, we considered the ongoing impact that investments made prior to the current evaluation period had within the MMSA. The remaining balance on 28 prior period investments as of year-end 2005 was \$5.2 million. USB's level of qualified investments represents excellent responsiveness to the identified needs of the AA, particularly as it relates to affordable housing.

SERVICE TEST

Retail Banking Services - The bank's branches are accessible to all portions of the MMSA. While the percentage of the bank's branches located in low-income census tracts is somewhat lower than the percentage of the MMSA population living in those tracts, the percentage of the bank's branches in moderate-income census tracts approximates the percentage of the population living in those areas. Branch openings and closings have not affected the accessibility to banking services, particularly in low- and moderate-income geographies. On a net basis, USB opened one branch in a moderate-income census tract, while openings and closings in middle- and upper-income census tracts were a neutral factor for the branch distribution. Services and products offered at branches are consistent across the branch network. Banking hours are good

and do not vary in a way that inconveniences certain portions of the MMSA. Access to banking services was augmented by excellent access to deposit-taking ATMs in both low- and moderate-income geographies.

Community Development Services - USB provided a good level of CD services to the MMSA. Employees provided a broad range of CD services within the MMSA, with a significant focus on community services for low- and moderate-income families, including financial education for low- and moderate-income children. Many staff members serve on committees or in leadership positions with community development related organizations.

Refer to Tables 1-15 in the Multistate MSA section of Appendix D for the facts and data that support all Test conclusions.

Minneapolis-St. Paul-Bloomington, MN-WI Multistate Metropolitan Statistical Area Rating

CRA rating for the MMSA¹:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Excellent community development loan volumes played a significant role in elevating the Lending Test to the Outstanding level. Lending activity was good as was the bank’s distribution of loans to borrowers of different income levels and in geographies with different income levels.
- Excellent responsiveness to the assessment area’s investment needs based on the volume of qualified investments originated during the evaluation period.
- Excellent Service Test performance was due to an excellent branch distribution and record of opening and closing offices, along with good branch hours and a good level of community development services.

Description of Institution’s Operations in the Minneapolis-St. Paul-Bloomington, MN-WI MMSA

The USB AA consists of all the counties in the MMSA except for Pierce County Wisconsin. As of June 30, 2005, the bank had \$15.8 billion of deposits in this geographic area. This is the largest market for USB and accounts for nearly 14% of total bank deposits. In terms of local deposit market share, USB ranks second in the MMSA with a 28% share compared to 29% for Wells Fargo Bank, NA. There are 173 FDIC insured depository institutions in the MMSA, but the market is concentrated with the two largest banks holding 57% of the area’s insured deposits. The third largest bank in the AA, TCF National Bank, only holds 6% of the market’s deposits. USB operates 85 branches and 200 deposit-taking ATMs in this AA.

Refer to the market profile for the Minneapolis-St. Paul-Bloomington, MN-WI MMSA in Appendix C for performance context information.

LENDING TEST

Lending Activity - Lending activity is good. This is USB’s largest market and lending volumes reflect its strong presence in the area. Despite strong competition from national and local financial institutions, USB has attained a 2nd place rank for deposits and generally comparable rankings for its loan products with all loan categories ranked in the top five. Actual lending market shares are well below the bank’s deposit market share. Lending products range from a

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

low of 3.44% for home improvement to a high of 16.20% for small business. Overall, USB generated a very significant volume of all loan types in this highly competitive market.

Distribution of Loans by Income Level of the Geography - The geographic distribution of loan products is good. Distribution of home purchase loans is excellent as demonstrated by excellent penetration into both low- and moderate-income geographies. Home improvement is adequate due to adequate performance in moderate-income tracts impacted by poor penetration into low-income census tracts. We noted somewhat limited opportunities to obtain owner-occupied housing in low-income census tracts. Refinance loan products are good. USB achieved good penetration of small business loans into geographies of different income levels. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower - The distribution of loans by income level of borrower is good. The distribution of mortgage loans to borrowers of different income levels is excellent for all home mortgage products. For all three mortgage products, USB has good performance with low-income borrowers and excellent performance for moderate-income borrowers. We considered both housing affordability and the availability of owner-occupied housing in arriving at our conclusions. The distribution of business loans to borrowers with different revenues is only adequate.

Community Development Lending - Community development lending had a significant, positive impact on lending performance. USB made 56 CD loans totaling over \$335 million. This sizable volume of loans represents 21.34% of Tier 1 Capital allocated to the MMSA. In USB's prior CRA examination, the bank had made just over \$200 million in CD loans. The current period's performance far eclipses that level and demonstrates a very positive, ongoing commitment to the MMSA. Most loans served affordable housing purposes and over 2,500 affordable housing units were created. The volume of CD loans showed excellent responsiveness to identified needs in the community.

Product Innovation and Flexibility - USB's use of flexible or innovative loan programs had a positive impact on its Lending Test performance. In addition to nationwide or regional programs, USB offered an innovative loan/private placement program that resulted in six large loans in this MMSA that met this criterion. These 11 loans totaled nearly \$96.5 million and addressed affordable housing needs in the area.

INVESTMENT TEST

USB's investment volume is excellent. During the evaluation period, USB made 197 investments in the MMSA totaling \$109.9 million. As of year-end 2005, the remaining balance of 37 prior period investments was \$30.2 million. These prior period investments continue to demonstrate responsiveness to needs in the MMSA and add support for the assigned rating. USB's investments were responsive to the identified need in this MMSA for affordable housing.

SERVICE TEST

Retail Banking Services - The bank's branches are readily accessible to all portions of the MMSA. The percentage of the bank's branches located in low-income census tracts is near to

the percentage of the MMSA population living in those tracts, and the percentage of the bank's branches in moderate-income census tracts well exceeds the percentage of the population living there. Branch openings and closings improved the accessibility of banking services, particularly in low- and moderate-income geographies. USB opened three branches in moderate-income census tracts and, on a net basis, closed one branch in a middle-income census tract. Services and products offered at branches are consistent across the branch network. Banking hours are good and do not vary in a way that inconveniences certain portions of the MMSA. Distribution of the bank's deposit-taking ATMs is adequate.

Community Development Services - USB provided an excellent level of CD services to the MMSA. Employees provided a broad range of CD services within the MMSA, with a significant focus on affordable housing for LMI families, an identified need within the community. USB's participation was often in the role of conducting seminars for homeownership and banking seminars. USB had a very large number of employees participate in 175 different community development organizations. Even more importantly, nearly one-fourth of the employees served in a leadership role with the organization.

Refer to Tables 1-15 in the Multistate MSA section of Appendix D for the facts and data that support all Test conclusions.

Portland-Vancouver-Beaverton, OR-WA Multistate Metropolitan Statistical Area Rating

CRA rating for the MMSA¹:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Excellent volumes of community development lending played a significant role in elevating otherwise good Lending Test performance to the Outstanding level. The distribution of loans in geographies of different income levels was excellent. Lending to borrowers with different income levels was good but loan activity was only adequate.
- Excellent Investment Test performance was demonstrated by the bank’s responsiveness to the assessment area’s investment needs based on the volume of qualified investments originated during the evaluation period.
- Excellent performance under the Service Test was due to excellent branch distribution and the record of opening and closing offices, along with good branch hours and a good level of community development services.

Description of Institution’s Operations in the Portland-Vancouver-Beaverton, OR-WA MMSA

The USB AA includes all counties in the MMSA. As of June 30, 2005, the bank had \$6.3 billion of deposits in this geographic area. In terms of deposit market share, USB ranks first with a 25% share compared to 15.8% for Bank of America, NA and 15.6% for Washington Mutual Bank, the second and third largest deposit holders, respectively. There are 40 FDIC insured depository institutions in the MMSA, but the market is somewhat concentrated with the four largest banks holding 71% of the area’s insured deposits. USB operates 100 branches and 185 deposit-taking ATMs in this AA. The AA contains approximately 5.0% of the bank’s total deposits.

Refer to the market profile for the Portland-Vancouver-Beaverton, OR-WA MMSA in Appendix C for performance context information.

LENDING TEST

Lending Activity - Lending activity is adequate. While the rankings for its loan products can be characterized as good, USB’s loan market shares are significantly below its deposit market share. USB captured the top ranking for home improvement loans in the MMSA despite generating a modest volume of loans made for this type of loan. Small business lending ranked fourth. USB generated a large volume of small business and refinance loans.

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

Distribution of Loans by Income Level of the Geography - The overall geographic distribution of loan products is excellent. Home purchase and refinance mortgage loans have excellent penetration into LMI geographies. The home improvement loan product has excellent penetration into moderate-income geographies. USB has very poor performance for this product in low-income geographies but there are very limited owner-occupied housing units which mitigates our conclusion in this category. Small business lending is excellent in both low- and moderate-income geographies. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower - The distribution of loans by income level of borrower is good. The performance for the home mortgage products among low-income borrowers is generally good if we consider the number of individuals living below the poverty level. Individuals living below the poverty level typically have more difficulty qualifying for home loans. Without this consideration, performance for the HMDA products is generally adequate to low-income borrowers. Our overall conclusion on mortgage lending to borrowers with different income levels is good supported primarily by excellent performance among moderate-income borrowers. Lending to small businesses with different revenue sizes is good.

Community Development Lending - Community development lending had a significant, positive impact on the Lending Test rating for the MMSA. USB made 42 CD loans totaling \$171 million (or 27.49% of allocated Tier 1 Capital). The volume of dollars committed to CD loans showed excellent responsiveness to identified needs. Nearly all loans addressed affordable housing. The current volume of community development lending is also more than double the amount that USB had within this MMSA during the prior examination. This also demonstrates a positive, ongoing commitment to meeting area needs.

Product Innovation and Flexibility – USB did not provide us specific examples of flexible or innovative loan programs within this AA. As a result, this element is considered neutral.

INVESTMENT TEST

USB's investment volume is excellent. During the evaluation period, USB made 184 investments in the MMSA totaling \$39.5 million. In addition, the year-end 2005 remaining balance of 30 prior period investments was \$16.5 million. These prior period investments also adds support for the assigned rating. USB's investments were responsive to the identified need in this MMSA for affordable housing.

SERVICE TEST

Retail Banking Services - The bank's branches are readily accessible to all portions of the MMSA. The percentage of the bank's branches located in both low- and moderate-income census tracts exceeds the percentage of the MMSA population living in these tracts. Branch openings and closings improved the accessibility of banking services, particularly in low- and moderate-income geographies. USB opened three branches in moderate-income census tracts and net openings and closings in middle- and upper-income census tracts had a neutral impact on the branch distribution. Services and products offered at branches are consistent across the branch network. Banking hours are good and do not vary in a way that inconveniences certain

portions of the MMSA. Access to banking services was augmented by excellent access to deposit-taking ATMs in both low- and moderate-income tracts.

Community Development Services - USB provided a good level of CD services to the MMSA. Several staff members are involved in leadership roles as directors or as officers for various community development organizations. Most organizations provide needed social services to low- and moderate-income families. Another significant focus of the services was financial education of children.

Refer to Tables 1-15 in the Multistate MSA section of Appendix D for the facts and data that support all Test conclusions.

St. Louis, MO-IL Multistate Metropolitan Statistical Area Rating

CRA rating for the MMSA¹:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Excellent levels of community development lending combined with excellent lending to borrowers of different income levels offset adequate performance in geographies of different income levels.
- Excellent Investment Test performance demonstrated by the bank's responsiveness to the assessment area's investment needs based on the volume of qualified investments originated during the evaluation period.
- Good Service Test performance in all respects.

Description of Institution's Operations in the St. Louis, MO-IL MMSA

The USB AA consists of twelve out of sixteen counties in the MMSA. As of June 30, 2005, the bank had \$8.9 billion of deposits in this geographic area. In terms of deposit market share, USB ranked first with a 19% share compared to 14% for Bank of America, National Association, the second largest deposit holder. There are 130 FDIC insured depository institutions in the MMSA. USB operates 97 branches and 157 deposit-taking ATMs here and the area contains 7.6% of the bank's total deposits.

The volume of small farm loans originated in this MMSA was large enough to result in a meaningful analysis. We applied minimal weighting to this loan category, however, and as a result, this category had a limited impact on lending performance in the MMSA.

Refer to the market profile for the St. Louis, MO-IL MMSA in Appendix C for performance context information.

LENDING TEST

Lending Activity - Lending activity is good. While lending market shares are significantly below the bank's deposit market share, USB's rank for the various loan products approximates the bank's number one deposit rank. Lending ranks in the top ten for all loan categories with three falling in the top four. There are over 600 lenders for both home purchase and refinance which helps explain the low market shares even among the top lenders. No single lender dominates the market. Overall, USB generated a large volume of loans in the MSA.

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

Distribution of Loans by Income Level of the Geography - The overall geographic distribution of loan products is adequate. The distribution of home mortgage loan products is adequate. By product, home purchase lending is adequate in both low- and moderate-income tracts. Home improvement loans show adequate penetration into low- but excellent penetration into moderate-income geographies. Refinance loans have adequate performance in low-income geographies with adequate performance in moderate-income geographies. Small business lending is good primarily as a result of excellent penetration into low-income tracts. Small business performance in moderate-income tracts is adequate. Small farm lending is adequate with good performance in moderate-income tracts offset by poor performance in the low-income tracts. We noted, however, that there are somewhat limited opportunities for farm lending in low-income tracts. We did not identify any specific lending gaps.

Distribution of Loans by Income Level of the Borrower - The distribution of loans by income level of the borrower is excellent. The distribution of home mortgage products to moderate-income borrowers is excellent. The distribution of home purchase and refinance loans to low-income borrowers is good while the distribution to low-income borrowers for home improvement loans is excellent. We noted somewhat limited opportunity for lending to low-income borrowers due to poverty levels that make it difficult to qualify for traditional home mortgages. The distribution of loans to businesses with different revenues is good. The distribution of loans to farms with different revenue sizes is excellent.

Community Development Lending – The volume of CD lending is an excellent reflection of USB’s involvement and responsiveness to the area. USB made 95 CD loans totaling nearly \$179 million. This amount represents 20.23% of Tier 1 Capital allocated to the MMSA. Nearly \$105 million are involved with affordable housing and \$64 million are involved with various programs to revitalize or stabilize LMI areas. Both areas are identified needs of the MMSA. The volume of loans made is also nearly triple the volume of community development loans made during the previous CRA examination which shows an ongoing, positive commitment to needs in the area.

Product Innovation and Flexibility - USB’s use of flexible loan programs had a neutral impact on its Lending Test performance in this MMSA.

INVESTMENT TEST

USB’s investment volume is excellent. During the evaluation period, USB made 288 investments in the MMSA totaling \$143.2 million. Twenty-seven prior period investments with remaining balances totaling \$16.1 million were outstanding as of year-end 2005. This also had a positive impact on the assigned rating. USB’s investments are responsive to the identified need in this MMSA for affordable housing.

SERVICE TEST

Retail Banking Services - The bank’s branches are accessible to all portions of the MMSA. The percentage of the bank’s branches located in both low- and moderate-income census tracts is near to the percentage of the MMSA population living in those tracts. USB opened four offices in moderate-income census tracts which was a positive factor in our analysis. In total, USB

opened 16 offices during the evaluation period and closed one. The distribution of the new offices is similar to the distribution of the previously existing offices. Services and products offered at branches are consistent across the branch network. Banking hours are good and do not vary in a way that inconveniences certain portions of the MMSA. Distribution of the bank's ATMs is good.

Community Development Services - USB provided a good level of CD services to the MMSA. Employees provided a broad range of CD services within the MMSA, with a significant focus on both affordable housing and community services for LMI families. Several USB employees serve in leadership roles for economic development organizations or social service organizations that assist low- and moderate-income families.

Refer to Tables 1-15 in the Multistate MSA section of Appendix D for the facts and data that support all Test conclusions.

State of California Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Excellent levels of community development lending in the two full-scope AAs elevated overall good lending performance to the Outstanding level. In the Los Angeles-Long Beach-Glendale MD, excellent distribution of loans to geographies of different income levels and good lending activity helped offset poor borrower distribution performance. In the Sacramento-Arden Arcade-Roseville MSA, USB had excellent distribution of loans in geographies of different income levels with good borrower distribution and adequate lending activity.
- Excellent responsiveness to the investment needs of the two full-scope assessment areas based on the volume of qualified investments originated during the evaluation period.
- Good overall Service Test performance was due to a combination of good performance in the Sacramento-Arden Arcade-Roseville MSA and adequate performance in the Los Angeles-Long Beach-Glendale MD. In the Sacramento-Arden Arcade-Roseville MSA, USB has a good distribution of branches and record of opening and closing offices, along with excellent branch hours and a good level of community development services. In the Los Angeles-Long Beach-Glendale MD, the level of community development services is excellent and branch hours are tailored to meet the needs of the area. This performance is, however, offset by only adequate distribution of branches.

Description of Institution’s Operations in the State of California

USB has 23 AAs within the state. Nineteen are in MSAs and four in non-metropolitan areas. Statewide, the bank holds \$12.6 billion of deposits and this total represents 10.7% of the bank’s total deposits. Ranked by deposits, California is the second largest rating area for USB. Within California, 14% of the bank’s deposits are concentrated in the Los Angeles–Long Beach-Glendale MD. The largest concentration of deposits in the state is in the Sacramento-Arden Arcade-Roseville MSA with 27% of the bank’s state total. Because of that, the Sacramento MSA received a full-scope review and also carried the greatest weighting in arriving at conclusions for the performance ratings in the state. We also selected the Los Angeles–Long Beach-Glendale MD for a full-scope review because we identified a significant lending gap there during our 2003 examination when this market was USB’s largest market in the State of California. We also believe it is important to evaluate performance in this market because of the significant role the greater Los Angeles area plays in the economy for the State of California. The remaining MSAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

Refer to the market profiles in Appendix C for performance context information for the Los Angeles–Long Beach-Glendale MD and the Sacramento-Arden Arcade-Roseville MSA.

LENDING TEST

Lending performance in California is excellent. This is characterized by excellent performance in the Los Angeles-Long Beach-Glendale MD as well as excellent performance in the Sacramento-Arden Arcade-Roseville MSA. Performance in limited-scope AAs did not impact the Lending Test rating for California.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity – Overall lending activity in the state is adequate. Lending activity across the state also benefited from positive volumes of community development loans in most assessment areas. Lending activity in the Los Angeles-Long Beach-Glendale MD is good. Lending activity in the Sacramento-Arden Arcade-Roseville MSA is adequate.

The Los Angeles MD has considerable competition for loans and deposits. Lending activity, and the volume of loans generated, is good in light of that competition. Within the MD, USB encountered over 700 lenders in each of two HMDA lending categories as well as 133 depository banks competing for the same deposit customers. Several of the largest lenders are not local lenders, nor do these lenders fund operations through local deposits. For example, six of the top ten small business lenders do not have deposits in this MD. On the mortgage side, three banks in the top ten for home purchase lending do not have deposits in the MD and another four in the top ten are mortgage companies that, by the nature of their business, do not have deposits recorded within this MD. This causes a distortion in comparing the relationship between deposit market shares and loan market shares. USB's deposit share in the MD is very small at .85% but still resulted in a 20th market share ranking. Market shares in all lending categories range between .11% to .86%. Ranks vary in comparison to deposit rank but range from a low of 115th for home purchase to 14th for small business.

Sacramento is the largest deposit base USB has within the State of California. USB has captured over 12% of the MSA's deposit base and has a 3rd place ranking for deposits. Considering the very strong competition for loans, USB's lending market shares are adequate. Even though lending market shares lag behind the bank's ability to collect deposits and its strong presence in terms of both deposit market share and rank, USB generated an adequate volume of loans.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is excellent. USB has excellent geographic distribution for each loan product in the Los Angeles-Long Beach-Glendale MD. In the Sacramento-Arden Arcade-Roseville MSA, USB has excellent home purchase, refinance, and small business lending with adequate home improvement lending.

We did not identify any lending gaps in the Los Angeles-Long Beach-Glendale MD. During the previous CRA examination, however, we had identified a large lending gap in south-central Los Angeles. At that time, the lending gap negatively impacted the geographic distribution conclusion. This was one of our primary reasons for including this MD for a full-scope review during this current examination. We found overall improvement. While there are two small clusters of census tracts in which USB did not originate loans, there are reasonable explanations that mitigate further concern. These two clusters are characterized by an extremely high volume

of people living below the poverty level, a limited number of small businesses, and very few owner-occupied housing units. The two clusters are located immediately west of the downtown business district and a small area northwest of the downtown area. All census tracts are either low- or moderate-income tracts. There are many social and economic factors impacting this general area that result in challenges for loan origination. Affordability is a significant issue especially in light of the limited availability of owner-occupied units compounded by the large percentage of people living in poverty (in the one cluster, the average poverty level was 37% while in the other, the average poverty level was 31%). Our analysis shows that nearly all mortgage loans made in these two areas were to upper-income people.

The overall geographic span of the previously identified gap has decreased significantly. The previous gap encompassed most of south and central Los Angeles. Now, the census tracts with no loan activity are limited to the two areas discussed above and random census tracts scattered throughout the MD. This is a positive change. USB has also increased its physical presence in the MD from 33 offices at the last examination to 50 at this examination.

We did not identify any lending gaps in the Sacramento-Arden Arcade-Roseville MSA.

Distribution of Loans by Income Level of the Borrower – The overall distribution of loans to borrowers with different income levels is adequate based on good performance in Sacramento-Arden Arcade-Roseville and poor performance in Los Angeles-Long Beach-Glendale.

Even after the ability of low-income borrowers to afford a house in the expensive Los Angeles housing market is considered, this performance element is poor. For all mortgage loan products, USB has poor performance among low-income borrowers as well as moderate-income borrowers. While housing costs in this market have escalated rapidly and have outpaced increases in personal income, USB’s performance is also low when compared to other banks in the market. An evaluation of market share, which measures how a particular bank compares directly to all others in that market, shows that USB’s HMDA performance is poor compared to all other lenders among low-income borrowers and adequate among all other lenders for moderate-income borrowers. This overall poor HMDA performance is offset by USB’s good performance for loans to businesses of different revenue sizes.

In the Sacramento-Arden Arcade-Roseville MSA, the distribution of loans to borrowers of different income levels is good for home purchase, refinance, and small business lending. Home improvement lending has adequate borrower distribution.

Community Development Lending – Community development lending in the State of California had a significant, positive impact on the overall lending test. In the Los Angeles-Long Beach-Glendale MD during the evaluation period, the bank originated 33 CD loans totaling \$158 million. This dollar volume represents 90.24% of the Tier 1 Capital allocated to this MD. In the Sacramento-Arden Arcade-Roseville MSA, USB showed excellent responsiveness to identified needs for affordable housing as nearly 90% of their CD lending benefited affordable housing projects. Overall CD lending in this MSA resulted in 15 CD loans totaling over \$100 million representing 29.73% of the Tier 1 Capital allocated to this MSA.

Product Innovation and Flexibility – USB offers some statewide lending programs throughout the state that provide flexible terms to LMI borrowers. However, this element had a neutral impact on the Lending Test for the state.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Oxnard-Thousand Oaks-Ventura, Riverside-San Bernardino-Ontario, San Francisco-San Mateo-Redwood City and Santa Rosa-Petaluma MSAs and the non-metropolitan AAs is not inconsistent with the excellent performance noted in the full-scope areas.

Performance in the Chico, Modesto, Oakland-Fremont-Haywood, Salinas, San Diego-Carlsbad-San Marcos, San Jose-Sunnyvale-Santa Clara, Santa Ana-Anaheim-Irvine, Santa Cruz-Watsonville, Stockton, and Vallejo-Fairfield MSAs are weaker but still good. For each of these MSAs, with the exception of the Salinas and Santa Cruz-Watsonville MSAs, lending performance is adequate but we have elevated the ratings because of significant levels of community development lending. For the Salinas MSA, there are too few HMDA loans made for meaningful analysis but small business lending is good for both geographic and borrower distribution. For the Santa Cruz-Watsonville MSA, there are too few HMDA loans for meaningful analysis and small business loans have excellent geographic performance but adequate performance to borrowers of different incomes.

Performance in the Napa, Redding, and Yuba City-Marysville MSAs is weaker and considered adequate. Napa essentially has poor HMDA performance that was buoyed by small business lending that is good for geographic distribution and adequate for borrower distribution. The Redding MSA has good geographic distribution, adequate borrower distribution, and adequate lending activity. The adequate performance in the Yuba City-Marysville MSA is negatively impacted by poor HMDA performance to borrowers of different income levels.

Performance in limited-scope AAs did not impact the Lending Test rating in California.

INVESTMENT TEST

USB's overall performance in the state is excellent. Based on a full-scope review, performance in the Los Angeles-Long Beach-Glendale MD and the Sacramento-Arden Arcade-Roseville MSA is excellent. Performance in the limited-scope AAs did not impact the Investment Test rating for the State of California. USB's level of qualified investments represents excellent responsiveness to the identified needs of the AA, particularly as it relates to affordable housing.

Conclusions for Areas Receiving Full-Scope Reviews

USB's investment volume in the Los Angeles-Long Beach-Glendale MD is excellent. During the evaluation period, USB made 190 investments in the MD totaling \$47.5 million. Fifteen prior period investments remained outstanding as of year-end 2005. These investments totaled \$6.5 million and add support for the assigned rating. In the Sacramento-Arden Arcade-Roseville MSA, investment volume is excellent, with USB having made 129 investments totaling \$21.5

million. An additional 32 prior period investments totaling \$9.7 million remained outstanding at year-end 2005.

Conclusions for Areas Receiving Limited-Scope Reviews

Investment Test performance in all of the limited-scope areas is not inconsistent with the performance noted in the full-scope areas.

In addition to what is noted in the full- and limited-scope areas, USB originated investments that benefited areas of California other than its specific AAs. In the current evaluation period, it made 48 such investments totaling \$9.2 million. It also has seven prior period investments with remaining balances of \$4.7 million. These investments further demonstrate USB's commitment to providing affordable housing to LMI people and are given positive consideration in arriving at our ratings and conclusions.

SERVICE TEST

USB's overall performance in the state is good. Performance in the Los Angeles-Long Beach-Glendale MD is adequate. Performance in the Sacramento-Arden Arcade-Roseville MSA is good. Performance in limited-scope AAs did not impact the Service Test rating for California.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - In the Los Angeles-Long Beach-Glendale MD, USB's branches are reasonably accessible to all portions of the MD. The percentage of the bank's branches located in low-income census tracts is significantly lower than the percentage of the MD population living in those tracts. This poor performance is offset by the adequate performance found in moderate-income tracts. In moderate-income geographies, the percentage of the bank's branches is somewhat lower than the percentage of the population living there. More weight was given to access in moderate-income geographies because the percentage of the MD population living there is much higher than the percentage living in low-income geographies. In addition, access to bank branches for low- and moderate-income areas was augmented by branches in middle- and upper-income areas that are adjacent to low- and moderate-income areas.

USB opened 14 branches during the evaluation period and closed two. Neither of the closed branches was located in a low- or moderate-income tract. USB placed one of the new branches in a low-income tract with another new branch in a moderate-income tract. This is a positive factor to improve accessibility to both low- and moderate-income people and geographies.

Services offered at branches are consistent across the branch network. Banking hours are tailored to the convenience and needs of the MSA. Average branch hours in the MD are extended in census tracts of all income levels. The distribution of USB's ATMs, however, did not improve low- or moderate-income people's access to banking services or products throughout the MD.

In the Sacramento MSA, the bank's branches are accessible to all portions of the MSA. The percentage of the bank's branches located in moderate-income census tracts is somewhat lower

than the percentage of the MSA population living in those tracts. Branch distribution is positively impacted by performance in the low-income tracts, where the percentage of bank branches located in those tracts exceeds the percentage of the MSA population living there. USB added nineteen new offices in this MSA during the evaluation period. One new branch opened in a low-income census tract with another four placed in moderate-income census tracts. This penetration of new branches in low- and moderate-income census tracts is near to the percentage of the MSA population living in those tracts. Services and products offered at branches are consistent across the branch network. Banking hours are tailored to the convenience and needs of the MSA. Average branch hours in the MSA are extended overall and, on average, are longer at the branches in the low-income areas. The overall distribution of the bank's deposit-taking ATMs is good.

Community Development Services - USB provided an excellent level of CD services to the Los Angeles-Long Beach-Glendale MD. USB provided a strong level of leadership in the MD through membership on Boards of Directors and on committees of various CD organizations. Within the Sacramento MSA, USB provided a good level of CD services. In both AAs, the efforts of USB staff members helped address identified needs including housing and small business financing.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Riverside-San Bernardino-Ontario, San Diego-Carlsbad-San Marcos, and Vallejo-Fairfield MSAs is not inconsistent with the bank's overall good performance in the state. The bank's performance in the Chico, Napa, Redding, Salinas, San Francisco-San Mateo-Redwood City, Santa Rosa-Petaluma, and Yuba City-Marysville MSAs, as well as the non-metropolitan AAs is stronger than the overall performance in the state. The bank's performance in the Modesto, Oakland-Fremont-Haywood, Oxnard-Thousand Oaks-Ventura, San Jose-Sunnyvale-Santa Clara, Santa Ana-Anaheim-Irvine, Santa Cruz-Watsonville, and Stockton MSAs is weaker than the overall performance in the state. The bank's performance in these areas receiving limited-scope reviews varied from the bank's overall good performance in the state primarily due to branch distributions.

Refer to Tables 1-15 in the California section of Appendix D for the facts and data that support all Test conclusions.

State of Colorado Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Excellent level of community development lending that was highly responsive to identified needs for affordable housing and excellent lending in geographies of different income levels enhanced otherwise good performance shown by good lending activity and good distribution of loans to borrowers of different income levels.
- Excellent responsiveness to the investment needs of the assessment area based on the volume of qualified investments originated during the evaluation period.
- Good performance under the Service Test is the result of good branch distribution and level of community development services, along with excellent branch hours and the record of opening and closing offices.

Description of Institution’s Operations in the State of Colorado

USB has delineated ten AAs within the state. Seven of the AAs are in MSAs and three in non-metropolitan areas. Statewide, the bank holds \$6.4 billion of deposits and this total represents 5.5% of the bank’s total deposits. The state is the sixth largest rating area for the bank. Within Colorado, 78% of the bank’s deposits are concentrated in the Denver-Aurora MSA. As a result, we selected the Denver-Aurora MSA for a full-scope review. The remaining MSAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

Refer to the market profile in Appendix C for performance context information for the Denver-Aurora MSA.

LENDING TEST

Lending performance in the Denver-Aurora MSA is excellent. Performance in limited-scope AAs did not impact the Lending Test rating for Colorado.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Denver-Aurora MSA is good. The bank has an excellent deposit market share at 12.87% and ranks 2nd out of 84 banks. Because of very strong loan competition in the MSA, we considered rank and the very large volume of loans originated in this market as the primary reasons for the conclusion of good lending activity performance. Despite this very strong lending competition (well over 600 lenders for both the home purchase and refinance categories), the bank managed to attain a 1.17% and 1.52% market share, respectively, and ranks in the top 18 in both categories. The bank captured a 3.82% market share and 5th rank in home improvement and 7.85% market share and 4th rank in small business with

just slightly less competition (232 lenders for home improvement and 255 lenders for small business).

Distribution of Loans by Income Level of the Geography - The distribution of loans to geographies of different income levels is excellent. Each of the mortgage loan products and the small business loan category has excellent penetrations into low-income tracts. Refinance loans demonstrate excellent penetration into moderate-income geographies. The home purchase and small business products have good penetration into moderate-income tracts while home improvement is adequate. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – USB’s distribution of loans to borrowers with different income levels is good. When we consider performance context issues, the performance for mortgage lending is generally excellent but the overall borrower distribution conclusion is brought down by only adequate performance to businesses with different revenue sizes. Home purchase lending shows excellent dispersion to borrowers of different income levels with good dispersion for the home improvement and refinance products. All mortgage products demonstrate excellent performance to moderate-income borrowers. We placed more weight on moderate-income borrowers in arriving at our conclusion and we also considered poverty levels and the difficulty that low-income borrowers would have qualifying for home loans in this market. As discussed in the Market Profile (Appendix C), Denver is a high cost city and it is difficult for even moderate-income families to afford the typical home in the MSA.

Community Development Lending – CD lending had a significant, positive impact on lending performance in the Denver-Aurora MSA. During the evaluation period, the bank originated 41 CD loans totaling nearly \$292 million. This dollar volume represents 58% of the Tier 1 Capital allocated to this AA based on the percentage of bank deposits located here. Most of the loans, \$242 million, were for affordable housing, an identified need in the MSA. The current volume of community development lending is nearly four times the volume noted during the previous examination which demonstrates a positive and ongoing commitment to credit needs in the area.

Product Innovation and Flexibility - USB’s Lending Test performance in Colorado is positively impacted by flexible loan programs offered throughout the state. These programs primarily met affordable housing needs in the state.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Boulder and Fort Collins-Loveland MSAs and the non-metropolitan AAs is not inconsistent with the excellent performance in Denver-Aurora. Performance in the four remaining MSAs is weaker. The Colorado Springs and Greeley MSAs have good performance because excellent levels of community development lending elevated otherwise adequate lending performance to the good level. The Pueblo MSA had good overall lending performance but did not benefit from community development lending. The Grand Junction MSA had adequate lending performance but did not benefit from the positive impact that community development lending had on the other rated areas.

INVESTMENT TEST

USB's overall performance in the state is excellent. Based on a full-scope review, performance in the Denver-Aurora MSA is excellent. USB's level of qualified investments represents excellent responsiveness to the identified needs of the AA, particularly as it relates to affordable housing. Performance in limited-scope AAs did not impact the Investment Test rating for the State of Colorado.

Conclusions for Areas Receiving Full-Scope Reviews

USB's investment volume in the Denver-Aurora MSA is excellent. During the evaluation period, USB made 201 investments in the MSA totaling \$27.2 million. Twenty-one prior period investments with a remaining balance of \$10.2 million were outstanding as of year-end 2005, which also supports the assigned rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Investment Test performance in the Boulder, Colorado Springs, Ft. Collins-Loveland, Grand Junction, Greeley, and Pueblo MSAs, and the non-metropolitan AAs is not inconsistent with the performance noted in the full-scope area.

In addition to what was noted in the full- and limited-scope areas, USB originated investments that benefited areas of Colorado other than its specific AAs. In the current evaluation period, it made nine such investments totaling \$549 thousand. It also has two prior period investments with remaining balances of \$400 thousand. These investments further demonstrate USB's commitment to providing affordable housing and were given positive consideration in arriving at our ratings and conclusions.

SERVICE TEST

Performance in the Denver-Aurora MSA is good. Performance in the limited-scope AAs did not impact the Service Test rating for Colorado.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The bank's branches are accessible to all portions of the MSA. The percentage of the bank's branches located in low-income census tracts is somewhat lower than the percentage of the MSA population living in those tracts. The percentage of the bank's branches in moderate-income census tracts is near to the percentage of the population living there. More weight was given to branch access in moderate-income areas because the percentage of the MSA population living in those areas is much higher than the percentage living in low-income areas. USB did not close any branches during the evaluation period and opened four. Two of the four new branches are in moderate-income census tracts, which improved accessibility to banking services in those areas. Services and products offered at branches are consistent across the branch network. Banking hours are tailored to the convenience and needs of the MSA. Average branch hours in the MSA are extended in census tracts of all income levels. Distribution of the bank's deposit-taking ATMs is adequate.

Community Development Services - USB provided a good level of CD services within the Denver-Aurora MSA. USB's services met a broad range of identified needs in the MSA including financing and education for small businesses and low- and moderate-income homeowners. Several bank employees serve in leadership positions on affordable housing, social service, or economic development organizations.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Boulder and Colorado Springs MSAs is not inconsistent with the bank's performance in the Denver-Aurora MSA. The bank's performance in the Grand Junction MSA and non-metropolitan AAs is stronger than the performance in the Denver-Aurora MSA. The bank's performance in the Ft. Collins-Loveland, Greeley, and Pueblo MSAs is weaker than the performance in the Denver-Aurora MSA. The bank's performance in these areas receiving limited-scope reviews varied from the bank's overall good performance in the Denver MSA primarily due to branch distributions.

Refer to Tables 1-15 in the Colorado section of Appendix D for the facts and data that support all Test conclusions.

State of Ohio Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Excellent community development lending played a significant role in elevating the Lending Test to Outstanding. The distribution of loans by borrower income was also excellent. Good lending activity and distribution of loans by income level of the geography also contributed to the rating.
- Excellent responsiveness to the investment needs of the assessment area based on the volume of qualified investments originated during the evaluation period.
- Good overall Service Test performance was due to the good branch distribution, an adequate record of opening and closing offices, and poor hours of service that offset excellent community development services.

Description of Institution’s Operations in the State of Ohio

USB has delineated 23 AAs within the state. The Cincinnati-Middletown MMSA is rated separately from the rest of the AAs in the state. The 22 remaining AAs in the State of Ohio include thirteen MSAs and nine non-metropolitan areas. Statewide, the bank holds \$5 billion of deposits and this total represents 4% of the bank’s total deposits. Ohio is the ninth largest rating area for the bank. Within Ohio, 33% of the bank’s deposits in the state are concentrated in the Cleveland-Elyria-Mentor MSA. As a result, this is the MSA that we selected for a full-scope review. The next largest concentration of deposits in the state is in the Columbus MSA with 19% of the bank’s state total. The Columbus MSA, the remaining MSAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

Refer to the market profile in Appendix C for performance context information for the Cleveland-Elyria-Mentor MSA.

LENDING TEST

Lending performance in the Cleveland-Elyria-Mentor MSA is excellent. Performance in the limited-scope AAs did not impact the Lending Test rating for Ohio.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Cleveland-Elyria-Mentor MSA is good. USB’s deposit market rank is 11th out of 44 banks in the MSA. Deposit share of 2.59% compares to lending shares ranging from 1.11% to 4.35%. Lending competition is very high with over 400 lenders for both the home purchase and refinance products. There are over 150 lenders that made home improvement loans and over 120 small business lenders. USB ranks in the top 15 in all loan categories except for refinance where it ranks 24th. Good performance overall led by

excellent market share, rank, and loan originations for small business and home improvement. All loan volumes are significant in light of strong competition.

Distribution of Loans by Income Level of the Geography - The distribution of loans to geographies of different income levels is good. Home purchase loans have very poor dispersions into low-income geographies which offset the excellent dispersion in moderate-income geographies. Home improvement lending is excellent in low-income tracts and adequate in moderate-income geographies. Refinance lending has adequate distribution in low-income tracts and excellent distribution within moderate-income tracts. Small business loans have an adequate distribution in low-income tracts and excellent penetration into moderate-income tracts. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans to borrowers with different income levels is excellent, especially considering overall poverty levels and some of the performance context issues discussed in the Community Profile section found in Appendix C. Home purchase and home improvement lending each demonstrate excellent performance to both low- and moderate-income borrowers. Refinance loans have good performance to low-income borrowers and excellent performance to moderate-income borrowers. The distribution of loans to businesses with different revenue sizes is good.

Community Development Lending - Community development lending had a significant, positive impact on lending performance in the Cleveland-Elyria-Mentor MSA. During the evaluation period, the bank originated nine CD loans totaling nearly \$28 million. This dollar amount represents 16.85% of the Tier 1 Capital allocated to this AA. These loans involved projects for affordable housing or projects that revitalized or stabilized LMI areas. All loans show positive responsiveness to needs in the MSA.

Product Innovation and Flexibility – Flexible or innovative loan programs had a positive impact on the Lending Test rating for the state. In addition to nationwide programs, USB participated in several affordable housing programs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Columbus, Dayton, Mansfield, Youngstown-Warren-Boardman MSAs and the non-metropolitan AAs is not inconsistent with the excellent performance in the Cleveland-Elyria-Mentor MSA. Performance in the Akron, Canton-Massillon, Huntington-Ashland, Sandusky, Springfield, Toledo, and Weirton-Steubenville MSAs is weaker than the performance noted in the full-scope area but is still considered good. Each of these areas demonstrated good performance but did not have the benefit of community development lending which helped elevate the performance in the full-scope area. The Lima MSA had weaker performance that was adequate. The weaker performance is primarily caused by very poor distribution of business loans in geographies of different income levels. This element offsets generally good performance noted to borrowers of different income levels.

INVESTMENT TEST

USB's overall performance in the state is excellent. Based on a full-scope review, performance in the Cleveland-Elyria-Mentor MSA is excellent. Performance in the limited-scope AAs had no impact on the Investment Test rating for the State of Ohio. USB's investment volume represents excellent responsiveness to the area's identified needs, particularly relating to affordable housing.

Conclusions for Areas Receiving Full-Scope Reviews

USB's investment volume in the Cleveland-Elyria-Mentor MSA is excellent. During the evaluation period, USB made 116 investments in the MSA totaling \$27.2 million. As of year-end 2005, 18 prior period investments totaling \$2.5 million remained outstanding.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Akron, Canton-Massillon, Columbus, Dayton, Lima, Mansfield, Springfield, Toledo, Weirton-Steubenville, and Youngstown-Warren-Broadman MSAs, and the non-metropolitan AAs, is not inconsistent with the performance noted in the full-scope area. The bank's Investment Test performance in the, Huntington-Ashland, and Sandusky MSAs is weaker, due to lower levels of investments, but is still considered good. The performance in those areas is not significant enough to impact the overall rating for the State of Ohio.

In addition to what was noted in the full- and limited-scope areas, USB originated investments that benefited areas of Ohio other than its specific AAs. In the current evaluation period, it made nine such investments totaling \$188 thousand. It also had one investment made in a prior evaluation period that had a remaining balance of \$95 thousand. These demonstrate an additional commitment to providing affordable housing throughout the state and were given positive consideration in arriving at our conclusion.

SERVICE TEST

Performance in the Cleveland-Elyria-Mentor MSA is good. Performance in the limited-scope AAs did not impact the Service Test rating for Ohio.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The bank's branches are accessible to all portions of the MSA. The percentage of the bank's branches located in both low- and moderate-income census tracts is near to the percentage of the MSA population living in those tracts. USB has a strong presence in the MSA with 71 branches. USB increased its branch network within the MSA by opening five branches and closing one, all in middle- and upper-income census tracts. It did not open or close any in low- or moderate-income tracts. Despite the increased focus on middle- and upper-income census tracts, the bank's branches remain accessible to the MSA, including both low- and moderate-income census tracts. Services and products offered at branches are consistent across the branch network. Banking hours vary somewhat, primarily because of grocery store

branches. Branches in low- and moderate-income census tracts average eight hours less per week than branches located in middle- and upper-income census tracts. USB's branches in grocery stores routinely have Saturday hours and often have Sunday hours and these branches in grocery stores tend to be located in middle- and upper-income census tracts. Of USB's branches that are not in grocery stores, the branches in middle- and upper-income census tracts have Saturday hours more often than the branches in low- and moderate-income census tracts. Access to banking services was augmented by excellent access to deposit-taking ATMs, particularly in moderate-income census tracts, combined with a high number of ATMs for the size of the MSA.

Community Development Services - USB provided an excellent level of CD services to the Cleveland-Elyria-Mentor MSA. USB provided a strong level of leadership in the MSA through membership on Boards of Directors and on committees of various CD organizations that focus on a variety of needs within the community. This leadership has been particularly instrumental in key redevelopment and revitalization efforts.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's Service Test performance in the Akron, Toledo, and Youngstown-Warren-Broadman MSAs is not inconsistent with the bank's performance in the full-scope area. Performance in the Dayton, Lima, Mansfield, and Springfield MSAs is weaker than the bank's performance in the Cleveland-Elyria-Mentor MSA but is considered adequate. Performance in the Canton-Massillon, Columbus, Huntington-Ashland, Sandusky, Weirton-Steubenville MSAs, and the non-metropolitan AAs is stronger than the good performance in the Cleveland-Elyria-Mentor MSA. The differences noted in performance levels are primarily based on branch distribution.

Refer to Tables 1-15 in the Ohio section of Appendix D for the facts and data that support all Test conclusions.

State of Washington Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Excellent volumes of community development loans that were highly responsive to identified credit needs helped elevate good lending performance to an Outstanding rating.
- Excellent responsiveness to the investment needs of the assessment area based on the volume of qualified investments originated during the evaluation period.
- Excellent Service Test performance in the Seattle-Bellevue-Everett MD was primarily due to excellent branch distribution. USB also had good branch hours, a good record of opening and closing offices, and good community development services.

Description of Institution’s Operations in the State of Washington

USB has 15 AAs within the state. Eleven are MSAs and four are non-metropolitan areas. Statewide, the bank holds \$10 billion of deposits which represents 8.5% of total bank deposits. Washington is the bank’s fourth largest rating area. Seventy-three percent of the bank’s deposits within the state are concentrated in the Seattle-Bellevue-Everett MD and this area was selected for a full-scope review. The next largest concentration of deposits in the state is in the Spokane MSA with 5.5% of the bank’s state total. Spokane, the remaining MSAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures. In addition to these areas, USB has two multistate MSAs, the Portland-Vancouver-Beaverton, OR-WA MSA and the Lewiston, ID-WA MSA, that are not included in the above deposit totals for the state. These multistate MSAs are analyzed separately.

Refer to the market profile in Appendix C for performance context information for the Seattle-Bellevue-Everett MD.

LENDING TEST

Lending performance in the Seattle-Bellevue-Everett MD is excellent. Performance in limited-scope AAs did not impact the Lending Test rating for Washington.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Seattle-Bellevue-Everett MD is adequate. The HMDA reportable loan products each has a market share that is significantly below the bank’s deposit market share. Rankings for each mortgage loan product are also well below the corresponding deposit rank in this community. Market share reports on the MD show numerous lenders and indicate strong competition. USB made a very large volume of loans in light of that competition. The volume and rank for USB’s small business lending are good. USB made a very large volume of loans and is ranked fifth out of over 150 small business lenders.

Distribution of Loans by Income Level of the Geography - The overall distribution of loan products to geographies of different income levels is good. The distribution of each HMDA reportable loan category is excellent. For each HMDA product, USB demonstrates excellent performance in low-income as well as moderate-income geographies. The conclusion on geographic performance is brought down by only adequate small business lending. USB has adequate small business loan distribution in low-income tracts and good performance in moderate-income tracts. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The overall distribution of loans to borrowers of different income levels is good. For each HMDA reportable mortgage loan product, USB has excellent lending performance to moderate-income individuals. Mortgage lending to low-income individuals is poor for home purchase and refinance lending and adequate for home improvement. However, if we consider the number of individuals living below the poverty level that would have difficulty qualifying for a mortgage, the distribution of mortgage loans would be good. USB has good distribution of loans to businesses with revenues of different sizes.

Community Development Lending - Community development lending had a significant, positive impact on lending performance in the Seattle-Bellevue-Everett MD. During the evaluation period the bank originated 52 CD loans totaling nearly \$176 million. This dollar volume represents 24.35% of the Tier 1 Capital allocated to this AA. The majority of the loans demonstrated responsiveness to identified needs for affordable housing and also provided funds for economic development. The current volume of community development lending is more than double the amount noted during the prior CRA examination and demonstrates a strong commitment to credit needs in the area.

Product Innovation and Flexibility – Flexible loan programs had a neutral impact on lending performance for the state. Other than nationwide programs, USB generated eight flexible-term loans throughout the state that provided affordable housing

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Bellingham, Bremerton-Silverdale, and Spokane MSAs is not inconsistent with the bank's excellent performance in the Seattle-Bellevue-Everett MD. The Kennewick-Richland-Pasco MSA had weaker performance that was still good. This MSA has excellent borrower distribution that is negatively impacted by adequate lending activity and good geographic distribution. The Longview-Kelso, Mount Vernon-Anacortes, Tacoma, and Yakima MSAs along with the non-metropolitan AAs have weaker but good performance because the volume of community development lending for each MSA elevated otherwise adequate performance to the good level. Performance in the Olympia and Wenatchee MSAs is weaker than the full-scope area and is considered adequate. Very poor distribution of business loans within geographies of different income levels and poor performance shown in home purchase lending to low- and moderate-income borrowers are the main reasons for the weaker performance in the Wenatchee MSA. Adequate geographic distribution and lending activity are the driving factors for the weaker performance in the

Olympia MSA. Performance in limited-scope AAs did not impact the Lending Test rating in Washington.

INVESTMENT TEST

USB's overall performance in the state is excellent. Based on a full-scope review, performance in the Seattle-Bellevue-Everett MD is excellent. USB's level of qualified investments represents excellent responsiveness to the identified needs of the AA, particularly as it relates to affordable housing. Performance in limited-scope AAs did not impact the Investment Test rating for State of Washington.

Conclusions for Areas Receiving Full-Scope Reviews

USB's investment volume in the Seattle-Bellevue-Everett MD is excellent. During the evaluation period, USB made 209 investments in the MD totaling \$45.4 million. In addition, 24 prior period investments totaling \$12.6 million remained outstanding as of year-end 2005, further supporting the assigned rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Bellingham, Bremerton-Silverdale, Kennewick-Richland-Pasco, Longview-Kelso, Mount Vernon-Anacortes, Olympia, Spokane, Tacoma, Wenatchee, and Yakima MSAs, and the non-metropolitan AAs, is not inconsistent with the performance noted in the full-scope area.

In addition to what was noted in the full- and limited-scope areas, USB originated investments that benefited areas of Washington other than its specific AAs. In the current evaluation period, it made 19 such investments totaling \$911 thousand. It also has a prior period investment of \$1 million. These investments further demonstrate USB's commitment to providing affordable housing and were given positive consideration in arriving at our ratings and conclusions.

SERVICE TEST

Performance in the Seattle-Bellevue-Everett MD is excellent. Performance in limited-scope AAs did not impact the Service Test rating for Washington.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The bank's branches are readily accessible to all portions of the MD. USB has 67 offices in the MD. In both low- and moderate-income census tracts, the percentage of the bank's branches exceeds the percentage of the AA population living there. USB did not open any branches in the MD during the evaluation period. It closed two branches, one in a moderate-income census tract and one in an upper-income census tract but this did not affect the overall accessibility to banking services. Services and products offered at branches are consistent across the branch network. Banking hours are good and do not vary in a way that inconveniences certain portions of the MD. The distribution of the bank's deposit-taking ATMs is good.

Community Development Services - USB provided a good level of CD services to the Seattle-Bellevue-Everett MD. Board and committee membership of USB personnel focused largely on affordable housing for low- and moderate-income families which is an identified need in the area. USB employees also provided leadership to economic development organizations which is another identified need in the area.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Bremerton-Silverdale, Kennewick-Richland-Pasco, Mount Vernon-Anacortes, Olympia, and Spokane MSAs is not inconsistent with the bank's performance in the Seattle-Bellevue-Everett MD. The bank's Service Test performance in the Tacoma MD, Yakima MSA, and in the non-metropolitan AAs is weaker than the performance we noted in the Seattle-Bellevue-Everett MD, but is considered good. The bank's performance in the Bellingham, Longview-Kelso, and Wenatchee MSAs is weaker than the bank's performance in the Seattle-Bellevue-Everett MD but is considered adequate. The bank's performance in these areas receiving limited-scope reviews varied from the bank's overall good performance in the Seattle-Bellevue-Everett MD primarily due to branch distributions.

Refer to Tables 1-15 in the Washington section of Appendix D for the facts and data that support all Test conclusions.

State of Wisconsin Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Excellent volume of community development lending that was highly responsive to identified credit needs elevated otherwise good Lending Test performance to an Outstanding rating. USB had adequate lending activity and good borrower distribution and geographic distribution.
- Excellent responsiveness to the investment needs of the assessment area based on the volume of qualified investments originated during the evaluation period.
- Good branch distribution and branch hours, along with an adequate level of community development services, resulted in good overall Service Test performance.

Description of Institution’s Operations in the State of Wisconsin

USB has delineated 18 AAs within the state. Twelve of the AAs are in MSAs and six in non-metropolitan areas. Statewide, the bank holds \$12 billion of deposits and this total represents 10.5% of the bank’s total deposits. Wisconsin is the third largest rating area for the bank. Within Wisconsin, 78% of the bank’s deposits in the state are concentrated in the Milwaukee-Waukesha-West Allis MSA. The next largest concentration of deposits in the state is in the Madison MSA with 8% of the bank’s state total. Because it has the largest portion of USB deposits in the state, we selected the Milwaukee-Waukesha-West Allis MSA for full-scope analysis. The remaining MSAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures. The state also has two multistate MSAs, the Lake County-Kenosha County, IL-WI MD and the Minneapolis-St. Paul-Bloomington, MN-WI MSA, that are not included in the above deposit numbers because these areas are analyzed separately under full-scope procedures.

Refer to the market profile in Appendix C for performance context information for the Milwaukee-Waukesha-West Allis MSA.

LENDING TEST

Lending performance in the Milwaukee-Waukesha-West Allis MSA is excellent. Performance in limited-scope AAs did not impact the Lending Test rating for Wisconsin.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Milwaukee-Waukesha-West Allis MSA is adequate. USB has a strong presence in the area for deposits. USB loan products rank slightly below the deposit rank it achieved in the MSA but the market shares for all loan products are significantly below the deposit market shares. Adequate performance overall is due to low market shares for

the HMDA products that are partially compensated by good rankings and favorable volumes of loan originations. Small business lending is good primarily because of a large volume of loan originations.

Distribution of Loans by Income Level of the Geography - The overall distribution of loan products into geographies with different income levels is good. USB achieved excellent penetrations into low- and moderate-income geographies for its home purchase and home improvement products. Small business lending in geographies of different income levels is good because the excellent performance demonstrated in low-income geographies is brought down by adequate performance in moderate-income tracts. Performance for the refinance loans is good. The distribution of refinance loans is good overall due to good performance in low-income tracts and excellent performance in moderate-income tracts. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans to borrowers of different income levels is good. USB has excellent performance for its home purchase and home improvement mortgage products. The bank has good distribution for refinance loans. Performance is adequate to low-income borrowers but is excellent to moderate-income borrowers for refinance products. With ten percent of the households living below the poverty level and the relatively high cost of housing in this market, we recognized the difficulty low-income people would have affording a home. As a result, we gave slightly more weighting to moderate-income borrowers. The bank has adequate performance to businesses with revenues under \$1 million.

Community Development Lending - Community development lending had a significant, positive impact on lending performance in the Milwaukee-Waukesha-West Allis MSA. During the evaluation period, the bank originated 25 CD loans totaling \$105 million. This dollar amount represents 11.06% of the Tier 1 Capital allocated to this MSA. The CD loans were responsive to identified needs for affordable housing and economic development. The current dollar volume is nearly triple the amount of community development lending we noted during the previous CRA examination. This increased level also demonstrates a positive commitment to identified needs in the area.

Product Innovation and Flexibility - USB's Lending Test performance in Wisconsin is enhanced by the offering of flexible loan products that help meet the credit needs of LMI home buyers and small businesses. Examples of statewide programs include downpayment assistance programs that generated 377 loans totaling \$22 million, 225 loans for environmental clean-up assistance for small businesses totaling over \$6 million, and other affordable housing loan programs that resulted in 288 loans totaling nearly \$29 million.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Eau Claire, LaCrosse, Madison, Oshkosh-Neenah, Racine, and Wausau MSAs, is not inconsistent with the bank's excellent performance in the Milwaukee-Waukesha-West Allis MSA. All other assessment areas have performance that is weaker than the performance noted in the Milwaukee-Waukesha-West Allis MSA. The Appleton, Fond du Lac, Green Bay, Sheboygan MSAs and the non-

metropolitan AAs have good performance primarily because these areas did not receive the additional benefit that the large volume of community development lending provided to the Milwaukee-Waukesha-West Allis MSA. The Janesville MSA has adequate performance because good borrower distribution is negatively impacted by poor distribution of loans in low- and moderate-income geographies.

INVESTMENT TEST

USB's overall performance in the state is excellent. Based on a full-scope review, performance in the Milwaukee-Waukesha-West Allis MSA is excellent. Performance in limited-scope AAs did not impact the Investment Test rating for the State of Wisconsin. USB's investment volume represents excellent responsiveness to the area's identified needs, particularly affordable housing.

Conclusions for Areas Receiving Full-Scope Reviews

USB's investment volume in the Milwaukee-Waukesha-West Allis MSA is excellent. During the evaluation period, USB made 241 investments in the MSA totaling \$96.4 million. In addition, 12 prior period investments with remaining balances of \$2.5 million were outstanding at year-end 2005.

Conclusions for Areas Receiving Limited-Scope Reviews

As a result of a limited-scope review, the Investment Test performance in the Eau Claire, Fond du Lac, Green Bay, Janesville, LaCrosse, Madison, Oshkosh-Neenah, Racine, Sheboygan, and Wausau MSAs, and the non-metropolitan AAs, is not inconsistent with the performance noted in the full-scope area. The bank's performance in the Appleton MSA is slightly weaker because of a lower level of investments, but is still considered good.

In addition to what is noted in the full- and limited-scope areas, USB originated investments that benefited areas of Wisconsin other than its specific AAs. In the current evaluation period, it made four such investments totaling \$510 thousand. These investments further demonstrate USB's commitment to providing affordable housing and are given positive consideration in arriving at our ratings and conclusions.

SERVICE TEST

The bank's performance in the Milwaukee-Waukesha-West Allis MSA is good and performance in the limited-scope AAs did not impact the Service Test rating for Wisconsin.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services - The bank's branches are accessible to all portions of the MSA. The percentage of the bank's branches located in low-income census tracts is very near to the percentage of the MSA population living in those tracts. The percentage of the bank's branches in moderate-income census tracts is significantly lower than the percentage of the population living there. We placed similar weight on access in both low- and moderate-income census

tracts because the percentage of the MSA population living in those areas is similar. USB did not open or close any branches in the MSA during the evaluation period. Services and products offered at branches are consistent across the branch network. Banking hours are good and do not vary in a way that inconveniences certain portions of the MSA. The overall distribution of the bank's deposit-taking ATMs is good.

Community Development Services - USB provided an adequate level of CD services to the Milwaukee-Waukesha-West Allis MSA. A considerable portion of USB's services focused on the significant need in the MSA of affordable housing for low- and moderate-income families. Only a limited number of USB employees serve in a leadership role for CD organizations, such as through membership on boards or committees. Three employees serve in a leadership capacity for social service organizations.

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon a limited-scope review, the Service Test performance in the Fond du Lac MSA is not inconsistent with the bank's performance in the Milwaukee-Waukesha-West Allis MSA. The bank's performance in the Appleton, Eau Claire, Green Bay, La Crosse, Oshkosh-Neenah, Racine, Sheboygan, and Wausau MSAs is stronger than the bank's performance in the Milwaukee-Waukesha-West Allis MSA. The bank's Service Test performance in the Janesville and Madison MSAs and in the non-metropolitan AAs is weaker than the bank's performance in the Milwaukee-Waukesha-West Allis MSA. The bank's performance in these areas receiving limited-scope reviews varied from the bank's overall good performance in the Milwaukee-Waukesha-West Allis MSA primarily due to branch distributions.

Refer to Tables 1-15 in the Wisconsin section of Appendix D for the facts and data that support all Test conclusions.

Other Rating Areas

Clarksville, TN–KY Multistate MSA Rating

CRA rating for the Multistate MSA¹:	<u>Outstanding</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Good Lending Test performance is based on good geographic distribution, good distribution of loans to borrowers of different income levels, and adequate lending activity.
- Excellent responsiveness to the assessment area’s investment needs based on the volume of qualified investments originated during the evaluation period.
- Excellent branch distribution and an excellent level of community development services were the primary factors for the Outstanding Service Test rating. Adequate branch hours had minimal impact on the rating.

Description of Institution’s Operations in the Clarksville, TN-KY Multistate MSA

The USB AA includes two counties in the MMSA, which are Christian County in Kentucky and Montgomery County in Tennessee. The assessment area excludes Trigg County, Kentucky and Stewart County, Tennessee which are a part of the whole MMSA. As of June 30, 2005, the bank had \$207 million of deposits in the assessment area. In terms of deposit market share, USB ranks fourth with a 10% share compared to 12% for Branch Banking & Trust, the largest deposit holder. There are 14 FDIC insured depository institutions in the MMSA. Besides USB, Planters Bank and Farmers and Merchants Bank also hold approximately 10% each of the area’s deposits. USB operates 12 branches and 13 deposit-taking ATMs in the MMSA. This AA contains 0.18% of the bank’s total deposits and, as such, had minimal impact on the bank’s overall CRA rating.

The volume of small farm loans originated in this MMSA was large enough to result in a meaningful analysis. We applied minimal weighting to this loan category, however, and as a result, this category had a limited impact on lending performance in the MMSA.

LENDING TEST

Lending Activity - Lending activity in the MMSA is adequate. This is a very small market for USB which helps explain the modest number of loans made. Loan rank is generally favorable to deposit rank and is good despite the level of competition. There were just over 200 lenders for both home purchase and refinance lending and USB ranked 7th out of 43 small business lenders.

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

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. The conclusions were based on the performance in the moderate-income tracts because there are no low-income census tracts. We noted good distributions for home purchase, refinance, and small business loans. USB had excellent performance for the home improvement loan product and adequate distribution to farms located in low- and moderate-income geographies. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. We noted good distribution of lending for home purchase, refinance, and farm loans. The distribution of home improvement loans among low- and moderate-income borrowers is adequate. The distribution of loans to businesses with revenues of different sizes is excellent.

Community Development Lending - Community development lending had a neutral effect on the lending performance in this MMSA. USB made three CD loans for affordable housing totaling \$450 thousand during the evaluation period.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance.

INVESTMENT TEST

USB’s investment volume is excellent, especially considering the moderate number of CD opportunities available in the MMSA. During the evaluation period, USB made 25 investments in the MMSA totaling \$1.2 million. In addition, two prior period investments totaling \$47 thousand remained outstanding as of year end 2005. USB’s level of qualified investments represents excellent responsiveness to the identified needs of the AA, particularly as it relates to affordable housing.

SERVICE TEST

The bank’s branches are readily accessible to all portions of the MMSA. USB did not open or close any branches in MMSA during the evaluation period. Services and products offered by bank branches are consistent across the branch network. Branch hours are adequate and do not vary significantly in a way that inconveniences certain portions of the MMSA. Access to banking services was augmented by excellent access to deposit-taking ATMs in moderate-income census tracts and the high number of ATMs for the size of the MMSA. USB provided an excellent level of CD services.

Refer to Tables 1-15 in the Multistate MSA section of Appendix D for the facts and data that support all Test conclusions.

Davenport-Moline-Rock Island, IA-IL Multistate MSA Rating

CRA rating for the Multistate MSA¹:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Excellent volume of community development lending elevated good Lending Test performance to an excellent level.
- Excellent responsiveness to the assessment area's investment needs based on the volume of qualified investments originated during the evaluation period.
- Good branch distribution and a good record of opening and closing offices were the primary reasons for the High Satisfactory Service Test rating. This performance was also impacted by excellent community development services that was partially offset by adequate branch hours.

Description of Institution's Operations in the Davenport-Moline-Rock Island Multistate MSA

The USB AA consists of three out of four counties in the MMSA. The bank's AA includes Scott County in Iowa and Henry and Rock Counties in Illinois. The AA excludes Mercer County, Illinois. As of June 30, 2005, the bank had \$417 million of deposits in this geographic area. In terms of deposit market share, USB ranks third with a 7.8% share compared to 13% for Wells Fargo Bank, National Association, the largest deposit holder. There are 42 FDIC insured depository institutions in the MMSA. USB operates nine branches and 12 deposit-taking ATMs in this AA that contains 0.4% of the bank's total deposits. As such, this MMSA had minimal impact on the bank's overall CRA rating. Community Development opportunities are characterized as modest.

The volume of small farm loans originated in this MMSA was large enough to result in a meaningful analysis. We applied minimal weighting to this loan category, however, and as a result, this category had a limited impact on lending performance in the MMSA.

LENDING TEST

Lending Activity - Lending activity in the MMSA is good. We note good volumes with a significant level of competition. Home improvement lending lags behind the other loan products in terms of market share and rank but this is a minor product for USB. USB is also 4th out of nearly 300 lenders for refinance which shows excellent performance in spite of competition.

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

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. Home purchase and small business lending performance are each excellent within low- and moderate-income geographies. This performance is offset by adequate performance for both home improvement and refinance loans. The distribution to farms in low- and moderate-income geographies is very poor. All of USB’s farm loans were made in middle- and upper-income geographies. We did not identify any geographic gaps in HMDA or small business lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. We note excellent distribution of home purchase and loans to farms with different revenue sizes. The distribution of loans to businesses with different revenue sizes is adequate. Home improvement and refinance lending demonstrate good performance to borrowers with different income levels.

Community Development Lending - Community development lending had a significant, positive impact on lending performance in this MMSA. USB made six CD loans totaling \$12.5 million, most of which were for affordable housing. This dollar volume represents 30.2% of Tier 1 Capital allocated to this MMSA.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance in this AA.

INVESTMENT TEST

USB’s investment volume is excellent. During the evaluation period, USB made 30 investments in the MMSA totaling \$3.8 million. Three prior period investments totaling \$571 thousand remained outstanding as of year end 2005. USB’s level of qualified investments represents excellent responsiveness to the identified needs of the AA, particularly as it relates to affordable housing.

SERVICE TEST

The bank’s branches are accessible to all portions of the MMSA. Changes made in branch locations have not affected accessibility of the bank to any particular portions of the MMSA. USB opened one branch in a middle-income census tract and closed one in an upper-income tract. Services and products offered by bank branches are consistent across the branch network. Branch hours are adequate and do not vary in a way that inconveniences certain portions of the MMSA. Access to banking services was augmented by excellent access to deposit-taking ATMs in both low- and moderate-income census tracts. USB provided an excellent level of CD services, particularly for affordable housing. Employees served in leadership positions in most of the organizations in which they were involved.

Refer to Tables 1-15 in the Multistate MSA section of Appendix D for the facts and data that support all Test conclusions.

Fargo, ND-MN Multistate MSA Rating

CRA rating for the Multistate MSA¹:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Excellent volumes of community development lending and an excellent distribution of loans to borrowers of different income levels were the primary reasons for the Lending Test rating. This strong performance offset good performance in low- and moderate-income geographies and adequate lending activity.
- Excellent responsiveness to the assessment area’s investment needs based on the volume of qualified investments originated during the evaluation period.
- Excellent overall Service Test performance was due to excellent branch distribution and further supported by good community development services.

Description of Institution’s Operations in the Fargo, ND-MN MSA

The USB AA includes both counties in the MMSA, which are Cass County in North Dakota and Clay County in Minnesota. As of June 30, 2005, the bank had \$305 million of deposits in this AA. USB ranks third in deposit market share at 9% compared to 31% for the State Bank & Trust, the market leader. Other significant competitors include Wells Fargo Bank, National Association (17%) and Bremer Bank, NA (6%). USB has a separately chartered affiliate located in Fargo, U.S. Bank North Dakota. This entity is ranked 18th in deposit market share in the MMSA with a market share less than one percent. USB operates six branches and nine deposit-taking ATMs here. This AA contains 0.3% of the bank’s total deposits, and as such has minimal impact on the bank’s overall CRA rating. Community Development opportunities are considered at a good level considering the smaller population base and generally rural nature of this MMSA.

LENDING TEST

Lending Activity - Lending activity in the MMSA is adequate. We noted generally modest loan volumes, but there is rather strong competition among numerous financial institutions located in this smaller community. Market shares and ranks for all loan products are below USB’s deposit market share and rank. Because of the limited number of loans made, we did not analyze home improvement loans in evaluating the following performance criteria.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. Excellent distribution of small business loans is offset by adequate distribution for home purchase and refinance loans. For mortgage lending, we

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

based our conclusions solely on performance in the moderate-income tracts because there are no low-income tracts. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is excellent. We noted excellent distribution of lending for all loan products.

Community Development Lending - Community development lending had a significant, positive impact on lending performance. USB made five CD loans totaling \$10 million. This is a significant volume for this community and represents 33.97% of allocated Tier 1 Capital. The majority of the CD loans were to revitalize and stabilize LMI areas.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance.

INVESTMENT TEST

USB’s investment volume is excellent. During the evaluation period, USB made nine investments in the MMSA totaling \$847 thousand. As of year-end 2005, six prior period investments with balances totaling \$2.7 million remained outstanding, which was a significant factor to the AA’s rating. USB’s investments are responsive to identified affordable housing needs in the AA.

SERVICE TEST

The bank’s branches are readily accessible to all portions of the MMSA. USB has six branches in the MMSA, three of which are located in moderate-income census tracts. USB did not open or close any branches in the MMSA during the evaluation period. Services and products offered by branches are consistent across the bank’s branch network. Branch hours are not significantly different within the MMSA. However, we did find that only one of the three branches in moderate-income census tracts offers Saturday hours, while all three branches in middle- and upper-income census tracts offer Saturday hours. This is somewhat mitigated by the fact that this is a relatively small geographic area, that the branches are dispersed throughout the Fargo-Moorhead area, and drive-up facilities provide supplemental access to services, including Saturday hours. Access to banking services was further augmented by excellent access to deposit-taking ATMs in moderate-income census tracts. USB provided a good level of CD services to the MMSA. Additional information on what employees from this bank and the corporation provide regarding CD services in this MMSA is discussed in the Performance Evaluation of the affiliated bank.

Refer to Tables 1-15 in the Multistate MSA section of Appendix D for the facts and data that support all Test conclusions.

Grand Forks, ND-MN Multistate MSA Rating

CRA rating for the Multistate MSA¹:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Low Satisfactory</u>

The major factors that support this rating include:

- Excellent volume of community development loans helped elevate good Lending Test performance to the excellent level.
- Excellent responsiveness to the assessment area’s investment needs based on the volume of qualified investments originated during the evaluation period.
- Adequate overall Service Test performance was primarily due to adequate branch distribution which offset good hours of service and a good level of community development services.

Description of Institution’s Operations in the Grand Forks, ND-MN Multistate MSA

The USB AA consists of both counties in the MMSA, which are Grand Forks County in North Dakota and Polk County in Minnesota. As of June 30, 2005, the bank had \$159 million of deposits in this geographic area. In terms of deposit market share, USB ranks third with an 11% share compared to Alerus Financial, NA and Bremer Bank, N.A., the largest deposit holders in the MMSA which each have market shares of 23%. There are 18 FDIC insured depository institutions in the MMSA, but the market is somewhat concentrated with the four largest banks holding 67% of the area’s insured deposits. The bank operates three branches and six deposit-taking ATMs in this AA. This AA contains 0.26% of the bank’s total deposits and, therefore, this MMSA had minimal impact on the bank’s overall CRA rating. The MMSA has a moderate level of community development opportunities available but there is limited coordination among the organizations that provide these opportunities.

LENDING TEST

Lending Activity - Lending activity in the MMSA is adequate. We noted a modest volume of loans, even considering the factor competition plays in this smaller community. USB has a larger deposit market share and higher rank than it attained for all mortgage or small business products. Because of the limited number of loans made, we did not analyze home improvement loans in evaluating lending performance criteria.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. Small business and home purchase loans demonstrate good performance and refinance loans are adequate. We did not identify any geographic gaps in lending.

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

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. We note a good distribution of home purchase and refinance loans. The distribution of loans to businesses with different revenue sizes is adequate.

Community Development Lending - Community development lending had a significant, positive impact on lending performance. USB originated four CD loans during the evaluation period totaling \$3 million and representing 18.36% of the Tier 1 Capital allocated to this MSA.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance.

INVESTMENT TEST

USB’s investment volume is excellent in relation to the limited population size of the MMSA and bank presence. During the evaluation period, USB made 13 investments in the MMSA totaling \$724 thousand. In addition, two prior period investments totaling \$32 thousand remained outstanding as of year end 2005. USB’s level of qualified investments represents excellent responsiveness to the identified needs of the AA, particularly as it relates to affordable housing.

SERVICE TEST

The bank’s branches are reasonably accessible to all portions of the MMSA. USB does not have any branches in the low- or moderate-income census tracts of the MMSA; however, it has only three branches within the MSA which limits the ability to distribute branches throughout the MSA. The population in the MMSA is heavily concentrated in the adjacent cities of Grand Forks, ND and East Grand Forks, MN. The rest of the two counties that make up the MMSA are rural and do not have either low- or moderate-income census tracts. The two communities cover a relatively small geographic area and there is very limited public transportation. The absence of branches in the low- and moderate tracts does not present an undue hardship considering these factors. There were no branches opened or closed during the evaluation period. Hours, products, and services offered by bank branches are consistent across the branch network. The distribution of the bank’s deposit-taking ATMs did not enhance access to services. None of the bank’s six deposit-taking ATMs is located in a low- or moderate-income census tract. USB provided a good level of CD services to the MMSA.

Refer to Tables 1-15 in the Multistate MSA section of Appendix D for the facts and data that support all Test conclusions.

Kansas City, MO-KS Multistate MSA Rating

CRA rating for the Multistate MSA¹:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Low Satisfactory</u>

The major factors that support this rating include:

- Excellent volumes of community development loans that were highly responsive to identified affordable housing needs helped elevate overall good Lending Test performance to the excellent level. The initial conclusion supporting good performance is the result of excellent distribution of loans to borrowers of different income levels offset by only adequate distribution of loans to geographies of different income levels.
- Excellent responsiveness to the assessment area's investment needs based on the volume of qualified investments originated during the evaluation period.
- Adequate branch distribution was the key contributor to the Service Test rating, along with good branch hours and a good level of community development services.

Description of Institution's Operations in the Kansas City, MO-KS Multistate MSA

The USB AA includes eight of the fifteen counties in the MMSA. The bank's AA consists of Clay, Clinton, Jackson, Lafayette, Platte and Ray Counties in Missouri and Johnson and Wyandotte Counties in Kansas. As of June 30, 2005 the bank had \$1.8 billion of deposits in this geographic area. In terms of deposit market share, USB ranks fourth with a 6% share compared to 12% for Bank of America, National Association, the largest deposit holder. Other significant competitors within the AA similar in size to USB are Commerce Bank, National Association and UMB, NA with 10% and 9% market shares, respectively. There are a total of 122 FDIC insured depository institutions in the MMSA. USB operates 40 branches and 44 deposit-taking ATMs in this AA. This AA contains 1.5% of the bank's total deposits. Community Development opportunities are readily available.

The volume of small farm loans originated in this MMSA was large enough to result in a meaningful analysis. We applied minimal weighting to this loan category, however, and as a result, this category had a limited impact on lending performance in the MMSA.

