



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

PUBLIC DISCLOSURE

September 30, 2008

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**Wells Fargo Bank, National Association
Charter Number: 1741**

**101 North Phillips Avenue
Sioux Falls, South Dakota 57104**

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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- UTAH
- WASHINGTON
- WISCONSIN
- WYOMING

Overall CRA Rating

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

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

Performance Levels	Wells Fargo Bank, N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	X
High Satisfactory			
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:

Lending Test

- Wells Fargo Bank, National Association (WFB) demonstrated lending levels that reflected excellent responsiveness to the credits needs in the majority of assessment areas (AAs). During the evaluation period, WFB originated a very large volume of HMDA and CRA reportable loans in relation to the dollar volume of bank’s deposits in its AAs.
- WFB’s geographic distribution and distribution by income of the borrower or revenue of the farm or business has been generally good. Although there were some AAs where performance was excellent, other AAs showed only adequate performance. It is important to note, however, that distribution of loans by revenue of the business was, with only few exceptions, excellent.
- WFB’s volume and nature of community development lending had a significantly positive impact on the Lending Test rating. Community development lending had a significantly positive impact on 12 of the 17 AAs in the full-scope primary rating areas and 24 of the 36 in the non-primary full-scope AAs.

Investment Test

- WFB's performance, as measured primarily by volume of investments, was excellent in 11 of the 17 full-scope AAs in the primary rating areas and 22 of the 36 full-scope AAs in the non-primary rating areas.
- WFB has invested millions of dollars in many of its AAs in support of community development. Identified needs are great, and WFB has addressed many of those needs, especially those for affordable housing. WFB often invests in large national or regional funds that, in turn, make investments, typically in projects that qualify for Low Income Housing Tax Credits (LIHTC), in many of WFB's AAs.
- The qualified investments made by WFB are useful and effective in meeting the needs of its communities and their residents. With exceptions, they are not innovative.

Service Test

- WFB's retail delivery systems, including branches and ATMs, are readily accessible to a majority of the bank's AAs.
- WFB's opening and closing of branches generally has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals.
- WFB is a leader in providing community development services in the majority of its full-scope AAs in the primary rating areas and many of its full-scope AAs in the non-primary rating areas.

Definitions and Common Abbreviations

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

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

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

Assessment Area (AA): A geographic area that consists generally of one or more MSAs (using the MSA boundaries that were in effect as of January 1 of the calendar year in which the delineation is made) or one or more contiguous political subdivisions, such as counties, cities, or towns, in which the bank has its main office, branches, and deposit-taking ATMs.

Automated Teller Machine (ATM): An unattended electronic machine in a public place, connected to a bank's data system and related equipment and activated by a bank customer to obtain cash withdrawals and other banking services.

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

Community Development (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 nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on 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.

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

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

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

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement, and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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

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

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

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

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

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

Metropolitan Division (MD): As defined by Office of Management and Budget, a county or group of counties within a Metropolitan Statistical Area that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

Metropolitan Statistical Area (MSA): An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting.

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

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

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

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

Other Rating Area: A rating area not selected as a Primary Rating Area. These areas are fully evaluated and receive full consideration in the overall rating process, but streamlined narrative descriptions are provided within the Public Disclosure.

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.

Primary Rating Area: A rating area selected to receive a fully descriptive narrative evaluation within the Public Disclosure. These areas encompass a significant portion of the bank's overall operations.

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

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

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

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

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

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

Description of Institution

WFB is an interstate financial institution headquartered in Sioux Falls, South Dakota. WFB conducts business within 229 AAs located in 23 states and seven multi-state MSAs. WFB is a wholly-owned subsidiary of Wells Fargo & Company (WFC) headquartered in San Francisco, California. WFC is a diversified financial services company providing banking, insurance, investments, mortgage loans, and consumer finance largely through WFB. Based on asset size, WFC is the fifth largest bank holding company in the United States, with total assets of \$622 billion as of September 30, 2008.

WFB has experienced substantial growth largely through acquisition. Over the evaluation period, WFC acquired six financial institutions and bank branches of three other institutions. WFC continues to be the largest bank holding company headquartered in the Western United States. The more recent acquisitions of Placer Sierra Bank and Greater Bay Bank expanded the bank's presence in Northern California.

As of September 30, 2008, WFB had total assets of \$514 billion, deposits of \$356 billion and total loans of \$332 billion. Approximately 54 percent of the bank's loan portfolio is comprised of real estate loans of which the predominant portion is secured by 1-4 family residential properties. Commercial and industrial loans comprise 28 percent of the loan portfolio, and loans to individuals for household, family, and personal purposes comprise 15 percent of the portfolio. WFB has a Tier One capital base of \$33 billion.

At the request of WFB and in accordance with provisions of the CRA, this evaluation considers affiliate activities. We reviewed CD lending, services, and investment activity as well as small loans to businesses and farms and mortgage loans of bank and non-bank affiliates.

WFB is a full service bank with 3,339 branches and 6,960 ATMs. The bank offers a complete line of diversified financial products and services to consumers and businesses centered in retail and business banking, mortgage banking, trust services, and investment management. The bank's business strategy focuses on retail and wholesale banking with an emphasis on mortgage, small business, and community development lending. The bank, through its Wells Fargo Home Mortgage division, provides mortgage services to all 50 states through more than 2,400 mortgage stores, the WFB branch network, and the Internet. There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its AAs.

WFB was rated "Outstanding" at the previous CRA evaluation dated September 30, 2004.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation considers home mortgage loan products (home purchase, home improvement, home refinance, and multifamily, where applicable), small business lending, small farm lending (where applicable), retail services, and qualified CD lending, investments and services. Conclusions drawn throughout this evaluation are based upon bank performance during calendar years 2004 through 2007. At the bank's request, community development activities of the bank, other bank subsidiaries, and affiliates reflect performance through September 30, 2008. Please refer to Appendix A for a detailed listing of products, entities included in the review, and periods by state or multi-state MSA.

Data Integrity

Prior to this examination, we tested the accuracy of the bank's HMDA and CRA lending data. We also reviewed the appropriateness of CD activities provided for consideration in our evaluation. This included the testing of CD loans, investments, and services for accuracy and to determine if they qualify as community development. We determined that the data reported publicly and the additional data provided for this evaluation are accurate.

Selection of Areas for Full-Scope Review

Each multi-state metropolitan area where the bank has offices received a full-scope review.

In each state where the bank has an office, a sample of AAs within that state was selected for full-scope reviews. Refer to the "Scope" section under each State and Multi-state Metropolitan Area Rating section for details regarding how the areas were selected.

Ratings

The bank's overall rating is a blend of the multi-state metropolitan area ratings and state ratings.

The state ratings are based primarily on those AAs that received full-scope reviews, but were also influenced by performance in limited-scope AAs. Refer to the "Scope" section under each State Rating section for details regarding how the AAs were weighted in arriving at the respective ratings.

The Service Test analysis focuses on WFB's distribution of branches by income level of the geography. However, there were numerous instances where a branch located in a

middle- or upper-income census tract was actually right on the border with a low- or moderate-income tract; literally across the street in many cases, or within a city block in others. In those instances, the middle- or upper-income branch provides ready accessibility to the bank's financial services to both income areas. Accordingly, our analysis considered the benefit these "bordering branches" provided to their respective communities. Finally, accessibility to branch offices as well as branch hours and services provided the most weight when determining Service Test conclusions. Changes in branch locations and community development services received a lesser amount of weight to overall conclusions.

Fair Lending or Other Illegal Credit Practices Review

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

Comments Applicable to All Rating Areas

Lending Test

When performing our analysis of home mortgage lending in each of the full-scope AAs, we took into consideration that WFB had a higher proportion of home mortgage loans with income reported than the general market. We considered this factor when we assessed WFB's performance relative to market share of loans by borrower income.

Lending Gap Analysis

We performed a lending gap analysis to determine if there were any significant clusters of census tracts or Block Numbering Areas (BNA) with low penetration of lending. We paid special attention to low- and moderate-income geographies. We also factored in the distribution of owner-occupied housing units, businesses, and farms to determine whether a low level of penetration in an area was an issue. Based on lending reports and maps detailing the volume and distribution of home mortgage and small business loans, we identified no unexplained conspicuous gaps in lending.

Inside/Outside Ratio

We analyzed the loans made inside and outside of WFB's AAs on a bank-wide basis. We found that, in aggregate, a slight majority in number (56 percent) and amount (51 percent) were made within the bank's 23-state combined AA. However, since a majority of HMDA loans were made outside the bank's combined AAs and a majority of small business and farm loans were made inside WFB's combined AAs, the net result was a neutral impact on WFB's overall lending rating. Loans made by affiliates were not considered in this analysis.

PRIMARY RATING AREAS

- Minneapolis-St. Paul-Bloomington, (Minnesota-Wisconsin) Multi-State MSA
- State of Arizona
 - Phoenix-Mesa-Scottsdale MSA
- State of California
 - Fresno MSA
 - Los Angeles-Long Beach-Glendale MD
 - Oakland-Fremont-Hayward MD
 - Riverside-San Bernardino-Ontario MSA
 - San Diego-Carlsbad-San Marcos MSA
 - San Francisco-San Mateo-Redwood City MD
 - San Jose-Sunnyvale-Santa Clara MSA
 - Santa Ana-Anaheim-Irvine MD
- State of Colorado
 - Denver-Aurora MSA
- State of Texas
 - Austin-Round Rock MSA
 - Brownsville-Harlingen MSA
 - Dallas-Plano-Irving MD
 - El Paso MSA
 - Fort Worth-Arlington MD
 - Houston-Sugar Land-Baytown MSA

Minneapolis-St. Paul-Bloomington (Minnesota-Wisconsin) Multi-State MSA Rating

CRA rating for the Multi-State MSA ¹: Outstanding

The lending test is rated:	Outstanding
The investment test is rated:	Outstanding
The service test is rated:	Outstanding

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of the multi-state MSA;
- An excellent distribution of WFB’s loans among borrowers of different income levels and a good geographic distribution of residential mortgages and loans to small businesses;
- CD lending levels that had a significantly positive impact on performance in the multi-state MSA;
- Investment volumes that reflect an excellent level of responsiveness to the needs of the multi-state MSA; and
- Provision of services that shows an excellent responsiveness to banking needs.

Description of Institution’s Operations in the Minneapolis-St. Paul-Bloomington MSA

Of the bank’s 30 state and multi-state rating areas, the Minneapolis-St Paul-Bloomington MSA ranks third and accounts for 8.5 percent of total bank deposits, or \$21.6 billion as of June 30, 2008. Within the MSA, WFB operates 106 branch offices. WFB is the largest banking institution in the Minneapolis-St Paul-Bloomington MSA with 33.4 percent of the deposit market share. Primary competitors include US Bank, N.A., and TCF National Bank, with deposit market shares of 23.5 percent and 6 percent, respectively.

Refer to the market profile for the Minneapolis-St. Paul-Bloomington MSA in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

¹ This rating reflects performance within the multi-state metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multi-state metropolitan area.

LENDING TEST

Conclusions for Area Receiving Full-Scope Review

The bank's performance under the lending test in the Minneapolis-St. Paul-Bloomington MSA is rated **Outstanding**. Based on a full-scope review, the bank's performance in the Minneapolis-St. Paul-Bloomington MSA is excellent.

Lending Activity

Refer to Table 1 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the bank's lending activity.

WFB's lending activity in the Minneapolis-St. Paul-Bloomington MSA reflects excellent responsiveness to the area's credit needs. The bank ranks first in deposit market share with 33 percent of the deposits in the MSA. WFB ranks second for home mortgage loans, by dollar volume, with a 15 percent market share despite the fact that seven of the top ten mortgage lenders in the MSA do not have deposit-taking facilities located there. However, WFB dominates the MSA in small loans to businesses, by dollar volume, ranking first with a market share of 30 percent, which is near to its deposit market share.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2 through 4 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

WFB's geographic distribution of home purchase loans by income level in the Minneapolis-St Paul-Bloomington MSA is good. Its distribution of loans in low-income census tracts significantly exceeds the percent of owner-occupied units in low-income census tracts. WFB's market share of home purchase loans in low-income census tracts is somewhat lower than its overall market share. WFB's geographic distribution of home purchase loans in moderate-income census tracts is somewhat lower than the percent of owner-occupied units in moderate-income census tracts. Its market share of home purchase loans in moderate-income census tracts is reasonably near to its overall market share.

WFB's geographic distribution of home improvement loans by income level in the Minneapolis-St Paul-Bloomington MSA is adequate. Its distribution of loans in low-income census tracts is somewhat lower than the percent of owner-occupied units in low-income census tracts. WFB's market share of home improvement loans in low-income census tracts is lower than its overall market share. WFB's geographic distribution of home improvement loans in moderate-income census tracts is reasonably near to the

percent of owner-occupied units in moderate-income census tracts. WFB's market share of home improvement loans in moderate-income census tracts is reasonably near to its overall market share.

WFB's geographic distribution of home refinance loans by income level in the Minneapolis-St Paul-Bloomington MSA is adequate. Its distribution of loans in low-income census tracts is reasonably near to the percent of owner-occupied units in low-income census tracts. WFB's market share of home refinance loans in low-income census tracts is somewhat lower than its overall market share. WFB's geographic distribution of home refinance loans in moderate-income census tracts is somewhat lower than the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home refinance loans in moderate-income census tracts is somewhat lower than its overall market share.

Small Loans to Businesses

Refer to Table 5 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

WFB's geographic distribution of small loans to businesses in the Minneapolis-St Paul-Bloomington MSA is good. The bank's distribution of small loans to businesses in low-income geographies is somewhat lower than the percent of businesses in low-income geographies. Additionally, the bank's market share of small loans to businesses in low-income geographies is reasonably near to its overall market share of such loans in the AA. The bank's distribution of small loans to businesses in moderate-income geographies is somewhat lower than the percent of businesses in moderate-income geographies. Additionally, the bank's market share of small loans to businesses in moderate-income geographies is reasonably near to its overall market share of such loans in the AA.

Small Loans to Farms

Refer to Table 6 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

WFB's geographic distribution of small loans to farms in the Minneapolis-St Paul-Bloomington MSA is adequate. WFB's distribution of small loans to farms in low-income geographies was not evaluated due to insufficient number of farms in low-income geographies. This precludes a meaningful analysis. WFB's distribution of small loans to farms in moderate-income geographies is reasonably near to the percent of farms in moderate-income geographies. The bank's market share of small loans to farms in moderate-income geographies is significantly below its overall market share of such loans in the AA.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8 through 10 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations/purchases.

In our analysis of the distribution of home mortgage loans by income level of borrower we identified barriers to lending in low-income census tracts. We considered these barriers to lending when assessing WFB's borrower distribution performance. Our analysis of market share data also took into consideration that WFB had a higher proportion of loans with reported income information than the general market.

WFB's borrower distribution of home purchase loans by income level of the borrower in the Minneapolis-St Paul-Bloomington MSA is good. Its distribution of loans to low-income borrowers is lower than the percent of low-income families within the AA. WFB's market share of home purchase loans to low-income borrowers is lower than its overall market share.

WFB's borrower distribution of home purchase loans to moderate-income borrowers significantly exceeds the percent of moderate-income families within the AA. Its market share of home purchase loans to moderate-income borrowers is reasonably near to its overall market share.

WFB's borrower distribution of home improvement loans by income level of the borrower in the Minneapolis-St Paul-Bloomington MSA is good. Its distribution of loans to low-income borrowers is somewhat lower than the percent of low-income families within the AA. WFB's market share of home improvement loans to low-income borrowers is lower than its overall market share.

WFB's borrower distribution of home improvement loans to moderate-income borrowers significantly exceeds the percent of moderate-income families within the AA. WFB's market share of home improvement loans to moderate-income borrowers is reasonably near to its overall market share.

WFB's borrower distribution of home refinance loans by income level of the borrower in the Minneapolis-St Paul-Bloomington MSA is excellent. Its distribution of loans to low-income borrowers is somewhat lower than the percent of low-income families within the AA. WFB's market share of home refinance loans to low-income borrowers is reasonably near to its overall market share.

WFB's borrower distribution of home refinance loans to moderate-income borrowers significantly exceeds the percent of moderate-income families within the AA. WFB's market share of home refinance loans to moderate-income borrowers is reasonably near to its overall market share.

Small Loans to Businesses

Refer to Table 11 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

WFB's distribution of small loans to businesses based on the revenue size of the businesses in the Minneapolis-St Paul-Bloomington MSA is excellent. WFB's percentage of loans to businesses with gross annual revenue of \$1 million or less exceeds the percentage of small businesses in the AA. WFB's market share of loans to businesses with gross annual revenue of \$1 million or less significantly exceeds its overall business loan market share.

Small Loans to Farms

Refer to Table 11 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to farms.

WFB's distribution of small loans to farms based on the revenue size of the farms in the Minneapolis-St Paul-Bloomington MSA is good. WFB's percentage of loans to farms with gross annual revenue of \$1 million or less is somewhat lower than the percentage of small farms in the AA. WFB's market share of loans to farms with gross annual revenue of \$1 million or less approximates its overall farm loan market share.

Community Development Lending

The volume and nature of WFB's CD lending had a significantly positive impact on lending test performance in the Minneapolis-St. Paul-Bloomington MSA. During the evaluation period, the bank originated 139 CD loans totaling \$257 million. Approximately 35 percent of these loans were targeted to organizations providing community services targeted to low- or moderate-income individuals, 34 percent for affordable housing needs, 21 percent to stabilization and revitalization needs, and 10 percent to economic development needs.

WFB's CD lending in the Minneapolis-St. Paul-Bloomington MSA provided financing for 1,007 units of affordable housing for low- or moderate-income individuals. One of the largest loans was a \$15 million line of credit originated in 2004 and renewed annually in 2005 and 2006. The line of credit was to a housing authority whose purpose is to address basic housing needs and help build stronger communities. The organization provides funding to low- or moderate-income individuals for home purchase and repair, and financing for the construction and repair of affordable rental housing, single-family homes, shelters, and transitional and supportive housing. The organization also works cooperatively with others to revitalize older neighborhoods and communities and preserve the stock of federally-assisted rental housing.

Another example of WFB's responsiveness to affordable housing needs involved several loans and lines of credit to a Minneapolis area not-for-profit organization whose mission is to create and sustain quality, affordable housing that strengthens lives and communities. The organization's current housing production initiative is to provide a minimum of 1,200 units of affordable housing over the next five years. During the evaluation period, WFB provided \$2 million for the purchase and renovation of a warehouse into a 70-unit LIHTC rental apartment building located in a moderate-income area of St. Paul. All units are restricted to low- or moderate-income or long-term homeless individuals. WFB also provided a \$1.1 million line of credit as bridge financing to purchase land for the construction of 87 units of mixed-income housing, both rental and for-sale. The project is part of a large planned development with a mix of housing and community retail located in a low-income census tract. At least 43 of the 87 units are reserved for low- or moderate-income individuals and families. WFB provided a \$694 thousand line of credit as bridge financing for the development of a 59-unit affordable housing tax credit development, with 29 units reserved for low-income individuals and families. The development is located in a low-income neighborhood in Minneapolis, includes commercial space, and is designed to provide a family-friendly, transit-oriented, sustainable place to live and work. During the evaluation period, WFB's support of this organization was multi-faceted and included both loans and investments.