LENDING TEST

Lending Activity - Lending activity in the MMSA is good. We noted large volumes of CRA reportable loans. There is strong competition from many local- and nationally-based financial institutions, yet USB has attained good rank and market shares for small business and home purchase loans. USB's market share for home improvement and refinance loans is adequate.

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

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is adequate. Good distribution of small business loans and excellent distribution of home improvement loans is offset by poor performance in home purchase and refinance lending. The distribution of small farm loans is adequate. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is excellent. We note excellent distribution of lending for all mortgage products. The distribution of loans to businesses with different revenue sizes is good while the distribution of loans to farms with different revenue sizes is also excellent.

Community Development Lending - Community development lending had a significant, positive impact on lending performance. USB made 18 CD loans totaling nearly \$68 million, or 38.65% of allocated Tier 1 Capital. Most of the loans were responsive to affordable housing, an identified need in the MSA. This is a significant increase from the CD levels at the prior examination. This increase also demonstrates responsiveness to ongoing credit needs in the area.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test.

INVESTMENT TEST

USB’s investment volume is excellent. During the evaluation period, USB made 91 investments in the MMSA totaling \$23.8 million. As of year-end 2005, 25 prior period investments totaling \$9.0 million remained outstanding. USB’s investments are responsive to the identified need in this MMSA for affordable housing.

SERVICE TEST

The bank’s branches are reasonably accessible to all portions of the MMSA. The bank has no branches in the MMSA’s low-income census tracts and an adequate percentage of branches in the moderate-income tracts. We also noted that accessibility of branches to moderate-income tracts is favorably impacted by nearby branches in middle- and upper-income tracts. Branch openings and closings have not affected low- and moderate-income geographies. During the evaluation period, the bank closed one branch located in a middle-income census tract and opened two within upper-income tracts. Services and products offered by bank branches are consistent across the branch network. Branch hours are good and do not vary in a way that inconveniences certain portions of the MMSA. The distribution of the bank’s deposit-taking ATMs did not enhance access to banking services. None of the bank’s 44 deposit-taking ATMs is in a low-income census tract. For moderate-income tracts, the percentage of the bank’s ATMs is significantly lower than the percentage of the MMSA population residing in those tracts. USB provided a good level of CD services to the MMSA. Many employees serve as officers or as directors of the various organizations.

Refer to Tables 1-15 in the Multistate MSA section of Appendix D for the facts and data that support all Test conclusions.

Lake County-Kenosha County, IL-WI Multistate MD Rating

CRA rating for the Multistate MSA¹:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Excellent volume of community development lending elevated good lending performance to the excellent level.
- Excellent responsiveness to the assessment area's investment needs based on the volume of qualified investments originated during the evaluation period.
- Excellent branch distribution resulted in the Outstanding Service Test conclusion. USB also had good branch hours, a good record of opening and closing offices, and an adequate level of community development services.

Description of Institution's Operations in the Lake County-Kenosha County, IL-WI Multistate MD

The USB AA consists of both counties in the MD, which are Lake County in Illinois and Kenosha County in Wisconsin. As of June 30, 2005, the bank had \$425 million of deposits in this geographic area. In terms of deposit market share, USB ranks fourteenth with a 2% share compared to National City Bank of the Midwest and JPMorgan Chase, NA, the largest deposit holders in the MD which have market shares of 17% and 10%, respectively. There are 55 FDIC insured depository institutions in the MD. The bank operates 11 branches and 12 deposit-taking ATMs in this AA. This AA contains 0.36% of the bank's total deposits and, therefore, this MD had minimal impact on the bank's overall CRA rating. This is a new rating area resulting from MSA boundary changes with the 2000 census. This area had previously been separate assessment areas for USB with the conclusions rolled into the state ratings for Wisconsin or Illinois. Community development opportunities are somewhat limited considering the size of the MMSA and its proximity to two significant urban areas, Chicago and Milwaukee.

LENDING TEST

Lending Activity - Lending activity in the MD is good. We noted good loan volume even in light of the large number of lenders in the market. USB's rankings are good when considering strong competition. Lending market shares and rankings are generally near to deposit share and deposit ranking.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. Small business and home purchase loans both demonstrate good performance. Home Improvement lending shows excellent penetration into

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

low- and moderate-income geographies. Refinance loans show adequate distribution. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. We note an excellent distribution of home purchase and home improvement loans. This is offset by good distribution for refinance loans and adequate small business distribution.

Community Development Lending - Community development lending had a positive impact on lending performance. USB made three CD loans totaling \$6 million during the evaluation period. This dollar volume represented 14.78% of the Tier 1 Capital allocated to the MD and was entirely devoted to affordable housing projects, an identified need in the MD.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance.

INVESTMENT TEST

USB’s investment volume is excellent. During the evaluation period, USB made 18 investments in the MD totaling \$2.1 million. As of year end 2005, two prior period investments totaling \$15 thousand remained outstanding. USB’s level of qualified investments represents excellent responsiveness to the identified needs of the AA, particularly as it relates to affordable housing.

SERVICE TEST

The bank’s branches are readily accessible to all portions of the MD. USB does not have any branches in the low-income census tracts of the MD and in moderate-income tracts, the percentage of the bank’s branches exceeds the percentage of the MD population residing there. Performance in moderate-income census tracts was given more consideration in developing the overall conclusion because a significantly higher percentage of the MD population resides in these areas than in low-income census tracts. Branch openings and closings have not affected low- and moderate-income geographies. The bank opened one branch during the evaluation period, in a middle-income census tract. Services and products offered by branches are consistent across the bank’s branch network. Branch hours are good and do not vary in a way that inconveniences certain portions of the MD. The distribution of the bank’s deposit-taking ATMs is good. USB provided an adequate level of CD services to the MD.

Refer to Tables 1-15 in the Multistate MSA section of Appendix D for the facts and data that support all Test conclusions.

Lewiston, ID-WA Multistate MSA Rating

CRA rating for the Multistate MSA¹:	<u>Outstanding</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Good lending performance is the result of good lending activity and excellent distribution of loans to geographies of different income levels partially offset by adequate borrower distribution.
- Excellent responsiveness to the assessment area’s investment needs based on the volume of qualified investments originated during the evaluation period.
- Excellent branch distribution was the primary reason for the Service Test rating and was further supported by a good level of community development services.

Description of Institution’s Operations in the Lewiston, ID-WA Multistate MSA

The USB AA consists of both counties in the MMSA, which are Nez Perce County in Idaho and Asotin County in Washington. As of June 30, 2005, the bank had \$90 million of deposits in this geographic area. In terms of deposit market share, USB ranks fourth with a 12% share compared to FirstBank Northwest and Banner Bank, the largest deposit holders in the MMSA which have market shares of 25% and 18%, respectively. There are nine FDIC insured depository institutions in the MMSA. The bank operates three branches and three deposit-taking ATMs in this AA. This AA contains 0.08% of the bank’s total deposits and, therefore, this MMSA had minimal impact on the bank’s overall CRA rating. There are no low-income census tracts in the MMSA. This is a new rating area for USB that resulted from MSA boundary changes with the 2000 census. Any previous activity in this area had previously been evaluated in the non-metropolitan areas in the state ratings for either Idaho or Washington.

LENDING TEST

Lending Activity - Lending activity in the MMSA is good. We note a modest volume of loans, but this is reflective of higher competition in a relatively small population base. Rankings are generally good compared to the number of active lenders. USB attained higher market share and higher rank for home improvement and small business products than its deposit rank and market share. Because of the limited number of loans made, we did not analyze home improvement loans in evaluating the following performance criteria.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is excellent. Small business and home purchase loans

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

demonstrate excellent performance and refinance loans are good. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is adequate. We note an adequate distribution of home purchase and small business loans. The distribution of refinance loans to borrowers of different income levels is good.

Community Development Lending - Community development lending had a neutral impact on lending performance.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance.

INVESTMENT TEST

USB’s investment volume is excellent, especially considering the somewhat limited opportunity available in the MMSA. During the evaluation period, USB made eight investments in the MMSA totaling \$526 thousand. One prior period investment totaling \$8 thousand remained outstanding as of year-end 2005. USB’s level of qualified investments represents excellent responsiveness to the identified needs of the AA, particularly as it relates to affordable housing.

SERVICE TEST

The bank’s branches are readily accessible to all portions of the MMSA. Two of the bank’s three offices in this MMSA are located in moderate-income tracts. USB did not open or close any branches within the MMSA during the evaluation period. Services and products offered by branches are consistent across the bank’s branch network. Branch hours are adequate and do not vary in a way that inconveniences certain portions of the MMSA. Access to banking services was augmented by excellent access to deposit-taking ATMs in moderate-income census tracts. USB provided a good level of CD services to the MSA.

Refer to Tables 1-15 in the Multistate MSA section of Appendix D for the facts and data that support all Test conclusions.

Louisville, KY-IN Multistate MSA Rating

CRA rating for the Multistate MSA¹:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Excellent levels of community development lending elevated good lending performance to the excellent level.
- Excellent responsiveness to the assessment area’s investment needs based on the volume of qualified investments originated during the evaluation period.
- Good branch distribution was the primary consideration for the Service Test rating. Employees provided an excellent level of community development services which helped to compensate for an adequate record of opening and closing branch offices and adequate branch hours.

Description of Institution’s Operations in the Louisville, KY-IN Multistate MSA

The USB AA consists of five of the thirteen counties in the MMSA. The bank’s AA includes Bullitt, Jefferson, and Shelby County in Kentucky and Clark and Floyd Counties in Indiana. As of June 30, 2005, the bank had \$600 million of deposits in this geographic area. In terms of deposit market share, USB ranks eighth with a 3.5% share compared to 19.7% for National City Bank of Kentucky, the largest deposit holder in the area. There are 40 FDIC insured depository institutions in the MMSA. The bank operates 25 branches and 24 deposit-taking ATMs in this AA. This AA contains only 0.5% of the bank’s total deposits. As such, the MMSA had minimal impact on the bank’s overall CRA rating. Ample community development opportunities exist, especially for affordable housing related matters and small business support. The area has had good volumes of low-income housing tax credits available.

LENDING TEST

Lending Activity - Lending activity in the MMSA is good. USB has generally good volumes of loans in light of competition. Home purchase and home improvement loan volumes are good in comparison to the deposit market share and rank. Small business market shares and rank are excellent and exceed the deposit market shares and rank. The volume of refinance loans, however, is only adequate when considering market share and rank.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. USB had adequate distributions for home purchase lending and home improvement products. The distribution of both refinance and small business loans is good. We did not identify any geographic gaps in lending.

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

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. We note excellent distribution of lending for home purchase and refinance products but good distribution for home improvement and adequate distribution for small business lending.

Community Development Lending - USB made two CD loans totaling \$32 million and this amount represents 53.98% of allocated Tier 1 Capital. The loans are mainly for economic development projects and provided a significantly positive impact on the Lending Test for the MMSA. During the last CRA examination, we noted that USB had made \$21 million in CD loans in this market. The current volume is a substantial increase and represents continued commitment to identified needs in the area.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance in this AA.

INVESTMENT TEST

USB’s investment volume is excellent. During the evaluation period, USB made 31 investments in the MMSA totaling \$52.3 million. As of year-end 2005, 11 prior period investments with balances totaling \$2.4 million remained outstanding, which offers additional support for the assigned rating. USB’s investments are responsive to the affordable housing needs of the AA.

SERVICE TEST

The bank’s branches are accessible to all portions of the MMSA. USB does not have any branches in the low-income census tracts of the MMSA and in moderate-income tracts, the percentage of the bank’s branches is very near to the percentage of the MMSA population residing there. More consideration was placed on bank performance in moderate-income census tracts because a significantly greater percentage of the MMSA population is located in those areas. Branch openings and closings generally have not adversely affected low- or moderate-income geographies. During the evaluation period, the bank opened four branches and closed seven. On a net basis, the changes resulted in two fewer branches in moderate-income census tracts and one fewer branch in a middle-income census tract. Services and products offered by bank branches are consistent across the branch network. Branch hours are generally adequate even though we noted that hours in low- and moderate-income geographies averaged eight hours less per week than hours in middle- and upper-income areas. The distribution of the bank’s deposit-taking ATMs is adequate. USB provided an excellent level of CD services to the MMSA.

Refer to Tables 1-15 in the Multistate MSA section of Appendix D for the facts and data that support all Test conclusions.

Omaha-Council Bluffs, NE-IA Multistate MSA Rating

CRA rating for the Multistate MSA¹:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Excellent volumes of community development lending compensated for good lending activity, borrower distribution, and geographic distribution and elevated the Lending Test rating to an Outstanding level.
- Excellent responsiveness to the assessment area's investment needs based on the volume of qualified investments originated during the evaluation period.
- Good branch distribution was the primary reason behind the Service Test conclusion. In addition, USB had good hours of operation and a good level of community development services.

Description of Institution's Operations in the Omaha-Council Bluffs, NE-IA Multistate MSA

The AA includes five out of eight counties in the MMSA. The bank's AA consists of Cass, Douglas, Sarpy and Washington Counties in Nebraska and Pottawattamie County in Iowa. As of June 30, 2005, USB had \$1.5 billion of deposits in this MMSA. In terms of deposit market share, USB ranks second with an 11% share compared to 32% for First National Bank of Omaha, the largest deposit holder. Other banks similar in size to USB are Wells Fargo Bank, NA and Commercial Federal Bank with 10% and 9% deposit market shares, respectively. There are 55 FDIC insured depository institutions in the MMSA. USB operates 34 branches and 44 deposit-taking ATMs here. This AA contains 1.3% of the bank's total deposits. There is a good level of community development opportunities available.

The volume of small farm loans originated in this MMSA was large enough to result in a meaningful analysis. We applied minimal weighting to this loan category, however, and as a result, this category had a limited impact on lending performance in the MMSA.

LENDING TEST

Lending Activity - Lending activity in the MMSA is good. The bank's lending market share and rank are excellent for small business when compared to the bank's deposit market share and rank. USB generated a good volume of loans for home purchase and refinance loans and had market share rankings for these product that were somewhat near the bank's deposit rank. USB generated an adequate volume of home improvement loans when comparing market share and rank to the banks deposit base in the MMSA.

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

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. The distribution of small business loans is excellent. This is offset by adequate home purchase, refinance, and small farm lending performance. The distribution of home improvement loans is good. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. We note excellent distribution of lending for all mortgage products and small farm lending. The distribution of small business loans is, however, only adequate.

Community Development Lending – USB made 17 CD loans totaling \$48 million which is equal to 31.74% of allocated Tier 1 Capital. These loans support projects for affordable housing, economic development, and revitalization and stabilization of LMI areas. This volume provided a significantly positive impact on the overall lending test for this MMSA.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance.

INVESTMENT TEST

USB’s investment volume is excellent. During the evaluation period, USB made 142 investments in the MMSA totaling \$26.1 million. As of year-end 2005, 13 prior period investments totaling \$208 thousand remained outstanding. This investment volume represents excellent responsiveness to the area’s identified needs, particularly affordable housing.

SERVICE TEST

The bank’s branches are accessible to all portions of the MMSA. The bank has no branches in the MMSA’s low-income census tracts and the percentage of branches located in moderate-income tracts is near to the percentage of the MSA population residing there. The percentage of branches in moderate-income census tracts received more consideration because a significantly higher percentage of the MMSA population resides in those areas compared to low-income census tracts. USB did not open or close any offices during the evaluation period. Services and products offered by bank branches are consistent across the branch network. Branch hours are good and do not vary in a way that inconveniences certain portions of the MMSA. The distribution of the bank’s deposit-taking ATMs is good. USB provided a good level of CD services to the MMSA, especially for affordable housing and services for low- and moderate-income people.

Refer to Tables 1-15 in the Multistate MSA section of Appendix D for the facts and data that support all Test conclusions.

State of Arizona Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Excellent lending activity as well as an excellent volume of community development lending are the primary reasons for the Lending Test rating. The volume of community development lending helped increase overall good lending performance to the excellent level.
- Excellent responsiveness to the investment needs of the assessment area based on the volume of qualified investments originated during the evaluation period.
- Good Service Test performance is the result of an adequate branch distribution conclusion that was improved by excellent performance shown in other Service Test categories such as branch hours, the record of opening and closing offices, and community development services.

Description of Institution’s Operations in the State of Arizona

USB has delineated two AAs within the state. The Phoenix-Mesa-Scottsdale MSA is the largest in the state and was selected for a full-scope review. This MSA contains \$244 million in deposits which is 97% of USB’s deposits in the state. This assessment area consists of Maricopa and Pinal Counties. USB has 46 branches and ranks 18th in deposits with a .47% market share. The other AA is located in the Tucson MSA. The bank entered the Tucson market in December 2004, giving it just one year of performance in this evaluation period. Statewide, the bank holds \$252 million of deposits and this represents 0.2% of the bank’s total deposits. Ample community development opportunities exist in the Phoenix-Mesa-Scottsdale MSA. Due to the recent entry into the Tucson market and its relationship to the total Arizona operations, the Tucson MSA had minimal impact on the rating for the bank’s performance in the state.

LENDING TEST

Lending performance in the Phoenix-Mesa-Scottsdale MSA is excellent. Lending in the limited-scope area did not impact the Lending Test rating for the state.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Phoenix-Mesa-Scottsdale MSA is excellent. USB has a small presence in this competitive market. When compared to the bank’s deposit market share we noted excellent loan volumes, lending market shares that exceeded the deposit market share, and rankings that were either near to or exceeded the bank’s deposit rank.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. We note excellent distributions of home

purchase and small business loans. But, this is offset by adequate distributions of refinance and home improvement lending. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. We note good distributions for home purchase, refinance, and small business lending. USB has adequate distribution of home improvement loans to borrowers of different income levels.

Community Development Lending – CD lending had a significant, positive impact on lending performance overall in Phoenix-Mesa-Scottsdale due to the volume of loans. USB made ten CD loans that totaled \$25 million or 102.55% of allocated Tier 1 Capital.

Product Innovation and Flexibility – Product innovation and flexibility had a positive impact on the bank’s Lending Test performance in Arizona.

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited-scope reviews, Lending Test performance in the Tucson MSA is not inconsistent with the performance noted in the Phoenix-Mesa-Scottsdale MSA.

INVESTMENT TEST

USB’s overall performance in the state is excellent. Based on a full-scope review, performance in the Phoenix-Mesa-Scottsdale MSA is excellent. Performance in the limited-scope area did not impact the Investment Test rating for the State of Arizona. USB’s investment volume represents excellent responsiveness to the area’s identified needs, particularly affordable housing.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment volume in the Phoenix-Mesa-Scottsdale MSA is excellent. During the evaluation period, USB made 33 investments in the MSA totaling \$13 million. Three prior periods investment totaling \$37 thousand also remained outstanding as of year-end 2005. USB’s investments were responsive to the identified need for affordable housing.

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited-scope reviews, Investment Test performance in the Tucson MSA is weaker, although still considered adequate, than the performance noted in the Phoenix-Mesa-Scottsdale MSA. This is due to a lower level of investments. However, as noted in the Description of Institution’s Operations in the State of Arizona above, this limited-scope area did not impact the overall Investment Test rating for the State of Arizona.

In addition to what was noted in the full- and limited-scope areas, USB originated investments that benefited areas of Arizona other than its specific AAs. In the current evaluation period, it made three such investments totaling \$27 thousand. It also has a prior period investment of \$75 thousand. These investments further demonstrate USB’s commitment to community development and were given positive consideration in arriving at our ratings and conclusions.

SERVICE TEST

Performance in the Phoenix-Mesa-Scottsdale MSA is good. Performance in the limited-scope area did not impact performance for Arizona.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's branches are reasonably accessible to all portions of the MSA. The percentage of the bank's branches located in low-income census tracts is significantly below the percentage of the MSA population residing in those tracts, and the percentage of branches in moderate-income census tracts is below the percentage of the MSA population residing in those tracts. The percentage of branches in moderate-income census tracts received more consideration because a significantly higher percentage of the MSA population resides in those areas compared to low-income areas. Branch openings and closings improved the accessibility of the bank to low- and moderate-income census tracts. USB opened 33 branches during the evaluation period and did not close any. One of the new branches is in a low-income census tract and eight are in moderate-income tracts. Services and products offered by bank branches are consistent across the branch network. Banking hours are tailored to the convenience and needs of the MSA. Average branch hours in the MSA are extended in census tracts of all income levels. The distribution of the bank's deposit-taking ATMs is adequate. USB provided an excellent level of CD services to the MSA. Bank employees serve in important leadership positions for most of the organizations they support. Most of the organizations provide needed social services to low- and moderate-income people.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, Service Test performance in the Tucson MSA is not inconsistent with the performance noted in the Phoenix-Mesa-Scottsdale MSA.

Refer to Tables 1-15 in the Arizona section of Appendix D for the facts and data that support all Test conclusions.

State of Arkansas Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Good Lending Test performance is the result of excellent distribution of loans to borrowers and businesses of different income levels offset by adequate penetration of lending products to geographies of different income levels and adequate lending activity.
- Excellent responsiveness to the investment needs of the assessment area based on the volume of qualified investments originated during the evaluation period.
- Excellent Service Test performance was demonstrated by excellent branch distribution further supported by an excellent level of community development services. Although branch hours were only adequate, this had minimal impact on the overall excellent rating.

Description of Institution’s Operations in the State of Arkansas

USB has delineated seven AAs within the state. Three of the AAs are in MSAs and four in non-metropolitan areas. Statewide, the bank holds \$873 million of deposits which represents 0.7% of the bank’s total deposits. As such, this area had limited impact on the bank’s overall CRA rating. The Little Rock-North Little Rock MSA contains 55% of USB’s deposits within the state which is the reason it was selected for a full-scope review. The MSA offers a good level of community development opportunities, especially for those related to small businesses. USB has 22 branches along with 22 deposit-taking ATMs in the MSA and deposits of \$481 million. The remaining MSAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

LENDING TEST

Lending performance in the Little Rock-North Little Rock MSA is good. Performance in the limited-scope areas did not impact the state’s Lending Test rating.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Little Rock-North Little Rock MSA is adequate. We note a good volume of home purchase lending and only adequate volumes of refinance and small business lending. Although the market share is slightly below and the rank for home improvement loans exceeds the deposit market share and rank, USB generated a relatively small volume of this type of loan when compared to other banks in the MSA.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is adequate. We note excellent distribution of small business lending and good distributions for home improvement lending. But this is offset by poor distribution of refinance loans and adequate distribution of home purchase loans. We found

that less than half of all home purchase loans and small farm loans were made within USB assessment areas in the state. This had a slightly negative impact on lending performance within the state. We did not identify any geographic gaps in lending within the Little Rock-North Little Rock MSA.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is excellent. We note excellent distributions for home purchase, home improvement, and small business loans. USB has good distribution of refinance loans to borrowers of different income levels.

Community Development Lending – A positive level of CD lending was noted, but it did not significantly impact lending performance. USB made two CD loans totaling \$4 million in this MSA.

Product Innovation and Flexibility – Product innovation and flexibility had a positive impact on the bank’s Lending Test performance in Arkansas, primarily from affordable housing and downpayment assistance programs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited-scope reviews, Lending Test performance in the non-metropolitan AAs is not inconsistent with the good performance found in the Little Rock-North Little Rock MSA. Lending Test performance in the Fort Smith and Hot Springs MSAs is stronger than Little Rock-North Little Rock MSA. Performance is stronger in the Hot Springs MSA because this area has excellent borrower and geographic distribution. Performance is stronger in the Fort Springs MSA because good lending performance is elevated by an excellent volume of community development lending.

INVESTMENT TEST

USB’s overall performance in the state is excellent. Based on a full-scope review, performance in the Little Rock-North Little Rock MSA is excellent. USB’s level of qualified investments represents excellent responsiveness to the identified needs of the AA, particularly as it relates to affordable housing. Performance in limited-scope AAs did not impact the Investment Test rating for the State of Arkansas.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment volume in the Little Rock-North Little Rock MSA is excellent. During the evaluation period, USB made 39 investments in the MSA totaling \$1.9 million. As of year-end 2005, four prior period investments with remaining balances of \$1.1 million were outstanding, which contributed significantly to the bank’s performance.

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited-scope reviews, Investment Test performance in the Fort Smith and Hot Springs MSAs, and the non-metropolitan AAs, is not inconsistent with the performance noted in the full-scope area.

SERVICE TEST

Performance in the Little Rock-North Little Rock MSA is excellent. Performance in limited-scope AAs did not impact the Service Test rating for Arkansas.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's branches are readily accessible to all portions of the MSA. USB did not open or close any branches in the MSA during the evaluation period. Services and products offered by bank branches are consistent across the branch network. Branch hours are adequate and do not vary in a way that inconveniences certain portions of the MSA. Access to banking services was augmented by excellent access to deposit-taking ATMs in both low- and moderate-income census tracts. USB provides an excellent level of CD services to the MSA. Most of the organizations provided needed social services to low- and moderate-income people or assist with affordable housing efforts in the MSA. Bank employees provide leadership in many of the organizations.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, Service Test performance in the Hot Springs MSA is not inconsistent with the bank's performance in the Little Rock-North Little Rock MSA. Service Test performance in the Fort Smith MSA and the non-metropolitan AAs is weaker than the bank's performance in the Little Rock-North Little Rock MSA. The bank's performance in these areas receiving limited-scope reviews varied from the bank's overall excellent performance in the Little Rock-North Little Rock MSA primarily due to branch distributions.

Refer to Tables 1-15 in the Arkansas section of Appendix D for the facts and data that support all Test conclusions.

State of Idaho Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Excellent volumes of community development loans helped elevate otherwise good lending performance to the excellent level.
- Excellent responsiveness to the investment needs of the assessment area based on the volume of qualified investments originated during the evaluation period.
- Excellent Service Test performance is the result of excellent branch distribution and community development services.

Description of Institution’s Operations in the State of Idaho

USB has delineated ten AAs within the state. Five of the AAs are in MSAs and five in non-metropolitan areas. Statewide, the bank holds \$2.5 billion of deposits and this total represents 2% of the bank’s total deposits. For the Idaho rating area, we selected the Boise City-Nampa MSA for a full-scope review because 54% of the bank’s deposits in Idaho are concentrated in the MSA. The next largest concentration of deposits in the state is in the Central Idaho non-metropolitan AA with 13% of the bank’s state total deposits. USB has \$1.4 billion in deposits in the Boise City-Nampa MSA along with 35 branches and 39 deposit-taking ATMs. These deposits give USB a second place ranking with a deposit market share of 22%. There are 21 FDIC insured institutions operating within the MSA. The MSA offers a modest level of community development opportunities. The remaining MSAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

The Boise City-Nampa MSA generated a sufficient volume of small farm loans for meaningful analysis. But because of the minimal weighting we applied for this product, performance for small farm lending had limited impact on the Lending Test rating for the area.

LENDING TEST

Lending performance in the Boise City-Nampa MSA is excellent. Performance in the limited-scope areas did not have an impact on the Lending Test rating in the state.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Boise City-Nampa MSA is adequate. USB has a strong deposit market share and rank. Its lending market shares are not commensurate with that. We noted generally poor performance for home purchase and refinance lending offset by adequate performance in home improvement and good performance in small business. Market rank for home improvement and small business is close to the bank’s deposit rank but the market shares for both products are well below the bank’s deposit market share.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is adequate. We note adequate distributions of home purchase, home improvement, and small business loans; good distributions of refinance lending; and excellent distribution of small farm lending. We placed slightly greater emphasis for the mortgage products on performance in the moderate-income geographies because of the somewhat limited availability of owner-occupied housing in low-income census tracts. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. We found good distributions for home purchase, refinance, and small business loans; and excellent distributions of home improvement lending and small farm loans.

Community Development Lending – CD lending had a significant, positive impact on lending performance overall in Boise. USB made five CD loans that totaled \$15 million. That amount represents 10.97% of allocated Tier 1 Capital. Most of the loans addressed affordable housing needs in the MSA.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance in Idaho.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Coeur d’Alene, Logan, and Pocatello MSAs is not inconsistent with the Lending Test performance noted in the Boise City-Nampa MSA. Lending performance in the remaining MSA and the non-metropolitan AAs is weaker than the performance noted in Boise City-Nampa but is considered good. For Idaho Falls and the non-metropolitan AAs, the weaker performance is because these areas did not benefit from significant volumes of community development lending as Boise City-Nampa did.

INVESTMENT TEST

USB’s overall performance in the state is excellent. Based on a full-scope review, performance in the Boise City-Nampa MSA is excellent. Performance in limited-scope AAs had no impact on the Investment Test rating for the State of Idaho. The level of USB’s investments represents excellent responsiveness to the area’s needs, particularly affordable housing.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment volume in the Boise City-Nampa MSA is excellent. During the evaluation period, USB made 83 investments totaling \$6.7 million. Eight prior period investments with remaining balances totaling \$2.9 million were outstanding at year-end 2005, which also supports the assigned rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Coeur d'Alene, Idaho Falls, and Logan MSAs, and the non-metropolitan AAs, is not inconsistent with the performance noted in the full-scope area. The bank's performance in the Pocatello MSA is slightly weaker due to a lower volume of investments, although the volume and performance is still considered good.

In addition to what was noted in the full- and limited-scope areas, USB originated investments that benefited areas of Idaho other than its specific AAs. In the current evaluation period, the bank made nine such investments totaling \$500 thousand. It also has a prior period investment of \$200 thousand. These investments further demonstrate USB's commitment to community service and were given positive consideration in arriving at our ratings and conclusions.

SERVICE TEST

Performance in the Boise City-Nampa MSA is excellent. Performance in limited-scope AAs did not impact the Service Test rating for Idaho.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's branches are readily accessible to all portions of the MSA. The percentage of branches in moderate-income census tracts received more consideration because a significantly higher percentage of the MSA population resides in these areas compared to low-income census tracts. USB did not open or close any branches in the MSA during the evaluation period. Services and products offered by bank branches are consistent across the branch network. Variances in branch hours are primarily due to grocery store branches that have longer hours and are located mainly in upper-income census tracts. In general, the traditional offices typically have somewhat shorter daytime hours and do not have weekend hours compared to the grocery stores. The distribution of the bank's deposit-taking ATMs is good. USB provided an excellent level of CD services to the MSA. Bank employees are involved in a wide variety of organizations and often serve in leadership positions with those organizations.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, Service Test performance in the Coeur d'Alene, Idaho Falls, and Pocatello MSAs was not inconsistent with the bank's performance in the Boise City-Nampa MSA. Service Test performance in the Logan MSA and the non-metropolitan AAs was weaker than the bank's performance in the Boise City-Nampa MSA. The bank's performance in these areas receiving limited-scope reviews varied from the bank's overall excellent performance in the Boise City-Nampa MSA primarily due to branch distributions.

Refer to Tables 1-15 in the Idaho section of Appendix D for the facts and data that support all Test conclusions.

State of Illinois Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Low Satisfactory</u>

The major factors that support this rating include:

- Excellent levels of community development and responsiveness to identified needs elevated the overall good lending performance to an excellent level. USB also had excellent lending activity, adequate performance in geographic distribution and good borrower distribution.
- Excellent responsiveness to the investment needs of the assessment area based on the volume of qualified investments originated during the evaluation period.
- Adequate overall Service Test performance is due to poor branch distribution improved by a good record of opening and closing offices and a good level of community development services. Stronger Service Test performance in some of the limited-scope areas was seen as a positive factor but was not enough to elevate overall Service Test performance in the state above the adequate level.

Description of Institution’s Operations in the State of Illinois

USB has delineated eleven AAs within the state. The AAs include four MSAs and seven non-metropolitan areas. The bank holds \$3 billion of deposits in the state and this total represents 3% of the bank’s deposits. We selected the Chicago-Naperville-Joliet MD for a full-scope review because 62% of the bank’s deposits within the state are concentrated in this MD. The next largest concentration of deposits in the state is in the Rockford MSA with 8% of the bank’s state total. Within the Chicago-Naperville-Joliet MD, USB is ranked fifteenth with a 0.99% deposit market share. This is a highly competitive market with 247 FDIC insured financial institutions. The Chicago area has a very large number of well organized and sophisticated community development organizations. As such, the MSA provides ample opportunities for community development involvement. The remaining MSAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures. In addition, there are two assessment areas that are analyzed separately because these are multistate MSAs. These AAs are the Davenport–Moline–Rock Island, IA-IL MMSA and the Lake County-Kenosha County, IL-WI MMSA.

LENDING TEST

Lending performance in the Chicago-Naperville-Joliet MD is excellent. Performance in limited-scope AAs did not impact the Lending Test rating.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Chicago-Naperville-Joliet MD is excellent, especially in light of a very competitive market. USB has high market share rankings for all loan products and generated an excellent volume of loans in light of competition. Lending market shares

exceed the bank’s deposit market share for home purchase, refinance, and small business lending. The home improvement market share is slightly below the deposit market share.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is adequate. We note good distributions of home purchase, home improvement loans, and refinance lending. This is, however, offset by poor distribution of small business lending. We did not identify any gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of the borrower is good. We noted overall good distributions for home purchase, home improvement, and refinance loans. For each of the HMDA-related products, we found excellent performance to moderate-income borrowers. The distribution to low-income borrowers was not as favorable. We found poor distribution for home purchase and refinance loans with adequate performance for home improvement. We did, however, consider the impact that 10% poverty levels coupled with high housing costs has on the ability to reach borrowers at all income levels in this MD. When we consider these barriers to lending, performance to low-income borrowers is more reflective of adequate performance. We also placed more weight on the performance to moderate-income borrowers because of these barriers as a basis for our conclusion. The distribution of loans for small business is adequate.

Community Development Lending – We noted a significant, positive volume of CD lending as well as excellent responsiveness to identified needs in the MD. USB originated 13 CD loans totaling \$55 million which represented 26.92% of Tier 1 Capital allocated to the MD. The majority of the loans were for affordable housing projects, an identified need in the MD.

Product Innovation and Flexibility – Product innovation and flexibility had a positive impact on the bank’s Lending Test performance in Illinois. Statewide, flexible housing programs and downpayment assistance programs resulted in over 120 loans totaling nearly \$7 million.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Bloomington-Normal MSA is weaker, but good due to a smaller volume of lending. Lending Test performance in the Rockford and Springfield MSAs and the non-metropolitan AAs is not inconsistent with the excellent performance noted in Chicago-Naperville-Joliet.

INVESTMENT TEST

USB’s overall performance in the state is excellent. Based on a full-scope review, performance in the Chicago-Naperville-Joliet MD is excellent. Performance in limited-scope AAs had no impact on the Investment Test rating for the State of Illinois. USB’s investment volume represents excellent responsiveness to the area’s needs, particularly affordable housing.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment volume in the Chicago-Naperville-Joliet MD is excellent. During the evaluation period, USB made 174 investments in the MD totaling \$9.7 million. As of year-end

2005, 16 prior period investments totaling \$1.3 million remained outstanding, which also supports the assigned rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Rockford and Springfield MSAs, and the non-metropolitan AAs, is not inconsistent with the performance noted in the full-scope area. However, performance in the Bloomington-Normal MSA is slightly weaker due to a lower volume of investments. That volume and performance, however, are still considered good.

SERVICE TEST

Performance in the Chicago-Naperville-Joliet MD is adequate. Performance in the limited-scope AAs had a generally positive impact on the Service Test rating for Illinois and provided support for the state rating to remain at the adequate level.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's branch distribution provided poor accessibility to certain portions of the MD. USB does not have branches in low-income census tracts. The percentage of the bank's branches located in moderate-income census tracts is significantly below the percentage of the MD population residing there. Overall access to banking services improved slightly by opening four branches during the evaluation period, including one in a moderate-income census tract. USB closed two branches, neither of which was in a low- or moderate-income tract. Services and products offered by bank branches are consistent across the branch network. Branch hours vary somewhat but this is primarily because of grocery store branches that have longer hours including Sunday hours and are located in middle- and upper-income census tracts. ATM distributions did not enhance access to banking services. USB provided a good level of CD services to the MD, most involved affordable housing or provided needed social services to low- and moderate-income people.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, Service Test performance in the Bloomington-Normal MSA is not inconsistent with the bank's adequate performance in the Chicago-Naperville-Joliet MD. Service Test performance in the Rockford and Springfield MSAs and in the non-metropolitan AAs is stronger than the performance in the Chicago-Naperville-Joliet MD, primarily due to branch distributions. Performance in the Rockford MSAs and non-metropolitan AAs was more representative of excellent performance while the Springfield MSA had good performance. These three AAs contain 37% of the state's deposit base. The stronger performance of these areas helped provide support for the overall Low Satisfactory rating.

Refer to Tables 1-15 in the Illinois section of Appendix D for the facts and data that support all Test conclusions.

State of Indiana Rating

CRA Rating for the State:	<u>Satisfactory</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>High Satisfactory</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Good Lending Test performance resulted from a good volume of lending and good distribution of lending in geographies of different income levels.
- Good responsiveness to the investment needs of the assessment area based on the volume of qualified investments originated during the evaluation period.
- Good Service Test performance demonstrated by good branch distribution and branch hours, supplemented by an excellent level of community development services.

Description of Institution’s Operations in the State of Indiana

USB has one AA within the state. This AA is in a non-metropolitan area consisting of Fayette, Randolph, and Wayne Counties in eastern Indiana. Statewide, the bank holds \$291 million of deposits and this represents 0.25% of the bank’s total deposits. The performance within the state had minimal impact on the bank’s overall CRA rating. Because this is the bank’s only presence within the state, it received a full-scope review. Because this is typically considered a more rural area, there is limited information regarding community development opportunities.

There was a sufficient volume of small farm loans for meaningful analysis. We gave this loan category minimal weighting, however, and this loan category had limited impact on the Lending Test rating in the state.

LENDING TEST

Lending performance in the Eastern Indiana AA is good.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Eastern Indiana AA is good. We found that lending rank is excellent and comparable to USB’s deposit rank. Lending market shares are near to deposit market share only for home improvement lending. For all other loan products, loan market share is below the bank’s deposit market share.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. We noted excellent distributions of home purchase and refinance loans; good distributions of home improvement and small business lending; and a very poor distribution of small farm loans. We found that USB made a very poor volume of loans within the Indiana assessment area. Just over 10% of all loans were made inside the assessment area. We did not identify any geographic gaps in lending for the loans made within the assessment area.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is excellent. We note excellent distributions for home purchase, small business, and small farm loans; and good distribution for home improvement and refinance lending.

Community Development Lending – CD lending had a neutral impact on the bank’s Lending Test performance in Eastern Indiana.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance in Indiana.

INVESTMENT TEST

USB’s overall performance in the state is good. Based on a full-scope review, performance in the Eastern Indiana AA is good. The bank’s volume of investments is responsive to the area’s needs, particularly affordable housing.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment volume in the Eastern Indiana AA is good. During the evaluation period, USB made 45 investments in the AA totaling \$1.1 million. As of year-end 2005, two prior period investments totaling \$500 thousand remained outstanding, which had a positive impact on the assigned rating.

SERVICE TEST

Performance in the Eastern Indiana AA is good.

Conclusions for Areas Receiving Full-Scope Reviews

The bank’s branches are accessible to all portions of the AA. USB did not open or close any branches in the AA during the evaluation period. Services and products offered by bank branches are consistent across the branch network. Branch hours are good and do not vary in a way that inconveniences certain portions of the AA. Access to banking services was augmented by excellent access to deposit-taking ATMs, particularly in low-income census tracts, combined with a high number of ATMs for the size of the AA. USB provided an excellent level of CD services to the AA, especially considering the small size of assessment area and the more rural nature of the area.

Refer to Tables 1-15 in the Indiana section of Appendix D for the facts and data that support all Test conclusions.

State of Iowa Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Excellent community development performance helped elevate overall good Lending Test performance as demonstrated by good performance for both distribution of loans to borrowers and businesses of different income levels and distribution of loans in geographies of different income levels.
- Excellent responsiveness to the investment needs of the assessment area based on the volume of qualified investments originated during the evaluation period.
- Excellent Service Test performance was the result of excellent branch distribution enhanced by good branch hours and a good level of community development services.

Description of Institution’s Operations in the State of Iowa

USB has delineated 21 AAs within the state. Seven of the AAs are in MSAs and 14 in non-metropolitan areas. Statewide, the bank holds \$3.3 billion of deposits which represents 2.8% of the bank’s total deposits. Within Iowa, we selected the Des Moines MSA for a full-scope review because 20% of the bank’s deposits in the state are concentrated there. The MSA offers a good level of community development opportunities. The remaining MSAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures. The combined non-metropolitan areas contain 35% of the bank’s deposits within the state and, therefore, are a significant factor in the state’s rating. In addition, the state also contains a multistate MSA, the Davenport-Moline-Rock Island, IA-IL MSA, which is analyzed separately.

All assessment areas in the state generated a sufficient volume of small farm loans for meaningful analysis. Although we reached conclusions on this product for each assessment area, the weighting assigned resulted in limited impact to the overall Lending Test rating for the state.

LENDING TEST

Lending performance in the Des Moines MSA is excellent. Performance in limited-scope AAs did not impact the Lending Test rating.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Des Moines MSA is good. We noted good loan volumes and market share rankings for all loan products that are near to or exceeds USB’s deposit market share and ranking. There is strong competition in the MSA, especially for mortgage lending.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. We note excellent distributions of home improvement, small business, and small farm lending; a good distribution of home purchase loans; and an adequate distribution of refinance loans. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. We note excellent distributions for home purchase, home improvement, and small farm loans. The distribution of loans for refinance and small business loans is good.

Community Development Lending – CD lending had a significant, positive impact on lending performance overall in Des Moines due to the volume of loans. USB made six CD loans that totaled \$18 million or 27.48% of allocated Tier 1 Capital. The loans were split between affordable housing and economic development projects. Both are identified needs in the MSA.

Product Innovation and Flexibility – Product innovation and flexibility had a positive impact on the bank’s Lending Test performance in Iowa. We noted seven statewide housing programs that extended over 350 loans totaling over \$14 million.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Waterloo-Cedar Falls MSA and the non-metropolitan AAs is not inconsistent with the excellent Lending Test performance noted in Des Moines. Lending Test performance in the remaining five MSAs is weaker, but good, primarily because these areas had smaller volumes of CD lending.

INVESTMENT TEST

USB’s overall performance in the state is excellent. Based on a full-scope review, performance in the Des Moines MSA is excellent. Performance in the limited-scope AAs had no impact on the Investment Test rating for the State of Iowa. USB’s volume of investments represents excellent responsiveness to the area’s needs, particularly affordable housing.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment volume in the Des Moines MSA is excellent. During the evaluation period, USB made 38 investments in the MSA totaling \$7.2 million. As of year-end 2005, the remaining balance of seven prior period investments was \$840 thousand, which also had a positive impact on the assigned rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Ames, Cedar Rapids, Dubuque, Iowa City, Sioux City, and Waterloo-Cedar Falls MSAs as well as the non-metropolitan AA is not inconsistent with the performance noted in the full-scope area.

SERVICE TEST

Performance in the Des Moines MSA is excellent. Performance in the limited-scope AAs did not impact the Service Test rating for Iowa.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's branches are readily accessible to all portions of the MSA. USB did not open or close any branches in the MSA during the evaluation period. Services and products offered by bank branches are consistent across the branch network. Branch hours are good and do not vary in a way that inconveniences certain portions of the MSA. Access to banking services was augmented by excellent access to deposit-taking ATMs in both low- and moderate-income census tracts. USB provided a good level of CD services to the MSA, especially for affordable housing efforts and social services for low- and moderate-income people.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Cedar Rapids, Dubuque, Iowa City, and Sioux City MSAs and in the non-metropolitan AAs is not inconsistent with the bank's excellent performance in the Des Moines MSA. Service Test performance in the Ames and Waterloo-Cedar Falls MSAs is weaker than the performance in the Des Moines MSA, primarily due to branch distributions.

Refer to Tables 1-15 in the Iowa section of Appendix D for the facts and data that support all Test conclusions.

State of Kansas Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Good distribution of loans to borrowers and businesses of different income levels and excellent community development lending offset adequate distribution of loans to geographies of different income levels and lending activity.
- Excellent responsiveness to the investment needs of the assessment area based on the volume of qualified investments originated during the evaluation period.
- Excellent branch distribution resulted in the Service Test rating and was further supported by good branch hours and a good level of community development services.

Description of Institution’s Operations in the State of Kansas

USB has three AAs within the state. Two are located in MSAs and one consists of a non-metropolitan area. Statewide, the bank holds \$432 million of deposits which represents 0.4% of the bank’s total deposits. Performance within the state had minimal impact on the bank’s overall CRA rating. Within Kansas, 50% of the bank’s deposits are concentrated in the Lawrence MSA which received a full-scope review. The next largest concentration of deposits in the state is in the Topeka MSA with 45% of the bank’s state total. The Topeka MSA and the non-metropolitan AA were analyzed using limited-scope procedures.

The Topeka MSA generated a sufficient volume of farm loans for a meaningful analysis. However, because this product is not a primary business line for the bank and Topeka is a limited-scope area, it received minimal weighting and it had limited impact on the Lending Test rating.

LENDING TEST

Lending performance in the Lawrence MSA is good. Performance in limited-scope AAs did not impact the Lending Test rating in Kansas.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Lawrence MSA is adequate. We noted relatively few HMDA-related loans and a good volume of small business loans. Lending market shares for all HMDA products were well below the bank’s deposit market share. The lending market share and rank for small business lending was more in line with the deposit market share, however it was still below the deposit market share. Because there were few home improvement loans made, we did not include an analysis of this product in the lending evaluation.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is adequate. We note adequate distributions of each product reviewed. For mortgage lending, we placed greater emphasis on the performance in moderate-income tracts because there was such a limited volume of owner-occupied housing units available in the low-income tracts. We noted that USB originated a poor volume of loans inside assessment areas in this state for home purchase, refinance, and farm loans. For each of these loan products, considerably less than 50% of the loans were made within USB assessment areas. We did not identify any geographic gaps in lending for loans actually made within the Lawrence MSA.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. We note excellent distributions for home purchase and small business loans. This is offset by adequate distributions for refinance loans.

Community Development Lending – CD lending had a significant, positive impact on lending performance overall in the Lawrence MSA due to the volume of loans. USB made three CD loans that totaled over \$4 million, or 20.71% of allocated Tier 1 Capital. These loans helped provide needed services to low- or moderate-income families and helped to stabilize or revitalize low- and moderate-income geographies.

Product Innovation and Flexibility – Product innovation and flexibility had a positive impact on the bank’s Lending Test performance in Kansas, primarily because of downpayment assistance programs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Topeka MSA is not inconsistent with the performance noted in the Lawrence MSA. Lending Test performance in the non-metropolitan AAs is stronger than the performance in Lawrence. These AAs have excellent performance in both geographic and borrower distribution.

INVESTMENT TEST

USB’s overall performance in the state is excellent, especially in light of somewhat limited opportunities. Based on a full-scope review, performance in the Lawrence MSA is excellent. Performance in the limited-scope AAs had no impact on the Investment Test rating for the State of Kansas. USB’s investments represent an excellent responsiveness to the area’s needs, particularly affordable housing.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment performance in the Lawrence MSA is excellent. During the evaluation period, USB made 17 investments in the MSA totaling \$1.1 million. Five prior period investments with remaining balances of \$59 thousand were outstanding at year-end 2005.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Topeka MSA and the non-metropolitan AA is not inconsistent with that noted in the full-scope area.

SERVICE TEST

Performance in the Lawrence MSA is excellent. Performance in the limited-scope AAs did not impact the Service Test rating for Kansas.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's branches are readily accessible to all portions of the MSA. USB does not have any branches in the low-income census tracts of the MSA. In the moderate-income tracts, the percentage of the bank branches exceeded the percentage of the MSA population residing there. Performance in moderate-income census tracts was given more consideration in developing the overall conclusion because a significantly higher percentage of the MSA population resides in those areas than in low-income census tracts. USB did not open or close any branches in the MSA during the evaluation period. Services and products offered by bank branches are consistent across the branch network. Branch hours are good and do not vary in a way that inconveniences certain portions of the MSA. Access to banking services was augmented by excellent access to deposit-taking ATMs in both low- and moderate-income census tracts. USB provided a good level of CD services to the MSA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, Service Test performance in the non-metropolitan AAs was not inconsistent with the bank's excellent performance in the Lawrence MSA. The bank's performance in the Topeka MSA was weaker than the performance in the Lawrence MSA, due to branch distribution.

Refer to Tables 1-15 in the Kansas section of Appendix D for the facts and data that support all Test conclusions.

State of Kentucky Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Good lending performance is the result of excellent distributions of loans to borrowers or businesses of different income levels offset by adequate distributions of loans to geographies of different income levels.
- Excellent responsiveness to the investment needs of the assessment area based on the volume of qualified investments originated during the evaluation period.
- Excellent overall Service Test performance in the state was due to the positive impact of the areas receiving limited-scope reviews. Performance in the full-scope Owensboro MSA was good with good levels of community development services and branch distribution.

Description of Institution’s Operations in the State of Kentucky

USB has twelve AAs within the state. Four are located in MSAs and eight in non-metropolitan areas. In addition, portions of three multistate MSAs are located in Kentucky and are evaluated separately in this Performance Evaluation. Statewide, the bank holds \$1.8 billion of deposits which represents 1.6% of the bank’s total deposits. We selected the Owensboro MSA for a full-scope review because it is the MSA with the largest percentage of the state’s deposits at 16% of the state total. Modest community development opportunities exist despite some significant needs, especially for job creation. The three remaining MSAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures. The combined non-metropolitan areas contain 69% of the bank’s deposits within the state and, therefore, are a significant factor in the ratings for the state.

We evaluated small farm lending in the non-metropolitan AAs because these areas generated a sufficient volume of loans to result in meaningful conclusions. But, because of the minimal weightings assigned this loan category, small farm lending had little impact on the conclusion.

LENDING TEST

Lending performance in the Owensboro MSA is good. Performance in the limited-scope AAs did not have an impact on the rating for Kentucky.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Owensboro MSA is adequate. We note that lending market shares for all lending products are well below the bank’s deposit market share which led all competition with a 17% share. USB has the second highest ranking for home purchase and home improvement lending amid modest competition.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is adequate. We note excellent distributions of refinance loans and adequate home improvement loan distribution. This is offset by poor distribution of home purchase and small business loans. There are no low-income geographies in Owensboro so our conclusions are based on performance in moderate-income geographies. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is excellent. We note excellent distributions for home purchase, home improvement, and small business loans. The distribution of refinance loans is good.

Community Development Lending – CD lending in this MSA had a neutral impact on the lending test. USB made only one CD loan during the evaluation period totaling \$550 thousand.

Product Innovation and Flexibility – Product innovation and flexibility had a positive impact on the bank’s Lending Test performance in Kentucky. Affordable housing programs and downpayment assistance programs resulted in 148 loans totaling over \$7.8 million.

Conclusions for Areas Receiving Limited-Scope Reviews

Lending Test performance in the Evansville MSA is weaker than the good performance noted in Owensboro. Lending Test performance in this MSA is adequate. This MSA had minimal loan activity with only 37 HMDA reportable loans and 29 small loans to businesses. The rating for this area is primarily the result of a review of market share. Performance in the Lexington-Fayette MSA and the non-metropolitan AAs is not inconsistent with the performance noted in Owensboro. Lending performance in the Bowling Green MSA is stronger than performance in Owensboro because Bowling Green had a significant volume of community development loans that elevated good performance to the excellent level.

INVESTMENT TEST

USB’s overall performance in the state is excellent. Based on a full-scope review, performance in the Owensboro MSA is excellent. Performance in the limited-scope AAs had no impact on the Investment Test rating for the State of Kentucky. USB’s investments represent a good responsiveness to the area’s needs, particularly affordable housing.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment performance in the Owensboro MSA is excellent. During the evaluation period, USB made 13 investments in the MSA totaling \$1.4 million, with no prior period investments outstanding.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Bowling Green, Evansville, and Lexington-Fayette MSAs, and the non-metropolitan AAs, is not inconsistent with that noted in the full-scope area.

In addition to what was noted in the full- and limited-scope areas, USB originated investments that benefited areas of Kentucky other than its specific AAs. In a prior evaluation period, it made one such investment of which \$200 thousand remained outstanding as of year-end 2005. This investment further demonstrates USB's commitment to small business development and was given positive consideration in arriving at our ratings and conclusions.

SERVICE TEST

Performance in the Owensboro MSA is good. Performance in the limited-scope AAs positively impacted the Service Test rating for Kentucky and elevated the state rating to the excellent level.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's branches are accessible to all portions of the MSA. While the percentage of the bank's branches located in moderate-income census tracts is lower than the percentage of the MSA population residing in those tracts, accessibility of branches to those tracts is favorably impacted by nearby branches in middle-income tracts. USB did not open or close any branches in the MSA during the evaluation period. Services and products offered by bank branches are consistent across the branch network. Branch hours are generally adequate. Average branch hours in this MSA are somewhat short overall and the hours of the branch in the moderate-income census tract are somewhat shorter than the average hours of the other branches. But, as noted above, access to banking services is favorably enhanced by the nearby branches. The distribution of the bank's deposit-taking ATMs is adequate. USB provided a good level of CD services to the MSA, especially for organizations that provide needed social services to low- and moderate-income people.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, Service Test performance in the Evansville MSA is weaker than the bank's good performance in the Owensboro MSA. Performance in the Lexington-Fayette MSA is not inconsistent with the performance noted in Owensboro. The bank's performance in the Bowling Green MSA and in the non-metropolitan AAs was stronger than the bank's performance in the Owensboro MSA, primarily due to branch distributions. These two areas receiving limited-scope reviews with stronger performance represented a significant portion (79%) of the bank's deposits within the state. The strength of the performance within these areas was the basis for increasing the state rating to Outstanding.

Refer to Tables 1-15 in the Kentucky section of Appendix D for the facts and data that support all Test conclusions.

State of Minnesota Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Excellent overall Lending Test performance was further enhanced by excellent levels of community development lending.
- Excellent responsiveness to the investment needs of the assessment area based on the volume of qualified investments originated during the evaluation period.
- Excellent Service Test performance as demonstrated by excellent branch distribution and community development services that were further supported by excellent distribution of ATMs. This helped offset only adequate hours of operation in the branches.

Description of Institution’s Operations in the State of Minnesota

USB has ten AAs within the state. In addition, there is a multistate MSA, the Minneapolis-St. Paul-Bloomington, MN-WI MMSA, which is rated separately. The remaining AAs include three MSAs and seven non-metropolitan areas. By excluding the dominant Minneapolis-St. Paul-Bloomington, MN-WI MMSA, the bank holds \$1.5 billion of deposits in Minnesota which is 1.3% of the bank’s total deposits. The Duluth MSA contains 28% of the bank’s deposits in the state. Because it is the largest concentration of deposits in the state, the Duluth MSA received a full-scope review. The next largest concentration of deposits in the state is the St. Cloud MSA with 14% of the bank’s state total. The combined non-metropolitan areas contain 44% of the bank’s deposits within the state and, therefore, are a significant factor in the ratings for the state. The Rochester and St. Cloud MSAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

We analyzed small farm lending performance in the non-metropolitan AAs because these areas generated a sufficient volume of loans to result in meaningful analysis. Across the state, however, we noted that only 34% of all small farm loans generated were located within an assessment area. This loan category received minimal weighting and therefore had limited impact on the Lending Test rating.

LENDING TEST

Lending performance in the Duluth MSA is excellent. Performance in the limited-scope AAs did not impact the rating for Minnesota.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Duluth MSA is adequate. We noted that USB had good rankings despite rather strong competition but that market shares were significantly below market leaders and USB's own deposit market share. The result is overall adequate performance.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is excellent. We note excellent distributions of home purchase, refinance loans, and small business loans. USB has good distributions of home improvement loans. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is excellent. We note good distributions for home purchase lending. USB has excellent distribution of loans for home improvement and refinance mortgage loans and to businesses with different revenue sizes.

Community Development Lending – USB made three CD loans totaling \$28 million during the evaluation period. Most of the dollars were used on needed affordable housing projects in the MSA. This is a significantly positive reflection of USB’s commitment to the Duluth MSA. This dollar volume represents 67.39% of the allocated Tier 1 Capital. This is a sizable increase in community development loans from what was made during the previous CRA examination and demonstrates a positive response to ongoing credit needs in the area.

Product Innovation and Flexibility – Product innovation and flexibility had a positive impact on the bank’s Lending Test performance in Minnesota. We noted five statewide housing and downpayment assistance programs that originated 623 loans totaling \$59 million.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the St. Cloud MSA and non-metropolitan AAs is not inconsistent with the Lending Test performance noted in the Duluth MSA. Lending Test performance in the Rochester MSA is weaker than the performance in Duluth but is still good. The weaker performance in Rochester occurred because adequate distribution of HMDA loans in geographies of different income levels held the overall performance down and was not enhanced by community development lending.

INVESTMENT TEST

USB’s overall performance in the state is excellent. Based on a full-scope review, performance in the Duluth MSA is excellent. Performance in limited-scope AAs did not impact the Investment Test rating for Minnesota. USB’s investment volume represents excellent responsiveness to the area’s needs, particularly affordable housing.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment volume in the Duluth MSA is excellent, especially in light of only moderate levels of community development opportunities. During the evaluation period, USB made 37 investments in the MSA totaling \$2.0 million. In addition, as of year-end 2005, seven prior period investments totaling \$1.7 million remained outstanding, which further supports the assigned rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Rochester and St. Cloud MSAs, and the non-metropolitan AAs, is not inconsistent with the performance noted in the full-scope area.

In addition to what was noted in the full- and limited-scope areas, USB originated investments that benefited areas of Minnesota other than its specific AAs. In the current evaluation period, it made nine such investments totaling \$1.8 million. It also has three prior period investments of \$600 thousand. These investments further demonstrate USB's commitment to providing affordable housing and were given positive consideration in arriving at our ratings and conclusions.

SERVICE TEST

Performance in the Duluth MSA is excellent. Performance in the limited-scope AAs did not impact the Service Test rating for Minnesota.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's branches are readily accessible to all portions of the MSA. USB did not open or close any branches during the evaluation period. Services and products offered by bank branches are consistent across the branch network. Hours are adequate and do not vary in a way that inconveniences certain portions of the MSA. Access to banking services was augmented by excellent access to deposit-taking ATMs in both low- and moderate-income census tracts. USB provided an excellent level of CD services to the MSA. Most organizations provided needed social services to low- and moderate-income people or assisted with affordable housing efforts.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Rochester and St. Cloud MSAs, and in the non-metropolitan AAs, is not inconsistent with the excellent performance in the Duluth MSA.

Refer to Tables 1-15 in the Minnesota section of Appendix D for the facts and data that support all Test conclusions.

State of Missouri Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Good lending performance in the limited-scope areas was detrimental to the excellent lending performance demonstrated in the full-scope Springfield MSA. This resulted in the overall High Satisfactory rating for the state. Within the Springfield MSA, excellent volumes of community development lending elevated good lending performance to the excellent level.
- Excellent responsiveness to the investment needs of the assessment area based on the volume of qualified investments originated during the evaluation period.
- Excellent Service Test performance as shown by excellent branch distribution and community development services that were further supported by an excellent distribution of deposit-taking ATMs and good branch hours.

Description of Institution’s Operations in the State of Missouri

USB has 20 AAs within the state. Two of these AAs, the St. Louis, MO–IL MMSA and the Kansas City, MO-KS MMSA, are each rated separately from the remaining AAs in the state. The 18 remaining AAs in Missouri include five MSAs and 13 non-metropolitan areas. Excluding the two MMSAs, the bank holds \$2.8 billion of deposits in the state which represents 2.4% of the bank’s total deposits. We selected the Springfield MSA for a full-scope review because it is the metropolitan area with the largest deposit base at 12% of the state total. The remaining MSAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures. The combined non-metropolitan areas contained 65% of the bank’s deposits within the state. This combined AA and the remaining MSAs that make up the limited-scope areas therefore had a significant influence on the state ratings.

The Springfield MSA as well as three other assessment areas in the state generated a sufficient volume of small farm loans to analyze. But this loan category received minimal weighting and therefore had limited impact on the Lending Test rating.

LENDING TEST

Lending performance in the Springfield MSA is excellent. Performance in the limited-scope areas negatively impacted the Lending Test rating in Missouri.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Springfield MSA is adequate. We note lending market shares below the deposit market share for home purchase and home improvement lending. Rankings for these two products substantially meet USB’s rank for deposits. Market

share for the refinance product is also below the deposit market share but the ranking is significantly below USB's ranking for deposits. Small business lending is significantly below for both market share and rank with also generally less competition than other loan products.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. We note an excellent distribution of small business loans, a good distribution of home purchase loans, and adequate distributions of home improvement, refinance, and small farm lending. For mortgage lending, we gave more emphasis to the performance in moderate-income tracts because there were very few owner-occupied housing units in the low-income tracts. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is excellent. We note excellent distributions for home purchase, small business, and small farm lending. The distributions for home improvement and refinance lending are good.

Community Development Lending – A significant, positive level of CD lending was noted. USB originated five CD loans totaling \$4 million during the evaluation period. This volume of CD lending represents 12.32% of allocated Tier 1 Capital.

Product Innovation and Flexibility – Product innovation and flexibility had a very positive impact on the bank's Lending Test performance in Missouri. We noted four statewide housing or downpayment assistance programs that originated 526 loans totaling over \$30 million.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Jefferson City and Joplin MSAs is not inconsistent with the excellent performance noted in Springfield. Lending Test performance in the Columbia and St. Joseph MSAs and the non-metropolitan AAs is weaker than the performance in Springfield. The adequate performance in the Columbia MSA results from poor geographic distribution combined with good borrower distribution. This MSA also did not benefit from community development lending which helped elevate the rating for the full-scope area. The performance in the St. Joseph MSA and the non-metropolitan areas is good. These areas also did not have the ratings elevated because of community development lending. The weaker performance in these AAs lowered the overall lending performance for the state because these three areas combined contain the majority (76%) of the bank's deposits in the State of Missouri.

INVESTMENT TEST

USB's overall performance in the state is excellent. Based on a full-scope review, performance in the Springfield MSA is excellent. Performance in limited-scope AAs did not impact the Investment Test rating for the State of Missouri. USB's investment volume represents excellent responsiveness to the area's needs, particularly affordable housing.

Conclusions for Areas Receiving Full-Scope Reviews

USB's investment volume in the Springfield MSA is excellent, especially considering the limited opportunities for community development involvement. During the evaluation period, USB made 28 investments in the MSA totaling \$2.1 million. Six prior period investments remained outstanding at year-end 2005 with remaining balances of \$1.6 million.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Columbia, Jefferson City, Joplin, and St. Joseph MSAs, and the non-metropolitan AAs, is not inconsistent with that noted in the full-scope area.

SERVICE TEST

Performance in the Springfield MSA is excellent. Performance in the limited-scope AAs did not impact the Service Test rating for Missouri.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's branches are readily accessible to all portions of the MSA. USB did not open or close any branches during the evaluation period. Services and products offered by bank branches are consistent across the branch network. Branch hours are good and do not vary in a way that inconveniences certain portions of the MSA. Access to banking services was augmented by excellent access to deposit-taking ATMs in both low- and moderate-income census tracts. USB provided an excellent level of CD services in the MSA to a broad array of different organizations.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Columbia, Jefferson City, Joplin, and St. Joseph MSAs, and in the non-metropolitan AAs, is not inconsistent with the bank's excellent performance in the Springfield MSA.

Refer to Tables 1-15 in the Missouri section of Appendix D for the facts and data that support all Test conclusions.

State of Montana Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Good lending performance is the result of the adequate conclusions for both borrower and geographic distributions elevated to an overall rating of High Satisfactory because of the excellent volume of community development lending.
- Excellent responsiveness to the investment needs of the assessment area based on the volume of qualified investments originated during the evaluation period.
- Excellent overall Service Test performance in the state due to the positive impact of the areas receiving limited-scope reviews. In the full-scope Billings MSA, performance is adequate primarily due to adequate branch distribution. We also noted adequate hours of operation and excellent community development services.

Description of Institution’s Operations in the State of Montana

USB has eight AAs within the state. Three are located in MSAs and five are in non-metropolitan areas. Statewide, the bank holds \$813 million of deposits which represents 0.7% of the bank’s total deposits. As such, the state has minimal impact on the bank’s overall CRA rating. Within Montana, 26% of the bank’s deposits are concentrated in the Billings MSA. We selected the Billings MSA for a full-scope review because it has the largest deposit concentration in the state. Community development opportunities are limited. The remaining MSAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures. The limited-scope areas contained 74% of the bank’s deposits in the state and therefore had influence on the ratings in the state.

The non-metropolitan assessment areas generated a sufficient volume of farm loans for meaningful analysis. However, because we applied minimal weighting to this loan product, it had little impact on the Lending Test rating for the state.

LENDING TEST

Lending performance in the Billings MSA is good. Performance in the limited-scope areas did not impact the Lending Test rating in Montana.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Billings MSA is poor. We noted that the market share for each loan product is significantly below the deposit market share. Adequate small business and home improvement loan activity is offset by poor performance in the home purchase and refinance loan products which have low loan originations and market shares significantly below the deposit market share.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is adequate. We note a good distribution of small business loans and adequate distributions of home purchase loans. Home improvement and refinance lending distributions are poor. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is adequate. We note excellent distributions for home improvement and adequate performance for refinance lending. This is offset by poor distribution of home purchase loans and for loans to businesses of different revenue sizes.

Community Development Lending - CD lending had a significant, positive impact on lending performance overall in Billings due to the volume of loans. USB made four CD loans that totaled nearly \$8 million or 37.62% of allocated Tier 1 Capital.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance in Montana.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the non-metropolitan AAs is not inconsistent with the good Lending Test performance noted in Billings. Lending Test performance in the Missoula MSA is stronger than the performance in Billings due to excellent geographic and good borrower distribution of lending which was further supported by excellent volumes of community development lending. Lending performance in the Great Falls MSA is weaker than the performance noted in Billings. The adequate performance noted in Great Falls did not receive the benefit of community development lending which elevated the Billings lending performance to good. Even though these limited-scope areas contain 74% of USB’s deposits within the state, the different levels of lending performance do not result in an overall material difference to Billings’ Lending Test performance or result in a change to the state’s Lending Test rating.

INVESTMENT TEST

USB’s overall performance in the state is excellent. Based on a full-scope review, performance in the Billings MSA is excellent. Performance in the limited-scope AAs did not impact the Investment Test rating for the State of Montana. USB’s investment volume represents excellent responsiveness to the area’s needs, particularly affordable housing.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment volume in the Billings MSA is excellent, especially in light of the limited opportunities present in this predominately rural state. During the evaluation period, USB made 28 investments in the MSA totaling \$1.2 million, with no prior period investments outstanding.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Great Falls and Missoula MSAs, and the non-metropolitan AAs, is not inconsistent with that noted in the full-scope area.

SERVICE TEST

Performance in the Billings MSA is adequate. Performance in the limited-scope AAs had a positive impact on the Service Test rating for Montana and was the reason for elevating the state rating to Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's branches are reasonably accessible to all portions of the MSA. USB does not have any branches in the low- or moderate-income census tracts of the MSA, however, it has only two branches within the MSA which limits the ability to distribute branches throughout the MSA. USB did not open or close any branches during the evaluation period. Services and products offered by bank branches are consistent across the branch network. The hours the bank offers in this MSA are somewhat short, but are considered adequate. ATM distribution did not enhance the bank's ability to provide banking services. None of the bank's four deposit-taking ATMs is located in a low- or moderate-income census tract. USB provided an excellent level of CD services to the MSA. Most of the organizations involved social services needed by low- and moderate-income people.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Great Falls and Missoula MSAs, and in the non-metropolitan AAs, is stronger than the adequate Service Test performance in Billings, based on branch distribution. The areas receiving limited-scope reviews represented a significant portion (74%) of the bank's deposits within this state. The strength of the performance within these areas was the basis for increasing the state rating to Outstanding.

Refer to Tables 1-15 in the Montana section of Appendix D for the facts and data that support all Test conclusions.

State of Nebraska Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Excellent volumes of community development loans helped elevate good lending performance to the excellent level.
- Excellent responsiveness to the investment needs of the assessment area based on the volume of qualified investments originated during the evaluation period.
- Excellent branch distribution and an excellent level of community development services resulted in the Service Test rating. We also noted good hours of service.

Description of Institution's Operations in the State of Nebraska

USB has seven AAs within the state. One of these is the Omaha-Council Bluffs, NE-IA MMSA which is rated separately from the rest of the state. The six remaining AAs include one MSA and five non-metropolitan areas. Excluding Omaha, USB has \$866 million of deposits in Nebraska which represents 0.7% of the bank's total deposits. As such, the state had limited impact on the bank's overall CRA rating. Within Nebraska, the Lincoln MSA contains the largest concentration of USB deposits in the state with 62% of the state total. The Lincoln MSA offers a good level of community development opportunities, especially for economic development and affordable housing. We combined the remaining non-metropolitan AAs and analyzed this area using limited-scope procedures.

The non-metropolitan assessment areas generated a sufficient volume of farm lending for a meaningful analysis. We applied minimal weighting to this product, however, so it had little impact on the Lending Test rating for the state.

LENDING TEST

Lending performance in the Lincoln MSA is excellent. Performance in the limited-scope areas did not impact the Lending Test rating in Nebraska.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Lincoln MSA is adequate. We noted that lending market shares lag significantly behind the deposit market share but that the bank generated an adequate volume of loans. Loan rankings are generally high in light of the large number of competitors for loans.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is excellent. We note excellent distributions of home

purchase, home improvement, and refinance loans. The distribution of small business loans is good. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. We note excellent distributions for home purchase, home improvement, and refinance lending, but only adequate distribution for small business lending.

Community Development Lending - CD lending had a significant, positive impact on lending performance overall in Lincoln due to the volume of loans. We noted 16 CD loans totaling over \$11 million, representing 21.07% of allocated Tier 1 Capital.

Product Innovation and Flexibility – Product innovation and flexibility had a positive impact on the bank’s Lending Test performance in Nebraska. Affordable housing and downpayment assistance programs resulted in 188 loans totaling nearly \$12 million.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the non-metropolitan AAs is not inconsistent with the excellent Lending Test performance noted in Lincoln.

INVESTMENT TEST

USB’s overall performance in the state is excellent. Based on a full-scope review, performance in the Lincoln MSA is excellent. Performance in the limited-scope AAs had no impact on the Investment Test rating for the State of Nebraska. USB’s investment volume represents excellent responsiveness to the area’s needs, particularly affordable housing.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment volume in the Lincoln MSA is excellent. During the evaluation period, USB made 68 investments in the MSA totaling \$3.0 million. As of year-end 2005, five prior period investments totaling \$79 thousand remained outstanding, but had minimal impact on the assigned rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the non-metropolitan AAs is not inconsistent with that noted in the full-scope area.

In addition to what was noted in the full- and limited-scope areas, USB originated investments that benefited areas of Nebraska other than its specific AAs. In the current evaluation period, it made seven such investments totaling \$307 thousand. The bank also has a prior period investment with a remaining balance of \$250 thousand. These investments further demonstrate USB’s commitment to providing affordable housing and were given positive consideration in arriving at our ratings and conclusions.

SERVICE TEST

Performance in the Lincoln MSA is excellent. Performance in the limited-scope AAs did not impact the Service Test rating for Nebraska.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's branches are readily accessible, especially considering moderate-income geographies. USB does not have any branches in the low-income census tracts of the MSA. For moderate-income tracts, the percentage of the bank's branches in those tracts exceeds the percentage of the MSA population residing there. Performance in moderate-income census tracts was given more consideration in developing the overall conclusion because a significantly higher percentage of the MSA population resides in these areas than in low-income census tracts. USB did not open or close any branches during the evaluation period. Services and products offered by bank branches are consistent across the branch network. Branch hours are good and do not vary in a way that inconveniences certain portions of the MSA. The distribution of the bank's deposit-taking ATMs is good. USB provided an excellent level of CD services to the MSA. Many bank employees are actively involved in a wide variety of community development organizations, several employees serve in leadership capacities.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, Service Test performance in the non-metropolitan AAs is not inconsistent with the performance in the Lincoln MSA.

Refer to Tables 1-15 in the Nebraska section of Appendix D for the facts and data that support all Test conclusions.

State of Nevada Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Excellent volumes of community development loans helped elevate good lending performance to the excellent level.
- Excellent responsiveness to the investment needs of the assessment area based on the volume of qualified investments originated during the evaluation period.
- Good Service Test performance shown by good distribution of branches, a good record of opening and closing offices, and a good level of community development services. The rating was further supported by excellent hours of service.

Description of Institution's Operations in the State of Nevada

USB has six AAs within the state. Three are MSAs and three are in non-metropolitan areas. Statewide, the bank holds \$2.3 billion of deposits which represents 2% of the bank's total deposits. Within Nevada, 66% of the bank's deposits are concentrated in the Las Vegas-Paradise MSA and this area was selected for a full-scope review. This MSA offers ample opportunities for community development activities. The two remaining MSAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

LENDING TEST

Lending performance in the Las Vegas-Paradise MSA is excellent. Performance in the limited-scope areas did not impact the Lending Test rating in Nevada.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Las Vegas-Paradise MSA is adequate. We noted that despite a deposit market share that exceeds lending market shares in all categories, USB generated an adequate volume of loans and had favorable rankings. This is a highly competitive market with a large number of lenders.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. We note excellent distribution of home purchase loans and good distribution of refinance loans and small business loans. Home improvement lending is, however, very poor. For our home mortgage lending analysis, we gave slightly more weight to performance in moderate-income areas because of the limited availability of owner-occupied housing in the low-income tracts. Housing costs are a significant impediment to home ownership in this market. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. We note a good distribution for home purchase, refinance loans, and small business loans. The distribution of loans to borrowers of different income levels for home improvement lending is adequate.

Community Development Lending - CD lending had a significant, positive impact on lending performance overall in Las Vegas due to the volume of loans. USB made 16 CD loans that totaled nearly \$24 million and represented 15.95% of allocated Tier 1 Capital. Many of the loans addressed severely needed affordable housing projects and were also considered complex.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance in Nevada.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Carson City MSA is not inconsistent with performance in the full-scope assessment area. Performance in the Reno-Sparks MSA and the non-metropolitan AAs is weaker than the Lending Test performance noted in Las Vegas-Paradise, but is good overall for each area. Community development lending elevated only adequate lending performance to good for both the Reno-Sparks MSA and the non-metropolitan AAs.