Several of WFB's community development loans in the Minneapolis-St. Paul-Bloomington MSA demonstrated the bank's leadership and innovative approach to addressing community needs, including the need for low- and moderate-income neighborhood preservation, stabilization, and revitalization. One example involved a \$5.2 million term loan for the relocation and expansion of a natural foods co-op in a moderate-income census tract in Minneapolis. The new facility replaced three vacant and derelict buildings and a vacant lot, provided a boost for other business activity in the area, and created jobs at both the co-op and the surrounding businesses. The innovative project used New Markets Tax Credit financing. WFB's support for this project was multi-faceted and included both loans and equity investments.

Product Innovation and Flexibility

The use of flexible loan products enhances WFB's lending test performance in the Minneapolis-St. Paul-Bloomington MSA and had a positive impact on the lending test rating. WFB uses a flexible lending product to enhance its efforts to meet the credit needs in the Minneapolis-St. Paul-Bloomington MSA, including those of low- and moderate-income persons and census tracts. The use of these programs enabled the bank to be more effective in meeting community needs for affordable home loans.

The Community Development Mortgage Program (CDMP) is a flexible mortgage product that provides flexible underwriting for low- and moderate-income borrowers earning 80 percent or less of their respective area's adjusted median income seeking to buy homes in low- or moderate-income census tracts. The program is supplemented by a required homebuyer's education program to ensure that new homeowners have an understanding

of the home buying process. Flexibility in underwriting criteria includes expanded debt ratios, low down payment requirements, no cash reserve requirements, and no private mortgage insurance requirements. Since the product provides generous underwriting and does not require private mortgage insurance, these loans are not saleable on the secondary market and are retained in the bank's own portfolio. WFB originated 571 CDMP loans totaling nearly \$65 million in the Minneapolis-St. Paul –Bloomington MSA during the evaluation period.

The utilization of this flexible lending program demonstrates additional responsiveness to area credit needs and had a positive effect on the bank's overall performance under the lending test.

INVESTMENT TEST

WFB's investment test performance in the Minneapolis-St. Paul-Bloomington MSA is rated **Outstanding**. During the evaluation period, WFB made more than \$125 million in qualified CD investments, including \$5.2 million in grants and contributions. In addition, WFB has ongoing qualified investments, originally made in prior evaluation periods, totaling more than \$44 million. These prior period investments provide continuing benefit to the AA. This level of investment continues a strong pattern of investment in this AA that was established during the previous evaluation period.

Refer to Table 14 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

WFB's qualified investments in the Minneapolis-St. Paul-Bloomington MSA address affordable housing, support small business development, and provide various qualified services to low- and moderate-income persons and neighborhoods in the community. These investments demonstrate a strong level of commitment and leadership in this community.

Examples of significant investments made during the evaluation period are:

Family Housing Fund – WFB invested \$2 million in a partnership among the cities of Minneapolis and St. Paul and various private entities for the purpose of providing additional affordable housing in the metropolitan area. The investments provided by WFB were used to create loan funds that are administered by not-for-profit organizations and provide support, in various ways, for the expansion of affordable housing in the Twin Cities.

LFE Growth Fund II – This is a private equity fund supporting and financing the development of small businesses in Minneapolis and surrounding areas. WFB invested \$15.9 million into this fund during the evaluation period. In addition to qualifying as a CD investment, the fund is targeted toward businesses owned by women or serving primarily women.

Ames Green Apartments – This investment of \$5.7 million will provide 55 units of affordable housing in St. Paul. The project utilizes LIHTC and is an example of numerous such projects in which WFB has invested in this AA.

Red Cedar Estates I and II – Part of a larger investment in a LIHTC fund, WFB has provided \$1.1 million to finance 48 units of affordable housing in the Wisconsin portion of the AA.

In total, many of the investments WFB has made in the Minneapolis-St. Paul-Bloomington MSA have provided, directly or indirectly, financing for over 3,000 units of affordable housing. Other investments have supported other needs such as those of small business and qualified services.

SERVICE TEST

The bank's performance under the service test in the Minneapolis-St. Paul-Bloomington MSA is rated **Outstanding**. The overall rating is supported by an excellent distribution of branches that are accessible to individuals in low- and moderate-income geographies and the excellent responsiveness to the community development needs in the AA.

Retail Banking Services

Refer to Table 15 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches among low- and moderate-income geographies in relation to the proportion of the population residing in those geographies. We also considered any branches in middle- and upper-income geographies that border a low- or moderate-income geography. See the discussion of bordering branches in the Ratings section of the Scope of Evaluation in this document.

WFB's branch distribution in the AA is excellent. The bank's percentages of branches in low- and moderate-income geographies exceed the percentages of the populations residing in those geographies, reflecting excellent performance. Three bordering branches from middle-income geographies further improved the accessibility of banking products and services to those residing in moderate-income geographies. The distribution of WFB's 418 full-service ATMs in the AA is consistent with the distribution of branches and the ATMs provide additional accessibility to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed

little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

The bank's opening and closing of branches in the AA has improved the accessibility of branches, particularly in moderate-income geographies. During the evaluation period, WFB opened eleven branches and closed one branch. There was a net increase of one branch in moderate-income geographies.

The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography. While branches from all income geographies were opened for Saturday banking, branches opened on Sundays were only in middle- and upper-income geographies.

WFB offers a wide array of credit and deposit products and services to serve individuals, small businesses, and small farms.

Community Development Services

WFB provided an excellent level of CD services in the Minneapolis-St. Paul-Bloomington MSA. The bank has a thorough understanding of the credit needs in the MSA. The bank identified these needs as affordable rental housing, homeownership preservation and foreclosure prevention assistance, job creation, and neighborhood preservation. The bank is very responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services and the leadership provided by WFB participants. WFB participated in 319 different community development services that benefited 105 different organizations. The number of services reported during this examination significantly exceeded the level reported during the previous examination. Thirty-three services demonstrated innovation in response to identified community needs.

For the MSA, WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education, first time homebuyer, and small business seminars.

Highlights of WFB's CD services that benefited the Minneapolis-St. Paul-Bloomington MSA include the following:

WFB supported an organization whose mission is help start and sustain successful businesses, build assets, and promote community development for the growing population of African immigrants throughout Minnesota. The organization offers technical assistance, loans, and development opportunities to small businesses, and homeownership counseling, and financial education to individuals. A WFB employee has served on the organization's board and as head of the Loan Review Committee since its inception.

WFB supported a Small Business Investment Company (SBIC) licensed by the U.S. Small Business Administration to provide financing to ethnic minority-owned businesses with revenue less than \$1 million located in Minnesota. The SBIC provides subordinated debt and equity investments to minority owned businesses in the Twin City area. A WFB employee served as vice chairman of the board, chairman of the investment committee, and assisted with fund raising.

State of Arizona Rating

CRA Rating for the State²: Outstanding

The lending test is rated: Outstanding
The investment test is rated: High Satisfactory
The service test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Adequate distribution of WFB's loans among geographies and good distribution among borrowers of different income levels throughout its AAs;
- CD lending levels that had a significantly positive impact on performance within the state;
- Investment volume that reflects a good level of responsiveness to the needs of the state; and
- Provision of services that shows good responsiveness to banking needs.

Description of Institution's Operations in the State of Arizona

Of the bank's 30 state and multi-state rating areas, Arizona ranks fourth and accounts for 5.71 percent of total bank deposits, or \$14.6 billion as of June 30, 2008. WFB has nine defined AAs in Arizona, which include every county and MSA in the state. Within the state, WFB operates 267 branch offices. WFB is the third largest banking institution in Arizona with 18.5 percent of the deposit market share. Primary competitors include JP Morgan Chase Bank, N.A, and Bank of America, N.A., with deposit market shares of 23.6 percent and 20.6 percents, respectively.

Although housing prices have dropped precipitously in the past two years, the supply of housing affordable to low- and moderate-income households was limited. Housing prices accelerated at high rates, while median family incomes remained fairly stable creating barriers to lending to low- and moderate-income borrowers and in low- and moderate-

² For institutions with branches in two or more states in a multi-state metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state metropolitan area. Refer to the multi-state metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

income geographies. In the Phoenix MSA, median family income rose from \$58,600 in 2005 to \$60,100 in 2006 and then dropped to \$59,100 in 2007.

Refer to the market profile for the Phoenix-Mesa-Scottsdale MSA in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in the State of Arizona

Of WFB's nine AAs in Arizona, the Phoenix-Mesa-Scottsdale MSA was selected for full-scope review. This MSA accounts for 69 percent of the bank's state deposits and is the most significant AA in the state.

LENDING TEST

Conclusion for Area Receiving Full-Scope Review

The bank's performance under the lending test in Arizona is rated **Outstanding**. Based on full-scope review, the bank's performance in the Phoenix-Mesa-Scottsdale MSA is excellent.

Lending Activity

Refer to Table 1 in the Arizona section of Appendix D for the facts and data used to evaluate the bank's lending activity.

WFB's lending activity in the Phoenix-Mesa-Scottsdale MSA reflects excellent responsiveness to the area's credit needs. The bank ranks third in deposit market share with 18 percent of the deposits in the MSA. For home mortgage loans, the bank ranks second in market share by dollar volume. It is important to note that five of the top ten mortgage lenders in this MSA do not have deposit-taking facilities located there. For small loans to businesses, the bank's 26 percent market share ranks first in the MSA and exceeds its deposit rank and deposit market share.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the Arizona section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

In the Phoenix-Mesa-Scottsdale MSA, consideration was given to barriers in lending identified in the market profiles or in other performance context information referenced in this document. Our conclusions on the MSAs and AAs reflect the impact the consideration of performance context information had on geographic distribution performance.

WFB's geographic distribution of home purchase loans by income level in the Phoenix-Mesa-Scottsdale MSA is adequate. Its distribution of loans in low-income census tracts is lower than the percent of owner-occupied units in low-income census tracts. WFB's market share of home purchase loans in low-income census tracts is somewhat lower than its overall market share. WFB's geographic distribution of home purchase loans in moderate-income census tracts is reasonably near to the percent of owner-occupied units in moderate-income census tracts. Its market share of home purchase loans in moderate-income census tracts is reasonably near to its overall market share.

WFB's geographic distribution of home improvement loans by income level in the Phoenix-Mesa-Scottsdale MSA is good. Its distribution of loans in low-income census tracts is somewhat lower than the percent of owner-occupied units in low-income census tracts. WFB's market share of home improvement loans in low-income census tracts is reasonably near to its overall market share. WFB's geographic distribution of home improvement loans in moderate-income census tracts is reasonably near to the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home improvement loans in moderate-income census tracts exceeds its overall market share.

WFB's geographic distribution of home refinance loans by income level in the Phoenix-Mesa-Scottsdale MSA is adequate. Its distribution of loans in low-income census tracts is lower than the percent of owner-occupied units in low-income census tracts. WFB's market share of home refinance loans in low-income census tracts is somewhat lower than its overall market share. WFB's geographic distribution of home refinance loans in moderate-income census tracts is somewhat lower than the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home refinance loans in moderate-income census tracts is reasonably near to its overall market share.

Small Loans to Businesses

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

WFB's geographic distribution of small loans to businesses in the Phoenix-Mesa-Scottsdale MSA is good. This conclusion takes into consideration the impact of strong competition from other non-bank financial institutions. The bank's distribution of small loans to businesses in low-income geographies is somewhat lower than the percent of businesses in low-income geographies. Additionally, the bank's market share of small loans to businesses in low-income geographies is reasonably near to its overall market share of such loans in the AA. The bank's distribution of small loans to businesses in moderate-income geographies is somewhat lower than the percent of businesses in

moderate-income geographies. Additionally, the bank's market share of small loans to businesses in moderate-income geographies is reasonably near to its overall market share of such loans in the AA.

Small Loans to Farms

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

WFB's geographic distribution of small loans to farms in the Phoenix-Mesa-Scottsdale MSA is adequate. WFB's distribution of small loans to farms in low-income geographies is significantly lower than the percent of farms in low-income geographies. The bank's market share of small loans to farms in low-income geographies is significantly below its overall market share of such loans in the AA. The bank's distribution of small loans to farms in moderate-income geographies exceeds the percent of farms in moderate-income geographies. Additionally, the bank's market share of small loans to farms in moderate-income geographies exceeds its overall market share of such loans in the AA.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the Arizona section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

In the Phoenix-Mesa-Scottsdale MSA, consideration was given to the barriers to lending identified in the market profiles or in other performance context information referenced in this document. Our analysis of market share data also took into consideration that WFB had a higher proportion of loans with reported income information than the general market. Our conclusions on the MSAs and AAs reflect the impact the consideration of performance context information had on borrower distribution performance.

WFB's borrower distribution of home purchase loans by income level of the borrower in the Phoenix-Mesa-Scottsdale MSA is good. Its distribution of loans to low-income borrowers is lower than the percent of low-income families within the AA. WFB's market share of home purchase loans to low-income borrowers is reasonably near to its overall market share. WFB's borrower distribution of home purchase loans to moderate-income borrowers is reasonably near to the percent of moderate-income families within the AA. Its market share of home purchase loans to moderate-income borrowers is reasonably near to its overall market share.

WFB's borrower distribution of home improvement loans by income level of the borrower in the Phoenix-Mesa-Scottsdale MSA is good. Its distribution of loans to low-income

borrowers is lower than the percent of low-income families within the AA. WFB's market share of home improvement loans to low-income borrowers is reasonably near to its overall market share. WFB's borrower distribution of home improvement loans to moderate-income borrowers exceeds the percent of moderate-income families within the AA. WFB's market share of home improvement loans to moderate-income borrowers significantly exceeds its overall market share.

WFB's borrower distribution of home refinance loans by income level of the borrower in the Phoenix-Mesa-Scottsdale MSA is good. Its distribution of loans to low-income borrowers is lower than the percent of low-income families within the AA. WFB's market share of home refinance loans to low-income borrowers is reasonably near to its overall market share. WFB's borrower distribution of home refinance loans to moderate-income borrowers is reasonably near to the percent of moderate-income families within the AA. WFB's market share of home refinance loans to moderate-income borrowers is reasonably near to its overall market share.

Small Loans to Businesses

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

WFB's distribution of small loans to businesses based on the revenue size of the businesses in the Phoenix-Mesa-Scottsdale MSA is excellent. WFB's percentage of loans to businesses with gross annual revenue of \$1 million or less exceeds the percentage of small businesses in the AA. WFB's market share of loans to businesses with gross annual revenue of \$1 million or less significantly exceeds its overall business loan market share.

Small Loans to Farms

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

WFB's distribution of small loans to farms based on the revenue size of the farms in the Phoenix-Mesa-Scottsdale MSA is adequate. WFB's percentage of loans to farms with gross annual revenue of \$1 million or less is somewhat lower than the percentage of small farms in the AA. WFB's market share of loans to farms with gross annual revenue of \$1 million or less is reasonably near to its overall farm loan market share.

Community Development Lending

Refer to Table 1 in the Arizona section of Appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

The volume of WFB's CD lending had a significantly positive impact on lending test performance in the Phoenix-Mesa-Scottsdale MSA. During the evaluation period, the bank originated 150 CD loans totaling \$278 million. Approximately 38 percent of these loans were targeted to stabilization and revitalization needs, 22 percent to economic development needs, 20 percent to affordable housing needs, and 20 percent to organizations providing community services targeted to low- or moderate-income individuals.

WFB's CD lending in the Phoenix-Mesa-Scottsdale MSA provided financing for 620 units of affordable housing for low- or moderate-income individuals. One of the larger and more complex relationships involved several loans to the largest not-for-profit producer of single-family affordable housing in Arizona. During the evaluation period, WFB provided \$2.7 million in loans to purchase land for the development of single-family affordable housing targeted to low- or moderate-income individuals and families. WFB also provided an additional \$2.3 million in loans and lines of credit to further promote the development of affordable housing throughout Phoenix. The loans resulted in the development of 132 affordable housing units. WFB demonstrated flexibility by rewriting loan draw schedules to accommodate changing market conditions and to expedite housing developments. During the evaluation period, WFB's support for this CD organization was multi-faceted and included loans, investments, and grants.

Another example of WFB's commitment to address affordable housing needs in the AA involved several loans and lines of credit totaling \$5.5 million to a CD corporation committed to building stronger, healthier communities throughout Arizona. The organization's development and construction arm builds affordable, single-family housing units for low-income families in economically distressed neighborhoods. The organization also provides programs and services to promote economic development, social services, education programs, housing opportunities, and cultural development. Ninety percent of the clients served by this organization are low- or moderate-income. During the evaluation period, loans from WFB financed the construction of seven single-family residences in a low-income census tract in Phoenix, met working capital needs, and aided in debt consolidation. WFB's support for this organization was multi-faceted and included loans, a New Markets Tax Credit investment, and grants.

Arizona is home to 21 federally recognized Native American tribes and ranks third nationally in total Native American population. Problems facing Native Americans include high unemployment rates, large percentages living at or below poverty levels, and low homeownership rates. WFB's efforts to address community development needs for Native Americans included a \$6.5 million line of credit to a tribal enterprise created to

develop and manage commercial activities to aid the economic growth of the Native American community. The loan financed the construction of a commercial office building on a Native American reservation located in a moderate-income area and Historically Underutilized Business Zone (HUBZone) in Scottsdale. This project was one phase of a larger plan designed to bring targeted industries to the reservation in order to provide employment opportunities and generate tax revenue for the tribal community.

Product Innovation and Flexibility

The use of flexible loan products enhances WFB's lending test performance in Arizona and had a positive impact on the lending test rating. WFB uses flexible lending programs to enhance its efforts to meet the credit needs in Arizona, including those of low- or moderate-income persons and census tracts. The use of these programs enabled the bank to be more effective in meeting community needs for affordable home loans.

The Community Development Mortgage Program (CDMP) is a flexible mortgage product that provides flexible underwriting for low- and moderate-income borrowers earning 80 percent or less of their respective area's adjusted median income seeking to buy homes in low- or moderate-income census tracts. The program is supplemented by a required homebuyer's education program to ensure the new homeowners have an understanding of the home buying process. Flexibility in underwriting criteria includes expanded debt ratios, low down payment requirements, no cash reserve requirements, and no private mortgage insurance requirements. Since the product provides generous underwriting and does not require private mortgage insurance, these loans are not saleable on the secondary market and are retained in the bank's own portfolio. WFB originated 405 CDMP loans totaling \$48 million in Arizona during the evaluation period.

The utilization of this flexible lending program demonstrates additional responsiveness to area credit needs and had a positive effect on the bank's overall performance under the lending test.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Prescott MSA and the Nogales-Douglas AA is not inconsistent with the bank's overall outstanding performance under the lending test in Arizona. In the Flagstaff, Lake Havasu City-Kingman, Tucson, and Yuma MSAs and in the Eastern Rural Arizona and Western Rural Arizona AAs the bank's performance is weaker than the bank's overall performance in the state. Performance in the limited scope AAs did not influence the lending test rating in Arizona. Refer to the Tables 1 through 13 in the Arizona section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Area Receiving Full-Scope Review

WFB's investment test performance in Arizona is rated **High Satisfactory**. Based on a full-scope review, the bank's performance in the Phoenix-Mesa-Scottsdale MSA is good. Performance in the limited-scope AAs had some negative impact on the overall investment test rating for Arizona.