INVESTMENT TEST

USB’s overall performance in the state is excellent. Based on a full-scope review, performance in the Las Vegas-Paradise MSA is excellent. Performance in limited-scope AAs did not impact the Investment Test rating for the State of Nevada. USB’s investment volume represents excellent responsiveness to the area’s needs, particularly affordable housing.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment volume in the Las Vegas-Paradise MSA is excellent. During the evaluation period, USB made 64 investments in the MSA totaling \$7.5 million. The year-end 2005 balance of eight prior period investments was \$2.1 million.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Carson City and the Reno-Sparks MSAs, and the non-metropolitan AAs, is not inconsistent with that noted in the full-scope area.

SERVICE TEST

Performance in the Las Vegas-Paradise MSA is good. Performance in the limited-scope AAs did not impact the Service Test rating for Nevada.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's branches are accessible to all portions of the MSA. Branch openings and closings have not affected the accessibility of the bank to particular portions of the MSA. USB opened six branches during the evaluation period, one of which was in a low-income census tract. Also during that period, USB closed two branches, neither of which was in a low- or moderate-income tract. Services and products offered by bank branches are consistent across the branch network. Banking hours are tailored to the convenience and needs of the MSA. Average branch hours in the MSA are long in census tracts of all income levels. The distribution of the bank's deposit-taking ATMs is adequate. USB provided a good level of CD services to the MSA. Most of the organizations provide needed social services to low- and moderate-income people. Several staff members serve as officers of these service organizations.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, Service Test performance in the Reno-Sparks MSA is stronger than performance in the Las Vegas-Paradise MSA. Performance in the Carson City MSA and in the non-metropolitan AAs is weaker than performance in the Las Vegas-Paradise MSA. The bank's performance in these areas receiving limited-scope reviews varied from the bank's overall good performance in the Las Vegas-Paradise MSA primarily due to branch distributions.

Refer to Tables 1-15 in the Nevada section of Appendix D for the facts and data that support all Test conclusions.

State of North Dakota Rating

CRA Rating for the State:	<u>Satisfactory</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Good distribution of loans to borrowers and businesses of different income levels and excellent levels of community development lending were offset by poor performance of lending within geographies of different income.
- Excellent responsiveness to the investment needs of the assessment area based on the volume of qualified investments originated during the evaluation period.
- Good overall Service Test performance in the state is due to the positive impact of the areas receiving limited-scope reviews. In the full-scope Bismarck MSA, branch distribution was only adequate while both branch hours and the level of community development services were good.

Description of Institution’s Operations in the State of North Dakota

USB has eight AAs within the state. Two of these AAs, the Fargo, ND-MN MMSA and the Grand Forks, ND-MN MMSA, are rated separately. The remaining six AAs include one MSA and five non-metropolitan areas. Excluding the two MMSAs, the bank holds \$561 million of deposits in the state which represents 0.5% of the bank’s total deposits. As such, the state had minimal impact on the bank’s overall CRA rating. Within North Dakota, 42% of the bank’s deposits are concentrated in the Bismarck MSA and we selected it for a full-scope review. The Bismarck MSA has a good level of community development opportunities provided through a wide variety of organizations. The next largest concentration of deposits in the state is one of the non-metropolitan areas with 20% of the bank’s state total. In total, this combined non-metropolitan contains 58% of the bank’s deposits within the state and influenced ratings for the state. We analyzed the combined non-metropolitan AAs using limited-scope procedures. There are no low-income census tracts in the Bismarck MSA or the non-metropolitan areas.

LENDING TEST

Lending performance in the Bismarck MSA is good. Performance in the limited-scope areas did not impact the Lending Test rating in North Dakota.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Bismarck MSA is adequate. We note good volumes, market share and market rank for small business loans. USB has somewhat smaller volumes of home purchase and refinance lending and loan market shares below the deposit market share. Performance for these two products is adequate. We did not analyze home improvement lending for lending activity, geographic distribution or borrower distribution because of the small volume of loans made.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is poor. Because there are no low-income census tracts in Bismarck, our analysis focused on lending to moderate-income areas. We note adequate distribution for small business loans. This is offset by poor distribution of home purchase loans and very poor distribution for refinance loans. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. We note an excellent distribution of lending for home purchase loans. This is offset by adequate distribution for refinance loans and small business loans.

Community Development Lending – USB had a significant, positive level of CD lending in Bismarck. USB made five CD loans totaling \$7 million in this MSA for affordable housing projects, representing 30.54% of the allocated Tier 1 Capital. This is significant based on the size of the bank's presence in the market and the somewhat limited opportunities for CD lending in the MSA. The current volume of CD loans is also a significant increase from the levels noted at the previous examination. This demonstrates positive responsiveness to ongoing identified credit needs in the MSA.

Product Innovation and Flexibility – Product innovation and flexibility had a positive impact on the bank's Lending Test performance in North Dakota. Affordable housing and downpayment assistance programs resulted in over 60 loans totaling nearly \$4 million.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the non-metropolitan AAs is not inconsistent with the performance noted in Bismarck.

INVESTMENT TEST

USB's overall performance in the state is excellent. Based on a full-scope review, performance in the Bismarck MSA is excellent. Performance in limited-scope AAs had a no impact on the Investment Test rating for the State of North Dakota. USB's investment volume represents excellent responsiveness to the area's needs, particularly affordable housing.

Conclusions for Areas Receiving Full-Scope Reviews

USB's investment volume in the Bismarck MSA is excellent. During the evaluation period, USB made 23 investments in the MSA totaling \$1.7 million. As of year-end 2005, six prior period investments with remaining balances of \$2.4 million were outstanding, which offers further support for the assigned rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the non-metropolitan AA is not inconsistent with that noted in the full-scope area.

SERVICE TEST

Performance in the Bismarck MSA is adequate. Performance in the limited-scope AAs positively impacted the Service Test rating for North Dakota and elevated the rating for the state to High Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's branches are reasonably accessible. USB does not have any branches in the moderate-income census tracts of the MSA, however, it has only three branches within the MSA which limits the ability to distribute branches throughout the MSA. The population of the MSA is concentrated in the city of Bismarck. The rest of the two counties that make up the MSA are predominately rural areas. The branches are located in Bismarck. Two of the four moderate-income tracts in the MSA are on the outer edges of the two counties that make up the MSA, a significant distance from Bismarck. The two other moderate-income tracts are reasonably close to the branch locations in Bismarck. USB did not open or close any branches during the evaluation period. Hours, products, and services offered by bank branches are consistent across the branch network. The bank's distribution of deposit-taking ATMs did not enhance access to banking services. None of the bank's five deposit-taking ATMs is located in a moderate-income census tract. USB provided a good level of CD services to the Bismarck MSA considering the smaller size of this community.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, Service Test performance in the non-metropolitan AAs is stronger than the bank's adequate performance in the Bismarck MSA due to excellent branch distributions. The non-metropolitan AAs represented a significant portion (58%) of the bank's deposits within this state. The strength of the performance within these areas was the basis for increasing the state rating to High Satisfactory.

Refer to Tables 1-15 in the North Dakota section of Appendix D for the facts and data that support all Test conclusions.

State of Oregon Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Good lending performance in the limited-scope areas offset the excellent performance noted in the Salem MSA which received a full-scope review. Within the Salem MSA, an excellent volume of community development loans helped elevate good Lending Test performance to an overall excellent level.
- Excellent responsiveness to the investment needs of the assessment area based on the volume of qualified investments originated during the evaluation period.
- Excellent branch distribution was the primary reason behind the Service Test rating. This was enhanced by good hours and a good level of community development services.

Description of Institution’s Operations in the State of Oregon

USB has nine AAs within the state. One is the Portland-Vancouver-Beaverton, OR-WA MMSA which is rated separately. The remaining AAs in Oregon include five MSAs and three non-metropolitan areas. Excluding Portland-Vancouver-Beaverton, the bank holds \$3.2 billion of deposits in the state which represents 2.7% of the bank’s total deposits. For the Oregon rating area, we selected the Salem MSA for a full-scope review. This area contains 21% of the bank’s deposits within the state. The Salem MSA has a good level of opportunity for community development involvement through a wide variety of service organizations, housing groups, and economic development organizations. The remaining MSAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures. The limited-scope areas contain 79% of USB’s deposits in the state and therefore had a significant influence on the rating for the state. The combined non-metropolitan areas alone contain 43% of the bank’s deposits in the state.

There was a sufficient volume of farm loans made in the Salem MSA as well as the non-metropolitan AAs for a meaningful analysis. We applied minimal weighting to this loan product, however, so farm lending had limited impact on the Lending Test rating for the state.

LENDING TEST

Lending performance in the Salem MSA is excellent. Performance in the limited-scope areas negatively impacted the Lending Test rating for Oregon and resulted in the overall High Satisfactory rating for the state.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Salem MSA is adequate. We noted adequate overall performance with good home improvement and small business performance negatively impacted by poor home purchase market share and smaller loan volumes. Refinance loan activity is

elevated to an adequate conclusion primarily because of the bank's rank in a competitive environment and an adequate volume of loan originations.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. We noted good distributions of home purchase, home improvement and small business loans. The geographic distribution of refinance loans is excellent while small farm lending is very poor. Our conclusions are based primarily on performance in moderate-income tracts because there is very little owner-occupied housing and few businesses located in the low-income tracts. The volume of loans made within the MSA is excellent. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is excellent. Home purchase, home improvement, and refinance lending are all excellent while small business loans have good distributions. Lending to farms with different revenue sizes is adequate.

Community Development Lending - Community development lending had a significant, positive impact on lending performance overall in Salem as a result of the volume of CD loans. USB made eight CD loans totaling over \$12 million and this amount represents 18.72% of allocated Tier I Capital.

Product Innovation and Flexibility – Product innovation and flexibility had a positive impact on the bank's Lending Test performance in Oregon. Four affordable housing and downpayment assistance programs resulted in 37 loans totaling nearly \$4 million.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Corvallis MSA is not inconsistent with the excellent performance shown in the full-scope area. Lending Test performance in the remaining MSAs and the non-metropolitan AAs is weaker than the bank's performance in Salem but still demonstrates good performance. The weaker performance in the Bend, Eugene-Springfield, and Medford MSAs is primarily due to the lack of positive influence from CD lending. The performance in the non-metropolitan AAs is good, but these areas demonstrated adequate lending performance that was elevated to good because of the excellent volume of community development lending. These conclusions have a negative impact on the Lending Test rating for the state because 76% of bank's deposits in the state are in these AAs.

INVESTMENT TEST

USB's overall performance in the state is excellent. Based on a full-scope review, performance in the Salem MSA is excellent. Performance in the limited-scope AAs had no impact on the Investment Test rating for the State of Oregon. USB's investment volume represents excellent responsiveness to the area's needs, particularly affordable housing.

Conclusions for Areas Receiving Full-Scope Reviews

USB's investment volume in the Salem MSA is excellent. During the evaluation period, USB made 37 investments in the MSA totaling \$10.9 million. As of year-end 2005, one prior period investment totaling \$40 thousand remained outstanding.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Bend, Corvallis, Eugene-Springfield, and Medford MSAs, and the non-metropolitan AAs, is not inconsistent with that noted in the full-scope area.

In addition to what was noted in the full- and limited-scope areas, USB originated investments that benefited areas of Oregon other than its specific AAs. USB made 18 such investments totaling \$1.6 million. It also has two prior period investments with remaining balances totaling \$325 thousand. These investments further demonstrate USB's commitment to providing affordable housing and community service. They were given positive consideration in arriving at our ratings and conclusions.

SERVICE TEST

Performance in the Salem MSA is excellent. Performance in the limited-scope AAs did not impact the Service Test rating for Oregon.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's branches are readily accessible to all portions of the MSA. USB does not have any branches in the one low-income census tract in the MSA but in the moderate-income tract, the percentage of the bank's branches exceeds the percentage of the MSA population residing there. Performance in the moderate-income census tracts was given more consideration in developing the overall conclusion because a significantly higher percentage of the MSA population resides in these tracts than in the low-income tract. USB did not open or close any branches during the evaluation period. Services and products offered by bank branches are consistent across the branch network. Branch hours are good and do not vary in a way that inconveniences certain portions of the MSA. Access to banking services was augmented by excellent access to deposit-taking ATMs in moderate-income census tracts. USB provided a good level of CD services to the MSA, predominately involved with organizations that provide needed social services to low- and moderate-income people.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Bend, Corvallis, Eugene-Springfield, and Medford MSAs, and in the non-metropolitan AAs, is not inconsistent with the bank's excellent performance in the Salem MSA.

Refer to Tables 1-15 in the Oregon section of Appendix D for the facts and data that support all Test conclusions.

State of South Dakota Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Excellent volumes of community development lending played a significant role in elevating the Lending Test performance to excellent. Lending activity and the distribution by income level of the borrower was excellent but the distribution of loans based on the income level of the geography was only adequate.
- Excellent responsiveness to the investment needs of the assessment area based on the volume of qualified investments originated during the evaluation period.
- Excellent branch distribution was the primary reason for the Outstanding Service Test rating. We also noted an excellent level of community development services along with adequate branch hours.

Description of Institution's Operations in the State of South Dakota

USB has five AAs within the state. Two are located in MSAs and three are in non-metropolitan areas. Statewide, the bank holds \$634 million of deposits which represents 0.5% of the bank's total deposits. The state had minimal impact on the bank's overall CRA rating. Within South Dakota, 45% of the bank's deposits are concentrated in the Sioux Falls MSA and that AA received a full-scope review. The next largest concentration of deposits is in the Rapid City MSA with 38% of the bank's state total. The Rapid City MSA and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

LENDING TEST

Lending performance in the Sioux Falls MSA is excellent. Performance in the limited-scope areas did not impact the Lending Test rating in South Dakota.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Sioux Falls MSA is excellent. We noted that lending market shares for all products significantly exceeds deposit share. Direct comparison of lending market share to deposit share is, however, not relevant in this market because of the influence that Wells Fargo has in the MSA. Wells Fargo dominates the deposit base and controls 84% of market as of June 30, 2005. We view this as a performance context matter. We evaluated USB's lending activity on loan volumes and rankings which are a more accurate way of evaluating lending activity for this competitive market. USB achieved good volumes and rankings for home purchase loans and refinance lending. It had excellent loan volumes and rankings for small business loans. We did not evaluate home improvement lending for lending activity, geographic distribution or borrower distribution because of the small number of loans

made. We did evaluate farm lending in Sioux Falls because the bank generated a sufficient volume of loans for a meaningful analysis.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is adequate. There are no low-income census tracts in Sioux Falls so our analysis focused on lending to moderate-income areas. We noted excellent distributions of small business loans and for refinance. This is, however, significantly impacted by the very poor distribution of home purchase loans. The geographic distribution of loans to small farms was also very poor. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is excellent. The distributions of the home purchase and refinance products to borrowers of different income levels is excellent while the distribution of loans to businesses of different revenues are good. The distribution of small farm loans is excellent.

Community Development Lending - Community development lending had a significant, positive impact on lending performance overall in Sioux Falls as a result of an excellent volume of CD loans. USB made 26 CD loans totaling over \$8 million and that amount represents 31.01% of allocated Tier 1 Capital in this AA. The majority of the loans were for affordable housing projects which are an identified need in the MSA.

Product Innovation and Flexibility – Product innovation and flexibility had a positive impact on the bank’s Lending Test performance in South Dakota. Four affordable housing programs generated 77 loans totaling over \$6 million. In addition, through programs in Sioux Falls there was a total of \$319 thousand in down payment assistance.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the non-metropolitan AAs is not inconsistent with the excellent Lending Test performance noted in Sioux Falls. Performance in the Rapid City MSA is weaker, but good, because it had only adequate geographic distribution, borrower distribution and lending activity. The good performance is the result of excellent CD lending volumes that elevated the performance there to High Satisfactory.

INVESTMENT TEST

USB’s overall performance in the state is excellent. Based on a full-scope review, performance in the Sioux Falls MSA is excellent. The bank’s performance in the limited-scope AAs did not impact the Investment Test rating for the State of South Dakota. USB’s investment volume represents excellent responsiveness to the area’s needs, particularly affordable housing.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment volume in the Sioux Falls MSA is excellent when considering the opportunities available and the strong competition there is in this MSA for community development projects. Citibank and Wells Fargo have significant presence in the MSA which

causes considerable competition for CRA related purposes. During the evaluation period, USB made seven investments in the MSA totaling \$1.4 million, with no prior period investments.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, Investment Test performance in the Rapid City MSA and the non-metropolitan AAs is not inconsistent with that noted in the full-scope area.

In addition to what was noted in the full- and limited-scope areas, USB originated investments that benefited areas of South Dakota other than its specific AAs. In the current evaluation period it made one such investment totaling \$200 thousand. It also has two prior period investments with remaining balances of \$600 thousand. These investments further demonstrate USB's commitment to community development and were given positive consideration in arriving at our ratings and conclusions.

SERVICE TEST

Performance in the Sioux Falls MSA is excellent. Performance in the limited-scope AAs did not impact the Service Test rating for South Dakota.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's branches are readily accessible to all portions of the MSA. USB did not open or close any branches during the evaluation period. Services and products offered by bank branches are consistent across the branch network. Hours are adequate and do not vary in a way that inconveniences certain portions of the MSA. Access to banking services was augmented by excellent access to deposit-taking ATMs in moderate-income census tracts. USB provided an excellent level of CD services to the MSA. Bank employees serve as officers to economic development organizations or in organizations that work to revitalize portions of downtown Sioux Falls.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Rapid City MSA and the non-metropolitan AAs is not consistent with USB's excellent performance in the Sioux Falls MSA.

Refer to Tables 1-15 in the South Dakota section of Appendix D for the facts and data that support all Test conclusions.

State of Tennessee Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Good lending performance was enhanced by an excellent volume of community development lending which elevated the Lending test rating to Outstanding. The community development loans were also responsive to an identified need for affordable housing.
- Excellent responsiveness to the investment needs of the assessment area based on the volume of qualified investments originated during the evaluation period.
- Good overall Service Test performance is primarily because of the good distribution of branches in moderate-income geographies. In addition, community development services was excellent but branch hours were only adequate.

Description of Institution’s Operations in the State of Tennessee

USB has eight AAs within the state. One, the Clarksville, TN-KY MMSA, is rated separately from the rest of the state. The seven remaining AAs include three MSAs and four non-metropolitan areas. Excluding the MMSA, the bank holds \$1.7 billion of deposits in the state which represents 1.4% of the bank’s total deposits. The Nashville-Davidson-Murfreesboro MSA with 55% of the bank’s deposits in the state received a full-scope review. There are numerous community development opportunities in the MSA. The two remaining MSAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

LENDING TEST

Lending performance in the Nashville-Davidson-Murfreesboro MSA is excellent. Performance in the limited-scope areas did not impact the Lending Test rating in Tennessee.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Nashville-Davidson-Murfreesboro MSA is good. We noted good performance led by excellent market share and loan volume for small business. Other lending products had adequate performance marked by respectable loan volumes in a highly competitive market.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. By product, small business and home purchase distributions are good; the distribution of home improvement loans is adequate; and the distribution of refinance loans is excellent. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. The distribution of lending is excellent for each HMDA product but only adequate for small business lending.

Community Development Lending - Community development lending had a significant, positive impact on lending performance overall in Nashville-Davidson-Murfreesboro. USB made eight CD loans totaling over \$24 million, representing 27.28% of allocated Tier 1 Capital. The majority of the loans were responsive to affordable housing needs and some were considered complex. At the previous CRA examination, USB had made just under \$4 million in CD loans. The current level represents a substantial increase and demonstrates great responsiveness to ongoing needs in the MSA.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance in Tennessee.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Kingsport-Bristol MSA and non-metropolitan AAs is weaker than the performance noted in Nashville-Davidson-Murfreesboro but considered good. These areas did not benefit from the very positive impact that community development lending had in the Nashville-Davidson-Murfreesboro MSA. Lending performance in the Morristown MSA is not inconsistent with the excellent performance shown in the full-scope area.

INVESTMENT TEST

USB’s overall performance in the state is excellent. Based on a full-scope review, performance in the Nashville-Davidson-Murfreesboro MSA is excellent. Performance in the limited-scope AAs had no impact on the Investment Test rating for the State of Tennessee.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s investment volume in the Nashville-Davidson-Murfreesboro MSA is excellent. During the evaluation period, USB made 69 investments in the MSA totaling \$4.5 million. Ten prior period investments with remaining balances of \$1.4 million were outstanding at year-end 2005.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Kingsport-Bristol and Morristown MSAs, and the non-metropolitan AAs, is not inconsistent with that noted in the full-scope area.

SERVICE TEST

Performance in the Nashville-Davidson-Murfreesboro MSA is good. Performance in the limited-scope AAs did not impact the Service Test rating for Tennessee.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's branches are accessible to all portions of the MSA. USB does not have branches in the low-income census tracts of the MSA. USB's good performance in the moderate-income census tracts was given more consideration in developing the overall conclusion because a significantly higher percentage of the MSA population resides in those tracts than in the low-income tracts. In addition, access to bank branches was augmented by branches in middle-income census tracts that are adjacent to moderate-income tracts. USB increased its branch network within the MSA by opening six branches and closing one. The closed branch and all of the new branches were in middle- or upper-income census tracts. Services and products offered by bank branches are consistent across the branch network. Hours are adequate and do not vary in a way that inconveniences certain portions of the MSA. The distribution of the bank's deposit-taking ATMs is good and USB has a high number of ATMs for the size of the MSA. USB provided an excellent level of CD services to the MSA. Bank employees were involved with a large number of organizations that provided community development services, many were for affordable housing while others provided necessary social services for low- and moderate-income people. Bank employees served in leadership capacity in several of these organizations.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, Service Test performance in the Kingsport-Bristol MSA is weaker than the bank's performance in the Nashville-Davidson-Murfreesboro MSA but is considered adequate. Performance in the Morristown MSA is not inconsistent with the good performance noted in the full-scope area. Service Test performance in the non-metropolitan AAs was stronger than performance in the Nashville-Davidson-Murfreesboro MSA mainly due to branch distributions.

Refer to Tables 1-15 in the Tennessee section of Appendix D for the facts and data that support all Test conclusions.

State of Utah Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Excellent geographic distribution, lending activity, and an excellent volume of community development loans demonstrate excellent Lending Test performance. It is further supported by good performance to borrowers of different income levels.
- Excellent responsiveness to the investment needs of the assessment area based on the volume of qualified investments originated during the evaluation period.
- Excellent branch distribution and community development services were the reasons for the Service Test rating. We did find, however, that hours of service were less in low- and moderate-income areas than those found in middle- and upper-income geographies.

Description of Institution’s Operations in the State of Utah

USB has seven AAs within the state. Four are located in MSAs and three are located in non-metropolitan areas. State wide, the bank holds \$851 million of deposits which represents 0.7% of the bank’s total deposits. The state had minimal impact on the bank’s overall CRA rating. We selected the Salt Lake City MSA for a full-scope review because 84% of the bank’s deposits are concentrated in this MSA. There are numerous community development opportunities available in this MSA. The remaining three MSAs and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

LENDING TEST

Lending performance in the Salt Lake City MSA is excellent. Performance in the limited-scope areas did not impact the Lending Test rating in Utah.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Salt Lake City MSA is excellent. USB originated an excellent volume of small business loans considering the bank's modest presence in the MSA. It also had excellent performance demonstrated for home improvement and refinance lending as shown by market shares exceeding deposit market share. USB had a good volume of home purchase loans considering competition and a market share near to the deposit market share.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is excellent. Despite the very limited number of owner-occupied housing units in low-income tracts the bank’s lending performance in low-income areas is excellent. By product, home purchase and small business have excellent distributions. Home improvement and refinance lending have good distributions. While the percentage of loans made

inside the bank's various assessment areas in the state is good, the vast majority of small farm loans was made outside the assessment areas. We did not identify any geographic gaps.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. The distribution of lending is excellent for home purchase, good for home improvement and refinance loans, and adequate for small business loans.

Community Development Lending - Community development lending had a significant, positive impact on lending performance overall in the Salt Lake City MSA. We noted that six CD loans totaled nearly \$30 million, or 41.76% of allocated Tier 1 Capital in this market. Nearly all the loans were responsible for affordable housing needs in the MSA and one loan also demonstrated complexity. This is approximately five times the level noted during the previous examination and demonstrates a positive, ongoing commitment to identified needs in the MSA.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank's Lending Test performance in Utah.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the St. George MSA and the non-metropolitan AA is weaker than the performance noted in the Salt Lake City MSA but is still considered adequate. The weaker performance is because poor borrower distribution in the non-metropolitan AAs and generally adequate lending performance in St. George held those ratings down. These areas also did not have community development lending which could have helped elevate the performance rating. Performance in the Ogden-Clearfield and Provo-Orem MSAs is not inconsistent with the Salt Lake City MSA.

INVESTMENT TEST

USB's overall performance in the state is excellent. Based on a full-scope review, performance in the Salt Lake City MSA is excellent. Performance in the limited-scope AAs did not have an impact on the Investment Test rating for the State of Utah. USB's volume of investments represents excellent responsiveness to the area's needs, particularly affordable housing.

Conclusions for Areas Receiving Full-Scope Reviews

USB's investment volume in the Salt Lake City MSA is excellent. During the evaluation period, USB made 42 investments in the MSA totaling \$9.3 million. Six prior period investments with remaining balances totaling \$2.0 million were outstanding at year-end 2005, which further supports the assigned rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Ogden-Clearfield, Provo-Orem, and St. George MSAs, and the non-metropolitan AAs, is not inconsistent with that noted in the full-scope area.

SERVICE TEST

Performance in the Salt Lake City MSA is excellent. Performance in the limited-scope AAs did not impact the Service Test rating for Utah.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's branches are readily accessible to all portions of the MSA. USB increased its branch network within the MSA by opening eight branches, all within middle- or upper-income census tracts. Despite the increased focus on middle- and upper-income census tracts, the bank's branches remain readily accessible across the MSA, including both low- and moderate-income census tracts. Services and products offered by bank branches are consistent across the branch network. Banking hours vary in a way that inconveniences certain portions of the MSA. None of USB's branches in low- or moderate-income census tracts have Saturday hours, while some of its non-grocery branches in middle- and upper-income census tracts have Saturday hours. In addition, all of the bank's grocery store branches have Saturday hours and they are all located in middle- and upper-income census tracts. Access to banking services was augmented by excellent access to deposit-taking ATMs in both low- and moderate-income census tracts. USB provided an excellent level of CD services to the MSA. Bank employees are actively involved with several community development organizations, especially those that provide economic development or needed social services for low- and moderate-income people.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, Service Test performance in the Ogden-Clearfield MSA is not inconsistent with performance in the Salt Lake City MSA. Performance in the Provo-Orem MSA is weaker than performance in the Salt Lake City MSA but is considered good. Performance in the St. George MSA and in the non-metropolitan AAs is weaker than performance in the Salt Lake City MSA and is considered adequate. The bank's performance in these areas receiving limited-scope reviews varied from the bank's overall excellent performance in the Salt Lake City MSA primarily due to branch distributions.

Refer to Tables 1-15 in the Utah section of Appendix D for the facts and data that support all Test conclusions.

State of Wyoming Rating

CRA Rating for the State:	<u>Outstanding</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Good borrower distribution and good geographic distribution were primary reasons for the High Satisfactory Lending Test rating and offset overall adequate lending activity.
- Excellent responsiveness to the investment needs of the assessment area based on the volume of qualified investments originated during the evaluation period.
- Excellent branch distribution and community development services were the primary reasons for the Service Test rating which was further supported by good hours of operation.

Description of Institution’s Operations in the State of Wyoming

USB has eleven AAs within the state. Two are located in MSAs and nine are non-metropolitan areas. Statewide, the bank holds \$371 million of deposits which represents 0.3% of the bank’s total deposits. As such, the state had minimal impact on the bank’s overall CRA rating. Within Wyoming, 57% of the bank’s deposits are concentrated in the Cheyenne MSA. The combined non-metropolitan areas contain 37% of the bank’s deposits in the state and had an impact on the ratings within the state. Because it contains the largest portion of USB’s deposits in the state, we selected the Cheyenne MSA for a full-scope review. The remaining MSA and the combined non-metropolitan AAs were analyzed using limited-scope procedures.

LENDING TEST

Lending performance in the Cheyenne MSA is good. Performance in the limited-scope areas did not impact the Lending Test rating in Wyoming.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity - Lending activity in the Cheyenne MSA is adequate. We noted that USB has a very strong deposit base as shown by the largest deposit market share in the MSA. In arriving at our conclusion, we considered the large number of lenders active in the market. We consider USB’s lending rankings adequate in light of that competition. Loan volumes over the evaluation period are also generally adequate considering competition. We did not analyze home improvement lending for lending activity, geographic distribution or borrower distribution because of the very small number of this type of loan.

Distribution of Loans by Income Level of the Geography – The distribution of loans to geographies of different income levels is good. There were no low-income census tracts in Cheyenne, so the analysis focused on performance in lending to moderate-income areas. By product, Small business demonstrated excellent performance but is offset by refinance loans that

had an adequate distribution. Home purchase has a good distribution. USB originated or purchased only six small farms loans in the state which are too few to analyze for meaningful conclusions. We noted, however, that most of these loans were made outside of the assessment areas. Overall, for all other products, the percentage of loans made inside the various assessment areas is good. We did not identify any geographic gaps in lending.

Distribution of Loans by Income Level of the Borrower – The distribution of loans by income level of borrower is good. The distribution of lending is good for refinance and small business loans, and adequate for home purchase loans.

Community Development Lending - Community development lending had a neutral impact on lending performance overall in Cheyenne. We noted that USB made only one CD loan totaling \$665 thousand in the MSA during the evaluation period.

Product Innovation and Flexibility – Product innovation and flexibility had a neutral impact on the bank’s Lending Test performance in Wyoming.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Casper MSA and the non-metropolitan AAs is not inconsistent with the performance in Cheyenne.

INVESTMENT TEST

USB’s overall performance in the state is excellent. Based on a full-scope review, performance in the Cheyenne MSA is excellent. Performance in the limited-scope AAs did not have an impact on the Investment Test rating for the State of Wyoming. USB’s investment volume represents excellent responsiveness to the area’s needs, particularly affordable housing.

Conclusions for Areas Receiving Full-Scope Reviews

USB’s volume of investments in the Cheyenne MSA is excellent, especially in relation to the limited opportunities afforded within the MSA. During the evaluation period, USB made 18 investments in the MSA totaling \$2.5 million. As of year-end 2005, one prior period investment totaling \$18 thousand remained outstanding, but had little impact on the assigned rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Casper MSA and the non-metropolitan AAs is not inconsistent with that noted in the full-scope area.

SERVICE TEST

Performance in the Cheyenne MSA is excellent. Performance in the limited-scope AAs did not impact the Service Test rating for Wyoming.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's branches are readily accessible to all portions of the MSA. USB did not open or close any branches during the evaluation period. Services and products offered by bank branches are consistent across the branch network. Branch hours are good and do not vary in a way that inconveniences certain portions of the MSA. The distribution of the bank's deposit-taking ATMs is good. USB provided an excellent level of CD services to the MSA considering the smaller size of this AA and more limited opportunities.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Casper MSA and in the non-metropolitan AAs is not inconsistent with the bank's excellent performance in the Cheyenne MSA.

Refer to Tables 1-15 in the Wyoming section of Appendix D for the facts and data that support all Test conclusions.

Appendix A: Scope of Evaluation

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

Time Period Reviewed	HMDA and Small Business/Small Farm Lending Data 01-01-2004 to 12-31-2005 CD Lending, Investment, and Service Tests 01-01-2003 to 12-31-2005	
Financial Institution		Products Reviewed
U.S. Bank National Association (USB) Cincinnati, Ohio		HMDA, small business, small farm loans Community Development Loans Community Development Investments
Affiliate(s)	Relationship	Products Reviewed
U.S. Bancorp Foundation	Affiliate	Grants
U.S. Bancorp Community Investment Corporation	Affiliate	Community Development Investments
U.S. Bancorp Community Development Corporation	Subsidiary	Community Development Investments
U.S. Bank National Association North Dakota	Affiliate	Small Business, Home Improvement, and Refinance Loans
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information (Reflects counties in nonMSA areas and/or counties in MSAs where whole MSAs were not selected)
Multistate MSAs		
Cincinnati-Middletown, OH-KY-IN MSA #17140	Full-scope	Dearborn County IN; Boone, Bracken, Campbell, Kenton, Pendleton Counties KY; Brown, Butler, Clermont, Hamilton, Warren Counties OH Montgomery County TN; Christian County KY Scott County IA; Henry, Rock Island County IL Johnson, Wyandotte Counties KS; Clay, Clinton, Jackson, Lafayette, Platte, Ray Counties MO Clark, Floyd Counties IN; Bullitt, Jefferson, Shelby Counties KY Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott,
Clarksville, TN-KY MSA #17300	Full-scope	
Davenport-Moline-Rock Island, IA-IL MSA #19340	Full-scope	
Fargo, ND-MN MSA #22020	Full-scope	
Grand Forks, ND-MN MSA #24220	Full-scope	
Kansas City, MO-KS MSA #28140	Full-scope	
Lake County-Kenosha County, IL-WI MD #29404	Full-scope	
Lewiston, ID-WA MSA #30300	Full-scope	
Louisville, KY-IN MSA #31140	Full-scope	
Minneapolis-St. Paul-Bloomington, MN-WI MSA #33460	Full-scope	

			Sherburne, Washington, Wright Counties MN; St. Croix County WI
Omaha-Council Bluffs, NE-IA MSA #36540	Full-scope		Pottawattamie County IA; Cass, Douglas, Sarpy, Washington County NE
Portland-Vancouver-Beaverton, OR-WA MSA #38900	Full-scope		Columbia, Clackamas, Multnomah, Washington, Yamhill Counties OR; Clark County WA
St. Louis, MO-IL MSA #41180	Full-scope		Clinton, Macoupin, Madison, St. Clair Counties IL; Franklin, Jefferson, Lincoln, St. Charles, St. Louis City, St. Louis, Warren, Washington Counties MO
Arizona			
Phoenix-Mesa-Scottsdale, AZ MSA #38060	Full-scope		
Tucson, AZ MSA #46060	Limited-scope		
Arkansas			
Little Rock-North Little Rock, AR MSA #30780	Full-scope		Faulkner, Grant, Pulaski, Perry, Saline Counties
Fort Smith, AR-OK MSA #22900	Limited-scope		Crawford County
Hot Springs, AR MSA #26300	Limited-scope		
Arkansas nonMSA	Limited-scope		Baxter, Clark, Cleburne, Conway, Hot Spring, Marion Counties
California			
Los Angeles-Long Beach-Glendale, CA MD #31084	Full-scope		
Sacramento-Arden Arcade-Roseville, CA MSA #40900	Full-scope		
Chico, CA MSA #17020	Limited-scope		
Modesto, CA MSA #33700	Limited-scope		
Napa, CA MSA #34900	Limited-scope		
Oakland-Fremont-Haywood, CA MD #36084	Limited-scope		
Oxnard-Thousand Oaks-Ventura, CA MSA #37100	Limited-scope		
Redding, CA MSA #39820	Limited-scope		
Riverside-San Bernardino-Ontario, CA MSA #40140	Limited-scope		
Salinas, CA MSA #41500	Limited-scope		
San Diego-Carlsbad-San Marcos, CA MSA #41740	Limited-scope		
San Francisco-San Mateo-Redwood City, CA MD #41884	Limited-scope		
San Jose-Sunnyvale-Santa Clara, CA MSA #41940	Limited-scope		Santa Clara County
Santa Ana-Anaheim-Irvine, CA MD #42044	Limited-scope		
Santa Cruz-Watsonville, CA MSA #42100	Limited-scope		
Santa Rosa-Petaluma, CA MSA #42220	Limited-scope		
Stockton, CA MSA #44700	Limited-scope		
Vallejo-Fairfield, CA MSA #46700	Limited-scope		
Yuba City-Marysville, CA MSA #49700	Limited-scope		
California nonMSA	Limited-scope		Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lassen, Mendocino, Modoc, Nevada, Plumas, Siskiyou, Tehama, Tuolumne Counties
Colorado			
Denver-Aurora, CO MSA #19740	Full-scope		Adams, Arapahoe, Broomfield, Denver, Douglas, Jefferson Counties

Boulder, CO MSA	#14500	Limited-scope	Eagle, Fremont, Garfield, Otero, Pitkin Counties
Colorado Springs, CO MSA	#17820	Limited-scope	
Fort Collins-Loveland, CO MSA	#22660	Limited-scope	
Grand Junction, CO MSA	#24300	Limited-scope	
Greeley, CO MSA	#24540	Limited-scope	
Pueblo, CO MSA	#39380	Limited-scope	
Colorado nonMSA		Limited-scope	
Idaho			
Boise City-Nampa, ID MSA	#14260	Full-scope	Ada, Canyon, Gem, Owyhee Counties
Coeur d'Alene, ID MSA	#17660	Limited-scope	
Idaho Falls, ID MSA	#26820	Limited-scope	
Logan, UT-ID MSA	#30860	Limited-scope	Franklin County ID
Pocatello, ID MSA	#38540	Limited-scope	
Idaho nonMSA		Limited-scope	Adams, Bear Lake, Benewah, Bingham, Blaine, Bonner, Camas, Caribou, Cassia, Clearwater, Custer, Elmore, Gooding, Idaho, Jerome, Latah, Lemhi, Lewis, Madison, Minidoka, Oneida, Payette, Shoshone, Twin Falls, Valley, Washington Counties
Illinois			
Chicago-Naperville-Joliet, IL MD	#16974	Full-scope	Cook, DuPage, Kane, McHenry, Will Counties
Bloomington-Normal, IL MSA	#14060	Limited-scope	
Rockford, IL MSA	#40420	Limited-scope	Winnebago County
Springfield, IL MSA	#44100	Limited-scope	Sangamon County
Illinois nonMSA		Limited-scope	Christian, Clay, Coles, Franklin, Jefferson, Jo Daviess, Lee, Marion, Morgan, Stephenson, Union, Whiteside, Williamson Counties
Indiana			
Indiana nonMSA		Full-scope	Fayette, Randolph, Wayne Counties
Iowa			
Des Moines, IA MSA	#19780	Full-scope	Dallas, Polk, Warren Counties
Ames, IA MSA	#11180	Limited-scope	
Cedar Rapids, IA MSA	#16300	Limited-scope	Benton, Linn Counties
Dubuque, IA MSA	#20200	Limited-scope	
Iowa City, IA MSA	#26980	Limited-scope	
Sioux City, IA-NE-SD MSA	#43580	Limited-scope	Woodbury County IA
Waterloo-Cedar Falls, IA MSA	#47940	Limited-scope	Black Hawk County
Iowa nonMSA		Limited-scope	Appanoose, Boone, Cedar, Cerro Gordo, Clay, Clinton, Des Moines, Dickinson, Hamilton, Henry, Humboldt, Iowa, Jackson, Jasper, Keokuk, Lucas, Lyon, Mahaska, Marion, Marshall, Montgomery, Monona, Muscatine, O'Brien, Osceola, Ringgold, Sioux, Wayne, Wapello Counties
Kansas			
Lawrence, KS MSA	#29940	Full-scope	
Topeka, KS MSA	#45820	Limited-scope	Shawnee County

Kansas nonMSA		Limited-scope	Crawford County
Kentucky			
Owensboro, KY MSA	#36980	Full-scope	
Bowling Green, KY MSA	#14540	Limited-scope	Warren County
Evansville, IN-KY MSA	#21789	Limited-scope	Henderson County KY
Lexington-Fayette, KY MSA	#30460	Limited-scope	Fayette County
Kentucky nonMSA		Limited-scope	Allen, Barren, Boyle, Calloway, Carroll, Estill, Fleming, Floyd, Graves, Hopkins, Logan, Madison, Marion, Marshall, Mason, McCracken, Monroe, Pike, Rowan, Simpson, Washington Counties
Minnesota			
Duluth, MN-WI MSA	#20260	Full-scope	Carlton, St. Louis Counties MN
Rochester, MN MSA	#40340	Limited-scope	Olmstead County
St. Cloud, MN MSA	#41060	Limited-scope	
Minnesota nonMSA		Limited-scope	Blue Earth, Carlton, Cass, Crow Wing, Douglas, Freeborn, Itasca, Kandiyohi, Le Sueur, Martin, Mille Lacs, Morrison, Mower, Otter Tail, Pine, Redwood, Steele Counties
Missouri			
Springfield, MO MSA	#44180	Full-scope	
Columbia, MO MSA	#17860	Limited-scope	Boone County
Jefferson City, MO MSA	#27620	Limited-scope	Cole County
Joplin, MO MSA	#27900	Limited-scope	
St. Joseph, MO-KS MSA	#41140	Limited-scope	
Missouri nonMSA		Limited-scope	Andrew, Buchanan, DeKalb Counties MO Adair, Atchison, Audrain, Barry, Barton, Bollinger, Butler, Camden, Cape Girardeau, Chariton, Dent, Grundy, Henry, Hickory, Howell, Johnson, Laclede, Lawrence, Linn, Macon, Marion, McDonald, Mercer, Miller, Montgomery, Morgan, New Madrid, Nodaway, Perry, Pettis, Phelps, Pike, Pulaski, Randolph, Ripley, St. Francois, Ste. Genevieve, Scotland, Scott, Shelby, Stoddard, Stone, Taney, Vernon, Wright Counties
Montana			
Billings, MT MSA	#13740	Full-scope	Yellowstone County
Great Falls, MT MSA	#24500	Limited-scope	
Missoula, MT MSA	#33540	Limited-scope	
Montana nonMSA		Limited-scope	Custer, Gallatin, Hill, Lewis and Clark, Silver Bow Counties
Nebraska			
Lincoln, NE MSA	#30700	Full-scope	Lancaster County
Nebraska nonMSA		Limited-scope	Adams, Buffalo, Butler, Dodge, Gage, Hall, Lincoln, Madison, Platte, Scotts Bluff Counties
Nevada			
Las Vegas-Paradise, NV MSA	#29820	Full-scope	
Carson City, NV MSA	#16180	Limited-scope	

Reno-Sparks, NV MSA Nevada nonMSA	#39900	Limited-scope Limited-scope	Washoe County Churchill, Douglas, Elko, Humboldt Counties
North Dakota Bismarck, ND MSA North Dakota nonMSA	#13900	Full-scope Limited-scope	Barnes, Cavalier, Mercer, Ramsey, Ransom, Richland, Stark, Stutsman, Walsh, Ward, Williams Counties
Ohio Cleveland-Elyria-Mentor, OH MSA Akron, OH MSA Canton-Massillon, OH MSA Columbus, OH MSA	#17460 #10420 #15940 #18140	Full-scope Limited-scope Limited-scope Limited-scope	Delaware, Fairfield, Franklin, Licking, Morrow, Pickaway Counties
Dayton, OH MSA Huntington-Ashland, WV-KY-OH MSA Lima, OH MSA Mansfield, OH MSA Sandusky, OH MSA Springfield, OH MSA Toledo, OH MSA Weirton-Steubenville, WV-OH MSA Youngstown-Warren-Boardman, OH-PA MSA #49660 Ohio nonMSA	#19380 #26580 #30620 #31900 #41780 #44220 #45780 #48260	Limited-scope Limited-scope Limited-scope Limited-scope Limited-scope Limited-scope Limited-scope Limited-scope Limited-scope	Lawrence County OH Ottawa County Jefferson County OH Mahoning, Trumbull Counties OH
Oregon Salem, OR MSA Bend, OR MSA Corvallis, OR MSA Eugene-Springfield, OR MSA Medford, OR MSA Oregon nonMSA	#41420 #13460 #18700 #21660 #32780	Full-scope Limited-scope Limited-scope Limited-scope Limited-scope Limited-scope	Ashtabula, Auglaize, Columbiana, Crawford, Darke, Fayette, Gallia, Guernsey, Hardin, Harrison, Highland, Hocking, Perry, Pike, Sandusky, Seneca, Shelby Scioto, Tuscarawas, Van Wert, Wayne Counties
South Dakota Sioux Falls, SD MSA Rapid City, SD MSA South Dakota nonMSA	#43620 #39660	Full-scope Limited-scope Limited-scope	Baker, Clatsop, Coos, Crook, Curry, Douglas, Grant, Harney, Hood River, Jefferson, Josephine, Klamath, Lake, Lincoln, Linn, Malheur, Tillamook, Umatilla, Union, Wallowa, Wasco Counties
Tennessee Nashville-Davidson-Murfreesboro, TN MSA #34980 Kingsport-Bristol, TN-VA MSA Morristown, TN MSA Tennessee nonMSA	#28700 #34100	Full-scope Limited-scope Limited-scope Limited-scope	Minnehaha County Pennington County Brown, Davison, Hughes Counties
			Cheatham, Davidson, Dickson, Robertson, Rutherford, Sumner, Williamson, Wilson Counties Hawkins County TN Jefferson County Bedford, Cocke, Coffee, Cumberland, Franklin, Lincoln, Maury, Putnam, Roane,

			Warren, White Counties
Utah			
Salt Lake City, UT MSA	#41620	Full-scope	Salt Lake, Summit Counties
Ogden-Clearfield, UT MSA	#36260	Limited-scope	Davis, Weber Counties
Provo-Orem, UT MSA	#39340	Limited-scope	Utah County
St. George, UT MSA	#41100	Limited-scope	
Utah nonMSA		Limited-scope	Box Elder, Iron, Wasatch Counties
Washington			
Seattle-Bellevue-Everett MD	#42644	Full-scope	
Bellingham, WA MSA	#13380	Limited-scope	
Bremerton-Silverdale, WA MSA	#14740	Limited-scope	
Kennewick- Richland-Pasco, WA MSA	#28420	Limited-scope	
Longview-Kelso, WA MSA	#31020	Limited-scope	
Mount Vernon-Anacortes, WA MSA	#34580	Limited-scope	
Olympia, WA MSA	#36500	Limited-scope	
Spokane, WA MSA	#44060	Limited-scope	
Tacoma, WA MD	#45104	Limited-scope	
Wenatchee, WA MSA	#48300	Limited-scope	Chelan County
Yakima, WA MSA	#49420	Limited-scope	
Washington nonMSA		Limited-scope	Adams, Clallam, Garfield, Grant, Grays Harbor, Island, Kittitas, Jefferson, Lincoln, Okanogan, Walla Walla, Whitman Counties
Wisconsin			
Milwaukee-Waukesha-West Allis, WI MSA		Full-scope	
#33340			
Appleton, WI MSA	#11540	Limited-scope	
Eau Claire, WI MSA	#20740	Limited-scope	
Fond du Lac, WI MSA	#22540	Limited-scope	
Green Bay, WI MSA	#24580	Limited-scope	Brown County
Janesville, WI MSA	#27500	Limited-scope	
La Crosse, WI-MN MSA	#29100	Limited-scope	La Crosse County WI
Madison, WI MSA	#31540	Limited-scope	Columbia, Dane Counties
Oshkosh-Neenah, WI MSA	#36780	Limited-scope	
Racine, WI MSA	#39540	Limited-scope	
Sheboygan, WI MSA	#43100	Limited-scope	
Wausau, WI MSA	#48140	Limited-scope	
Wisconsin nonMSA		Limited-scope	Adams, Barron, Burnett, Dodge, Green Lake, Manitowoc, Marquette, Oneida, Polk, Portage, Vilas, Walworth, Washburn, Waushara, Wood Counties
Wyoming			
Cheyenne, WY MSA	#16940	Full-scope	
Casper, WY MSA	#16220	Limited-scope	
Wyoming nonMSA		Limited-scope	Albany, Campbell, Fremont, Goshen, Park, Sheridan, Sweetwater, Uinta, Washakie Counties

Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS U.S. Bank National Association				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
U.S. Bank NA	Outstanding	Outstanding	High Satisfactory	Outstanding
Multistate Metropolitan Area:				
Cincinnati-Middletown, OH-KY-IN	Outstanding	Outstanding	High Satisfactory	Outstanding
Clarksville, TN-KY	High Satisfactory	Outstanding	Outstanding	Outstanding
Davenport-Moline-Rock Island, IA-IL	Outstanding	Outstanding	High Satisfactory	Outstanding
Fargo, ND-MN	Outstanding	Outstanding	Outstanding	Outstanding
Grand Forks, ND-MN	Outstanding	Outstanding	Low Satisfactory	Outstanding
Kansas City, MO-KS	Outstanding	Outstanding	Low Satisfactory	Outstanding
Lake County-Kenosha County, IL-WI	Outstanding	Outstanding	Outstanding	Outstanding
Lewiston, ID-WA	High Satisfactory	Outstanding	Outstanding	Outstanding
Louisville, KY-IN	Outstanding	Outstanding	High Satisfactory	Outstanding
Minneapolis-St. Paul-Bloomington, MN-WI	Outstanding	Outstanding	Outstanding	Outstanding
Omaha-Council Bluffs, NE-IA	Outstanding	Outstanding	High Satisfactory	Outstanding
Portland-Vancouver-Beaverton, OR-WA	Outstanding	Outstanding	Outstanding	Outstanding
St. Louis, MO-IL	Outstanding	Outstanding	High Satisfactory	Outstanding
State:				
Arizona	Outstanding	Outstanding	High Satisfactory	Outstanding
Arkansas	High Satisfactory	Outstanding	Outstanding	Outstanding
California	Outstanding	Outstanding	High Satisfactory	Outstanding
Colorado	Outstanding	Outstanding	High Satisfactory	Outstanding
Idaho	Outstanding	Outstanding	Outstanding	Outstanding
Illinois	Outstanding	Outstanding	Low Satisfactory	Outstanding
Indiana	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Iowa	Outstanding	Outstanding	Outstanding	Outstanding
Kansas	High Satisfactory	Outstanding	Outstanding	Outstanding

RATINGS (Continued)		U.S. Bank National Association		
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Kentucky	High Satisfactory	Outstanding	Outstanding	Outstanding
Minnesota	Outstanding	Outstanding	Outstanding	Outstanding
Missouri	High Satisfactory	Outstanding	Outstanding	Outstanding
Montana	High Satisfactory	Outstanding	Outstanding	Outstanding
Nebraska	Outstanding	Outstanding	Outstanding	Outstanding
Nevada	Outstanding	Outstanding	High Satisfactory	Outstanding
North Dakota	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Ohio	Outstanding	Outstanding	High Satisfactory	Outstanding
Oregon	High Satisfactory	Outstanding	Outstanding	Outstanding
South Dakota	Outstanding	Outstanding	Outstanding	Outstanding
Tennessee	Outstanding	Outstanding	High Satisfactory	Outstanding
Utah	Outstanding	Outstanding	Outstanding	Outstanding
Washington	Outstanding	Outstanding	Outstanding	Outstanding
Wisconsin	Outstanding	Outstanding	High Satisfactory	Outstanding
Wyoming	High Satisfactory	Outstanding	Outstanding	Outstanding

(*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

Appendix C: Market Profiles for Full-Scope Areas

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Market Profiles for Areas Receiving Full-Scope Reviews

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Cincinnati-Middletown, OH-KY-IN Multistate Metropolitan Statistical Area

The assessment area consists of eleven of fifteen counties within the MMSA. The counties included in the assessment area are Brown, Butler, Clermont, Hamilton, and Warren Counties in Ohio; Boone, Bracken, Campbell, Kenton, and Pendleton Counties in Kentucky; and Dearborn County in Indiana. Excluded are Gallatin and Grant Counties in Kentucky, Franklin County in Indiana, and Ohio County in Indiana. The adjusted median family income for the MMSA is \$63,750; the percentage of households living below the poverty level is 10%; and the median sales price of existing single-family homes is \$148,700 (National Association of Realtors third quarter 2005). Information provided from the City of Cincinnati shows that the median rent on a two-bedroom apartment is \$594. High vacancy rates (9%) have recently declined due to a slight increase in demand and decreases in rental inventory.

USB ranks second in deposits in the MMSA with a nearly 17% market share. It is a very competitive banking environment with 80 financial institutions serving the area through 762 offices.

The MMSA is the second fastest growing metropolitan area within Ohio. The growth has occurred primarily in the suburban areas surrounding Cincinnati which has experienced a decline in population and jobs. The city has several wealthy neighborhoods, but also has areas with significant economic and social needs.

Outer portions of the MMSA include more rural areas dotted with small towns. The eastern counties of the MMSA include Appalachian sections of Ohio. This area has higher unemployment, lower educational attainment levels and a slightly higher level of poverty. Recent research, however, shows that younger adults are more likely to have attained high school diplomas than older adults living in the same area.

The economy is diverse with major employers in the following sectors: service, retail trade, government, financial services, health care, transportation, and manufacturing. Cincinnati is the headquarters for several FORTUNE 500 companies, most notably Procter and Gamble, Kroger, and Federated Department Stores. The local economy became more diversified through growth in the financial services and health care sectors and a reduced reliance on manufacturing and factory jobs. Other major employers include the University of Cincinnati, Health Alliance of Greater Cincinnati, and Children's Hospital Medical Group. The unemployment rate across the MMSA matched the US unemployment rate of 5.1% in November of 2005.

There are numerous community-based organizations in the MMSA and significant opportunities to participate in community development activities such as the promotion of financial literacy, the construction and rehabilitation of affordable housing, and the creation and retention of retail and industrial businesses. Some organizations address needs throughout the assessment area, while some focus efforts on specific neighborhoods with significant needs, such as Over The Rhine, Avondale, and Walnut Hills. Some community development organizations offer small business or economic development loans through loan pools. These programs typically provide good opportunities for bank participation by direct investment in the loan pool, donations for operating expenses, or providing technical advice on such things as credit underwriting. An Empowerment Zone containing several areas of Cincinnati has been created and programs have

been implemented in both the private and public sectors to address the needs of those areas. Cincinnati also has an Enterprise Zone whose goal is to create and retain jobs while stimulating private investment in the commercial and industrial sector. City programs offer tax increment financing, property investment reimbursement, and tax exemptions all designed for economic development.

We met with representatives of community-based organizations during the examination. We also relied on information provided by these and other organizations during CRA examinations of other banks in the MMSA. In total, we reviewed information from seven organizations. Our contacts indicated the following significant, identified community needs:

- Lending for affordable housing construction, rehabilitation and acquisition. Many homes have deferred maintenance. They are generally older homes owned by senior citizens unable to make needed repairs or rental properties that have been poorly maintained. One contact said that recent influx of higher income families has raised the values of older inner city housing causing concern over gentrification.
- Prospective homebuyer education is needed along with loans with flexible terms for individuals with limited or negative credit histories. Our contacts stated there is anecdotal and statistical information suggesting subprime lenders, including some predatory lenders, are filling gaps created by the lack of lending by banks in some low- and moderate-income areas.
- Participation in Individual Development Account initiatives to help people without established banking relationships learn how to save.
- Small business lending, including micro-loans, and technical assistance.
- Participation in economic development projects through technical assistance and/or financial contributions.

Some organizations said that they had limited experience with USB but that they were aware of the bank's active role in purchasing New Market Tax Credits and Low-Income Housing Tax Credits. One commented that the bank has been less active in donations for operating expenses or sponsorship opportunities than it had been in the past. One commented that the bank's CRA Officer is credited with motivating other peer banks to invest in equity equivalent investments.

Minneapolis-St. Paul-Bloomington, MN-WI Multistate Metropolitan Statistical Area

The bank's assessment area consists of the entire Minneapolis-St. Paul-Bloomington MMSA with the exception of Pierce County, Wisconsin. Minnesota counties include Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington, and Wright. The MMSA includes St. Croix County in Wisconsin. This is a highly competitive banking environment with 173 banks operating 769 offices. This does not include credit unions and many mortgage companies that originate loans in the area. Competition for all types of loans, especially mortgage and commercial loans, remains strong. The adjusted median family income for the MMSA is \$77,000; the percentage of households living below the poverty level is 6%; and the average sales price of a home is \$256,400 (Minneapolis Area Association of Realtors third quarter 2005). Across the metro area, the average rent on a two-bedroom apartment is \$925.

Minneapolis-St. Paul-Bloomington is the fifteenth largest metropolitan area in the United States. The area has a healthy, diversified economic base. It is a center for high-tech electronics, medical instruments, health care, finance, insurance, entertainment and the arts, printing and publishing, as well as processing and transporting agricultural products. The area is the home of eighteen FORTUNE 500 companies and several of the world's largest private companies. St. Paul serves as the state's capital. The University of Minnesota is the area's largest employer with over 25,000 employees. Other large employers include 3M, Target Corporation, Wells Fargo, USB, Supervalu, local and state governments, health care, and computer manufacturing.

Banking competition is strong. USB, with a 28% deposit market share, is the second largest financial institution in the MMSA. Together with market leader Wells Fargo Bank, NA (29% market share), these two banks dominate the local banking scene. TCF National Bank is a distant third with a six percent deposit market share.

The economy experienced a positive rebound since the national economic downturn that followed September 11, 2001. The housing market has been among the more robust in the nation. The housing market has been strong through a combination of increased population growth, favorable job market, and low-interest rates. 2005 was the first year since the 1990's where home prices did not experience double-digit increases. In 2005, the median sales price of a house increased a more modest six percent. There is greater concern over affordable housing, especially for first-time homebuyers. There is also concern that a forecasted increase in interest rates may further dampen the affordable housing market. Despite the challenges presented by higher housing costs, the metropolitan area has a high percentage of owner-occupied housing. Home ownership across the MMSA is roughly 72%. In the suburbs, the ownership rate exceeds 78%. Commercial and office vacancy rates have come down in the past year and average 15% across the MMSA. Unemployment was 3.5% in November 2005 which compares favorably to the national unemployment rate of 5.1%.

The greater metropolitan area population, including the central cities of Minneapolis and St. Paul, grew 17% from 1990 to 2000 and continues to expand. The current population is just over 3.4 million. Large numbers of immigrants moved to the area principally from Laos, Mexico, and

Somalia. The largest concentrations of new immigrants are in South Minneapolis and the City of St. Paul.

Many of these immigrants are new to understanding the American banking system. The Federal Reserve Bank of Minneapolis and other organizations in the Twin Cities have studied the credit and financial services needs of the immigrant populations, particularly the Hmong community. Studies suggest a need for more financial support following the start-up phase of a small business. The study also suggested practices that bankers could use to encourage successful credit applications from Hmong business owners. These include a better understanding of the Hmong society and culture; establishing a relationship with institutions in the Hmong community; a willingness to educate business owners on lending criteria; and flexibility in applying loan policies. Other studies, as well as information provided by community organizations, show a demand for Reba-Free financing to help the growing Muslim population purchase homes and finance small business needs.

Minneapolis also has the largest Native American population of any major American city. There are approximately 20,000 Native Americans living in MMSA.

Portions of Minneapolis north and south of the downtown area have been designated as either a HUD Enterprise Community or an Empowerment Zone. St. Paul also has an Enterprise Community. These areas typically present greater opportunities for financial institutions for developing partnerships that encourage economic development.

The Twin Cities is also a major sports and entertainment center for the upper Midwest. There are several professional sports teams. The two major cities have thriving theaters, orchestras, and art museums. The world-renowned Guthrie Theatre is nearing completion of its dramatic new facility on the banks of the Mississippi in downtown Minneapolis. The Mall of America is one of the area's biggest tourist attractions. The Twin Cities is a strong draw on its own for tourism, but it is also a starting point to the State of Minnesota's well-known fishing, hunting, and lake recreation areas.

Community contacts indicate a strong need for affordable housing and assistance for first-time homebuyers, credit counseling, and programs that require no or low down payments. The need includes lower cost single family, multifamily and other rental housing, and combination financing that could include rehabilitation funds in conjunction with first mortgages. Contacts stated there was a need for housing units for all income levels and this would be an opportunity for banks to assist with development lending. Contacts said home improvement loans are needed to improve the quality of the aging housing stock in many of the more urban neighborhoods.

Minneapolis and St. Paul have plans and established goals to develop more housing units that are affordable. The cities and State of Minnesota have housing programs available that encourage partnerships among banks, nonprofit organizations, builders/developers, and government entities. There are also job creation and retention programs with job training opportunities with these same opportunities for partnerships.

Several contacts said that banks should provide more financial/credit counseling programs or seminars that would educate individuals with little experience with banks about banking

services. There is also a need for small business loans and loans that would promote job creation, particularly for jobs that would provide higher wages able to support a family. Small businesses need technical assistance and mentoring.

The Twin Cities has a wide variety of community development related organizations that play an active role in development and revitalization efforts. The non-profit sector is well organized, informed, and aware of CRA requirements. There are ample opportunities for financial institutions to form partnerships with these organizations.

We discussed community development opportunities with three community organizations for this examination. We also reviewed interviews with seven organizations that were performed within the past two years. These contacts provided valuable insight into credit needs, opportunities, and the perceived performance among financial institutions in meeting those needs.

Portland-Vancouver-Beaverton, OR-WA Multistate Metropolitan Statistical Area

U.S. Bank's assessment area consists of six of seven counties in the Portland-Vancouver-Beaverton MMSA. It consists of Clackamas, Columbia, Multnomah, Washington and Yamhill Counties in Oregon and Clark County in Washington. It does not include Skamania County, Washington. It straddles the Columbia River on the northwestern end of Oregon and the Southwestern end of Washington. The MMSA is Oregon's largest population center with about half the state's population and is also the 25th largest metropolitan area in the United States. The MMSA has experienced rapid population growth as former California residents relocate to an area with a good quality of life and more affordable living conditions. The adjusted median family income for the MMSA is \$65,900; the percentage of households living below the poverty level is 9%; and the median sales price of a single-family residence is \$253,700 (National Association of Realtors third quarter 2005). Average rent of a two-bedroom apartment is \$717.

The area experienced rapid economic growth through most of the late 1980's and 1990's as the economy moved away from the traditional forestry-related industries to a more high-tech, service and manufacturing oriented economy. Growth slowed beginning in 1998 and bottomed out in January 2001, when the area entered a recession. The area has shown more stability and positive growth in the past year. It is now considered a more balanced, well-diversified economy. According to the Oregon Employment Department, employment by sector is broken down as follows: Education and Health Services 22%; Trade, Transportation, and Utilities 20%; Professional and Business Services 16%; Government 14%; Manufacturing 13%, Finance and Real Estate 9%, and Construction and Mining 6%.

Large employers in the area include Intel, Fred Meyer, Inc., Safeway, Nike, and several health care providers. U.S. Bancorp and Wells Fargo are also significant employers in the area each with over 4,200 employees. The unemployment rate is similar to the national average. The unemployment rate in November 2005 was 5.3%, a positive improvement compared to our 2003 examination when unemployment was 7.8%.

USB has the largest deposit market share at 25%. Bank of America, NA follows with a 15.8% deposit market share. There are 40 financial institutions in the MMSA operating 522 offices.

The different tax structures between Washington and Oregon impact the economies of the MMSA. Washington does not have personal or corporate income tax but does have rather high sales tax. Oregon has no sales tax. Wages paid in Vancouver, WA are typically lower than in Portland, OR because the lack of income taxes allows employers to discount wages. Retail sales in Vancouver are lower because of the easy access to tax-free sales on the Oregon side.

Portland has an Enterprise Zone in the Northeastern section of the city that offers financial incentives for qualified businesses expanding or relocating to the targeted areas. There are also several state sponsored programs available for businesses locating in this zone. A portion of Portland has received designation as a Brownfields Showcase Community. This enables the area to receive technical and financial support for specific economic development efforts that clean up contaminated properties. Several sites within the area have received grants for assessment and clean up during the CRA evaluation period.

A limited supply of land and high demand for housing contribute to escalating housing costs. Land supply is limited because of an urban growth boundary that is to protect farms and forest areas from urban sprawl. There has been a decline in housing affordability as the cost of housing has outpaced income for LMI people. In 2005, HUD increased its mortgage limits by nearly 14% which should help people who purchase homes and obtain financing using Federal Housing Authority mortgage insurance.

Contacts with community organizations and review of other PEs indicate a wide range of opportunities for community development activities. We reviewed and updated community contacts conducted by the OCC and other organizations over the past two years. In addition, there are several community development organizations in the area that focus on affordable housing matters and that issue and sell affordable housing revenue bonds and low-income housing tax credits. This provides an investment opportunity for financial institutions. Community contacts indicate affordable housing is a key issue. The city is trying to increase the number of residential units in the central city and provide incentives that will foster job creation. There is also a need for more small business start-up loans. A contact said that businesses within the area are looking to smaller local banks that can make faster credit decisions rather than forwarding loan applications to underwriters located out of state.

Continued gentrification in sections of north and northeast Portland continue to make it difficult for lower-income people to keep their homes. Senior citizens could benefit from rehabilitation loans at low rates because they cannot afford to maintain their property on limited incomes. To overcome affordability issues and applicant's lack of credit history, a contact suggested banks consider flexible loan terms and non-traditional underwriting.

Predatory lending was identified by a community contact as a concern in certain ethnic neighborhoods. Suspicion of traditional banks has caused some unsuspecting people in these neighborhoods to fall prey to persons or entities that use predatory lending tactics to induce them to pay high fees for interest and services.

Community contacts indicated that several of the banks, including U.S. Bank, are doing a good job assisting organizations with technical expertise and donations that serve the needs of the community.

St. Louis, MO-IL Multistate Metropolitan Statistical Area

The bank's assessment area consists of 12 counties within the 16 county St. Louis MMSA. The assessment area consists of Franklin, Jefferson, Lincoln, St. Charles, St. Louis, Warren, Washington Counties, as well as St. Louis City in Missouri and the counties of Clinton, Macoupin, Madison, and St. Clair in Illinois. The assessment area excludes Bond, Calhoun, Jersey, and Monroe Counties in Illinois. The MMSA is the largest metropolitan region in Missouri and the eighteenth largest in the US. It is one of the nation's most important rail centers and inland ports. The area's proximity to both north-south and east-west Interstate highways makes it an important crossroad in ground transportation. The adjusted median family income for the MMSA is \$63,800; 10% percent of households live below the poverty level; and the median housing value is \$148,000 (National Association of Realtors third quarter 2005).

U.S. Bank has the largest deposit base in the MMSA with a 19% market share. The next largest bank in the area is Bank of America, NA with a 14% deposit market share. There are a total of 130 banks operating 780 offices.

The city's well-known landmark, the Gateway Arch, is on the western bank of the Mississippi River on the edge of downtown St. Louis. While celebrating its 40th anniversary in 2005, the area is part of an extensive site designated for redevelopment. City officials, the National Park Service, Great Rivers Greenway District officials, and downtown organizations have taken steps to create a comprehensive Master Plan for development. The new Busch Stadium is located near to the Arch and opened for play in April 2006. Likewise, on the eastern bank of the Mississippi, there are new development and revitalization efforts underway for East St. Louis, IL. This includes the Gateway Geyser fountain, housing developments, and casino.

The City of St. Louis, as well as the urbanized St. Louis County, contains most of the area's population. The surrounding suburban areas have had dramatic population growth from a combination of people fleeing the city and in-migration from more rural parts of Missouri. On the Illinois side, the areas closest to the river as well as the more urbanized portions of Madison County are the population centers. This area contains a mix of heavy industrial sections and fertile farmland.

The MMSA is subject to numerous economic and social challenges. A great disparity exists between the City of St. Louis and its surrounding suburban areas. St. Louis lost over half its population between 1950 and 2000. This caused a significant decrease in the city's tax base. This factor coupled with increased demands for social service programs from the remaining residents placed major pressure on the financial condition of the city. Portions of the city suffer from poor schools, high crime rates, blight and deteriorating housing. Unemployment stood at 5.3% as of November 2005. However, unemployment within low- and moderate-income neighborhoods typically exceeds 10%.

East St. Louis, IL has been economically depressed for decades and has been called one of the more impoverished cities in Illinois. The city has experienced significant crime, deteriorated housing, and depressed housing values. The addition of the MetroLink rail line has, however, allowed for better access to jobs within St. Louis and the airport.

Major employers include healthcare, Boeing Co., Scott Air Force Base, Washington University in St. Louis, and Schnucks Markets. St. Louis is also home to eight FORTUNE 500 companies.

An Empowerment Zone, Enterprise Communities, and Brownfield Areas cover portions of St. Louis and East St. Louis. These designations allow financial support for specific economic development efforts and financial or tax incentives. There are many community development programs within these areas that provide funding through grants or loans. Several provide affordable housing, some on infrastructure improvements, and others have assisted with job training. There are local, state, and federal tax incentives for projects within the areas, especially for affordable housing.

Additional opportunities to participate in community development activities are readily available through numerous nonprofit organizations that provide affordable home loans, financial education or help to understand the use of credit, provide loans to small businesses, provide job training, and assist with social services needed for LMI people. The area has small business development centers, business assistance centers, city sponsored development corporations, and affordable housing agencies. The city has at least eight incubators for startup small businesses. These incubators provide guidance on operating a business, accounting advice, and inexpensive office space.

Community representatives said that new business development and redevelopment of downtown St. Louis is needed. We learned that additional housing is needed downtown to help stabilize the area. But first, basic necessities such as grocery stores, retail, and restaurants are needed to entice people to live downtown. Although there has been an emergence of downtown loft dwelling space, this has not been an affordable option for LMI people. More mixed-income housing developments are needed. Because of the aged housing stock in the city, home improvement or repair loans are needed to restore or maintain existing homes. Homebuyer education programs are badly needed.

USB received positive feedback from three community contacts. One said USB has been a “trailblazer” in using New Market Tax Credits as well as providing assistance to other banks in using tax credits. Another commented on USB’s active Community Development Corporation, purchase of tax credits, involvement with community groups, and strong lending. The third said USB has been financially supportive but was even more so when it was still Firststar.

We learned this information from our own interviews of local community, business or civic leaders or from interviews conducted by the OCC for examinations of other banks in the MMSA.

State of California

Los Angeles-Long Beach-Glendale, CA Metropolitan Division

The USB assessment area consists of the entire Los Angeles-Long Beach-Glendale MD which is composed of Los Angeles County. As of June 30, 2005, the bank had \$1.7 billion of deposits in this geographic area. In terms of deposit market share, USB ranks 20th with a 0.85% share compared to 20.5% for the largest deposit holder. There are 133 FDIC insured depository institutions in the county operating over 1,600 offices. The market is somewhat concentrated with the three largest banks holding 43% of the area's insured deposits. Banks with deposit market shares similar to USB include Hanmi Bank, California Bank & Trust, United Commercial Bank, and California Commerce Bank. Nearly one thousand mortgage lenders and over 260 small business lenders also provide significant competition within the area.

The Los Angeles MD is a complex, highly diverse, urban area that includes 80 cities and a number of unincorporated areas. The adjusted median family income for the MD is \$54,450. The percentage of households living below the poverty level is 15%. It should be noted, however, that within the South Central Los Angeles neighborhood, the poverty level is 31%. The median housing value is \$560,990 (California Association of Realtors November 2005). This is an 82% increase in housing since our 2003 examination when the median housing value was \$307,900. According to LA Weekly, the 2005 fair market rent on a two-bedroom apartment was \$1,021. A rent stabilization ordinance only permits a three-percent annual increase. Currently, 44,000 households participate in the Section 8 program. Another 94,000 people are on waiting lists for federally funded assistance, including Section 8.

Los Angeles is the largest and most rapidly growing metropolitan region in the fastest growing state in the country. The greater Los Angeles area is the second largest metropolitan area in the US with 17.5 million people. Since the 2000 census, the area has added over 1 million people.

International trade and tourism are critical to the economy. Film and television production are also a large part of the local economy. Defense and aerospace manufacturing are still important sources of employment. The unemployment rate in the MD in November 2005 was 4.6%. The Port of Los Angeles/Long Beach is one of the busiest in the nation, as is the Los Angeles International Airport. The continued population growth and the diverse economy create many small business opportunities.

Housing affordability remains an ongoing and worsening problem throughout the State of California, including the Los Angeles area. The 2000 census data shows that within the MD, only 46% of all housing is owner occupied. A local newspaper reported in October 2005 that only 12% of families within Los Angeles County can afford to buy a home and that the minimum qualifying income to purchase the median priced home is \$133,000. The ongoing increase in population alone is enough to strain a tight housing market, but it is further exacerbated by a significant shortfall in producing additional housing units. This combination puts additional pressure on housing prices and will likely contribute to the increasing housing affordability gap.

Community contacts indicate there are significant credit and community development needs. There is an obvious need for affordable rental and owner-occupied housing. Another significant

need in the MD is for technical assistance and financing for small businesses. According to 2005 Dun & Bradstreet statistics, 63 percent of businesses located within the area have annual revenues less than or equal to \$1 million. Another 32% of businesses do not report revenue information. However, 70% of the businesses located in Los Angeles County have fewer than 20 employees. Two contacts commented on a need for more SBA 504 financing and other small business loans. Financial literacy education is another significant need. There is a large unbanked population within the area and a large number of immigrants to this country. One contact said that while there are a number of loan programs and funds available around greater Los Angeles, there are gaps in certain geographical areas. This contact specifically mentioned South Central Los Angeles as an area with unmet credit needs.

There are significant opportunities in the MD to participate in community development activities. Nonprofit organizations are numerous and active, and local government promotes and assists a variety of community development and redevelopment activities. One contact said that there is a need for more financial support for the nonprofit organizations and for bankers to serve on advisory boards and committees. In January 2002, HUD designated Los Angeles as a Renewal Community eligible to share in an estimated \$17 billion in tax incentives to stimulate job growth and economic development, and to create affordable housing. There is a Federal Empowerment Zone and four state Enterprise Zones, as well as many Community Development Financial Institutions that have received grants to date. There are several Brownfields sites within Los Angeles County. All of these provide opportunities for direct investment, grants, and providing needed technical assistance.

We learned of these needs and opportunities from contacts with Los Angeles based community organizations that the OCC made during the last two years. We also used information from the PEs of six other national banks in formulating this performance context.

Sacramento-Arden Arcade-Roseville, CA Metropolitan Statistical Area

This assessment area represents USB's largest deposit base in the State of California. The assessment area consists of the entire MSA which is made up of El Dorado, Placer, Sacramento, and Yolo Counties. USB has \$3.4 billion in deposits and is ranked third in the MSA with a deposit market share of 12%. Market leaders are Bank of America, NA and Wells Fargo Bank, NA with market shares of 19% and 17%, respectively. Forty-three banks are located in the MSA operating 378 offices. The adjusted median family income in the MSA in 2005 was \$63,400; 11% of all households live below the poverty level; and the median sales price of a single-family residence was \$388,900 (National Association of Realtors third quarter 2005). The average rent on a two-bedroom apartment was \$971.

Sacramento is the state capital and state government remains its largest employer. The presence of this significant workforce in addition to local government and some federal agencies provide more stability and continuity for the economy. Although there had been some downsizing in state government due to budget concerns, this has stabilized. Losses in this segment have been absorbed by increases in other forms of employment. There have been large increases in construction and retail services. Health care providers, aerospace and high-tech companies are major employers. The area has been a large agricultural center with production or processing of fruits, vegetables, rice, dairy and beef. The November 2005 unemployment rate was 4.6%.

The area has experienced significant population growth. It is currently the fourth largest population center in the State. The MSA population grew 14% between the 1990 and 2000 census. Two primary reasons for this growth are immigration from other countries and people from the San Francisco- Bay area seeking more affordable housing. The area has generally shorter commute times than other California major cities, good access to public transportation, good health care, professional sports teams, strong entertainment attractions, and diverse cultural activities. These are also attractive features to entice potential homebuyers to the area. The downside is that this population growth has put a strain on available affordable housing. Approximately 57% of all housing is owner occupied. While this is better than other California major cities, there are still significant challenges to home ownership. The California Association of Realtors has found that only 19% of households can afford to buy homes in Sacramento.

To learn of credit and community development needs and opportunities within the MSA we reviewed existing information from an interview with a local community organization. We reviewed the PEs from other financial institutions examined within the last two years. We also researched Internet sites from the City of Sacramento and State of California for background as well as economic development information.

Community Development opportunities are characterized as numerous. The Federal Reserve Bank of San Francisco developed a good list of investment opportunities in Sacramento and State of California. The community contact said that financial institutions can make equity investments or have deposits with community development banks and credit unions, and also described a CDFI Premium Tax Credit Program. There are many nonprofit organizations that can benefit from grants, direct investment and technical advice on financial services. The contact said that there is a need for more SBA lending. Several sources discussed the need for more affordable housing as well as flexible financing options.

State of Colorado

Denver-Aurora, CO Metropolitan Statistical Area

The Denver assessment area consists of six contiguous counties out of the ten-county Denver-Aurora MSA. It includes Adams, Arapahoe, Broomfield, Denver, Douglas, and Jefferson Counties. The assessment area does not include Clear Creek, Elbert, Gilpin, and Park Counties. The City of Denver is the state's capital and the center of its economic activity. As of June 30, 2005, USB had \$5 billion in deposits in this geographic area with a market share of 12.8%. USB has the second highest deposit market share behind Wells Fargo Bank, NA with 20.2%. World Savings Bank, FSB ranked third with a deposit market share of 7.5%. Competition among the financial institutions is high. There are 84 banks operating 619 offices in the assessment area.

Denver's economy is showing signs of improvement since the economic downturn it experienced in late 2001. Unemployment has improved over the past couple years and stood at 4.9% in November 2005. The Denver area has added a considerable number of new jobs during 2005. The Metro Denver Economic Development Corporation estimates that as many as 26,000 new jobs were added during 2005. The largest gains were in construction, education and health, and professional and business services. Retail sales increased during 2005. The largest employers in the MSA include Qwest Communications, King Soopers, Lockheed Martin, Columbia-HealthONE, United Airlines, and Wal-Mart.

The area has a well-developed transportation hub including the Interstate highway system, railroad connections, and the Denver International Airport. This access to transportation along with the area's skilled workforce and an expansive research base support economic forecasts that Denver will remain attractive to new residents and capital investment.

The adjusted median family income for the MSA is \$71,700; the percentage of households living below the poverty level is 7%; and the median housing value is \$253,500 (National Association of Realtors third quarter 2005). The average rent on a two-bedroom apartment was \$846 according to October information from the *Denver Business Journal*. Denver is considered one of the ten highest-cost cities in the US. A July 2005 article in *Forbes* called Denver the ninth most overpriced place to live in the country. A family would need to earn over \$65,000 to afford the typical home, making it very difficult for even moderate-income families to purchase an affordable home.

Commercial and residential rental property vacancy rates are somewhat elevated but have decreased recently. Commercial space has experienced positive absorption and increased demand, likely a positive result supported by job expansion and increased hiring. Apartment vacancy rates have also improved. Construction of new apartments has slowed allowing for better absorption. The rate of population growth has slowed somewhat but the Denver area did experience an influx of people displaced by Hurricane Katrina. The high cost of purchasing a home and forecast for rising mortgage interest rates puts additional pressure on the rental market. Denver's average rent is at an all time high.

Tourism is also improving which helps the state's economy as well as the local Denver market. The travel industry is considered Denver's second largest industry generating \$2.3 billion in

annual spending. Travel through the Denver International Airport has increased each of the last two years. Hotel occupancy has improved and the average room rate has increased slightly.

Several geographies are designated as Empowerment Zones or Enterprise Communities. Other areas have been designated as Brownfields, Redevelopment Zones or Blighted Areas. These areas typically present greater opportunities for financial institutions for developing partnerships that encourage economic development. Denver has spent considerable resources on large municipal building projects during recent years, some critics say at the expense of affordable housing needs. Projects have been financed using combinations of tax incentives, grants, bonds, and private funding sources.

There are CDFIs in the MSA as well as at least five active community development corporations that work primarily with financing and technical support for small businesses. There are numerous private and public organizations that also assist with small business financing needs. Individual counties operate housing authorities and there are nonprofit organizations that operate programs to help provide affordable housing. All of these are examples where financial institutions could provide financial support and technical assistance.

Contacts with community organizations mentioned numerous opportunities for bank involvement. The OCC interviewed six area organizations during the past two years. We also reviewed the PEs of five local banks issued in the last two years to learn more about available opportunities. The greatest identified needs are small business loans, affordable housing loans, and financing at below market rates for LMI families. Technical support is needed for small business owners; educational programs are needed for LMI individuals seeking home ownership; and financial counseling is needed to improve or develop healthy credit histories for LMI individuals. U.S. Bank received several complimentary comments about its financial support and product offerings to meet these identified needs.

State of Ohio

Cleveland-Elyria-Mentor, OH Metropolitan Statistical Area

The assessment area consists of the entire Cleveland–Elyria-Mentor MSA which is composed of Cuyahoga, Geauga, Lake, Lorain and Medina Counties. As of June 30, 2000, the bank had \$1.6 billion of deposits in this geographic area. In terms of deposit market share, USB ranks eleventh with a 2.6% share compared to a 32% share held by the largest deposit holder. The top two banks dominate the market with over 53% of the area’s deposits. There are 44 FDIC insured depository institutions in the MSA operating 739 offices.

This is the largest MSA in Ohio. It has, however, lost population, particularly in the City of Cleveland. Most of the population loss has taken place in the central city and in the older, inner-ring suburbs. These areas are now experiencing some of the physical decline (vacant and deteriorated residential and commercial buildings) that the city neighborhoods have experienced for decades. A community representative said in a 2004 interview with the OCC that the city faces challenges because of concentrated poverty in some neighborhoods and difficulties in the funding and delivery of quality public education. The adjusted median family income for the MSA is \$60,850; the percentage of households living below the poverty level is 11%; and the median housing value is \$147,000 (National Association of Realtors third quarter 2005). This is approximately a 16% increase in home values over the last four years. The average rent on a two-bedroom apartment is \$703.

Economic diversity within the MSA has increased during the evaluation period primarily due to expansion in the finance and service sectors. Manufacturing, however, remains a significant factor in the local economy. Major employers include Case Western Reserve University, Cleveland Clinic, American Greeting Corp., Ford Motor Co., and General Motors. In addition, there are several large automotive parts manufacturers in the area dependent on the financial health of the auto industry. The City of Cleveland has experienced job losses in several sectors. With recent downturn in the automotive industry, additional job losses are likely. Ford closed a Lorain assembly site in December 2005 with considerable layoffs while it simultaneously consolidated into a newer facility in nearby Avon Lake. Unemployment as of November 2005 was near national averages at 5.5%.

Lorain is an old, industrial, blue-collar town which has been highly dependent on manufacturing. With its proximity to Lake Erie, it was once home to a steel mill and shipbuilding. It is described as having large numbers of neglected homes that would be best demolished for the development of in-fill housing. Many check cashers and pay day loan companies have come into the area. Elyria is a county seat and home to more professionals such as judges and lawyers. It has a need for rehab and home improvement loans. Mentor is located on the eastern end of the MSA in Lake County. It is considered more rural but is also one of the fastest growing areas of Ohio. Credit needs in this area include rehab financing, particularly for a segment of low-income elderly homeowners, and construction-to-permanent financing to support the growing housing market.

Information provided by community-based organizations and the City of Cleveland indicated that significant credit and community development needs exist in the MSA. The needs include the following: loans for construction and rehabilitation of affordable housing, home

improvement loans, home buyer education, down payment assistance, loans for small businesses, technical assistance to small business owners, technical assistance and operating grants for community-based organizations, improved access to full-service bank branches, and assistance in qualifying for bank deposit products. Community contacts expressed concern about predatory lenders filling gaps created by the lack of lending by banks in low- and moderate-income areas. One said that mortgage brokers who make loans to marginally qualified homeowners who subsequently go into foreclosure negatively impact some neighborhoods.

We note there are an ample number of community-based organizations in the MSA and significant community development lending and investment opportunities for banks. There are a number of community-based organizations engaged in the construction and rehabilitation of affordable housing, economic development and the promotion of financial literacy. Cleveland has Empowerment Zones with programs to address needs using Community Development Block Grant funds and other forms of funding. Additionally, the City of Cleveland offers tax incentives for the purchase of homes in low- and moderate-income areas and is aggressively pursuing agreements with banks to address various community needs.

The OCC contacted two community organizations to get feedback on USB's performance in the MSA during this evaluation period. We also reviewed information available from eight previous interviews with community groups in preparation for this examination. These groups said that they had limited knowledge of any projects in which USB may have participated.

State of Washington

Seattle-Bellevue-Everett, WA Metropolitan Division

The assessment area consists of the entire Metropolitan Division which is King and Snohomish Counties. It is located in the Western part of the state adjacent to Puget Sound. It is the 13th largest metropolitan area in the US and has the largest concentration of population in the state. It is the Northwest region's major manufacturing and shipping center. The adjusted median family income for the MD is \$72,950; the percentage of households living below the poverty level is 8%; and the median housing value is \$325,000 (National Association of Realtors third quarter 2005). The median sales price of a house increased thirty percent during the last three years. Average rent on a two-bedroom apartment is \$923 per month.

USB has the third largest share of deposits in the MD with a market share of 14%. Bank of America, NA and Washington Mutual Bank have larger market shares with 29% and 15%, respectively. The MD has 69 financial institutions operating 692 offices.

The economy has been historically anchored by the lumber, shipping, and aerospace industries. Boeing, Microsoft, the University of Washington, and the Port of Seattle remain primary employers in the region. The Seattle and Tacoma ports combine to make the third largest container facility in the US. These largest employers have approximately 114,000 workers in the MD. The MD added over 40,000 new jobs in 2005 according to a January 2006 publication in the *Seattle Times*. Unemployment was 5.1% in November 2005 partly because of an in-migration of people looking for jobs in the area. Tourism is considered Washington State's 4th largest industry. Visitors to Seattle average over 11 million and generate nearly \$4 billion annually. The area has significant scenic attractions; and Seattle is a gateway for travel to Alaska and British Columbia.

The improving economy has led to the increased prices for both home purchase and rental housing. There has been considerable in-migration from other parts of the country. The first stop for many of these new people has been an apartment, which has triggered the increase in rent. Supply of rental apartments has also decreased due to conversion to condominiums. Overall, affordability for both home purchase and rental housing is a problem. An affordability index published by Washington State University shows that even middle-income families have difficulty affording the median priced home. The problem is worse for first-time homebuyers. Gentrification is also becoming an issue in what had been more affordable neighborhoods.

We reviewed three community contacts conducted by the OCC during the evaluation period. Community contacts indicate a need for small business loans under \$1 million, more flexible underwriting, technical assistance for nonprofit organizations, grants and initial funding to support nonprofit groups, and the continued need for affordable housing. Single-family homes and housing for low-income families remain in short supply. One contact said that there was a need for financial education, advertising and product brochures in the native language of many new immigrants. Loan officers with more direct ties to the neighborhoods would also be beneficial.

Opportunities exist for banks to fund projects long-term through loan funds and consortiums, but funding through consortiums hasn't kept pace with the need for this financing. There are many

economic development organizations and many nonprofit groups in the MD that serve community development purposes. Within the city, there are thriving neighborhood groups and associations. There are several Brownfields and an Enterprise Community that provide opportunities for economic development efforts and financial or tax incentives.

The community representatives we contacted indicated that U.S. Bank has taken a leadership role in getting organizations to focus on specific neighborhoods with significant community development needs. USB assisted generously with donations and staff time. Community contacts mentioned U.S. Bank's flexibility and ability to work with the organizations to make projects viable.

State of Wisconsin

Milwaukee-Waukesha-West Allis, WI MSA

The assessment area consists of the entire Milwaukee-Waukesha-West Allis MSA that includes Milwaukee, Ozaukee, Washington, and Waukesha Counties. Milwaukee is the largest city in Wisconsin. It is a diversified industrial and commercial center located on the western shore of Lake Michigan. The adjusted median family income for the MSA is \$65,200; the percentage of households living below the poverty level is 10%; and the median housing value across the MSA is \$219,700 (National Association of Realtors third quarter). The average rent on a two-bedroom apartment is \$670.

USB has generated \$9.5 billion in deposits for a 23% market share and second place market rank. There are 63 banks with 575 offices in the MSA. The other market leaders are Marshall & Ilsley Bank with a deposit market share of 28%, JPMorgan Chase with a deposit market share of 7%, and Associated Bank, NA with a deposit market share of 4%. Banking competition is strong and increasing. There are numerous mortgage companies and credit unions in the area that increase the competition.

The economy is facing challenges. The MSA is heavily dependent on manufacturing employment. More than 20% of the area's labor force is employed in this sector compared to the national average of 16%. An article in a December 2004 edition of the *Milwaukee Journal Sentinel* said the "region lags behind the rest of the nation in the metamorphosis to a high-skill, post-industrial economy." Many jobs in the MSA have shifted from the City of Milwaukee into suburban areas, leaving older industrial buildings vacant. While the service industries have seen significant growth in the last five years, this has typically been outside of the City of Milwaukee. A longstanding problem is trying to match up the pool of available urban workers living in Milwaukee with the volume of available jobs located in the suburban areas. Unemployment in the City of Milwaukee was 6.5% in December 2005 (Wisconsin Department of Workforce Development) compared to the suburban counties of Ozaukee, Washington, and Waukesha with unemployment rates of 3.3%, 4.0%, and 3.5%, respectively.

Major employers in the MSA include the health care industry, A.O. Smith Corporation, Rockwell Automation, Kohl's Corporation, Briggs & Stratton, and Johnson Controls. Milwaukee is also the home of Harley Davidson motorcycles and several professional sports teams. Tourism is an increasing source of revenue for the area.

Milwaukee has a significant number of low-income census tracts concentrated in the central part of the city. Moderate-income tracts generally encircle the low-income tracts with a larger block of moderate-income tracts north of Capital Drive between North 76th Street and Green Bay Road. The city has a very low home ownership rate at 45%. It has experienced heavy immigration from Mexico and other Central American countries. Many of these immigrants have limited prior banking experience. There has been an influx of subprime lenders to the inner city neighborhoods offering home improvement and refinance loans. While both of these loan products are badly needed, improper underwriting and the marketing pressure on a more vulnerable population has likely contributed to the corresponding increase in foreclosure rates.

Housing within the City of Milwaukee is older and more affordable than the suburban counties. A 2004 HUD housing market analysis reported the average Milwaukee house sold for \$145,000. There has been a slight increase in building permits, many are condominiums as young professionals or empty nesters come back to the city to take advantage of the Lake Michigan shoreline. While many of these condominiums are selling between \$170,000 and \$400,000, a significant number are selling for more than \$500,000. There has been new housing construction near the city's downtown on land that became available when deteriorated structures were demolished.

The suburban areas in Ozaukee, Washington, and Waukesha Counties are affluent with very high housing costs. These suburban counties reported 2005 median sales price of single-family homes at \$244,700, \$212,500, and \$247,700, respectively (Wisconsin Realtors Association). Feedback from community contacts indicates that few of the suburban cities offer affordable housing programs and that strict zoning restrictions negatively impact affordable housing efforts. The high housing costs in these areas make it difficult for even moderate-income wage earners to buy a home.

Milwaukee has an Urban Renewal Community designation. It generally follows the LMI census tracts in the greater downtown area. There is a critical need for job creation and business development in this area. There are also Brownfields designations on several sites. There are typically increased community development opportunities for financial institutions within these areas. One community contact from within the Urban Renewal Community area said that there is a business incubator and several redevelopment organizations that promote small business development. These provide investment or grant opportunities or possible participation in loan programs to assist the small business owner. Milwaukee has low-income credit unions certified by the National Credit Union Administration. These provide investment opportunities for other financial institutions. Low-income housing tax credits are available in the area as are New Market Tax Credits. A community contact indicated that there is a need for people with expertise in these types of financing and for pre-development grants or grant writing.

The OCC contacted representatives from eight community organizations within the last two years. These organizations serve small business development and financing needs, provide homeownership counseling and financial advice, develop LMI housing, provide needed social services to LMI families, and focus on job training efforts. They indicated significant needs exist. Some things discussed include: more flexible loan terms for LMI or people without credit histories; home purchase loans that include home improvement or rehabilitation funds; small business development, funding through loan programs, and assistance for jobs training; grants for general financial support, paying administrative salaries for nonprofit groups, and fundraising; individual development accounts; sharing technical expertise with small business and nonprofit organizations; financial literacy training; and marketing to the immigrant population or the unbanked about financial services. Two contacts specifically mentioned an increase in payday lending, title lending, subprime lenders, and potential deceptive practices.

One contact commented on USB's visibility in the community and willingness to work with the organization. Three others said that USB staff participate in programs sponsored by the organization or directly invest in the organization. Two commented that other banks were more proactive than USB but that USB did participate or provide assistance.

Appendix D: Tables of Performance Data

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Tables of Performance Data

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Content of Standardized Tables

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

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

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

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

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

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

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

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

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

Charter Number 24
Table 1. Lending Volume

Institution ID: U.S. Bank, NA

LENDING VOLUME												
Geography: MULTISTATE												
Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full-Review:												
Cincinnati-Middletown	100.00	7,995	942,106	8,091	584,632	134	5,500	72	74,824	16,292	1,607,062	100.00
Clarksville	100.00	635	51,247	475	26,028	140	16,953	3	450	1,253	94,678	100.00
Davenport-Moline-Rock Island	100.00	2,141	197,625	855	78,934	73	5,292	6	12,493	3,075	294,344	100.00
Fargo	100.00	684	73,977	340	43,063	13	1,764	5	10,265	1,042	129,069	100.00
Grand Forks	100.00	268	24,792	380	18,101	28	5,842	4	2,900	680	51,635	100.00
Kansas City	100.00	6,824	933,841	3,977	347,504	424	28,776	18	67,804	11,243	1,377,925	100.00
Lake County-Kenosha County	100.00	1,915	398,950	1,370	46,539	1	50	3	6,227	3,289	451,766	100.00
Lewiston	100.00	267	23,384	416	29,440	38	6,247	0	0	721	59,071	100.00
Louisville	100.00	2,438	273,025	1,691	105,976	2	440	2	32,114	4,133	411,555	100.00
Minneapolis-St. Paul-Bloomington	100.00	26,365	4,792,641	26,960	1,101,939	19	1,846	56	335,339	53,400	6,231,765	100.00
Omaha-Council Bluffs	100.00	3,368	376,906	3,971	221,677	266	26,626	17	47,736	7,622	672,945	100.00
Portland-Vancouver-Beaverton	100.00	5,025	693,685	11,229	701,746	35	5,248	42	171,438	16,331	1,572,117	100.00
St. Louis	100.00	19,876	2,620,736	5,581	517,539	355	26,465	95	178,983	25,907	3,343,723	100.00

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

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Charter Number 24

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: MULTISTATE								Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Cincinnati-Middletown	3,973	100.00	2.23	2.24	16.26	16.16	51.49	52.83	30.02	28.77	2.96	3.16	3.63	3.25	2.29
Clarksville	281	100.00	0.00	0.00	10.53	8.19	59.46	56.58	30.01	35.23	1.39	0.00	1.74	1.10	2.15
Davenport-Moline-Rock Island	1,306	100.00	1.27	1.53	14.63	13.55	59.83	56.28	24.27	28.64	6.92	12.12	6.27	7.09	6.67
Fargo	418	100.00	0.00	0.00	8.26	5.50	72.89	63.64	18.86	30.86	2.95	0.00	2.38	2.80	3.57
Grand Forks	109	100.00	0.09	1.83	1.58	0.00	75.52	68.81	22.81	29.36	2.83	25.00	0.00	2.60	3.26
Kansas City	3,180	100.00	3.34	0.94	17.45	12.14	45.14	41.48	34.07	45.44	2.35	1.05	1.96	2.34	2.57
Lake County-Kenosha County	716	100.00	1.51	1.26	20.24	20.67	40.98	49.16	37.26	28.91	1.16	0.68	0.96	1.27	1.17
Lewiston	82	100.00	0.00	0.00	13.34	13.41	45.98	45.12	40.68	41.46	1.62	0.00	1.60	1.19	2.14
Louisville	1,307	100.00	2.05	1.07	16.73	15.23	48.63	42.39	32.59	41.32	2.22	1.66	2.89	1.93	2.35
Minneapolis-St. Paul-Bloomington	13,292	100.00	1.52	1.96	13.14	13.65	56.62	56.33	28.72	28.06	5.13	3.04	4.73	5.12	5.58
Omaha-Council Bluffs	1,875	100.00	1.05	0.37	20.44	21.55	49.98	48.32	28.54	29.76	3.48	0.92	5.02	3.88	2.43
Portland-Vancouver-Beaverton	1,374	100.00	0.71	1.16	15.28	16.16	55.67	58.01	28.34	24.67	0.73	1.14	0.64	0.79	0.65
St. Louis	9,198	100.00	3.10	2.37	17.97	13.73	51.68	52.70	27.26	31.15	4.94	3.70	4.16	5.04	5.34

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: MULTISTATE				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Cincinnati-Middletown	1,015	100.00	2.23	2.66	16.26	15.07	51.49	51.43	30.02	30.84	6.37	6.22	5.46	6.35	7.09
Clarksville	69	100.00	0.00	0.00	10.53	10.14	59.46	72.46	30.01	17.39	6.12	0.00	6.25	6.86	4.14
Davenport-Moline-Rock	118	100.00	1.27	0.00	14.63	19.49	59.83	54.24	24.27	26.27	1.98	0.00	2.04	1.75	2.76
Fargo	14	100.00	0.00	0.00	8.26	7.14	72.89	78.57	18.86	14.29	0.42	0.00	0.00	0.56	0.00
Grand Forks	33	100.00	0.09	0.00	1.58	6.06	75.52	69.70	22.81	24.24	3.56	0.00	7.14	3.94	2.06
Kansas City	266	100.00	3.34	4.89	17.45	18.42	45.14	50.00	34.07	26.69	1.97	2.18	1.78	2.38	1.45
Lake County-Kenosha County	72	100.00	1.51	2.78	20.24	20.83	40.98	63.89	37.26	12.50	0.90	1.54	0.67	1.23	0.47
Lewiston	49	100.00	0.00	0.00	13.34	16.33	45.98	34.69	40.68	48.98	10.83	0.00	12.12	13.73	8.22
Louisville	153	100.00	2.05	0.00	16.73	15.03	48.63	50.98	32.59	33.99	2.34	0.00	1.83	2.83	2.07
Minneapolis-St. Paul-Bloomington	1,163	100.00	1.52	0.69	13.14	9.97	56.62	57.87	28.72	31.47	3.44	1.91	2.52	3.50	4.01
Omaha-Council Bluffs	206	100.00	1.05	0.49	20.44	23.30	49.98	45.63	28.54	30.58	2.66	2.56	3.13	2.52	2.54
Portland-Vancouver-Beaverton	827	100.00	0.71	0.24	15.28	17.41	55.67	58.52	28.34	23.82	7.61	2.70	8.71	7.99	6.12
St. Louis	799	100.00	3.10	2.13	17.97	17.52	51.68	51.44	27.26	28.91	3.61	3.28	3.59	3.52	3.90

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: MULTISTATE				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans						
Full-Review:																
Cincinnati-Middletown	2,994	100.00	2.23	1.97	16.26	17.60	51.49	48.20	30.02	32.23	2.28	2.12	2.75	2.19	2.21	
Clarksville	285	100.00	0.00	0.00	10.53	9.12	59.46	57.19	30.01	33.68	2.84	0.00	4.69	2.24	3.86	
Davenport-Moline-Rock Island	714	100.00	1.27	0.56	14.63	15.41	59.83	49.86	24.27	34.17	3.35	1.45	3.32	2.83	4.63	
Fargo	250	100.00	0.00	0.00	8.26	5.20	72.89	74.80	18.86	20.00	2.41	0.00	2.14	2.42	2.47	
Grand Forks	125	100.00	0.09	0.00	1.58	5.60	75.52	64.80	22.81	29.60	3.09	0.00	8.11	2.73	3.44	
Kansas City	3,348	100.00	3.34	1.43	17.45	15.89	45.14	41.76	34.07	40.92	2.24	1.08	1.78	2.12	2.64	
Lake County-Kenosha County	1,126	100.00	1.51	1.24	20.24	17.58	40.98	40.14	37.26	41.03	1.47	1.08	1.22	1.39	1.70	
Lewiston	133	100.00	0.00	0.00	13.34	12.03	45.98	48.12	40.68	39.85	3.82	0.00	3.68	4.43	3.26	
Louisville	977	100.00	2.05	1.33	16.73	16.68	48.63	40.74	32.59	41.25	1.67	1.16	1.79	1.32	2.15	
Minneapolis-St. Paul-Bloomington	11,880	100.00	1.52	1.20	13.14	12.66	56.62	56.67	28.72	29.47	3.98	2.12	3.63	3.81	4.67	
Omaha-Council Bluffs	1,271	100.00	1.05	0.39	20.44	19.83	49.98	45.95	28.54	33.83	2.43	0.93	2.70	2.29	2.52	
Portland-Vancouver-Beaverton	2,801	100.00	0.71	0.75	15.28	16.64	55.67	56.94	28.34	25.67	1.36	0.57	1.27	1.40	1.36	
St. Louis	9,866	100.00	3.10	1.62	17.97	13.48	51.68	49.54	27.26	35.32	4.33	2.51	3.09	4.31	5.12	

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: MULTISTATE								Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid
Full-Review:																
Cincinnati-Middletown	13	100.00	17.21	15.38	22.93	46.15	43.76	30.77	16.03	7.69	2.10	2.56	1.75	2.19	2.27	
Clarksville	0	100.00	0.00	0.00	30.43	0.00	52.69	0.00	16.88	0.00	0.00	0.00	0.00	0.00	0.00	
Davenport-Moline-Rock Island	3	100.00	5.90	0.00	20.24	0.00	50.16	100.00	23.70	0.00	0.00	0.00	0.00	0.00	0.00	
Fargo	2	100.00	0.00	0.00	30.13	0.00	60.36	100.00	9.51	0.00	2.30	0.00	0.00	3.57	0.00	
Grand Forks	1	100.00	7.01	0.00	3.65	0.00	80.23	100.00	9.11	0.00	5.56	0.00	0.00	7.69	0.00	
Kansas City	30	100.00	7.09	20.00	28.21	43.33	45.49	33.33	19.21	3.33	9.24	22.73	19.3	1.11	0.00	
Lake County-Kenosha County	1	100.00	6.86	0.00	35.78	100.00	39.43	0.00	17.92	0.00	0.00	0.00	0.00	0.00	0.00	
Lewiston	3	100.00	0.00	0.00	39.46	100.00	31.28	0.00	29.25	0.00	0.00	0.00	0.00	0.00	0.00	
Louisville	1	100.00	10.39	0.00	27.86	100.00	37.85	0.00	23.90	0.00	0.62	0.00	1.72	0.00	0.00	
Minneapolis-St. Paul-Bloomington	30	100.00	9.92	33.33	29.30	30.00	47.04	20.00	13.74	16.67	2.57	4.00	2.54	0.94	5.41	
Omaha-Council Bluffs	16	100.00	1.85	0.00	30.85	68.75	52.76	31.25	14.54	0.00	3.60	0.00	5.68	0.00	0.00	
Portland-Vancouver-Beaverton	23	100.00	3.45	4.35	34.92	47.83	43.32	34.78	18.32	13.04	2.69	5.88	3.54	0.93	4.76	
St. Louis	13	100.00	10.74	15.38	20.36	30.77	47.94	23.08	20.88	30.77	1.52	3.13	1.42	0.00	6.90	

Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: MULTISTATE						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005						
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total **	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Cincinnati-Middletown	8,091	100.0	5.76	5.43	19.59	17.46	47.26	47.74	26.47	28.65	8.96	10.32	8.82	9.47	7.57
Clarksville	475	100.0	0.00	0.00	30.72	24.84	46.36	44.84	22.92	30.32	5.23	0.00	7.58	4.44	4.67
Davenport-Moline-Rock Island	855	100.0	6.78	7.60	19.55	19.06	48.74	43.86	24.93	29.47	5.34	6.40	5.97	4.82	5.21
Fargo	340	100.0	0.00	0.00	32.18	37.94	55.84	46.47	11.98	15.59	1.91	0.00	2.51	1.78	1.59
Grand Forks	380	100.0	1.65	20.53	6.09	3.95	73.60	58.16	18.67	17.37	8.30	77.00	5.08	6.13	4.42
Kansas City	3,977	100.0	3.99	2.89	19.05	18.91	42.24	39.58	33.51	37.36	4.39	4.19	5.52	4.03	4.37
Lake County-Kenosha County	1,370	100.0	2.30	4.09	17.47	10.80	34.57	47.52	45.66	37.59	3.95	8.30	2.31	5.39	3.23
Lewiston	416	100.0	0.00	0.00	33.04	56.73	38.38	24.04	28.58	19.23	13.48	0.00	23.57	8.44	7.18
Louisville	1,691	100.0	4.53	2.42	24.16	36.01	35.65	23.95	35.66	37.61	4.24	2.31	8.24	2.60	3.71
Minneapolis-St. Paul-Bloomington	26,960	100.0	3.84	2.63	15.17	16.03	53.71	55.56	27.16	25.63	16.20	12.25	20.17	16.84	13.38
Omaha-Council Bluffs	3,971	100.0	2.09	14.30	21.43	34.95	50.65	32.21	25.82	18.53	11.51	68.97	23.04	5.72	5.70
Portland-Vancouver-Beaverton	11,229	100.0	4.36	4.83	21.05	20.98	49.02	45.69	25.56	28.50	8.97	10.93	10.30	8.24	9.67
St. Louis	5,581	100.0	5.28	7.17	19.23	15.89	45.83	42.05	29.32	32.49	4.23	12.29	4.38	3.32	4.21

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: MULTISTATE				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Cincinnati-Middletown	134	100.00	1.19	0.00	18.94	83.58	56.83	11.94	23.00	4.48	15.18	0.00	37.50	3.56	4.48	
Clarksville	140	100.00	0.00	0.00	10.94	7.86	59.74	75.71	29.32	16.43	36.96	0.00	35.71	49.04	18.46	
Davenport-Moline-Rock Island	73	100.00	0.70	0.00	5.96	0.00	69.44	30.14	23.91	69.86	12.19	0.00	0.00	4.47	43.75	
Fargo	13	100.00	0.00	0.00	5.52	15.38	85.38	61.54	9.10	23.08	0.77	0.00	25.00	0.48	1.47	
Grand Forks	28	100.00	0.12	0.00	7.48	28.57	76.99	53.57	15.42	17.86	1.41	0.00	8.70	0.83	4.00	
Kansas City	424	100.00	0.99	0.00	17.83	18.40	52.20	66.75	28.87	14.86	22.80	0.00	14.89	27.96	18.25	
Lake County-Kenosha County	1	100.00	1.39	0.00	15.92	0.00	49.96	100.00	32.73	0.00	0.78	0.00	0.00	1.16	0.00	
Lewiston	38	100.00	0.00	0.00	14.67	0.00	54.83	52.63	30.50	47.37	12.50	0.00	0.00	12.35	25.64	
Louisville	2	100.00	1.24	0.00	11.70	0.00	47.01	0.00	40.05	100.00	0.00	0.00	0.00	0.00	0.00	
Minneapolis-St. Paul-Bloomington	19	100.00	0.77	0.00	7.21	0.00	68.01	63.16	23.98	36.84	0.60	0.00	0.00	0.49	1.45	
Omaha-Council Bluffs	266	100.00	0.25	0.38	6.75	1.88	70.90	89.47	22.10	8.27	10.09	100.0	3.45	10.98	5.88	
Portland-Vancouver-Beaverton	35	100.00	1.06	2.86	9.38	2.86	64.54	82.86	25.02	11.43	2.15	0.00	0.00	2.57	1.75	
St. Louis	355	100.00	1.17	0.56	12.05	10.42	69.04	81.13	17.70	7.89	14.25	20.00	14.39	14.22	14.14	

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: MULTISTATE						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Cincinnati-Middletown	3,973	100.0	19.07	12.38	18.44	28.76	23.17	27.13	39.33	31.73	2.08	2.52	2.46	1.96	1.77
Clarksville	281	100.0	17.38	7.58	20.10	26.89	23.76	26.52	38.76	39.02	1.57	2.59	1.30	1.39	1.85
Davenport-Moline-Rock Island	1,306	100.0	19.02	15.45	18.56	28.18	23.93	28.74	38.49	27.63	7.86	8.47	8.30	7.97	7.04
Fargo	418	100.0	17.69	13.30	18.73	30.59	26.50	29.79	37.08	26.33	3.27	4.23	3.81	2.46	3.26
Grand Forks	109	100.0	17.59	9.00	19.53	26.00	25.02	30.00	37.85	35.00	2.98	4.14	2.14	3.65	2.67
Kansas City	3,180	100.0	18.48	14.06	18.58	32.64	23.30	26.83	39.64	26.48	1.94	2.19	2.24	1.88	1.65
Lake County-Kenosha County	716	100.0	18.97	13.31	18.40	22.98	22.80	31.25	39.82	32.46	0.93	0.93	0.62	1.04	1.09
Lewiston	82	100.0	18.86	5.56	19.63	24.07	21.00	25.93	40.51	44.44	1.35	0.00	1.69	1.02	1.70
Louisville	1,307	100.0	20.15	13.25	17.87	26.63	22.55	26.51	39.44	33.61	1.59	2.48	1.54	1.45	1.46
Minneapolis-St. Paul-Bloomington	13,292	100.0	17.02	11.31	18.92	33.19	26.36	29.80	37.71	25.71	4.30	4.67	4.29	4.37	4.10
Omaha-Council Bluffs	1,875	100.0	17.50	16.92	19.17	29.81	24.41	26.18	38.92	27.09	3.88	5.43	4.81	3.43	2.97
Portland-Vancouver-Beaverton	1,374	100.0	18.33	6.41	19.17	24.67	23.60	33.01	38.90	35.91	0.66	0.87	0.69	0.67	0.60
St. Louis	9,198	100.0	19.61	13.35	18.46	31.60	22.55	26.32	39.38	28.73	5.06	5.63	5.42	4.94	4.60

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 28.6% of loans originated and purchased by USB.

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

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: MULTISTATE						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Cincinnati-Middletown	1,015	100.0	19.07	14.88	18.44	23.05	23.17	26.80	39.33	35.27	7.23	7.36	6.47	7.60	7.44
Clarksville	69	100.0	17.38	2.90	20.10	18.84	23.76	43.48	38.76	34.78	6.45	2.78	5.43	11.52	4.15
Davenport-Moline-Rock Island	118	100.0	19.02	11.11	18.56	23.93	23.93	27.35	38.49	37.61	2.02	0.60	2.12	1.71	3.09
Fargo	14	100.0	17.69	7.14	18.73	28.57	26.50	28.57	37.08	35.71	0.44	0.00	0.96	0.00	0.63
Grand Forks	33	100.0	17.59	21.21	19.53	15.15	25.02	21.21	37.85	42.42	3.74	12.20	1.16	3.88	2.54
Kansas City	266	100.0	18.48	14.66	18.58	27.44	23.30	24.44	39.64	33.46	2.16	1.78	2.87	2.20	1.76
Lake County-Kenosha County	72	100.0	18.97	23.61	18.40	26.39	22.80	34.72	39.82	15.28	0.97	0.67	1.39	1.43	0.29
Lewiston	49	100.0	18.86	8.16	19.63	18.37	21.00	24.49	40.51	48.98	11.11	15.38	12.50	9.26	11.11
Louisville	153	100.0	20.15	14.38	17.87	15.69	22.55	33.33	39.44	36.60	2.55	2.20	2.28	3.24	2.35
Minneapolis-St. Paul-Bloomington	1,163	100.0	17.02	9.63	18.92	23.73	26.36	31.13	37.71	35.51	3.56	2.81	3.53	3.51	4.02
Omaha-Council Bluffs	206	100.0	17.50	15.05	19.17	23.30	24.41	26.70	38.92	34.95	2.76	2.82	2.97	2.32	2.97
Portland-Vancouver-Beaverton	827	100.0	18.33	12.33	19.17	22.73	23.60	28.05	38.90	36.88	7.98	10.49	8.26	6.76	8.22
St. Louis	799	100.0	19.61	16.52	18.46	25.91	22.55	27.53	39.38	30.04	4.13	5.85	4.25	4.38	2.90

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by USB.

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

Charter Number 24

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE				Geography: MULTISTATE				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Cincinnati-Middletown	2,994	100.0	19.07	11.09	18.44	26.30	23.17	27.52	39.33	35.10	2.40	2.95	2.50	2.25	2.30
Clarksville	285	100.0	17.38	5.98	20.10	20.72	23.76	25.10	38.76	48.21	4.17	3.45	4.43	3.94	4.31
Davenport-Moline-Rock Island	714	100.0	19.02	8.77	18.56	21.78	23.93	29.09	38.49	40.35	3.89	3.20	2.72	4.20	4.83
Fargo	250	100.0	17.69	11.00	18.73	25.50	26.50	36.00	37.08	27.50	2.38	3.58	2.72	2.71	1.48
Grand Forks	125	100.0	17.59	5.08	19.53	20.34	25.02	27.97	37.85	46.61	3.78	2.90	3.31	3.10	4.75
Kansas City	3,348	100.0	18.48	14.60	18.58	27.50	23.30	27.87	39.64	30.02	1.94	2.15	1.79	2.05	1.88
Lake County-Kenosha County	1,126	100.0	18.97	8.39	18.40	23.29	22.80	30.02	39.82	38.30	1.38	1.04	1.29	1.48	1.47
Lewiston	133	100.0	18.86	5.41	19.63	18.92	21.00	30.63	40.51	45.05	4.35	5.26	6.70	3.53	3.70
Louisville	977	100.0	20.15	12.37	17.87	21.91	22.55	28.63	39.44	37.10	1.53	1.59	1.50	1.56	1.50
Minneapolis-St. Paul-Bloomington	11,880	100.0	17.02	12.00	18.92	27.86	26.36	30.23	37.71	29.91	3.42	3.57	3.10	3.24	3.86
Omaha-Council Bluffs	1,271	100.0	17.50	12.24	19.17	24.65	24.41	29.72	38.92	33.39	2.92	2.84	2.99	2.89	2.92
Portland-Vancouver-Beaverton	2,801	100.0	18.33	7.91	19.17	24.74	23.60	32.77	38.90	34.58	1.49	1.75	1.59	1.51	1.35
St. Louis	9,866	100.0	19.61	11.52	18.46	27.88	22.55	26.95	39.38	33.64	3.46	3.28	3.53	3.40	3.51

Data shown includes only one to four-family and manufactured housing (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US)

** As a percentage of loans with borrower income information available. No information was available for 26.3% of loans originated and purchased by USB.

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

Charter Number 24

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: MULTISTATE			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full-Review:									
Cincinnati-Middletown	8,091	100.00	61.04	52.24	84.86	7.14	8.00	8.96	10.22
Clarksville	475	100.00	58.27	67.79	84.84	9.89	5.26	5.23	6.34
Davenport-Moline-Rock Island	855	100.00	61.25	47.95	78.71	9.82	11.46	5.34	4.75
Fargo	340	100.00	60.03	61.18	76.47	8.53	15.00	1.91	2.19
Grand Forks	380	100.00	58.00	46.84	91.58	3.42	5.00	8.30	8.53
Kansas City	3,977	100.00	61.16	58.56	79.81	9.35	10.84	4.39	6.70
Lake County-Kenosha County	1,370	100.00	65.64	40.88	93.21	3.72	3.07	3.95	3.45
Lewiston	416	100.00	61.78	44.71	87.98	5.77	6.25	13.48	9.91
Louisville	1,691	100.00	61.81	44.06	86.64	6.15	7.21	4.24	3.97
Minneapolis-St. Paul-Bloomington	26,960	100.00	62.51	40.05	92.68	3.05	4.27	16.20	12.25
Omaha-Council Bluffs	3,971	100.00	63.11	43.74	89.05	5.19	5.77	11.51	9.14
Portland-Vancouver-Beaverton	11,229	100.00	65.99	54.51	87.55	4.69	7.76	8.97	9.67
St. Louis	5,581	100.00	63.26	61.12	78.89	10.21	10.89	4.23	6.08

* Based on 2004 Peer Small Business (US).

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 18.35% of small loans to businesses originated and purchased by the USB.

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Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS					Geography: MULTISTATE			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005		
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*		
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less	
Full-Review:										
Cincinnati-Middletown	134	100.00	90.48	100.00	93.28	4.48	2.24	15.18	16.63	
Clarksville	140	100.00	93.65	89.29	65.00	22.14	12.86	36.96	35.29	
Davenport-Moline-Rock Island	73	100.00	94.67	98.63	79.45	20.55	0.00	12.19	16.88	
Fargo	13	100.00	93.35	76.92	61.54	15.38	23.08	0.77	0.58	
Grand Forks	28	100.00	91.59	71.43	35.71	32.14	32.14	1.41	1.19	
Kansas City	424	100.00	89.31	97.41	79.72	16.98	3.30	22.80	24.94	
Lake County-Kenosha County	1	100.00	84.82	100.00	100.00	0.00	0.00	0.78	0.93	
Lewiston	38	100.00	92.66	97.37	42.11	34.21	23.68	12.50	16.38	
Louisville	2	100.00	91.74	100.00	50.00	0.00	50.00	0.00	0.00	
Minneapolis-St. Paul-Bloomington	19	100.00	90.68	94.74	73.68	21.05	5.26	0.60	0.75	
Omaha-Council Bluffs	266	100.00	93.71	95.49	68.80	23.68	7.52	10.09	11.40	
Portland-Vancouver-Beaverton	35	100.00	88.52	68.57	57.14	25.71	17.14	2.15	1.90	
St. Louis	355	100.00	91.84	96.62	78.31	18.87	2.82	14.25	15.84	

* Based on 2004 Peer Small Business Data (US).

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 1.51% of small loans to farms originated and purchased by the USB.

Charter Number 24

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: MULTISTATE				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full-Review:									
Cincinnati-Middletown	28	5,247	232	34,525	260	39,772	100.00	6	34,219
Clarksville	2	47	25	1,210	27	1,257	100.00	0	0
Davenport-Moline-Rock Island	3	571	30	3,766	33	4,337	100.00	0	0
Fargo	6	2,653	9	847	15	3,500	100.00	0	0
Grand Forks	2	32	13	724	15	756	100.00	2	1,607
Kansas City	25	9,042	91	23,828	116	32,870	100.00	19	21,101
Lake County-Kenosha County	2	15	18	2,054	20	2,069	100.00	0	0
Lewiston	1	8	8	526	9	534	100.00	0	0
Louisville	11	2,423	31	52,267	42	54,690	100.00	1	36
Minneapolis-St. Paul-Bloomington	37	30,222	197	109,875	234	140,097	100.00	23	12,898
Omaha-Council Bluffs	13	208	142	26,121	155	26,329	100.00	3	4,072
Portland-Vancouver-Beaverton	30	16,525	184	39,523	214	56,048	100.00	6	7,273
St. Louis	27	16,092	288	143,161	315	159,253	100.00	39	54,938

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS Geography: MULTISTATE Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Review:																	
Cincinnati-Middletown	100.00	114	100.00	4.39	19.30	54.39	21.05	7	6	0	1	(2)	2	6.41	19.48	47.85	26.16
Clarksville	100.00	12	100.00	0.00	25.00	66.67	8.33	0	0	0	0	0	0	0.00	21.56	56.38	22.06
Davenport-Moline-Rock Island	100.00	9	100.00	11.11	11.11	44.44	33.33	1	1	0	0	1	(1)	2.73	17.86	56.92	22.48
Fargo	100.00	6	100.00	0.00	50.00	33.33	16.67	0	0	0	0	0	0	0.00	16.18	67.69	16.12
Grand Forks	100.00	3	100.00	0.00	0.00	66.67	33.33	0	0	0	0	0	0	5.13	6.27	70.35	18.25
Kansas City	100.00	40	100.00	0.00	12.50	57.50	30.00	2	1	0	0	(1)	2	5.34	21.07	43.77	29.80
Lake County-Kenosha County	100.00	11	100.00	0.00	36.36	36.36	27.27	1	0	0	0	1	0	3.53	27.25	37.38	31.84
Lewiston	100.00	3	100.00	0.00	66.67	0.00	33.33	0	0	0	0	0	0	0.00	17.72	45.21	37.07
Louisville	100.00	25	100.00	0.00	20.00	40.00	40.00	4	7	0	(2)	(1)	0	4.72	21.38	45.47	28.42
Minneapolis-St. Paul-Bloomington	100.00	85	100.00	3.53	21.18	57.65	17.65	4	2	0	3	(1)	0	4.62	16.88	52.82	25.61
Omaha-Council Bluffs	100.00	34	100.00	0.00	23.53	52.94	23.53	0	0	0	0	0	0	2.10	26.18	47.00	24.72
Portland-Vancouver-Beaverton	100.00	100	100.00	3.00	28.00	54.00	15.00	4	1	0	3	1	(1)	1.58	20.92	53.55	23.96
St. Louis	100.00	97	100.00	4.12	17.53	47.42	30.93	16	1	0	4	5	6	5.81	20.77	48.68	24.74

Charter Number 24
Table 1. Lending Volume

LENDING VOLUME		Geography: ARIZONA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full-Review:												
Phoenix-Mesa-Scottsdale	93.28	9,458	1,588,797	1,975	107,044	8	490	10	24,794	11,451	1,721,125	96.69
Limited-Review												
Tucson	6.72	731	122,515	93	6,163	1	109	0	0	825	128,787	3.31
AZ Statewide	0.00	0	0	0	0	0	0	0	0	0	0	0.00

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

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: ARIZONA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies			Moderate-Income Geographies			Middle-Income Geographies		Upper-Income Geographies			Market Share (%) by Geography*	
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Phoenix-Mesa-Scottsdale	4,179	93.03	1.63	1.44	24.02	26.35	39.20	37.02	35.14	35.20	0.82	1.118	1.26	0.67	0.74
Limited-Review															
Tucson	313	6.97	2.25	2.56	24.74	27.48	36.40	34.19	36.61	35.78	0.34	0.35	0.55	0.40	0.22

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: ARIZONA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Phoenix-Mesa-Scottsdale	239	86.28	1.63	1.26	24.02	15.06	39.20	42.26	35.14	41.42	0.54	0.00	0.50	0.51	0.63
Limited-Review															
Tucson	38	13.72	2.25	0.00	24.74	7.89	36.40	36.84	36.61	55.26	0.22	0.00	0.29	0.25	0.15

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: ARIZONA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Phoenix-Mesa-Scottsdale	5,034	93.02	1.63	0.95	24.02	19.57	39.20	39.85	35.14	39.63	1.24	1.60	1.65	1.28	1.02
Limited-Review															
Tucson	378	6.98	2.25	1.32	24.74	19.31	36.40	41.80	36.61	37.57	0.46	0.85	0.47	0.63	0.31

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: ARIZONA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid
Full-Review:																
Phoenix-Mesa-Scottsdale	6	75.00	6.87	0.00	41.48	83.33	36.08	0.00	15.57	16.67	0.37	0.00	0.74	0.00	0.00	
Limited-Review																
Tucson	2	25.00	5.05	0.00	38.28	0.00	38.41	0.00	18.26	100.00	0.00	0.00	0.00	0.00	0.00	

Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

* Based on 2004 Peer Mortgage Data (US).

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: ARIZONA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid
Full-Review:																
Phoenix-Mesa-Scottsdale	1,975	95.50	5.64	7.24	25.79	22.89	31.31	32.61	37.22	35.14	0.97	1.17	0.96	1.24	0.62	
Limited-Review																
Tucson	93	4.50	4.45	4.30	32.06	32.26	34.76	31.18	28.73	32.26	0.18	0.27	0.20	0.14	0.18	

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: ARIZONA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Phoenix-Mesa-Scottsdale	8	88.89	2.38	0.00	25.55	0.00	36.28	50.00	35.75	50.00	0.52	0.00	0.00	0.55	1.01
Limited-Review															
Tucson	1	11.11	2.17	0.00	27.50	0.00	36.63	100.00	33.70	0.00	0.99	0.00	0.00	2.44	0.00

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE				Geography: ARIZONA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans**	% Families***	% USB Loans**	% Families***	% USB Loans**	% Families***	% USB Loans**	Overall	Low	Mod	Mid	Upp
Full-Review:															
Phoenix-Mesa-Scottsdale	4,179	93.03	19.62	7.13	18.79	21.67	21.81	29.07	39.78	42.13	0.52	0.83	0.66	0.54	0.39
Limited-Review															
Tucson	313	6.97	20.12	2.62	18.51	19.90	21.13	30.89	40.24	46.60	0.24	0.17	0.35	0.35	0.16

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 47.4% of loans originated and purchased by USB.

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

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT				Geography: ARIZONA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Phoenix-Mesa-Scottsdale	239	86.28	19.62	2.93	18.79	18.41	21.81	27.20	39.78	51.46	0.58	0.00	0.84	0.55	0.59
Limited-Review															
Tucson	38	13.72	20.12	2.63	18.51	10.53	21.13	23.68	40.24	63.16	0.22	0.00	0.00	0.26	0.33

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by USB.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE				Geography: ARIZONA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Phoenix-Mesa-Scottsdale	5,034	93.02	19.62	6.50	18.79	23.32	21.81	27.22	39.78	42.96	0.67	0.84	0.88	0.73	0.51
Limited-Review															
Tucson	378	6.98	20.12	2.91	18.51	18.45	21.13	33.50	40.24	45.15	0.26	0.06	0.34	0.27	0.25

Data shown includes only one to four-family and manufactured housing (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US)

** As a percentage of loans with borrower income information available. No information was available for 48.4% of loans originated and purchased by USB.

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

Charter Number 24

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: ARIZONA			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005		
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less	
Full-Review:										
Phoenix-Mesa-Scottsdale	1,975	95.50	61.37	53.52	89.42	3.90	6.68	0.97	1.31	
Limited-Review										
Tucson	93	4.50	62.79	76.34	87.10	3.23	9.68	0.18	0.31	

* Based on 2004 Peer Small Business (US).

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 20.74% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS					Geography: ARIZONA			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005		
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*		
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less	
Full-Review:										
Phoenix-Mesa-Scottsdale	8	88.89	79.61	100.00	75.00	25.00	0.00	0.52	0.90	
Limited-Review										
Tucson	1	11.11	84.02	100.00	0.00	100.00	0.00	0.99	1.72	

* Based on 2004 Peer Small Business Data (US).

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

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

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

Charter Number 24

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: ARIZONA				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full-Review:									
Phoenix-Mesa-Scottsdale	3	37	33	12,956	36	12,993	99.16	0	0
Limited-Review									
Tucson	0	0	2	8	2	8	0.06	0	0
AZ Statewide	1	75	3	27	4	102	0.77	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS		Geography: ARIZONA				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005											
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Review:																	
Phoenix-Mesa-Scottsdale	96.69	46	83.64	2.17	19.57	32.61	45.65	33	0	1	8	12	12	4.89	30.55	36.18	28.36
Limited-Review																	
Tucson	3.31	9	16.36	11.11	22.22	0.00	66.67	9	0	1	2	0	6	4.41	33.94	33.03	28.62

Charter Number 24
Table 1. Lending Volume

LENDING VOLUME												
Geography: ARKANSAS												
Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full-Review:												
Little Rock-North Little Rock	53.97	1,745	140,000	700	57,714	14	1,115	2	3,736	2,461	202,565	55.11
Limited-Review												
Fort Smith	7.70	287	20,337	62	5,784	1	14	1	2,691	351	28,826	6.09
Hot Springs	13.29	323	21,341	283	34,802	0	0	0	0	606	56,143	15.11
AR nonMSA	25.04	750	44,673	355	28,738	37	2,232	0	0	1,142	75,643	23.69
AR Statewide	0.00	0	0	0	0	0	0	0	0	0	0	0.00

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

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Charter Number 24

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: ARKANSAS				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans						
Full-Review:																
Little Rock-North Little Rock	1,125	62.09	1.60	0.71	15.69	13.96	52.34	59.73	30.36	25.60	3.24	5.13	5.10	3.61	2.16	
Limited-Review																
Fort Smith	198	10.93	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	9.81	0.00	0.00	9.81	0.00	
Hot Springs	206	11.37	0.00	0.00	15.07	13.11	71.45	74.76	13.48	12.14	4.05	0.00	3.57	4.43	2.58	
AR nonMSA	283	15.62	0.00	0.00	0.00	0.00	95.46	94.70	4.54	5.30	5.63	0.00	0.00	5.62	5.73	

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: ARKANSAS				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans						
Full-Review:																
Little Rock-North Little Rock	186	50.82	1.60	1.61	15.69	12.37	52.34	50.54	30.36	35.48	4.11	7.69	5.91	3.82	3.83	
Limited-Review																
Fort Smith	15	4.10	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.37	0.00	0.00	0.37	0.00	
Hot Springs	31	8.47	0.00	0.00	15.07	19.35	71.45	54.84	13.48	25.81	6.35	0.00	7.41	4.62	12.50	
AR nonMSA	134	36.61	0.00	0.00	0.00	0.00	95.46	96.27	4.54	3.73	9.90	0.00	0.00	9.92	9.09	

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: ARKANSAS				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans						
Full-Review:																
Little Rock-North Little Rock	433	46.86	1.60	0.23	15.69	13.16	52.34	55.20	30.36	31.41	1.77	0.00	2.57	1.75	1.61	
Limited-Review																
Fort Smith	74	8.01	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	2.09	0.00	0.00	2.09	0.00	
Hot Springs	84	9.09	0.00	0.00	15.07	20.24	71.45	66.67	13.48	13.10	2.13	0.00	3.20	2.06	1.66	
AR nonMSA	333	36.04	0.00	0.00	0.00	0.00	95.46	92.49	4.54	7.51	6.26	0.00	0.00	6.08	10.00	

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: ARKANSAS						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005						
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Little Rock-North Little Rock	1	33.33	7.22	0.00	16.39	0.00	46.17	100.00	30.23	0.00	0.00	0.00	0.00	0.0	0.00
Limited-Review															
Fort Smith	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00
Hot Springs	2	66.67	0.00	0.00	49.40	100.00	41.51	0.00	9.09	0.00	5.56	0.00	14.29	0.0	0.00
AR nonMSA	0	0.00	0.00	0.00	0.00	0.00	74.86	0.00	25.14	0.00	0.00	0.00	0.00	0.0	0.00

Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: ARKANSAS						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total **	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Little Rock-North Little Rock	700	50.00	6.93	11.29	21.29	25.14	46.83	38.86	24.95	24.71	2.30	5.56	3.62	1.82	1.93
Limited-Review															
Fort Smith	62	4.43	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	2.76	0.00	0.00	2.84	0.00
Hot Springs	283	20.21	0.00	0.00	30.88	31.45	57.68	59.36	11.44	9.19	5.13	0.00	5.93	5.28	4.17
AR nonMSA	355	25.36	0.00	0.00	0.00	0.00	94.94	96.06	5.06	3.94	4.06	0.00	0.00	4.51	3.13

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: ARKANSAS				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Little Rock-North Little Rock	14	26.92	2.97	0.00	15.70	0.00	54.10	71.43	27.23	28.57	2.42	0.00	0.00	3.38	0.00
Limited-Review															
Fort Smith	1	1.92	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	2.00	0.00	0.00	2.04	0.00
Hot Springs	0	0.00	0.00	0.00	13.10	0.00	71.03	0.00	15.86	0.00	0.00	0.00	0.00	0.00	0.00
AR nonMSA	37	71.15	0.00	0.00	0.00	0.00	95.34	89.19	4.66	10.81	4.59	0.00	0.00	4.44	10.00

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: ARKANSAS								Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Little Rock-North Little Rock	1,125	62.09	19.86	16.71	18.06	26.00	22.37	25.00	39.70	32.29	2.75	4.75	2.85	2.55	2.27
Limited-Review															
Fort Smith	198	10.93	18.27	11.67	18.50	5.00	25.36	21.67	37.87	61.67	3.56	3.45	0.42	3.37	5.38
Hot Springs	206	11.37	19.07	15.98	18.11	19.07	23.06	24.74	39.75	40.21	4.66	8.24	6.42	4.87	3.42
AR nonMSA	283	15.62	16.65	7.73	17.74	22.71	24.07	29.47	41.53	40.10	5.56	6.33	6.82	5.92	4.75

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 35.9% of loans originated and purchased by USB.

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

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: ARKANSAS						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Little Rock-North Little Rock	186	50.82	19.86	11.29	18.06	20.97	22.37	29.57	39.70	38.17	4.33	7.07	3.74	5.71	3.20
Limited-Review															
Fort Smith	15	4.10	18.27	0.00	18.50	13.33	25.36	26.67	37.87	60.00	0.39	0.00	0.00	0.00	0.82
Hot Springs	31	8.47	19.07	9.68	18.11	12.90	23.06	29.03	39.75	48.39	6.86	10.53	8.00	2.86	7.29
AR nonMSA	134	36.61	16.65	10.45	17.74	13.43	24.07	23.13	41.53	52.99	10.64	7.89	5.19	11.36	12.75

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by USB.

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

Charter Number 24

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: ARKANSAS				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Little Rock-North Little Rock	433	46.86	19.86	10.82	18.06	22.16	22.37	27.70	39.70	39.31	2.21	3.37	2.36	2.58	1.68	
Limited-Review																
Fort Smith	74	8.01	18.27	6.06	18.50	21.21	25.36	24.24	37.87	48.48	2.55	0.00	2.20	2.33	3.18	
Hot Springs	84	9.09	19.07	6.58	18.11	19.74	23.06	26.32	39.75	47.37	2.50	0.72	2.45	2.53	2.85	
AR nonMSA	333	36.04	16.65	7.74	17.74	20.65	24.07	26.45	41.53	45.16	7.44	7.19	9.26	8.59	6.21	

Data shown includes only one to four-family and manufactured housing (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US)

** As a percentage of loans with borrower income information available. No information was available for 10.1% of loans originated and purchased by USB.

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

Charter Number 24

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: ARKANSAS		Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full-Review:									
Little Rock-North Little Rock	700	50.00	60.91	62.14	78.57	12.43	9.00	2.30	2.66
Limited-Review									
Fort Smith	62	4.43	56.85	79.03	75.81	16.13	8.06	2.76	4.59
Hot Springs	283	20.21	67.99	75.27	70.67	14.49	14.84	5.13	8.10
AR nonMSA	355	25.36	57.27	75.49	79.72	12.39	7.89	4.06	5.59

* Based on 2004 Peer Small Business (US).

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 11.79% of small loans to businesses originated and purchased by the USB.

Charter Number 24

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: ARKANSAS			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full-Review:									
Little Rock-North Little Rock	14	26.92	89.30	85.71	78.57	21.43	0.00	2.42	2.22
Limited-Review									
Fort Smith	1	1.92	92.39	100.00	100.00	0.00	0.00	2.00	2.22
Hot Springs	0	0.00	91.72	0.00	0.00	0.00	0.00	0.00	0.00
AR nonMSA	37	71.15	90.67	91.89	81.08	16.22	2.70	4.59	4.44

* Based on 2004 Peer Small Business Data (US).

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 5.77% of small loans to farms originated and purchased by the USB.

Charter Number 24

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: ARKANSAS				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full-Review:									
Little Rock-North Little Rock	4	1,079	39	1,885	43	2,964	35.33	1	170
Limited-Review									
Fort Smith	0	0	5	214	5	214	2.55	0	0
Hot Springs	0	0	10	604	10	604	7.20	0	0
AR nonMSA	1	11	20	4,595	21	4,606	54.90	1	18,573
AR Statewide	0	0	1	2	1	2	0.02	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS																Geography: ARKANSAS				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population									
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography									
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp						
Full-Review:																							
Little Rock-North Little Rock	55.11	22	47.83	4.55	22.73	31.82	40.91	0	0	0	0	0	0	3.04	20.79	50.68	25.49						
Limited-Review																							
Fort Smith	6.09	4	8.70	0.00	0.00	100.0	0.00	0	0	0	0	0	0	0.00	0.00	100.0	0.00						
Hot Springs	15.11	6	13.04	0.00	50.00	16.67	33.33	0	1	0	0	(1)	0	0.00	21.35	65.29	13.36						
AR nonMSA	23.69	14	30.43	0.00	0.00	92.86	7.14	0	1	0	0	(1)	0	0.00	0.00	92.77	7.23						

Charter Number 24
Table 1. Lending Volume

LENDING VOLUME												
Geography: CALIFORNIA												
Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Review:												
Los Angeles-Long Beach-Glendale	20.66	2,715	641,393	6,001	444,947	5	401	33	157,576	8,754	1,244,317	13.99
Sacramento	13.38	2,156	454,827	3,491	192,000	8	870	15	100,339	5,670	748,036	27.04
Limited-Review												
Chico	1.40	266	39,793	321	18,188	3	375	2	1,600	592	59,956	0.77
Modesto	2.05	538	104,446	326	26,615	4	162	1	2,000	869	133,223	0.91
Napa	0.62	125	48,510	138	7,371	0	0	0	0	263	55,881	0.22
Oakland-Fremont-Haywood	8.96	1,003	260,312	2,764	150,070	6	932	26	117,300	3,799	528,614	9.70
Oxnard-Thousand Oaks-Ventura	1.03	228	68,256	202	19,457	2	500	5	40,321	437	128,534	0.09
Redding	1.32	302	36,671	256	14,017	0	0	0	0	558	50,688	1.24
Riverside-San Bernardino-Ontario	10.09	3,345	630,395	923	72,844	3	300	6	21,024	4,277	724,563	0.44
Salinas	0.28	54	14,543	65	4,679	0	0	0	0	119	19,222	0.02
San Diego-Carlsbad-San Marcos	10.13	1,231	370,762	3,048	236,335	0	0	13	157,161	4,292	764,258	15.11
San Francisco-San Mateo-Redwood City	7.08	463	128,295	2,527	112,019	1	90	8	17,842	2,999	258,246	12.52
San Jose-Sunnyvale-Santa Clara	5.99	344	152,928	2,195	79,616	6	1,436	4	54,626	2,549	288,606	2.74
Santa Ana-Anaheim-Irvine	6.97	600	179,061	2,339	196,458	2	27	12	48,482	2,953	424,028	6.41
Santa Cruz-Watsonville	0.55	46	10,412	188	10,379	0	0	0	0	234	20,791	0.50
Santa Rosa-Petaluma	1.06	133	39,861	313	14,131	0	0	2	9,945	448	63,937	0.97
Stockton	1.47	371	68,854	251	17,810	0	0	1	3,701	623	90,365	0.41
Vallejo-Fairfield	1.43	320	81,089	277	16,260	2	50	6	28,465	605	125,864	2.07
Yuba City-Marysville	0.90	165	27,249	196	19,200	19	4,311	0	0	380	50,760	0.40
CA nonMSA	4.61	785	111,250	1,126	63,359	36	6,109	5	13,610	1,952	194,328	4.46
CA Statewide	0.04	0	0	0	0	0	0	17	34,965	17	34,965	0.00

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

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Charter Number 24

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: CALIFORNIA								Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Los Angeles-Long Beach-Glendale	635	14.72	1.91	2.05	15.46	17.48	31.30	36.85	51.33	43.31	0.12	0.11	0.11	0.14	0.10
Sacramento	645	14.95	3.32	3.10	18.33	20.47	42.14	33.95	36.21	42.48	0.32	0.20	0.42	0.29	0.31
Limited-Review															
Chico	67	1.55	0.38	4.48	14.86	8.96	60.46	52.24	24.30	34.33	0.40	5.26	0.42	0.44	0.13
Modesto	179	4.15	1.12	1.12	14.63	3.35	53.88	65.92	30.36	29.61	0.31	0.36	0.09	0.34	0.36
Napa	40	0.93	0.00	0.00	13.85	12.50	60.87	65.00	25.28	22.50	0.37	0.00	0.11	0.40	0.61
Oakland-Fremont-Haywood	213	4.94	3.49	6.10	13.07	18.31	43.58	44.13	39.86	31.46	0.14	0.21	0.16	0.13	0.12
Oxnard-Thousand Oaks-Ventura	55	1.27	1.20	0.00	15.46	14.55	46.06	49.09	37.29	36.36	0.09	0.00	0.11	0.08	0.09
Redding	62	1.44	0.00	0.00	12.78	17.74	70.92	62.90	16.30	19.35	0.38	0.00	0.62	0.28	0.48
Riverside-San Bernardino-Ontario	1,209	28.03	1.49	1.90	21.74	30.93	43.33	45.57	33.44	21.59	0.31	0.35	0.52	0.32	0.16
Salinas	11	0.25	0.00	0.00	13.83	18.18	45.09	36.36	41.08	45.45	0.05	0.00	0.06	0.02	0.09
San Diego-Carlsbad-San Marcos	417	9.67	2.30	3.36	14.03	11.75	41.01	37.89	42.66	47.00	0.16	0.13	0.12	0.14	0.20
San Francisco-San Mateo-Redwood City	71	1.65	1.54	2.82	12.79	22.54	45.12	45.07	40.55	29.58	0.11	0.13	0.16	0.13	0.07
San Jose-Sunnyvale-Santa Clara	128	2.97	1.17	0.78	14.81	30.47	48.40	46.09	35.63	22.66	0.10	0.00	0.21	0.06	0.10
Santa Ana-Anaheim-Irvine	144	3.34	1.25	0.69	19.56	20.83	33.56	30.56	45.63	47.92	0.08	0.06	0.09	0.06	0.10
Santa Cruz-Watsonville	13	0.30	0.00	0.00	20.21	0.00	40.44	23.08	39.35	76.92	0.10	0.00	0.00	0.08	0.21
Santa Rosa-Petaluma	29	0.67	0.00	0.00	9.17	0.00	71.27	89.66	19.56	10.34	0.10	0.00	0.00	0.14	0.00
Stockton	109	2.53	1.80	1.83	19.48	12.84	39.28	34.86	39.43	50.46	0.16	0.16	0.21	0.23	0.12

Charter Number 24

Table 2. Geographic Distribution of Home Purchase Loans (continued)

Geographic Distribution: HOME PURCHASE		Geography: CALIFORNIA								Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Limited-Review (cont):															
Vallejo-Fairfield	64	1.48	0.52	0.00	15.69	7.81	50.32	57.81	33.48	34.38	0.17	0.00	0.09	0.19	0.18
Yuba-City-Marysville	53	1.23	0.00	0.00	17.49	39.62	52.57	30.19	29.94	30.19	0.22	0.00	0.15	0.17	0.36
CA nonMSA	170	3.94	0.00	0.00	10.20	10.59	69.14	67.65	20.66	21.76	0.37	0.00	0.58	0.39	0.25

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Los Angeles-Long Beach-Glendale	129	9.29	1.91	2.33	15.46	20.93	31.30	41.09	51.33	35.66	0.11	0.09	0.13	0.12	0.09	
Sacramento	320	23.04	3.32	0.31	18.33	16.56	42.14	47.50	36.21	35.63	0.73	0.00	0.94	0.94	0.47	
Limited-Review																
Chico	69	4.97	0.38	0.00	14.86	17.39	60.46	56.52	24.30	26.09	2.14	0.00	0.58	2.19	3.09	
Modesto	61	4.39	1.12	1.64	14.63	11.48	53.88	47.54	30.36	39.34	1.22	3.23	0.81	0.91	1.90	
Napa	5	0.36	0.00	0.00	13.85	20.00	60.87	80.00	25.28	0.00	0.31	0.00	1.14	0.23	0.00	
Oakland-Fremont-Haywood	102	7.34	3.49	2.94	13.07	10.78	43.58	50.98	39.86	35.29	0.25	0.18	0.11	0.23	0.36	
Oxnard-Thousand Oaks-Ventura	18	1.30	1.20	0.00	15.46	11.11	46.06	61.11	37.29	27.78	0.10	0.00	0.00	0.17	0.08	
Redding	60	4.32	0.00	0.00	12.78	11.67	70.92	70.00	16.30	18.33	2.91	0.00	2.98	3.09	2.23	
Riverside-San Bernardino-Ontario	82	5.90	1.49	2.44	21.74	14.63	43.33	42.68	33.44	40.24	0.11	0.61	0.04	0.09	0.14	
Salinas	5	0.36	0.00	0.00	13.83	20.00	45.09	40.00	41.08	40.00	0.00	0.00	0.00	0.00	0.00	
San Diego-Carlsbad-San Marcos	79	5.69	2.30	5.06	14.03	7.59	41.01	39.24	42.66	48.10	0.19	0.24	0.00	0.19	0.27	
San Francisco-San Mateo-Redwood City	77	5.54	1.54	0.00	12.79	20.78	45.12	54.55	40.55	24.68	0.37	0.00	0.71	0.44	0.08	
San Jose-Sunnyvale-Santa Clara	31	2.23	1.17	3.23	14.81	16.13	48.40	45.16	35.63	35.48	0.11	0.00	0.14	0.11	0.10	
Santa Ana-Anaheim-Irvine	42	3.02	1.25	0.00	19.56	4.76	33.56	52.38	45.63	42.86	0.14	0.00	0.07	0.15	0.17	
Santa Cruz-Watsonville	9	0.65	0.00	0.00	20.21	33.33	40.44	44.44	39.35	22.22	0.00	0.00	0.00	0.00	0.00	
Santa Rosa-Petaluma	8	0.58	0.00	0.00	9.17	12.50	71.27	75.00	19.56	12.50	0.11	0.00	0.48	0.08	0.00	
Stockton	55	3.96	1.80	1.82	19.48	7.27	39.28	30.91	39.43	60.00	0.45	0.00	0.35	0.60	0.38	

Charter Number 24

Table 3. Geographic Distribution of Home Improvement Loans (continued)

Geographic Distribution: HOME IMPROVEMENT		Geography: CALIFORNIA								Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Limited Review (cont):															
Vallejo-Fairfield	30	2.16	0.52	0.00	15.69	10.00	50.32	46.67	33.48	43.33	0.43	0.00	0.22	0.26	0.80
Yuba-City-Marysville	24	1.73	0.00	0.00	17.49	12.50	52.57	50.00	29.94	37.50	0.59	0.00	0.70	0.45	0.78
CA nonMSA	183	13.17	0.00	0.00	10.20	14.75	69.14	72.68	20.66	12.57	2.19	0.00	4.26	2.48	0.47

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Los Angeles-Long Beach-Glendale	1,922	20.43	1.91	2.55	15.46	20.08	31.30	41.31	51.33	35.95	0.18	0.19	0.20	0.22	0.13
Sacramento	1,189	12.64	3.32	3.45	18.33	25.90	42.14	38.60	36.21	32.04	0.33	0.20	0.32	0.34	0.33
Limited-Review															
Chico	127	1.35	0.38	0.00	14.86	18.90	60.46	60.63	24.30	20.47	0.70	0.00	0.87	0.78	0.45
Modesto	298	3.17	1.12	0.67	14.63	5.70	53.88	63.42	30.36	30.20	0.38	0.44	0.14	0.46	0.35
Napa	80	0.85	0.00	0.00	13.85	8.75	60.87	52.50	25.28	38.75	0.49	0.00	0.26	0.43	0.87
Oakland-Fremont-Haywood	682	7.25	3.49	5.13	13.07	17.01	43.58	46.04	39.86	31.82	0.21	0.30	0.28	0.22	0.16
Oxnard-Thousand Oaks-Ventura	155	1.65	1.20	1.29	15.46	15.48	46.06	51.61	37.29	31.61	0.14	0.14	0.16	0.15	0.10
Redding	178	1.89	0.00	0.00	12.78	10.11	70.92	77.53	16.30	12.36	0.89	0.00	0.29	1.08	0.75
Riverside-San Bernardino-Ontario	2,052	21.81	1.49	1.80	21.74	22.27	43.33	51.27	33.44	24.66	0.35	0.58	0.47	0.39	0.24
Salinas	37	0.39	0.00	0.00	13.83	8.11	45.09	56.76	41.08	35.14	0.06	0.00	0.04	0.07	0.07
San Diego-Carlsbad-San Marcos	727	7.73	2.30	2.34	14.03	13.48	41.01	44.29	42.66	39.89	0.20	0.07	0.18	0.23	0.19
San Francisco-San Mateo-Redwood City	310	3.29	1.54	2.58	12.79	11.29	45.12	51.94	40.55	34.19	0.19	0.31	0.16	0.21	0.16
San Jose-Sunnyvale-Santa Clara	171	1.82	1.17	3.51	14.81	16.96	48.40	50.29	35.63	29.24	0.07	0.23	0.07	0.06	0.08
Santa Ana-Anaheim-Irvine	413	4.39	1.25	1.45	19.56	23.49	33.56	29.30	45.63	45.76	0.12	0.13	0.13	0.11	0.12
Santa Cruz-Watsonville	24	0.26	0.00	0.00	20.21	16.67	40.44	37.50	39.35	45.83	0.09	0.00	0.13	0.02	0.13
Santa Rosa-Petaluma	96	1.02	0.00	0.00	9.17	11.46	71.27	71.88	19.56	16.67	0.16	0.00	0.20	0.17	0.07
Stockton	207	2.20	1.80	1.45	19.48	12.56	39.28	31.88	39.43	54.11	0.20	0.13	0.19	0.18	0.22

Charter Number 24

Table 4. Geographic Distribution of Home Mortgage Refinance Loans (continued)