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

During the evaluation period, in the Phoenix-Mesa-Scottsdale MSA, the bank made over 200 qualified investments totaling \$52.3 million. These include 176 grants and contributions of \$1.8 million. In addition, WFB has approximately \$17 million in ongoing qualified investments, originally made in prior periods, continuing to provide benefit to the AA. WFB has brought to bear its expertise in order to address a number of identified needs, and it has provided leadership in various ways in addressing these needs. Its investments address a number of critical needs, including those of affordable housing and small business development and encouragement. Investments during the current evaluation period have created over 800 units of affordable housing in the Phoenix-Mesa-Scottsdale MSA.

Examples of significant investments made during the evaluation period are:

San Fernando Apartments – WFB invested \$2.8 million to finance 264 units of affordable housing in Mesa. This investment is part of a larger investment in the Paramount Credit Enhancement Tax Credit Fund II for the utilization of LIHTC in various locations.

Comercio Arizona Real Estate I CDE New Markets Tax Credit Fund – This fund, into which WFB invested \$12.1 million during the evaluation period, is sponsored by Chicano por la Causa, an organization with which WFB has a longstanding productive relationship. The fund is used to develop and redevelop commercial areas and neighborhoods in low- or moderate-income areas of Phoenix and Tempe.

Habitat for Humanity Valley of the Sun – WFB invested \$700 thousand to provide land acquisition and predevelopment work for a Habitat community in Phoenix. It is noted that WFB made this investment when public financing did not materialize. Habitat for Humanity, the largest not-for-profit developer of affordable housing in Arizona, will build a community of some 132 homes using its pattern of homeowner participation in the construction process.

Town Square Apartments – This investment of \$2.9 million in the City of Glendale will provide an additional 60 units of affordable housing in the community. The investment facilitates the use of LIHTC, as do many of WFB's qualified investments.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Lake Havasu City-Kingman and Nogales-Douglas AAs and Prescott and Yuma MSAs is stronger than the bank's overall high satisfactory performance under the investment test in Arizona. This is due primarily to a relatively higher level of investments in those AAs. The bank's performance in the Flagstaff and Tucson MSAs and in the Western Rural Arizona AA is weaker than the bank's overall performance under the investment test in Arizona due primarily to lower relative levels of investment. Performance in the Flagstaff and Tucson MSAs is notably weak in comparison to WFB's deposit market shares in those MSAs. Performance in the limited scope AAs did not influence the investment test rating in Arizona. Refer to Table 14 in the Arizona section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Area Receiving Full-Scope Review

The bank's performance under the service test in Arizona is rated **High Satisfactory**. Based on a full-scope review, the bank's performance in the Phoenix-Mesa-Scottsdale MSA is good. The overall rating is supported by a distribution of branches that are accessible to individuals in low- and moderate-income geographies and the excellent responsiveness to the community development needs in the AA.

Retail Banking Services

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

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches among low- and moderate-income geographies in relation to the proportion of the population residing in those geographies. We also considered any branches in middle- and upper-income geographies that border a low- or moderate-income geography. See the discussion of bordering branches in the Ratings section of the Scope of Evaluation in this document.

In the Phoenix-Mesa-Scottsdale MSA, WFB's branch distribution is good. The bank's percentages of branches in low- and moderate-income geographies are significantly below the percentages of the populations residing in those geographies. Two bordering branches in middle-income geographies improved the accessibility of banking products and services to those residing in low-income geographies, while fifteen bordering branches from middle- and upper-income geographies improved the accessibility in moderate-income geographies. Considering the additional availability of these bordering branches to those residing in low- and moderate-income geographies, the overall branch distribution is good. The distribution of WFB's 356 full-service ATMs in the AA is consistent with the distribution of branches, and the ATMs provide additional accessibility

to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

The bank's opening and closing of branches in the Phoenix-Mesa-Scottsdale MSA generally has not adversely affected the accessibility of branches in low- and moderate-income geographies. During the evaluation period, no branches were opened or closed in low-income geographies. In moderate-income geographies, WFB opened three new branches and closed four existing branches.

The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography. The core banking hours were typically from 9 am to 5 pm. More of the branches in the moderate-, middle-, and upper-income geographies were opened until 6 pm, and in some cases 7 pm. While most branches were opened for Saturday banking, a smaller percentage of branches in the low-income geographies offered these expanded hours. Only one branch was opened for Sunday banking, which was located in an upper-income geography.

WFB offers a wide array of credit and deposit products and services to serve individuals, small businesses, and small farms.

Community Development Services

WFB provided an excellent level of CD services in Arizona and the Phoenix-Mesa-Scottsdale MSA. The bank has a thorough understanding of the credit needs of Arizona's communities and the Phoenix-Mesa-Scottsdale MSA. The bank identified these needs as affordable housing, foreclosure prevention assistance, and building sustainable communities. The bank is very responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services and the leadership provided by WFB participants. WFB participated in 334 different CD services that benefited 66 different organizations. These organizations address the needs of affordable housing, foreclosure prevention assistance, and building sustainable communities. The number of services reported during this examination was significantly more than the level reported during the previous examination. Sixteen of the services demonstrated innovation in response to identified community needs.

WFB employees participated in various capacities including member of the board; member of various committees such as executive, loan, and fundraising; and advisor. In some organizations, WFB employees served in leadership roles. WFB employees advised the organizations on budgeting, financing, investing, project targeting, formulating policies and procedures, and developing training curriculums. Further, bank employees conducted a number of general banking, homebuyer, and small business seminars.

Highlights of WFB's CD services that benefited the Phoenix-Mesa-Scottsdale MSA include the following:

WFB supported an organization whose mission is to assist not-for-profit housing developers to transform distressed Phoenix neighborhoods into healthy communities. WFB supported the organization to offer a mortgage assistance program that allows not-for-profit housing developers access to much needed down payment assistance for their homebuyers. The down payment can be combined with assistance from the City of Phoenix, Individual Development Account programs, and other sources to achieve optimal community impact. The bank's support included technical assistance, financing, and grants to the organization. Technical assistance includes financial and real estate expertise and counseling related to affordable housing development.

In 2004, WFB created a full-time position with the sole objective of providing financial education to the Native American communities of the Navajo Nation. The bank employee in this position provides financial education on a consistent basis to schools, organizations, and consumers throughout the reservation. Through WFB's efforts, over 500 students in predominately low- and moderate-income schools on the reservation have received financial education using Hands on Banking presentations.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Eastern Rural Arizona AA and Tucson MSA is not inconsistent with the bank's overall high satisfactory performance in Arizona. Performance in the Flagstaff, Lake Havasu City-Kingman, Prescott, and Yuma MSAs and in the Nogales-Douglas AA is stronger than the bank's overall performance in the state. Performance in these areas is stronger primarily due to the excellent distribution of branches, particularly among low- and moderate-income geographies. Performance in the Western Rural Arizona AA is weaker than the bank's overall performance in the state. This AA has no low-income geographies. Although more than 59 percent of the area's population resides in moderate-income geographies, WFB has only one branch in these geographies. This AA has too few branches for a meaningful analysis. Performance in the limited scope AAs did not influence the service test rating in Arizona. Refer to Table 15 in the Arizona section of Appendix D for the facts and data that support these conclusions.

State of California Rating

CRA Rating for the state³: Outstanding

The lending test is rated: Outstanding
The investment test is rated: Outstanding
The service test is rated: Outstanding

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of it AAs within the state;
- A good overall distribution of WFB’s HMDA and small loans to business and farms by geography and borrower income.
- CD lending levels that had a significantly positive impact on performance within the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of services that shows excellent responsiveness to banking needs.

Description of Institution’s Operations in the State of California

Of the bank’s 30 state and multi-state rating areas, California ranks first and accounts for 44 percent of total bank deposits, or \$112 billion as of June 30, 2008. WFB has thirty-two defined AAs in California, which include fifty counties and every MSA in the state. Within the state, WFB operates 1,020 branch offices. WFB is the second largest banking institution in California with 14.8 percent of the deposit market share. Primary competitors include Bank of America, N.A., Washington Mutual Bank (JP Morgan Chase), and Citibank, N.A., with deposit market shares of 21.5 percent, 10.1 percent, and 5.6 percent, respectively.

Refer to the market profiles for the Fresno MSA, Los Angeles-Long Beach-Glendale MD, Oakland-Fremont-Hayward MSA, Riverside-San Bernardino-Ontario MSA, San Diego-Carlsbad-San Marcos MSA, San Francisco-San Mateo-Redwood City MD, San Jose-

³ For institutions with branches in two or more states in a multi-state metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state metropolitan area. Refer to the multi-state metropolitan area rating and discussion for the rating and evaluation of the institution’s performance in that area.

Sunnyvale-Santa Clara MSA and Santa Ana-Anaheim-Irvine MD in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

There are unique and significant performance context matters that were considered when arriving at our conclusions regarding WFB's performance in California. These performance context factors relate to housing costs, supply and relative affordability, and strong competition in the market to low- and moderate-income borrowers from other banks and non-bank financial institutions.

Affordability is an issue in most of the AAs in California. Even in certain AAs where reported affordability indices show housing as relatively affordable, the supply of housing affordable to low- and moderate-income families is severely restricted. Although there have been recent declines in housing prices across California, housing prices showed steep appreciation during the 2004 – 2007 evaluation period. Further, poverty levels, which range from 6 percent to 18 percent in these AAs, add to the challenges of credit qualification for homeownership, particularly for low-income families.

We also took into consideration the number of bank and non-bank lenders specializing in sub prime products that have either gone out of business or been acquired. Although WFB had a major share of the sub prime market, the bank's underwriting criteria was more conservative. Market share was lost to banks and non-banks that had a competitive advantage because of their more liberal underwriting criteria. The same liberal underwriting has led to increased borrower defaults and foreclosures.

Because housing affordability and supply issues made it difficult for lenders to reach demographic parity, we took this into consideration when drawing our conclusions on performance in the California MSAs and AAs. In our evaluation of the WFB's home mortgage lending performance, we considered the affordability of housing, the availability of affordable housing stock, and market dynamics including the market's total volume of lending and the number of lending competitors active in LMI geographies, the makeup of the market's lenders (banks, thrifts, or other mortgage lenders) and their reputation.

Scope of Evaluation in the State of California

Of WFB's thirty-two AAs in California, the Fresno MSA, Los Angeles-Long Beach-Glendale MD, Oakland-Fremont-Hayward MSA, Riverside-San Bernardino-Ontario MSA, San Diego-Carlsbad-San Marcos MSA, San Francisco-San Mateo-Redwood City MD, San Jose-Sunnyvale-Santa Clara MSA and Santa Ana-Anaheim-Irvine MD were selected for full-scope review. Combined, these AAs account for 83.5 percent of the bank's deposits in the state. The San Francisco-San Mateo-Redwood City MD accounts for 23.8 percent of the total deposits, and is the most significant AA in the state. The Los Angeles-Long Beach-Glendale MD, San Jose-Sunnyvale-Santa Clara MSA, Oakland-Fremont-Hayward MD and Santa Ana-Anaheim-Irvine MD account for 47.6 percent of bank deposits. The San Diego-Carlsbad-San Marcos, Fresno and Riverside-San Bernardino-Ontario MSAs account for 12 percent of bank deposits.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in California is rated **Outstanding**. Based on full-scope reviews, the bank's performance in the Riverside-San Bernardino-Ontario and San Diego-Carlsbad-San Marcos MSAs and in the Los Angeles-Long Beach-Glendale, Oakland-Fremont-Hayward, San Francisco-San Mateo-Redwood City, and Santa Ana-Anaheim-Irvine MDs was excellent and in the Fresno and San Jose-Sunnyvale-Santa Clara MSAs was good.

Because a majority of WFB's loan portfolio was made up of small loans to businesses, the most significant weight was placed on this category in determining lending performance in the state.

Lending Activity

Refer to Tables 1 in the California section of Appendix D for the facts and data used to evaluate the bank's lending activity.

FRESNO MSA: WFB's lending activity in the Fresno MSA reflects excellent responsiveness to the AA's credit needs. The bank ranks second in deposit market share with 14 percent of the MSA's deposits. The bank ranks second in home mortgage loans by dollar volume, which is equal to its deposit ranking. It is important to note that five of the ten top mortgage lenders in the MSA do not have deposit-taking facilities located there. In addition, WFB's market rank and market share, by dollar volume, for small loans to businesses exceed its deposit rank and deposit market share in the MSA.

LOS ANGELES-LONG BEACH-GLENDALE MD: WFB's lending activity in the Los Angeles-Long Beach-Glendale MD reflects excellent responsiveness to the AA's credit needs. The bank ranks third in deposit market share with 10 percent of the deposits in the MD. WFB ranks fourth for home mortgage loans, by dollar volume, with a 6 percent market share. It is important to note that three of the ten top mortgage lenders in the MD do not have deposit-taking facilities located there. In addition, WFB's market rank and market share for small loans to businesses exceed its deposit rank and deposit market share in the MD.

OAKLAND-FREMONT-HAYWARD MD: WFB's lending activity in the Oakland-Fremont-Hayward MD reflects excellent responsiveness to the AA's credit needs. The bank ranks second in deposit market share with 18 percent of the MD's deposits. WFB ranks third for home mortgage loans, by dollar volume, with a 10 percent market share. It is important to note that four of the top ten mortgage lenders do not have deposit-taking facilities in the MD. WFB's market rank and market share for small loans to businesses in the MD exceed its deposit rank and deposit market share.

RIVERSIDE-SAN BERNARDINO-ONTARIO MSA: WFB's lending activity in the Riverside-San Bernardino-Ontario MSA reflects excellent responsiveness to the AA's credit needs. The bank ranks third in deposit market share with 11 percent of the MSA's deposits. WFB ranks third for home mortgage loans, by dollar volume, which equals its deposit ranking for the MSA. It is important to note that five of the top ten mortgage lenders do not have deposit-taking facilities in the MSA. WFB's market rank and market share for small loans to businesses in the MSA exceed its deposit rank and deposit market share.

SAN DIEGO-CARLSBAD-SAN MARCOS MSA: WFB's lending activity in the San Diego-Carlsbad-San Marcos MSA reflects excellent responsiveness to the AA's credit needs. The bank ranks first in deposit market share with 17 percent of the MSA's deposits. WFB ranks third in home mortgage lending, by dollar volume, with an 8 percent market share. It is important to note that five of the top ten mortgage lenders in the MSA do not have deposit-taking facilities located there. WFB's market rank and market share for small loans to businesses exceed its deposit rank and deposit market share in the MSA.

SAN FRANCISCO-SAN MATEO-REDWOOD CITY MD: WFB's lending activity in the San Francisco-San Mateo-Redwood City MD reflects excellent responsiveness to the AA's credit needs. The bank ranks second in deposit market share with 21 percent of the deposits in the MD. WFB ranks third in home mortgage lending, with a 10 percent market share, by dollar volume. It is important to note that four of the top ten mortgage lenders in the MD do not have deposit-taking facilities. WFB's market rank and 33 percent market share for small loans to businesses exceed its deposit rank and deposit market share in the MD.

SAN JOSE-SUNNYVALE-SANTA CLARA MSA: WFB's lending activity in the San Jose-Sunnyvale-Santa Clara MSA reflects excellent responsiveness to the AA's credit needs. The bank ranks first in deposit market share with 21 percent of the deposits in the MSA. WFB ranks fourth for home mortgage loans, by dollar volume, with 10 percent market share. It is important to note that five of the top ten mortgage lenders in the MSA do not have deposit-taking facilities. WFB's market rank and 26 percent market share for small loans to businesses exceed its deposit rank and deposit market share in the MSA.

SANTA ANA-ANAHEIM-IRVINE MD: WFB's lending activity in the Santa Ana-Anaheim-Irvine MD reflects excellent responsiveness to the AA's credit needs. The bank ranks second in deposit market share with 13 percent of the deposits in the MD. WFB ranks fourth for home mortgage loans, by dollar volume, with a 7 percent market share. It is important to note that four of the ten leading mortgage lenders in the MD do not have deposit-taking facilities. WFB's market rank and 26 percent market share for small loans to businesses exceed its deposit rank and deposit market share in the MD.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the California section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

In the Fresno, Riverside-San Bernardino-Ontario, and San Jose-Sunnyvale-Santa Clara MSAs and in the Los Angeles-Long Beach-Glendale and Santa Anna-Anaheim-Irvine MDs consideration was given to barriers to lending identified in the market profiles or in the "Description of the Bank's Operations" section. Our conclusions on the MSAs and AAs reflect the impact the consideration of performance context information had on geographic distribution performance.

FRESNO MSA: WFB's geographic distribution of home purchase loans by income level in the Fresno MSA is adequate. Its distribution of loans in low-income census tracts is somewhat lower than the percent of owner-occupied units in low-income census tracts. WFB's market share of home purchase loans in low-income census tracts is significantly lower than its overall market share. WFB's geographic distribution of home purchase loans in moderate-income census tracts is somewhat lower than the percent of owner-occupied units in moderate-income census tracts. Its market share of home purchase loans in moderate-income census tracts is lower than its overall market share.

WFB's geographic distribution of home improvement loans by income level in the Fresno MSA is good. Its distribution of loans in low-income census tracts exceeds the percent of owner-occupied units in low-income census tracts. WFB's market share of home improvement loans in low-income census tracts significantly exceeds its overall market share. WFB's geographic distribution of home improvement loans in moderate-income census tracts is reasonably near to the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home improvement loans in moderate-income census tracts is reasonably near to its overall market share.

WFB's geographic distribution of home refinance loans by income level in the Fresno MSA is adequate. Its distribution of loans in low-income census tracts is somewhat lower than the percent of owner-occupied units in low-income census tracts. WFB's market share of home refinance loans in low-income census tracts is somewhat lower than its overall market share. WFB's geographic distribution of home refinance loans in moderate-income census tracts is somewhat lower than the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home refinance loans in moderate-income census tracts is somewhat lower than its overall market share.

LOS ANGELES-LONG BEACH-GLENDALE MD: WFB's geographic distribution of home purchase loans by income level in the Los Angeles-Long Beach-Glendale MD is adequate. Its distribution of loans in low-income census tracts exceeds the percent of owner-occupied units in low-income census tracts. WFB's market share of home

purchase loans in low-income census tracts is somewhat lower than its overall market share. WFB's geographic distribution of home purchase loans in moderate-income census tracts is somewhat lower than the percent of owner-occupied units in moderate-income census tracts. Its market share of home purchase loans in moderate-income census tracts is lower than its overall market share.

WFB's geographic distribution of home improvement loans by income level in the Los Angeles-Long Beach-Glendale MD is good. Its distribution of loans in low-income census tracts significantly exceeds the percent of owner-occupied units in low-income census tracts. WFB's market share of home improvement loans in low-income census tracts is reasonably near to its overall market share. WFB's geographic distribution of home improvement loans in moderate-income census tracts exceeds the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home improvement loans in moderate-income census tracts is reasonably near to its overall market share.

WFB's geographic distribution of home refinance loans by income level in the Los Angeles-Long Beach-Glendale MD is good. Its distribution of loans in low-income census tracts is reasonably near to the percent of owner-occupied units in low-income census tracts. WFB's market share of home refinance loans in low-income census tracts is lower than its overall market share. WFB's geographic distribution of home refinance loans in moderate-income census tracts is reasonably near to the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home refinance loans in moderate-income census tracts is somewhat lower than its overall market share.

OAKLAND-FREMONT-HAYWARD MD: WFB's geographic distribution of home purchase loans by income level in the Oakland-Fremont-Hayward MSA is poor. Its distribution of loans in low-income census tracts is near to the percent of owner-occupied units in low-income census tracts. WFB's market share of home purchase loans in low-income census tracts is significantly lower than its overall market share. WFB's geographic distribution of home purchase loans in moderate-income census tracts is somewhat lower than the percent of owner-occupied units in moderate-income census tracts. Its market share of home purchase loans in moderate-income census tracts is lower than its overall market share.