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Limited Review (cont):															
Vallejo-Fairfield	225	2.39	0.52	0.44	15.69	16.44	50.32	47.11	33.48	36.00	0.29	0.00	0.23	0.30	0.31
Yuba-City-Marysville	88	0.94	0.00	0.00	17.49	20.45	52.57	44.32	29.94	35.23	0.33	0.00	0.31	0.29	0.40
CA nonMSA	428	4.55	0.00	0.00	10.20	12.15	69.14	69.86	20.66	17.99	0.62	0.00	1.00	0.63	0.46

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Los Angeles-Long Beach-Glendale	29	42.65	12.95	20.69	31.74	51.72	28.34	17.24	26.96	10.34	0.19	0.16	0.24	0.14	0.18	
Sacramento	2	2.94	10.57	0.00	36.09	50.00	35.54	50.00	17.80	0.00	0.00	0.00	0.00	0.00	0.00	
Limited-Review																
Chico	3	4.41	8.41	0.00	34.73	0.00	34.21	0.00	22.65	100.00	5.45	0.00	0.00	0.00	33.33	
Modesto	0	0.00	3.38	0.00	26.24	0.00	49.18	0.00	21.20	0.00	0.00	0.00	0.00	0.00	0.00	
Napa	0	0.00	0.00	0.00	24.02	0.00	72.18	0.00	3.80	0.00	0.00	0.00	0.00	0.00	0.00	
Oakland-Fremont-Haywood	6	8.82	13.31	0.00	27.95	0.00	45.35	50.00	13.38	50.00	0.14	0.00	0.00	0.22	0.83	
Oxnard-Thousand Oaks-Ventura	0	0.00	3.57	0.00	34.60	0.00	47.43	0.00	14.41	0.00	0.00	0.00	0.00	0.00	0.00	
Redding	2	2.94	0.00	0.00	44.43	0.00	47.48	50.00	8.09	50.00	0.00	0.00	0.00	0.00	0.00	
Riverside-San Bernardino-Ontario	2	2.94	7.73	0.00	38.68	100.00	37.84	0.00	15.76	0.00	0.29	0.00	0.69	0.00	0.00	
Salinas	1	1.47	0.00	0.00	28.29	100.00	58.50	0.00	13.21	0.00	0.00	0.00	0.00	0.00	0.00	
San Diego-Carlsbad-San Marcos	8	11.76	11.77	50.00	32.61	25.00	37.33	25.00	18.29	0.00	0.43	1.09	0.19	0.24	0.00	
San Francisco-San Mateo-Redwood City	5	7.35	19.98	0.00	23.42	20.00	31.54	60.00	25.05	20.00	0.13	0.00	0.24	0.16	0.00	
San Jose-Sunnyvale-Santa Clara	4	5.88	6.98	0.00	25.75	100.00	53.88	0.00	13.39	0.00	0.00	0.00	0.00	0.00	0.00	
Santa Ana-Anaheim-Irvine	1	1.47	6.27	100.00	41.07	0.00	33.61	0.00	19.05	0.00	0.12	0.77	0.0	0.00	0.00	
Santa Cruz-Watsonville	0	0.00	0.00	0.00	43.78	0.00	44.77	0.00	11.45	0.00	0.00	0.00	0.00	0.00	0.00	
Santa Rosa-Petaluma	0	0.00	0.00	0.00	29.86	0.00	65.54	0.00	4.60	0.00	0.00	0.00	0.00	0.00	0.00	
Stockton	0	0.00	22.11	0.00	26.33	0.00	37.30	0.00	14.27	0.00	0.00	0.00	0.00	0.00	0.00	

Charter Number 24

Table 5. Geographic Distribution of Multifamily Loans (continued)

Geographic Distribution: MULTIFAMILY		Geography: CALIFORNIA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Limited Review (cont):															
Vallejo-Fairfield	1	1.47	6.21	0.00	35.41	0.00	37.98	0.00	20.40	100.00	0.00	0.00	0.00	0.00	0.00
Yuba-City-Marysville	0	0.00	0.00	0.00	49.32	0.00	37.49	0.00	13.19	0.00	0.00	0.00	0.00	0.00	0.00
CA nonMSA	4	5.88	0.00	0.00	33.99	75.00	60.71	25.00	5.30	0.00	2.35	0.00	4.55	1.75	0.00

Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: CALIFORNIA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005						
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total **	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Los Angeles-Long Beach-Glendale	6,001	22.27	7.76	7.43	20.51	24.00	25.98	26.13	45.01	41.09	0.86	0.72	1.21	0.82	0.77
Sacramento	3,491	12.96	7.89	7.82	23.65	22.06	38.71	42.42	29.75	27.70	2.55	3.38	3.06	2.94	1.84
Limited-Review															
Chico	321	1.19	0.46	0.31	28.00	21.18	48.11	51.40	23.43	27.10	1.92	0.00	1.81	2.02	2.14
Modesto	326	1.21	8.78	6.44	16.52	12.27	49.80	55.52	24.91	25.77	1.42	1.27	1.28	1.52	1.53
Napa	138	0.51	0.00	0.00	26.10	17.39	55.34	42.03	18.56	40.58	0.97	0.00	1.13	0.55	2.03
Oakland-Fremont-Haywood	2,764	10.26	10.56	5.97	16.42	10.96	39.07	41.90	33.82	38.68	1.96	1.29	1.47	2.03	2.14
Oxnard-Thousand Oaks-Ventura	202	0.75	4.02	3.96	18.65	19.80	49.77	53.96	27.56	22.28	0.33	0.23	0.36	0.42	0.19
Redding	256	0.95	0.00	0.00	26.16	18.36	61.24	73.05	12.60	8.59	1.80	0.00	1.79	2.10	1.19
Riverside-San Bernardino-Ontario	923	3.43	4.03	8.99	29.37	27.84	40.98	35.75	25.55	27.19	0.49	3.11	0.54	0.41	0.40
Salinas	65	0.24	0.00	0.00	20.76	13.85	44.77	35.38	34.47	50.77	0.26	0.00	0.31	0.18	0.34
San Diego-Carlsbad-San Marcos	3,048	11.31	5.01	8.37	22.02	18.34	37.41	42.95	35.52	30.31	1.86	5.14	1.84	2.41	1.13
San Francisco-San Mateo-Redwood City	2,527	9.38	15.16	9.50	17.82	18.16	34.45	36.45	32.47	35.89	1.96	1.62	2.09	1.61	2.36
San Jose-Sunnyvale-Santa Clara	2,195	8.15	3.14	1.64	22.61	30.25	43.38	49.29	30.86	18.82	2.77	0.88	4.54	3.05	1.33
Santa Ana-Anaheim-Irvine	2,339	8.68	3.12	4.40	28.73	26.29	35.69	43.65	31.75	25.14	0.99	2.17	0.94	1.46	0.54
Santa Cruz-Watsonville	188	0.70	0.00	0.00	21.53	42.55	47.64	32.45	30.83	25.00	1.39	0.00	3.06	0.59	0.71
Santa Rosa-Petaluma	313	1.16	0.00	0.00	17.25	19.81	69.02	66.45	13.74	13.74	0.75	0.00	1.01	0.74	0.61
Stockton	251	0.93	9.63	1.99	24.28	13.55	36.93	43.03	29.17	41.43	0.95	0.23	0.74	1.10	0.92

Charter Number 24

Table 6. Geographic Distribution of Small Loans to Businesses (continued)

Geographic Distribution: SMALL LOANS TO BUSINESSES				Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total **	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp
Limited Review (cont):															
Vallejo-Fairfield	277	1.03	2.72	2.89	25.73	23.83	45.90	42.24	25.61	31.05	1.01	1.11	1.44	.079	1.16
Yuba-City-Marysville	196	0.73	0.00	0.00	37.34	26.02	41.36	47.45	21.30	26.53	2.54	0.00	2.44	3.13	2.23
CA nonMSA	1,126	4.18	0.00	0.00	16.75	19.63	65.63	62.17	17.62	18.21	2.45	0.00	3.68	2.27	3.18

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Los Angeles-Long Beach-Glendale	5	5.15	3.30	0.00	14.12	60.00	30.82	20.00	51.36	20.00	0.18	0.00	0.39	0.32	0.00	
Sacramento	8	8.25	4.21	0.00	17.65	0.00	47.82	87.50	30.33	12.50	0.69	0.00	0.00	1.34	0.00	
Limited-Review																
Chico	3	3.09	0.10	0.00	10.43	0.00	51.76	66.67	37.71	33.33	0.92	0.00	0.00	0.99	1.15	
Modesto	4	4.12	2.17	0.00	13.15	0.00	62.99	100.00	21.69	0.00	0.20	0.00	0.00	0.31	0.00	
Napa	0	0.00	0.00	0.00	14.44	0.00	42.92	0.00	42.64	0.00	0.00	0.00	0.00	0.00	0.00	
Oakland-Fremont-Haywood	6	6.19	5.60	0.00	15.65	0.00	38.15	16.67	40.59	83.33	1.13	0.00	0.00	0.00	2.65	
Oxnard-Thousand Oaks-Ventura	2	2.06	4.59	0.00	20.76	0.00	54.53	100.00	20.12	0.00	0.43	0.00	0.00	0.87	0.00	
Redding	0	0.00	0.00	0.00	15.98	0.00	72.83	0.00	11.19	0.00	0.00	0.00	0.00	0.00	0.00	
Riverside-San Bernardino-Ontario	3	3.09	2.10	0.00	27.50	0.00	41.75	0.00	28.65	100.00	0.16	0.00	0.00	0.00	0.46	
Salinas	0	0.00	0.00	0.00	20.82	0.00	50.83	0.00	28.35	0.00	0.00	0.00	0.00	0.00	0.00	
San Diego-Carlsbad-San Marcos	0	0.00	3.07	0.00	19.05	0.00	41.01	0.00	36.84	0.00	0.00	0.00	0.00	0.00	0.00	
San Francisco-San Mateo-Redwood City	1	1.03	7.48	0.00	14.20	0.00	42.34	0.00	35.98	100.00	0.37	0.00	0.00	0.00	0.98	
San Jose-Sunnyvale-Santa Clara	6	6.19	2.84	0.00	25.39	0.00	45.90	100.00	25.87	0.00	1.26	0.00	0.00	2.36	0.00	
Santa Ana-Anaheim-Irvine	2	2.06	3.12	0.00	25.45	0.00	35.39	0.00	35.73	100.00	0.00	0.00	0.00	0.00	0.00	
Santa Cruz-Watsonville	0	0.00	0.00	0.00	25.54	0.00	41.47	0.00	33.00	0.00	0.00	0.00	0.00	0.00	0.00	
Santa Rosa-Petaluma	0	0.00	0.00	0.00	6.67	0.00	81.98	0.00	11.35	0.00	0.00	0.00	0.00	0.00	0.00	
Stockton	0	0.00	1.99	0.00	10.19	0.00	53.46	0.00	34.35	0.00	0.00	0.00	0.00	0.00	0.00	

Charter Number 24

Table 7. Geographic Distribution of Small Loans to Farms (continued)

Geographic Distribution: SMALL LOANS TO FARMS				Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Limited Review (cont):																
Vallejo-Fairfield	2	2.06	0.65	0.00	14.42	0.00	54.46	0.00	30.47	100.00	0.85	0.00	0.00	0.00	2.86	
Yuba-City-Marysville	19	19.59	0.00	0.00	7.76	15.79	60.31	84.21	31.93	0.00	2.99	0.00	20.00	4.03	0.00	
CA nonMSA	36	37.11	0.00	0.00	13.70	41.67	76.37	58.33	9.93	0.00	2.45	0.00	7.78	2.14	0.00	

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: CALIFORNIA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Los Angeles-Long Beach-Glendale	635	14.72	23.87	0.59	16.49	0.88	17.40	16.81	42.24	81.71	0.07	0.00	0.00	0.10	0.07
Sacramento	645	14.95	20.59	1.37	18.32	18.00	21.00	25.97	40.09	54.67	0.27	0.45	0.60	0.26	0.22
Limited-Review															
Chico	67	1.55	21.91	1.75	17.06	10.53	21.06	17.54	39.97	70.18	0.40	0.00	0.57	0.35	0.40
Modesto	179	4.15	21.74	1.14	17.27	1.14	20.71	28.41	40.28	69.32	0.18	0.00	0.08	0.25	0.17
Napa	40	0.93	18.55	0.00	19.66	5.41	22.34	27.03	39.45	67.57	0.42	0.00	0.74	0.86	0.31
Oakland-Fremont-Haywood	213	4.94	20.97	2.20	17.47	13.19	21.18	28.57	40.38	56.04	0.15	0.27	0.18	0.13	0.15
Oxnard-Thousand Oaks-Ventura	55	1.27	19.55	2.78	18.43	5.56	22.09	16.67	39.92	75.00	0.05	0.00	0.00	0.07	0.06
Redding	62	1.44	20.36	0.00	18.02	12.50	21.24	25.00	40.38	62.50	0.43	0.00	0.42	0.51	0.42
Riverside-San Bernardino-Ontario	1,209	28.03	21.73	2.93	17.48	10.49	20.23	20.73	40.56	65.85	0.10	0.18	0.16	0.12	0.08
Salinas	11	0.25	19.70	0.00	18.38	0.00	21.52	10.00	40.40	90.00	0.06	0.00	0.00	0.00	0.07
San Diego-Carlsbad-San Marcos	417	9.67	21.02	1.62	17.91	7.69	20.09	14.98	40.98	75.71	0.13	0.21	0.18	0.10	0.13
San Francisco-San Mateo-Redwood City	71	1.65	21.33	0.00	17.59	8.93	19.98	17.86	41.11	73.21	0.12	0.00	0.19	0.16	0.10
San Jose-Sunnyvale-Santa Clara	128	2.97	20.21	6.33	17.95	13.92	21.63	25.32	40.21	54.43	0.09	0.15	0.09	0.08	0.10
Santa Ana-Anaheim-Irvine	144	3.34	20.69	1.90	17.97	6.67	20.68	17.14	40.65	74.29	0.07	0.28	0.05	0.06	0.08
Santa Cruz-Watsonville	13	0.30	19.96	0.00	17.98	16.67	21.23	33.33	40.83	50.00	0.13	0.00	0.57	0.10	0.10
Santa Rosa-Petaluma	29	0.67	17.73	10.00	18.87	5.00	24.32	10.00	39.08	75.00	0.10	0.54	0.11	0.03	0.12
Stockton	109	2.53	22.77	0.00	16.48	5.62	19.80	32.58	40.95	61.80	0.17	0.00	0.22	0.26	0.14

Charter Number 24

Table 8. Borrower Distribution of Home Purchase Loans (continued)

Borrower Distribution: HOME PURCHASE		Geography: CALIFORNIA								Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Limited Review (cont):															
Vallejo-Fairfield	64	1.48	19.26	0.00	18.51	4.17	23.45	14.58	38.79	81.25	0.18	0.00	0.00	0.08	0.26
Yuba-City-Marysville	53	1.23	20.84	0.00	18.18	8.57	20.53	17.14	40.46	74.29	0.23	0.00	0.37	0.31	0.18
CA nonMSA	170	3.94	20.57	0.79	17.73	11.11	21.49	25.40	40.20	62.70	0.35	0.00	0.75	0.43	0.25

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 42.7% of loans originated and purchased by USB.

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

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: CALIFORNIA								Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Los Angeles-Long Beach-Glendale	129	9.29	23.87	0.78	16.49	3.88	17.40	28.68	42.24	66.67	0.12	0.10	0.00	0.20	0.11
Sacramento	320	23.04	20.59	4.06	18.32	14.06	21.00	30.63	40.09	51.25	0.77	0.34	0.70	0.96	0.71
Limited-Review															
Chico	69	4.97	21.91	4.35	17.06	8.70	21.06	18.84	39.97	68.12	2.22	2.08	0.51	1.56	3.19
Modesto	61	4.39	21.74	0.00	17.27	8.20	20.71	22.95	40.28	68.85	1.31	0.00	0.63	0.84	1.83
Napa	5	0.36	18.55	0.00	19.66	0.00	22.34	60.00	39.45	40.00	0.32	0.00	0.00	0.60	0.31
Oakland-Fremont-Haywood	102	7.34	20.97	6.86	17.47	15.69	21.18	30.39	40.38	47.06	0.26	0.39	0.34	0.31	0.18
Oxnard-Thousand Oaks-Ventura	18	1.30	19.55	0.00	18.43	5.56	22.09	50.00	39.92	44.44	0.11	0.00	0.00	0.18	0.11
Redding	60	4.32	20.36	3.33	18.02	13.33	21.24	30.00	40.38	53.33	3.06	2.22	4.14	5.22	1.82
Riverside-San Bernardino-Ontario	82	5.90	21.73	1.22	17.48	8.54	20.23	29.27	40.56	60.98	0.11	0.00	0.06	0.13	0.13
Salinas	5	0.36	19.70	0.00	18.38	0.00	21.52	20.00	40.40	80.00	0.00	0.00	0.00	0.00	0.00
San Diego-Carlsbad-San Marcos	79	5.69	21.02	3.80	17.91	7.59	20.09	20.25	40.98	68.35	0.20	0.33	0.00	0.23	0.22
San Francisco-San Mateo-Redwood City	77	5.54	21.33	20.78	17.59	24.98	19.98	11.69	41.11	42.86	0.39	1.79	1.28	0.20	0.10
San Jose-Sunnyvale-Santa Clara	31	2.23	20.21	6.45	17.95	9.68	21.63	22.58	40.21	61.29	0.12	0.00	0.15	0.00	0.21
Santa Ana-Anaheim-Irvine	42	3.02	20.69	0.00	17.97	11.90	20.68	26.19	40.65	61.90	0.15	0.00	0.06	0.17	0.17
Santa Cruz-Watsonville	9	0.65	19.96	33.33	17.98	11.11	21.23	33.33	40.83	22.22	0.00	0.00	0.00	0.00	0.00
Santa Rosa-Petaluma	8	0.58	17.73	25.00	18.87	0.00	24.32	37.50	39.08	37.50	0.12	0.00	0.00	0.19	0.13
Stockton	55	3.96	22.77	1.82	16.48	7.27	19.80	21.82	40.95	69.09	0.48	0.00	0.28	0.24	0.65

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans (continued)

Borrower Distribution: HOME IMPROVEMENT				Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp	
Limited Review (cont):																
Vallejo-Fairfield	30	2.16	19.26	6.67	18.51	23.33	23.45	16.67	38.79	53.33	0.47	0.69	0.40	0.21	0.68	
Yuba-City-Marysville	24	1.73	20.84	0.00	18.18	4.17	20.53	33.33	40.46	62.50	0.62	0.00	0.00	1.34	0.44	
CA nonMSA	183	13.17	20.57	7.65	17.73	15.85	21.49	21.86	40.20	54.64	2.28	4.41	3.02	1.59	2.20	

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by USB.

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

Charter Number 24

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Los Angeles-Long Beach-Glendale	1,922	20.43	23.87	1.82	16.49	9.08	17.40	25.00	42.24	64.11	0.07	0.04	0.10	0.07	0.07	
Sacramento	1,189	12.64	20.59	4.67	18.32	17.95	21.00	28.50	40.09	48.88	0.33	0.24	0.31	0.34	0.34	
Limited-Review																
Chico	127	1.35	21.91	2.59	17.06	14.66	21.06	24.14	39.97	58.62	0.75	0.35	0.90	0.61	0.81	
Modesto	298	3.17	21.74	1.70	17.27	8.52	20.71	25.00	40.28	64.77	0.32	0.00	0.21	0.27	0.41	
Napa	80	0.85	18.55	0.00	19.66	14.29	22.34	32.86	39.45	52.86	0.50	0.00	0.55	0.78	0.38	
Oakland-Fremont-Haywood	682	7.25	20.97	5.24	17.47	19.10	21.18	35.21	40.38	40.45	0.22	0.32	0.28	0.26	0.16	
Oxnard-Thousand Oaks-Ventura	155	1.65	19.55	2.86	18.43	20.00	22.09	34.29	39.92	42.86	0.08	0.00	0.07	0.11	0.07	
Redding	178	1.89	20.36	3.13	18.02	15.63	21.24	30.63	40.38	50.63	0.95	0.96	1.14	1.04	0.86	
Riverside-San Bernardino-Ontario	2,052	21.81	21.73	2.49	17.48	14.06	20.23	24.89	40.56	58.57	0.12	0.07	0.12	0.11	0.12	
Salinas	37	0.39	19.70	0.00	18.38	0.00	21.52	26.09	40.40	73.91	0.06	0.00	0.00	0.06	0.07	
San Diego-Carlsbad-San Marcos	727	7.73	21.02	3.13	17.91	10.00	20.09	23.13	40.98	63.75	0.16	0.20	0.17	0.16	0.15	
San Francisco-San Mateo-Redwood City	310	3.29	21.33	14.11	17.59	23.24	19.98	24.90	41.11	37.76	0.18	0.75	0.46	0.16	0.11	
San Jose-Sunnyvale-Santa Clara	171	1.82	20.21	7.76	17.95	19.83	21.63	25.86	40.21	46.55	0.07	0.10	0.10	0.06	0.07	
Santa Ana-Anaheim-Irvine	413	4.39	20.69	1.30	17.97	14.35	20.68	26.96	40.65	57.39	0.08	0.02	0.10	0.06	0.08	
Santa Cruz-Watsonville	24	0.26	19.96	11.76	17.98	11.76	21.23	5.88	40.83	70.59	0.09	0.38	0.10	0.05	0.08	
Santa Rosa-Petaluma	96	1.02	17.73	9.46	18.87	20.27	24.32	25.68	39.08	44.59	0.15	0.45	0.22	0.13	0.12	
Stockton	207	2.20	22.77	1.55	16.48	9.30	19.80	24.81	40.95	64.34	0.16	0.11	0.13	0.18	0.17	

Charter Number 24

Table 10. Borrower Distribution of Home Mortgage Refinance Loans (continued)

Borrower Distribution: HOME MORTGAGE REFINANCE				Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Limited Review (cont):															
Vallejo-Fairfield	225	2.39	19.26	4.47	18.51	17.32	23.45	31.84	38.79	46.37	0.29	0.33	0.36	0.28	0.28
Yuba-City-Marysville	88	0.94	20.84	1.41	18.18	5.63	20.53	26.76	40.46	66.20	0.35	0.00	0.51	0.41	0.30
CA nonMSA	428	4.55	20.57	4.23	17.73	14.93	21.49	26.20	40.20	54.65	0.60	0.47	0.73	0.69	0.55

Data shown includes only one to four-family and manufactured housing (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US)

** As a percentage of loans with borrower income information available. No information was available for 42.3% of loans originated and purchased by USB.

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

Charter Number 24

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: CALIFORNIA		Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full-Review:									
Los Angeles-Long Beach-Glendale	6,001	22.27	62.65	56.71	86.75	3.97	9.28	0.86	1.15
Sacramento	3,491	12.96	64.88	58.89	89.03	4.53	6.45	2.55	3.34
Limited-Review									
Chico	321	1.19	68.82	63.86	87.23	4.05	8.72	1.92	2.70
Modesto	326	1.21	65.89	50.61	81.90	6.13	11.96	1.42	1.66
Napa	138	0.51	66.60	43.48	92.03	1.45	6.52	0.97	1.15
Oakland-Fremont-Haywood	2,764	10.26	63.79	44.25	89.80	3.15	7.05	1.96	1.49
Oxnard-Thousand Oaks-Ventura	202	0.75	66.47	65.35	83.17	3.96	12.87	0.33	0.54
Redding	256	0.95	67.70	62.11	88.67	5.86	5.47	1.80	2.43
Riverside-San Bernardino-Ontario	923	3.43	65.99	57.53	85.05	4.12	10.83	0.49	0.67
Salinas	65	0.24	65.84	49.23	80.00	9.23	10.77	0.26	0.34
San Diego-Carlsbad-San Marcos	3,048	11.31	65.53	38.02	84.48	5.81	9.71	1.86	1.13
San Francisco-San Mateo-Redwood City	2,527	9.38	63.30	50.10	92.64	2.33	5.03	1.96	1.81
San Jose-Sunnyvale-Santa Clara	2,195	8.15	61.93	32.57	94.17	2.73	3.10	2.77	1.44
Santa Ana-Anaheim-Irvine	2,339	8.68	63.78	46.05	85.38	3.89	10.73	0.99	0.82
Santa Cruz-Watsonville	188	0.70	68.83	50.00	88.30	5.85	5.85	1.39	1.14
Santa Rosa-Petaluma	313	1.16	67.68	61.34	91.37	4.15	4.47	0.75	1.08
Stockton	251	0.93	63.14	70.12	83.27	6.37	10.36	0.95	1.85

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Table 11. Borrower Distribution of Small Loans to Businesses (continued)

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: CALIFORNIA		Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Limited Review (cont):									
Vallejo-Fairfield	277	1.03	66.09	56.68	89.17	3.25	7.58	1.01	1.45
Yuba-City-Marysville	196	0.73	64.09	56.12	78.06	7.65	14.29	2.54	3.70
CA nonMSA	1,126	4.18	69.08	60.66	88.10	5.86	6.04	2.45	3.60

* Based on 2004 Peer Small Business (US).

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 18.77% of small loans to businesses originated and purchased by USB.

Charter Number 24

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: CALIFORNIA		Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full-Review:									
Los Angeles-Long Beach-Glendale	5	5.15	84.92	20.00	80.00	20.00	0.00	0.18	0.12
Sacramento	8	8.25	84.50	100.00	62.50	25.00	12.50	0.69	0.94
Limited-Review									
Chico	3	3.09	86.78	66.67	66.67	0.00	33.33	0.92	0.61
Modesto	4	4.12	81.68	100.00	100.00	0.00	0.00	0.20	0.33
Napa	0	0.00	82.94	0.00	0.00	0.00	0.00	0.00	0.00
Oakland-Fremont-Haywood	6	6.19	83.79	83.33	16.67	83.33	0.00	1.13	1.01
Oxnard-Thousand Oaks-Ventura	2	2.06	78.59	100.00	0.00	100.00	0.00	0.43	0.78
Redding	0	0.00	87.67	0.00	0.00	0.00	0.00	0.00	0.00
Riverside-San Bernardino-Ontario	3	3.09	82.94	100.00	66.67	33.33	0.00	0.16	0.28
Salinas	0	0.00	67.89	0.00	0.00	0.00	0.00	0.00	0.00
San Diego-Carlsbad-San Marcos	0	0.00	84.33	0.00	0.00	0.00	0.00	0.00	0.00
San Francisco-San Mateo-Redwood City	1	1.03	85.34	100.00	100.00	0.00	0.00	0.37	0.54
San Jose-Sunnyvale-Santa Clara	6	6.19	83.34	100.00	0.00	66.67	33.33	1.26	1.72
Santa Ana-Anaheim-Irvine	2	2.06	83.61	100.00	100.00	0.00	0.00	0.00	0.00
Santa Cruz-Watsonville	0	0.00	80.28	0.00	0.00	0.00	0.00	0.00	0.00
Santa Rosa-Petaluma	0	0.00	83.42	0.00	0.00	0.00	0.00	0.00	0.00
Stockton	0	0.00	80.78	0.00	0.00	0.00	0.00	0.00	0.00

Charter Number 24

Table 12. Borrower Distribution of Small Loans to Farms (continued)

Borrower Distribution: SMALL LOANS TO FARMS		Geography: CALIFORNIA			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*		
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less	
Limited Review (cont):										
Vallejo-Fairfield	2	2.06	83.95	100.00	100.00	0.00	0.00	0.85	1.18	
Yuba-City-Marysville	19	19.59	82.95	78.95	36.84	21.05	42.11	2.99	2.94	
CA nonMSA	36	37.11	87.39	91.67	36.11	38.89	25.00	2.45	2.80	

* Based on 2004 Peer Small Business Data (US).

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 3.09% of small loans to farms originated and purchased by USB.

Charter Number 24

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full-Review:									
Los Angeles-Long Beach-Glendale	15	6,512	190	47,539	205	54,051	18.54	7	25,190
Sacramento	32	9,671	129	21,509	161	31,180	10.69	2	1,135
Limited-Review									
Chico	4	441	6	442	10	883	0.30	0	0
Modesto	3	37	13	558	16	595	0.20	0	0
Napa	0	0	6	170	6	170	0.06	0	0
Oakland-Fremont-Haywood	13	9,059	117	30,641	130	39,700	13.62	5	6,735
Oxnard-Thousand Oaks-Ventura	3	76	10	1,180	13	1,256	0.43	0	0
Redding	4	50	22	718	26	768	0.26	0	0
Riverside-San Bernardino-Ontario	7	2,210	28	37,174	35	39,384	13.51	0	0
Salinas	0	0	5	936	5	936	0.32	0	0
San Diego-Carlsbad-San Marcos	24	3,783	140	22,984	164	26,767	9.18	0	0
San Francisco-San Mateo-Redwood City	0	0	125	17,977	125	17,977	6.17	2	5,282
San Jose-Sunnyvale-Santa Clara	1	976	38	23,581	39	24,557	8.42	0	0
Santa Ana-Anaheim-Irvine	7	577	59	29,168	66	29,745	10.20	1	100
Santa Cruz-Watsonville	0	0	5	394	5	394	0.14	0	0
Santa Rosa-Petaluma	0	0	7	566	7	566	0.19	0	0
Stockton	2	63	15	288	17	351	0.12	0	0
Vallejo-Fairfield	6	1,356	13	1,246	19	2,602	0.89	0	0
Yuba City-Marysville	1	58	12	1,881	13	1,939	0.67	0	0
CA nonMSA	7	1,256	41	2,499	48	3,755	1.29	0	0
CA Statewide	7	4,721	48	9,251	55	13,972	4.79	5	15,007

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

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

Charter Number 24

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS Geography: CALIFORNIA Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Review:																	
Los Angeles-Long Beach-Glendale	13.99	50	15.82	2.00	18.00	28.00	50.00	14	2	1	1	4	5	8.00	29.44	30.88	31.58
Sacramento	27.04	41	12.97	7.32	17.07	46.34	29.27	19	1	1	4	5	8	6.61	25.18	38.80	29.41
Limited-Review																	
Chico	0.77	5	1.58	0.00	40.00	40.00	20.00	1	0	0	0	0	1	2.16	23.07	52.76	22.01
Modesto	0.91	5	1.58	20.00	0.00	80.00	0.00	0	0	0	0	0	0	2.66	21.22	52.77	23.35
Napa	0.22	3	0.95	0.00	66.67	33.33	0.00	2	0	0	0	2	0	0.00	16.66	63.01	20.33
Oakland-Fremont-Haywood	9.70	33	10.44	9.09	6.06	54.55	30.30	8	3	1	1	2	1	8.54	20.25	41.14	30.04
Oxnard-Thousand Oaks-Ventura	0.09	6	1.90	0.00	16.67	33.33	50.00	4	1	0	1	0	2	3.86	23.98	44.41	27.75
Redding	1.24	6	1.90	0.00	33.33	66.67	0.00	2	0	0	1	1	0	0.00	18.51	66.24	15.25
Riverside-San Bernardino-Ontario	0.44	14	4.43	0.00	21.43	28.57	50.00	9	0	0	3	2	4	3.53	28.54	41.16	26.73
Salinas	0.02	1	0.32	0.00	100.0	0.00	0.00	1	0	0	1	0	0	0.00	26.32	48.43	25.25
San Diego-Carlsbad-San Marcos	15.11	38	12.03	7.89	21.05	36.84	34.21	16	2	1	2	8	3	7.78	24.46	37.46	30.01
San Francisco-San Mateo-Redwood City	12.52	30	9.49	10.00	20.00	50.00	20.00	1	0	0	0	1	0	7.21	21.80	42.21	28.77
San Jose-Sunnyvale-Santa Clara	2.74	16	5.06	0.00	6.25	43.75	50.00	8	1	0	1	4	2	4.03	22.79	47.69	25.49
Santa Ana-Anaheim-Irvine	6.41	20	6.33	0.00	20.00	40.00	40.00	5	1	0	0	1	3	4.95	30.96	31.84	32.26
Santa Cruz-Watsonville	0.50	2	0.63	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	31.25	39.43	29.32
Santa-Rosa-Petaluma	0.97	8	2.53	0.00	37.50	62.50	0.00	3	0	0	1	2	0	0.00	14.38	69.79	15.83

Charter Number 24

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS Geography: CALIFORNIA Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Limited Review (cont):																	
Stockton	0.41	6	1.90	0.00	16.67	33.33	50.00	4	0	0	1	1	2	5.88	25.65	38.34	30.13
Vallejo-Fairfield	2.07	6	1.90	0.00	33.33	50.00	16.67	1	1	0	(1)	0	1	1.55	22.77	47.80	27.02
Yuba City-Marysville	0.40	1	0.32	0.00	100.0	0.00	0.00	0	0	0	0	0	0	0.00	25.62	51.20	23.18
CA nonMSA	4.46	25	7.91	0.00	28.00	60.00	12.00	3	0	0	1	2	0	0.00	13.52	69.78	16.71

Charter Number 24
Table 1. Lending Volume

LENDING VOLUME		Geography: COLORADO						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Review:												
Denver-Aurora	65.23	8,907	1,574,971	12,259	446,031	11	2,867	41	291,814	21,218	2,315,683	78.51
Limited-Review												
Boulder	5.76	737	180,745	1,125	28,306	1	200	9	29,370	1,872	238,621	3.68
Colorado Springs	12.58	1,718	280,133	2,365	79,779	4	236	6	27,577	4,093	387,725	8.63
Fort Collins-Loveland	4.74	816	132,261	725	19,454	1	46	1	2,000	1,543	153,761	1.45
Grand Junction	2.37	236	27,328	530	22,547	5	1,225	0	0	771	51,100	1.87
Greeley	3.30	576	83,185	495	15,918	0	0	1	1,600	1,072	100,703	0.40
Pueblo	3.22	503	47,646	541	20,671	3	1,050	0	0	1,047	69,367	2.74
CO nonMSA	2.79	334	80,941	567	30,053	6	767	2	11,120	909	122,881	2.72
CO Statewide	0.01	0	0	0	0	0	0	3	3,351	3	3,351	0.00

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

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Charter Number 24

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: COLORADO				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Denver-Aurora	3,096	63.52	1.94	2.62	22.29	20.19	42.16	38.53	33.62	37.02	1.17	0.84	1.40	1.14	1.12
Limited-Review															
Boulder	290	5.95	0.27	0.34	19.36	16.21	44.99	46.21	35.39	36.90	1.03	0.00	0.75	1.00	1.26
Colorado Springs	628	12.88	0.12	0.16	19.55	15.76	49.48	52.23	30.85	31.85	0.99	0.00	0.94	0.97	1.04
Fort Collins-Loveland	314	6.44	1.28	0.00	13.61	13.38	62.79	58.28	22.32	28.34	1.22	0.00	1.06	1.32	1.13
Grand Junction	73	1.50	0.00	0.00	14.19	9.59	60.18	61.64	25.63	28.77	0.38	0.00	0.18	0.35	0.59
Greeley	199	4.08	0.70	0.50	14.59	5.03	53.62	50.25	31.09	44.22	0.88	0.00	0.50	0.95	0.88
Pueblo	154	3.16	0.00	0.00	24.22	15.58	46.83	40.91	28.95	43.51	0.99	0.00	1.03	0.84	1.14
CO nonMSA	120	2.46	0.00	0.00	7.03	5.83	43.43	26.67	49.54	67.50	0.59	0.00	3.47	0.93	0.35

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: COLORADO						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Denver-Aurora	815	62.64	1.94	1.84	22.29	17.18	42.16	40.12	33.62	40.37	3.81	5.29	3.75	3.65	3.91
Limited-Review															
Boulder	32	2.46	0.27	3.13	19.36	25.00	44.99	43.75	35.39	25.00	1.95	100.0	2.22	2.03	0.57
Colorado Springs	156	11.99	0.12	0.00	19.55	12.82	49.48	37.18	30.85	50.00	3.16	0.00	2.93	2.13	5.34
Fort Collins-Loveland	53	4.07	1.28	0.00	13.61	15.09	62.79	50.94	22.32	33.96	2.72	0.00	2.15	2.16	4.38
Grand Junction	48	3.69	0.00	0.00	14.19	14.58	60.18	62.50	25.63	22.92	1.95	0.00	1.85	1.71	2.63
Greeley	47	3.61	0.70	2.13	14.59	6.38	53.62	48.94	31.09	42.55	2.83	0.00	2.30	2.43	3.85
Pueblo	103	7.92	0.00	0.00	24.22	21.36	46.83	43.69	28.95	34.95	10.71	0.00	13.71	10.50	8.70
CO nonMSA	47	3.61	0.00	0.00	7.03	12.77	43.43	44.68	49.54	42.55	5.38	0.00	11.11	4.52	5.00

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: COLORADO				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Denver-Aurora	4,978	65.35	1.94	2.25	22.29	21.47	42.16	40.24	33.62	35.72	1.75	1.53	1.93	1.78	1.63
Limited-Review															
Boulder	409	5.37	0.27	0.00	19.36	19.80	44.99	47.92	35.39	31.30	1.22	0.00	1.27	1.29	1.04
Colorado Springs	928	12.18	0.12	0.11	19.55	12.07	49.48	51.51	30.85	36.31	1.55	0.00	1.02	1.78	1.50
Fort Collins-Loveland	449	5.89	1.28	0.00	13.61	11.80	62.79	60.58	22.32	27.62	1.52	0.00	1.46	1.71	1.16
Grand Junction	115	1.51	0.00	0.00	14.19	14.78	60.18	60.87	25.63	24.35	0.74	0.00	0.56	0.75	0.82
Greeley	329	4.32	0.70	0.30	14.59	9.12	53.62	54.41	31.09	36.17	1.53	0.00	1.00	1.49	1.80
Pueblo	244	3.20	0.00	0.00	24.22	16.80	46.83	44.67	28.95	38.52	1.58	0.00	1.14	1.85	1.53
CO nonMSA	166	2.18	0.00	0.00	7.03	4.82	43.43	39.76	49.54	55.42	0.90	0.00	1.81	1.16	0.72

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: COLORADO						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid
Full-Review:																
Denver-Aurora	18	52.94	8.56	22.22	40.77	38.89	41.87	33.33	8.80	5.56	2.15	2.90	2.70	1.05	0.00	
Limited-Review																
Boulder	6	17.65	5.73	0.00	38.53	50.00	42.03	50.00	13.71	0.00	8.70	0.00	5.00	14.29	0.00	
Colorado Springs	6	17.65	0.76	0.00	43.58	83.33	44.09	0.00	11.57	16.67	5.17	0.00	10.34	0.00	0.00	
Fort Collins-Loveland	0	0.00	3.99	0.00	39.68	0.00	46.38	0.00	9.95	0.00	0.00	0.00	0.00	0.00	0.00	
Grand Junction	0	0.00	0.00	0.00	21.50	0.00	52.56	0.00	25.94	0.00	0.00	0.00	0.00	0.00	0.00	
Greeley	1	2.94	9.66	0.00	49.21	100.00	27.61	0.00	13.52	0.00	0.00	0.00	0.00	0.00	0.00	
Pueblo	2	5.88	0.00	0.00	46.91	50.00	48.33	50.00	4.76	0.00	25.00	0.00	25.00	50.00	0.00	
CO nonMSA	1	2.94	0.00	0.00	2.85	100.00	14.57	0.00	82.58	0.00	4.76	0.00	50.00	0.00	0.00	

Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES				Geography: COLORADO				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total **	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Denver-Aurora	12,259	65.88	3.98	3.95	24.82	22.61	36.70	33.45	33.62	36.32	7.85	9.08	7.02	6.77	8.07	
Limited-Review																
Boulder	1,125	6.05	1.29	0.62	31.33	25.07	37.39	36.89	29.98	37.16	3.17	3.03	3.28	2.86	3.78	
Colorado Springs	2,365	12.71	6.09	12.01	25.51	16.96	40.61	33.28	27.79	37.76	7.03	18.78	3.92	4.60	10.48	
Fort Collins-Loveland	725	3.90	1.34	0.69	26.31	22.62	51.41	56.28	20.93	20.41	2.82	2.52	2.37	3.40	2.29	
Grand Junction	530	2.85	0.00	0.00	27.28	16.60	50.23	57.92	22.49	25.47	4.16	0.00	2.01	5.30	4.08	
Greeley	495	2.66	6.21	1.62	15.21	17.37	48.55	32.32	30.03	48.69	3.76	1.40	5.84	1.67	6.32	
Pueblo	541	2.91	0.00	0.00	35.28	29.94	36.14	41.22	28.19	28.84	7.85	0.00	7.20	9.89	6.79	
CO nonMSA	567	3.05	0.00	0.00	4.18	3.17	24.92	22.40	70.90	74.25	3.02	0.00	3.21	1.68	2.82	

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: COLORADO				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Denver-Aurora	11	35.48	1.74	0.00	21.24	0.00	38.76	45.45	37.80	54.55	1.45	0.00	0.00	0.59	3.42	
Limited-Review																
Boulder	1	3.23	0.00	0.00	23.63	0.00	47.70	100.00	28.68	0.00	1.27	0.00	0.00	2.38	0.00	
Colorado Springs	4	12.90	2.95	0.00	15.61	25.00	52.29	50.00	29.15	25.00	5.48	0.00	6.67	6.45	4.55	
Fort Collins-Loveland	1	3.23	1.13	0.00	16.23	0.00	56.14	100.00	26.49	0.00	0.47	0.00	0.00	0.78	0.00	
Grand Junction	5	16.13	0.00	0.00	10.70	0.00	64.18	100.00	25.12	0.00	4.00	0.00	0.00	5.77	0.00	
Greeley	0	0.00	1.39	0.00	7.97	0.00	66.81	0.00	23.83	0.00	0.00	0.00	0.00	0.00	0.00	
Pueblo	3	9.68	0.00	0.00	20.39	66.67	42.35	0.00	36.86	33.33	1.69	0.00	11.11	0.00	0.00	
CO nonMSA	6	19.35	0.00	0.00	7.96	0.00	36.17	50.00	55.87	50.00	1.71	0.00	0.00	1.35	2.50	

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: COLORADO				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Denver-Aurora	3,096	63.52	18.18	10.06	18.65	33.58	23.34	27.77	38.42	28.59	0.94	1.24	1.07	0.94	0.79	
Limited-Review																
Boulder	290	5.95	18.13	8.65	17.49	22.12	20.88	26.92	37.09	42.31	0.45	0.64	0.38	0.50	0.43	
Colorado Springs	628	12.88	17.17	8.25	18.97	20.63	24.84	32.70	39.03	38.41	0.57	0.57	0.45	0.50	0.71	
Fort Collins-Loveland	314	6.44	16.76	3.70	19.36	32.59	25.32	37.78	38.56	25.93	0.61	0.26	0.88	0.73	0.40	
Grand Junction	73	1.50	17.40	7.27	19.63	23.64	23.69	27.27	39.28	41.82	0.26	0.27	0.25	0.23	0.29	
Greeley	199	4.08	18.72	5.19	17.17	28.15	23.23	33.33	36.87	33.33	0.70	1.38	0.75	0.61	0.69	
Pueblo	154	3.16	20.21	10.37	18.34	25.93	21.79	26.67	39.67	37.04	0.93	1.37	0.63	0.72	1.18	
CO nonMSA	120	2.46	15.51	6.59	16.25	12.09	21.79	18.68	46.45	62.64	0.54	3.07	0.30	0.53	0.47	

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 35.2% of loans originated and purchased by USB.

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

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: COLORADO						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Denver-Aurora	815	62.64	18.18	9.82	18.65	20.61	23.34	30.80	38.42	38.77	4.05	4.40	3.78	4.08	4.11
Limited-Review															
Boulder	32	2.46	18.13	15.63	17.49	9.38	20.88	40.63	37.09	34.38	2.11	3.39	1.64	2.53	1.75
Colorado Springs	156	11.99	17.17	3.85	18.97	16.67	24.84	31.41	39.03	48.08	3.45	1.41	2.37	4.38	3.78
Fort Collins-Loveland	53	4.07	16.76	3.77	19.36	30.19	25.32	26.42	38.56	39.62	2.85	0.00	3.11	4.82	1.87
Grand Junction	48	3.69	17.40	4.17	19.63	37.50	23.69	16.67	39.28	41.67	2.04	2.56	3.13	1.60	1.65
Greeley	47	3.61	18.72	2.13	17.17	12.77	23.23	44.68	36.87	40.43	2.99	1.96	1.72	4.62	2.55
Pueblo	103	7.92	20.21	8.74	18.34	25.24	21.79	21.36	39.67	44.66	12.00	13.64	13.83	11.71	10.95
CO nonMSA	47	3.61	15.51	10.64	16.25	17.02	21.79	27.66	46.45	44.68	5.99	12.50	8.33	3.75	5.10

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by USB.

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

Charter Number 24

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: COLORADO				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Denver-Aurora	4,978	65.35	18.18	9.26	18.65	27.03	23.34	29.76	38.42	33.95	1.24	1.30	1.33	1.27	1.16	
Limited-Review																
Boulder	409	5.37	18.13	6.63	17.49	23.20	20.88	30.94	37.09	39.23	0.51	0.21	0.69	0.46	0.50	
Colorado Springs	928	12.18	17.17	4.10	18.97	20.00	24.84	32.62	39.03	43.28	1.18	0.29	1.03	1.32	1.32	
Fort Collins-Loveland	449	5.89	16.76	6.48	19.36	23.89	25.32	33.45	38.56	36.18	1.09	0.82	1.18	1.25	0.97	
Grand Junction	115	1.51	17.40	8.33	19.63	26.19	23.69	20.24	39.28	45.24	0.57	0.27	0.70	0.50	0.60	
Greeley	329	4.32	18.72	3.54	17.17	21.68	23.23	34.96	36.87	39.82	1.19	1.30	1.25	1.15	1.19	
Pueblo	244	3.20	20.21	10.67	18.34	20.44	21.79	24.44	39.67	44.44	1.88	2.83	2.02	1.81	1.71	
CO nonMSA	166	2.18	15.51	3.76	16.25	15.79	21.79	27.82	46.45	52.63	0.83	0.96	1.04	1.26	0.66	

Data shown includes only one to four-family and manufactured housing (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US)

** As a percentage of loans with borrower income information available. No information was available for 33.2% of loans originated and purchased by USB.

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

Charter Number 24

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: COLORADO		Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full-Review:									
Denver-Aurora	12,259	65.88	62.34	47.96	93.45	2.68	3.87	7.85	6.01
Limited-Review									
Boulder	1,125	6.05	64.83	54.04	95.91	2.22	1.87	3.17	3.27
Colorado Springs	2,365	12.71	65.62	49.60	93.66	3.00	3.34	7.03	6.68
Fort Collins-Loveland	725	3.90	67.70	56.55	95.45	2.62	1.93	2.82	3.60
Grand Junction	530	2.85	64.78	60.00	89.62	4.91	5.47	4.16	4.56
Greeley	495	2.66	64.41	35.15	94.55	2.22	3.23	3.76	1.57
Pueblo	541	2.91	64.81	60.26	92.61	4.07	3.33	7.85	11.13
CO nonMSA	567	3.05	65.17	56.61	90.48	2.82	6.70	3.02	2.47

* Based on 2004 Peer Small Business (US).

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 23.93% of small loans to businesses originated and purchased by the USB.

Charter Number 24

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: COLORADO			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full-Review:									
Denver-Aurora	11	35.48	85.63	81.82	36.36	18.18	45.45	1.45	1.41
Limited-Review									
Boulder	1	3.23	88.11	100.00	0.00	100.00	0.00	1.27	1.59
Colorado Springs	4	12.90	87.55	75.00	75.00	25.00	0.00	5.48	5.00
Fort Collins-Loveland	1	3.23	88.28	100.00	100.00	0.00	0.00	0.47	0.62
Grand Junction	5	16.13	91.29	20.00	20.00	40.00	40.00	4.00	2.13
Greeley	0	0.00	86.31	0.00	0.00	0.00	0.00	0.00	0.00
Pueblo	3	9.68	92.16	100.00	0.00	33.33	66.67	1.69	1.89
CO nonMSA	6	19.35	87.58	83.33	66.67	16.67	16.67	1.71	2.65

* Based on 2004 Peer Small Business Data (US).

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 3.23% of small loans to farms originated and purchased by the USB.

Charter Number 24

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: COLORADO				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full-Review:									
Denver-Aurora	21	10,208	201	27,185	222	37,393	76.23	9	25,483
Limited-Review									
Boulder	3	772	45	1,097	48	1,869	3.81	0	0
Colorado Springs	5	117	64	2,812	69	2,929	5.97	0	0
Fort Collins-Loveland	2	1,135	11	2,389	13	3,524	7.18	1	36
Grand Junction	0	0	15	598	15	598	1.22	1	437
Greeley	1	11	5	156	6	167	0.34	0	0
Pueblo	2	24	31	784	33	808	1.65	0	0
CO nonMSA	0	0	16	818	16	818	1.67	0	0
CO Statewide	2	400	9	549	11	949	1.93	0	0

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

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

Charter Number 24

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS																	
Geography: COLORADO Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Review:																	
Denver-Aurora	78.51	65	62.50	3.08	23.08	43.08	29.23	4	0	0	2	0	1	4.67	28.17	39.55	27.49
Limited-Review																	
Boulder	3.68	6	5.77	0.00	33.33	50.00	16.67	0	0	0	0	0	0	3.35	25.38	41.56	29.70
Colorado Springs	8.63	11	10.58	9.09	9.09	63.64	18.18	2	0	0	0	2	0	0.34	26.24	47.96	25.46
Fort Collins-Loveland	1.45	6	5.77	0.00	16.67	33.33	50.00	1	0	0	0	0	1	3.28	19.05	59.01	18.66
Grand Junction	1.87	2	1.92	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	17.70	60.49	21.81
Greeley	0.40	3	2.88	0.00	0.00	66.67	33.33	2	0	0	0	2	0	2.21	21.67	49.61	25.28
Pueblo	2.74	6	5.77	0.00	16.67	33.33	50.00	1	0	0	0	1	0	0.00	30.02	43.31	25.47
CO nonMSA	2.72	5	4.81	0.00	20.00	20.00	60.00	0	0	0	0	0	0	0.00	6.85	40.25	49.83

Charter Number 24
Table 1. Lending Volume

LENDING VOLUME		Geography: IDAHO						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Review:												
Boise City-Nampa	50.86	2,075	229,829	3,948	260,637	187	25,465	5	14,764	6,215	530,695	54.20
Limited-Review												
Coeur d'Alene	8.80	629	76,907	440	41,760	5	560	1	1,988	1,075	121,215	6.73
Idaho Falls	5.11	228	25,715	342	13,776	55	5,401	0	0	625	44,892	4.50
Logan	1.76	28	2,405	107	4,431	80	6,868	0	0	215	13,704	0.68
Pocatello	2.73	137	13,930	138	9,803	36	8,012	23	2,225	334	33,970	2.26
ID nonMSA	30.73	1,358	151,865	2,036	127,023	360	44,061	2	1,207	3,756	324,156	31.62
ID Statewide	0.01	0	0	0	0	0	0	1	13,000	1	13,000	0.00

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

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Charter Number 24

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: IDAHO				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Boise City-Nampa	837	54.28	0.82	0.36	17.25	19.00	48.01	44.56	33.92	36.08	1.26	0.00	1.25	1.21	1.36
Limited-Review															
Coeur d'Alene	176	11.41	0.00	0.00	5.20	5.68	77.44	78.98	17.36	15.34	0.84	0.00	1.40	0.75	1.15
Idaho Falls	78	5.06	0.00	0.00	10.92	8.97	67.32	64.10	21.76	26.92	0.45	0.00	0.77	0.33	0.66
Logan	5	0.32	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Pocatello	52	3.37	0.00	0.00	18.36	9.62	52.28	44.23	29.37	46.15	0.57	0.00	0.31	0.56	0.77
ID nonMSA	394	25.55	0.00	0.00	6.29	4.06	81.03	78.17	12.68	17.77	1.27	0.00	1.24	1.33	1.05

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: IDAHO				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans						
Full-Review:																
Boise City-Nampa	237	34.96	0.82	0.42	17.25	13.50	48.01	47.26	33.92	38.82	6.85	12.50	7.39	7.10	6.14	
Limited-Review																
Coeur d'Alene	134	19.76	0.00	0.00	5.20	2.99	77.44	82.09	17.36	14.93	10.24	0.00	12.50	10.63	6.67	
Idaho Falls	22	3.24	0.00	0.00	10.92	13.64	67.32	72.73	21.76	13.64	2.80	0.00	9.09	2.49	0.00	
Logan	4	0.59	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	3.57	0.00	0.00	3.57	0.00	
Pocatello	17	2.51	0.00	0.00	18.36	23.53	52.28	52.94	29.37	23.53	3.65	0.00	8.70	1.33	5.13	
ID nonMSA	264	38.94	0.00	0.00	6.29	3.79	81.03	81.44	12.68	14.77	10.15	0.00	11.36	9.89	11.05	

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: IDAHO				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Boise City-Nampa	997	45.03	0.82	0.50	17.25	16.65	48.01	45.34	33.92	37.51	2.26	3.45	2.28	2.23	2.29
Limited-Review															
Coeur d'Alene	318	14.36	0.00	0.00	5.20	3.46	77.44	75.79	17.36	20.75	2.06	0.00	1.74	1.85	3.05
Idaho Falls	128	5.78	0.00	0.00	10.92	7.81	67.32	75.78	21.76	16.41	1.25	0.00	1.83	1.44	0.41
Logan	19	0.86	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	1.53	0.00	0.00	1.53	0.00
Pocatello	65	2.94	0.00	0.00	18.36	21.54	52.28	43.08	29.37	35.38	0.96	0.00	1.67	0.67	0.95
ID nonMSA	687	31.03	0.00	0.00	6.29	2.77	81.03	81.95	12.68	15.28	2.30	0.00	2.29	2.47	1.68

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: IDAHO				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Boise City-Nampa	4	19.05	1.79	0.00	38.65	25.00	32.72	25.00	26.84	50.00	6.25	0.00	0.00	9.09	12.50	
Limited-Review																
Coeur d'Alene	1	4.76	0.00	0.00	24.85	100.00	61.21	0.00	13.94	0.00	10.00	0.00	50.00	0.00	0.00	
Idaho Falls	0	0.00	0.00	0.00	36.24	0.00	53.48	0.00	10.29	0.00	0.00	0.00	0.00	0.00	0.00	
Logan	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Pocatello	3	14.29	0.00	0.00	48.34	100.00	43.72	0.00	7.95	0.00	20.00	0.00	33.33	0.00	0.00	
ID nonMSA	13	61.90	0.00	0.00	10.37	0.00	67.00	76.92	22.62	23.08	21.88	0.00	0.00	18.52	50.00	

Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES				Geography: IDAHO				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total **	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Boise City-Nampa	3,948	56.31	1.05	0.46	27.75	25.15	41.48	37.54	29.72	36.85	10.82	5.08	11.28	8.04	12.16
Limited-Review															
Coeur d'Alene	440	6.28	0.00	0.00	15.45	13.86	69.53	65.68	15.02	20.45	3.77	0.00	4.24	3.54	5.06
Idaho Falls	342	4.88	0.00	0.00	22.32	46.49	55.03	42.98	22.65	10.53	4.65	0.00	14.45	2.23	1.80
Logan	107	1.53	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	14.80	0.00	0.00	15.57	0.00
Pocatello	138	1.97	0.00	0.00	35.69	20.29	44.21	44.20	20.10	35.51	2.08	0.00	1.04	2.75	2.86
ID nonMSA	2,036	29.04	0.00	0.00	7.60	5.65	73.38	74.66	19.01	19.70	4.87	0.00	4.52	5.01	6.53

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: IDAHO				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans						
Full-Review:																
Boise City-Nampa	187	25.86	0.62	1.07	23.37	38.50	55.26	52.94	20.74	7.49	9.17	14.29	11.18	8.30	7.41	
Limited-Review																
Coeur d'Alene	5	0.69	0.00	0.00	6.55	0.00	80.63	80.00	12.82	20.00	2.90	0.00	0.00	1.85	33.33	
Idaho Falls	55	7.61	0.00	0.00	6.01	0.00	77.84	96.36	16.15	3.64	4.67	0.00	0.00	4.97	2.04	
Logan	80	11.07	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	52.78	0.00	0.00	53.52	0.00	
Pocatello	36	4.98	0.00	0.00	7.95	0.00	77.18	88.89	14.87	11.11	10.59	0.00	0.00	10.67	18.18	
ID nonMSA	360	49.79	0.00	0.00	5.24	5.56	84.92	85.28	9.84	9.17	4.61	0.00	3.82	4.48	8.89	

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: IDAHO										Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Boise City-Nampa	837	54.28	17.83	12.98	19.15	24.54	23.65	24.82	39.38	37.66	1.30	1.08	1.68	1.12	1.22	
Limited-Review																
Coeur d'Alene	176	11.41	17.20	7.94	19.03	25.40	25.04	23.02	38.73	43.65	0.94	0.64	1.45	0.91	0.80	
Idaho Falls	78	5.06	18.07	10.81	18.91	32.43	23.84	24.32	39.18	32.43	0.43	0.31	0.34	0.71	0.28	
Logan	5	0.32	15.15	66.67	24.79	0.00	28.04	0.00	32.02	33.33	0.00	0.00	0.00	0.00	0.00	
Pocatello	52	3.37	19.76	11.11	18.53	25.93	22.10	37.04	39.62	25.93	0.64	0.33	0.72	0.94	0.44	
ID nonMSA	394	25.55	17.96	5.05	19.17	19.56	24.01	25.87	38.85	49.53	1.30	1.29	1.14	1.36	1.33	

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 20.9% of loans originated and purchased by USB.

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

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: IDAHO								Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Boise City-Nampa	237	34.96	17.83	11.39	19.15	23.21	23.65	27.43	39.38	37.97	7.41	11.24	9.24	7.28	5.58
Limited-Review															
Coeur d'Alene	134	19.76	17.20	6.72	19.03	23.88	25.04	37.31	38.73	32.09	10.66	14.29	13.75	13.27	6.88
Idaho Falls	22	3.24	18.07	22.73	18.91	9.09	23.84	18.18	39.18	50.00	2.92	11.43	3.23	0.00	1.87
Logan	4	0.59	15.15	0.00	24.79	0.00	28.04	75.00	32.02	25.00	3.70	0.00	0.00	8.33	0.00
Pocatello	17	2.51	19.76	23.53	18.53	11.76	22.10	23.53	39.62	41.18	3.76	7.69	3.33	6.67	1.67
ID nonMSA	264	38.94	17.96	12.88	19.17	19.70	24.01	28.41	38.85	39.02	10.66	16.67	11.71	11.52	8.70

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by USB.

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

Charter Number 24

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: IDAHO				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Boise City-Nampa	997	45.03	17.83	7.74	19.15	25.11	23.65	29.60	39.38	37.56	2.60	2.80	2.65	2.94	2.32	
Limited-Review																
Coeur d'Alene	318	14.36	17.20	4.76	19.03	15.15	25.04	28.14	38.73	51.95	2.42	2.83	2.09	2.57	2.40	
Idaho Falls	128	5.78	18.07	7.69	18.91	32.31	23.84	20.00	39.18	40.00	1.22	1.88	2.30	0.88	0.86	
Logan	19	0.86	15.15	0.00	24.79	9.09	28.04	45.45	32.02	45.45	1.47	0.00	1.69	2.00	1.11	
Pocatello	65	2.94	19.76	17.31	18.53	13.46	22.10	30.77	39.62	38.46	1.10	2.33	0.88	1.53	0.68	
ID nonMSA	687	31.03	17.96	8.90	19.17	19.18	24.01	29.79	38.85	42.12	2.55	5.57	3.08	3.11	1.89	

Data shown includes only one to four-family and manufactured housing (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US)

** As a percentage of loans with borrower income information available. No information was available for 17.1% of loans originated and purchased by USB.

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

Charter Number 24

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: IDAHO		Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full-Review:									
Boise City-Nampa	3,948	56.31	61.43	58.41	86.42	6.23	7.35	10.82	11.86
Limited-Review									
Coeur d'Alene	440	6.28	61.65	58.41	78.18	9.09	12.73	3.77	4.35
Idaho Falls	342	4.88	59.19	57.31	93.27	2.92	3.80	4.65	6.12
Logan	107	1.53	59.13	75.70	91.59	5.61	2.80	14.80	28.44
Pocatello	138	1.97	58.88	58.70	84.06	6.52	9.42	2.08	2.46
ID nonMSA	2,036	29.04	60.68	60.41	86.69	5.99	7.32	4.87	5.79

* Based on 2004 Peer Small Business (US).

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 17.32% of small loans to businesses originated and purchased by the USB.

Charter Number 24

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: IDAHO			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full-Review:									
Boise City-Nampa	187	25.86	87.82	86.63	57.22	24.60	18.18	9.17	10.03
Limited-Review									
Coeur d'Alene	5	0.69	89.46	100.00	80.00	20.00	0.00	2.90	3.85
Idaho Falls	55	7.61	86.77	87.27	63.64	32.73	3.64	4.67	4.93
Logan	80	11.07	92.91	90.00	81.25	8.75	10.00	52.78	62.96
Pocatello	36	4.98	88.72	55.56	22.22	36.11	41.67	10.59	9.00
ID nonMSA	360	49.79	87.95	88.89	64.72	19.72	15.56	4.61	5.40

* Based on 2004 Peer Small Business Data (US).

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 1.24% of small loans to farms originated and purchased by the USB.

Charter Number 24

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: IDAHO				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full-Review:									
Boise City-Nampa	8	2,862	83	6,694	91	9,556	50.92	0	0
Limited-Review									
Coeur d'Alene	2	35	12	727	14	762	4.06	0	0
Idaho Falls	1	595	7	1,142	8	1,737	9.26	0	0
Logan	0	0	1	112	1	112	0.60	0	0
Pocatello	1	13	12	222	13	235	1.25	0	0
ID nonMSA	10	2,073	61	3,593	71	5,666	30.19	0	0
ID Statewide	1	200	9	500	10	700	3.73	0	0

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

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

Charter Number 24

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS																		Geography: IDAHO		Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005														
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population																				
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography																				
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp																	
Full-Review:																																		
Boise City-Nampa	54.20	35	39.77	0.00	37.14	28.57	34.29	0	0	0	0	0	0	0	1.58	21.28	46.43	30.71																
Limited-Review																																		
Coeur d'Alene	6.73	5	5.68	0.00	20.00	80.00	0.00	0	0	0	0	0	0	0.00	7.82	76.03	16.15																	
Idaho Falls	4.50	4	4.55	0.00	50.00	25.00	25.00	0	0	0	0	0	0	0.00	13.54	66.55	19.91																	
Logan	0.68	1	1.14	0.00	0.00	100.0	0.00	0	0	0	0	0	0	0.00	0.00	100.0	0.00																	
Pocatello	2.26	3	3.41	0.00	66.67	33.33	0.00	0	0	0	0	0	0	0.00	21.77	51.13	27.10																	
ID nonMSA	31.62	40	45.45	0.00	5.00	80.00	15.00	0	0	0	0	0	0	0.00	7.82	80.13	12.05																	

Charter Number 24
Table 1. Lending Volume

LENDING VOLUME												
Geography: ILLINOIS												
Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Review:												
Chicago-Naperville-Joliet	72.41	15,899	3,084,273	6,439	289,329	12	1,830	13	54,653	22,363	3,430,085	61.51
Limited-Review:												
Bloomington-Normal	1.57	343	36,881	115	14,560	28	2,632	0	0	486	54,073	0.82
Rockford	2.81	501	48,174	345	22,202	22	1,770	1	6,500	869	78,646	8.28
Springfield	4.02	452	39,596	684	94,327	103	8,604	3	6,575	1,242	149,102	8.18
IL nonMSA	19.16	3,633	254,627	1,509	127,110	776	66,593	0	0	5,918	448,330	21.21
IL Statewide	0.02	0	0	0	0	0	0	6	11,457	6	11,457	0.00

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

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Charter Number 24

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Chicago-Naperville-Joliet	6,406	69.26	2.65	2.50	15.37	13.67	44.30	38.45	37.68	45.36	1.09	0.70	0.97	1.05	1.24
Limited-Review:															
Bloomington-Normal	195	2.11	0.00	0.00	21.24	32.82	55.27	46.15	23.49	21.03	1.80	0.00	2.49	2.05	0.82
Rockford	203	2.19	1.61	2.96	17.05	10.84	56.27	57.64	25.07	28.57	1.10	1.78	0.63	1.13	1.30
Springfield	213	2.30	2.60	0.94	20.47	26.29	40.90	38.97	36.04	33.80	2.09	0.99	3.29	2.05	1.65
IL nonMSA	2,232	24.13	0.00	0.00	14.92	15.86	73.14	73.52	11.95	10.62	16.68	0.00	21.94	16.55	12.68

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans						
Full-Review:																
Chicago-Naperville-Joliet	357	51.07	2.65	3.92	15.37	11.48	44.30	45.94	37.68	38.66	0.71	0.60	0.37	0.84	0.75	
Limited-Review:																
Bloomington-Normal	7	1.00	0.00	0.00	21.24	14.29	55.27	85.71	23.49	0.00	0.72	0.00	0.00	1.24	0.00	
Rockford	53	7.58	1.61	3.77	17.05	16.98	56.27	56.60	25.07	22.64	1.96	7.14	2.79	1.47	2.33	
Springfield	34	4.86	2.60	5.88	20.47	47.06	40.90	32.35	36.04	14.71	1.66	10.00	3.85	1.18	0.82	
IL nonMSA	248	35.48	0.00	0.00	14.92	14.52	73.14	72.98	11.95	12.50	8.23	0.00	5.56	8.46	9.77	

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Chicago-Naperville-Joliet	9,109	84.00	2.65	2.88	15.37	16.43	44.30	35.09	37.68	45.57	1.35	0.77	1.02	1.14	1.79
Limited-Review:															
Bloomington-Normal	140	1.29	0.00	0.00	21.24	17.86	55.27	57.14	23.49	25.00	1.91	0.00	1.76	2.06	1.71
Rockford	244	2.25	1.61	1.64	17.05	11.48	56.27	56.97	25.07	29.92	1.42	1.44	0.83	1.53	1.53
Springfield	201	1.85	2.60	4.48	20.47	25.37	40.90	30.35	36.04	39.80	1.63	4.63	2.75	1.27	1.47
IL nonMSA	1,150	10.60	0.00	0.00	14.92	11.91	73.14	76.35	11.95	11.74	9.27	0.00	8.96	9.91	6.61

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Chicago-Naperville-Joliet	27	75.00	11.66	11.11	24.30	22.22	35.55	48.15	28.48	18.52	0.30	0.29	0.20	0.46	0.19	
Limited-Review:																
Bloomington-Normal	1	2.78	2.12	0.00	36.51	0.00	54.30	100.00	7.07	0.00	1.33	0.00	0.00	2.17	0.00	
Rockford	1	2.78	10.79	0.00	27.95	0.00	49.69	0.00	11.57	100.00	0.00	0.00	0.00	0.00	0.00	
Springfield	4	11.11	12.05	25.00	41.81	25.00	22.14	50.00	24.00	0.00	3.70	0.00	6.25	0.00	0.00	
IL nonMSA	3	8.33	0.00	0.00	21.76	33.33	66.52	33.33	11.72	33.33	0.00	0.00	0.00	0.00	0.00	

Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES				Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total **	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Chicago-Naperville-Joliet	6,439	70.82	3.37	1.48	13.99	11.07	37.73	37.51	44.63	49.40	2.13	0.82	2.03	2.08	2.29
Limited-Review:															
Bloomington-Normal	115	1.26	0.65	3.48	24.78	21.74	59.34	45.22	15.22	29.57	1.43	22.22	1.26	1.13	2.16
Rockford	345	3.79	4.92	3.19	19.22	40.87	52.18	36.81	23.69	19.13	3.31	1.64	11.57	1.73	1.75
Springfield	684	7.52	9.74	26.61	26.89	25.73	31.68	18.71	31.68	28.95	7.20	30.26	6.39	3.82	5.20
IL nonMSA	1,509	16.60	0.00	0.00	21.50	28.50	68.78	65.28	9.72	6.23	7.10	0.00	12.57	6.24	4.62

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Chicago-Naperville-Joliet	12	1.28	1.02	0.00	7.80	8.33	46.74	0.00	44.42	91.67	0.58	0.00	0.00	0.00	1.69
Limited-Review:															
Bloomington-Normal	28	2.98	0.00	0.00	6.63	14.29	73.71	60.71	19.66	25.00	2.88	0.00	27.27	1.90	4.49
Rockford	22	2.34	0.35	0.00	9.09	9.09	52.10	68.18	38.46	22.73	10.60	0.00	14.29	19.30	4.76
Springfield	103	10.95	0.93	0.00	8.70	3.88	58.07	54.37	32.30	41.75	29.31	0.00	12.50	27.52	37.74
IL nonMSA	776	82.47	0.00	0.00	5.22	3.74	78.12	83.38	16.66	12.89	18.67	0.00	14.94	18.01	26.61

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total **	% Families***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **						
Full-Review:																
Chicago-Naperville-Joliet	6,406	69.26	21.02	5.38	17.57	21.28	21.95	30.54	39.46	42.81	0.88	1.08	0.81	0.85	0.91	
Limited-Review:																
Bloomington-Normal	195	2.11	17.41	13.84	18.87	33.33	26.57	39.62	37.15	13.21	1.91	2.34	2.42	2.55	0.62	
Rockford	203	2.19	19.09	15.43	19.24	27.66	24.25	33.51	37.43	23.40	1.18	0.86	1.25	1.56	0.87	
Springfield	213	2.30	18.59	18.14	18.94	28.43	23.76	22.55	38.71	30.88	2.29	2.91	2.87	2.40	1.40	
IL nonMSA	2,232	24.13	17.88	13.15	19.13	31.58	24.56	28.92	38.43	26.35	19.89	23.13	22.84	21.72	14.93	

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 23.0% of loans originated and purchased by USB.

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

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: ILLINOIS								Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Chicago-Naperville-Joliet	357	51.07	21.02	10.92	17.57	20.17	21.95	28.01	39.46	40.90	0.78	0.89	0.69	0.69	0.89
Limited-Review:															
Bloomington-Normal	7	1.00	17.41	14.29	18.87	42.86	26.57	28.57	37.15	14.29	0.75	0.00	0.88	0.88	0.78
Rockford	53	7.58	19.09	26.42	19.24	18.87	24.25	30.19	37.43	24.53	2.06	3.85	1.54	2.61	1.09
Springfield	34	4.86	18.59	17.65	18.94	29.41	23.76	29.41	38.71	23.53	1.74	2.33	2.47	2.55	0.41
IL nonMSA	248	35.48	17.88	12.10	19.13	25.00	24.56	27.42	38.43	35.48	8.78	11.94	11.32	7.84	6.94

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by USB.

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

Charter Number 24

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Chicago-Naperville-Joliet	9,109	84.00	21.02	6.20	17.57	20.27	21.95	31.12	39.46	42.41	1.15	0.87	0.94	1.13	1.33	
Limited-Review:																
Bloomington-Normal	140	1.29	17.41	17.54	18.87	24.56	26.57	26.32	37.15	31.58	1.71	3.27	1.73	1.68	1.18	
Rockford	244	2.25	19.09	12.39	19.24	25.22	24.25	29.20	37.43	33.19	1.59	1.54	1.07	1.57	2.09	
Springfield	201	1.85	18.59	12.44	18.94	29.53	23.76	21.76	38.71	36.27	1.72	1.80	2.39	0.93	1.88	
IL nonMSA	1,150	10.60	17.88	8.14	19.13	20.95	24.56	28.64	38.43	42.27	10.50	10.90	9.37	9.59	11.56	

Data shown includes only one to four-family and manufactured housing (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US)

** As a percentage of loans with borrower income information available. No information was available for 26.6% of loans originated and purchased by USB.

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

Charter Number 24

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: ILLINOIS		Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full-Review:									
Chicago-Naperville-Joliet	6,439	70.82	63.82	43.69	90.84	4.63	4.53	2.13	2.01
Limited-Review:									
Bloomington-Normal	115	1.26	62.21	43.48	73.04	9.57	17.39	1.43	0.98
Rockford	345	3.79	67.02	43.77	84.93	6.67	8.41	3.31	3.11
Springfield	684	7.52	61.98	55.41	69.44	15.20	15.35	7.20	6.34
IL nonMSA	1,509	16.60	64.06	70.11	81.31	10.27	8.42	7.10	10.90

* Based on 2004 Peer Small Business (US).

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 17.28% of small loans to businesses originated and purchased by the USB.

Charter Number 24

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: ILLINOIS			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full-Review:									
Chicago-Naperville-Joliet	12	1.28	84.81	75.00	50.00	25.00	25.00	0.58	0.40
Limited-Review:									
Bloomington-Normal	28	2.98	94.51	46.43	57.14	35.71	7.14	2.88	0.20
Rockford	22	2.34	91.43	100.00	77.27	22.73	0.00	10.60	11.19
Springfield	103	10.95	94.10	89.32	81.55	13.59	4.85	29.31	27.81
IL nonMSA	776	82.47	96.32	95.88	74.61	18.30	7.09	18.67	19.74

* Based on 2004 Peer Small Business Data (US).

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 2.98% of small loans to farms originated and purchased by the USB.

Charter Number 24

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full-Review:									
Chicago-Naperville-Joliet	16	1,332	174	9,692	190	11,024	50.63	11	13,698
Limited-Review:									
Bloomington-Normal	1	18	4	91	5	109	0.50	0	0
Rockford	3	4,088	22	1,313	25	5,401	24.80	0	0
Springfield	2	78	12	1,166	14	1,245	5.72	1	127
IL nonMSA	4	281	57	3,684	61	3,965	18.21	1	57
IL Statewide	1	25	2	6	3	31	0.14	1	58

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

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

Charter Number 24

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS																		Geography: ILLINOIS		Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population									
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography									
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp						
Full-Review:																							
Chicago-Naperville-Joliet	61.51	44	53.66	0.00	6.82	40.91	52.27	4	2	0	1	(1)	2	8.04	23.84	38.60	29.51						
Limited-Review:																							
Bloomington-Normal	0.82	2	2.44	0.00	0.00	100.00	0.00	0	0	0	0	0	0	5.16	22.68	53.48	18.67						
Rockford	8.28	8	9.76	12.50	25.00	25.00	37.50	0	0	0	0	0	0	4.28	22.43	51.50	21.79						
Springfield	8.18	6	7.32	33.33	0.00	16.67	50.00	0	0	0	0	0	0	5.38	23.74	38.50	32.38						
IL nonMSA	21.21	22	26.83	0.00	18.18	72.73	9.09	0	1	0	0	(1)	0	0.00	16.27	72.74	10.99						

Charter Number 24
Table 1. Lending Volume

LENDING VOLUME		Geography: INDIANA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full-Review:												
IN nonMSA	100.00	783	56,404	413	25,388	66	5,482	0	0	1,262	87,274	100.00
Limited Review:												
IN Statewide	0.00	0	0	0	0	0	0	0	0	0	0	0.00

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

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: INDIANA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
IN nonMSA	343	100.00	1.66	2.62	14.76	13.99	74.94	66.76	8.63	16.62	8.66	11.67	10.80	7.39	14.14

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: INDIANA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
IN nonMSA	90	100.00	1.66	3.33	14.76	11.11	74.94	74.44	8.63	11.11	16.43	14.29	7.14	18.41	16.67

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: INDIANA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
IN nonMSA	350	100.00	1.66	1.71	14.76	14.57	74.94	74.57	8.63	9.14	7.36	4.76	7.91	7.24	8.19

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: INDIANA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
IN nonMSA	0	0.00	13.54	0.00	20.56	0.00	48.16	0.00	17.74	0.00	0.00	0.00	0.00	0.00	0.00

Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

* Based on 2004 Peer Mortgage Data (US).

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: INDIANA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
IN nonMSA	413	100.00	8.98	4.60	17.08	26.15	64.83	59.81	9.11	9.44	8.16	4.95	13.40	7.06	6.87

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: INDIANA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
IN nonMSA	66	100.00	0.53	0.00	4.64	0.00	89.40	100.00	5.43	0.00	5.45	0.00	0.00	5.74	0.00

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE				Geography: INDIANA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
IN nonMSA	343	100.00	19.85	19.41	21.13	28.57	24.54	25.27	34.49	26.74	6.96	6.67	6.80	7.58	6.70

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 20.4% of loans originated and purchased by USB.

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

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT				Geography: INDIANA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
IN nonMSA	90	100.00	19.85	12.22	21.13	31.11	24.54	26.67	34.49	30.00	18.11	14.29	15.49	17.95	23.81

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by USB.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE				Geography: INDIANA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
IN nonMSA	350	100.00	19.85	14.75	21.13	24.19	24.54	27.73	34.49	33.33	8.24	5.34	8.23	8.44	9.48

Data shown includes only one to four-family and manufactured housing (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US)

** As a percentage of loans with borrower income information available. No information was available for 3.1% of loans originated and purchased by USB.

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

Charter Number 24

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES				Geography: INDIANA		Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full-Review:									
IN nonMSA	413	100.00	64.05	68.04	87.65	6.78	5.57	8.16	11.79

* Based on 2004 Peer Small Business (US).

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 9.44% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS				Geography: INDIANA		Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full-Review:									
IN nonMSA	66	100.00	97.22	98.48	77.27	18.18	4.55	5.45	5.59

* Based on 2004 Peer Small Business Data (US).

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

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

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

Charter Number 24

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
				Geography: INDIANA				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005	
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full-Review:									
IN nonMSA	2	500	45	1,149	47	1,649	100.00	0	0
Limited Review:									
IN Statewide	0	0	0	0	0	0	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS																	
Geography: INDIANA																	
Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Review:																	
IN nonMSA	100.00	14	100.00	14.29	7.14	64.29	14.29	0	0	0	0	0	0	3.64	15.95	72.51	7.90

Charter Number 24
Table 1. Lending Volume

LENDING VOLUME		Geography: IOWA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Review:												
Des Moines	19.74	3,234	368,448	1,738	129,871	77	4,614	6	18,350	5,055	521,283	20.47
Limited-Review:												
Ames	3.10	254	22,422	384	27,744	155	11,515	0	0	793	61,681	3.74
Cedar Rapids	12.78	1,704	174,375	1,164	96,480	402	32,030	1	1,517	3,271	304,402	16.59
Dubuque	3.38	373	32,726	380	32,754	110	6,328	2	4,885	865	76,693	5.53
Iowa City	5.62	647	86,172	408	53,446	384	24,779	0	0	1,439	164,397	6.93
Sioux City	2.65	342	24,547	274	18,426	61	8,332	1	130	678	51,435	3.72
Waterloo-Cedar Falls	6.72	838	82,690	739	101,729	140	11,468	3	2,503	1,720	198,390	7.63
IA nonMSA	46.01	2,977	215,579	3,245	202,096	5,554	365,747	4	4,482	11,780	787,904	35.40
IA Statewide	0.00	0	0	0	0	0	0	1	1,041	1	1,041	0.00

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

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Charter Number 24

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: IOWA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Des Moines	1,759	35.80	1.78	2.27	17.64	8.87	54.64	51.22	25.94	37.64	4.73	8.24	3.30	4.82	5.02	
Limited-Review:																
Ames	116	2.36	4.12	5.17	0.00	0.00	74.25	69.83	21.63	25.00	3.37	6.98	0.00	3.06	3.90	
Cedar Rapids	893	18.18	0.47	0.22	9.14	11.65	66.14	56.66	24.25	31.47	6.21	0.00	9.67	5.78	6.10	
Dubuque	126	2.56	0.00	0.00	4.59	1.59	91.12	91.27	4.29	7.14	2.37	0.00	1.45	2.49	1.59	
Iowa City	286	5.82	0.00	0.00	17.87	14.34	49.67	54.20	32.46	31.47	2.84	0.00	3.02	2.85	2.74	
Sioux City	137	2.79	0.00	0.00	12.81	9.49	54.83	48.91	32.35	41.61	3.50	0.00	3.03	3.67	3.39	
Waterloo-Cedar Falls	378	7.69	1.04	0.26	25.33	13.23	49.34	54.23	24.29	32.28	6.27	0.00	3.95	6.61	8.01	
IA nonMSA	1218	24.79	0.00	0.00	6.19	7.64	82.39	76.19	11.42	16.17	6.91	0.00	9.65	6.80	6.64	

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: IOWA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans						
Full-Review:																
Des Moines	249	23.60	1.78	2.01	17.64	19.68	54.64	51.41	25.94	26.91	3.55	8.33	4.23	3.32	3.26	
Limited-Review:																
Ames	29	2.75	4.12	6.90	0.00	0.00	74.25	82.76	21.63	10.34	4.55	12.50	0.00	5.08	1.56	
Cedar Rapids	129	12.23	0.47	0.00	9.14	20.16	66.14	58.91	24.25	20.93	4.80	0.00	11.90	3.67	5.58	
Dubuque	23	2.18	0.00	0.00	4.59	8.70	91.12	82.61	4.29	8.70	3.33	0.00	0.00	3.68	0.00	
Iowa City	40	3.79	0.00	0.00	17.87	20.00	49.67	57.50	32.46	22.50	4.56	0.00	5.97	6.15	0.95	
Sioux City	43	4.08	0.00	0.00	12.81	11.63	54.83	60.47	32.35	27.91	3.85	0.00	5.45	4.25	2.72	
Waterloo-Cedar Falls	89	8.44	1.04	0.00	25.33	23.60	49.34	46.07	24.29	30.34	12.62	0.00	14.89	12.26	11.43	
IA nonMSA	453	42.94	0.00	0.00	6.19	8.17	82.39	80.13	11.42	11.70	11.17	0.00	11.46	11.43	9.43	

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: IOWA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Des Moines	1,219	28.11	1.78	1.07	17.64	16.74	54.64	50.78	25.94	31.42	3.64	1.10	3.26	3.47	4.34	
Limited-Review:																
Ames	101	2.33	4.12	0.00	0.00	0.00	74.25	77.23	21.63	22.77	2.96	0.00	0.00	3.11	2.70	
Cedar Rapids	678	15.64	0.47	0.15	9.14	10.77	66.14	59.73	24.25	29.35	4.86	2.86	5.00	4.42	5.86	
Dubuque	223	5.14	0.00	0.00	4.59	2.69	91.12	92.83	4.29	4.48	5.10	0.00	1.19	5.26	4.88	
Iowa City	310	7.15	0.00	0.00	17.87	13.55	49.67	50.97	32.46	35.48	4.28	0.00	4.35	3.82	4.94	
Sioux City	160	3.69	0.00	0.00	12.81	8.75	54.83	56.25	32.35	35.00	3.39	0.00	2.24	3.40	3.70	
Waterloo-Cedar Falls	358	8.26	1.04	1.96	25.33	18.99	49.34	47.49	24.29	31.56	5.91	11.43	4.46	5.97	7.00	
IA nonMSA	1,287	29.68	0.00	0.00	6.19	8.08	82.39	79.80	11.42	12.12	6.28	0.00	10.5	6.25	5.06	

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

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Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: IOWA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005						
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Des Moines	7	10.77	13.42	14.29	15.25	14.29	47.89	57.14	23.44	14.29	5.49	12.50	7.14	3.33	11.11
Limited-Review:															
Ames	8	12.31	18.70	25.00	0.00	0.00	62.64	37.50	18.44	37.50	15.79	50.00	0.00	7.69	30.00
Cedar Rapids	4	6.15	3.39	0.00	16.23	0.00	64.38	100.00	16.00	0.00	2.38	0.00	0.00	2.94	0.00
Dubuque	1	1.54	0.00	0.00	25.04	100.00	72.85	0.00	2.12	0.00	0.00	0.00	0.00	0.00	0.00
Iowa City	11	16.92	4.22	0.00	45.39	45.45	30.77	54.55	19.62	0.00	7.27	0.00	6.67	13.33	0.00
Sioux City	2	3.08	0.07	0.00	28.29	100.00	47.97	0.00	23.67	0.00	5.26	0.00	12.50	0.00	0.00
Waterloo-Cedar Falls	13	20.00	12.44	0.00	13.68	7.69	43.93	46.15	29.95	46.15	20.00	0.00	10.00	22.22	33.33
IA nonMSA	19	29.23	0.00	0.00	10.11	21.05	76.02	73.68	13.87	5.26	18.03	0.00	50.0	14.29	16.66

Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

* Based on 2004 Peer Mortgage Data (US).

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

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

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Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES				Geography: IOWA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total **	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Des Moines	1,738	20.86	12.93	20.31	10.53	13.29	48.89	40.28	27.65	26.12	6.28	18.14	10.15	4.68	4.42
Limited-Review:															
Ames	384	4.61	13.18	10.68	0.00	0.00	60.60	43.49	23.02	29.69	11.45	9.22	0.00	8.02	11.44
Cedar Rapids	1,164	13.97	4.17	4.21	16.17	22.42	58.99	56.62	20.68	16.75	8.73	15.25	16.29	9.64	4.21
Dubuque	380	4.56	0.00	0.00	20.20	20.26	75.02	74.47	4.78	5.26	8.40	0.00	7.87	8.61	10.32
Iowa City	408	4.90	7.70	15.20	22.57	23.04	48.17	35.29	21.57	26.47	5.18	21.15	6.01	3.25	4.78
Sioux City	274	3.29	3.54	6.20	32.62	40.51	38.12	32.85	25.72	20.44	7.19	13.08	8.91	6.58	5.25
Waterloo-Cedar Falls	739	8.87	14.41	11.91	19.67	15.56	45.55	39.24	20.37	33.29	13.52	15.45	12.36	11.32	18.91
IA nonMSA	3,245	38.95	0.00	0.00	7.59	14.98	82.21	72.67	10.20	12.36	11.24	0.00	18.70	10.82	12.07

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: IOWA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Des Moines	77	1.12	1.56	7.79	5.37	6.49	70.93	46.75	22.14	38.96	9.13	50.0	17.39	5.23	20.00	
Limited-Review:																
Ames	155	2.25	2.91	0.00	0.00	0.00	75.09	81.94	21.27	18.06	46.67	0.00	0.00	53.91	30.61	
Cedar Rapids	402	5.84	0.37	0.00	3.70	14.93	82.62	84.33	13.31	0.75	19.72	0.00	70.00	18.88	0.00	
Dubuque	110	1.60	0.00	0.00	0.99	0.00	98.03	100.00	0.99	0.00	9.00	0.00	0.00	9.04	0.00	
Iowa City	384	5.58	0.81	0.00	23.51	17.71	60.99	61.72	14.69	20.57	18.60	0.00	32.20	14.47	35.71	
Sioux City	61	0.89	0.52	0.00	5.53	1.64	78.07	80.33	15.89	18.03	13.56	0.00	0.00	13.43	17.24	
Waterloo-Cedar Falls	140	2.03	1.89	0.00	3.94	2.14	62.46	55.00	31.70	42.86	17.75	0.00	42.86	18.27	16.07	
IA nonMSA	5,554	80.69	0.00	0.00	3.13	11.36	89.70	83.44	7.17	5.20	36.17	0.00	62.58	34.57	33.69	

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: IOWA								Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Des Moines	1,759	35.80	17.25	13.48	18.76	31.14	25.35	29.67	38.64	25.71	4.41	3.72	4.43	4.60	4.60
Limited-Review:															
Ames	116	2.36	18.30	14.68	18.69	32.11	24.96	28.44	38.05	24.77	3.38	2.98	4.30	3.22	2.82
Cedar Rapids	893	18.18	15.32	16.52	19.40	23.60	26.55	25.71	38.73	34.16	6.54	6.04	5.50	5.24	9.53
Dubuque	126	2.56	15.16	10.48	20.52	21.77	27.05	32.26	37.28	35.48	2.58	2.21	2.22	2.66	3.08
Iowa City	286	5.82	17.81	16.24	19.50	23.99	24.19	19.93	38.50	39.85	3.16	4.34	2.72	2.64	3.51
Sioux City	137	2.79	17.63	11.28	19.20	29.32	24.42	26.32	38.75	33.08	4.17	2.63	4.29	2.81	6.57
Waterloo-Cedar Falls	378	7.69	17.68	12.43	20.72	18.92	23.35	31.35	38.26	37.30	6.94	5.56	4.22	7.63	9.89
IA nonMSA	1218	24.79	15.80	12.88	18.60	27.78	26.07	27.61	39.53	31.73	7.56	5.76	7.79	7.70	8.23

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 11.2% of loans originated and purchased by USB.

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

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: IOWA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Des Moines	249	23.60	17.25	16.06	18.76	23.69	25.35	28.11	38.64	32.13	4.22	3.97	4.42	3.26	5.06
Limited-Review:															
Ames	29	2.75	18.30	0.00	18.69	34.48	24.96	34.48	38.05	31.03	4.70	0.00	3.75	8.14	3.81
Cedar Rapids	129	12.23	15.32	19.38	19.40	25.58	26.55	25.58	38.73	29.46	5.08	5.48	4.89	3.38	7.05
Dubuque	23	2.18	15.16	8.70	20.52	30.43	27.05	39.13	37.28	21.74	3.47	0.00	1.96	9.62	0.00
Iowa City	40	3.79	17.81	22.50	19.50	12.50	24.19	22.50	38.50	42.50	4.92	8.11	6.35	3.26	4.51
Sioux City	43	4.08	17.63	11.63	19.20	25.58	24.42	23.26	38.75	39.53	4.60	6.06	2.78	3.65	6.16
Waterloo-Cedar Falls	89	8.44	17.68	12.36	20.72	24.72	23.35	25.84	38.26	37.08	13.44	9.52	21.43	13.33	9.71
IA nonMSA	453	42.94	15.80	13.69	18.60	28.70	26.07	24.94	39.53	32.67	11.85	14.89	13.04	8.57	12.80

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by USB.

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

Charter Number 24

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: IOWA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Des Moines	1,219	28.11	17.25	11.93	18.76	26.15	25.35	30.44	38.64	31.49	3.78	3.28	3.69	3.79	4.07	
Limited-Review:																
Ames	101	2.33	18.30	6.82	18.69	31.82	24.96	29.55	38.05	31.82	2.68	3.85	3.44	2.32	2.29	
Cedar Rapids	678	15.64	15.32	12.03	19.40	20.98	26.55	28.78	38.73	38.21	5.67	4.98	4.68	4.60	7.74	
Dubuque	223	5.14	15.16	12.62	20.52	24.77	27.05	38.79	37.28	23.83	5.74	4.96	4.77	7.03	5.55	
Iowa City	310	7.15	17.81	12.71	19.50	19.73	24.19	25.08	38.50	42.47	5.31	5.96	4.36	3.91	6.73	
Sioux City	160	3.69	17.63	12.99	19.20	24.03	24.42	29.87	38.75	33.12	3.92	4.40	2.51	4.18	4.47	
Waterloo-Cedar Falls	358	8.26	17.68	9.80	20.72	22.19	23.35	24.21	38.26	43.80	6.44	4.63	5.34	6.06	8.44	
IA nonMSA	1,287	29.68	15.80	11.65	18.60	21.20	26.07	31.63	39.53	35.52	7.25	7.68	6.31	7.70	7.36	

Data shown includes only one to four-family and manufactured housing (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US)

** As a percentage of loans with borrower income information available. No information was available for 7.7% of loans originated and purchased by USB.

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

Charter Number 24

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: IOWA		Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full-Review:									
Des Moines	1,738	20.86	60.86	54.09	83.31	8.69	8.00	6.28	5.93
Limited-Review:									
Ames	384	4.61	61.92	67.45	81.77	10.68	7.55	11.45	17.24
Cedar Rapids	1,164	13.97	61.26	55.84	81.53	9.28	9.19	8.73	11.74
Dubuque	380	4.56	62.69	72.89	81.05	8.95	10.00	8.40	12.57
Iowa City	408	4.90	63.89	66.18	67.40	17.65	14.95	5.18	5.34
Sioux City	274	3.29	60.41	49.27	84.67	8.39	6.93	7.19	9.03
Waterloo-Cedar Falls	739	8.87	60.76	61.16	68.34	14.75	16.91	13.52	19.67
IA nonMSA	3,245	38.95	61.27	73.65	85.92	8.84	5.24	11.24	18.32

* Based on 2004 Peer Small Business (US).

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 7.15% of small loans to businesses originated and purchased by the USB.

Charter Number 24

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: IOWA			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full-Review:									
Des Moines	77	1.12	94.04	94.81	88.31	7.79	3.90	9.13	13.33
Limited-Review:									
Ames	155	2.25	93.82	99.35	78.71	18.71	2.58	46.67	60.58
Cedar Rapids	402	5.84	96.97	98.76	74.88	20.65	4.48	19.72	21.81
Dubuque	110	1.60	96.90	97.27	81.82	17.27	0.91	9.00	8.93
Iowa City	384	5.58	96.05	93.75	81.25	16.93	1.82	18.60	18.89
Sioux City	61	0.89	94.82	90.16	55.74	26.23	18.03	13.56	18.90
Waterloo-Cedar Falls	140	2.03	95.11	100.00	76.43	17.86	5.71	17.75	20.06
IA nonMSA	5,554	80.69	96.46	95.98	80.97	15.07	3.96	36.17	40.34

* Based on 2004 Peer Small Business Data (US).

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 1.98% of small loans to farms originated and purchased by the USB.

Charter Number 24

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: IOWA				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full-Review:									
Des Moines	7	840	38	7,201	45	8,041	33.19	5	8,594
Limited-Review:									
Ames	1	179	18	639	19	818	3.38	0	0
Cedar Rapids	3	43	43	3,456	46	3,499	14.44	0	0
Dubuque	0	0	22	953	22	953	3.93	0	0
Iowa City	0	0	21	1,285	21	1,285	5.30	0	0
Sioux City	3	69	25	3,035	28	3,104	12.81	0	0
Waterloo-Cedar Falls	2	68	35	1,206	37	1,274	5.26	0	0
IA nonMSA	3	52	82	5,160	85	5,212	21.51	0	0
IA Statewide	0	0	14	43	14	43	0.18	0	0

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

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

Charter Number 24

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS								Geography: IOWA		Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005							
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Review:																	
Des Moines	20.47	15	16.67	13.33	20.00	60.00	6.67	0	0	0	0	0	0	4.47	19.02	52.29	24.21
Limited-Review:																	
Ames	3.74	4	4.44	0.00	0.00	75.00	25.00	0	0	0	0	0	0	7.09	0.00	64.15	22.80
Cedar Rapids	16.59	9	10.00	0.00	33.33	44.44	22.22	0	0	0	0	0	0	0.85	11.31	65.17	22.67
Dubuque	5.53	5	5.56	0.00	40.00	60.00	0.00	0	0	0	0	0	0	0.00	7.77	88.54	3.69
Iowa City	6.93	7	7.78	14.29	28.57	42.86	14.29	0	0	0	0	0	0	2.75	24.53	43.36	29.35
Sioux City	3.72	3	3.33	0.00	33.33	33.33	33.33	0	0	0	0	0	0	0.05	19.36	52.57	28.01
Waterloo-Cedar Falls	7.63	5	5.56	20.00	0.00	40.00	40.00	0	0	0	0	0	0	2.96	25.75	49.38	21.91
IA nonMSA	35.40	42	46.67	0.00	9.52	78.57	11.90	0	0	0	0	0	0	0.00	6.87	82.32	10.81

Charter Number 24
Table 1. Lending Volume

LENDING VOLUME		Geography: KANSAS						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Review:												
Lawrence	37.70	433	58,902	524	46,891	47	4,478	3	4,436	1,007	114,707	49.94
Limited-Review:												
Topeka	57.47	902	71,941	559	45,081	74	4,457	0	0	1,535	121,479	44.88
KS nonMSA	4.75	104	6,327	23	392	0	0	0	0	127	6,719	5.18
KS Statewide	0.07	0	0	0	0	0	0	2	6,150	2	6,150	0.00

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

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: KANSAS						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Lawrence	210	20.31	0.11	0.00	19.97	20.00	49.84	47.62	30.08	32.38	3.02	0.00	3.36	3.54	2.11
Limited-Review:															
Topeka	757	73.21	0.65	0.00	21.77	25.63	41.36	54.29	36.23	20.08	9.24	0.00	11.81	11.47	5.25
KS nonMSA	67	6.48	0.00	0.00	9.69	22.39	77.61	71.64	12.70	5.97	7.31	0.00	6.19	08.17	4.11

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: KANSAS				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans						
Full-Review:																
Lawrence	27	51.92	0.11	0.00	19.97	29.63	49.84	40.74	30.08	29.63	5.04	0.00	5.88	5.26	4.11	
Limited-Review:																
Topeka	19	36.54	0.65	0.00	21.77	21.05	41.36	42.11	36.23	36.84	0.47	0.00	0.81	0.83	0.00	
KS nonMSA	6	11.54	0.00	0.00	9.69	16.67	77.61	66.67	12.70	16.67	1.35	0.00	7.14	0.83	0.00	

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: KANSAS				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Lawrence	193	55.46	0.11	0.00	19.97	19.69	49.84	52.85	30.08	27.46	3.26	0.00	3.54	3.34	2.99
Limited-Review:															
Topeka	124	35.63	0.65	0.81	21.77	14.52	41.36	49.19	36.23	35.48	1.19	0.00	0.65	1.36	1.26
KS nonMSA	31	8.91	0.00	0.00	9.69	12.90	77.61	74.19	12.70	12.90	2.74	0.00	1.85	2.78	3.06

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: KANSAS				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Lawrence	3	60.00	10.24	0.00	34.66	66.67	37.90	0.00	17.20	33.33	2.70	0.00	3.70	0.00	0.00
Limited-Review:															
Topeka	2	40.00	5.50	0.00	22.25	50.00	52.47	50.00	19.77	0.00	0.00	0.00	0.00	0.00	0.00
KS nonMSA	0	0.00	0.00	0.00	43.04	0.00	33.81	0.00	23.15	0.00	0.00	0.00	0.00	0.00	0.00

Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

* Based on 2004 Peer Mortgage Data (US).

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: KANSAS				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Lawrence	524	47.38	2.26	0.00	26.66	29.20	45.94	36.64	25.14	34.16	10.36	0.00	13.40	9.44	10.61
Limited-Review:															
Topeka	559	50.54	14.54	28.98	20.83	12.16	39.36	38.10	25.28	20.75	6.05	17.03	4.15	5.45	3.18
KS nonMSA	23	2.08	0.00	0.00	25.85	17.39	61.40	43.48	12.76	39.13	0.91	0.00	0.87	0.44	3.60

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: KANSAS				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Lawrence	47	38.84	0.00	0.00	11.66	19.15	53.71	31.91	34.63	48.94	49.06	0.00	42.86	45.00	53.85
Limited-Review:															
Topeka	74	61.16	3.87	0.00	11.61	2.70	51.49	60.81	33.04	36.49	31.30	0.00	16.67	31.25	34.09
KS nonMSA	0	0.00	0.00	0.00	5.80	0.00	86.47	0.00	7.73	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE				Geography: KANSAS				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans**	% Families***	% USB Loans**	% Families***	% USB Loans**	% Families***	% USB Loans**	Overall	Low	Mod	Mid	Upp
Full-Review:															
Lawrence	210	20.31	18.17	10.47	18.89	28.49	24.70	29.07	38.42	31.98	2.72	2.42	3.98	2.77	2.02
Limited-Review:															
Topeka	757	73.21	13.32	10.50	15.07	25.00	21.62	32.50	49.99	32.00	2.95	2.14	2.39	4.16	2.79
KS nonMSA	67	6.48	20.88	20.97	20.19	22.58	23.71	27.42	35.22	29.03	8.14	14.10	8.06	6.47	6.86

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 58.0% of loans originated and purchased by USB.

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

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT				Geography: KANSAS				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Lawrence	27	51.92	18.17	7.41	18.89	33.33	24.70	33.33	38.24	25.93	5.19	5.26	6.67	4.41	5.05
Limited-Review:															
Topeka	19	36.54	13.32	5.26	15.07	36.84	21.62	31.58	49.99	26.32	0.50	0.00	0.74	0.59	0.45
KS nonMSA	6	11.54	20.88	33.33	20.19	0.00	23.71	33.33	35.22	33.33	1.42	2.86	0.00	0.00	2.33

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by USB.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE				Geography: KANSAS				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Lawrence	193	55.46	18.17	8.98	18.89	17.37	24.70	23.35	38.24	50.30	3.54	3.40	2.33	2.99	4.54
Limited-Review:															
Topeka	124	35.63	13.32	9.82	15.07	25.00	21.62	25.00	49.99	40.18	1.32	1.06	0.97	1.52	1.47
KS nonMSA	31	8.91	20.88	14.81	20.19	18.52	23.71	40.74	35.22	25.93	2.68	1.96	2.50	4.26	1.90

Data shown includes only one to four-family and manufactured housing (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US)

** As a percentage of loans with borrower income information available. No information was available for 12.1% of loans originated and purchased by USB.

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

Charter Number 24

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: KANSAS			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005		
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less	
Full-Review:										
Lawrence	524	47.38	63.62	74.05	79.58	8.59	11.83	10.36	19.53	
Limited-Review:										
Topeka	559	50.54	58.80	42.22	81.57	9.66	8.77	6.05	4.35	
KS nonMSA	23	2.08	59.09	43.48	95.65	4.35		0.91	0.59	

* Based on 2004 Peer Small Business (US).

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 15.1% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS					Geography: KANSAS			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005		
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*		
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less	
Full-Review:										
Lawrence	47	38.84	90.11	95.74	78.72	10.64	10.64	49.06	50.00	
Limited-Review:										
Topeka	74	61.16	91.67	94.59	85.14	13.51	1.35	31.30	32.48	
KS nonMSA	0	0.00	95.17	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2004 Peer Small Business Data (US).

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.83% of small loans to farms originated and purchased by USB.

Charter Number 24

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: KANSAS				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full-Review:									
Lawrence	5	59	17	1,127	22	1,186	15.41	0	0
Limited-Review:									
Topeka	3	1,607	20	1,099	23	2,706	35.16	0	0
KS nonMSA	1	16	3	3,788	4	3,804	49.43	1	589
KS Statewide	0	0						0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS										Geography: KANSAS				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Review:																	
Lawrence	49.94	5	33.33	0.00	40.00	40.00	20.00	0	0	0	0	0	0	5.95	25.54	46.20	22.31
Limited-Review:																	
Topeka	44.88	9	60.00	22.22	11.11	55.56	11.11	0	0	0	0	0	0	1.72	26.54	40.50	31.24
KS nonMSA	5.18	1	6.67	0.00	100.0	0.00	0.00	0	0	0	0	0	0	0.00	14.19	68.33	17.48

Charter Number 24
Table 1. Lending Volume

LENDING VOLUME												
Geography: KENTUCKY												
Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full-Review:												
Owensboro	7.53	703	56,763	186	13,227	6	486	1	550	896	71,026	15.63
Limited-Review:												
Bowling Green	13.21	987	115,763	537	56,195	43	4,056	5	4,994	1,572	181,008	10.28
Evansville	0.55	37	4,572	29	509	0	0	0	0	66	5,081	0.56
Lexington-Fayette	7.36	567	65,984	307	20,052	0	0	2	600	876	86,636	4.95
KY nonMSA	71.34	5,225	377,936	2,779	176,560	481	29,782	2	117	8,487	584,395	68.57
KY Statewide	0.00	0	0	0	0	0	0	0	0	0	0	0.00

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

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Charter Number 24

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: KENTUCKY				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans						
Full-Review:																
Owensboro	375	11.09	0.00	0.00	16.32	8.27	62.69	64.00	20.99	27.73	7.68	0.00	4.97	9.10	5.97	
Limited-Review:																
Bowling Green	571	16.88	0.00	0.00	9.66	9.63	54.60	41.68	35.74	48.69	13.84	0.00	12.40	12.49	16.00	
Evansville	16	0.47	0.00	0.00	27.84	18.75	72.16	81.25	0.00	0.00	0.97	0.00	0.36	1.28	0.00	
Lexington-Fayette	294	8.69	4.47	1.70	13.97	11.56	42.17	37.41	39.39	49.32	1.44	0.94	1.38	1.52	1.44	
KY nonMSA	2,126	62.86	0.01	0.00	11.43	7.06	45.21	43.79	43.35	49.15	12.74	0.00	12.39	14.06	11.89	

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: KENTUCKY				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans						
Full-Review:																
Owensboro	67	8.25	0.00	0.00	16.32	11.94	62.69	56.72	20.99	31.34	7.86	0.00	3.64	7.83	11.86	
Limited-Review:																
Bowling Green	40	4.93	0.00	0.00	9.66	12.50	54.60	57.50	35.74	30.00	10.38	0.00	17.65	13.33	5.26	
Evansville	4	0.49	0.00	0.00	27.84	25.00	72.16	75.00	0.00	0.00	1.89	0.00	0.00	2.60	0.00	
Lexington-Fayette	29	3.57	4.47	0.00	13.97	20.69	42.17	48.28	39.39	31.03	1.42	0.00	0.81	1.44	1.98	
KY nonMSA	672	82.76	0.01	0.00	11.43	18.60	45.21	54.76	43.35	26.64	19.61	0.00	25.10	23.13	12.81	

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: KENTUCKY				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans						
Full-Review:																
Owensboro	260	7.86	0.00	0.00	16.32	16.15	62.69	61.92	20.99	21.92	5.46	0.00	5.69	5.35	5.58	
Limited-Review:																
Bowling Green	373	11.28	0.00	0.00	9.66	7.51	54.60	48.53	35.74	43.97	9.53	0.00	6.38	8.78	11.12	
Evansville	16	0.48	0.00	0.00	27.84	43.75	72.16	56.25	0.00	0.00	0.81	0.00	1.92	0.46	0.00	
Lexington-Fayette	239	7.23	4.47	2.09	13.97	15.06	42.17	38.49	39.39	44.35	1.45	0.33	1.72	1.30	1.61	
KY nonMSA	2,419	73.15	0.01	0.00	11.43	9.55	45.21	47.29	43.35	43.16	12.42	0.00	13.35	14.51	10.64	

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: KENTUCKY				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans						
Full-Review:																
Owensboro	1	5.56	0.00	0.00	25.00	0.00	69.55	100.00	5.45	0.00	0.00	0.00	0.00	0.00	0.00	
Limited-Review:																
Bowling Green	3	16.67	0.00	0.00	41.81	33.33	47.25	66.67	10.94	0.00	8.70	0.00	6.67	12.50	0.00	
Evansville	1	5.56	0.00	0.00	40.17	0.00	59.83	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Lexington-Fayette	5	27.78	18.78	20.00	21.51	60.00	40.87	0.00	18.84	20.00	4.26	11.11	6.25	0.00	0.00	
KY nonMSA	8	44.44	0.97	0.00	17.60	37.50	48.11	50.00	33.31	12.50	7.14	0.00	25.00	10.53	0.00	

Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: KENTUCKY						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005						
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total **	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Owensboro	186	4.85	0.00	0.00	25.96	13.44	56.27	73.66	17.77	12.90	3.26	0.00	2.14	4.39	1.81
Limited-Review:															
Bowling Green	537	13.99	0.00	0.00	23.72	26.63	53.41	42.46	22.87	30.91	11.22	0.00	16.73	8.23	12.50
Evansville	29	0.76	0.00	0.00	47.66	62.07	52.34	37.93	0.00	0.00	1.78	0.00	2.41	1.20	0.00
Lexington-Fayette	307	8.00	16.62	12.05	14.15	9.77	35.37	25.08	33.46	53.09	2.16	2.29	0.59	1.26	3.51
KY nonMSA	2,779	72.41	0.08	0.00	13.49	15.08	44.69	46.71	41.74	38.22	9.10	0.00	11.02	10.12	8.09

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: KENTUCKY				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Owensboro	6	1.13	0.00	0.00	14.63	16.67	72.14	66.67	13.23	16.67	0.63	0.00	1.64	0.43	0.00	
Limited-Review:																
Bowling Green	43	8.11	0.00	0.00	4.70	0.00	60.74	58.14	34.56	41.86	21.00	0.00	0.00	16.88	38.10	
Evansville	0	0.00	0.00	0.00	13.14	0.00	86.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Lexington-Fayette	0	0.00	7.88	0.00	8.68	0.00	37.78	0.00	45.66	0.00	0.00	0.00	0.00	0.00	0.00	
KY nonMSA	481	90.75	0.00	0.00	3.44	1.25	42.60	51.98	53.96	46.78	11.49	0.00	2.22	10.67	13.67	

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: KENTUCKY						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Owensboro	375	11.09	19.92	14.79	17.72	28.22	23.36	28.77	39.00	28.22	8.22	10.47	10.43	7.32	5.88
Limited-Review:															
Bowling Green	571	16.88	19.59	10.02	16.71	20.26	20.88	30.28	42.83	39.45	13.19	17.53	13.72	14.23	11.20
Evansville	16	0.47	24.22	12.50	17.91	18.75	23.57	50.00	34.30	18.75	1.10	1.18	0.54	2.08	0.47
Lexington-Fayette	294	8.69	20.53	13.76	16.68	29.82	21.17	28.90	41.62	27.52	1.37	2.43	1.31	1.56	1.01
KY nonMSA	2,126	62.86	19.39	5.96	15.27	17.08	19.07	27.08	46.28	49.88	14.76	17.52	15.54	16.77	13.21

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 6.9% of loans originated and purchased by USB.

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

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT				Geography: KENTUCKY				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Over all	Low	Mod	Mid	Upp
Full-Review:															
Owensboro	67	8.25	19.92	13.43	17.72	26.87	23.36	26.87	39.00	32.84	8.18	8.00	11.76	8.75	5.68
Limited-Review:															
Bowling Green	40	4.93	19.59	2.50	16.71	27.50	20.88	50.00	42.83	20.00	11.24	4.35	19.44	21.43	2.94
Evansville	4	0.49	24.22	25.00	17.91	0.00	23.57	50.00	34.30	25.00	2.08	0.00	0.00	5.71	0.00
Lexington-Fayette	29	3.57	20.53	17.24	16.68	41.38	21.17	27.59	41.62	13.79	1.54	2.30	3.42	0.50	0.93
KY nonMSA	672	82.76	19.39	9.52	15.27	18.60	19.07	27.23	46.28	44.64	20.80	16.43	20.70	22.51	21.22

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by USB.

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

Charter Number 24

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: KENTUCKY				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Owensboro	260	7.86	19.92	12.12	17.72	27.71	23.36	26.41	39.00	33.77	5.04	4.10	6.03	4.51	5.08	
Limited-Review:																
Bowling Green	373	11.28	19.59	8.85	16.71	15.41	20.88	28.52	42.83	47.21	8.90	8.54	6.16	9.74	9.67	
Evansville	16	0.48	24.22	21.43	17.91	28.57	23.57	35.71	34.30	14.29	0.97	1.18	0.00	1.88	0.78	
Lexington-Fayette	239	7.23	20.53	11.28	16.68	21.03	21.17	33.85	41.62	33.85	1.40	1.11	1.36	1.66	1.32	
KY nonMSA	2,419	73.15	19.39	4.62	15.27	12.04	19.07	26.62	46.28	56.73	13.67	9.43	11.60	15.44	13.81	

Data shown includes only one to four-family and manufactured housing (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US)

** As a percentage of loans with borrower income information available. No information was available for 7.4% of loans originated and purchased by USB.

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

Charter Number 24

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: KENTUCKY		Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full-Review:									
Owensboro	186	4.85	57.81	79.03	81.18	10.75	8.06	3.26	5.64
Limited-Review:									
Bowling Green	537	13.99	59.79	66.11	78.58	8.57	12.85	11.22	16.09
Evansville	29	0.76	59.86	55.17	100.00	0.00	0.00	1.78	1.93
Lexington-Fayette	307	8.00	61.82	34.53	85.99	6.51	7.49	2.16	1.53
KY nonMSA	2,779	72.41	58.81	72.51	85.39	9.10	5.51	9.10	15.37

* Based on 2004 Peer Small Business (US).

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 13.55% of small loans to businesses originated and purchased by the USB.

Charter Number 24

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: KENTUCKY			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full-Review:									
Owensboro	6	1.13	95.59	100.00	83.33	16.67	0.00	0.63	0.72
Limited-Review:									
Bowling Green	43	8.11	92.28	100.00	74.42	18.60	6.98	21.00	23.08
Evansville	0	0.00	93.71	0.00	0.00	0.00	0.00	0.00	0.00
Lexington-Fayette	0	0.00	87.32	0.00	0.00	0.00	0.00	0.00	0.00
KY nonMSA	481	90.75	95.29	97.71	82.74	14.76	2.49	11.49	11.76

* Based on 2004 Peer Small Business Data (US).

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.75% of small loans to farms originated and purchased by USB.

Charter Number 24

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: KENTUCKY				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full-Review:									
Owensboro	0	0	13	1,408	13	1,408	14.90	0	0
Limited-Review:									
Bowling Green	0	0	16	927	16	927	9.81	0	0
Evansville	0	0	1	60	1	60	0.63	0	0
Lexington-Fayette	7	171	18	730	25	901	9.53	0	0
KY nonMSA	4	628	72	5,524	76	6,152	65.12	2	93
KY Statewide	1	200						0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS		Geography: KENTUCKY				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005											
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Review:																	
Owensboro	15.63	9	12.50	0.00	11.11	77.78	11.11	0	0	0	0	0	0	0.00	19.40	61.61	18.99
Limited-Review:																	
Bowling Green	10.28	6	8.33	0.00	16.67	66.67	16.67	0	0	0	0	0	0	0.00	18.05	54.35	27.60
Evansville	0.56	1	1.39	0.00	0.00	100.0	0.00	0	0	0	0	0	0	0.00	33.51	66.49	0.00
Lexington-Fayette	4.95	6	8.33	0.00	33.33	33.33	33.33	0	0	0	0	0	0	11.25	17.22	39.42	31.95
KY nonMSA	68.57	50	69.44	0.00	22.00	42.00	36.00	0	0	0	0	0	0	0.67	12.05	46.01	41.27

Charter Number 24
Table 1. Lending Volume

LENDING VOLUME		Geography: MINNESOTA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full-Review:												
Duluth	22.60	1,482	163,637	977	41,387	0	0	3	28,008	2,462	233,032	27.85
Limited-Review:												
Rochester	10.36	603	90,376	522	45,199	2	260	2	235	1,129	136,070	14.06
St. Cloud	17.68	1,045	137,033	867	56,081	9	477	5	4,934	1,926	198,525	14.32
MN nonMSA	49.37	3,066	426,295	2,221	113,585	85	11,763	7	7,022	5,379	558,665	43.78
MN Statewide	0.00	0	0	0	0	0	0	0	0	0	0	0.00

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

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: MINNESOTA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Duluth	531	21.58	0.86	1.69	12.81	14.69	65.96	51.22	20.38	32.39	5.16	7.02	6.28	3.72	8.32
Limited-Review:															
Rochester	336	13.65	0.00	0.00	10.87	8.33	61.08	53.57	28.04	38.10	4.10	0.00	3.95	3.56	5.04
St. Cloud	472	19.18	0.00	0.21	7.89	6.36	73.68	68.43	18.43	25.00	3.92	0.00	4.64	4.01	3.51
MN nonMSA	1,122	45.59	0.00	0.00	6.52	7.66	86.77	86.90	6.71	5.44	4.28	0.00	5.16	4.27	3.59

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: MINNESOTA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans						
Full-Review:																
Duluth	214	0.76	0.86	0.93	12.81	11.68	65.96	63.08	20.38	24.30	6.15	0.00	5.52	6.39	6.08	
Limited-Review:																
Rochester	16	3.05	0.00	0.00	10.87	0.00	61.08	56.25	28.04	43.75	1.19	0.00	0.00	0.74	2.69	
St. Cloud	54	10.29	0.00	0.00	7.89	9.26	73.68	68.52	18.43	22.22	3.11	0.00	8.33	2.54	3.45	
MN nonMSA	241	45.90	0.00	0.00	6.52	11.62	86.77	84.65	6.71	3.73	5.64	0.00	12.59	5.06	5.66	

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: MINNESOTA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Duluth	736	22.99	0.86	1.09	12.81	12.50	65.96	61.82	20.38	24.59	4.75	4.82	4.22	4.57	5.52
Limited-Review:															
Rochester	251	7.84	0.00	0.00	10.87	9.16	61.08	55.78	28.04	35.06	2.73	0.00	1.95	2.62	3.22
St. Cloud	518	16.18	0.00	0.00	7.89	4.83	73.68	67.76	18.43	27.41	4.11	0.00	3.60	3.62	6.09
MN nonMSA	1,697	53.00	0.00	0.00	6.52	8.54	86.77	86.62	6.71	4.83	4.55	0.00	6.23	4.54	3.09

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: MINNESOTA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005						
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Duluth	1	12.50	24.32	100.00	25.27	0.00	40.24	0.00	10.17	0.00	0.00	0.00	0.00	0.00	0.00
Limited-Review:															
Rochester	0	0.00	0.00	0.00	34.28	0.00	54.30	0.00	11.42	0.00	0.00	0.00	0.00	0.00	0.00
St. Cloud	1	12.50	1.91	0.00	17.24	0.00	66.46	100.00	14.39	0.00	0.00	0.00	0.00	0.00	0.00
MN nonMSA	6	75.00	0.00	0.00	8.52	50.00	86.14	50.00	5.34	0.00	8.57	0.00	33.3	7.14	0.00

Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES				Geography: MINNESOTA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total **	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Duluth	977	21.30	11.53	22.62	14.81	13.51	58.59	45.24	15.07	18.63	8.31	22.26	7.33	5.87	9.52
Limited-Review:															
Rochester	522	11.38	0.00	0.00	20.61	31.99	55.72	37.74	23.45	30.27	7.39	0.00	13.89	4.74	8.03
St. Cloud	867	18.90	4.01	4.38	10.53	16.72	70.27	55.25	15.20	23.64	10.45	11.84	19.49	6.68	14.19
MN nonMSA	2,221	48.42	0.00	0.00	8.57	5.99	86.39	88.56	5.05	5.45	7.70	0.00	4.89	8.45	5.03

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: MINNESOTA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Duluth	0	0.00	2.65	0.00	7.14	0.00	69.31	0.00	20.90	0.00	0.00	0.00	0.00	0.00	0.00	
Limited-Review:																
Rochester	2	2.08	0.00	0.00	3.80	0.00	81.83	100.00	14.37	0.00	0.57	0.00	0.00	0.70	0.00	
St. Cloud	9	9.38	0.12	11.11	12.41	0.00	81.36	88.89	6.11	0.00	1.55	100.0	0.00	1.38	0.00	
MN nonMSA	85	88.54	0.00	0.00	1.44	1.18	94.95	77.65	3.61	21.18	1.61	0.00	3.13	1.23	7.96	

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: MINNESOTA								Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Duluth	531	21.58	18.14	10.18	18.58	24.66	23.82	29.86	39.46	35.29	5.47	4.37	4.60	5.67	6.43
Limited-Review:															
Rochester	336	13.65	14.78	16.08	18.03	33.22	26.74	22.03	40.45	28.67	4.06	4.77	3.91	4.07	3.82
St. Cloud	472	19.18	16.15	10.36	19.14	31.07	27.52	31.07	37.19	27.51	3.54	3.04	3.51	3.47	3.87
MN nonMSA	1,122	45.59	17.55	8.90	19.38	18.54	25.38	26.10	37.70	46.46	3.82	3.20	3.23	3.50	4.61

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 23.4% of loans originated and purchased by USB.

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

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: MINNESOTA								Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Duluth	214	40.76	18.14	14.02	18.58	22.90	23.82	30.37	39.46	32.71	6.47	10.81	5.80	6.00	5.98
Limited-Review:															
Rochester	16	3.05	14.78	0.00	18.03	18.75	26.74	18.75	40.45	62.50	1.23	0.00	1.29	0.98	1.93
St. Cloud	54	10.29	16.15	7.41	19.14	22.22	27.52	25.93	37.19	44.44	3.22	1.59	2.82	2.60	4.97
MN nonMSA	241	45.90	17.55	15.77	19.38	22.82	25.38	29.46	37.70	31.95	5.83	9.95	6.15	5.68	4.37

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by USB.

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

Charter Number 24

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: MINNESOTA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Duluth	736	22.99	18.14	12.10	18.58	21.68	23.82	25.38	39.46	40.84	4.81	5.67	3.95	4.30	5.58	
Limited-Review:																
Rochester	251	7.84	14.78	9.86	18.03	26.29	26.74	28.64	40.45	35.21	2.58	2.28	2.50	2.75	2.62	
St. Cloud	518	16.18	16.15	7.78	19.14	31.41	27.52	31.70	37.19	29.11	3.76	3.08	4.35	3.38	3.89	
MN nonMSA	1,697	53.00	17.55	9.68	19.38	21.72	25.38	27.10	37.70	41.50	4.35	4.41	3.79	3.87	5.12	

Data shown includes only one to four-family and manufactured housing (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US)

** As a percentage of loans with borrower income information available. No information was available for 25.5% of loans originated and purchased by USB.

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

Charter Number 24

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: MINNESOTA		Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full-Review:									
Duluth	977	21.30	60.72	61.00	91.30	4.61	4.09	8.31	11.63
Limited-Review:									
Rochester	522	11.38	63.92	50.57	81.23	9.77	9.00	7.39	7.23
St. Cloud	867	18.90	62.28	50.75	86.74	6.11	7.15	10.45	12.73
MN nonMSA	2,221	48.42	64.42	47.23	89.51	4.68	5.81	7.70	7.42

* Based on 2004 Peer Small Business (US).

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 11.18% of small loans to businesses originated and purchased by the USB.

Charter Number 24

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: MINNESOTA			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full-Review:									
Duluth	0	0.00	92.06	0.00	0.00	0.00	0.00	0.00	0.00
Limited-Review:									
Rochester	2	2.08	94.93	100.00	50.00	50.00	0.00	0.57	1.19
St. Cloud	9	9.38	95.58	100.00	88.89	11.11	0.00	1.55	1.80
MN nonMSA	85	88.54	95.75	92.94	49.41	41.18	9.41	1.61	2.12

* Based on 2004 Peer Small Business Data (US).

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 1.04% of small loans to farms originated and purchased by the USB.

Charter Number 24

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
				Geography: MINNESOTA				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005	
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full-Review:									
Duluth	7	1,671	37	1,959	44	3,630	21.15	2	7,600
Limited-Review:									
Rochester	3	1,374	9	998	12	2,372	13.82	0	0
St. Cloud	3	1,874	15	983	18	2,857	16.65	0	0
MN nonMSA	14	2,688	64	3,181	78	5,869	34.20	1	3
MN Statewide	3	600	9	1,832	12	2,432	14.17	1	1,100

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS																	
Geography: MINNESOTA																	
Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Review:																	
Duluth	27.85	10	26.32	20.00	20.00	40.00	20.00	0	0	0	0	0	0	3.40	15.13	61.82	19.66
Limited-Review:																	
Rochester	14.06	4	10.53	0.00	50.00	25.00	25.00	1	0	0	0	1	0	0.00	15.00	58.83	25.96
St. Cloud	14.32	5	13.16	20.00	20.00	40.00	20.00	0	0	0	0	0	0	0.66	9.93	71.05	18.36
MN nonMSA	43.78	19	50.00	0.00	26.32	73.68	0.00	0	0	0	0	0	0	0.00	6.94	86.32	6.74

Charter Number 24
Table 1. Lending Volume

LENDING VOLUME		Geography: MISSOURI						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full-Review:												
Springfield	8.62	1,512	162,055	449	58,387	82	5,271	5	4,065	2,048	229,778	11.79
Limited-Review												
Columbia	2.98	425	45,335	243	30,301	40	2,683	0	0	708	78,319	3.02
Jefferson City	0.70	97	9,895	53	5,612	16	361	0	0	166	15,868	0.69
Joplin	5.66	811	62,516	348	49,315	180	21,326	5	5,026	1,344	138,183	10.78
St. Joseph	5.96	556	46,392	638	58,133	219	10,839	2	600	1,415	115,964	8.31
MO nonMSA	76.08	6,699	551,874	5,828	451,427	5,543	311,006	8	2,396	18,078	1,316,703	65.41
MO Statewide	0.01	0	0	0	0	0	0	2	240	2	240	0.00

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

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Charter Number 24

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE				Geography: MISSOURI				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Springfield	874	17.03	0.04	0.11	16.16	9.84	56.80	57.78	27.01	32.27	2.57	10.00	1.86	2.65	2.76	
Limited-Review																
Columbia	239	4.66	1.83	1.26	10.60	9.62	59.18	70.71	28.39	18.41	2.27	1.19	1.74	2.75	1.29	
Jefferson City	49	0.95	1.13	4.08	7.40	4.08	62.91	51.02	28.55	40.82	1.73	6.90	0.00	1.00	3.69	
Joplin	372	7.25	0.00	0.00	8.10	10.22	84.22	81.72	7.68	8.06	3.55	0.00	4.46	3.40	4.03	
St. Joseph	214	4.17	0.00	0.00	8.35	8.88	61.89	54.67	29.76	36.45	4.25	0.00	4.66	4.02	4.60	
MO nonMSA	3,385	65.95	0.00	0.00	7.59	7.47	74.70	66.23	17.71	26.29	7.92	0.00	10.50	7.44	8.71	

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: MISSOURI				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans						
Full-Review:																
Springfield	83	11.34	0.04	0.00	16.16	16.87	56.80	53.01	27.01	30.12	3.31	0.00	3.25	2.55	5.45	
Limited-Review																
Columbia	13	1.78	1.83	7.69	10.60	0.00	59.18	61.54	28.39	30.77	3.55	12.50	0.00	4.55	0.00	
Jefferson City	9	1.23	1.13	0.00	7.40	11.11	62.91	66.67	28.55	22.22	0.82	0.00	0.00	0.69	1.33	
Joplin	85	11.61	0.00	0.00	8.10	15.29	84.22	78.82	7.68	5.88	5.71	0.00	4.48	5.80	6.38	
St. Joseph	68	9.29	0.00	0.00	8.35	10.29	61.89	57.35	29.76	32.35	7.75	0.00	5.41	8.13	7.69	
MO nonMSA	474	64.75	0.00	0.00	7.59	13.29	74.70	66.46	17.71	20.25	8.93	0.00	18.31	7.80	8.75	

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: MISSOURI				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Springfield	546	13.03	0.04	0.00	16.16	15.93	56.80	49.63	27.01	34.43	2.09	0.00	2.80	1.83	2.30	
Limited-Review																
Columbia	173	4.13	1.83	0.58	10.60	2.89	59.18	78.03	28.39	18.50	2.90	0.00	0.97	3.48	2.41	
Jefferson City	39	0.93	1.13	0.00	7.40	5.13	62.91	69.23	28.55	25.64	1.25	0.00	0.00	1.44	1.21	
Joplin	352	8.40	0.00	0.00	8.10	8.81	84.22	80.97	7.68	10.23	4.30	0.00	4.74	4.13	5.71	
St. Joseph	272	6.49	0.00	0.00	8.35	12.13	61.89	54.41	29.76	33.46	4.19	0.00	7.10	3.56	4.50	
MO nonMSA	2,809	67.02	0.00	0.00	7.59	7.73	74.70	70.13	17.71	22.14	7.64	0.00	10.57	7.47	7.46	

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: MISSOURI						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid
Full-Review:																
Springfield	9	20.45	7.78	11.11	20.58	22.22	53.39	66.67	18.25	0.00	6.35	33.3	3.70	8.33	0.00	
Limited-Review																
Columbia	0	0.00	26.68	0.00	30.14	0.00	16.38	0.00	26.79	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jefferson City	0	0.00	17.28	0.00	39.17	0.00	26.05	0.00	17.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Joplin	2	4.55	0.00	0.00	33.32	100.00	59.26	0.00	7.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00
St. Joseph	2	4.55	0.00	0.00	27.60	100.00	32.97	0.00	39.43	0.00	13.33	0.00	40.0	0.00	0.00	0.00
MO nonMSA	31	70.45	0.30	0.00	10.28	29.03	61.92	54.84	27.51	16.13	11.43	0.00	50.0	10.13	5.00	

Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: MISSOURI						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total **	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Springfield	449	5.94	3.17	5.79	18.94	22.27	54.16	39.42	23.72	32.52	1.92	5.07	2.97	1.38	2.16
Limited-Review															
Columbia	243	3.21	21.20	11.52	14.75	4.12	43.23	55.14	20.81	29.22	3.29	1.55	1.01	3.93	4.50
Jefferson City	53	0.70	20.62	11.32	16.34	15.09	43.61	56.60	19.39	16.98	1.34	1.82	1.47	1.39	1.06
Joplin	348	4.60	0.00	0.00	16.50	16.95	74.74	68.39	8.76	14.66	3.09	0.00	3.97	2.94	3.82
St. Joseph	638	8.44	0.00	0.00	16.50	10.19	49.44	35.58	34.06	54.23	10.55	0.00	8.93	8.61	13.36
MO nonMSA	5,828	77.10	0.02	0.00	10.61	19.29	72.18	62.22	17.19	18.50	9.88	0.00	19.07	9.46	8.79

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: MISSOURI				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Springfield	82	1.35	0.35	0.00	17.21	21.95	67.08	70.73	15.35	7.32	4.50	0.00	11.00	3.87	2.86	
Limited-Review																
Columbia	40	0.66	4.43	0.00	6.40	7.50	77.09	87.50	12.07	5.00	11.60	0.00	50.00	11.46	6.25	
Jefferson City	16	0.26	3.85	0.00	4.33	0.00	62.98	100.00	28.85	0.00	14.29	0.00	0.00	18.46	0.00	
Joplin	180	2.96	0.00	0.00	4.17	0.00	92.05	99.44	3.79	0.56	13.50	0.00	0.00	13.64	0.00	
St. Joseph	219	3.60	0.00	0.00	2.01	1.83	74.75	72.60	23.24	25.57	18.35	0.00	50.00	16.36	26.17	
MO nonMSA	5,543	91.17	0.00	0.00	4.19	9.80	78.69	78.64	17.12	11.56	30.38	0.00	63.05	30.92	18.95	

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: MISSOURI				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Springfield	874	17.03	17.54	10.04	19.69	24.31	24.11	27.95	38.66	37.70	2.49	2.48	2.31	2.13	2.94	
Limited-Review																
Columbia	239	4.66	19.11	14.68	17.92	30.73	22.87	25.23	40.10	29.36	2.45	3.64	2.95	2.54	1.45	
Jefferson City	49	0.95	15.40	4.44	15.13	24.44	25.63	37.78	43.85	33.33	1.79	0.50	1.24	2.35	2.37	
Joplin	372	7.25	17.53	15.22	19.46	27.45	24.59	25.27	38.41	32.07	4.32	4.91	4.38	4.32	4.01	
St. Joseph	214	4.17	18.18	9.66	18.63	23.67	23.95	27.54	39.24	39.13	5.00	3.26	4.13	5.16	6.39	
MO nonMSA	3,385	65.95	18.21	8.89	18.22	23.57	23.15	25.87	40.42	41.67	8.89	10.62	9.79	8.91	8.13	

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 9.1% of loans originated and purchased by USB.

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

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT				Geography: MISSOURI				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Over all	Low	Mod	Mid	Upp
Full-Review:															
Springfield	83	11.34	17.54	10.84	19.69	24.10	24.11	32.53	38.66	32.53	3.67	2.68	3.90	3.46	4.07
Limited-Review															
Columbia	13	1.78	19.11	15.38	17.92	38.46	22.87	30.77	40.10	15.38	3.93	7.69	6.25	2.22	1.69
Jefferson City	9	1.23	15.40	22.22	15.13	11.11	25.63	55.56	43.85	11.11	0.88	4.00	0.00	1.56	0.00
Joplin	85	11.61	17.53	9.41	19.46	22.35	24.59	29.41	38.41	38.82	6.18	4.11	7.30	6.99	5.48
St. Joseph	68	9.29	18.18	19.40	18.63	23.88	23.95	29.85	39.24	26.87	8.33	11.32	8.25	8.25	6.74
MO nonMSA	474	64.75	18.21	10.76	18.22	21.73	23.15	24.26	40.42	43.25	9.96	9.96	9.22	8.90	11.04

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 0.1% of loans originated and purchased by USB.

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

Charter Number 24

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: MISSOURI				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Springfield	546	13.03	17.54	10.85	19.69	18.40	24.11	30.19	38.66	40.57	2.13	2.77	2.12	2.23	1.89	
Limited-Review																
Columbia	173	4.13	19.11	8.61	17.92	30.46	22.87	26.49	40.10	34.44	2.97	2.27	4.21	2.52	2.78	
Jefferson City	39	0.93	15.40	8.11	15.13	27.03	25.63	29.73	43.85	35.14	1.28	0.56	1.20	1.14	1.68	
Joplin	352	8.40	17.53	13.15	19.46	21.10	24.59	23.55	38.41	42.20	4.88	7.79	4.00	3.78	5.56	
St. Joseph	272	6.49	18.18	10.89	18.63	22.96	23.95	26.46	39.24	39.69	5.04	5.79	3.98	4.07	6.40	
MO nonMSA	2,809	67.02	18.21	7.76	18.22	20.32	23.15	27.80	40.42	44.12	8.35	9.52	8.55	8.78	7.84	

Data shown includes only one to four-family and manufactured housing (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US)

** As a percentage of loans with borrower income information available. No information was available for 11.2% of loans originated and purchased by USB.

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

Charter Number 24

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: MISSOURI		Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full-Review:									
Springfield	449	5.94	61.93	61.02	71.49	12.03	16.48	1.92	2.49
Limited-Review									
Columbia	243	3.21	63.28	47.74	72.43	13.17	14.40	3.29	2.59
Jefferson City	53	0.70	59.61	69.81	66.04	24.53	9.43	1.34	1.82
Joplin	348	4.60	63.49	75.00	67.82	13.79	18.39	3.09	5.03
St. Joseph	638	8.44	60.76	81.03	76.18	14.58	9.25	10.55	16.38
MO nonMSA	5,828	77.10	59.81	84.80	81.14	11.84	7.02	9.88	16.89

* Based on 2004 Peer Small Business (US).

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 5.54% of small loans to businesses originated and purchased by USB.

Charter Number 24

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: MISSOURI			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full-Review:									
Springfield	82	1.35	93.52	96.34	81.71	12.20	6.10	4.50	4.50
Limited-Review									
Columbia	40	0.66	92.36	77.50	77.50	20.00	2.50	11.60	9.09
Jefferson City	16	0.26	94.71	100.00	100.00	0.00	0.00	14.29	14.46
Joplin	180	2.96	93.94	95.00	65.00	18.89	16.11	13.50	14.45
St. Joseph	219	3.60	96.99	99.09	89.04	8.68	2.28	18.35	18.62
MO nonMSA	5,543	91.17	95.88	89.63	85.71	11.08	3.21	30.38	28.60

* Based on 2004 Peer Small Business Data (US).

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 8.88% of small loans to farms originated and purchased by USB.

Charter Number 24

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: MISSOURI				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full-Review:									
Springfield	6	1,632	28	2,069	34	3,701	12.42	3	2,573
Limited-Review									
Columbia	1	17	27	389	28	406	1.36	0	0
Jefferson City	1	2,472	10	2,851	11	5,323	17.85	3	332
Joplin	7	724	26	1,521	33	2,245	7.53	2	84
St. Joseph	0	0	32	1,033	32	1,033	3.46	0	0
MO nonMSA	13	3,956	200	13,098	213	17,054	57.20	3	107
MO Statewide	0	0	2	52	2	52	0.17	6	2,203

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

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

Charter Number 24

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS																		Geography: MISSOURI		Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population									
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography									
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp						
Full-Review:																							
Springfield	11.79	13	12.50	7.69	23.08	53.85	15.38	0	0	0	0	0	0	1.64	19.56	55.52	23.28						
Limited-Review																							
Columbia	3.02	4	3.85	50.00	0.00	25.00	25.00	0	0	0	0	0	0	7.49	17.95	50.57	23.99						
Jefferson City	0.69	1	0.96	100.0	0.00	0.00	0.00	0	0	0	0	0	0	5.62	11.52	56.24	23.97						
Joplin	10.78	10	9.62	0.00	20.00	70.00	10.00	0	0	0	0	0	0	0.00	11.30	81.76	6.94						
St. Joseph	8.31	6	5.77	0.00	16.67	50.00	33.33	0	0	0	0	0	0	0.00	11.62	58.75	29.62						
MO nonMSA	65.41	70	67.31	0.00	14.29	74.29	11.43	1	0	0	0	1	0	0.23	8.74	73.88	17.14						

Charter Number 24
Table 1. Lending Volume

LENDING VOLUME		Geography: MONTANA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full-Review:												
Billings	25.94	415	46,961	566	44,926	19	2,523	4	7,774	1,004	102,184	25.62
Limited-Review:												
Great Falls	12.86	279	32,420	194	15,890	25	2,623	0	0	498	50,933	18.07
Missoula	19.04	301	43,688	430	20,144	2	131	4	5,007	737	68,970	19.27
MT nonMSA	42.16	692	92,421	798	40,127	140	13,613	2	2,200	1,632	148,361	37.03
MT Statewide	0.00	0	0	0	0	0	0	0	0	0	0	0.00

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

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: MONTANA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Billings	171	25.00	1.60	1.17	10.16	7.02	68.29	67.25	19.95	24.56	1.37	0.00	0.79	1.46	1.41
Limited-Review:															
Great Falls	106	15.50	0.11	0.94	11.87	8.49	72.01	60.38	16.02	30.19	2.56	12.50	0.84	2.32	4.29
Missoula	114	16.67	0.00	0.00	13.67	17.54	72.98	65.79	13.35	16.67	2.23	0.00	2.50	2.02	2.92
MT nonMSA	293	42.84	0.00	0.00	5.21	2.05	41.77	39.59	53.02	58.36	2.57	0.00	1.49	2.79	2.47

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: MONTANA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Billings	80	37.74	1.60	0.00	10.16	6.25	68.29	70.00	19.95	23.75	6.63	0.00	7.27	5.85	10.00
Limited-Review:															
Great Falls	36	16.98	0.11	0.00	11.87	19.44	72.01	61.11	16.02	19.44	4.78	0.00	7.06	4.16	5.10
Missoula	38	17.92	0.00	0.00	13.67	7.89	72.98	76.32	13.35	15.79	6.10	0.00	4.65	6.08	7.89
MT nonMSA	58	27.36	0.00	0.00	5.21	5.17	41.77	37.93	53.02	56.90	3.53	0.00	0.00	4.76	2.87

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: MONTANA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Billings	163	20.74	1.60	0.61	10.16	7.36	68.29	65.64	19.95	26.38	1.94	0.00	1.17	1.79	2.95
Limited-Review:															
Great Falls	137	17.43	0.11	0.00	11.87	13.14	72.01	64.23	16.02	22.63	3.34	0.00	3.13	2.90	5.32
Missoula	147	18.70	0.00	0.00	13.67	17.01	72.98	70.07	13.35	12.93	2.06	0.00	2.54	1.93	2.21
MT nonMSA	339	43.13	0.00	0.00	5.21	2.95	41.77	41.30	53.02	55.75	3.40	0.00	3.28	3.81	3.16

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: MONTANA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Billings	1	20.00	5.95	0.00	17.03	0.00	62.43	100.00	14.60	0.00	5.26	0.00	0.00	8.33	0.00	
Limited-Review:																
Great Falls	0	0.00	11.78	0.00	31.62	0.00	53.79	0.00	2.81	0.00	0.00	0.00	0.00	0.00	0.00	
Missoula	2	40.00	0.00	0.00	36.83	50.00	50.11	50.00	13.06	0.00	2.78	0.00	0.00	4.35	0.00	
MT nonMSA	2	40.00	0.00	0.00	22.87	50.00	35.25	0.00	41.88	50.00	10.00	0.00	0.00	0.00	25.0	

Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES				Geography: MONTANA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total **	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Billings	566	28.47	4.51	14.84	13.44	10.60	70.58	61.48	11.46	13.07	5.29	29.53	3.52	4.13	4.11
Limited-Review:															
Great Falls	194	9.76	12.21	5.15	20.77	29.38	57.74	60.31	9.28	5.15	3.32	1.65	5.26	3.18	0.67
Missoula	430	21.63	0.00	0.00	34.71	35.12	57.88	51.63	7.40	13.26	4.56	0.00	6.00	3.69	7.65
MT nonMSA	798	40.14	0.00	0.00	9.13	8.27	38.44	36.47	52.43	55.26	3.80	0.00	5.58	3.34	3.76

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: MONTANA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Billings	19	10.22	5.04	0.00	5.23	0.00	81.20	100.00	8.53	0.00	3.13	0.00	0.00	3.33	0.00
Limited-Review:															
Great Falls	25	13.44	3.57	0.00	4.08	0.00	86.22	100.00	6.12	0.00	8.64	0.00	0.00	9.33	0.00
Missoula	2	1.08	0.00	0.00	17.02	0.00	76.95	100.00	6.03	0.00	0.00	0.00	0.00	0.00	0.00
MT nonMSA	140	75.27	0.00	0.00	2.63	2.86	59.92	92.14	37.46	5.00	9.60	0.00	0.00	11.32	3.42

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE				Geography: MONTANA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans**	% Families***	% USB Loans**	% Families***	% USB Loans**	% Families***	% USB Loans**	Overall	Low	Mod	Mid	Upp
Full-Review:															
Billings	171	25.00	19.07	2.96	17.84	13.33	23.54	28.89	39.55	54.81	1.57	0.75	0.76	2.04	1.82
Limited-Review:															
Great Falls	106	15.50	18.42	2.00	18.98	18.00	24.09	22.00	38.51	58.00	0.92	0.00	0.79	0.00	1.89
Missoula	114	16.67	19.20	8.00	18.95	18.67	22.65	25.33	39.20	48.00	1.59	3.13	1.95	1.65	1.18
MT nonMSA	293	42.84	14.91	3.02	15.99	10.94	22.52	22.26	46.58	63.77	2.80	1.31	1.90	2.70	3.17

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 23.2% of loans originated and purchased by USB.

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

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT				Geography: MONTANA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Billings	80	37.74	19.07	12.50	17.84	18.75	23.54	27.50	39.55	41.25	7.03	11.11	6.60	6.62	6.25
Limited-Review:															
Great Falls	36	16.98	18.42	13.89	18.98	13.89	24.09	27.78	38.51	44.44	4.87	6.25	3.64	4.94	5.05
Missoula	38	17.92	19.20	7.89	18.95	28.95	22.65	26.32	39.20	36.84	6.38	6.67	8.11	6.67	5.00
MT nonMSA	58	27.36	14.91	3.45	15.99	13.79	22.52	34.48	46.58	48.28	3.74	0.00	4.48	5.36	3.09

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by USB.

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

Charter Number 24

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE				Geography: MONTANA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Billings	163	20.74	19.07	4.51	17.84	19.55	23.54	24.81	39.55	51.13	2.12	0.00	1.94	2.15	2.61
Limited-Review:															
Great Falls	137	17.43	18.42	2.20	18.98	18.68	24.09	24.18	38.51	54.95	3.05	1.53	3.04	1.47	4.46
Missoula	147	18.70	19.20	4.46	18.95	16.96	22.65	31.25	39.20	47.32	1.67	0.52	1.61	2.16	1.55
MT nonMSA	339	43.13	14.91	2.27	15.99	9.09	22.52	23.38	46.58	65.26	3.61	2.10	2.91	3.38	3.96

Data shown includes only one to four-family and manufactured housing (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US)

** As a percentage of loans with borrower income information available. No information was available for 18.1% of loans originated and purchased by USB.

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

Charter Number 24

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: MONTANA			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full-Review:									
Billings	566	28.47	64.96	44.88	81.98	8.83	9.19	5.29	3.60
Limited-Review:									
Great Falls	194	9.76	62.80	46.39	83.51	6.19	10.31	3.32	3.03
Missoula	430	21.63	63.96	57.44	90.00	5.12	4.88	4.56	4.95
MT nonMSA	798	40.14	63.74	56.14	90.85	3.63	5.51	3.80	3.95

* Based on 2004 Peer Small Business (US).

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 22.74% of small loans to businesses originated and purchased by the USB.

Charter Number 24

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: MONTANA			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full-Review:									
Billings	19	10.22	89.92	89.47	68.42	15.79	15.79	3.13	3.46
Limited-Review:									
Great Falls	25	13.44	92.86	92.00	72.00	20.00	8.00	8.64	9.35
Missoula	2	1.08	92.55	100.00	50.00	50.00	0.00	0.00	0.00
MT nonMSA	140	75.27	92.97	92.86	69.29	22.86	7.86	9.60	10.65

* Based on 2004 Peer Small Business Data (US).

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.54% of small loans to farms originated and purchased by USB.

Charter Number 24

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: MONTANA				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full-Review:									
Billings	0	0	28	1,204	28	1,204	16.44	0	0
Limited-Review:									
Great Falls	3	645	13	1,225	16	1,870	25.53	1	100
Missoula	4	1,727	20	1,057	24	2,784	38.02	0	0
MT nonMSA	0	0	45	1,466	45	1,466	20.01	0	0
MT Statewide	0	0	0	0	0	0	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 institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS																Geography: MONTANA				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population											
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography									
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp						
Full-Review:																							
Billings	25.62	2	16.67	0.00	0.00	100.00	0.00	0	0	0	0	0	0	2.78	12.48	66.17	18.57						
Limited-Review:																							
Great Falls	18.07	3	25.00	33.33	33.33	33.33	0.00	0	0	0	0	0	0	0.90	16.06	71.11	11.93						
Missoula	19.27	2	16.67	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	18.66	69.39	11.95						
MT nonMSA	37.08	5	41.67	0.00	40.00	20.00	40.00	0	0	0	0	0	0	0.00	9.37	41.04	49.59						

Charter Number 24
Table 1. Lending Volume

LENDING VOLUME		Geography: NEBRASKA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full-Review:												
Lincoln	49.29	1,049	103,763	900	49,428	4	680	16	11,222	1,969	165,093	62.01
Limited-Review:												
NE nonMSA	50.69	1,042	84,087	772	46,300	203	18,347	8	7,197	2,025	155,931	37.99
NE Statewide	0.02	0	0	0	0	0	0	1	6,000	1	6,000	0.00

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

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: NEBRASKA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Lincoln	622	49.76	0.63	1.77	13.30	23.31	55.94	56.91	30.13	18.01	2.94	3.85	4.59	3.28	1.73
Limited-Review:															
NE nonMSA	628	50.24	0.00	0.00	2.34	2.39	74.45	76.11	23.22	21.50	2.45	0.00	1.06	2.52	2.36

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: NEBRASKA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Lincoln	69	44.52	0.63	1.45	13.30	18.84	55.94	50.72	30.13	28.99	3.00	0.00	3.38	2.95	2.88
Limited-Review:															
NE nonMSA	86	55.48	0.00	0.00	2.34	3.49	74.45	81.40	23.22	15.12	5.34	0.00	0.00	5.52	5.26

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: NEBRASKA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Lincoln	354	52.21	0.63	1.69	13.30	16.10	55.94	57.63	30.13	24.58	1.97	5.88	2.76	2.14	1.35
Limited-Review:															
NE nonMSA	324	47.79	0.00	0.00	2.34	4.63	74.45	77.78	23.22	17.59	2.84	0.00	8.04	2.97	2.05

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: NEBRASKA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Lincoln	4	50.00	14.41	0.00	32.84	75.00	35.21	25.00	17.38	0.00	3.28	0.00	4.92	2.94	0.00
Limited-Review:															
NE nonMSA	4	50.00	0.00	0.00	11.89	0.00	57.14	0.00	30.97	100.00	0.00	0.00	0.00	0.00	0.00

Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

* Based on 2004 Peer Mortgage Data (US).

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: NEBRASKA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Lincoln	900	53.83	2.29	2.56	30.02	29.11	42.05	34.78	24.43	20.56	5.99	5.81	6.17	5.05	3.01
Limited-Review:															
NE nonMSA	772	46.17	0.00	0.00	4.07	10.10	76.24	68.26	19.69	21.63	3.02	0.00	4.21	3.01	3.23

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: NEBRASKA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Lincoln	4	1.93	0.81	0.00	7.95	25.00	69.64	50.00	21.43	25.00	0.45	0.00	20.00	0.00	0.00
Limited-Review:															
NE nonMSA	203	98.07	0.00	0.00	0.68	0.99	86.25	83.25	13.06	15.76	2.91	0.00	16.67	2.94	2.46

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE				Geography: NEBRASKA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans**	% Families***	% USB Loans**	% Families***	% USB Loans**	% Families***	% USB Loans**	Overall	Low	Mod	Mid	Upp
Full-Review:															
Lincoln	622	49.76	17.18	32.15	19.02	35.22	26.09	19.86	37.71	12.77	3.12	6.75	3.67	2.24	1.68
Limited-Review:															
NE nonMSA	628	50.24	15.43	7.75	17.71	25.00	24.38	35.92	42.47	31.34	3.19	2.92	3.30	4.13	2.33

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 43.4% of loans originated and purchased by USB.