WFB's geographic distribution of home improvement loans by income level in the Oakland-Fremont-Hayward MSA is good. Its distribution of loans in low-income census tracts exceeds the percent of owner-occupied units in low-income census tracts. WFB's market share of home improvement loans in low-income census tracts is somewhat lower than its overall market share. WFB's geographic distribution of home improvement loans in moderate-income census tracts exceeds the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home improvement loans in moderate-income census tracts is reasonably near to its overall market share.

WFB's geographic distribution of home refinance loans by income level in the Oakland-Fremont-Hayward MSA is adequate. Its distribution of loans in low-income census tracts is somewhat lower than the percent of owner-occupied units in low-income census tracts. WFB's market share of home refinance loans in low-income census tracts is reasonably

near to its overall market share. WFB's geographic distribution of home refinance loans in moderate-income census tracts is reasonably near to the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home refinance loans in moderate-income census tracts is somewhat lower than its overall market share.

RIVERSIDE-SAN BERNARDINO-ONTARIO MSA: WFB's geographic distribution of home purchase loans by income level in the Riverside-San Bernardino-Ontario MSA is adequate. Its distribution of loans in low-income census tracts is lower than the percent of owner-occupied units in low-income census tracts. WFB's market share of home purchase loans in low-income census tracts is significantly lower than its overall market share. WFB's geographic distribution of home purchase loans in moderate-income census tracts is reasonably near to the percent of owner-occupied units in moderate-income census tracts. Its market share of home purchase loans in moderate-income census tracts is reasonably near to its overall market share.

WFB's geographic distribution of home improvement loans by income level in the Riverside-San Bernardino-Ontario MSA is good. Its distribution of loans in low-income census tracts is somewhat lower than the percent of owner-occupied units in low-income census tracts. WFB's market share of home improvement loans in low-income census tracts is reasonably near to its overall market share. WFB's geographic distribution of home improvement loans in moderate-income census tracts is reasonably near to the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home improvement loans in moderate-income census tracts exceeds its overall market share.

WFB's geographic distribution of home refinance loans by income level in the Riverside-San Bernardino-Ontario MSA is good. Its distribution of loans in low-income census tracts is somewhat lower than the percent of owner-occupied units in low-income census tracts. WFB's market share of home refinance loans in low-income census tracts is somewhat lower than its overall market share. WFB's geographic distribution of home refinance loans in moderate-income census tracts is somewhat lower than the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home refinance loans in moderate-income census tracts is reasonably near to its overall market share.

SAN DIEGO-CARLSBAD-SAN MARCOS MSA: WFB's geographic distribution of home purchase loans by income level in the San Diego-Carlsbad-San Marcos MSA is good. Its distribution of loans in low-income census tracts significantly exceeds the percent of owner-occupied units in low-income census tracts. WFB's market share of home purchase loans in low-income census tracts is reasonably near to its overall market share. WFB's geographic distribution of home purchase loans in moderate-income census tracts is reasonably near to the percent of owner-occupied units in moderate-income census tracts. Its market share of home purchase loans in moderate-income census tracts is somewhat lower than its overall market share.

WFB's geographic distribution of home improvement loans by income level in the San Diego-Carlsbad-San Marcos MSA is excellent. Its distribution of loans in low-income census tracts significantly exceeds the percent of owner-occupied units in low-income

census tracts. WFB's market share of home improvement loans in low-income census tracts exceeds its overall market share. WFB's geographic distribution of home improvement loans in moderate-income census tracts is near to the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home improvement loans in moderate-income census tracts exceeds its overall market share.

WFB's geographic distribution of home refinance loans by income level in the San Diego-Carlsbad-San Marcos MSA is adequate. Its distribution of loans in low-income census tracts exceeds the percent of owner-occupied units in low-income census tracts. WFB's market share of home refinance loans in low-income census tracts is somewhat lower than its overall market share. WFB's geographic distribution of home refinance loans in moderate-income census tracts is somewhat lower than the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home refinance loans in moderate-income census tracts is somewhat lower than its overall market share.

SAN FRANCISCO-SAN MATEO-REDWOOD CITY MD: WFB's geographic distribution of home purchase loans by income level in the San Francisco-San Mateo-Redwood City MD is excellent. Its distribution of loans in low-income census tracts significantly exceeds the percent of owner-occupied units in low-income census tracts. WFB's market share of home purchase loans in low-income census tracts significantly exceeds its overall market share. WFB's geographic distribution of home purchase loans in moderate-income census tracts exceeds the percent of owner-occupied units in moderate-income census tracts. Its market share of home purchase loans in moderate-income census tracts is reasonably near to its overall market share.

WFB's geographic distribution of home improvement loans by income level in the San Francisco-San Mateo-Redwood City MD is excellent. Its distribution of loans in low-income census tracts significantly exceeds the percent of owner-occupied units in low-income census tracts. WFB's market share of home improvement loans in low-income census tracts exceeds its overall market share. WFB's geographic distribution of home improvement loans in moderate-income census tracts exceeds the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home improvement loans in moderate-income census tracts is somewhat lower than its overall market share.

WFB's geographic distribution of home refinance loans by income level in the San Francisco-San Mateo-Redwood City MD is good. Its distribution of loans in low-income census tracts significantly exceeds the percent of owner-occupied units in low-income census tracts. WFB's market share of home refinance loans in low-income census tracts exceeds its overall market share. WFB's geographic distribution of home refinance loans in moderate-income census tracts is somewhat lower than the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home refinance loans in moderate-income census tracts is somewhat lower than its overall market share.

SAN JOSE-SUNNYVALE-SANTA CLARA MSA: WFB's geographic distribution of home purchase loans by income level in the San Jose-Sunnyvale-Santa Clara MSA is good. Its distribution of loans in low-income census tracts significantly exceeds the percent of owner-occupied units in low-income census tracts. WFB's market share of home

purchase loans in low-income census tracts is lower than its overall market share. WFB's geographic distribution of home purchase loans in moderate-income census tracts is reasonably near to the percent of owner-occupied units in moderate-income census tracts. Its market share of home purchase loans in moderate-income census tracts is lower than its overall market share.

WFB's geographic distribution of home improvement loans by income level in the San Jose-Sunnyvale-Santa Clara MSA is good. Its distribution of loans in low-income census tracts exceeds the percent of owner-occupied units in low-income census tracts. WFB's market share of home improvement loans in low-income census tracts is reasonably near to its overall market share. WFB's geographic distribution of home improvement loans in moderate-income census tracts exceeds the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home improvement loans in moderate-income census tracts is somewhat lower than its overall market share.

WFB's geographic distribution of home refinance loans by income level in the San Jose-Sunnyvale-Santa Clara MSA is good. Its distribution of loans in low-income census tracts is reasonably near to the percent of owner-occupied units in low-income census tracts. WFB's market share of home refinance loans in low-income census tracts is somewhat lower than its overall market share. WFB's geographic distribution of home refinance loans in moderate-income census tracts is reasonably near to the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home refinance loans in moderate-income census tracts is reasonably near to its overall market share.

SANTA ANA-ANAHEIM-IRVINE MD: WFB's geographic distribution of home purchase loans by income level in the Santa Ana-Anaheim-Irvine MD is poor. Its distribution of loans in low-income census tracts is lower than the percent of owner-occupied units in low-income census tracts. WFB's market share of home purchase loans in low-income census tracts is lower than its overall market share. WFB's geographic distribution of home purchase loans in moderate-income census tracts is lower than the percent of owner-occupied units in moderate-income census tracts. Its market share of home purchase loans in moderate-income census tracts is lower than its overall market share.

WFB's geographic distribution of home improvement loans by income level in the Santa Ana-Anaheim-Irvine MD is excellent. Its distribution of loans in low-income census tracts significantly exceeds the percent of owner-occupied units in low-income census tracts. WFB's market share of home improvement loans in low-income census tracts is somewhat lower than its overall market share. WFB's geographic distribution of home improvement loans in moderate-income census tracts exceeds the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home improvement loans in moderate-income census tracts is reasonably near to its overall market share.

WFB's geographic distribution of home refinance loans by income level in the Santa Ana-Anaheim-Irvine MD is adequate. Its distribution of loans in low-income census tracts is lower than the percent of owner-occupied units in low-income census tracts. WFB's market share of home refinance loans in low-income census tracts is significantly lower

than its overall market share. WFB's geographic distribution of home refinance loans in moderate-income census tracts is somewhat lower than the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home refinance loans in moderate-income census tracts is somewhat lower than its overall market share.

Small Loans to Businesses

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

FRESNO MSA: WFB's geographic distribution of small loans to businesses in the Fresno MSA is good. The bank's distribution of small loans to businesses in low-income geographies is reasonably near to the percent of businesses in low-income geographies. Additionally, the bank's market share of small loans to businesses in low-income geographies is reasonably near to its overall market share of such loans in the AA. The bank's distribution of small loans to businesses in moderate-income geographies is reasonably near to the percent of businesses in moderate-income geographies. Additionally, the bank's market share of small loans to businesses in moderate-income geographies is reasonably near to its overall market share of such loans in the AA.

LOS ANGELES-LONG BEACH-GLENDALE MD: WFB's geographic distribution of small loans to businesses in the Los Angeles-Long Beach-Glendale MD is good. This conclusion takes into consideration the impact of strong competition from non-bank financial institution on WFB's ability to lend in the area. The bank's distribution of small loans to businesses in low-income geographies is somewhat lower than the percent of businesses in low-income geographies. Additionally, the bank's market share of small loans to businesses in low-income geographies is reasonably near to its overall market share of such loans in the AA. The bank's distribution of small loans to businesses in moderate-income geographies is somewhat lower than the percent of businesses in moderate-income geographies. Additionally, the bank's market share of small loans to businesses in moderate-income geographies is reasonably near to its overall market share of such loans in the AA.

OAKLAND-FREMONT-HAYWARD MD: WFB's geographic distribution of small loans to businesses in the Oakland-Fremont-Hayward MSA is good. The bank's distribution of small loans to businesses in low-income geographies is reasonably near to the percent of businesses in low-income geographies. Additionally, the bank's market share of small loans to businesses in low-income geographies exceeds its overall market share of such loans in the AA. The bank's distribution of small loans to businesses in moderate-income geographies is reasonably near to the percent of businesses in moderate-income geographies. Additionally, the bank's market share of small loans to businesses in moderate-income geographies is reasonably near to its overall market share of such loans in the AA.

RIVERSIDE-SAN BERNARDINO-ONTARIO MSA: WFB's geographic distribution of small loans to businesses in the Riverside-San Bernardino-Ontario MSA is adequate.

The bank's distribution of small loans to businesses in low-income geographies is lower than the percent of businesses in low-income geographies. Additionally, the bank's market share of small loans to businesses in low-income geographies is reasonably near to its overall market share of such loans in the AA. The bank's distribution of small loans to businesses in moderate-income geographies is somewhat lower than the percent of businesses in moderate-income geographies. Additionally, the bank's market share of small loans to businesses in moderate-income geographies is reasonably near to its overall market share of such loans in the AA.

SAN DIEGO-CARLSBAD-SAN MARCOS MSA: WFB's geographic distribution of small loans to businesses in the San Diego-Carlsbad-San Marcos MSA is adequate. The bank's distribution of small loans to businesses in low-income geographies is somewhat lower than the percent of businesses in low-income geographies. Additionally, the bank's market share of small loans to businesses in low-income geographies is reasonably near to its overall market share of such loans in the AA. The bank's distribution of small loans to businesses in moderate-income geographies is somewhat lower than the percent of businesses in moderate-income geographies. Additionally, the bank's market share of small loans to businesses in moderate-income geographies is reasonably near to its overall market share of such loans in the AA.

SAN FRANCISCO-SAN MATEO-REDWOOD CITY MD: WFB's geographic distribution of small loans to businesses in the San Francisco-San Mateo-Redwood City MD is excellent. This conclusion takes into consideration the impact of strong competition from non-bank financial institution on WFB's ability to lend in the area. The bank's distribution of small loans to businesses in low-income geographies is somewhat lower than the percent of businesses in low-income geographies. Additionally, the bank's market share of small loans to businesses in low-income geographies exceeds its overall market share of such loans in the AA. The bank's distribution of small loans to businesses in moderate-income geographies exceeds the percent of businesses in moderate-income geographies. Additionally, the bank's market share of small loans to businesses in moderate-income geographies is reasonably near to its overall market share of such loans in the AA.

SAN JOSE-SUNNYVALE-SANTA CLARA MSA: WFB's geographic distribution of small loans to businesses in the San Jose-Sunnyvale-Santa Clara MSA is good. The bank's distribution of small loans to businesses in low-income geographies is somewhat lower than the percent of businesses in low-income geographies. Additionally, the bank's market share of small loans to businesses in low-income geographies is reasonably near to its overall market share of such loans in the AA. The bank's distribution of small loans to businesses in moderate-income geographies is somewhat lower than the percent of businesses in moderate-income geographies. Additionally, the bank's market share of small loans to businesses in moderate-income geographies is reasonably near to its overall market share of such loans in the AA.

SANTA ANA-ANAHEIM-IRVINE MD: WFB's geographic distribution of small loans to businesses in the Santa Ana-Anaheim-Irvine MD is good. The bank's distribution of small loans to businesses in low-income geographies is reasonably near to the percent of businesses in low-income geographies. Additionally, the bank's market share of small

loans to businesses in low-income geographies exceeds its overall market share of such loans in the AA. The bank's distribution of small loans to businesses in moderate-income geographies is reasonably near to the percent of businesses in moderate-income geographies. Additionally, the bank's market share of small loans to businesses in moderate-income geographies is reasonably near to its overall market share of such loans in the AA.

Small Loans to Farms

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

FRESNO MSA: WFB's geographic distribution of small loans to farms in the Fresno MSA is adequate. WFB's distribution of small loans to farms in low-income geographies was not evaluated due to insufficient number of farms in low-income geographies. This precludes a meaningful analysis. WFB's distribution of small loans to farms in moderate-income geographies is somewhat lower than the percent of farms in moderate-income geographies. The bank's market share of small loans to farms in moderate-income geographies is reasonably near to its overall market share of such loans in the AA.

LOS ANGELES-LONG BEACH-GLENDALE MD: WFB's geographic distribution of small loans to farms in the Los Angeles-Long Beach-Glendale MD is good. WFB's distribution of small loans to farms in low-income geographies significantly exceeds the percent of farms in low-income geographies. The bank's market share of small loans to farms in low-income geographies is significantly below its overall market share of such loans in the AA. The bank's distribution of small loans to farms in moderate-income geographies exceeds the percent of farms in moderate-income geographies. Additionally, the bank's market share of small loans to farms in moderate-income geographies is significantly below its overall market share of such loans in the AA.

OAKLAND-FREMONT-HAYWARD MD: WFB's geographic distribution of small loans to farms in the Oakland-Fremont-Hayward MSA is good. WFB's distribution of small loans to farms in low-income geographies is somewhat lower than the percent of farms in low-income geographies. The bank's market share of small loans to farms in low-income geographies exceeds its overall market share of such loans in the AA. The bank's distribution of small loans to farms in moderate-income geographies is near to the percent of farms in moderate-income geographies. Additionally, the bank's market share of small loans to farms in moderate-income geographies is reasonably near to its overall market share of such loans in the AA.

RIVERSIDE-SAN BERNARDINO-ONTARIO MSA: WFB's geographic distribution of small loans to farms in the Riverside-San Bernardino-Ontario MSA is adequate. WFB's distribution of small loans to farms in low-income geographies was not evaluated due to insufficient number of farms in low-income geographies. This precludes a meaningful analysis. WFB's distribution of small loans to farms in moderate-income geographies is somewhat lower than the percent of farms in moderate-income geographies. The bank's

market share of small loans to farms in moderate-income geographies is reasonably near to its overall market share of such loans in the AA.

SAN DIEGO-CARLSBAD-SAN MARCOS MSA: WFB's geographic distribution of small loans to farms in the San Diego-Carlsbad-San Marcos MSA is adequate. WFB's distribution of small loans to farms in low-income geographies is significantly lower than the percent of farms in low-income geographies. The bank's market share of small loans to farms in low-income geographies significantly exceeds its overall market share of such loans in the AA. The bank's distribution of small loans to farms in moderate-income geographies is somewhat lower than the percent of farms in moderate-income geographies. Additionally, the bank's market share of small loans to farms in moderate-income geographies is significantly below its overall market share of such loans in the AA.

SAN FRANCISCO-SAN MATEO-REDWOOD CITY MD: WFB's geographic distribution of small loans to farms in the San Francisco-San Mateo-Redwood City MD is good. WFB's distribution of small loans to farms in low-income geographies is lower than the percent of farms in low-income geographies. The bank's market share of small loans to farms in low-income geographies is reasonably near to its overall market share of such loans in the AA. The bank's distribution of small loans to farms in moderate-income geographies exceeds the percent of farms in moderate-income geographies. Additionally, the bank's market share of small loans to farms in moderate-income geographies is reasonably near to its overall market share of such loans in the AA.

SAN JOSE-SUNNYVALE-SANTA CLARA MSA: WFB's geographic distribution of small loans to farms in the San Jose-Sunnyvale-Santa Clara MSA is adequate. WFB's distribution of small loans to farms in low-income geographies was not evaluated due to insufficient number of farms in low-income geographies. This precludes a meaningful analysis. WFB's distribution of small loans to farms in moderate-income geographies is somewhat lower than the percent of farms in moderate-income geographies. The bank's market share of small loans to farms in moderate-income geographies is below its overall market share of such loans in the AA.

SANTA ANA-ANAHEIM-IRVINE MD: WFB's geographic distribution of small loans to farms in the Santa Ana-Anaheim-Irvine MD is good. WFB's distribution of small loans to farms in low-income geographies significantly exceeds the percent of farms in low-income geographies. The bank's market share of small loans to farms in low-income geographies significantly exceeds its overall market share of such loans in the AA. The bank's distribution of small loans to farms in moderate-income geographies is somewhat lower than the percent of farms in moderate-income geographies. Additionally, the bank's market share of small loans to farms in moderate-income geographies is reasonably near to its overall market share of such loans in the AA.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the California section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

In the Fresno, Riverside-San Bernardino-Ontario, San Diego-Carlsbad-San Marcos, and San Jose-Sunnyvale-Santa Clara MSAs and in the Los Angeles-Long Beach-Glendale, Oakland-Fremont-Hayward, San Francisco-San Mateo-Redwood City, and Santa Anna-Anaheim-Irvine MDs consideration was given to barriers to lending identified in the market profiles or in the "Description of the Bank's Operations" section. Our analysis of market share data also took into consideration that WFB had a higher proportion of loans with reported income information than the general market. We considered the impact of these barriers to lending in determining the conclusions for the MSAs and AAs.

FRESNO MSA: WFB's borrower distribution of home purchase loans by income level of the borrower in the Fresno MSA is adequate. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. WFB's market share of home purchase loans to low-income borrowers is reasonably near to its overall market share. WFB's borrower distribution of home purchase loans to moderate-income borrowers is significantly lower than the percent of moderate-income families within the AA. Its market share of home purchase loans to moderate-income borrowers is reasonably near to its overall market share.

WFB's borrower distribution of home improvement loans by income level of the borrower in the Fresno MSA is adequate. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. WFB's market share of home improvement loans to low-income borrowers is reasonably near to its overall market share. WFB's borrower distribution of home improvement loans to moderate-income borrowers is lower than the percent of moderate-income families within the AA. WFB's market share of home improvement loans to moderate-income borrowers is somewhat lower than its overall market share.

WFB's borrower distribution of home refinance loans by income level of the borrower in the Fresno MSA is adequate. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. WFB's market share of home refinance loans to low-income borrowers is reasonably near to its overall market share. WFB's borrower distribution of home refinance loans to moderate-income borrowers is lower than the percent of moderate-income families within the AA. WFB's market share of home refinance loans to moderate-income borrowers is somewhat lower than its overall market share.

LOS ANGELES-LONG BEACH-GLENDALE MD: WFB's borrower distribution of home purchase loans by income level of the borrower in the Los Angeles-Long Beach-Glendale

MD is good. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. WFB's market share of home purchase loans to low-income borrowers is significantly lower than its overall market share. WFB's borrower distribution of home purchase loans to moderate-income borrowers is significantly lower than the percent of moderate-income families within the AA. Its market share of home purchase loans to moderate-income borrowers significantly exceeds its overall market share. We considered performance context information relating to significant housing affordability issues in our conclusion on this AA.

WFB's borrower distribution of home improvement loans by income level of the borrower in the Los Angeles-Long Beach-Glendale MD is adequate. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. WFB's market share of home improvement loans to low-income borrowers is significantly lower than its overall market share. WFB's borrower distribution of home improvement loans to moderate-income borrowers is significantly lower than the percent of moderate-income families within the AA. WFB's market share of home improvement loans to moderate-income borrowers is reasonably near to its overall market share.

WFB's borrower distribution of home refinance loans by income level of the borrower in the Los Angeles-Long Beach-Glendale MD is good. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. WFB's market share of home refinance loans to low-income borrowers is reasonably near to its overall market share. WFB's borrower distribution of home refinance loans to moderate-income borrowers is significantly lower than the percent of moderate-income families within the AA. WFB's market share of home refinance loans to moderate-income borrowers is reasonably near to its overall market share. We considered performance context information relating to significant housing affordability issues in our conclusion on this AA.

OAKLAND-FREMONT-HAYWARD MD: WFB's borrower distribution of home purchase loans by income level of the borrower in the Oakland-Fremont-Hayward MSA is good. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. WFB's market share of home purchase loans to low-income borrowers exceeds its overall market share. WFB's borrower distribution of home purchase loans to moderate-income borrowers is significantly lower than the percent of moderate-income families within the AA. Its market share of home purchase loans to moderate-income borrowers exceeds its overall market share.

WFB's borrower distribution of home improvement loans by income level of the borrower in the Oakland-Fremont-Hayward MSA is good. Its distribution of loans to low-income borrowers is lower than the percent of low-income families within the AA. WFB's market share of home improvement loans to low-income borrowers is somewhat lower than its overall market share. WFB's borrower distribution of home improvement loans to moderate-income borrowers is somewhat lower than the percent of moderate-income families within the AA. WFB's market share of home improvement loans to moderate-income borrowers is reasonably near to its overall market share.

WFB's borrower distribution of home refinance loans by income level of the borrower in the Oakland-Fremont-Hayward MSA is adequate. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. WFB's market share of home refinance loans to low-income borrowers is somewhat lower than its overall market share. WFB's borrower distribution of home refinance loans to moderate-income borrowers is lower than the percent of moderate-income families within the AA. WFB's market share of home refinance loans to moderate-income borrowers is somewhat lower than its overall market share.

RIVERSIDE-SAN BERNARDINO-ONTARIO MSA: WFB's borrower distribution of home purchase loans by income level of the borrower in the Riverside-San Bernardino-Ontario MSA is good. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. WFB's market share of home purchase loans to low-income borrowers is reasonably near to its overall market share. WFB's borrower distribution of home purchase loans to moderate-income borrowers is significantly lower than the percent of moderate-income families within the AA. Its market share of home purchase loans to moderate-income borrowers exceeds its overall market share.

WFB's borrower distribution of home improvement loans by income level of the borrower in the Riverside-San Bernardino-Ontario MSA is adequate. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. WFB's market share of home improvement loans to low-income borrowers is significantly lower than its overall market share. WFB's borrower distribution of home improvement loans to moderate-income borrowers is lower than the percent of moderate-income families within the AA. WFB's market share of home improvement loans to moderate-income borrowers is reasonably near to its overall market share.

WFB's borrower distribution of home refinance loans by income level of the borrower in the Riverside-San Bernardino-Ontario MSA is good. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. WFB's market share of home refinance loans to low-income borrowers exceeds its overall market share. WFB's borrower distribution of home refinance loans to moderate-income borrowers is lower than the percent of moderate-income families within the AA. WFB's market share of home refinance loans to moderate-income borrowers is reasonably near to its overall market share.

SAN DIEGO-CARLSBAD-SAN MARCOS MSA: WFB's borrower distribution of home purchase loans by income level of the borrower in the San Diego-Carlsbad-San Marcos MSA is adequate. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. WFB's market share of home purchase loans to low-income borrowers is lower than its overall market share. WFB's borrower distribution of home purchase loans to moderate-income borrowers is significantly lower than the percent of moderate-income families within the AA. Its market share of home purchase loans to moderate-income borrowers is reasonably near to its overall market share.

WFB's borrower distribution of home improvement loans by income level of the borrower in the San Diego-Carlsbad-San Marcos MSA is adequate. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. WFB's market share of home improvement loans to low-income borrowers is significantly lower than its overall market share. WFB's borrower distribution of home improvement loans to moderate-income borrowers is lower than the percent of moderate-income families within the AA. WFB's market share of home improvement loans to moderate-income borrowers exceeds its overall market share.

WFB's borrower distribution of home refinance loans by income level of the borrower in the San Diego-Carlsbad-San Marcos MSA is adequate. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. WFB's market share of home refinance loans to low-income borrowers is somewhat lower than its overall market share. WFB's borrower distribution of home refinance loans to moderate-income borrowers is significantly lower than the percent of moderate-income families within the AA. WFB's market share of home refinance loans to moderate-income borrowers is somewhat lower than its overall market share.

SAN FRANCISCO-SAN MATEO-REDWOOD CITY MD: WFB's borrower distribution of home purchase loans by income level of the borrower in the San Francisco-San Mateo-Redwood City MD is good. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. WFB's market share of home purchase loans to low-income borrowers is somewhat lower than its overall market share. WFB's borrower distribution of home purchase loans to moderate-income borrowers is significantly lower than the percent of moderate-income families within the AA. Its market share of home purchase loans to moderate-income borrowers exceeds its overall market share.

WFB's borrower distribution of home improvement loans by income level of the borrower in the San Francisco-San Mateo-Redwood City MD is adequate. Its distribution of loans to low-income borrowers is lower than the percent of low-income families within the AA. WFB's market share of home improvement loans to low-income borrowers is somewhat lower than its overall market share. WFB's borrower distribution of home improvement loans to moderate-income borrowers is lower than the percent of moderate-income families within the AA. WFB's market share of home improvement loans to moderate-income borrowers is reasonably near to its overall market share.

WFB's borrower distribution of home refinance loans by income level of the borrower in the San Francisco-San Mateo-Redwood City MD is adequate. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. WFB's market share of home refinance loans to low-income borrowers is lower than its overall market share. WFB's borrower distribution of home refinance loans to moderate-income borrowers is significantly lower than the percent of moderate-income families within the AA. WFB's market share of home refinance loans to moderate-income borrowers is lower than its overall market share.

SAN JOSE-SUNNYVALE-SANTA CLARA MSA: WFB's borrower distribution of home purchase loans by income level of the borrower in the San Jose-Sunnyvale-Santa Clara

MSA is good. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. WFB's market share of home purchase loans to low-income borrowers is significantly lower than its overall market share. WFB's borrower distribution of home purchase loans to moderate-income borrowers is significantly lower than the percent of moderate-income families within the AA. Its market share of home purchase loans to moderate-income borrowers exceeds its overall market share. We considered performance context information relating to significant housing affordability issues in our conclusion on this AA.

WFB's borrower distribution of home improvement loans by income level of the borrower in the San Jose-Sunnyvale-Santa Clara MSA is adequate. Its distribution of loans to low-income borrowers is lower than the percent of low-income families within the AA. WFB's market share of home improvement loans to low-income borrowers is somewhat lower than its overall market share. WFB's borrower distribution of home improvement loans to moderate-income borrowers is lower than the percent of moderate-income families within the AA. WFB's market share of home improvement loans to moderate-income borrowers is somewhat lower than its overall market share.

WFB's borrower distribution of home refinance loans by income level of the borrower in the San Jose-Sunnyvale-Santa Clara MSA is adequate. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. WFB's market share of home refinance loans to low-income borrowers is somewhat lower than its overall market share. WFB's borrower distribution of home refinance loans to moderate-income borrowers is significantly lower than the percent of moderate-income families within the AA. WFB's market share of home refinance loans to moderate-income borrowers is lower than its overall market share. We considered performance context information relating to significant housing affordability issues in our conclusion on this AA.

SANTA ANA-ANAHEIM-IRVINE MD: WFB's borrower distribution of home purchase loans by income level of the borrower in the Santa Ana-Anaheim-Irvine MD is good. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. WFB's market share of home purchase loans to low-income borrowers is lower than its overall market share. WFB's borrower distribution of home purchase loans to moderate-income borrowers is significantly lower than the percent of moderate-income families within the AA. Its market share of home purchase loans to moderate-income borrowers exceeds its overall market share.

WFB's borrower distribution of home improvement loans by income level of the borrower in the Santa Ana-Anaheim-Irvine MD is adequate. The number of WFB's home improvement loans to low-income borrowers was insufficient for analysis. Consequently, conclusions for home improvement were weighted to the moderate-income borrowers. WFB's borrower distribution of home improvement loans to moderate-income borrowers is lower than the percent of moderate-income families within the AA. WFB's market share of home improvement loans to moderate-income borrowers is lower than its overall market share.

WFB's borrower distribution of home refinance loans by income level of the borrower in the Santa Ana-Anaheim-Irvine MD is adequate. Its distribution of loans to low-income

borrowers is significantly lower than the percent of low-income families within the AA. WFB's market share of home refinance loans to low-income borrowers is lower than its overall market share. WFB's borrower distribution of home refinance loans to moderate-income borrowers is significantly lower than the percent of moderate-income families within the AA. WFB's market share of home refinance loans to moderate-income borrowers is somewhat lower than its overall market share.

Small Loans to Businesses

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

FRESNO MSA: WFB's distribution of small loans to businesses based on the revenue size of the businesses in the Fresno MSA is excellent. WFB's percentage of loans to businesses with gross annual revenue of \$1 million or less is reasonably near to the percentage of small businesses in the AA. WFB's market share of loans to businesses with gross annual revenue of \$1 million or less significantly exceeds its overall business loan market share.

LOS ANGELES-LONG BEACH-GLENDALE MD: WFB's distribution of small loans to businesses based on the revenue size of the businesses in the Los Angeles-Long Beach-Glendale MD is excellent. WFB's percentage of loans to businesses with gross annual revenue of \$1 million or less is reasonably near to the percentage of small businesses in the AA. WFB's market share of loans to businesses with gross annual revenue of \$1 million or less significantly exceeds its overall business loan market share.

OAKLAND-FREMONT-HAYWARD MD: WFB's distribution of small loans to businesses based on the revenue size of the businesses in the Oakland-Fremont-Hayward MSA is excellent. WFB's percentage of loans to businesses with gross annual revenue of \$1 million or less is reasonably near to the percentage of small businesses in the AA. WFB's market share of loans to businesses with gross annual revenue of \$1 million or less significantly exceeds its overall business loan market share.

RIVERSIDE-SAN BERNARDINO-ONTARIO MSA: WFB's distribution of small loans to businesses based on the revenue size of the businesses in the Riverside-San Bernardino-Ontario MSA is excellent. WFB's percentage of loans to businesses with gross annual revenue of \$1 million or less exceeds the percentage of small businesses in the AA. WFB's market share of loans to businesses with gross annual revenue of \$1 million or less significantly exceeds its overall business loan market share.

SAN DIEGO-CARLSBAD-SAN MARCOS MSA: WFB's distribution of small loans to businesses based on the revenue size of the businesses in the San Diego-Carlsbad-San Marcos MSA is excellent. WFB's percentage of loans to businesses with gross annual revenue of \$1 million or less is reasonably near to the percentage of small businesses in the AA. WFB's market share of loans to businesses with gross annual revenue of \$1 million or less significantly exceeds its overall business loan market share.

SAN FRANCISCO-SAN MATEO-REDWOOD CITY MD: WFB's distribution of small loans to businesses based on the revenue size of the businesses in the San Francisco-San Mateo-Redwood City MD is excellent. WFB's percentage of loans to businesses with gross annual revenue of \$1 million or less is reasonably near to the percentage of small businesses in the AA. WFB's market share of loans to businesses with gross annual revenue of \$1 million or less significantly exceeds its overall business loan market share.

SAN JOSE-SUNNYVALE-SANTA CLARA MSA: WFB's distribution of small loans to businesses based on the revenue size of the businesses in the San Jose-Sunnyvale-Santa Clara MSA is excellent. WFB's percentage of loans to businesses with gross annual revenue of \$1 million or less is reasonably near to the percentage of small businesses in the AA. WFB's market share of loans to businesses with gross annual revenue of \$1 million or less significantly exceeds its overall business loan market share.

SANTA ANA-ANAHEIM-IRVINE MD: WFB's distribution of small loans to businesses based on the revenue size of the businesses in the Santa Ana-Anaheim-Irvine MD is excellent. WFB's percentage of loans to businesses with gross annual revenue of \$1 million or less is reasonably near to the percentage of small businesses in the AA. WFB's market share of loans to businesses with gross annual revenue of \$1 million or less significantly exceeds its overall business loan market share.

Small Loans to Farms

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

FRESNO MSA: WFB's distribution of small loans to farms based on the revenue size of the farms in the Fresno MSA is good. WFB's percentage of loans to farms with gross annual revenue of \$1 million or less is somewhat lower than the percentage of small farms in the AA. WFB's market share of loans to farms with gross annual revenue of \$1 million or less approximates its overall farm loan market share.

LOS ANGELES-LONG BEACH-GLENDALE MD: WFB's distribution of small loans to farms based on the revenue size of the farms in the Los Angeles-Long Beach-Glendale MD is adequate. WFB's percentage of loans to farms with gross annual revenue of \$1 million or less is lower than the percentage of small farms in the AA. WFB's market share of loans to farms with gross annual revenue of \$1 million or less is below its overall farm loan market share.

OAKLAND-FREMONT-HAYWARD MD: WFB's distribution of small loans to farms based on the revenue size of the farms in the Oakland-Fremont-Hayward MSA is good. WFB's percentage of loans to farms with gross annual revenue of \$1 million or less is somewhat lower than the percentage of small farms in the AA. WFB's market share of loans to

farms with gross annual revenue of \$1 million or less approximates its overall farm loan market share.

RIVERSIDE-SAN BERNARDINO-ONTARIO MSA: WFB's distribution of small loans to farms based on the revenue size of the farms in the Riverside-San Bernardino-Ontario MSA is good. WFB's percentage of loans to farms with gross annual revenue of \$1 million or less is somewhat lower than the percentage of small farms in the AA. WFB's market share of loans to farms with gross annual revenue of \$1 million or less approximates its overall farm loan market share.

SAN DIEGO-CARLSBAD-SAN MARCOS MSA: WFB's distribution of small loans to farms based on the revenue size of the farms in the San Diego-Carlsbad-San Marcos MSA is adequate. WFB's percentage of loans to farms with gross annual revenue of \$1 million or less is somewhat lower than the percentage of small farms in the AA. WFB's market share of loans to farms with gross annual revenue of \$1 million or less is reasonably near to its overall farm loan market share.

SAN FRANCISCO-SAN MATEO-REDWOOD CITY MD: WFB's distribution of small loans to farms based on the revenue size of the farms in the San Francisco-San Mateo-Redwood City MD is good. WFB's percentage of loans to farms with gross annual revenue of \$1 million or less is somewhat lower than the percentage of small farms in the AA. WFB's market share of loans to farms with gross annual revenue of \$1 million or less approximates its overall farm loan market share.

SAN JOSE-SUNNYVALE-SANTA CLARA MSA: WFB's distribution of small loans to farms based on the revenue size of the farms in the San Jose-Sunnyvale-Santa Clara MSA is good. WFB's percentage of loans to farms with gross annual revenue of \$1 million or less is somewhat lower than the percentage of small farms in the AA. WFB's market share of loans to farms with gross annual revenue of \$1 million or less approximates its overall farm loan market share.

SANTA ANA-ANAHEIM-IRVINE MD: WFB's distribution of small loans to farms based on the revenue size of the farms in the Santa Ana-Anaheim-Irvine MD is good. WFB's percentage of loans to farms with gross annual revenue of \$1 million or less is somewhat lower than the percentage of small farms in the AA. WFB's market share of loans to farms with gross annual revenue of \$1 million or less approximates its overall farm loan market share.

Community Development Lending

Refer to Table 1 in the California section of Appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

FRESNO MSA: The volume and nature of WFB's CD lending had a positive impact on lending test performance in the Fresno MSA. During the evaluation period, the bank originated 11 community development loans totaling \$13 million. Approximately 71 percent of these loans were targeted to affordable housing needs, 11 percent for stabilization and revitalization needs, 10 percent to organizations providing community services, and 8 percent for economic development needs.

WFB's CD lending in the Fresno MSA provided financing for 117 units of affordable housing for low- or moderate-income individuals. The largest loan was \$5 million to finance the construction of a 48-unit multifamily affordable housing development. Units were restricted to renters on a tiered income basis, with various units restricted to renters earning from less than 40 percent to less than 60 percent of the median family income. The project also involved LIHTC.

Another example of CD lending in the Fresno MSA consisted of two loans totaling \$3.1 million to a not-for-profit developer of affordable housing. The organization's goal is to help farm laborers and other low-income families in the San Joaquin Valley area become self sufficient. Programs offered by the organization include self-help housing, sewer and water development, housing rehabilitation, multifamily housing development, homebuyer education, and foreclosure prevention counseling. The two loans from WFB helped finance the acquisition, lot development and construction of 91 single-family homes targeted to low- and moderate-income individuals in two separate projects. The homes were to be built in the self-help method financed under the United States Department of Agriculture's (USDA) Mutual Self-Help Housing Program.

LOS ANGELES-LONG BEACH-GLENDALE MD: The volume and nature of WFB's CD lending had a significantly positive impact on lending test performance in the Los Angeles-Long Beach-Glendale MD. During the evaluation period, the bank originated 96 CD loans totaling \$606 million. Approximately 57 percent of these loans were targeted to affordable housing needs, 36 percent for stabilization and revitalization needs, 4 percent to organizations providing community services, and 3 percent for economic development needs. WFB's CD lending in the Los Angeles-Long Beach-Glendale MD represented a significant allocation of resources to meet critical community needs. In addition, several projects were complex or innovative with multiple sources of funding and multiple parties involved.