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

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT				Geography: NEBRASKA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Lincoln	69	44.52	17.18	20.29	19.02	26.09	26.09	26.09	37.71	27.54	3.17	5.43	2.35	2.77	3.13
Limited-Review:															
NE nonMSA	86	55.48	15.43	4.65	17.71	26.74	24.38	27.91	42.47	40.70	5.60	1.72	5.76	2.89	8.68

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by USB.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE				Geography: NEBRASKA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Lincoln	354	52.21	17.18	13.56	19.02	31.23	26.09	31.86	37.71	23.34	2.29	2.47	2.81	2.67	1.53
Limited-Review:															
NE nonMSA	324	47.79	15.43	9.12	17.71	22.48	24.38	27.36	42.47	41.04	3.72	3.90	5.44	3.39	3.16

Data shown includes only one to four-family and manufactured housing (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US)

** As a percentage of loans with borrower income information available. No information was available for 8.0% of loans originated and purchased by USB.

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

Charter Number 24

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: NEBRASKA			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005		
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less	
Full-Review:										
Lincoln	900	53.83	64.39	48.22	89.67	4.78	5.56	5.99	5.39	
Limited-Review:										
NE nonMSA	772	46.17	60.31	65.16	87.56	6.35	6.09	3.02	4.10	

* Based on 2004 Peer Small Business (US).

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 17.22% of small loans to businesses originated and purchased by USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS					Geography: NEBRASKA			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005		
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*		
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less	
Full-Review:										
Lincoln	4	1.93	92.69	100.00	50.00	25.00	25.00	0.45	0.49	
Limited-Review:										
NE nonMSA	203	98.07	93.98	97.54	67.00	27.59	5.42	2.91	3.31	

* Based on 2004 Peer Small Business Data (US).

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.48% of small loans to farms originated and purchased by USB.

Charter Number 24

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: NEBRASKA				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full-Review:									
Lincoln	5	79	68	2,984	73	3,063	56.44	6	5,113
Limited-Review:									
NE nonMSA	0	0	90	1,807	90	1,807	33.29	0	0
NE Statewide	1	250	7	307	8	557	10.26	2	5,054

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS																	Geography: NEBRASKA				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population										
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography										
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp							
Full-Review:																								
Lincoln	62.01	12	41.38	0.00	25.00	50.00	25.00	0	0	0	0	0	0	0	3.32	21.12	49.31	24.05						
Limited-Review:																								
NE nonMSA	37.99	17	58.62	0.00	5.88	82.35	11.76	0	1	0	0	(1)	0	0.00	3.73	74.53	21.74							

Charter Number 24
Table 1. Lending Volume

LENDING VOLUME		Geography: NEVADA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full-Review:												
Las Vegas-Paradise	72.56	4,662	806,346	2,459	131,521	1	174	16	23,896	7,138	961,937	65.51
Limited-Review:												
Carson City	2.42	83	10,572	155	8,933	0	0	0	0	238	19,505	4.04
Reno-Sparks	19.25	700	127,606	1,190	74,630	0	0	4	12,238	1,894	214,474	24.54
NV nonMSA	5.76	251	31,603	305	12,931	8	790	3	5,981	567	51,305	5.90
NV Statewide	0.00	0	0	0	0	0	0	0	0	0	0	0.00

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

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: NEVADA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Las Vegas-Paradise	1,876	85.39	0.39	0.37	16.32	17.38	44.57	45.47	38.72	36.78	0.69	2.00	1.16	0.75	0.53
Limited-Review:															
Carson City	14	0.64	0.00	0.00	6.70	28.57	68.56	57.14	24.74	14.29	0.39	0.00	1.79	0.16	0.52
Reno-Sparks	219	9.97	0.99	0.91	16.60	6.85	43.47	38.36	38.95	53.88	0.47	0.00	0.33	0.44	0.55
NV nonMSA	88	4.01	0.00	0.00	6.78	3.41	59.42	71.59	33.80	25.00	0.93	0.00	0.00	1.28	0.59

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: NEVADA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans						
Full-Review:																
Las Vegas-Paradise	306	59.65	0.39	0.00	16.32	5.56	44.57	35.95	38.72	58.50	1.59	0.00	0.97	1.34	1.89	
Limited-Review:																
Carson City	22	4.29	0.00	0.00	6.70	13.64	68.56	77.27	24.74	9.09	4.07	0.00	5.26	3.54	5.00	
Reno-Sparks	127	24.76	0.99	0.00	16.60	11.81	43.47	40.94	38.95	47.24	3.62	0.00	4.55	3.69	3.34	
NV nonMSA	58	11.31	0.00	0.00	6.78	5.17	59.42	53.45	33.80	41.38	3.68	0.00	0.00	3.94	3.73	

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: NEVADA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Las Vegas-Paradise	2,476	83.12	0.39	0.16	16.32	17.29	44.57	41.03	38.72	41.52	1.13	2.22	1.85	1.19	0.94
Limited-Review:															
Carson City	47	1.58	0.00	0.00	6.70	2.13	68.56	82.98	24.74	14.89	0.93	0.00	0.47	1.07	0.63
Reno-Sparks	351	11.78	0.99	0.85	16.60	11.97	43.47	47.58	38.95	39.60	0.70	1.41	0.87	0.65	0.70
NV nonMSA	105	3.52	0.00	0.00	6.78	2.86	59.42	73.33	33.80	23.81	0.97	0.00	0.48	1.44	0.45

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: NEVADA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Las Vegas-Paradise	4	57.14	5.43	0.00	45.22	100.00	37.62	0.00	11.50	0.00	1.28	0.00	2.83	0.00	0.00	
Limited-Review:																
Carson City	0	0.00	0.00	0.00	23.09	0.00	63.04	0.00	13.87	0.00	0.00	0.00	0.00	0.00	0.00	
Reno-Sparks	3	42.86	11.65	0.00	53.61	66.67	24.69	33.33	10.05	0.00	2.50	0.00	1.89	6.67	0.00	
NV nonMSA	0	0.00	0.00	0.00	8.31	0.00	60.15	0.00	31.54	0.00	0.00	0.00	0.00	0.00	0.00	

Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: NEVADA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Las Vegas-Paradise	2,459	59.84	7.19	2.16	20.77	22.04	37.26	34.65	34.42	40.87	2.53	2.48	4.20	2.34	2.12
Limited-Review:															
Carson City	155	3.77	0.00	0.00	8.83	10.97	80.29	70.32	10.88	18.71	2.39	0.00	4.02	2.27	2.46
Reno-Sparks	1,190	28.96	4.30	2.27	46.41	37.31	26.85	39.92	22.44	20.50	3.98	1.75	3.15	7.75	2.21
NV nonMSA	305	7.42	0.00	0.00	4.19	2.62	57.08	69.84	38.73	27.54	2.74	0.00	3.01	3.52	2.56

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: NEVADA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Las Vegas-Paradise	1	11.11	3.65	0.00	17.97	0.00	42.18	100.00	36.19	0.00	0.00	0.00	0.00	0.00	0.00
Limited-Review:															
Carson City	0	0.00	0.00	0.00	8.11	0.00	77.03	0.00	14.86	0.00	0.00	0.00	0.00	0.00	0.00
Reno-Sparks	0	0.00	3.11	0.00	31.99	0.00	34.00	0.00	30.90	0.00	0.00	0.00	0.00	0.00	0.00
NV nonMSA	8	88.89	0.00	0.00	7.14	0.00	68.39	100.00	24.46	0.00	3.18	0.00	0.00	5.15	0.00

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: NEVADA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Las Vegas-Paradise	1,876	85.39	18.69	4.50	18.74	16.56	23.47	32.25	39.10	46.70	0.44	0.89	0.58	0.51	0.36	
Limited-Review:																
Carson City	14	0.64	18.53	8.33	18.74	33.33	22.28	25.00	40.45	33.33	0.48	0.00	0.52	0.75	0.37	
Reno-Sparks	219	9.97	19.17	2.61	18.84	25.22	23.06	20.87	38.94	51.30	0.34	0.41	0.42	0.38	0.30	
NV nonMSA	88	4.01	15.54	3.45	17.13	27.59	24.63	29.31	42.70	39.66	0.62	0.00	1.46	0.65	0.41	

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 44.0% of loans originated and purchased by USB.

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

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: NEVADA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Las Vegas-Paradise	306	59.65	18.69	3.59	18.74	14.05	23.47	28.10	39.10	54.25	1.69	0.53	1.66	1.49	1.92
Limited-Review:															
Carson City	22	4.29	18.53	18.18	18.74	18.18	22.28	22.73	40.45	40.91	4.35	18.75	3.85	2.33	2.63
Reno-Sparks	127	24.76	19.17	3.94	18.84	21.26	23.06	34.65	38.94	40.16	3.81	3.80	2.38	5.32	3.46
NV nonMSA	58	11.31	15.54	1.72	17.13	13.79	24.63	29.31	42.70	55.17	3.85	0.00	5.26	6.45	2.35

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by USB.

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

Charter Number 24

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: NEVADA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Las Vegas-Paradise	2,476	83.12	18.69	5.88	18.74	20.18	23.47	32.27	39.10	41.67	0.70	1.04	0.74	0.73	0.64	
Limited-Review:																
Carson City	47	1.58	18.53	7.89	18.74	26.32	22.28	28.95	40.45	36.84	0.83	0.00	1.98	0.76	0.53	
Reno-Sparks	351	11.78	19.17	5.29	18.84	24.67	23.06	33.92	38.94	36.12	0.51	0.60	0.65	0.51	0.43	
NV nonMSA	105	3.52	15.54	2.38	17.13	22.62	24.63	21.43	42.70	53.57	0.89	0.64	1.23	0.65	0.94	

Data shown includes only one to four-family and manufactured housing (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US)

** As a percentage of loans with borrower income information available. No information was available for 36.9% of loans originated and purchased by USB.

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

Charter Number 24

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES				Geography: NEVADA		Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full-Review:									
Las Vegas-Paradise	2,459	59.84	57.13	52.50	90.69	2.60	6.71	2.53	2.82
Limited-Review:									
Carson City	155	3.77	45.23	67.74	89.68	3.23	7.10	2.39	3.56
Reno-Sparks	1,190	28.96	56.07	51.34	86.97	5.38	7.65	3.98	3.96
NV nonMSA	305	7.42	61.11	70.82	92.46	2.30	5.25	2.74	4.74

* Based on 2004 Peer Small Business (US).

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 18.40% of small loans to businesses originated and purchased by USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS				Geography: NEVADA		Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full-Review:									
Las Vegas-Paradise	1	11.11	85.68	100.00	0.00	100.00	0.00	0.00	0.00
Limited-Review:									
Carson City	0	0.00	95.05	0.00	0.00	0.00	0.00	0.00	0.00
Reno-Sparks	0	0.00	87.39	0.00	0.00	0.00	0.00	0.00	0.00
NV nonMSA	8	88.89	87.14	100.00	75.00	12.50	12.50	3.18	4.81

* Based on 2004 Peer Small Business Data (US).

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

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

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

Charter Number 24

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: NEVADA				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full-Review:									
Las Vegas-Paradise	8	2,059	64	7,540	72	9,599	50.84	0	0
Limited-Review:									
Carson City	0	0	8	427	8	427	2.26	0	0
Reno-Sparks	9	709	19	2,610	28	3,319	17.58	0	0
NV nonMSA	1	23	16	5,510	17	5,533	29.30	0	0
NV Statewide	0	0	2	4	2	4	0.02	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS																Geography: NEVADA				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population											
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography									
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp						
Full-Review:																							
Las Vegas-Paradise	65.51	35	67.31	5.71	11.43	42.86	40.00	6	2	1	0	2	1	2.05	27.84	41.73	28.38						
Limited-Review:																							
Carson City	4.04	2	3.85	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	11.55	66.93	21.52						
Reno-Sparks	24.54	11	21.15	0.00	54.55	27.27	18.18	2	0	0	0	1	1	3.65	29.63	39.48	27.25						
NV nonMSA	5.90	4	7.69	0.00	0.00	100.0	0.00	0	0	0	0	0	0	0.00	9.22	61.12	29.66						

Charter Number 24
Table 1. Lending Volume

LENDING VOLUME		Geography: NORTH DAKOTA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full-Review:												
Bismarck	53.22	320	30,257	677	28,600	23	1,948	5	7,115	1,025	67,920	41.91
Limited-Review:												
ND nonMSA	46.78	357	23,575	508	8,441	35	5,333	1	1,200	901	38,549	58.09
ND Statewide	0.00	0	0	0	0	0	0	0	0	0	0	0.00

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

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: NORTH DAKOTA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Bismarck	121	48.40	0.00	0.00	19.62	6.61	69.12	77.69	11.26	15.70	2.05	0.00	1.43	2.00	2.63
Limited-Review:															
ND nonMSA	129	51.60	0.00	0.00	3.94	1.55	76.29	82.17	19.78	16.28	2.20	0.00	0.87	2.50	1.44

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

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Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: NORTH DAKOTA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Bismarck	21	27.63	0.00	0.00	19.62	4.76	69.12	80.95	11.26	14.29	2.35	0.00	0.00	3.27	0.00
Limited-Review:															
ND nonMSA	55	72.37	0.00	0.00	3.94	3.64	76.29	58.18	19.78	38.18	4.13	0.00	5.00	3.24	7.00

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: NORTH DAKOTA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Bismarck	174	50.14	0.00	0.00	19.62	4.60	69.12	75.86	11.26	19.54	3.59	0.00	2.19	3.45	5.41
Limited-Review:															
ND nonMSA	173	49.86	0.00	0.00	3.94	3.47	76.29	68.21	19.78	28.32	2.62	0.00	3.67	2.19	3.70

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: NORTH DAKOTA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Bismarck	4	100.00	0.00	0.00	4.08	25.00	84.44	75.00	11.48	0.00	6.90	0.00	0.00	7.41	0.00
Limited-Review:															
ND nonMSA	0	0.00	0.00	0.00	8.72	0.00	80.86	0.00	10.41	0.00	0.00	0.00	0.00	0.00	0.00

Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

* Based on 2004 Peer Mortgage Data (US).

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: NORTH DAKOTA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Bismarck	677	57.13	0.00	0.00	22.54	15.36	69.82	73.56	7.64	11.08	10.98	0.00	5.66	11.52	13.43
Limited-Review:															
ND nonMSA	508	42.87	0.00	0.00	5.06	5.71	80.01	72.24	14.93	22.05	3.89	0.00	3.03	3.68	5.52

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

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Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: NORTH DAKOTA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Bismarck	23	39.66	0.00	0.00	38.64	8.70	55.81	86.96	5.55	4.35	3.48	0.00	2.67	3.63	3.70
Limited-Review:															
ND nonMSA	35	60.34	0.00	0.00	0.74	0.00	81.11	37.14	18.15	62.86	0.79	0.00	0.00	0.39	2.04

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE				Geography: NORTH DAKOTA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans**	% Families***	% USB Loans**	% Families***	% USB Loans**	% Families***	% USB Loans**	Overall	Low	Mod	Mid	Upp
Full-Review:															
Bismarck	121	48.40	17.38	14.78	18.54	23.48	27.27	32.17	36.81	29.57	2.21	3.27	1.46	2.50	2.10
Limited-Review:															
ND nonMSA	129	51.60	15.66	12.30	17.30	30.33	24.90	28.69	42.14	28.69	2.59	3.30	3.32	2.02	2.39

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: NORTH DAKOTA								Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Bismarck	21	27.63	17.38	14.29	18.54	9.52	27.27	38.10	36.81	38.10	2.45	3.13	2.38	3.17	1.59
Limited-Review:															
ND nonMSA	55	72.37	15.66	12.73	17.30	16.36	24.90	25.45	42.14	45.45	4.23	4.88	6.67	2.44	4.10

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by USB.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: NORTH DAKOTA								Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Bismarck	174	50.14	17.38	5.17	18.54	25.29	27.27	32.18	36.81	37.36	4.32	1.41	4.50	5.15	4.43
Limited-Review:															
ND nonMSA	173	49.86	15.66	5.52	17.30	18.40	24.90	30.06	42.14	46.01	2.97	2.04	2.66	3.27	3.05

Data shown includes only one to four-family and manufactured housing (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US)

** As a percentage of loans with borrower income information available. No information was available for 2.9% of loans originated and purchased by USB.

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

Charter Number 24

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: NORTH DAKOTA			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005		
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less	
Full-Review:										
Bismarck	677	57.13	61.45	45.05	92.02	3.25	4.73	10.98	10.61	
Limited-Review:										
ND nonMSA	508	42.87	61.24	62.60	97.64	1.77	0.59	3.89	5.67	

* Based on 2004 Peer Small Business (US).

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 17.30% of small loans to businesses originated and purchased by USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS					Geography: NORTH DAKOTA			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005		
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*		
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less	
Full-Review:										
Bismarck	23	39.66	96.24	65.22	86.96	8.70	4.35	3.48	3.65	
Limited-Review:										
ND nonMSA	35	60.34	95.84	97.14	51.43	22.86	25.71	0.79	1.05	

* Based on 2004 Peer Small Business Data (US).

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 3.45% of small loans to farms originated and purchased by USB.

Charter Number 24

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
				Geography: NORTH DAKOTA				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005	
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full-Review:									
Bismarck	6	2,436	23	1,698	29	4,134	69.83	1	1
Limited-Review:									
ND nonMSA	1	333	26	1,454	27	1,787	30.17	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS																	
Geography: N. DAKOTA Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Review:																	
Bismarck	41.91	3	21.43	0.00	0.00	100.0	0.00	0	0	0	0	0	0	0.00	17.05	71.16	11.79
Limited-Review:																	
ND nonMSA	58.09	11	78.57	0.00	9.09	81.82	9.09	0	0	0	0	0	0	0.00	4.21	78.28	17.51

Charter Number 24
Table 1. Lending Volume

LENDING VOLUME												
Geography: OHIO												
Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Review:												
Cleveland-Elyria-Mentor	26.87	4,213	432,921	4,016	181,310	6	588	9	27,899	8,244	642,718	33.23
Limited-Review:												
Akron	7.21	1,323	132,039	890	42,145	0	0	0	0	2,213	174,184	4.31
Canton-Massillon	2.44	598	63,699	149	6,555	1	216	0	0	748	70,470	0.66
Columbus	20.20	3,485	403,338	2,704	132,739	6	472	4	25,539	6,199	562,088	19.51
Dayton	15.44	2,622	261,219	1,902	128,039	207	22,973	6	10,948	4,737	423,179	15.16
Huntington-Ashland	1.14	244	15,068	107	5,987	0	0	0	0	351	21,055	2.64
Lima	0.58	116	8,517	61	836	1	68	0	0	178	9,421	0.50
Mansfield	0.98	201	17,302	98	3,513	1	6	1	2,445	301	23,266	0.86
Sandusky	1.31	248	24,038	155	7,755	0	0	0	0	403	31,793	0.66
Springfield	1.01	233	20,537	78	4,214	0	0	0	0	311	24,751	0.05
Toledo	0.71	128	13,888	88	3,402	2	96	0	0	218	17,386	0.85
Weirton-Steubenville	1.28	311	18,362	82	1,716	0	0	0	0	393	20,078	1.12
Youngstown-Warren-Boardman	2.18	471	35,903	197	6,650	0	0	1	1,200	669	43,753	0.84
OH nonMSA	18.64	3,213	255,760	2,214	118,828	282	19,427	10	15,455	5,719	409,470	19.62
OH Statewide	0.01	0	0	0	0	0	0	2	2,315	2	2,315	0.00

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

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Charter Number 24

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: OHIO				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Cleveland-Elyria-Mentor	2,318	25.33	4.83	2.33	12.41	17.30	48.22	60.22	34.54	20.15	2.03	1.19	3.36	2.47	1.11	
Limited-Review:																
Akron	750	8.20	2.76	2.53	18.38	21.47	51.56	55.07	27.30	20.93	1.76	1.89	2.45	1.83	1.29	
Canton-Massillon	368	4.02	0.92	0.00	14.69	13.86	65.16	68.21	19.23	17.93	1.63	0.00	1.66	1.70	1.45	
Columbus	1,980	21.64	3.03	2.02	18.34	21.11	44.92	47.02	33.71	29.85	1.51	1.07	2.52	1.75	0.99	
Dayton	1,386	15.15	1.91	0.51	17.03	12.77	51.27	54.55	29.78	32.18	2.92	0.65	2.37	3.28	2.74	
Huntington-Ashland	87	0.95	0.00	0.00	5.05	3.45	94.95	96.55	0.00	0.00	5.86	0.00	5.41	5.88	0.00	
Lima	48	0.52	1.24	0.00	19.97	12.50	56.56	77.08	22.23	10.42	0.88	0.00	0.74	1.18	0.38	
Mansfield	108	1.18	0.16	0.00	14.17	16.67	58.08	55.56	27.58	27.78	1.96	0.00	2.33	2.03	1.69	
Sandusky	132	1.44	0.00	0.00	18.57	31.82	65.56	56.82	15.87	11.36	3.27	0.00	4.70	3.42	1.31	
Springfield	100	1.09	1.73	0.00	9.72	5.00	59.32	62.00	29.23	33.00	1.72	0.00	0.84	2.13	1.34	
Toledo	50	0.55	0.00	0.00	0.00	0.00	91.86	100.00	8.14	0.00	2.02	0.00	0.00	2.15	0.00	
Weirton-Steubenville	169	1.85	0.92	0.00	8.50	15.98	87.23	81.66	3.35	2.37	8.17	0.00	16.9	7.58	5.41	
Youngstown-Warren-Boardman	188	2.05	2.74	0.00	12.34	5.85	60.78	69.15	24.14	25.00	0.61	0.00	0.23	0.71	0.57	
OH nonMSA	1,466	16.02	0.07	0.07	14.21	15.08	74.87	68.08	10.85	16.78	3.98	20.0	4.68	3.56	6.12	

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: OHIO				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Cleveland-Elyria-Mentor	493	29.31	4.83	4.87	12.41	10.34	48.22	52.54	34.54	32.25	3.53	2.77	2.66	3.92	3.54	
Limited-Review:																
Akron	118	7.02	2.76	3.39	18.38	25.42	51.56	48.31	27.30	22.88	1.96	0.00	3.65	1.78	1.12	
Canton-Massillon	17	1.01	0.92	5.88	14.69	5.88	65.16	70.59	19.23	17.65	0.69	6.67	0.41	0.65	0.72	
Columbus	214	12.72	3.03	2.80	18.34	14.95	44.92	46.26	33.71	35.98	1.85	1.58	1.58	1.92	1.96	
Dayton	196	11.65	1.91	1.02	17.03	14.80	51.27	66.33	29.78	17.86	3.48	2.63	2.39	4.49	2.26	
Huntington-Ashland	42	2.50	0.00	0.00	5.05	2.38	94.95	97.62	0.00	0.00	11.11	0.00	9.09	11.20	0.00	
Lima	11	0.65	1.24	9.09	19.97	9.09	56.56	81.82	22.23	0.00	0.96	8.33	0.00	1.47	0.00	
Mansfield	11	0.65	0.16	0.00	14.17	9.09	58.08	54.55	27.58	36.36	0.85	0.00	0.97	0.87	0.73	
Sandusky	20	1.19	0.00	0.00	18.57	10.00	65.56	80.00	15.87	10.00	2.88	0.00	0.00	3.83	3.70	
Springfield	24	1.43	1.73	4.17	9.72	0.00	59.32	45.83	29.23	50.00	3.14	0.00	0.00	2.90	5.83	
Toledo	14	0.83	0.00	0.00	0.00	0.00	91.86	100.00	8.14	0.00	0.68	0.00	0.00	0.73	0.00	
Weirton-Steubenville	56	3.33	0.92	0.00	8.50	17.86	87.23	82.14	3.35	0.00	6.41	0.00	26.32	5.28	0.00	
Youngstown-Warren-Boardman	58	3.45	2.74	0.00	12.34	6.90	60.78	67.24	24.14	25.86	1.43	0.00	1.05	1.60	1.25	
OH nonMSA	408	24.26	0.07	0.00	14.21	17.40	74.87	64.71	10.85	17.89	5.75	0.00	7.47	4.65	12.13	

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: OHIO				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Cleveland-Elyria-Mentor	1,399	21.36	4.83	3.65	12.41	12.94	48.22	52.39	34.54	31.02	1.11	0.84	1.33	1.21	0.91
Limited-Review:															
Akron	453	6.92	2.76	3.31	18.38	20.53	51.56	53.86	27.30	22.30	0.73	0.37	0.73	0.83	0.60
Canton-Massillon	212	3.24	0.92	0.94	14.69	14.15	65.16	62.26	19.23	22.64	0.72	2.90	0.77	0.70	0.69
Columbus	1,290	19.70	3.03	2.56	18.34	18.45	44.92	42.95	33.71	36.05	1.19	0.93	1.59	1.11	1.13
Dayton	1,028	15.70	1.91	1.65	17.03	17.12	51.27	54.09	29.78	27.14	2.03	1.72	2.12	2.11	1.86
Huntington-Ashland	115	1.76	0.00	0.00	5.05	7.83	94.95	92.17	0.00	0.00	5.64	0.00	9.43	5.45	0.00
Lima	57	0.87	1.24	1.75	19.97	8.77	56.56	73.68	22.23	15.79	0.83	0.00	0.21	1.18	0.57
Mansfield	82	1.25	0.16	0.00	14.17	13.41	58.08	63.41	27.58	23.17	0.97	0.00	1.09	0.98	0.90
Sandusky	96	1.47	0.00	0.00	18.57	30.21	65.56	52.08	15.87	17.71	1.97	0.00	2.39	1.78	2.16
Springfield	109	1.66	1.73	4.59	9.72	9.17	59.32	54.13	29.23	32.11	1.25	1.16	0.81	1.12	1.71
Toledo	64	0.98	0.00	0.00	0.00	0.00	91.86	98.44	8.14	1.56	2.45	0.00	0.00	2.58	0.88
Weirton-Steubenville	86	1.31	0.92	0.00	8.50	9.30	87.23	90.70	3.35	0.00	3.08	0.00	1.74	3.35	0.00
Youngstown-Warren-Boardman	225	3.44	2.74	1.33	12.34	8.44	60.78	71.11	24.14	19.11	0.79	1.40	0.48	0.94	0.54
OH nonMSA	1,333	20.35	0.07	0.08	14.21	13.35	74.87	67.82	10.85	18.75	2.85	0.00	3.07	2.48	5.22

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: OHIO				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans						
Full-Review:																
Cleveland-Elyria-Mentor	3	12.00	12.81	66.67	25.25	0.00	44.28	33.33	17.65	0.00	1.36	4.88	0.00	1.05	0.00	
Limited-Review:																
Akron	2	8.00	12.03	0.00	24.76	100.00	44.88	0.00	18.33	0.00	4.55	0.00	16.67	0.00	0.00	
Canton-Massillon	1	4.00	6.01	0.00	15.88	0.00	49.84	0.00	28.27	100.00	3.85	0.00	0.00	0.00	20.0	
Columbus	1	4.00	12.38	0.00	32.01	0.00	34.58	0.00	21.03	100.00	0.40	0.00	0.00	0.00	2.78	
Dayton	12	48.00	8.55	16.67	21.41	25.00	48.98	58.33	21.05	0.00	5.48	50.00	4.35	3.03	0.00	
Huntington-Ashland	0	0.00	0.00	0.00	25.55	0.00	74.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Lima	0	0.00	10.31	0.00	43.37	0.00	37.90	0.00	8.43	0.00	0.00	0.00	0.00	0.00	0.00	
Mansfield	0	0.00	1.06	0.00	25.75	0.00	53.27	0.00	19.92	0.00	0.00	0.00	0.00	0.00	0.00	
Sandusky	0	0.00	0.00	0.00	31.32	0.00	48.15	0.00	20.53	0.00	0.00	0.00	0.00	0.00	0.00	
Springfield	0	0.00	4.16	0.00	21.72	0.00	70.62	0.00	3.49	0.00	0.00	0.00	0.00	0.00	0.00	
Toledo	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Weirton-Steubenville	0	0.00	1.32	0.00	49.89	0.00	41.78	0.00	7.01	0.00	0.00	0.00	0.00	0.00	0.00	
Youngstown-Warren-Boardman	0	0.00	7.90	0.00	14.86	0.00	59.75	0.00	17.50	0.00	0.00	0.00	0.00	0.00	0.00	
OH nonMSA	6	24.00	2.44	0.00	20.47	0.00	70.11	100.00	6.97	0.00	4.92	0.00	0.00	6.00	0.00	

Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES				Geography: OHIO				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total **	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Cleveland-Elyria-Mentor	4,016	31.52	7.68	6.47	14.56	14.59	40.75	37.77	36.19	40.29	4.35	4.59	5.76	3.75	4.53
Limited-Review:															
Akron	890	6.99	9.17	16.52	14.60	14.72	43.40	31.24	32.84	37.53	3.04	8.76	4.30	1.73	3.14
Canton-Massillon	149	1.17	3.79	4.70	15.07	3.36	57.85	63.09	23.29	28.86	0.77	1.42	0.39	0.77	0.78
Columbus	2,704	21.22	7.52	7.40	20.14	14.09	39.36	34.50	32.97	44.01	3.99	5.89	3.27	3.42	4.74
Dayton	1,902	14.93	6.44	8.31	19.16	20.56	46.09	47.00	28.30	24.13	5.63	11.93	6.25	5.65	4.10
Huntington-Ashland	107	0.84	0.00	0.00	15.24	8.41	84.76	91.59	0.00	0.00	7.41	0.00	10.61	7.16	0.00
Lima	61	0.48	9.54	0.00	20.98	4.92	49.54	91.80	19.94	3.28	1.17	0.00	0.40	2.40	0.00
Mansfield	98	0.77	3.28	0.00	20.47	5.10	51.64	56.12	24.61	38.78	1.58	0.00	0.67	1.88	2.14
Sandusky	155	1.22	0.00	0.00	25.35	34.84	59.43	49.68	15.21	15.48	4.15	0.00	6.09	3.57	4.33
Springfield	78	0.61	3.01	3.85	19.20	17.95	53.51	43.59	24.28	34.62	1.46	1.37	1.99	1.18	1.74
Toledo	88	0.69	0.00	0.00	0.00	0.00	96.11	100.00	3.89	0.00	4.31	0.00	0.00	4.29	0.00
Weirton-Steubenville	82	0.64	1.68	0.00	20.05	26.83	73.17	73.17	5.11	0.00	3.60	0.00	4.72	3.66	0.00
Youngstown-Warren-Boardman	197	1.55	5.17	3.55	15.07	12.18	51.80	59.90	27.69	24.37	0.92	0.28	1.23	1.12	0.63
OH nonMSA	2,214	17.38	0.97	2.03	14.54	14.27	74.98	65.54	9.50	18.16	4.89	17.83	5.64	4.28	8.31

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: OHIO				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Cleveland-Elyria-Mentor	6	1.19	1.98	16.67	5.74	0.00	50.66	33.33	41.49	50.00	3.47	16.67	0.00	2.67	3.70	
Limited-Review:																
Akron	0	0.00	3.19	0.00	7.14	0.00	59.91	0.00	29.77	0.00	0.00	0.00	0.00	0.00	0.00	
Canton-Massillon	1	0.20	0.52	0.00	7.80	0.00	75.96	0.00	15.71	100.00	0.00	0.00	0.00	0.00	0.00	
Columbus	6	1.19	1.44	0.00	12.55	0.00	60.32	83.33	25.69	16.67	0.54	0.00	0.00	0.73	0.00	
Dayton	207	40.91	0.59	0.00	8.66	0.00	71.44	93.72	19.32	6.28	23.76	0.00	0.00	26.38	12.50	
Huntington-Ashland	0	0.00	0.00	0.00	5.31	0.00	94.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Lima	1	0.20	1.53	0.00	3.49	0.00	74.45	100.00	20.52	0.00	0.00	0.00	0.00	0.00	0.00	
Mansfield	1	0.20	0.00	0.00	2.47	0.00	70.60	0.00	26.92	100.00	0.00	0.00	0.00	0.00	0.00	
Sandusky	0	0.00	0.00	0.00	7.73	0.00	76.36	0.00	15.91	0.00	0.00	0.00	0.00	0.00	0.00	
Springfield	0	0.00	0.82	0.00	4.40	0.00	48.63	0.00	46.15	0.00	0.00	0.00	0.00	0.00	0.00	
Toledo	2	0.40	0.00	0.00	0.00	0.00	87.85	100.00	12.15	0.00	4.55	0.00	0.00	5.56	0.00	
Weirton-Steubenville	0	0.00	1.61	0.00	3.23	0.00	94.35	0.00	0.81	0.00	0.00	0.00	0.00	0.00	0.00	
Youngstown-Warren-Boardman	0	0.00	0.96	0.00	4.09	0.00	70.16	0.00	24.79	0.00	0.00	0.00	0.00	0.00	0.00	
OH nonMSA	282	55.73	0.05	0.00	5.44	3.55	77.29	46.81	17.23	49.65	9.75	0.00	6.67	5.42	28.16	

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: OHIO				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Cleveland-Elyria-Mentor	2,318	25.33	20.34	16.71	18.08	29.78	22.21	28.84	39.37	24.66	0.84	1.47	0.99	0.78	0.61	
Limited-Review:																
Akron	750	8.20	19.24	19.19	18.62	28.28	23.21	28.62	38.93	23.91	0.89	1.18	0.65	1.00	0.89	
Canton-Massillon	368	4.02	17.81	8.55	19.41	29.91	24.06	29.91	38.73	31.62	0.50	0.13	0.28	0.69	0.62	
Columbus	1,980	21.64	19.62	11.67	18.45	27.57	22.99	27.43	38.94	33.33	0.74	0.87	0.70	0.74	0.73	
Dayton	1,386	15.15	19.16	15.62	18.89	30.44	22.87	27.37	39.08	26.57	2.04	3.17	2.47	1.94	1.48	
Huntington-Ashland	87	0.95	23.36	3.80	18.32	27.85	22.74	37.97	35.58	30.38	6.83	5.66	9.03	7.35	5.57	
Lima	48	0.52	19.16	12.90	18.83	32.26	22.82	38.71	39.19	16.13	0.71	0.00	1.23	1.07	0.31	
Mansfield	108	1.18	17.95	10.00	19.32	30.00	23.37	40.00	39.36	20.00	0.74	0.46	0.95	0.69	0.69	
Sandusky	132	1.44	19.00	25.45	18.59	50.91	23.34	14.55	39.07	9.09	1.37	3.45	2.52	0.27	0.84	
Springfield	100	1.09	18.75	5.56	18.55	27.78	24.25	33.33	38.44	33.33	0.75	0.34	0.82	1.09	0.56	
Toledo	50	0.55	15.16	10.53	18.81	21.05	25.38	31.58	40.65	36.84	1.72	3.51	1.55	2.07	1.41	
Weirton-Steubenville	169	1.85	20.15	18.80	19.32	31.58	22.60	21.05	37.94	28.57	7.96	11.39	9.13	7.84	5.78	
Youngstown-Warren-Boardman	188	2.05	18.59	12.50	18.34	34.38	22.23	22.92	40.83	30.21	0.45	0.40	0.64	0.40	0.37	
OH nonMSA	1,466	16.02	18.66	9.96	19.79	32.85	24.38	26.03	37.17	31.15	4.04	3.42	3.94	3.63	4.72	

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 53.9% of loans originated and purchased by USB.

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

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT				Geography: OHIO				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Over all	Low	Mod	Mid	Upp
Full-Review:															
Cleveland-Elyria-Mentor	493	29.31	20.34	17.24	18.08	29.82	22.21	25.15	39.37	27.79	3.89	3.99	4.92	3.73	3.17
Limited-Review:															
Akron	118	7.02	19.24	14.41	18.62	33.05	23.21	22.03	38.93	30.51	2.21	2.21	3.17	1.65	1.90
Canton-Massillon	17	1.01	17.81	11.76	19.41	17.65	24.06	35.29	38.73	35.29	0.76	0.61	0.70	1.22	0.37
Columbus	214	12.72	19.62	12.15	18.45	27.10	22.99	24.30	38.94	36.45	2.06	1.61	2.43	1.92	2.08
Dayton	196	11.65	19.16	22.45	18.89	27.55	22.87	26.53	39.08	23.47	4.17	8.42	5.18	2.90	2.69
Huntington-Ashland	42	2.50	23.36	19.05	18.32	30.95	22.74	26.19	35.58	23.81	11.67	18.18	16.00	9.72	8.24
Lima	11	0.65	19.16	9.09	18.83	36.36	22.82	18.18	39.19	36.36	1.09	0.00	2.60	0.96	0.67
Mansfield	11	0.65	17.95	18.18	19.32	45.45	23.37	18.18	39.36	18.18	0.92	1.54	2.26	0.66	0.00
Sandusky	20	1.19	19.00	25.00	18.59	35.00	23.34	10.00	39.07	30.00	3.14	8.11	2.86	1.45	2.53
Springfield	24	1.43	18.75	4.17	18.55	16.67	24.25	54.17	38.44	25.00	3.62	1.79	1.74	5.41	4.55
Toledo	14	0.83	15.16	0.00	18.81	42.86	25.38	42.86	40.65	14.29	0.75	0.00	3.85	0.00	0.00
Weirton-Steubenville	56	3.33	20.15	10.71	19.32	41.07	22.60	25.00	37.94	23.21	6.67	5.13	13.04	3.61	5.50
Youngstown-Warren-Boardman	58	3.45	18.59	6.90	18.34	39.66	22.23	18.97	40.83	34.48	1.54	0.00	2.06	1.58	1.71
OH nonMSA	408	24.26	18.66	17.65	19.79	22.55	24.38	29.66	37.17	30.15	6.41	7.06	6.87	5.54	6.57

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by USB.

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

Charter Number 24

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: OHIO				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Cleveland-Elyria-Mentor	1,399	21.36	20.34	11.88	18.08	27.39	22.21	32.59	39.37	28.14	1.10	1.28	1.33	1.11	0.88	
Limited-Review:																
Akron	453	6.92	19.24	12.93	18.62	26.39	23.21	29.55	38.93	31.13	0.67	0.56	0.79	0.82	0.51	
Canton-Massillon	212	3.24	17.81	10.67	19.41	24.67	24.06	39.33	38.73	25.33	0.55	0.16	0.74	0.62	0.50	
Columbus	1,290	19.70	19.62	11.71	18.45	29.37	22.99	28.07	38.94	30.86	1.22	1.44	1.49	1.22	1.02	
Dayton	1,028	15.70	19.16	14.80	18.89	26.67	22.87	29.72	39.08	28.81	2.05	3.19	2.13	2.01	1.71	
Huntington-Ashland	115	1.76	23.36	13.73	18.32	25.49	22.74	27.45	35.58	33.33	5.49	8.33	5.13	5.88	4.76	
Lima	57	0.87	19.16	7.14	18.83	28.57	22.82	33.93	39.19	30.36	0.93	0.47	1.23	0.75	0.99	
Mansfield	82	1.25	17.95	10.45	19.32	22.39	23.37	31.34	39.36	35.82	0.79	0.83	0.85	0.88	0.67	
Sandusky	96	1.47	19.00	8.79	18.59	21.98	23.34	30.77	39.07	38.46	2.30	2.60	2.78	2.20	1.97	
Springfield	109	1.66	18.75	8.43	18.55	30.12	24.25	30.12	38.44	31.33	1.32	0.26	1.70	1.13	1.54	
Toledo	64	0.98	15.16	1.75	18.81	17.54	25.38	40.35	40.65	40.35	2.55	1.32	0.79	2.95	3.36	
Weirton-Steubenville	86	1.31	20.15	18.60	19.32	24.42	22.60	24.42	37.94	32.56	3.47	5.43	4.11	2.54	3.16	
Youngstown-Warren-Boardman	225	3.44	18.59	8.46	18.34	30.85	22.23	34.33	40.83	26.37	0.78	0.22	0.88	0.97	0.73	
OH nonMSA	1,333	20.35	18.66	9.72	19.79	25.14	24.38	29.00	37.17	36.14	3.16	2.68	3.18	3.13	3.28	

Data shown includes only one to four-family and manufactured housing (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US)

** As a percentage of loans with borrower income information available. No information was available for 13.1% of loans originated and purchased by USB.

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

Charter Number 24

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: OHIO		Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full-Review:									
Cleveland-Elyria-Mentor	4,016	31.52	63.57	49.78	91.11	4.38	4.51	4.35	5.34
Limited-Review:									
Akron	890	6.99	64.10	50.79	90.00	5.51	4.49	3.04	4.46
Canton-Massillon	149	1.17	65.01	61.74	88.59	6.04	5.37	0.77	1.26
Columbus	2,704	21.22	61.75	51.15	89.28	5.58	5.14	3.99	4.75
Dayton	1,902	14.93	61.94	61.20	85.80	6.36	7.83	5.63	9.55
Huntington-Ashland	107	0.84	63.89	65.42	84.11	14.02	1.87	7.41	13.11
Lima	61	0.48	58.97	77.05	98.36	1.64	0.00	1.17	3.06
Mansfield	98	0.77	64.51	81.63	92.86	6.12	1.02	1.58	3.35
Sandusky	155	1.22	63.66	61.94	89.03	4.52	6.45	4.15	6.49
Springfield	78	0.61	62.49	53.85	87.18	6.41	6.41	1.46	1.28
Toledo	88	0.69	67.14	79.55	85.23	11.36	3.41	4.31	9.67
Weirton-Steubenville	82	0.64	66.12	74.39	97.56	2.44	0.00	3.60	9.32
Youngstown-Warren-Boardman	197	1.55	62.38	56.85	96.45	1.02	2.54	0.92	1.56
OH nonMSA	2,214	17.38	63.41	65.72	87.71	7.27	5.01	4.89	7.75

* Based on 2004 Peer Small Business (US).

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 19.42% of small loans to businesses originated and purchased by USB.

Charter Number 24

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: OHIO		Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full-Review:									
Cleveland-Elyria-Mentor	6	1.19	89.00	83.33	83.33	0.00	16.67	3.47	3.60
Limited-Review:									
Akron	0	0.00	89.39	0.00	0.00	0.00	0.00	0.00	0.00
Canton-Massillon	1	0.20	93.55	100.00	0.00	100.00	0.00	0.00	0.00
Columbus	6	1.19	91.15	83.33	66.67	33.33	0.00	0.54	0.75
Dayton	207	40.91	92.57	95.65	66.67	23.67	9.66	23.76	25.60
Huntington-Ashland	0	0.00	95.58	0.00	0.00	0.00	0.00	0.00	0.00
Lima	1	0.20	94.32	100.00	100.00	0.00	0.00	0.00	0.00
Mansfield	1	0.20	95.33	100.00	100.00	0.00	0.00	0.00	0.00
Sandusky	0	0.00	90.91	0.00	0.00	0.00	0.00	0.00	0.00
Springfield	0	0.00	94.23	0.00	0.00	0.00	0.00	0.00	0.00
Toledo	2	0.40	90.19	100.00	100.00	0.00	0.00	4.55	5.26
Weirton-Steubenville	0	0.00	96.77	0.00	0.00	0.00	0.00	0.00	0.00
Youngstown-Warren-Boardman	0	0.00	91.82	0.00	0.00	0.00	0.00	0.00	0.00
OH nonMSA	282	55.73	95.47	96.45	82.27	14.18	3.55	9.75	10.74

* Based on 2004 Peer Small Business Data (US).

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.20% of small loans to farms originated and purchased by USB.

Charter Number 24

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: OHIO				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full-Review:									
Cleveland-Elyria-Mentor	18	2,514	116	27,194	134	29,708	26.53	0	0
Limited-Review:									
Akron	5	56	51	1,462	56	1,518	1.36	0	0
Canton-Massillon	4	130	18	164	22	294	0.26	0	0
Columbus	16	413	111	68,203	127	68,616	61.28	6	68,803
Dayton	8	131	52	3,520	60	3,651	3.26	1	59
Huntington-Ashland	0	0	14	453	14	453	0.40	0	0
Lima	0	0	2	102	2	102	0.09	0	0
Mansfield	2	90	16	204	18	294	0.26	0	0
Sandusky	1	2	4	131	5	133	0.12	0	0
Springfield	3	67	14	385	17	452	0.40	0	0
Toledo	0	0	4	263	4	263	0.23	0	0
Weirton-Steubenville	0	0	8	374	8	374	0.33	0	0
Youngstown-Warren-Boardman	2	2	23	438	25	440	0.39	0	0
OH nonMSA	5	92	113	5,302	118	5,394	4.82	1	4,482
OH Statewide	1	95	9	188	10	283	0.25	7	31,291

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

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

Charter Number 24

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS																	
Geography: OHIO Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Review:																	
Cleveland-Elyria-Mentor	33.23	71	29.22	8.45	14.08	42.25	33.80	5	1	0	0	1	3	9.74	16.77	43.79	29.67
Limited-Review:																	
Akron	4.31	19	7.82	15.79	5.26	42.11	36.84	0	1	0	0	0	(1)	6.29	21.45	48.11	24.15
Canton-Massillon	0.66	5	2.06	0.00	20.00	60.00	20.00	0	0	0	0	0	0	1.88	17.09	62.40	18.63
Columbus	19.51	43	17.70	6.98	27.91	34.88	30.23	3	3	2	0	(1)	(1)	6.81	23.47	41.03	28.45
Dayton	15.16	31	12.76	6.45	6.45	51.61	35.48	0	1	0	0	0	(1)	3.32	21.76	49.08	25.85
Huntington-Ashland	2.64	5	2.06	0.00	20.00	80.00	0.00	0	0	0	0	0	0	0.00	6.27	93.73	0.00
Lima	0.50	2	0.82	0.00	0.00	100.0	0.00	0	0	0	0	0	0	2.94	24.02	53.54	19.50
Mansfield	0.86	3	1.23	0.00	0.00	66.67	33.33	0	0	0	0	0	0	2.08	17.95	56.06	23.91
Sandusky	0.66	3	1.23	0.00	33.33	66.67	0.00	0	0	0	0	0	0	0.00	24.16	61.49	14.35
Springfield	0.05	1	0.41	0.00	0.00	100.0	0.00	0	0	0	0	0	0	3.37	15.18	57.07	24.38
Toledo	0.85	2	0.82	0.00	0.00	100.0	0.00	0	0	0	0	0	0	0.00	0.00	91.24	8.76
Weirton-Steubenville	1.12	4	1.65	0.00	25.00	75.00	0.00	0	0	0	0	0	0	1.78	12.77	82.17	3.27
Youngstown-Warren-Boardman	0.84	9	3.70	0.00	22.22	33.33	44.44	0	1	0	0	(1)	0	4.61	15.87	58.03	21.49
OH nonMSA	19.62	45	18.52	4.44	13.33	57.78	24.44	0	0	0	0	0	0	0.24	15.36	74.16	10.24

Charter Number 24
Table 1. Lending Volume

LENDING VOLUME		Geography: OREGON						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Review:												
Salem	23.69	1,092	108,954	1,905	95,875	96	23,793	8	12,273	3,101	240,895	20.57
Limited-Review:												
Bend	8.57	371	60,242	733	51,395	15	1,681	2	2,608	1,121	115,926	8.20
Corvallis	2.90	145	16,808	227	8,966	5	1,312	2	6,200	379	33,286	3.13
Eugene-Springfield	13.19	569	60,642	1,147	70,883	4	610	6	907	1,726	133,042	14.78
Medford	9.76	296	41,936	978	88,413	1	280	3	2,044	1,278	132,673	10.19
OR nonMSA	41.89	1,965	187,566	3,239	169,215	250	34,873	28	23,643	5,482	415,297	43.12
OR Statewide	0.01	0	0	0	0	0	0	1	20,415	1	20,415	0.00

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

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Charter Number 24

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: OREGON				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans						
Full-Review:																
Salem	282	23.04	0.09	0.35	14.36	14.54	59.70	57.09	25.85	28.01	1.26	0.00	0.92	1.30	1.39	
Limited-Review:																
Bend	131	10.70	0.00	0.00	18.64	14.50	48.92	49.62	32.44	35.88	0.72	0.00	0.76	0.70	0.71	
Corvallis	47	3.84	0.00	0.00	26.55	17.02	28.42	19.15	45.02	63.83	1.28	0.00	0.66	0.63	2.01	
Eugene-Springfield	183	14.95	0.53	0.55	10.64	9.84	65.10	71.04	23.73	18.58	0.55	0.00	0.45	0.59	0.50	
Medford	66	5.39	0.31	0.00	15.60	19.70	56.76	63.64	27.33	16.67	0.32	0.00	0.30	0.35	0.26	
OR nonMSA	515	42.08	0.00	0.00	8.61	6.41	75.81	74.17	15.58	19.42	1.00	0.00	0.82	0.95	1.28	

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: OREGON						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Salem	181	19.78	0.09	0.55	14.36	12.71	59.70	55.80	25.85	30.94	12.08	100.00	8.42	11.47	14.59
Limited-Review:															
Bend	80	8.74	0.00	0.00	18.64	27.50	48.92	27.50	32.44	45.00	7.51	0.00	8.64	3.36	12.07
Corvallis	26	2.84	0.00	0.00	26.55	3.85	28.42	30.77	45.02	65.38	13.58	0.00	6.67	16.13	14.29
Eugene-Springfield	115	12.57	0.53	0.00	10.64	15.65	65.10	60.87	23.73	23.48	9.52	0.00	13.46	9.01	9.57
Medford	52	5.68	0.31	1.92	15.60	15.38	56.76	53.85	27.33	28.85	2.82	33.33	0.98	3.05	2.92
OR nonMSA	461	50.38	0.00	0.00	8.61	2.60	75.81	81.34	15.58	16.05	9.70	0.00	1.46	10.07	12.20

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: OREGON				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Salem	621	27.37	0.09	0.48	14.36	16.43	59.70	57.00	25.85	26.09	2.45	25.0	3.02	2.31	2.32
Limited-Review:															
Bend	159	7.01	0.00	0.00	18.64	19.50	48.92	43.40	32.44	37.11	1.02	0.00	1.06	0.87	1.18
Corvallis	69	3.04	0.00	0.00	26.55	30.43	28.42	28.99	45.02	40.58	1.03	0.00	1.14	0.85	1.07
Eugene-Springfield	270	11.90	0.53	0.37	10.64	9.26	65.10	62.22	23.73	28.15	0.95	0.00	0.86	0.95	1.04
Medford	175	7.71	0.31	0.00	15.60	14.29	56.76	56.57	27.33	29.14	1.00	0.00	0.76	1.01	1.18
OR nonMSA	975	42.97	0.00	0.00	8.61	5.64	75.81	76.41	15.58	17.95	1.91	0.00	1.52	2.02	1.62

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: OREGON				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Salem	8	26.67	0.46	12.50	40.27	62.50	41.61	25.00	17.66	0.00	2.94	33.33	2.38	2.27	0.00	
Limited-Review:																
Bend	1	3.33	0.00	0.00	27.32	0.00	57.45	100.00	15.23	0.00	5.88	0.00	0.00	25.00	0.00	
Corvallis	3	10.00	0.00	0.00	69.50	100.00	11.08	0.00	19.41	0.00	8.82	0.00	10.00	0.00	0.00	
Eugene-Springfield	1	3.33	14.02	0.00	28.02	100.00	42.14	0.00	15.82	0.00	1.33	0.00	6.25	0.00	0.00	
Medford	3	10.00	4.18	0.00	38.22	66.67	32.71	0.00	24.89	33.33	8.00	0.00	9.09	0.00	33.33	
OR nonMSA	14	46.67	0.00	0.00	11.03	0.00	75.44	92.86	13.54	7.14	3.57	0.00	0.00	4.41	0.00	

Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES				Geography: OREGON				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total **	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Salem	1,905	23.15	0.23	0.89	23.77	19.27	57.88	64.62	18.12	15.22	12.29	82.35	8.84	15.44	7.17
Limited-Review:															
Bend	733	8.91	0.00	0.00	23.75	23.60	45.89	34.92	30.36	41.47	4.36	0.00	5.10	3.44	5.37
Corvallis	227	2.76	0.00	0.00	48.06	58.15	23.88	22.91	28.06	18.94	5.68	0.00	6.51	4.78	3.44
Eugene-Springfield	1,147	13.94	4.97	6.89	18.67	18.05	56.03	55.01	20.33	20.05	6.78	9.23	6.29	6.19	5.68
Medford	978	11.88	6.71	7.77	24.96	31.39	48.23	35.89	20.10	24.95	6.83	5.88	8.42	5.48	9.00
OR nonMSA	3,239	39.36	0.00	0.00	10.90	8.86	75.16	77.34	13.94	13.80	6.25	0.00	5.82	6.55	6.51

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: OREGON				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Salem	96	25.88	0.00	0.00	7.50	0.00	73.85	94.79	18.65	5.21	8.42	0.00	0.00	10.74	2.54
Limited-Review:															
Bend	15	4.04	0.00	0.00	13.36	6.67	49.69	80.00	36.95	13.33	9.52	0.00	0.00	16.28	3.70
Corvallis	5	1.35	0.00	0.00	24.57	20.00	54.86	40.00	20.57	40.00	3.13	0.00	0.00	1.59	10.53
Eugene-Springfield	4	1.08	0.97	0.00	9.32	50.00	68.60	50.00	21.11	0.00	0.77	0.00	0.00	1.16	0.00
Medford	1	0.27	1.90	0.00	16.96	0.00	60.38	100.00	20.76	0.00	0.85	0.00	0.00	1.54	0.00
OR nonMSA	250	67.39	0.00	0.00	8.29	5.20	78.21	90.00	13.50	4.80	5.99	0.00	3.79	7.20	2.16

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: OREGON						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Salem	282	23.04	18.49	8.18	18.97	24.54	23.62	31.60	38.92	35.69	1.41	2.04	1.03	1.29	1.72
Limited-Review:															
Bend	131	10.70	17.37	11.86	20.54	13.56	22.66	26.27	39.43	48.31	0.77	2.42	0.77	0.71	0.64
Corvallis	47	3.84	19.62	11.36	18.42	18.18	22.30	11.36	39.65	59.09	1.50	2.27	0.95	0.83	2.17
Eugene-Springfield	183	14.95	19.02	5.85	18.57	30.99	22.91	30.99	39.49	32.16	0.59	0.62	0.72	0.67	0.45
Medford	66	5.39	19.34	5.00	18.89	20.00	21.45	28.33	40.32	46.67	0.37	0.48	0.59	0.21	0.38
OR nonMSA	515	42.08	19.07	5.91	18.75	19.20	22.82	30.80	39.37	44.09	1.07	1.20	0.97	1.29	0.98

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 7.2% of loans originated and purchased by USB.

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

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: OREGON						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Salem	181	19.78	18.49	9.94	18.97	20.99	23.62	22.65	38.92	46.41	12.63	19.05	12.41	8.54	14.40
Limited-Review:															
Bend	80	8.74	17.37	8.75	20.54	21.25	22.66	23.75	39.43	46.25	7.90	10.71	7.69	6.06	8.87
Corvallis	26	2.84	19.62	7.69	18.42	11.54	22.30	26.92	39.65	53.85	13.92	16.67	9.09	11.11	17.14
Eugene-Springfield	115	12.57	19.02	10.43	18.57	19.13	22.91	37.39	39.49	33.04	10.13	13.46	6.93	14.29	8.21
Medford	52	5.68	19.34	9.62	18.89	25.00	21.45	30.77	40.32	34.62	2.92	5.26	3.33	2.34	2.76
OR nonMSA	461	50.38	19.07	8.03	18.75	20.39	22.82	27.55	39.37	44.03	10.07	12.18	11.33	10.15	8.94

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by USB.

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

Charter Number 24

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: OREGON				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Salem	621	27.37	18.49	8.15	18.97	22.24	23.62	31.92	38.92	37.69	2.92	4.71	2.44	3.12	2.71	
Limited-Review:																
Bend	159	7.01	17.37	4.48	20.54	23.88	22.66	28.36	39.43	43.28	1.06	1.67	1.72	1.15	0.71	
Corvallis	69	3.04	19.62	10.77	18.42	24.62	22.30	36.92	39.65	27.69	1.27	0.72	1.52	1.82	0.89	
Eugene-Springfield	270	11.90	19.02	7.08	18.57	17.92	22.91	36.67	39.49	38.33	1.13	1.78	0.92	1.32	0.97	
Medford	175	7.71	19.34	9.87	18.89	19.74	21.45	26.32	40.32	44.08	1.09	1.56	1.24	1.07	0.99	
OR nonMSA	975	42.97	19.07	6.91	18.75	18.20	22.82	27.52	39.37	47.37	2.21	3.07	2.39	2.31	1.95	

Data shown includes only one to four-family and manufactured housing (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US)

** As a percentage of loans with borrower income information available. No information was available for 7.8% of loans originated and purchased by USB.

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

Charter Number 24

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: OREGON		Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full-Review:									
Salem	1,905	23.15	65.09	53.02	90.81	2.57	6.61	12.29	13.80
Limited-Review:									
Bend	733	8.91	69.41	61.94	85.27	5.59	9.14	4.36	6.13
Corvallis	227	2.76	66.32	48.90	93.39	2.20	4.41	5.68	5.40
Eugene-Springfield	1,147	13.94	66.12	55.36	88.75	3.84	7.41	6.78	7.02
Medford	978	11.88	67.81	57.36	77.71	10.43	11.86	6.83	8.11
OR nonMSA	3,239	39.36	67.28	61.50	89.07	4.82	6.11	6.25	8.65

* Based on 2004 Peer Small Business (US).

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 14.19% of small loans to businesses originated and purchased by USB.

Charter Number 24

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: OREGON		Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full-Review:									
Salem	96	25.88	83.40	69.79	25.00	32.29	42.71	8.42	8.50
Limited-Review:									
Bend	15	4.04	93.71	86.67	53.33	40.00	6.67	9.52	10.77
Corvallis	5	1.35	85.71	100.00	20.00	0.00	80.00	3.13	4.00
Eugene-Springfield	4	1.08	89.62	50.00	75.00	0.00	25.00	0.77	0.00
Medford	1	0.27	89.37	0.00	0.00	0.00	100.00	0.85	0.00
OR nonMSA	250	67.39	88.90	91.60	54.80	28.40	16.80	5.99	6.27

* Based on 2004 Peer Small Business Data (US).

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 2.43% of small loans to farms originated and purchased by USB.

Charter Number 24

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: OREGON				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full-Review:									
Salem	1	40	37	10,928	38	10,968	30.69	0	0
Limited-Review:									
Bend	1	842	13	1,097	14	1,939	5.42	0	0
Corvallis	1	2,230	4	506	5	2,736	7.66	0	0
Eugene-Springfield	6	1,757	38	2,265	44	4,022	11.25	0	0
Medford	2	1,266	28	1,404	30	2,670	7.47	0	0
OR nonMSA	16	4,789	129	6,662	145	11,451	32.04	2	117
OR Statewide	2	325	18	1,627	20	1,952	5.46	0	0

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

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

Charter Number 24

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS																		Geography: OREGON		Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population									
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography									
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp						
Full-Review:																							
Salem	20.57	16	16.84	0.00	25.00	56.25	18.75	0	0	0	0	0	0	0.98	21.38	56.75	20.89						
Limited-Review:																							
Bend	8.20	7	7.37	0.00	28.57	57.14	14.29	0	0	0	0	0	0	0.00	21.19	49.23	29.58						
Corvallis	3.13	2	2.11	0.00	100.0	0.00	0.00	0	0	0	0	0	0	0.00	43.47	23.14	33.39						
Eugene-Springfield	14.78	16	16.84	18.75	6.25	62.50	12.50	0	0	0	0	0	0	2.90	14.69	61.85	20.56						
Medford	10.19	10	10.53	30.00	10.00	30.00	30.00	0	0	0	0	0	0	1.16	22.53	52.66	23.65						
OR nonMSA	43.12	44	46.32	0.00	13.64	77.27	9.09	0	0	0	0	0	0	0.00	9.29	76.02	14.69						

Charter Number 24
Table 1. Lending Volume

LENDING VOLUME		Geography: SOUTH DAKOTA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full-Review:												
Sioux Falls	46.47	584	62,468	832	71,588	294	32,153	26	8,680	1,736	174,889	44.53
Limited-Review:												
Rapid City	39.53	310	50,132	1,151	146,247	13	2,024	3	5,080	1,477	203,483	38.06
SD nonMSA	14.00	164	13,938	318	28,293	40	6,177	1	5,200	523	53,608	17.42
SD Statewide	0.00	0	0	0	0	0	0	0	0	0	0	0.00

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

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: SOUTH DAKOTA						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Sioux Falls	237	57.38	0.00	0.00	11.67	4.64	66.40	68.78	21.93	26.58	2.38	0.00	1.47	2.42	2.64
Limited-Review:															
Rapid City	137	33.17	0.00	0.00	21.00	17.52	45.37	32.85	33.63	49.64	1.94	0.00	1.55	1.41	3.00
SD nonMSA	39	9.44	0.00	0.00	2.60	0.00	49.08	33.33	48.32	66.67	1.48	0.00	0.00	1.28	1.77

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: SOUTH DAKOTA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans						
Full-Review:																
Sioux Falls	44	46.81	0.00	0.00	11.67	15.91	66.40	59.09	21.93	25.00	3.59	0.00	6.45	2.95	3.96	
Limited-Review:																
Rapid City	26	27.66	0.00	0.00	21.00	7.69	45.37	50.00	33.63	42.31	2.95	0.00	3.03	2.33	3.96	
SD nonMSA	24	25.53	0.00	0.00	2.60	0.00	49.08	62.50	48.32	37.50	6.55	0.00	0.00	12.82	1.22	

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: SOUTH DAKOTA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Sioux Falls	292	55.41	0.00	0.00	11.67	13.01	66.40	55.48	21.93	31.51	2.63	0.00	4.25	2.19	3.10
Limited-Review:															
Rapid City	137	26.00	0.00	0.00	21.00	10.95	45.37	35.04	33.63	54.01	2.42	0.00	1.11	1.43	4.50
SD nonMSA	98	18.60	0.00	0.00	2.60	4.08	49.08	47.96	48.32	47.96	3.30	0.00	0.00	3.33	3.39

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: SOUTH DAKOTA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Sioux Falls	11	45.83	0.00	0.00	35.07	54.55	56.60	36.36	8.34	9.09	3.77	0.00	7.14	3.03	0.00
Limited-Review:															
Rapid City	10	41.67	0.00	0.00	45.55	90.00	26.09	10.00	28.36	0.00	25.00	0.00	30.00	33.33	0.00
SD nonMSA	3	12.50	0.00	0.00	9.06	33.33	45.63	33.33	45.31	33.33	11.76	0.00	20.00	0.00	33.33

Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

* Based on 2004 Peer Mortgage Data (US).

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: SOUTH DAKOTA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Sioux Falls	832	36.16	0.00	0.00	24.72	23.44	64.98	66.47	10.30	10.10	6.11	0.00	7.41	6.09	4.43
Limited-Review:															
Rapid City	1,151	50.02	0.00	0.00	39.76	38.58	41.03	32.23	19.20	29.19	13.93	0.00	16.41	10.53	16.59
SD nonMSA	318	13.82	0.00	0.00	11.62	16.98	50.80	34.91	37.58	48.11	5.06	0.00	9.13	3.42	6.36

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

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Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: SOUTH DAKOTA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Sioux Falls	294	84.73	0.00	0.00	5.79	0.68	88.28	96.26	5.93	3.06	20.97	0.00	8.33	21.73	14.29
Limited-Review:															
Rapid City	13	3.75	0.00	0.00	18.11	15.38	67.55	69.23	14.34	15.38	4.35	0.00	6.25	3.03	9.09
SD nonMSA	40	11.53	0.00	0.00	2.27	7.50	56.82	72.50	40.91	20.00	1.85	0.00	11.11	2.35	0.82

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE				Geography: SOUTH DAKOTA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans**	% Families***	% USB Loans**	% Families***	% USB Loans**	% Families***	% USB Loans**	Overall	Low	Mod	Mid	Upp
Full-Review:															
Sioux Falls	237	57.38	15.15	11.06	19.26	29.49	28.52	29.95	37.07	29.49	2.60	1.42	3.10	2.04	3.27
Limited-Review:															
Rapid City	137	33.17	17.91	4.48	17.68	14.93	24.97	20.15	39.44	60.45	2.20	2.76	1.58	0.85	3.41
SD nonMSA	39	9.44	13.96	0.00	14.57	29.03	23.03	19.35	48.45	51.61	1.51	0.00	1.81	0.97	2.02

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 7.5% of loans originated and purchased by USB.

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

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT				Geography: SOUTH DAKOTA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Sioux Falls	44	46.81	15.15	6.82	19.26	25.00	28.52	29.55	37.07	38.64	3.80	3.33	2.54	4.05	4.73
Limited-Review:															
Rapid City	26	27.66	17.91	3.85	17.68	34.62	24.97	34.62	39.44	26.92	3.11	4.76	3.45	5.00	1.49
SD nonMSA	24	25.53	13.96	0.00	14.57	16.67	23.03	25.00	48.45	58.33	7.01	0.00	0.00	10.42	7.69

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by USB.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE				Geography: SOUTH DAKOTA				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Sioux Falls	292	55.41	15.15	7.84	19.26	22.76	28.52	24.25	37.07	45.15	2.99	3.29	3.97	1.98	3.25
Limited-Review:															
Rapid City	137	26.00	17.91	0.75	17.68	12.69	24.97	26.12	39.44	60.45	2.88	0.76	1.99	2.11	4.03
SD nonMSA	98	18.60	13.96	3.33	14.57	18.89	23.03	22.22	48.45	55.56	4.03	0.00	3.07	6.18	3.70

Data shown includes only one to four-family and manufactured housing (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US)

** As a percentage of loans with borrower income information available. No information was available for 6.6% of loans originated and purchased by USB.

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

Charter Number 24

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: SOUTH DAKOTA			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005		
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less	
Full-Review:										
Sioux Falls	832	36.16	60.14	53.85	81.01	6.73	12.26	6.11	6.22	
Limited-Review:										
Rapid City	1,151	50.02	62.66	57.60	70.46	13.64	15.90	13.93	17.69	
SD nonMSA	318	13.82	56.62	69.50	80.82	8.49	10.69	5.06	7.51	

* Based on 2004 Peer Small Business (US).

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 11.08% of small loans to businesses originated and purchased by USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS					Geography: SOUTH DAKOTA			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005		
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*		
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less	
Full-Review:										
Sioux Falls	294	84.73	94.07	96.94	67.69	22.45	9.86	20.97	25.05	
Limited-Review:										
Rapid City	13	3.75	92.83	100.00	46.15	38.46	15.38	4.35	4.80	
SD nonMSA	40	11.53	95.71	95.00	50.00	37.50	12.50	1.85	2.37	

* Based on 2004 Peer Small Business Data (US).

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

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

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

Charter Number 24

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: SOUTH DAKOTA				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full-Review:									
Sioux Falls	0	0	7	1,363	7	1,363	35.77	0	0
Limited-Review:									
Rapid City	2	85	12	1,079	14	1,164	30.56	0	0
SD nonMSA	0	0	8	483	8	483	12.67	0	0
SD Statewide	2	600	1	200	3	800	21.00	1	150

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS Geography: S. DAKOTA Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Review:																	
Sioux Falls	44.53	8	53.33	0.00	25.00	75.00	0.00	0	0	0	0	0	0	0.00	16.71	65.26	18.03
Limited-Review:																	
Rapid City	38.06	4	26.67	0.00	50.00	25.00	25.00	0	0	0	0	0	0	0.00	28.29	41.37	30.34
SD nonMSA	17.42	3	20.00	0.00	33.33	33.33	33.33	0	0	0	0	0	0	0.00	4.23	50.23	45.54

Charter Number 24
Table 1. Lending Volume

LENDING VOLUME		Geography: TENNESSEE						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full-Review:												
Nashville-Davidson-Murfreesboro	63.47	2,238	274,111	2,266	112,142	8	922	8	24,433	4,520	411,608	54.62
Limited-Review:												
Kingsport-Bristol	3.19	159	11,289	66	1,782	2	238	0	0	227	13,309	7.66
Morristown	1.87	105	7,406	27	1,006	0	0	1	780	133	9,192	2.60
TN nonMSA	31.41	1,746	128,446	485	25,602	6	509	0	0	2,237	154,557	35.11
TN Statewide	0.07	0	0	0	0	0	0	5	21,265	5	21,265	0.00

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

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Charter Number 24

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: TENNESSEE				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans						
Full-Review:																
Nashville-Davidson-Murfreesboro	1,100	58.26	1.71	1.09	12.82	12.36	60.33	60.64	25.13	25.91	1.04	1.34	1.71	0.94	1.02	
Limited-Review:																
Kingsport-Bristol	64	3.39	0.00	0.00	6.94	9.38	93.06	90.63	0.00	0.00	3.50	0.00	4.35	3.43	0.00	
Morristown	24	1.27	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.71	0.00	0.00	0.71	0.00	
TN nonMSA	700	37.08	0.00	0.00	4.36	2.86	75.15	71.86	20.49	25.29	3.68	0.00	2.56	3.93	3.21	

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: TENNESSEE				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans						
Full-Review:																
Nashville-Davidson-Murfreesboro	144	37.50	1.71	0.00	12.82	11.11	60.33	61.11	25.13	27.78	1.67	0.00	2.15	1.47	2.23	
Limited-Review:																
Kingsport-Bristol	18	4.69	0.00	0.00	6.94	11.11	93.06	88.89	0.00	0.00	6.37	0.00	5.88	6.43	0.00	
Morristown	28	7.29	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	10.26	0.00	0.00	10.26	0.00	
TN nonMSA	194	50.52	0.00	0.00	4.36	3.09	75.15	78.35	20.49	18.56	10.49	0.00	5.88	11.63	8.24	

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: TENNESSEE				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Nashville-Davidson-Murfreesboro	987	50.15	1.71	1.82	12.82	14.49	60.33	57.95	25.13	25.73	1.25	1.89	1.63	1.16	1.27
Limited-Review:															
Kingsport-Bristol	77	3.91	0.00	0.00	6.94	5.19	93.06	94.81	0.00	0.00	3.03	0.00	0.00	3.23	0.00
Morristown	53	2.69	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	1.97	0.00	0.00	1.97	0.00
TN nonMSA	851	43.24	0.00	0.00	4.36	3.88	75.15	76.73	20.49	19.39	5.12	0.00	5.12	5.40	4.33

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: TENNESSEE								Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Nashville-Davidson-Murfreesboro	7	87.50	7.87	0.00	24.06	28.57	51.46	71.43	16.60	0.00	1.27	0.00	0.00	2.50	0.00
Limited-Review:															
Kingsport-Bristol	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Morristown	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TN nonMSA	1	12.50	0.00	0.00	13.74	0.00	66.11	100.00	20.16	0.00	0.00	0.00	0.00	0.00	0.00

Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES				Geography: TENNESSEE				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total **	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Nashville-Davidson-Murfreesboro	2,266	79.68	3.75	2.82	21.82	19.68	48.90	44.92	25.15	32.44	3.80	2.88	3.70	2.69	3.97
Limited-Review:															
Kingsport-Bristol	66	2.32	0.00	0.00	5.68	3.03	94.32	96.97	0.00	0.00	3.35	0.00	2.63	3.42	0.00
Morristown	27	0.95	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	1.72	0.00	0.00	1.78	0.00
TN nonMSA	485	17.05	0.00	0.00	8.71	14.23	73.81	70.31	17.48	15.46	2.13	0.00	5.46	2.00	1.42

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: TENNESSEE				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Nashville-Davidson-Murfreesboro	8	50.00	1.52	0.00	11.63	0.00	65.88	100.00	20.84	0.00	0.71	0.00	0.00	0.87	0.00
Limited-Review:															
Kingsport-Bristol	2	12.50	0.00	0.00	2.27	0.00	97.73	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Morristown	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TN nonMSA	6	37.50	0.00	0.00	3.51	16.67	74.95	83.33	21.54	0.00	0.32	0.00	0.00	0.40	0.00

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: TENNESSEE								Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Nashville-Davidson-Murfreesboro	1,100	58.26	18.47	10.85	17.91	29.65	23.51	26.86	40.11	32.64	1.05	1.21	1.10	1.11	0.91
Limited-Review:															
Kingsport-Bristol	64	3.39	22.51	11.11	18.76	25.40	22.71	20.63	36.02	42.86	4.17	5.26	4.40	4.37	3.52
Morristown	24	1.27	18.02	4.17	18.32	12.50	23.98	29.17	39.69	54.17	0.82	0.00	1.03	0.44	1.07
TN nonMSA	700	37.08	18.10	6.19	16.74	30.66	21.72	29.00	43.43	34.14	4.28	2.75	5.92	4.62	3.40

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 9.1% of loans originated and purchased by USB.

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

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT				Geography: TENNESSEE				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Nashville-Davidson-Murfreesboro	144	37.50	18.47	15.28	17.91	24.31	23.51	30.56	40.11	29.86	1.78	3.29	1.80	1.76	1.22
Limited-Review:															
Kingsport-Bristol	18	4.69	22.51	33.33	18.76	22.22	22.71	16.67	36.02	27.78	6.45	13.16	4.88	4.88	2.86
Morristown	28	7.29	18.02	7.14	18.32	28.57	23.98	39.29	39.69	25.00	10.71	6.25	4.00	21.88	7.69
TN nonMSA	194	50.52	18.10	12.37	16.74	21.13	21.72	28.87	43.43	37.63	11.07	12.79	12.44	12.13	9.26

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by USB.

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

Charter Number 24

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: TENNESSEE				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Nashville-Davidson-Murfreesboro	987	50.15	18.47	10.24	17.91	26.78	23.51	30.38	40.11	32.60	1.39	1.61	1.60	1.33	1.24	
Limited-Review:																
Kingsport-Bristol	77	3.91	22.51	16.00	18.76	28.00	22.71	25.33	36.02	30.67	3.24	5.93	2.94	2.65	2.98	
Morristown	53	2.69	18.02	14.58	18.32	14.58	23.98	35.42	39.69	35.42	2.30	5.00	1.64	2.95	1.75	
TN nonMSA	851	43.24	18.10	9.45	16.74	22.22	21.72	26.69	43.43	41.63	5.60	5.82	6.67	5.25	5.30	

Data shown includes only one to four-family and manufactured housing (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US)

** As a percentage of loans with borrower income information available. No information was available for 10.3% of loans originated and purchased by USB.