WFB's CD lending in the Los Angeles-Long Beach-Glendale MD provided financing for 1,455 units of affordable housing for low- or moderate-income individuals and families. The largest loan targeted to addressing affordable housing needs in the area was \$21.4 million extended to a housing developer for the construction of a 120-unit affordable apartment complex in Los Angeles. Financing also included LIHTC. Units were restricted to renters on a tiered income basis, with various units restricted to renters earning from less than 30 percent to less than 60 percent of the median family income. The average annual income of residents served by this housing developer was \$12,423.

Many of WFB's CD loans helped provide affordable housing for low- and moderate-income senior citizens and persons with special needs. One example involved two construction loans totaling \$13.1 million to a not-for-profit organization that develops

affordable housing and provides social services for low- and moderate-income residents. The loans financed the construction of two apartment complexes with a total of 147 units. Both projects were located in moderate-income census tracts in Los Angeles County. All units were restricted to seniors earning less than 50 percent of the median family income. Financing for the projects also included LIHTC. During the evaluation period, WFB's support for this CD organization was multi-faceted and included loans, equity equivalent investments, and service on the organization's board of directors.

WFB also provided several loans to help finance innovative charter schools serving at-risk low- or moderate-income children. Public schools in Los Angeles face numerous challenges, including dropout rates as high as 50 percent, low test scores, and budget constraints. During the evaluation period, WFB provided \$5.3 million in loans to finance operations and refinance term debt for several charter schools located in low- or moderate-income census tracts in Los Angeles. WFB's support for these schools was multi-faceted and included loans, innovative New Markets Tax Credit investments, equity equivalent investments, contributions, and financial education.

OAKLAND-FREMONT-HAYWARD MD: The volume and nature of WFB's CD lending had a significantly positive impact on lending test performance in the Oakland-Fremont-Hayward MD. During the evaluation period, the bank originated 61 CD loans totaling \$470 million. Approximately 51 percent of these loans were targeted to affordable housing needs, 37 percent for stabilization and revitalization needs, 7 percent for economic development needs, and 5 percent to organizations providing community services. WFB's community development lending in the Oakland-Fremont-Hayward MD represented a significant allocation of resources to meet community needs. In addition, several projects were complex, involving multiples sources of funding and multiple parties.

WFB's CD lending in the Oakland-Fremont-Hayward MD was responsive to the need for affordable housing and provided financing for 1,619 units of affordable housing for low- or moderate-income individuals. One of WFB's larger and more complex relationships was with a not-for-profit organization that manages over 1,000 affordable rental housing units in the area. During the evaluation period, WFB provided two lines of credit totaling \$32.1 million for the construction of an affordable housing complex in a moderate-income census tract in Alameda County. The project resulted in 146 units of senior housing, with units restricted to renters on a tiered income basis from renters earning less than 20 percent to less than 60 percent of the median family income. WFB also provided \$5.6 million for the acquisition and rehabilitation of 50 condominium units located in a low-income census tract. The units were to be converted to market rate units, but the not-for-profit organization was able to preserve the units as affordable for-sale condominiums for low- and moderate-income families and seniors. Throughout the evaluation period, WFB's support of this organization also included a \$3 million line of credit for working capital needs, a \$500 thousand term loan, various investments, grants, and contributions.

WFB's CD lending also provided significant support to various redevelopment plans in the Oakland-Fremont-Hayward MD. The redevelopment plans were established to revitalize or stabilize low-income areas and had the stated purpose of creating housing and

employment opportunities for distressed individuals in the targeted areas. WFB provided six loans totaling \$176 million for the purposes of renovating or constructing an industrial warehouse and distribution facility, land acquisition for the development of affordable housing, and construction of 489 condominium and town-home units.

RIVERSIDE-SAN BERNARDINO-ONTARIO MSA: The volume and nature of WFB's CD lending had a significantly positive impact on lending test performance in the Riverside-San Bernardino-Ontario MSA. During the evaluation period, the bank originated 24 community development loans totaling \$101 million. Approximately 86 percent of these loans were targeted to affordable housing needs, 11 percent for economic development needs, and 3 percent to organizations providing community services. In addition, several loans involved complex issues, including multiple funding sources and multiple parties.

WFB's CD lending in the Riverside-San Bernardino-Ontario MSA provided financing for 668 units of affordable housing for LMI individuals. One of the larger, more complex projects was an \$87 million affordable housing development with an onsite childcare center and a community center with computer lab and supportive social services. WFB was co-manager on a \$49.1 million bond, of which the bank funded \$24.6 million for the purpose of constructing a 218-unit affordable multifamily rental housing project. All housing units were restricted to families earning 35 percent to 50 percent of the area's median family income. WFB's participation in this project also included investing in LIHTC.

Another example of WFB's responsiveness to community needs was its ongoing relationship with a not-for-profit housing development corporation. Its mission is to help low-income families and farm workers improve their living conditions through advocacy, social services, research, construction, development, and operation of affordable housing and CD projects. It also sponsors or operates childcare and education centers, an after-school tutoring program, a medical clinic, a job training office, and various other community services. Many of these services are located within the multifamily developments owned by the corporation. During the evaluation period, WFB provided \$6.2 million in loan financing, including \$4.5 million in lines of credit for working capital and predevelopment costs, \$1.0 million for land acquisition and construction development of a 108-unit multifamily affordable housing project, and \$656 thousand for the development of 200 lots to be sold to low- and moderate-income families who will build their own homes under the USDA Mutual Self-Help Housing Program. WFB's support of this organization was multifaceted and included equity equivalent investments and contributions.

SAN DIEGO-CARLSBAD-SAN MARCOS MSA: The volume and nature of WFB's CD lending had a significantly positive impact on lending test performance in the San Diego-Carlsbad-San Marcos MSA. During the evaluation period, the bank originated 28 CD loans totaling \$140 million. Approximately 83 percent of these loans were targeted for affordable housing needs, 9 percent for economic development needs, 6 percent for stabilization and revitalization needs, and 2 percent to organizations providing community services.

WFB's CD lending in the San Diego-Carlsbad-San Marcos MSA provided financing for 760 units of affordable housing for low- and moderate-income individuals. One of WFB's larger and more complex relationships was with an organization whose mission is to develop quality affordable housing projects with resident education programs for low-income families. During the evaluation period, WFB provided \$39.9 million in loans for the construction of three separate projects located in low- or moderate-income census tracts. The three projects resulted in 193 housing units, of which at least 178 were targeted to low- and moderate-income individuals and families. Each project was complex, involving multiple partners and multiple funding sources. During the evaluation period, WFB's support for these projects also included equity equivalent investments and LIHTC investments.

SAN FRANCISCO-SAN MATEO-REDWOOD CITY MD: The volume and nature of WFB's CD lending had a significantly positive impact on lending test performance in the San Francisco-San Mateo-Redwood City MD. During the evaluation period, the bank originated 72 CD loans totaling \$211 million. Approximately 74 percent of these loans were targeted to affordable housing needs, 14 percent to organizations providing community services, 11 percent for economic development needs, and 1 percent for stabilization and revitalization needs.

WFB's CD lending in the San Francisco-San Mateo-Redwood City MD provided financing for 1,038 units of affordable housing for low- or moderate-income individuals. Several of WFB's CD loans were to organizations providing a variety of CD activities, including affordable housing, community services, and economic development. One of WFB's more complex relationships was with an organization which is the largest provider of social services and affordable housing in a low-income community in San Francisco. The organization operates a community health clinic serving more than 3,000 homeless and low- or moderate-income individuals each year. Other services provided include free meals, crisis intervention, literacy programs, and job training and placement for low- or moderate-income individuals. During the evaluation period, WFB provided a \$28 million loan to finance the construction of an 81-unit multifamily affordable housing development in a low-income census tract. All 81 housing units were restricted to tenants earning no more than 60 percent of the area median family income. WFB also provide a \$1 million annually renewing working capital line of credit, as well as an equity equivalent investment and contributions.

Another complex relationship was with an organization serving as an advocate for low-income residents and as planners, developers, and managers of affordable housing. WFB provide a \$19 million line of credit to finance the construction of an 81-unit apartment complex with an onsite childcare center located in San Francisco. All units were restricted to tenants earning less than 50 percent of the area median family income. The project was complex and included multiple parties and sources of permanent funding. During the evaluation period, WFB's support of this organization was multi-faceted and included various contributions and the transfer of ownership of a building to be renovated into 14 housing units for low-income residents.

WFB also provided a \$3.6 million term loan to a San Francisco not-for-profit organization providing technical assistance and research. The organization's programs focus on the

development and growth of small business, affordable housing for low-income families, housing education, job creation, and social and economic diversity. While targeted primarily towards Asian Americans, the organization's programs are available to everyone and 80 percent of clients served are low- or moderate-income persons. The purpose of the loan was to purchase a new headquarters building for the organization that will allow for expanded services. During the evaluation period, WFB also provided various contributions to the organization and technical assistance for first-time homebuyer seminars.

SAN JOSE-SUNNYVALE-SANTA CLARA MSA: The volume and nature of WFB's CD lending had a positive impact on lending test performance in the San Jose-Sunnyvale-Santa Clara MSA. During the evaluation period, the bank originated 22 CD loans totaling \$107 million. Approximately 83 percent of these loans were targeted to affordable housing needs, 12 percent for economic development needs and 5 percent to organizations providing community services.

WFB's CD lending in the San Jose-Sunnyvale-Santa Clara MSA provided financing for 641 units of affordable housing for low- or moderate-income individuals. The largest loan was \$34 million to one of the leading not-for-profit developers of affordable housing in California's Silicon Valley and Central Coast regions. The organization and its affiliates provide a comprehensive approach to develop, build, and manage affordable homes and apartments, and provide critical neighborhood needs. Since its inception, the organization has provided more than 2,320 units of single and multifamily housing for low-income farm worker families, seniors, seasonal laborers, single parents, and the homeless. The \$34 million loan from WFB financed the construction of a 95-unit affordable single-family residence development in Morgan Hill, California. WFB also provided a \$4.7 million loan to finance acquisition and development costs related to this project. WFB's support of this organization has also included equity equivalent investments, grants, and technical assistance in providing financial education seminars to low-income families seeking to purchase an affordable home.

Another example of WFB's responsiveness to community needs in the San Jose-Sunnyvale-Santa Clara MSA involved several loans to a not-for-profit organization working to address educational and vocational development needs. The organization operates a charter school that targets economically disadvantaged youth, and offers vocational training through a program to repair and build homes for low- and moderate-income families. During the evaluation period, WFB provided two term loans totaling \$4 million to finance the purchase of a building for the organization's operations. WFB also provided a \$1.8 million loan that helped finance the construction of seven single-family homes for low-income families that were constructed under the organization's vocational training program. WFB's ongoing involvement with the organization has also included providing grants and technical assistance by teaching financial education classes and serving on the organization's board of directors and advisory board.

SANTA ANA-ANAHEIM-IRVINE MD: The volume and nature of WFB's CD lending had a significantly positive impact on lending test performance in the Santa Ana-Anaheim-Irvine MD. During the evaluation period, the bank originated 33 CD loans totaling \$160 million.

Approximately 73 percent of these loans were targeted to affordable housing needs, 16 percent for economic development needs, 10 percent to organizations providing community services, and 1 percent for stabilization and revitalization of low- and moderate-income areas.

WFB's CD lending in the Santa Ana-Anaheim-Irvine MD provided financing for 740 units of affordable housing for low- or moderate-income individuals. One of the larger and more complex relationships was with an organization that is a premier developer of affordable rental and for-sale housing in California. The organization handles every aspect of affordable housing development from project financing and planning to construction management and property maintenance. During the evaluation period, WFB provided the organization with \$24 million in loans for the construction of two separate projects in the Santa Ana-Anaheim-Irvine MD. The projects resulted in 246 units of affordable rental housing; all targeted to low- and moderate-income individuals and families.

Another example of WFB's responsiveness to community needs in the Santa Ana-Anaheim-Irvine MD was a \$15.2 million loan to a developer whose mission is to create stable and healthy communities by developing, financing, and operating affordable, program-enriched housing for low- and moderate-income families, seniors, and people with special needs. The loan financed the construction of 60 affordable housing units at a formerly blighted infill site near downtown Anaheim. The site was selected for redevelopment to further the City of Anaheim's infill and replacement housing goals and eliminate blight and substandard commercial and industrial sites that exist in close proximity to residential communities. Financing for the project was complex and involved five different sources. The developer also provides various onsite social service programs to residents, including financial education in partnership with WFB.

Product Innovation and Flexibility

WFB provided no information for consideration of innovation or flexibility in its products or activities in California.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Bakersfield, Chico, Hanford-Corcoran, Madera, Modesto, Oxnard-Thousand Oaks-Ventura, Redding, Sacramento-Arden-Arcade-Roseville, Salinas, San Luis Obispo-Paso Robles, Santa Barbara-Santa Maria-Goleta, Santa Rosa-Petaluma, Stockton, Vallejo-Fairfield, and Visalia-Porterfield MSA and Northern Rural California AA is not inconsistent with the bank's overall outstanding performance under the lending test in California. In the El Centro, Merced, Napa, Santa Cruz-Watsonville, and Yuba City MSAs and the Central Rural California, Eastern Rural California, and Truckee-Grass Valley AAs the bank's performance is weaker than the bank's overall performance in the state. Performance in the limited scope AAs did not influence the lending test rating in

California. Refer to the Tables 1 through 13 in the California section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

WFB's investment test performance in California is rated **Outstanding**. Based on full-scope reviews, the bank's performance in the Fresno, Oakland-Fremont-Hayward, Riverside-San Bernardino-Ontario, San Diego-Carlsbad-San Marcos, and San Jose-Sunnyvale-Santa Clara MSAs and in the Los Angeles-Long Beach-Glendale MD is excellent. Performance in the Santa Ana-Anaheim-Irvine MD is good. Performance in the San Francisco-San Mateo-Redwood City MD is adequate. The rating is also positively influenced by statewide investments.

Conclusions for Areas Receiving Full-Scope Reviews

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

FRESNO MSA: WFB's investment test performance in the Fresno MSA is excellent. During the evaluation period, the bank made 54 qualified investments totaling \$8.6 million. Forty-four grants and contributions included in that number total \$551 thousand. WFB has ongoing qualified investments originated in prior periods that total \$1.7 million and provide continuing benefit to the community. The investments in this AA address a number of identified needs, notably affordable housing and small business and farm development and support. Approximately 1,400 units of affordable housing have been created by the investments made by WFB in Fresno during the evaluation period.

Examples of significant investments made during the evaluation period are:

Valley Small Business Development Corporation – WFB invested \$550 thousand during the evaluation period into this not-for-profit entity. Its funds are used for loans and assistance to small businesses and especially small farms in the Fresno area. The corporation is a source of micro lending for these businesses and farmers and has had a focus on farmers of Hispanic and Hmong origin.

California Community Reinvestment Corporation/Willows Apartments – WFB made a significant investment of \$3.6 million to fund the acquisition and construction of 77 units of affordable housing. This is one of a number of investments the bank has made with this organization.

Lexington Square Apartments – WFB invested \$1 million to finance 130 units of affordable rental housing in this project. This investment is part of a larger investment in a fund specializing in LIHTC investments.

LOS ANGELES-LONG BEACH-GLENDALE MD: WFB's investment test performance in the Los Angeles-Long Beach-Glendale MD is excellent. In its largest AA in California, the bank has made during the current period 417 qualified investments totaling \$153.9 million, included in that total are 335 grants and contributions of \$6.2 million. In addition, WFB has ongoing qualified investments originated in prior periods totaling \$59.4 million. These investments provide continuing benefit to the AA. As is the case in most of its other major markets, WFB has utilized its expertise and resources to work in a position of leadership and influence. Investments in the greater Los Angeles area are diverse, but with much focus on affordable housing, small business, and revitalization. Investments during the current and prior evaluation periods have created over 8,000 units of affordable housing in the Los Angeles-Long Beach-Glendale MD.

Examples of significant investments made during the evaluation period are:

Valley Village Apartments – WFB invested \$5.9 million to create 188 units of affordable housing in Los Angeles. This project ensures some housing for the very low-income population by reserving 27 units for those persons whose income is less than 35 percent of the area median income. The other apartments are allocated for persons making below 50 percent (67 units) and below 60 percent (94 units) of the median.

Monrovia Redevelopment Agency – WFB invested \$3.8 million with this agency whose goal is the revitalization of some 575 acres in central Monrovia. Several specific corridors have been identified for improvement and redevelopment, and an affordable housing component is included in the master plan.

Charter School Investors LLC – New Markets Tax Credits facilitate this investment of \$3.8 million by WFB. The purpose is the development of charter schools that will serve children and families in low- or moderate-income neighborhoods.

East Los Angeles Community Corporation – During the current period WFB made an investment of \$250 thousand with this organization whose goal is the production and preservation of affordable housing, focusing on the Boyle Heights neighborhood. The corporation has produced some 95 units of affordable owner-occupied and rental housing, and WFB's investment will contribute to the creation of an addition 25 units in a project called Cuatro Vietos.

OAKLAND-FREMONT-HAYWARD MD: WFB's investment test performance in the Oakland-Fremont-Hayward MSA is excellent. WFB has made 348 qualified investments totaling \$84 million during the current period. Included are \$4.6 million in grants and contributions. Twenty-five prior period investments continuing to benefit the AA total \$15.5 million. As is the case in many of its AAs, WFB has taken a leadership position in providing much of its qualified investment to the community. Critical needs have been recognized and addressed in a number of ways and for a variety of purposes. Affordable housing is important to these efforts, and WFB's investments have created or enhanced over 3,900 units of affordable housing.

Examples of significant investments made during the evaluation period are:

Lenders for Community Development New Markets Tax Credits Fund – WFB’s investment of \$5.3 million in this fund will facilitate the purchase by the East Bay Asian Local Development Corporation of the Preservation Park Center in Oakland. This will allow the center to continue to serve as a base of operations for more than 30 not-for-profit organizations that provide needed services to low- and moderate-income persons in Alameda County.

Baycliff Apartments – WFB has invested \$14.7 million to create 342 units of affordable housing at this location. The investment is via a larger investment in a Morgan Stanley LIHTC fund.

Pleasant Hill BART Transit Village Apartments – This is an investment of \$10 million through a purchase of Contra Costa County Multifamily Housing Revenue Bonds. The housing project is a component of a mixed use project under development at the Pleasant Hill BART station and is in an area targeted for redevelopment by Contra Costa County. The mixed-income project will have a total of 449 units, of which 90 are reserved for persons whose income falls below 50 percent of the area median income.

RIVERSIDE-SAN BERNARDINO-ONTARIO MSA: WFB’s investment test performance in the Riverside-San Bernardino-Ontario MSA is excellent. In the current evaluation period WFB has made 58 qualified investments (including 40 grants and contributions of \$653 thousand) totaling \$25.7 million. Seventeen prior period investments continuing to provide benefit to the AA total \$22.6 million. Qualified investments by WFB in this AA have addressed a number of identified needs, including affordable housing and revitalization. WFB’s investments have supported the development of over 2,000 units of affordable housing in the AA.

Examples of significant investments made during the evaluation period are:

San Bernardino Joint Powers – WFB has invested \$4.9 million in financing authority bonds for the purpose of acquiring severely blighted properties in downtown San Bernardino. These, in turn, will be sold to private developers for revitalization into a mixed use complex of office, commercial, and residential properties.

Fontana Senior Apartments III – The bank has invested \$1.9 million for the construction of a 110-unit affordable rental apartment complex that will service low-income elderly persons.

Simpson Housing Solutions Multi-Housing Tax Credits Fund – WFB invested \$6.5 million to facilitate the construction of two 81-unit affordable multifamily developments in Barstow and Banning. These communities will provide additional housing in the MSA for low- and moderate-income individuals and families.

SAN DIEGO-CARLSBAD-SAN MARCOS MSA: WFB’s investment test performance in the San Diego-Carlsbad-San Marcos MSA is excellent. During the current evaluation period, WFB made 116 qualified investments totaling \$63.3 million. These numbers include 88 grants and contributions totaling \$7.9 million. Qualified investments made in prior periods that continue to provided community development benefit to the AA number

twenty-nine and total \$34.4 million. As is the case in most of its communities, WFB has shown leadership in creating and executing many investments. As is also typically the case, in San Diego-Carlsbad-San Marcos, the investments provide revitalization, services, and affordable housing. Investments during the current and prior periods have created over 4,300 units of affordable housing for citizens of the AA.

Examples of significant investments made during the evaluation period include:

Pembroke Community Investors – WFB invested \$10 million in support of Center City Renewal Community, a HUD-designated urban renewal area. This neighborhood has a high rate of poverty and unemployment and has been in dire need of revitalization. WFB's investment will be used to finance the relocation of the Thomas Jefferson School of Law to the City Center area, furthering the cause of revitalization.

NTC Promenade Arts and Cultural Center – WFB is the lead institution in this complex project, and has invested \$10.7 million. The project has several public and private funding sources and utilizes New Markets Tax Credits and Historic Tax Credits to preserve and revitalize the area encompassed by this endeavor. Under the leadership of WFB, the cooperating partners in the project were able to provide financially favorable terms that make the project viable for the not-for-profit organizations that will occupy much of the space.

Metro Villas Apartments – WFB made a \$6.5 million investment in the acquisition of this property that will provide 120 units of affordable rental housing. The investment in this community is part of a larger investment in an Alliant Tax Credit Fund, utilizing LIHTC to expand housing opportunities for low- or moderate-income persons.

SAN FRANCISCO-SAN MATEO-REDWOOD CITY MD: WFB's investment test performance in the San Francisco-San Mateo-Redwood City MD is adequate. The volume of investments in the San Francisco-San Mateo-Redwood City MD is relatively lower than that in most of the other full-scope AAs in California. During the current period, WFB has made 603 investments totaling \$72.5 million. This includes 560 grants and contributions, to 179 recipients, totaling \$6.9 million. WFB has a long history of providing valuable qualified investments in this AA, and it continues to invest in opportunities that are responsive to identified needs. In some cases, WFB is a leader and may have utilized its resources creatively.

Examples of significant investments made during the evaluation period are:

Non-Profit Finance Fund – WFB has invested \$750 thousand in this Certified Development Financial Institution that provides loans, technical assistance and advisory services, and operating and growth capital to its clients. The client base consists of small, community-based not-for-profit organizations engaged in a variety of services to low- and moderate-income persons in the San Francisco Bay Area. WFB's investment capitalized a revolving loan fund for the organization.

Mid-Peninsula Housing Coalition – WFB invested \$1 million in this organization based in Redwood City. The goal of the coalition is to provide decent, safe, affordable housing

and corollary services to low- and moderate-income persons. Its focus is the preservation of existing housing stock in an affordable capacity. The organization maintains an ongoing goal of acquiring and/or preserving 150 affordable housing units each year.

Carter Terrace Apartments – WFB invested \$5.4 million for this complex of 101 affordable rental housing units in San Francisco. The investment is a portion of a larger investment of \$25 million in the Alliant Tax Credit Fund 31. The fund invests in properties utilizing the benefits of LIHTC.

Housing Endowment and Regional Trust of San Mateo County (HEART) – HEART was created by the county of San Mateo and 17 municipalities for the purpose of constructing and rehabilitating affordable housing stock. WFB's investment of \$1 million is believed to be the first significant private sector investment in this entity. The funds provided by WFB are utilized to provide flexible, short-term loans for the acquisition, predevelopment, and rehabilitation of affordable housing, under the administration of the HEART organization.

SAN JOSE-SUNNYVALE-SANTA CLARA MSA: WFB's investment test performance in the San Jose-Sunnyvale-Santa Clara MSA is excellent. In the current evaluation period WFB made 123 qualified investments in this AA. These investments provided a total of \$62.7 million in CD benefits to the community. These figures include 98 grants and contributions totaling \$746 thousand. In addition, the AA continues to benefit from 26 investments, totaling \$41.5 million, made in prior evaluation periods. As is the case in most of WFB's AAs, WFB has utilized its leadership and significant expertise to provide a high level of qualified investment activity in the community. The investments have met needs primarily for affordable housing. In the current and prior evaluation periods, WFB has provided more than 2,900 units of affordable housing.

Examples of significant investments made during the evaluation period are:

Bella Castello Family Apartments – WFB has invested \$5.3 million in this 87-unit complex of affordable rental apartments in San Jose. This investment was made through a larger investment in the Wachovia Tax Credit Fund, an entity that specializes in investments in multifamily projects eligible for the benefits of LIHTC.

Summer Breeze Apartments and Hacienda Creek Senior Apartments – This is another of many investments into affordable rental housing projects. In this case, WFB invested \$9.9 million as part of a larger investment in the SunAmerica Affordable Housing Partners 125 Fund. This fund specializes in investments utilizing LIHTC. These two apartment communities are located in San Jose.

California Smart Growth Fund IV – WFB's investment in this fund includes \$2.7 million allocated to the San Jose-Sunnyvale-Santa Clara MSA. The fund provides various types of investments that support economic development efforts including retail, office, commercial, and industrial projects, as well as selected single- and multifamily residential housing efforts. The focus of these undertakings is on distressed or underserved areas, and the Smart Growth concept is one of sustainable development.

SANTA ANA-ANAHEIM-IRVINE MD: WFB's investment test performance in the Santa Ana-Anaheim-Irvine MD is good. In Santa Ana, WFB has made 192 investments totaling \$40.4 million in the current evaluation period, including 178 grants and contributions of \$1.3 million. This is in addition to 11 investments totaling \$7.2 million that continue from the prior periods and have ongoing benefit to the AA. The level of investment in the Santa Ana-Anaheim-Irvine MD, while good, is relatively less than in most of the other full-scope AAs in California, and does not rise to the excellent level seen in those areas. Nonetheless, the investments provide good value and benefit to the community in the area of affordable housing particularly. Investments by WFB in the current and prior periods have facilitated more than 1,100 units of affordable housing.

Examples of significant investments made during the evaluation period are:

Dorado Seniors Apartments – WFB invested \$7.6 million in the current period in this affordable rental housing project in Buena Park. The complex offers 150 units of housing. The investment is a targeted portion of a larger investment of \$23 million in the UBOC Guaranteed Tax Credit Fund V, a fund that makes investments in projects qualifying for LIHTC.

Ocean Air Apartments – This investment, by way of FNMA bonds, totaling \$7.5 million in the current period, provides 66 units of affordable rental housing in a moderate-income geography in Huntington Beach.

FNMA Mortgage-Backed Securities – During the current period, WFB invested a total of \$4.4 million in securities collateralized by residential real estate mortgage loans secured by properties located in Santa Ana. These underlying loans were made to borrowers whose incomes range from 41 percent to 70 percent of the area median income.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Bakersfield, Hanford-Corcoran, Napa, Sacramento-Arden-Arcade-Roseville, Salinas, Santa Cruz-Watsonville, Vallejo-Fairfield, and Visalia-Porterville MSAs and in the Northern Rural California AA is not inconsistent with the bank's overall outstanding performance under the investment test in California. This is due primarily to a high level of investments in relation to available resources and opportunities. The bank's performance in the Chico, El Centro, Madera, Merced, Modesto, Oxnard-Thousand Oaks-Ventura, Redding, San Luis Obispo-Paso Robles, Santa Barbara-Santa Maria-Goleta, Santa Rosa-Petaluma, Stockton, and Yuba City MSAs and in the Central Rural California, Eastern Rural California, and Truckee-Grass Valley AAs is weaker than the bank's overall performance under the investment test for California. This is due primarily to a lower level of investments in relation to available resources. WFB has no qualified investments in the Eastern Rural California AA and very low levels of investment in the Madera MSA and in the Central Rural California AA. Performance in the limited scope AAs did not influence the investment test rating in California. Refer to Table 14 in the California section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the state of California is rated **Outstanding**. Based on full-scope reviews, the bank's performance in the Fresno, Oakland-Fremont-Hayward, Riverside-San Bernardino-Ontario, and San Jose-Sunnyvale-Santa Clara MSAs and in the San Francisco-San Mateo-Redwood City MD is excellent. Performance in the San Diego-Carlsbad-San Marcos MSA and in the Los Angeles-Long Beach-Glendale and Santa Ana-Anaheim-Irvine MDs is good. The overall rating is primarily supported by an excellent distribution of branches in the Fresno, Oakland-Fremont-Hayward, Riverside-San Bernardino-Ontario, and San Jose-Sunnyvale-Santa Clara MSAs, and in the San Francisco-San Mateo-Redwood City MD, and a good distribution in the San Diego-Carlsbad-San Marcos MSA and in the Los Angeles-Long Beach-Glendale and Santa Ana-Anaheim-Irvine MDs.

Retail Banking Services

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

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches in low- and moderate-income geographies in relation to the proportion of the population residing in those geographies. We also considered branches in bordering middle- and upper-income census tracts to the extent those bordering branches improved accessibility to individuals residing in low- and moderate-income geographies. See the discussion of bordering branches in the Ratings section of the Scope of Evaluation in this document.

FRESNO MSA: WFB's branch distribution is excellent. Its delivery systems are readily accessible to all portions of the AA. The bank's percentage of branches in low-income geographies exceeds the percentage of population in low-income geographies, indicating excellent performance. In moderate-income geographies, the bank's percentage of branches is near the population percentage, indicating good performance. This conclusion considers one bordering branch located in a middle-income geography that augments the accessibility of banking products and services to individuals in moderate-income geographies. WFB has 44 full-service ATMs in the AA, which are similarly distributed as the branches are among the geographies. Other alternative delivery systems including bank by phone and online banking improve accessibility for all geographies. WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these alternative delivery systems in concluding on WFB's performance in the AA.

Net branch openings and closures in this AA did not adversely impact the accessibility of its delivery systems, particularly in low- and moderate-income geographies. WFB opened two branches in upper-income geographies during the evaluation period. No branches were closed. Branch operating hours were generally the same, regardless of where the branch is located. However, WFB's sole branch in a low-income geography did not offer Saturday banking, while most other branches were opened on Saturdays.

LOS ANGELES-LONG BEACH-GLENDALE MD: WFB's branch distribution is good. Its delivery systems are accessible to essentially all portions of the AA. The bank's percentages of branches in low-income and moderate-income geographies are near the percentages and below the percentages of the population residing in those geographies. Two bordering branches located in middle- and upper-income geographies augment the accessibility of products and services in the low-income geographies, and thirteen bordering branches augment the accessibility in moderate-income geographies. WFB has 692 full-service ATMs in the AA. WFB has a higher percentage of its ATMs in low-income geographies than its branches. The bank has a lower percentage of its ATMs in moderate-income geographies relative to its percentage of branches in those geographies. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on the bank's performance in the AA.

Net branch openings and closures improved the accessibility of its delivery systems, particularly in low- and moderate-income geographies within the AA. While a majority of the new branches was opened in middle- and upper-income geographies, one new branch was opened in a low-income geography and moderate-income geographies had a net gain of two new branches. Operating hours of branches in the assessment were generally the same, regardless of the income level of the geography. Many branches were opened for Saturday and Sunday banking. None of the branches in low-income geographies offered Sunday banking.

OAKLAND-FREMONT-HAYWARD MSA: WFB's distribution of branches is excellent. Delivery systems are readily accessible to all portions of the AA. The distribution of branches among low-income geographies exceeds the percentage of the population in low-income geographies. The distribution of branches among moderate-income geographies exceeds the percentage of the population in moderate-income geographies. Two branches in middle-income geographies border moderate-income geographies, which improve the accessibility of the bank's products and services to those residing in the moderate-income geographies. WFB has 282 full-service ATMs in the AA that are similarly distributed among the geographies as the branches. Other alternative delivery systems including bank by phone and online banking improve accessibility for all geographies. WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these alternative delivery systems in concluding on WFB's performance in the AA.

WFB's net branch openings and closures during the evaluation period did not adversely impact the accessibility of its delivery systems. WFB opened six new branches in the AA, while closing two branches. Low-income geographies received a net gain of one branch, while moderate-income geographies had a net loss of one branch. Branch operating hours are generally similar, regardless of the income level of the geography. While branches among geographies of all income levels offer Saturday banking, a greater percentage of the branches in middle- and upper-income geographies offer Sunday banking.

RIVERSIDE-SAN BERNARDINO-ONTARIO MSA: WFB's distribution of branches is excellent. The bank's delivery systems are readily accessible to all portions of its AA. The distribution of branches among low-income geographies is below the percentage of the population in low-income geographies. The distribution of branches in moderate-income geographies is near the percentage of the population in moderate-income geographies. Two branches in middle-income geographies border low-income geographies, increasing the accessibility of the bank's products and services to those in low-income geographies while three branches in middle-income geographies border moderate-income geographies, increasing the accessibility of the bank's products and services to those residing in moderate-income geographies. Considering the additional availability of these bordering branches to those residing in low- and moderate-income geographies, the overall distribution of branches is excellent. The bank has 250 full-service ATMs in the AA that are similarly distributed among the geographies as the branches. Other alternative delivery systems including bank by phone and online banking improve accessibility for all geographies. WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these alternative delivery systems in concluding on WFB's performance in the AA.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies. During the evaluation period, WFB opened 24 branches and closed one branch in the AA. There were no branch openings or closings in low- or moderate-income geographies. Services, including business hours, did not vary in a way that inconveniences portions of the AA, particularly low- and moderate-income geographies and/or individuals.

SAN DIEGO-CARLSBAD-SAN MARCOS MSA: WFB's distribution of branches is good overall. The delivery systems are accessible to essentially all portions of the bank's AA. The distribution of branches among low-income geographies is significantly below the percentage of the population in low-income geographies. The distribution of branches among moderate-income geographies exceeds the population in moderate-income geographies. In low-income geographies, no bordering branches improved the accessibility of the bank's delivery systems. Ten branches in middle- and upper-income geographies border moderate-income geographies, which improve the accessibility of the bank's delivery systems to moderate-income geographies or individuals. Considering the additional availability of these bordering branches to those residing in moderate-income geographies, the overall branch distribution is good. WFB has 318 full-service ATMs

available in the AA. These ATMs are distributed among the different geographies similar to the distribution of branches. Other alternative delivery systems including bank by phone and online banking improve accessibility for all geographies. WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these alternative delivery systems in concluding on WFB's performance in the AA.

The bank's record of opening and closing branches has improved the accessibility of its delivery systems, particularly in low-income geographies. During the evaluation period, WFB opened 13 branches and closed two branches in the AA. Low-income geographies had a net gain of one new branch. There were no net changes in the number of branches available in moderate-income geographies. Services, including business hours, did not vary in a way that inconveniences portions of the AA, particularly low- and moderate-income geographies and/or individuals.

SAN FRANCISCO-SAN MATEO-REDWOOD CITY MD: The bank's distribution of branches is excellent. WFB's distribution of branches in low- income geographies significantly exceeds the percentage of the population in low -income geographies. WFB's distribution of branches in moderate-income geographies is near to the percentage of the population in moderate-income geographies. One branch located in a middle-income geography borders a low-income geography, which increases accessibility to the bank's delivery systems for individuals residing in low-income geographies. Four additional branches border moderate-income geographies, thereby increasing the accessibility of the bank's delivery systems to those in moderate-income geographies. Considering the additional availability of these bordering branches to those residing in low- and moderate-income geographies, the overall branch distribution is excellent. WFB operates 316 full-service ATMs in the AA. The percentage of ATMs in low-income geographies significantly exceeds the population in low-income geographies. The percentage of ATMs in moderate-income geographies is lower than the percentage of the population residing in moderate-income geographies. Other alternative delivery systems including bank by phone and online banking improve accessibility for all geographies. WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these alternative delivery systems in concluding on WFB's performance in the AA.

The bank's record of opening and closing branches has improved the accessibility of its delivery systems, particularly in low- and moderate-income geographies. During the evaluation period, WFB opened nine branches in the AA. No branches were closed. Low-income geographies gained one new branch, while moderate-income geographies gained four branches. Services, including business hours, did not vary in a way that inconveniences portions of the AA, particularly low- and moderate-income geographies and/or individuals.

SAN JOSE-SUNNYVALE-SANTA CLARA MSA: The bank's distribution of branches in the AA is excellent. The percentage distribution of branches in low- and moderate-income geographies is near the percentage distribution of the population residing in low-

and moderate-income geographies. Four branches located in middle-income geographies border moderate-income geographies, which increase the accessibility of the bank's delivery systems for individuals residing in moderate-income geographies. Considering the additional availability of these bordering branches to those residing in moderate-income geographies, the overall branch distribution is excellent. WFB operates 215 full-service ATMs in the AA. The percentages of the ATMs in low- and moderate-income geographies are near the percentages of the population residing in low- and moderate-income geographies. Other alternative delivery systems including bank by phone and online banking improve accessibility for all geographies. WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these alternative delivery systems in concluding on WFB's performance in the AA.

During the evaluation period, WFB opened nine branches and closed four branches in the AA. The bank's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies. There was no net change in the number of branches in low-income geographies. In moderate-income geographies, there was a net closure of one branch. The bordering branches discussed above, helped to reduce the impact on the accessibility of delivery systems in moderate-income geographies due to branch closures. Services, including business hours, did not vary in a way that inconveniences portions of the AA, particularly low- and moderate-income geographies and/or individuals.

SANTA ANA-ANAHEIM-IRVINE MD: WFB's branch distribution in the AA is good. The percentage of branches in low-income geographies is significantly lower than the percentage of the population residing in low-income geographies. The percentage of branches in moderate-income geographies is near the percentage of the population in moderate-income geographies. Ten branches located in middle- and upper-income geographies border moderate-income geographies, which increase the accessibility of the bank's delivery systems for individuals residing in moderate-income geographies. Considering the additional availability of these bordering branches to those residing in moderate-income geographies, the overall branch distribution is good. WFB operates 266 full-service ATMs in the AA. Like the branch distribution, the percentage of ATMs in low-income geographies is significantly lower than the percentage of the population in low-income geographies. The percentage of ATMs in moderate-income geographies is near the percentage of the population in moderate-income geographies. Other alternative delivery systems including bank by phone and online banking improve accessibility for all geographies. WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these alternative delivery systems in concluding on WFB's performance in the AA.

During the evaluation period, WFB opened 16 branches and closed 3 branches in the AA. The bank's opening and closing of branches has improved the accessibility of its delivery systems, particularly in low- and moderate-income geographies. WFB had a net increase of one branch each in low- and moderate-income geographies. Services, including

business hours, did not vary in a way that inconveniences portions of the AA, particularly low- and moderate-income geographies and/or individuals.