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

Charter Number 24

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: TENNESSEE		Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full-Review:									
Nashville-Davidson-Murfreesboro	2,266	79.68	60.85	50.57	89.32	5.52	5.16	3.80	2.40
Limited-Review:									
Kingsport-Bristol	66	2.32	62.67	69.70	90.91	9.09	0.00	3.35	4.61
Morristown	27	0.95	63.23	66.67	92.59	3.70	3.70	1.72	2.39
TN nonMSA	485	17.05	62.01	63.30	86.19	8.87	4.95	2.13	2.35

* Based on 2004 Peer Small Business (US).

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 25.25% of small loans to businesses originated and purchased by USB.

Charter Number 24

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: TENNESSEE			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full-Review:									
Nashville-Davidson-Murfreesboro	8	50.00	89.67	62.50	62.50	12.50	25.00	0.71	0.33
Limited-Review:									
Kingsport-Bristol	2	12.50	89.77	100.00	50.00	50.00	0.00	0.00	0.00
Morristown	0	0.00	94.25	0.00	0.00	0.00	0.00	0.00	0.00
TN nonMSA	6	37.50	92.07	66.67	83.33	16.67	0.00	0.32	0.12

* Based on 2004 Peer Small Business Data (US).

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

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

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

Charter Number 24

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: TENNESSEE									
Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005									
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full-Review:									
Nashville-Davidson-Murfreesboro	10	1,352	69	4,460	79	5,812	61.71	0	0
Limited-Review:									
Kingsport-Bristol	1	50	16	664	17	714	7.58	0	0
Morristown	0	0	6	207	6	207	2.19	0	0
TN nonMSA	2	36	58	2,649	60	2,685	28.51	0	0
TN Statewide	0	0	0	0	0	0	0	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS																	
Geography: TENNESSEE																	
Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Review:																	
Nashville-Davidson-Murfreesboro	54.62	37	62.71	0.00	13.51	59.46	27.03	6	1	0	0	4	1	4.23	17.56	56.71	21.49
Limited-Review:																	
Kingsport-Bristol	7.66	3	5.08	0.00	0.00	100.0	0.00	0	0	0	0	0	0	0.00	6.46	93.54	0.00
Morristown	2.60	2	3.39	0.00	0.00	100.0	0.00	0	0	0	0	0	0	0.00	0.00	100.0	0.00
TN nonMSA	35.11	17	28.81	0.00	11.76	76.47	11.76	1	0	0	0	1	0	0.00	5.77	73.91	20.32

Charter Number 24
Table 1. Lending Volume

LENDING VOLUME		Geography: UTAH						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full-Review:												
Salt Lake City	57.94	1,622	259,914	2,183	142,087	1	50	6	29,672	3,812	431,723	84.14
Limited-Review:												
Ogden-Clearfield	15.96	736	97,830	313	19,083	0	0	1	1,148	1,050	118,061	5.33
Provo-Orem	11.96	427	62,449	359	14,568	0	0	1	4,800	787	81,817	2.61
St. George	9.18	285	43,956	319	11,910	0	0	0	0	604	55,866	7.66
UT nonMSA	4.96	217	30,172	109	2,988	0	0	0	0	326	33,160	0.26
UT Statewide	0.00	0	0	0	0	0	0	0	0	0	0	0.00

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

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Charter Number 24

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: UTAH				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Salt Lake City	683	49.28	0.20	0.59	16.76	20.06	51.08	51.98	31.95	27.38	0.65	1.63	1.14	0.56	0.51	
Limited-Review:																
Ogden-Clearfield	290	20.92	0.85	0.34	13.75	11.03	58.75	61.03	26.65	27.59	0.40	0.44	0.31	0.47	0.24	
Provo-Orem	191	13.78	1.44	3.14	11.29	7.85	53.20	50.26	34.07	38.74	0.30	0.66	0.19	0.26	0.37	
St. George	133	9.60	0.00	0.00	9.35	12.03	71.27	66.92	19.38	21.05	0.33	0.00	0.27	0.38	0.19	
UT nonMSA	89	6.42	0.00	0.00	8.24	8.99	61.99	68.54	29.78	22.47	0.54	0.00	0.00	0.63	0.57	

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: UTAH				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans						
Full-Review:																
Salt Lake City	109	59.89	0.20	0.92	16.76	15.60	51.08	52.29	31.95	31.19	1.71	0.00	1.66	1.81	1.60	
Limited-Review:																
Ogden-Clearfield	27	14.84	0.85	0.00	13.75	3.70	58.75	62.96	26.65	33.33	1.32	0.00	0.97	1.37	1.38	
Provo-Orem	23	12.64	1.44	0.00	11.29	4.35	53.20	52.17	34.07	43.48	1.41	0.00	0.00	1.40	1.78	
St. George	8	4.40	0.00	0.00	9.35	12.50	71.27	62.50	19.38	25.00	2.45	0.00	0.00	2.65	2.38	
UT nonMSA	15	8.24	0.00	0.00	8.24	13.33	61.99	66.67	29.78	20.00	3.59	0.00	4.35	3.73	3.03	

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: UTAH				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Salt Lake City	828	48.25	0.20	0.36	16.76	12.92	51.08	55.56	31.95	31.16	0.79	1.15	1.09	0.80	0.66
Limited-Review:															
Ogden-Clearfield	418	24.36	0.85	0.72	13.75	13.64	58.75	65.55	26.65	20.10	0.97	0.70	1.51	1.07	0.50
Provo-Orem	213	12.41	1.44	1.41	11.29	7.98	53.20	46.01	34.07	44.60	0.41	0.31	0.48	0.41	0.38
St. George	144	8.39	0.00	0.00	9.35	6.94	71.27	74.31	19.38	18.75	0.29	0.00	0.28	0.33	0.30
UT nonMSA	113	6.59	0.00	0.00	8.24	5.31	61.99	53.10	29.78	41.59	0.39	0.00	0.38	0.30	0.56

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: UTAH				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Salt Lake City	2	66.67	3.16	0.00	49.73	100.00	36.25	0.00	10.85	0.00	0.00	0.00	0.00	0.00	0.00	
Limited-Review:																
Ogden-Clearfield	1	33.33	10.10	100.00	37.79	0.00	42.96	0.00	9.15	0.00	4.17	50.00	0.00	0.00	0.00	
Provo-Orem	0	0.00	37.58	0.00	29.83	0.00	28.47	0.00	4.12	0.00	0.00	0.00	0.00	0.00	0.00	
St. George	0	0.00	0.00	0.00	17.60	0.00	80.02	0.00	2.38	0.00	0.00	0.00	0.00	0.00	0.00	
UT nonMSA	0	0.00	0.00	0.00	12.85	0.00	77.08	0.00	10.07	0.00	0.00	0.00	0.00	0.00	0.00	

Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES				Geography: UTAH				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total **	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Salt Lake City	2,183	66.49	8.31	17.64	21.82	26.84	38.88	32.57	30.99	22.95	4.31	11.75	5.13	3.47	2.72
Limited-Review:															
Ogden-Clearfield	313	9.53	5.32	10.86	16.68	16.61	50.68	49.20	27.32	23.32	2.19	3.30	1.24	1.65	1.11
Provo-Orem	359	10.94	4.12	8.36	15.51	15.88	47.89	44.01	32.45	31.75	2.02	9.00	2.62	1.86	1.61
St. George	319	9.72	0.00	0.00	10.74	7.52	73.29	81.82	15.96	10.66	4.35	0.00	1.72	5.50	2.21
UT nonMSA	109	3.32	0.00	0.00	12.66	3.67	62.42	83.49	24.91	12.84	2.54	0.00	0.46	3.81	1.09

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: UTAH				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	Overall	Low	Mod	Mid
Full-Review:																
Salt Lake City	1	100.00	2.87	0.00	16.55	0.00	44.43	0.00	36.15	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Limited-Review:																
Ogden-Clearfield	0	0.00	2.85	0.00	12.89	0.00	58.86	0.00	25.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provo-Orem	0	0.00	2.22	0.00	9.93	0.00	59.00	0.00	28.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00
St. George	0	0.00	0.00	0.00	9.80	0.00	70.26	0.00	19.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00
UT nonMSA	0	0.00	0.00	0.00	9.64	0.00	56.60	0.00	33.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: UTAH						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Salt Lake City	683	49.28	16.77	12.38	19.75	30.48	24.63	22.38	38.84	34.76	0.61	1.01	0.63	0.44	0.62
Limited-Review:															
Ogden-Clearfield	290	20.92	15.96	8.28	20.32	37.58	25.67	28.66	38.05	25.48	0.32	0.40	0.33	0.31	0.26
Provo-Orem	191	13.78	17.70	7.27	19.40	26.36	24.45	33.64	38.45	32.73	0.27	0.39	0.19	0.28	0.30
St. George	133	9.60	16.37	9.80	19.57	15.69	25.69	29.41	38.37	45.10	0.21	0.55	0.00	0.36	0.18
UT nonMSA	89	6.42	13.79	0.00	17.44	9.76	24.42	36.59	44.35	53.66	0.56	0.00	0.62	0.26	0.73

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 43.8% of loans originated and purchased by USB.

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

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: UTAH								Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Salt Lake City	109	59.89	16.77	9.17	19.75	21.10	24.63	23.85	38.84	45.87	1.90	1.86	1.32	1.29	2.80
Limited-Review:															
Ogden-Clearfield	27	14.84	15.96	0.00	20.32	40.74	25.67	14.81	38.05	44.44	1.49	0.00	2.35	1.01	1.75
Provo-Orem	23	12.64	17.70	8.70	19.40	17.39	24.45	17.39	38.45	56.52	1.60	2.63	0.84	1.00	2.25
St. George	8	4.40	16.37	0.00	19.57	0.00	25.69	25.00	38.37	75.00	2.91	0.00	0.00	4.55	3.90
UT nonMSA	15	8.24	13.79	0.00	17.44	20.00	24.42	26.67	44.35	53.33	3.86	0.00	7.50	3.51	3.09

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by USB.

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

Charter Number 24

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE				Geography: UTAH				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Salt Lake City	828	48.25	16.77	8.02	19.75	21.40	24.63	35.19	38.84	35.39	0.74	1.17	0.74	0.80	0.61
Limited-Review:															
Ogden-Clearfield	418	24.36	15.96	4.59	20.32	32.11	25.67	31.65	38.05	31.65	0.69	0.38	0.85	0.66	0.67
Provo-Orem	213	12.41	17.70	2.94	19.40	25.74	24.45	33.82	38.45	37.50	0.47	0.57	0.65	0.43	0.42
St. George	144	8.39	16.37	2.38	19.57	14.29	25.69	35.71	38.37	47.62	0.28	0.00	0.58	0.19	0.26
UT nonMSA	113	6.59	13.79	0.00	17.44	15.38	24.42	38.46	44.35	46.15	0.37	0.00	0.24	0.51	0.36

Data shown includes only one to four-family and manufactured housing (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US)

** As a percentage of loans with borrower income information available. No information was available for 47.1% of loans originated and purchased by USB.

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

Charter Number 24

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: UTAH		Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full-Review:									
Salt Lake City	2,183	66.49	58.43	46.13	87.17	4.17	8.66	4.31	3.57
Limited-Review:									
Ogden-Clearfield	313	9.53	60.26	57.83	88.50	5.11	6.39	2.19	1.88
Provo-Orem	359	10.94	61.33	39.00	92.20	3.90	3.90	2.02	1.18
St. George	319	9.72	62.71	52.35	92.16	3.45	4.39	4.35	5.07
UT nonMSA	109	3.32	62.37	13.76	97.25	0.92	1.83	2.54	0.37

* Based on 2004 Peer Small Business (US).

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 15.5% of small loans to businesses originated and purchased by USB.

Charter Number 24

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: UTAH			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full-Review:									
Salt Lake City	1	100.00	88.45	100.00	100.00	0.00	0.00	0.00	0.00
Limited-Review:									
Ogden-Clearfield	0	0.00	91.08	0.00	0.00	0.00	0.00	0.00	0.00
Provo-Orem	0	0.00	88.20	0.00	0.00	0.00	0.00	0.00	0.00
St. George	0	0.00	92.81	0.00	0.00	0.00	0.00	0.00	0.00
UT nonMSA	0	0.00	92.66	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Peer Small Business Data (US).

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

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

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

Charter Number 24

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
				Geography: UTAH		Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full-Review:									
Salt Lake City	6	2,027	42	9,295	48	11,322	73.85	0	0
Limited-Review:									
Ogden-Clearfield	1	23	9	3,265	10	3,288	21.45	0	0
Provo-Orem	1	4	3	117	4	121	0.79	0	0
St. George	2	38	8	378	10	416	2.71	0	0
UT nonMSA	0	0	3	180	3	180	1.17	0	0
UT Statewide	0	0	3	4	3	4	0.03	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS																	
										Geography: UTAH		Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005					
MA/Assessment Area:	Deposits		Branches					Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Review:																	
Salt Lake City	84.14	24	53.33	12.50	20.83	45.83	20.83	8	0	0	0	5	3	0.82	22.79	48.24	28.15
Limited-Review:																	
Ogden-Clearfield	5.33	10	22.22	10.00	30.00	50.00	10.00	6	1	0	1	3	1	2.33	17.15	55.26	25.26
Provo-Orem	2.61	5	11.11	20.00	0.00	60.00	20.00	3	0	1	0	2	0	9.06	14.93	47.32	28.54
St. George	7.66	3	6.67	0.00	0.00	100.0	0.00	0	0	0	0	0	0	0.00	10.35	72.42	17.23
UT nonMSA	0.26	3	6.67	0.00	0.00	100.0	0.00	3	0	0	0	2	1	0.00	10.36	63.07	26.57

Charter Number 24
Table 1. Lending Volume

LENDING VOLUME												
Geography: WASHINGTON												
Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Review:												
Seattle-Bellevue-Everett	48.77	5,129	1,041,689	9,706	844,966	24	4,147	52	175,842	14,911	2,066,644	73.17
Limited-Review:												
Bellingham	3.80	611	102,753	515	43,541	29	5,743	6	5,276	1,161	157,313	2.17
Bremerton-Silverdale	2.19	367	58,607	295	18,936	4	350	3	6,108	669	84,001	0.65
Kennewick-Richland-Pasco	4.00	544	57,168	614	34,575	61	10,732	3	1,565	1,222	104,040	2.64
Longview-Kelso	1.30	233	22,016	160	4,799	0	0	4	6,492	397	33,307	0.60
Mount Vernon-Anacortes	1.71	262	38,200	244	18,161	10	1,459	7	5,776	523	63,596	1.24
Olympia	1.79	313	46,070	232	21,682	0	0	1	102	546	67,854	0.66
Spokane	10.60	1,443	146,677	1,777	151,620	13	1,595	9	32,538	3,242	332,430	5.57
Tacoma	10.39	1,617	237,196	1,552	124,592	0	0	6	6,777	3,175	368,565	4.52
Wenatchee	1.26	115	18,616	213	22,775	55	6,909	1	75	384	48,375	0.26
Yakima	3.92	427	38,058	717	78,170	47	9,976	8	6,938	1,199	133,142	3.05
WA nonMSA	10.26	1,185	155,946	1,554	90,709	384	56,833	14	7,924	3,137	311,412	5.48
WA Statewide	0.02	0	0	0	0	0	0	6	14,132	6	14,132	0.00

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

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Charter Number 24

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: WASHINGTON				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Seattle-Bellevue-Everett	2,047	40.11	0.49	0.78	15.58	17.88	55.45	56.42	28.48	24.91	0.92	1.91	1.14	0.90	0.78
Limited-Review:															
Bellingham	297	5.82	0.00	0.00	8.83	9.76	71.28	67.68	19.90	22.56	1.19	0.00	1.41	1.14	1.26
Bremerton-Silverdale	143	2.80	1.75	2.10	9.31	10.49	69.62	65.73	19.32	21.68	0.70	0.79	0.78	0.69	0.66
Kennewick-Richland-Pasco	276	5.41	2.95	1.45	13.08	10.51	55.11	61.96	28.86	26.09	1.36	1.42	1.85	1.68	0.54
Longview-Kelso	121	2.37	2.18	3.31	10.31	16.53	66.32	67.77	21.20	12.40	2.65	2.27	4.61	2.69	1.17
Mount Vernon-Anacortes	102	2.00	0.00	0.00	9.11	9.80	71.16	86.27	19.73	3.92	1.34	0.00	0.66	1.53	0.62
Olympia	146	2.86	0.00	0.00	12.34	8.90	68.09	71.23	19.57	19.86	1.02	0.00	0.87	1.01	1.17
Spokane	686	13.44	0.28	0.44	21.71	25.07	44.82	51.02	33.20	23.47	2.70	0.00	3.25	3.21	1.54
Tacoma	563	11.03	0.50	0.89	10.96	11.90	63.09	64.12	25.46	23.09	0.89	1.65	0.93	0.95	0.69
Wenatchee	59	1.16	0.00	0.00	15.78	22.03	58.76	49.15	25.47	28.81	1.37	0.00	2.34	1.19	1.08
Yakima	166	3.25	1.43	0.60	22.04	21.08	38.95	34.94	37.58	43.37	1.27	0.00	1.46	1.03	1.43
WA nonMSA	498	9.76	0.11	0.00	11.59	7.83	66.97	62.85	21.33	29.32	1.44	0.00	1.72	1.65	0.97

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: WASHINGTON				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans						
Full-Review:																
Seattle-Bellevue-Everett	481	36.94	0.49	1.25	15.58	14.97	55.45	56.55	28.48	27.23	2.61	12.82	2.31	2.62	2.54	
Limited-Review:																
Bellingham	43	3.30	0.00	0.00	8.83	4.65	71.28	74.42	19.90	20.93	2.59	0.00	3.03	2.60	2.33	
Bremerton-Silverdale	46	3.53	1.75	0.00	9.31	6.52	69.62	82.61	19.32	10.87	1.92	0.00	2.02	2.06	1.43	
Kennewick-Richland-Pasco	64	4.92	2.95	6.25	13.08	7.81	55.11	54.69	28.86	31.25	4.78	15.00	2.94	4.36	5.19	
Longview-Kelso	39	3.00	2.18	0.00	10.31	5.13	66.32	74.36	21.20	20.51	5.80	0.00	6.25	5.93	6.25	
Mount Vernon-Anacortes	33	2.53	0.00	0.00	9.11	6.06	71.16	81.82	19.73	12.12	2.79	0.00	4.35	2.94	1.67	
Olympia	25	1.92	0.00	0.00	12.34	8.00	68.09	72.00	19.57	20.00	0.69	0.00	0.00	1.01	0.00	
Spokane	165	12.67	0.28	0.00	21.71	18.79	44.82	41.21	33.20	40.00	5.52	0.00	5.96	5.19	5.76	
Tacoma	161	12.37	0.50	0.00	10.96	6.83	63.09	70.81	25.46	22.36	2.53	0.00	2.61	2.54	2.49	
Wenatchee	6	0.46	0.00	0.00	15.78	0.00	58.76	50.00	25.47	50.00	1.25	0.00	0.00	0.00	3.51	
Yakima	83	6.37	1.43	1.20	22.04	16.87	38.95	32.53	37.58	49.40	6.97	0.00	7.14	6.50	7.44	
WA nonMSA	156	11.98	0.11	0.00	11.59	9.62	66.97	71.15	21.33	19.23	4.61	0.00	7.09	4.58	3.83	

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: WASHINGTON				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Seattle-Bellevue-Everett	2,575	44.53	0.49	0.54	15.58	15.96	55.45	55.88	28.48	27.61	0.99	0.73	0.92	0.98	1.07
Limited-Review:															
Bellingham	271	4.69	0.00	0.00	8.83	5.90	71.28	74.91	19.90	19.19	1.12	0.00	0.39	1.25	1.08
Bremerton-Silverdale	177	3.06	1.75	2.26	9.31	11.86	69.62	71.19	19.32	14.69	0.64	1.52	0.92	0.55	0.71
Kennewick-Richland-Pasco	202	3.49	2.95	2.97	13.08	13.37	55.11	50.99	28.86	32.67	1.34	0.61	1.82	1.26	1.39
Longview-Kelso	73	1.26	2.18	0.00	10.31	2.74	66.32	86.30	21.20	10.96	0.80	0.00	0.73	0.99	0.33
Mount Vernon-Anacortes	125	2.16	0.00	0.00	9.11	7.20	71.16	73.60	19.73	19.20	1.06	0.00	0.63	0.99	1.53
Olympia	140	2.42	0.00	0.00	12.34	7.14	68.09	81.43	19.57	11.43	0.55	0.00	0.18	0.66	0.34
Spokane	588	10.17	0.28	0.17	21.71	21.09	44.82	41.67	33.20	37.07	1.57	2.08	1.59	1.44	1.72
Tacoma	883	15.27	0.50	0.11	10.96	8.27	63.09	65.23	25.46	26.39	0.99	0.00	0.85	1.00	1.03
Wenatchee	49	0.85	0.00	0.00	15.78	12.24	58.76	48.98	25.47	38.78	0.51	0.00	0.26	0.57	0.54
Yakima	177	3.06	1.43	1.13	22.04	22.60	38.95	37.85	37.58	38.42	1.54	1.20	1.25	1.85	1.42
WA nonMSA	522	9.03	0.11	0.38	11.59	10.54	66.97	61.49	21.33	27.59	1.47	5.00	2.86	1.44	1.11

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: WASHINGTON				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans						
Full-Review:																
Seattle-Bellevue-Everett	26	44.83	3.72	3.85	36.96	30.77	43.29	53.85	16.04	11.54	1.51	5.88	0.72	1.77	2.25	
Limited-Review:																
Bellingham	0	0.00	0.00	0.00	27.18	0.00	62.25	0.00	10.58	0.00	0.00	0.00	0.00	0.00	0.00	
Bremerton-Silverdale	1	1.72	9.25	100.00	28.01	0.00	54.98	0.00	7.76	0.00	2.86	16.67	0.00	0.00	0.00	
Kennewick-Richland-Pasco	2	3.45	18.46	0.00	22.92	100.00	45.18	0.00	13.44	0.00	0.00	0.00	0.00	0.00	0.00	
Longview-Kelso	0	0.00	0.64	0.00	42.57	0.00	55.16	0.00	1.62	0.00	0.00	0.00	0.00	0.00	0.00	
Mount Vernon-Anacortes	2	3.45	0.00	0.00	13.16	0.00	84.67	100.00	2.16	0.00	0.00	0.00	0.00	0.00	0.00	
Olympia	2	3.45	0.00	0.00	31.69	50.00	66.41	50.00	1.90	0.00	5.26	0.00	9.09	4.00	0.00	
Spokane	4	6.90	9.33	0.00	54.66	50.00	25.88	25.00	10.14	25.00	1.79	0.00	0.00	4.76	5.88	
Tacoma	10	17.24	8.47	20.00	29.99	40.00	52.41	40.00	9.13	0.00	1.54	7.69	1.82	0.00	0.00	
Wenatchee	1	1.72	0.00	0.00	33.87	100.00	55.28	0.00	10.85	0.00	0.00	0.00	0.00	0.00	0.00	
Yakima	1	1.72	15.70	0.00	38.09	0.00	29.23	0.00	16.99	100.00	7.69	0.00	0.00	0.00	50.00	
WA nonMSA	9	15.52	11.28	11.11	21.30	22.22	59.00	66.67	8.42	0.00	10.94	50.00	16.67	12.12	0.00	

Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES				Geography: WASHINGTON				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total **	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Seattle-Bellevue-Everett	9,706	55.21	2.44	1.73	23.13	21.64	47.32	45.65	27.11	30.98	6.77	3.99	6.46	6.54	8.15	
Limited-Review:																
Bellingham	515	2.93	0.00	0.00	11.89	13.59	76.19	75.73	11.92	10.68	4.01	0.00	4.63	3.98	3.40	
Bremerton-Silverdale	295	1.68	3.44	4.07	11.91	12.54	63.31	64.41	21.34	18.98	2.24	4.38	3.39	2.30	1.92	
Kennewick-Richland-Pasco	614	3.49	4.55	4.40	23.89	22.31	48.82	45.93	22.74	27.36	7.11	5.04	7.47	5.91	7.84	
Longview-Kelso	160	0.91	1.41	1.25	22.76	29.38	65.26	56.88	10.57	12.50	4.46	0.00	7.83	3.70	2.99	
Mount Vernon-Anacortes	244	1.39	0.00	0.00	18.65	20.49	67.01	58.61	14.34	20.90	2.95	0.00	4.00	2.58	3.86	
Olympia	232	1.32	0.00	0.00	22.59	21.98	64.24	56.90	13.17	21.12	1.85	0.00	2.38	1.53	2.08	
Spokane	1,777	10.11	4.31	5.01	36.98	37.25	36.74	32.36	21.97	25.38	7.30	11.41	7.72	6.91	7.38	
Tacoma	1,552	8.83	2.09	1.42	21.23	25.06	55.56	52.32	21.12	21.20	4.46	4.39	6.13	4.04	3.83	
Wenatchee	213	1.21	0.00	0.00	25.73	12.68	58.91	46.95	15.36	40.38	4.53	0.00	2.63	3.82	10.68	
Yakima	717	4.08	10.39	10.46	23.39	20.92	37.68	34.17	28.54	34.45	8.36	11.17	9.11	6.84	9.16	
WA nonMSA	1,554	8.84	0.67	0.64	15.09	17.63	67.11	64.61	17.13	17.12	4.93	12.82	7.45	5.11	3.79	

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: WASHINGTON				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Seattle-Bellevue-Everett	24	3.83	1.22	0.00	15.43	0.00	58.75	70.83	24.61	29.17	2.91	0.00	0.00	3.41	3.49	
Limited-Review:																
Bellingham	29	4.63	0.00	0.00	6.08	0.00	87.60	100.00	6.32	0.00	4.44	0.00	0.00	4.78	0.00	
Bremerton-Silverdale	4	0.64	1.26	0.00	5.57	0.00	68.58	50.00	24.60	50.00	5.56	0.00	0.00	0.00	16.67	
Kennewick-Richland-Pasco	61	9.73	1.19	0.00	21.19	18.03	64.38	70.49	13.23	11.48	6.67	0.00	6.06	7.30	5.13	
Longview-Kelso	0	0.00	2.21	0.00	12.83	0.00	60.18	0.00	24.78	0.00	0.00	0.00	0.00	0.00	0.00	
Mount Vernon-Anacortes	10	1.59	0.00	0.00	10.72	0.00	59.74	40.00	29.54	60.00	1.65	0.00	0.00	0.86	2.70	
Olympia	0	0.00	0.00	0.00	20.15	0.00	64.66	0.00	15.19	0.00	0.00	0.00	0.00	0.00	0.00	
Spokane	13	2.07	0.77	0.00	14.78	7.69	45.89	76.92	38.55	15.38	4.65	0.00	0.00	6.85	2.33	
Tacoma	0	0.00	0.74	0.00	12.58	0.00	61.96	0.00	24.72	0.00	0.00	0.00	0.00	0.00	0.00	
Wenatchee	55	8.77	0.00	0.00	8.23	7.27	65.85	54.55	25.91	38.18	10.98	0.00	16.67	6.93	19.61	
Yakima	47	7.50	1.45	0.00	10.71	2.13	68.40	91.49	19.45	6.38	5.05	0.00	0.00	6.39	3.45	
WA nonMSA	384	61.24	0.30	0.00	15.87	22.92	70.80	68.75	13.04	8.33	10.38	0.00	15.97	10.03	7.02	

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: WASHINGTON						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Seattle-Bellevue-Everett	2,047	40.11	18.50	4.21	18.70	20.65	24.54	32.65	38.26	42.49	0.63	0.64	0.60	0.60	0.67
Limited-Review:															
Bellingham	297	5.82	18.16	4.14	18.66	20.12	23.94	29.59	39.24	46.15	0.73	0.69	1.06	0.27	0.93
Bremerton-Silverdale	143	2.80	17.45	6.02	19.02	18.07	24.52	32.53	39.02	43.37	0.45	0.54	0.30	0.55	0.44
Kennewick-Richland-Pasco	276	5.41	20.23	16.81	18.40	20.17	21.76	31.93	39.61	31.09	0.66	1.32	0.41	1.02	0.35
Longview-Kelso	121	2.37	20.36	4.35	17.47	23.91	23.64	28.26	38.53	43.48	0.80	0.00	1.16	0.88	0.61
Mount Vernon-Anacortes	102	2.00	18.11	7.84	18.93	13.73	23.36	49.02	39.60	29.41	0.68	0.97	0.80	0.96	0.41
Olympia	146	2.86	17.26	0.00	18.90	19.35	25.85	33.33	37.98	47.31	0.72	0.00	0.43	0.74	0.98
Spokane	686	13.44	18.88	9.06	18.97	14.49	22.97	33.70	39.18	42.75	0.96	0.92	0.59	1.03	1.19
Tacoma	563	11.03	18.66	3.65	18.89	18.84	23.23	36.47	39.22	41.03	0.57	0.67	0.67	0.62	0.46
Wenatchee	59	1.16	19.23	0.00	19.25	14.29	20.52	14.29	41.01	71.43	0.83	0.00	0.60	0.72	1.06
Yakima	166	3.25	20.45	6.49	18.68	11.69	20.51	35.06	40.36	46.75	0.81	0.43	0.23	1.02	1.02
WA nonMSA	498	9.76	19.07	6.42	18.26	14.72	22.63	18.87	40.03	60.00	1.04	1.12	1.20	0.94	1.04

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 42.0% of loans originated and purchased by USB.

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

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: WASHINGTON						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Seattle-Bellevue-Everett	481	36.94	18.50	7.28	18.70	18.09	24.54	31.81	38.26	42.83	2.73	3.38	2.79	2.88	2.44
Limited-Review:															
Bellingham	43	3.30	18.16	2.33	18.66	13.95	23.94	32.56	39.24	51.16	2.65	2.17	3.25	2.30	2.76
Bremerton-Silverdale	46	3.53	17.45	4.35	19.02	19.57	24.52	26.09	39.02	50.00	2.00	2.08	1.17	2.18	2.25
Kennewick-Richland-Pasco	64	4.92	20.23	15.63	18.40	18.75	21.76	25.00	39.61	40.63	4.87	9.80	3.68	5.79	4.00
Longview-Kelso	39	3.00	20.36	2.56	17.47	15.38	23.64	25.64	38.53	56.41	6.00	0.00	5.26	2.90	10.13
Mount Vernon-Anacortes	33	2.53	18.11	0.00	18.93	21.21	23.36	45.45	39.60	33.33	2.88	0.00	0.00	8.14	0.78
Olympia	25	1.92	17.26	4.00	18.90	8.00	25.85	36.00	37.98	52.00	0.71	1.67	0.67	0.00	1.12
Spokane	165	12.67	18.88	10.91	18.97	18.79	22.97	24.85	39.18	45.45	5.71	8.14	5.56	4.44	6.22
Tacoma	161	12.37	18.66	4.35	18.89	19.25	23.23	30.43	39.22	45.96	2.62	1.53	3.66	2.65	2.28
Wenatchee	6	0.46	19.23	16.67	19.25	0.00	20.52	16.67	41.01	66.67	1.31	9.09	0.00	0.00	1.27
Yakima	83	6.37	20.45	12.05	18.68	24.10	20.51	16.87	40.36	46.99	7.12	7.32	10.53	3.94	6.90
WA nonMSA	156	11.98	19.07	10.26	18.26	19.87	22.63	21.79	40.03	48.08	4.74	6.78	7.58	2.99	4.37

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by USB.

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

Charter Number 24

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: WASHINGTON				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Seattle-Bellevue-Everett	2,575	44.53	18.50	5.79	18.70	20.66	24.54	31.93	38.26	41.62	0.81	1.08	0.81	0.74	0.81	
Limited-Review:																
Bellingham	271	4.69	18.16	3.68	18.66	20.53	23.94	30.00	39.24	45.79	1.19	1.41	1.42	0.85	1.30	
Bremerton-Silverdale	177	3.06	17.45	3.65	19.02	21.17	24.52	24.09	39.02	51.09	0.63	0.55	0.67	0.45	0.76	
Kennewick-Richland-Pasco	202	3.49	20.23	9.42	18.40	20.29	21.76	31.88	39.61	38.41	1.26	1.59	1.77	0.80	1.27	
Longview-Kelso	73	1.26	20.36	8.20	17.47	24.59	23.64	19.67	38.53	47.54	0.87	1.38	0.82	0.78	0.89	
Mount Vernon-Anacortes	125	2.16	18.11	2.00	18.93	12.00	23.36	37.00	39.60	49.00	1.12	0.00	0.70	0.97	1.52	
Olympia	140	2.42	17.26	6.67	18.90	22.86	25.85	31.43	37.98	39.05	0.51	1.20	0.60	0.32	0.50	
Spokane	588	10.17	18.88	6.92	18.97	21.74	22.97	31.23	39.18	40.12	1.75	0.84	2.19	1.92	1.59	
Tacoma	883	15.27	18.66	3.18	18.89	14.19	23.23	33.55	39.22	49.07	1.03	1.02	0.79	0.98	1.17	
Wenatchee	49	0.85	19.23	0.00	19.25	9.09	20.52	31.82	41.01	59.09	0.45	0.00	0.00	0.64	0.58	
Yakima	177	3.06	20.45	5.88	18.68	21.57	20.51	28.10	40.36	44.44	1.72	1.60	1.73	2.24	1.46	
WA nonMSA	522	9.03	19.07	5.74	18.26	16.67	22.63	27.05	40.03	50.55	1.51	1.27	1.96	1.80	1.26	

Data shown includes only one to four-family and manufactured housing (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US)

** As a percentage of loans with borrower income information available. No information was available for 22.1% of loans originated and purchased by USB.

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

Charter Number 24

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: WASHINGTON		Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full-Review:									
Seattle-Bellevue-Everett	9,706	55.21	67.60	51.40	82.73	6.38	10.89	6.77	7.94
Limited-Review:									
Bellingham	515	2.93	70.71	55.15	82.52	7.38	10.10	4.01	4.95
Bremerton-Silverdale	295	1.68	72.73	59.32	85.42	6.78	7.80	2.24	2.98
Kennewick-Richland-Pasco	614	3.49	67.58	54.40	88.76	5.86	5.37	7.11	7.95
Longview-Kelso	160	0.91	69.51	41.25	94.38	1.88	3.75	4.46	2.40
Mount Vernon-Anacortes	244	1.39	70.55	54.51	84.84	5.74	9.43	2.95	2.87
Olympia	232	1.32	70.31	60.34	79.31	9.48	11.21	1.85	1.71
Spokane	1,777	10.11	66.58	56.05	81.49	8.33	10.19	7.30	9.72
Tacoma	1,552	8.83	68.75	65.46	82.99	6.89	10.12	4.46	8.04
Wenatchee	213	1.21	69.37	54.46	75.59	12.68	11.74	4.53	5.33
Yakima	717	4.08	66.97	56.35	81.03	6.00	12.97	8.36	10.94
WA nonMSA	1,554	8.84	70.77	64.54	87.39	5.92	6.69	4.93	7.69

* Based on 2004 Peer Small Business (US).

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 14.10% of small loans to businesses originated and purchased by USB.

Charter Number 24

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: WASHINGTON			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*		
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less	
Full-Review:										
Seattle-Bellevue-Everett	24	3.83	87.48	70.83	33.33	50.00	16.67	2.91	3.24	
Limited-Review:										
Bellingham	29	4.63	86.89	68.97	37.93	34.48	27.59	4.44	3.54	
Bremerton-Silverdale	4	0.64	92.82	25.00	100.00	0.00	0.00	5.56	0.00	
Kennewick-Richland-Pasco	61	9.73	79.60	78.69	39.34	39.34	21.31	6.67	7.45	
Longview-Kelso	0	0.00	85.40	0.00	0.00	0.00	0.00	0.00	0.00	
Mount Vernon-Anacortes	10	1.59	86.00	50.00	50.00	40.00	10.00	1.65	1.15	
Olympia	0	0.00	89.17	0.00	0.00	0.00	0.00	0.00	0.00	
Spokane	13	2.07	91.79	92.31	46.15	46.15	7.69	4.65	4.85	
Tacoma	0	0.00	88.01	0.00	0.00	0.00	0.00	0.00	0.00	
Wenatchee	55	8.77	83.54	61.82	60.00	25.45	14.55	10.98	6.84	
Yakima	47	7.50	77.92	78.72	40.43	21.28	38.30	5.05	4.44	
WA nonMSA	384	61.24	89.45	90.89	52.34	28.13	19.53	10.38	11.87	

* Based on 2004 Peer Small Business Data (US).

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 2.55% of small loans to farms originated and purchased by USB.

Charter Number 24

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: WASHINGTON				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full-Review:									
Seattle-Bellevue-Everett	24	12,617	209	45,406	233	58,023	64.14	1	25,000
Limited-Review:									
Bellingham	6	161	25	1,053	31	1,214	1.34	0	0
Bremerton-Silverdale	3	63	10	314	13	377	0.42	0	0
Kennewick-Richland-Pasco	4	1,210	24	1,403	28	2,613	2.89	0	0
Longview-Kelso	6	523	9	383	15	906	1.00	0	0
Mount Vernon-Anacortes	2	1,342	9	569	11	1,911	2.11	0	0
Olympia	1	9	6	457	7	466	0.52	0	0
Spokane	9	1,991	53	3,346	62	5,337	5.90	1	921
Tacoma	7	110	29	11,258	36	11,368	12.57	0	0
Wenatchee	1	187	9	147	10	334	0.37	0	0
Yakima	2	227	29	1,409	31	1,636	1.81	0	0
WA nonMSA	2	1,039	59	3,333	61	4,372	4.83	1	3,618
WA Statewide	1	1,000	19	911	20	1,911	2.11	0	0

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

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

Charter Number 24

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS Geography: WASHINGTON Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Review:																	
Seattle-Bellevue-Everett	73.17	67	40.36	2.99	28.36	46.27	22.39	0	2	0	(1)	0	(1)	1.93	21.89	52.39	23.79
Limited-Review:																	
Bellingham	2.17	5	3.01	0.00	0.00	100.0	0.00	0	0	0	0	0	0	0.00	13.44	70.37	16.19
Bremerton-Silverdale	0.65	4	2.41	0.00	25.00	75.00	0.00	0	0	0	0	0	0	3.15	16.39	63.80	16.66
Kennewick-Richland-Pasco	2.64	9	5.42	11.11	44.44	44.44	0.00	0	1	0	0	0	(1)	6.87	18.55	51.89	22.69
Longview-Kelso	0.60	3	1.81	0.00	0.00	100.0	0.00	0	0	0	0	0	0	4.85	16.59	61.75	16.81
Mount Vernon-Anacortes	1.24	4	2.41	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	9.71	74.25	16.04
Olympia	0.66	2	1.20	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	15.50	68.02	16.48
Spokane	5.57	15	9.04	0.00	46.67	33.33	20.00	1	2	0	0	(1)	0	1.61	30.19	40.90	27.30
Tacoma	4.52	21	12.65	0.00	28.57	52.38	19.05	1	1	0	1	0	(1)	2.73	18.13	58.48	20.44
Wenatchee	0.26	1	0.60	0.00	0.00	100.0	0.00	0	0	0	0	0	0	0.00	22.29	56.00	21.71
Yakima	3.05	10	6.02	10.00	20.00	30.00	40.00	0	0	0	0	0	0	3.68	29.57	38.98	27.77
WA nonMSA	5.48	25	15.06	0.00	16.00	76.00	8.00	0	0	0	0	0	0	1.59	17.28	62.74	18.39

Charter Number 24
Table 1. Lending Volume

LENDING VOLUME												
Geography: WISCONSIN												
Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Review:												
Milwaukee-Waukesha-West Allis	36.00	6,004	861,395	6,049	357,015	20	1,691	25	104,731	12,098	1,324,832	77.66
Limited-Review:												
Appleton	3.75	647	80,622	613	69,247	0	0	0	0	1,260	149,869	0.57
Eau Claire	3.01	450	48,432	557	37,944	2	236	1	1,278	1,010	87,890	1.29
Fond du Lac	4.16	977	106,783	398	12,146	23	2,540	0	0	1,398	121,469	1.19
Green Bay	3.53	684	96,300	500	36,180	0	0	1	30	1,185	132,510	1.08
Janesville	1.33	334	31,794	114	4,826	0	0	0	0	448	36,620	0.13
La Crosse	1.51	213	27,666	290	15,744	1	53	5	13,367	509	56,830	0.61
Madison	14.02	2,036	340,213	2,661	134,048	7	923	8	19,896	4,712	495,080	7.64
Oshkosh-Neenah	4.03	872	91,344	479	31,338	5	331	0	0	1,356	123,013	1.31
Racine	2.31	449	60,194	321	14,076	4	467	4	14,771	778	89,508	0.76
Sheboygan	5.07	1,018	94,128	673	45,674	11	915	1	900	1,703	141,617	1.27
Wausau	3.08	424	44,998	584	42,793	25	3,177	3	12,600	1,036	103,568	0.92
WI nonMSA	18.19	3,541	389,382	2,188	140,776	381	21,825	3	2,575	6,113	554,558	5.58
WI Statewide	0.01	0	0	0	0	0	0	4	3,032	4	3,032	0.00

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

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Charter Number 24

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE				Geography: WISCONSIN				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Milwaukee-Waukesha-West Allis	2,616	34.94	4.46	7.49	12.07	16.97	46.58	45.57	36.88	29.97	3.43	3.72	4.08	3.29	3.26
Limited-Review:															
Appleton	259	3.46	0.00	0.00	4.66	6.18	83.48	72.20	11.86	21.62	2.15	0.00	2.69	2.16	1.95
Eau Claire	184	2.46	0.00	0.00	9.89	10.87	72.19	62.50	17.92	26.63	2.41	0.00	2.88	2.03	3.60
Fond du Lac	531	7.09	0.00	0.00	0.00	0.00	92.04	89.83	7.96	10.17	11.58	0.00	0.00	11.08	17.16
Green Bay	205	2.74	0.00	0.00	9.55	3.90	65.96	70.24	24.49	25.85	1.35	0.00	0.94	1.52	1.06
Janesville	138	1.84	0.00	0.00	13.85	11.59	64.93	60.14	21.22	28.26	1.77	0.00	1.74	1.77	1.78
La Crosse	95	1.27	0.00	0.00	11.09	8.42	75.06	77.89	13.85	13.68	2.17	0.00	1.55	2.32	1.91
Madison	1,031	13.77	0.61	0.48	14.21	12.42	64.94	59.65	20.24	27.45	2.94	0.56	2.72	2.81	3.51
Oshkosh-Neenah	453	6.05	0.00	0.00	5.18	6.40	74.00	71.96	20.82	21.63	5.89	0.00	7.04	6.09	5.07
Racine	185	2.47	3.43	2.16	6.59	5.95	71.55	72.43	18.42	19.46	2.01	0.88	2.19	1.93	2.62
Sheboygan	335	4.47	0.00	0.00	10.78	18.51	75.94	66.57	13.28	14.93	6.08	0.00	6.79	5.97	5.74
Wausau	201	2.68	0.00	0.00	14.02	12.94	70.90	61.19	15.08	25.87	4.00	0.00	3.23	4.02	4.51
WI nonMSA	1,255	16.76	0.00	0.00	5.76	6.61	75.35	76.33	18.90	17.05	4.55	0.00	4.38	4.69	4.14

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: WISCONSIN				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans						
Full-Review:																
Milwaukee-Waukesha-West Allis	482	38.90	4.46	9.13	12.07	21.37	46.58	35.68	36.88	33.82	4.08	5.07	6.77	2.74	4.50	
Limited-Review:																
Appleton	28	2.26	0.00	0.00	4.66	7.14	83.48	82.14	11.86	10.71	1.32	0.00	1.69	1.30	1.29	
Eau Claire	35	2.82	0.00	0.00	9.89	17.14	72.19	62.86	17.92	20.00	1.58	0.00	2.60	1.12	3.49	
Fond du Lac	34	2.74	0.00	0.00	0.00	0.00	92.04	91.18	7.96	8.82	2.68	0.00	0.00	2.69	2.63	
Green Bay	20	1.61	0.00	0.00	9.55	15.00	65.96	75.00	24.49	10.00	1.23	0.00	2.00	1.39	0.43	
Janesville	17	1.37	0.00	0.00	13.85	5.88	64.93	70.59	21.22	23.53	1.52	0.00	0.62	1.63	2.21	
La Crosse	11	0.89	0.00	0.00	11.09	9.09	75.06	72.73	13.85	18.18	0.00	0.00	0.00	0.00	0.00	
Madison	71	5.73	0.61	0.00	14.21	14.08	64.94	56.34	20.24	29.58	1.34	0.00	0.96	1.20	2.31	
Oshkosh-Neenah	24	1.94	0.00	0.00	5.18	12.50	74.00	87.50	20.82	0.00	1.18	0.00	2.13	1.39	0.00	
Racine	34	2.74	3.43	0.00	6.59	11.76	71.55	70.59	18.42	17.65	2.54	0.00	7.14	2.29	3.41	
Sheboygan	47	3.79	0.00	0.00	10.78	27.66	75.94	55.32	13.28	17.02	4.07	0.00	7.69	2.68	7.89	
Wausau	31	2.50	0.00	0.00	14.02	16.13	70.90	54.84	15.08	29.03	1.50	0.00	0.00	1.81	1.60	
WI nonMSA	405	32.69	0.00	0.00	5.76	3.46	75.35	88.40	18.90	8.15	6.20	0.00	3.68	7.40	2.28	

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: WISCONSIN				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Milwaukee-Waukesha-West Allis	2,883	32.50	4.46	4.20	12.07	13.39	46.58	44.99	36.88	37.43	2.44	1.43	1.96	2.50	2.75	
Limited-Review:																
Appleton	360	4.06	0.00	0.00	4.66	5.00	83.48	74.72	11.86	20.28	2.05	0.00	2.81	2.00	2.02	
Eau Claire	231	2.60	0.00	0.00	9.89	14.72	72.19	63.20	17.92	22.08	2.43	0.00	4.05	2.11	2.84	
Fond du Lac	411	4.63	0.00	0.00	0.00	0.00	92.04	88.56	7.96	11.44	6.33	0.00	0.00	6.14	8.19	
Green Bay	459	5.17	0.00	0.00	9.55	5.66	65.96	62.75	24.49	31.59	1.50	0.00	0.76	1.52	1.67	
Janesville	179	2.02	0.00	0.00	13.85	10.06	64.93	56.98	21.22	32.96	1.45	0.00	0.67	1.31	2.38	
La Crosse	107	1.21	0.00	0.00	11.09	6.54	75.06	72.90	13.85	20.56	1.68	0.00	1.71	1.48	2.82	
Madison	929	10.47	0.61	0.65	14.21	14.53	64.94	58.88	20.24	25.94	2.38	3.87	3.15	2.00	3.02	
Oshkosh-Neenah	392	4.42	0.00	0.00	5.18	6.63	74.00	71.94	20.82	21.43	3.39	0.00	3.54	3.29	3.66	
Racine	229	2.58	3.43	3.49	6.59	9.17	71.55	66.81	18.42	20.52	1.54	0.89	2.41	1.38	1.95	
Sheboygan	632	7.12	0.00	0.00	10.78	19.46	75.94	66.93	13.28	13.61	7.34	0.00	9.86	7.31	5.56	
Wausau	190	2.14	0.00	0.00	14.02	8.42	70.90	68.95	15.08	22.63	2.17	0.00	1.54	2.07	3.00	
WI nonMSA	1,870	21.08	0.00	0.00	5.76	4.76	75.35	80.11	18.90	15.13	4.16	0.00	4.01	4.51	2.97	

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: WISCONSIN				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans						
Full-Review:																
Milwaukee-Waukesha-West Allis	23	46.00	12.61	30.43	19.46	21.74	48.14	26.09	19.79	21.74	1.28	0.73	1.06	1.70	1.54	
Limited-Review:																
Appleton	0	0.00	0.00	0.00	8.75	0.00	81.14	0.00	10.11	0.00	0.00	0.00	0.00	0.00	0.00	
Eau Claire	0	0.00	0.00	0.00	32.43	0.00	46.32	0.00	21.26	0.00	0.00	0.00	0.00	0.00	0.00	
Fond du Lac	1	2.00	0.00	0.00	0.00	0.00	97.56	100.00	2.44	0.00	0.00	0.00	0.00	0.00	0.00	
Green Bay	0	0.00	0.00	0.00	22.93	0.00	69.00	0.00	8.07	0.00	0.00	0.00	0.00	0.00	0.00	
Janesville	0	0.00	0.00	0.00	22.23	0.00	54.80	0.00	22.97	0.00	0.00	0.00	0.00	0.00	0.00	
La Crosse	0	0.00	0.00	0.00	43.47	0.00	54.78	0.00	1.75	0.00	0.00	0.00	0.00	0.00	0.00	
Madison	5	10.00	15.60	0.00	20.64	60.00	48.53	40.00	15.23	0.00	0.79	0.00	1.49	0.81	0.00	
Oshkosh-Neenah	3	6.00	0.00	0.00	8.86	0.00	76.30	100.00	14.84	0.00	1.56	0.00	0.00	1.96	0.00	
Racine	1	2.00	3.26	0.00	24.26	0.00	57.04	100.00	15.44	0.00	0.00	0.00	0.00	0.00	0.00	
Sheboygan	4	8.00	0.00	0.00	32.21	100.00	62.80	0.00	4.99	0.00	0.00	0.00	0.00	0.00	0.00	
Wausau	2	4.00	0.00	0.00	28.01	50.00	59.37	50.00	12.62	0.00	0.00	0.00	0.00	0.00	0.00	
WI nonMSA	11	22.00	0.00	0.00	5.56	9.09	81.76	90.91	12.68	0.00	7.52	0.00	12.50	7.63	0.00	

Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES				Geography: WISCONSIN				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total **	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	% of Businesses ***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Milwaukee-Waukesha-West Allis	6,049	39.21	7.62	8.13	12.74	10.50	43.23	36.80	35.79	43.54	8.39	17.46	6.84	6.81	8.95
Limited-Review:															
Appleton	613	3.97	0.00	0.00	9.41	7.01	75.91	71.78	14.68	21.21	6.11	0.00	4.94	5.75	8.92
Eau Claire	557	3.61	0.00	0.00	21.36	28.73	63.45	48.47	15.19	22.80	7.81	0.00	11.43	5.43	12.85
Fond du Lac	398	2.58	0.00	0.00	0.00	0.00	94.44	93.97	5.56	6.03	8.93	0.00	0.00	9.42	3.50
Green Bay	500	3.24	0.00	0.00	16.12	15.80	65.20	60.00	18.65	24.20	3.32	0.00	2.11	2.94	4.06
Janesville	114	0.74	0.00	0.00	19.48	6.14	56.86	64.91	23.67	28.95	1.66	0.00	0.38	1.91	2.09
La Crosse	290	1.88	0.00	0.00	22.11	24.14	66.85	67.59	11.04	8.28	5.64	0.00	5.64	5.98	4.50
Madison	2,661	17.25	4.01	8.27	15.36	13.90	62.06	51.18	18.57	26.64	10.95	28.25	10.12	8.48	15.60
Oshkosh-Neenah	479	3.10	0.00	0.00	7.67	9.81	73.49	71.61	18.85	18.58	7.55	0.00	11.25	6.89	6.06
Racine	321	2.08	7.51	13.40	11.67	12.46	67.12	55.76	13.70	18.38	3.87	11.91	6.74	2.75	3.89
Sheboygan	673	4.36	0.00	0.00	18.34	14.86	69.96	45.17	11.71	39.97	15.05	0.00	12.18	8.41	42.18
Wausau	584	3.79	0.00	0.00	21.54	13.18	59.53	55.99	18.93	30.82	9.45	0.00	6.10	8.27	15.10
WI nonMSA	2,188	14.18	0.00	0.00	5.55	3.43	78.64	79.98	15.81	16.59	6.09	0.00	3.78	6.27	5.37

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: WISCONSIN				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Milwaukee-Waukesha-West Allis	20	4.18	1.65	0.00	5.74	15.00	49.46	45.00	42.92	40.00	7.65	0.00	42.86	3.64	11.29
Limited-Review:															
Appleton	0	0.00	0.00	0.00	0.64	0.00	89.03	0.00	10.33	0.00	0.00	0.00	0.00	0.00	0.00
Eau Claire	2	0.42	0.00	0.00	6.12	0.00	79.29	100.00	14.59	0.00	0.23	0.00	0.00	0.25	0.00
Fond du Lac	23	4.80	0.00	0.00	0.00	0.00	89.98	82.61	10.02	17.39	4.80	0.00	0.00	4.29	7.89
Green Bay	0	0.00	0.00	0.00	4.14	0.00	78.97	0.00	16.89	0.00	0.00	0.00	0.00	0.00	0.00
Janesville	0	0.00	0.00	0.00	3.89	0.00	74.72	0.00	21.39	0.00	0.00	0.00	0.00	0.00	0.00
La Crosse	1	0.21	0.00	0.00	3.37	0.00	86.80	100.00	9.83	0.00	0.00	0.00	0.00	0.00	0.00
Madison	7	1.46	0.58	0.00	10.30	0.00	72.60	42.86	16.52	57.14	1.06	0.00	0.00	0.92	4.00
Oshkosh-Neenah	5	1.04	0.00	0.00	1.36	0.00	80.91	100.00	17.73	0.00	2.40	0.00	0.00	2.86	0.00
Racine	4	0.84	0.74	0.00	1.72	0.00	74.02	100.00	23.53	0.00	1.26	0.00	0.00	1.67	0.00
Sheboygan	11	2.30	0.00	0.00	2.16	0.00	85.34	100.00	12.50	0.00	4.96	0.00	0.00	5.17	0.00
Wausau	25	5.22	0.00	0.00	11.41	0.00	77.63	100.00	10.96	0.00	4.02	0.00	0.00	5.03	0.00
WI nonMSA	381	79.54	0.00	0.00	4.09	2.89	75.05	93.44	20.86	3.67	8.71	0.00	10.42	11.16	1.46

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: WISCONSIN				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Milwaukee-Waukesha-West Allis	2,616	34.94	19.84	12.12	17.89	28.62	23.61	26.64	38.65	32.62	3.69	6.43	3.81	3.50	3.19	
Limited-Review:																
Appleton	259	3.46	13.81	12.61	20.05	31.93	30.79	30.25	35.34	25.21	2.26	3.05	2.18	1.94	2.36	
Eau Claire	184	2.46	16.25	4.96	20.21	35.46	26.25	25.53	37.29	34.04	2.00	1.03	2.23	2.53	1.65	
Fond du Lac	531	7.09	14.43	15.59	18.74	30.99	31.55	27.00	35.27	26.43	12.75	16.67	12.59	10.36	13.96	
Green Bay	205	2.74	15.64	10.23	18.07	17.05	26.77	32.95	39.52	39.77	1.50	1.59	0.91	1.97	1.50	
Janesville	138	1.84	15.96	12.69	20.02	35.82	26.44	24.63	37.57	26.87	2.01	1.94	2.15	1.84	2.07	
La Crosse	95	1.27	16.24	6.38	19.83	26.60	26.51	30.85	37.43	36.17	2.38	2.04	3.63	2.53	1.55	
Madison	1,031	13.77	15.60	7.78	19.05	24.14	28.46	32.42	36.89	35.66	3.29	3.09	3.14	3.24	3.49	
Oshkosh-Neenah	453	6.05	15.68	13.35	19.70	27.60	28.02	33.03	36.60	26.02	6.43	6.83	5.90	7.59	5.65	
Racine	185	2.47	17.83	7.69	18.46	26.92	25.73	35.90	37.98	29.49	1.89	1.00	1.94	2.48	1.60	
Sheboygan	335	4.47	14.72	6.01	19.38	36.34	29.30	28.53	36.60	29.13	7.01	5.13	9.63	5.74	6.58	
Wausau	201	2.68	15.30	11.28	19.58	21.54	28.61	30.77	36.51	36.41	4.33	3.00	5.19	4.63	3.83	
WI nonMSA	1,255	16.76	14.88	7.70	18.71	23.01	25.89	27.60	40.51	41.70	4.94	5.15	5.56	4.90	4.67	

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 7.1% of loans originated and purchased by USB.

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

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: WISCONSIN								Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Milwaukee-Waukesha-West Allis	482	38.90	19.84	15.98	17.89	23.86	23.61	25.31	38.65	34.85	4.33	6.34	4.21	3.90	4.16
Limited-Review:															
Appleton	28	2.26	13.81	14.29	20.05	21.43	30.79	39.29	35.34	25.00	1.34	0.00	1.93	1.41	1.31
Eau Claire	35	2.82	16.25	11.43	20.21	22.86	26.25	25.71	37.29	40.00	1.72	1.54	1.86	1.56	1.81
Fond du Lac	34	2.74	14.43	11.76	18.74	38.24	31.55	23.53	35.27	26.47	2.81	2.38	1.90	4.76	1.69
Green Bay	20	1.61	15.64	15.00	18.07	25.00	26.77	30.00	39.52	30.00	1.28	1.15	1.63	1.19	1.15
Janesville	17	1.37	15.96	5.88	20.02	17.65	26.44	35.29	37.57	41.18	1.58	0.96	0.55	2.01	2.23
La Crosse	11	0.89	16.24	9.09	19.83	18.18	26.51	9.09	37.43	63.64	0.00	0.00	0.00	0.00	0.00
Madison	71	5.73	15.60	2.82	19.05	23.94	28.46	35.21	36.89	38.03	1.42	0.85	1.27	1.53	1.57
Oshkosh-Neenah	24	1.94	15.68	20.83	19.70	25.00	28.02	29.17	36.60	25.00	1.24	1.54	1.16	2.12	0.40
Racine	34	2.74	17.83	2.94	18.46	29.41	25.73	29.41	37.98	38.24	2.66	1.59	2.30	2.73	3.31
Sheboygan	47	3.79	14.72	12.77	19.38	27.66	29.30	27.66	36.60	31.91	4.28	3.90	4.55	3.14	5.80
Wausau	31	2.50	15.30	16.13	19.58	12.90	28.61	41.94	36.51	29.03	1.55	1.23	0.78	2.71	0.93
WI nonMSA	405	32.69	14.88	10.64	18.71	22.03	25.89	30.94	40.51	36.39	6.51	7.91	6.76	7.29	5.41

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 0.1% of loans originated and purchased by USB.

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

Charter Number 24

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: WISCONSIN				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Milwaukee-Waukesha-West Allis	2,883	32.50	19.84	8.92	17.89	23.56	23.61	28.70	38.65	38.82	2.59	2.44	2.32	2.48	2.88	
Limited-Review:																
Appleton	360	4.06	13.81	8.28	20.05	20.70	30.79	37.58	35.34	33.44	2.05	1.44	1.58	2.31	2.38	
Eau Claire	231	2.60	16.25	7.93	20.21	26.83	26.25	31.10	37.29	34.15	1.74	1.55	1.72	1.81	1.75	
Fond du Lac	411	4.63	14.43	9.75	18.74	24.00	31.55	34.75	35.27	31.50	6.94	7.09	5.35	6.62	8.67	
Green Bay	459	5.17	15.64	5.88	18.07	18.16	26.77	35.55	39.52	40.41	1.57	1.07	1.55	1.49	1.75	
Janesville	179	2.02	15.96	10.34	20.02	22.99	26.44	37.93	37.57	28.74	1.61	0.86	1.13	2.15	1.70	
La Crosse	107	1.21	16.24	7.00	19.83	11.00	26.51	26.00	37.43	56.00	1.64	0.97	0.45	1.10	3.06	
Madison	929	10.47	15.60	7.11	19.05	22.03	28.46	32.40	36.89	38.46	2.53	2.26	2.10	2.65	2.76	
Oshkosh-Neenah	392	4.42	15.68	8.94	19.70	22.22	28.02	31.44	36.60	37.40	3.71	3.51	3.36	3.67	4.07	
Racine	229	2.58	17.83	14.08	18.46	29.58	25.73	29.58	37.98	26.76	1.73	2.46	2.01	1.39	1.61	
Sheboygan	632	7.12	14.72	6.29	19.38	31.45	29.30	33.71	36.60	28.55	8.60	5.47	10.24	8.89	7.84	
Wausau	190	2.14	15.30	10.33	19.58	20.11	28.61	40.22	36.51	29.35	2.32	1.40	2.26	2.57	2.44	
WI nonMSA	1,870	21.08	14.88	8.29	18.71	21.84	25.89	29.72	40.51	40.15	4.51	5.27	5.16	4.31	4.23	

Data shown includes only one to four-family and manufactured housing (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US)

** As a percentage of loans with borrower income information available. No information was available for 8.9% of loans originated and purchased by USB.

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

Charter Number 24

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: WISCONSIN		Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full-Review:									
Milwaukee-Waukesha-West Allis	6,049	39.21	63.26	45.38	87.92	5.36	6.73	8.39	8.53
Limited-Review:									
Appleton	613	3.97	58.65	31.48	76.18	9.79	14.03	6.11	4.11
Eau Claire	557	3.61	60.39	62.84	85.28	6.64	8.08	7.81	11.28
Fond du Lac	398	2.58	59.79	40.20	92.71	4.77	2.51	8.93	6.08
Green Bay	500	3.24	60.53	41.40	83.80	7.60	8.60	3.32	2.99
Janesville	114	0.74	62.62	45.61	85.96	11.40	2.63	1.66	1.70
La Crosse	290	1.88	61.10	50.00	86.90	5.86	7.24	5.64	6.81
Madison	2,661	17.25	62.89	41.49	89.48	4.74	5.79	10.95	9.83
Oshkosh-Neenah	479	3.10	59.24	62.42	84.97	7.72	7.31	7.55	9.83
Racine	321	2.08	63.42	46.73	90.34	4.36	5.30	3.87	3.67
Sheboygan	673	4.36	64.20	30.46	85.29	7.43	7.28	15.05	8.26
Wausau	584	3.79	60.14	44.35	82.88	8.73	8.39	9.45	7.09
WI nonMSA	2,188	14.18	63.66	64.12	84.41	9.37	6.22	6.09	7.76

* Based on 2004 Peer Small Business (US).

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 19.15% of small loans to businesses originated and purchased by USB.

Charter Number 24

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: WISCONSIN			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full-Review:									
Milwaukee-Waukesha-West Allis	20	4.18	87.61	85.00	60.00	40.00	0.00	7.65	7.24
Limited-Review:									
Appleton	0	0.00	92.12	0.00	0.00	0.00	0.00	0.00	0.00
Eau Claire	2	0.42	96.55	100.00	50.00	50.00	0.00	0.23	0.28
Fond du Lac	23	4.80	93.96	52.17	56.52	34.78	8.70	4.80	2.81
Green Bay	0	0.00	90.23	0.00	0.00	0.00	0.00	0.00	0.00
Janesville	0	0.00	94.17	0.00	0.00	0.00	0.00	0.00	0.00
La Crosse	1	0.21	94.10	100.00	100.00	0.00	0.00	0.00	0.00
Madison	7	1.46	92.88	85.71	42.86	57.14	0.00	1.06	1.01
Oshkosh-Neenah	5	1.04	94.09	100.00	80.00	20.00	0.00	2.40	2.91
Racine	4	0.84	91.91	100.00	75.00	0.00	25.00	1.26	1.45
Sheboygan	11	2.30	92.24	100.00	63.64	27.27	9.09	4.96	5.45
Wausau	25	5.22	94.74	68.00	52.00	24.00	24.00	4.02	2.90
WI nonMSA	381	79.54	93.27	96.85	86.09	12.86	1.05	8.71	9.36

* Based on 2004 Peer Small Business Data (US).

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 2.92% of small loans to farms originated and purchased by USB.

Charter Number 24

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: WISCONSIN				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full-Review:									
Milwaukee-Waukesha-West Allis	12	2,519	241	96,426	253	98,945	65.38	6	1,453
Limited-Review:									
Appleton	2	61	11	268	13	329	0.22	0	0
Eau Claire	1	34	17	1,000	18	1,034	0.68	0	0
Fond du Lac	0	0	14	3,196	14	3,196	2.11	0	0
Green Bay	5	184	9	604	14	788	0.52	0	0
Janesville	2	47	10	130	12	177	0.12	0	0
La Crosse	1	3	12	12,951	13	12,954	8.56	0	0
Madison	9	358	55	25,947	64	26,305	17.38	2	149
Oshkosh-Neenah	2	18	17	852	19	870	0.58	0	0
Racine	1	21	7	528	8	549	0.36	0	0
Sheboygan	1	302	10	865	11	1,167	0.77	0	0
Wausau	1	16	9	584	10	600	0.40	0	0
WI nonMSA	7	169	84	3,746	91	3,915	2.59	0	0
WI Statewide	0	0	4	510	4	510	0.34	0	0

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

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

Charter Number 24

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS Geography: WISCONSIN Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Review:																	
Milwaukee-Waukesha-West Allis	77.66	43	39.09	11.63	6.98	46.51	34.88	0	0	0	0	0	0	11.87	16.37	42.27	29.29
Limited-Review:																	
Appleton	0.57	2	1.82	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	6.16	82.89	10.95
Eau Claire	1.29	5	4.55	0.00	40.00	40.00	20.00	0	0	0	0	0	0	0.00	14.91	66.07	19.02
Fond du Lac	1.19	3	2.73	0.00	0.00	100.0	0.00	0	0	0	0	0	0	0.00	0.00	92.18	7.82
Green Bay	1.08	3	2.73	0.00	33.33	66.67	0.00	0	0	0	0	0	0	0.00	14.43	63.65	21.06
Janesville	0.13	1	0.91	0.00	0.00	100.0	0.00	0	0	0	0	0	0	0.00	19.07	60.23	20.70
La Crosse	0.61	2	1.82	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	19.38	69.70	10.92
Madison	7.64	11	10.00	0.00	18.18	54.55	27.27	0	0	0	0	0	0	6.75	16.08	60.09	17.09
Oshkosh-Neenah	1.31	3	2.73	0.00	33.33	66.67	0.00	0	0	0	0	0	0	0.00	6.60	75.01	18.39
Racine	0.76	3	2.73	0.00	33.33	66.67	0.00	0	0	0	0	0	0	7.23	9.47	66.60	16.70
Sheboygan	1.27	2	1.82	0.00	100.0	0.00	0.00	0	0	0	0	0	0	0.00	16.35	71.79	11.85
Wausau	0.92	5	4.55	0.00	20.00	40.00	40.00	0	0	0	0	0	0	0.00	17.15	68.63	14.22
WI nonMSA	5.58	27	24.55	0.00	3.70	88.89	7.41	0	0	0	0	0	0	0.00	5.51	76.16	18.33

Charter Number 24
Table 1. Lending Volume

LENDING VOLUME		Geography: WYOMING						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full-Review:												
Cheyenne	19.01	199	23,883	102	13,110	0	0	1	665	302	37,658	57.00
Limited-Review:												
Casper	19.26	134	13,784	172	8,052	0	0	0	0	306	21,836	6.02
WY nonMSA	61.74	496	49,963	482	23,832	2	192	1	1,300	981	75,287	36.98
WY Statewide	0.00	0	0	0	0	0	0	0	0	0	0	0.00

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

** The evaluation period for Community Development Loans is from January 1, 2003 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: WYOMING						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Cheyenne	85	28.72	0.00	0.00	23.38	21.18	51.37	45.88	25.25	32.94	1.03	0.00	1.10	0.62	1.83
Limited-Review:															
Casper	52	17.57	0.00	0.00	18.11	13.46	59.40	51.92	22.49	34.62	1.03	0.00	0.50	0.91	1.74
WY nonMSA	159	53.72	0.03	0.00	8.96	5.03	74.86	70.44	16.15	24.53	1.36	0.00	1.26	1.48	1.04

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: WYOMING				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans						
Full-Review:																
Cheyenne	25	21.74	0.00	0.00	23.38	20.00	51.37	56.00	25.25	24.00	4.21	0.00	6.45	2.33	7.41	
Limited-Review:																
Casper	13	11.30	0.00	0.00	18.11	23.08	59.40	53.85	22.49	23.08	1.85	0.00	2.04	1.94	1.52	
WY nonMSA	77	66.96	0.03	0.00	8.96	1.30	74.86	80.52	16.15	18.18	6.42	0.00	0.00	7.61	4.07	

Data shown includes only one to four-family and manufactured housing. (Property type 1 or 2)

* Based on 2004 Peer Mortgage Data.

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

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

Charter Number 24

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: WYOMING				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	% Owner Occ Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Cheyenne	89	21.45	0.00	0.00	23.38	14.61	51.37	56.18	25.25	29.21	1.42	0.00	1.21	1.47	1.46
Limited-Review:															
Casper	69	16.63	0.00	0.00	18.11	5.80	59.40	72.46	22.49	21.74	1.66	0.00	1.25	1.87	1.34
WY nonMSA	257	61.93	0.03	0.00	8.96	7.78	74.86	73.15	16.15	19.07	2.56	0.00	3.42	2.70	1.96

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

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

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

Charter Number 24

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: WYOMING				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	% MF Units***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Cheyenne	0	0.00	0.00	0.00	30.90	0.00	51.48	0.00	17.61	0.00	0.00	0.00	0.00	0.00	0.00
Limited-Review:															
Casper	0	0.00	0.00	0.00	40.92	0.00	25.76	0.00	33.32	0.00	0.00	0.00	0.00	0.00	0.00
WY nonMSA	3	100.00	3.40	0.00	10.07	0.00	78.10	100.00	8.43	0.00	4.76	0.00	0.00	5.26	0.00

Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

* Based on 2004 Peer Mortgage Data (US).

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: WYOMING				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005								
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	% of Businesses***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Cheyenne	102	13.49	0.00	0.00	41.55	47.06	43.00	41.18	15.45	11.76	1.68	0.00	2.10	1.74	1.32
Limited-Review:															
Casper	172	22.75	0.00	0.00	37.90	34.30	49.32	51.16	12.78	14.53	2.25	0.00	2.59	2.29	2.26
WY nonMSA	482	63.76	0.56	0.00	9.28	5.39	78.45	78.42	11.71	16.18	2.84	0.00	1.91	2.65	3.23

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Charter Number 24

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: WYOMING				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	% of Farms***	% USB Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Cheyenne	0	0.00	0.00	0.00	11.67	0.00	60.31	0.00	28.02	0.00	0.00	0.00	0.00	0.00	0.00
Limited-Review:															
Casper	0	0.00	0.00	0.00	26.35	0.00	57.49	0.00	16.17	0.00	0.00	0.00	0.00	0.00	0.00
WY nonMSA	2	100.00	0.15	0.00	7.59	0.00	85.63	100.00	6.64	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Peer Small Business Data -- US.

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

*** Source Data - Dun and Bradstreet (2005).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE				Geography: WYOMING				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% USB Loans**	% Families***	% USB Loans**	% Families***	% USB Loans**	% Families***	% USB Loans**	Overall	Low	Mod	Mid	Upp
Full-Review:															
Cheyenne	85	28.72	17.14	4.17	19.99	29.17	24.55	33.33	38.32	33.33	0.82	0.53	0.70	0.84	0.93
Limited-Review:															
Casper	52	17.57	19.04	6.98	19.09	20.93	23.45	32.56	38.43	39.53	1.00	0.89	0.16	1.97	1.00
WY nonMSA	159	53.72	19.14	12.50	17.94	17.65	23.33	32.35	39.59	37.50	1.37	2.71	0.63	1.03	1.88

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 23.3% of loans originated and purchased by USB.

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

Charter Number 24

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: WYOMING						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Cheyenne	25	21.74	17.14	0.00	19.99	20.00	24.55	32.00	38.32	48.00	4.48	0.00	6.67	2.90	5.71
Limited-Review:															
Casper	13	11.30	19.04	7.69	19.09	23.08	23.45	7.69	38.43	61.54	1.88	0.00	0.00	0.00	5.95
WY nonMSA	77	66.96	19.14	3.90	17.94	18.18	23.33	20.78	39.59	57.14	6.77	3.33	7.50	3.85	9.43

Data shown includes only one to four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US).

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by USB.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: WYOMING						Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	% Families ***	% USB Loans **	Overall	Low	Mod	Mid	Upp
Full-Review:															
Cheyenne	89	21.45	17.14	7.58	19.99	24.24	24.55	34.85	38.32	33.33	1.42	0.48	2.04	1.69	1.00
Limited-Review:															
Casper	69	16.63	19.04	0.00	19.09	32.69	23.45	26.92	38.43	40.38	1.28	0.00	0.77	1.52	1.85
WY nonMSA	257	61.93	19.14	7.51	17.94	23.94	23.33	25.35	39.59	43.19	2.33	2.36	3.21	1.87	2.26

Data shown includes only one to four-family and manufactured housing (Property type of 1 or 2)

* Based on 2004 Peer Mortgage Data (US)

** As a percentage of loans with borrower income information available. No information was available for 20.2% of loans originated and purchased by USB.

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

Charter Number 24

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: WYOMING			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full-Review:									
Cheyenne	102	13.49	58.87	53.92	71.57	11.76	16.67	1.68	1.91
Limited-Review:									
Casper	172	22.75	60.84	73.84	94.19	2.91	2.91	2.25	2.96
WY nonMSA	482	63.76	60.87	54.77	87.97	6.02	6.02	2.84	2.75

* Based on 2004 Peer Small Business (US).

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 16.93% of small loans to businesses originated and purchased by the USB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: WYOMING			Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% USB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full-Review:									
Cheyenne	0	0.00	90.66	0.00	0.00	0.00	0.00	0.00	0.00
Limited-Review:									
Casper	0	0.00	92.22	0.00	0.00	0.00	0.00	0.00	0.00
WY nonMSA	2	100.00	92.34	100.00	50.00	50.00	0.00	0.00	0.00

* Based on 2004 Peer Small Business Data (US).

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

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

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

Charter Number 24

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: WYOMING				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full-Review:									
Cheyenne	1	18	18	2,490	19	2,508	62.37	1	298
Limited-Review:									
Casper	1	351	7	100	8	451	11.21	0	0
WY nonMSA	1	10	31	1,050	32	1,060	26.36	0	0
WY Statewide	0	0	1	3	1	3	0.06	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM/BRANCH OPENINGS/CLOSINGS																	Geography: WYOMING				Evaluation Period: JANUARY 1, 2003 To DECEMBER 31, 2005			
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population												
		% of Rated Area Deposits in AA	# of USB Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography									
					Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp						
Full-Review:																								
Cheyenne	57.00	2	14.29	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	30.33	48.51	21.16							
Limited-Review:																								
Casper	6.02	1	7.14	0.00	100.0	0.00	0.00	0	0	0	0	0	0.00	20.30	56.97	22.73								
WY nonMSA	36.98	11	78.57	0.00	18.18	81.82	0.00	0	0	0	0	0	1.44	10.19	72.86	15.50								