Community Development Services

WFB provided an excellent level of CD services in California and in the Oakland-Fremont-Hayward MSA, San Diego-Carlsbad-San Marcos MSA, San Francisco-San Mateo-Redwood City MD, and Santa Ana-Anaheim-Irvine MD. For the Los Angeles-Long Beach-Glendale MD, the level of CD services provided by WFB is good. For the Fresno MSA and San Jose-Sunnyvale-Santa Clara MSA, WFB provides an adequate level of CD services. However, for the Riverside-San Bernardino-Ontario MSA, the level of CD services provided by WFB was very poor. The bank has a thorough understanding of the credit needs of California's communities. The bank identified these needs as affordable housing, homeownership preservation, and foreclosure prevention assistance, addressing homelessness, providing bilingual resources and services to immigrants, and economic and business development. The bank is very responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services and the leadership provided by WFB participants in delivering CD services to organizations promoting affordable housing and foreclosure prevention in high cost areas and to low- and moderate-income families and persons as well as other organizations providing needed CD services to low- and moderate-income families and persons or geographies. Highlights of CD qualified services provided by WFB or WFB employees are listed below.

For these AAs, WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education, first time homebuyer, and small business seminars.

FRESNO MSA: WFB provides an adequate level of CD services. WFB participated in ten different CD services that benefited nine different organizations. Seven services demonstrated innovation in response to identified community needs.

LOS ANGELES-LONG BEACH-GLENDALE MD: WFB provides a relatively high level of CD services. WFB participated in 81 different CD services that benefited 36 different organizations. Twenty-eight services demonstrated innovation in response to identified community needs.

Highlights of WFB's CD services that benefited the Los Angeles-Long Beach-Glendale MD include the following:

WFB supported an organization licensed as a foster care agency and is active in recruiting, certifying, and training foster parents. The organization is also involved in home ownership as a method to create more affordable housing opportunities, strengthen families, and revitalize communities. WFB employees provided financial education assistance, mortgage underwriting services, and banking services for foster care children and their placement families. In addition, families in need of bank accounts are serviced

through a local WFB bank store. Another WFB employee served on the audit committee of the organization.

OAKLAND-FREMONT-HAYWARD MSA: WFB is a leader in providing CD services. WFB participated in 205 different CD services that benefited 56 different organizations. The number of services reported during this examination significantly exceeded the level reported during the previous examination. Twenty-four services demonstrated innovation in response to identified community needs.

Highlights of WFB's CD services that benefited the Oakland-Fremont-Hayward MSA include the following:

WFB supported an organization whose mission is to empower men and women facing barriers to employment to achieve economic self-sufficiency. The organization provides a comprehensive career development program that includes job skills training, credentials, career coaching, work experience, and job placement assistance. WFB employees served on the board and finance committee, reviewed financials, and participated in fundraising.

WFB supported a local credit counseling service in its foreclosure prevention counseling activities. WFB employees participated in 12 seminars and meetings to address the concerns of homeowners and to provide critical information to potential buyers. WFB employees also hosted two foreclosure prevention training sessions that included representatives from multiple not-for-profit organizations to provide these organizations with foreclosure prevention strategies.

RIVERSIDE-SAN BERNARDINO-ONTARIO MSA: WFB provides few CD services. WFB participated in three different CD services that benefited two different organizations. No services demonstrated innovation.

SAN DIEGO-CARLSBAD-SAN MARCOS MSA: WFB is a leader in providing CD services. WFB participated in 81 different CD services that benefited 28 different organizations. Twenty-six services demonstrated innovation in response to identified community needs.

Highlights of WFB's CD services that benefited the San Diego-Carlsbad-San Marcos MSA include the following:

WFB participated in various programs supporting homeownership preservation throughout the San Diego-Carlsbad-San Marcos MSA. These programs included a Foreclosure Roundtable hosted by Senator Barbara Boxer's office and a series of HOME Clinics designed to assist distressed borrowers sponsored by a coalition of not-for-profit organizations and agencies in the San Diego region. WFB has provided individual foreclosure prevention counseling and loss mitigation services at community events and conferences, giving thousands in attendance a chance to learn about homeownership preservation and discuss their current situations with WFB employees.

SAN FRANCISCO-SAN MATEO-REDWOOD CITY MD: WFB is a leader in providing CD services. WFB participated in 436 different CD services that benefited 113 different organizations. The number of services reported during this examination significantly exceeded the level reported during the previous examination. One hundred twenty six services demonstrated innovation in response to identified community needs.

Highlights of WFB's CD services that benefited the San Francisco-San Mateo-Redwood City MD include the following:

WFB supported an agency whose mission is to provide housing, education and employment services to San Francisco's homeless and at-risk families. The agency's four programs support more than 3,000 parents and children each year in their efforts to achieve stability and self-sufficiency. WFB employees taught Hands on Banking/Borrowing Money to participants in a two-year transitional housing program.

WFB supported an organization whose mission is to provide small business training and support services to women and men throughout the Bay Area. The organization's clients include 85 percent low- and moderate-income individuals and 16 percent persons with disabilities. WFB employees trained the organization's staff in reviewing business plans.

SAN JOSE-SUNNYVALE-SANTA CLARA MSA: WFB provides an adequate level of CD services. WFB participated in 22 different CD services that benefited 16 different organizations. Twelve services demonstrated innovation in response to identified community needs.

SANTA ANA-ANAHEIM-IRVINE MD: WFB is a leader in providing CD services. WFB participated in 258 different CD services that benefited 83 different organizations. Twenty-two services demonstrated innovation in response to identified community needs.

Highlights of WFB's CD services that benefited the Santa Ana-Anaheim-Irvine MD include the following:

WFB is a founding member of a homeownership preservation collaborative, a coalition of not-for-profit, government, and business leaders brought together to develop a strategy for dealing with the growing problem of foreclosures in the region. The organization consists of over 50 leaders in housing that have organized, facilitated, and participated in various foreclosure-related forums, including bilingual forums in Spanish and Vietnamese. The organization has successfully leveraged local resources to augment national foreclosure prevention initiatives. A WFB employee was a founder of this collaborative and other WFB employees served as chairs of the organization's various sub-committees as well as on their executive committee.

WFB supported an organization whose mission is to develop and finance affordable housing and help strengthen neighborhoods in partnership with residents, local government, financial institutions and the business community. A WFB employee served as the co-chair of the fundraising committee and as co-treasurer.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the El Centro, Hanford-Corcoran, Madera, Merced, Modesto, Napa, Oxnard-Thousand Oaks-Ventura, Redding, San Luis Obispo-Paso Robles, Santa Barbara-Santa Maria-Goleta, Santa Rosa-Petaluma, Stockton, Visalia-Porterville, and Yuba City MSAs and in the Northern Rural California and Truckee-Grass Valley AAs is not inconsistent with the bank's overall outstanding performance under the service test in California. The bank's performance under the service test in the Bakersfield, Chico, Sacramento-Arden-Arcade-Roseville, Salinas, Santa Cruz-Watsonville, and Vallejo-Fairfield MSAs and in the Central Rural California and Eastern Rural California AAs is weaker than the bank's overall performance in the state. Performance is weaker in these AAs primarily due to the weaker distribution of branches in low- and moderate-income geographies relative to the distribution of the population. Performance in the limited scope AAs did not influence the service test rating in California. Refer to Table 15 in the California section of Appendix D for the facts and data that support these conclusions.

State of Colorado Rating

CRA Rating for the state⁴: Outstanding

The lending test is rated: Outstanding
The investment test is rated: High Satisfactory
The service test is rated: Outstanding

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Good distribution of WFB's loans among geographies and borrowers of different income levels throughout its AAs;
- Excellent community development lending levels that had a significantly positive impact within the state;
- Investment volume that reflects a good level of responsiveness to the needs of the state; and
- Provision of services shows excellent responsiveness to banking needs within the state.

Description of Institution's Operations in the State of Colorado

Of the bank's 30 state and multi-state rating areas, Colorado ranks fifth and accounts for 5.3 percent of total bank deposits, or \$13.5 billion as of June 30, 2008. WFB has eleven defined AAs in Colorado, which include thirty-two counties and every MSA in the state. Within the state, WFB operates 150 branch offices. WFB is the largest banking institution in Colorado with 16.2 percent of the deposit market share. Primary competitors include US Bank, N.A., Wachovia Bank, N.A., and JP Morgan Chase Bank, N.A., with deposit market shares of 7.8 percent, 5.8 percent, and 5.5 percent, respectively.

Refer to the market profiles for the Denver-Aurora MSA in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

⁴ For institutions with branches in two or more states in a multi-state metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state metropolitan area. Refer to the multi-state metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Scope of Evaluation in the State of Colorado

Of WFB's eleven AAs in Colorado, the Denver-Aurora MSA was selected for full-scope review. This MSA accounts for 62.9 percent of the bank's state deposits and is the most significant AA in the state.

LENDING TEST

Conclusion for Area Receiving Full-Scope Review

The bank's performance under the lending test in Colorado is rated **Outstanding**. Based on a full-scope review, the bank's performance in the Denver-Aurora MSA is excellent.

Lending Activity

Refer to Table 1 in the Colorado section of Appendix D for the facts and data used to evaluate the bank's lending activity.

WFB's lending activity in the Denver-Aurora MSA reflects excellent responsiveness to the AA's credit needs. The bank ranks first in deposit market share with 19 percent of the deposits in the MSA. WFB ranks second for home mortgage loans, by dollar volume, with a nine percent market share. It is important to note that four of the top ten mortgage lenders in the MSA do not have deposit-taking facilities. WFB dominates the market and ranks first in small loans to businesses. Its 27 percent market share of small loans to businesses exceeds its market share of deposits in this MSA.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the Colorado section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

WFB's geographic distribution of home purchase loans by income level in the Denver-Aurora MSA is adequate. Its distribution of loans in low-income census tracts exceeds the percent of owner-occupied units in low-income census tracts. WFB's market share of home purchase loans in low-income census tracts is reasonably near to its overall market share. WFB's geographic distribution of home purchase loans in moderate-income census tracts is somewhat lower than the percent of owner-occupied units in moderate-

income census tracts. Its market share of home purchase loans in moderate-income census tracts is somewhat lower than its overall market share.

WFB's geographic distribution of home improvement loans by income level in the Denver-Aurora MSA is good. Its distribution of loans in low-income census tracts exceeds the percent of owner-occupied units in low-income census tracts. WFB's market share of home improvement loans in low-income census tracts significantly exceeds its overall market share. WFB's geographic distribution of home improvement loans in moderate-income census tracts is somewhat lower than the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home improvement loans in moderate-income census tracts is somewhat lower than its overall market share.

WFB's geographic distribution of home refinance loans by income level in the Denver-Aurora MSA is good. Its distribution of loans in low-income census tracts is near to the percent of owner-occupied units in low-income census tracts. WFB's market share of home refinance loans in low-income census tracts is somewhat lower than its overall market share. WFB's geographic distribution of home refinance loans in moderate-income census tracts is somewhat lower than the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home refinance loans in moderate-income census tracts is reasonably near to its overall market share.

Small Loans to Businesses

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

WFB's geographic distribution of small loans to businesses in the Denver-Aurora MSA is good. The bank's distribution of small loans to businesses in low-income geographies is somewhat lower than the percent of businesses in low-income geographies. Additionally, the bank's market share of small loans to businesses in low-income geographies is reasonably near to its overall market share of such loans in the AA. The bank's distribution of small loans to businesses in moderate-income geographies is reasonably near to the percent of businesses in moderate-income geographies. Additionally, the bank's market share of small loans to businesses in moderate-income geographies is reasonably near to its overall market share of such loans in the AA.

Small Loans to Farms

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

WFB's geographic distribution of small loans to farms in the Denver-Aurora MSA is good. WFB's distribution of small loans to farms in low-income geographies exceeds the percent of farms in low-income geographies. The bank's market share of small loans to farms in low-income geographies significantly exceeds its overall market share of such

loans in the AA. The bank's distribution of small loans to farms in moderate-income geographies is lower than the percent of farms in moderate-income geographies. Additionally, the bank's market share of small loans to farms in moderate-income geographies is below its overall market share of such loans in the AA.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8 through 10 in the Colorado section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations/purchases.

In our analysis of the distribution of home mortgage loans by income level of borrower we identified barriers to lending to low-income borrowers. Our analysis of market share data also took into consideration that WFB had a higher proportion of loans with reported income information than the general market. Consideration was given to these performance context issues when assessing the WFB's performance.

WFB's borrower distribution of home purchase loans by income level of the borrower in the Denver-Aurora MSA is excellent. Its distribution of loans to low-income borrowers is somewhat lower than the percent of low-income families within the AA. WFB's market share of home purchase loans to low-income borrowers is reasonably near to its overall market share. WFB's borrower distribution of home purchase loans to moderate-income borrowers significantly exceeds the percent of moderate-income families within the AA. Its market share of home purchase loans to moderate-income borrowers is reasonably near to its overall market share.

WFB's borrower distribution of home improvement loans by income level of the borrower in the Denver-Aurora MSA is adequate. Its distribution of loans to low-income borrowers is somewhat lower than the percent of low-income families within the AA. WFB's market share of home improvement loans to low-income borrowers is lower than its overall market share. WFB's borrower distribution of home improvement loans to moderate-income borrowers exceeds the percent of moderate-income families within the AA. WFB's market share of home improvement loans to moderate-income borrowers is somewhat lower than its overall market share.

WFB's borrower distribution of home refinance loans by income level of the borrower in the Denver-Aurora MSA is excellent. Its distribution of loans to low-income borrowers is somewhat lower than the percent of low-income families within the AA. WFB's market share of home refinance loans to low-income borrowers is reasonably near to its overall market share. WFB's borrower distribution of home refinance loans to moderate-income borrowers exceeds the percent of moderate-income families within the AA. WFB's market share of home refinance loans to moderate-income borrowers is reasonably near to its overall market share.

Small Loans to Businesses

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

WFB's distribution of small loans to businesses based on the revenue size of the businesses in the Denver-Aurora MSA is excellent. WFB's percentage of loans to businesses with gross annual revenue of \$1 million or less exceeds the percentage of small businesses in the AA. WFB's market share of loans to businesses with gross annual revenue of \$1 million or less significantly exceeds its overall business loan market share.

Small Loans to Farms

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

WFB's distribution of small loans to farms based on the revenue size of the farms in the Denver-Aurora MSA is good. WFB's percentage of loans to farms with gross annual revenue of \$1 million or less is reasonably near to the percentage of small farms in the AA. WFB's market share of loans to farms with gross annual revenue of \$1 million or less exceeds its overall farm loan market share.

Community Development Lending

Refer to Table 1 in the Colorado section of Appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

The volume and nature of WFB's CD lending had a significantly positive impact on lending test performance in the Denver-Aurora MSA. During the evaluation period, the bank originated 52 CD loans totaling \$166 million. Approximately 54 percent of these loans were targeted to affordable housing needs, 33 percent to stabilization and revitalization needs, 9 percent to organizations providing community services targeted to LMI individuals, and 4 percent to economic development needs.

WFB's CD lending in the Denver-Aurora MSA provided financing for 1,173 units of affordable housing for low- and moderate-income individuals. One of the largest loans was a \$25.4 million loan underwritten as a bond to a not-for-profit housing and finance authority. The organization's mission is to increase the availability of affordable, decent, and accessible housing for low- and moderate-income Coloradans. The bond financed

the construction of a 411-unit apartment building located in a moderate-income area of Denver. Of the 411 units, 268 (65 percent) were restricted to low- or moderate-income individuals. Throughout the evaluation period, WFB's support for this organization also included investments in single-family mortgage bonds, providing technical assistance on the LIHTC application process, and conducting homebuyer education classes.

Another example of WFB's commitment to address affordable housing needs in the Denver-Aurora MSA involved three loans totaling \$40.9 million to a housing authority whose mission is to promote adequate and affordable housing to low- and very low-income Denver residents. The loans financed three separate projects and resulted in the development of 539 units of affordable housing. Each project faced various complexities, including multiple financing sources and partners, financing challenges due to the collapse in capital markets, loan underwriting flexibility outside WFB's standard policies, and energy upgrades using HUD's Energy Performance Contract program.

Several of WFB's CD loans in the Denver-Aurora MSA demonstrated the bank's leadership and innovative approach to addressing community needs. One example involved a \$2.8 million loan to a New Markets Tax Credit investment fund. Loan proceeds financed the purchase and acquisition of a facility in a low-income area of Denver. The building is occupied by a charter school offering scholarships to low-income children in the surrounding community and by an organization providing community services to low-income Spanish-speaking immigrants. The complex project required collaboration between the City of Denver, Denver County, and various lenders. WFB showed flexibility by requiring a lower than average down payment and structuring the loan to offer the charter school a percentage of debt forgiveness if the loan can be paid in full prior to the maturity date. WFB also made an equity investment in the fund and was one of only four lenders selected to provide the debt and equity financing. WFB demonstrated leadership by providing expertise with regard to New Markets Tax Credit structures and this project was the first of its kind to close within the investment fund.

Product Innovation and Flexibility

The use of flexible loan products enhances WFB's lending test performance in Colorado and had a positive impact on the lending test rating. WFB uses flexible lending programs to enhance its efforts to meet the credit needs in Colorado, including those of low- and moderate-income persons and census tracts. The use of these programs enabled the bank to be more effective in meeting community needs for affordable home loans.

The CDMP is a flexible mortgage product that provides flexible underwriting for low- and moderate-income borrowers earning 80 percent or less of their respective area's adjusted median income seeking to buy homes in LMI census tracts. The program is supplemented by a required homebuyer's education program to ensure the new homeowners have an understanding of the home buying process. Flexibility in underwriting criteria includes expanded debt ratios, low down payment requirements, no cash reserve requirements, and no private mortgage insurance requirements. Since the product provides generous underwriting and does not require private mortgage insurance,

these loans are not saleable on the secondary market and are retained in the bank's own portfolio. WFB originated 918 CDMP loans totaling nearly \$131 million in the state of Colorado during the evaluation period.

The utilization of this flexible lending program demonstrates additional responsiveness to area credit needs and had a positive effect on the bank's overall performance under the lending test.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Colorado Springs and Greeley MSAs and in the Durango and Western Rural Colorado AAs is not inconsistent with the bank's overall outstanding performance under the lending test in Colorado. In the Boulder, Ft. Collins-Loveland, Grand Junction, and Pueblo MSAs and in the Canon City and Sterling AAs the bank's performance is weaker than the bank's overall performance in the state. Weaker performance is mainly due to a less favorable geographic distribution of home purchase and refinance mortgage loans, weaker borrower distribution of home purchase and refinance mortgage loans, and a lower volume of CD loans. Performance in the limited scope AAs did not influence the lending test rating in Colorado. Refer to Tables 1 through 12 in the Colorado section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

WFB's investment test performance in Colorado is rated **High Satisfactory**. Based on a full-scope review, the bank's performance in the Denver-Aurora MSA is good. Performance in the limited-scope AAs did not influence the overall investment test rating for Colorado. Some statewide investments provide limited enhancement to the overall rating.

Conclusions for Area Receiving Full-Scope Review

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

WFB's investment test performance in the Denver-Aurora MSA is good. During the evaluation period, the bank made 202 qualified CD investments totaling \$43.2 million. Included in the totals are 170 grants and contributions totaling \$2.2 million. In addition, 26 qualified investments totaling \$33.5 million were made in prior periods and provide ongoing benefit to the AA. Investments meet a number of identified needs, but affordable housing is the most prevalent use of the bank's investment funds. Investments during the current and prior periods have created or preserved over 2,600 units of affordable housing in the Denver-Aurora MSA.

Examples of significant investments made during the evaluation period are:

Casa Dorada Apartments – As part of a larger investment of \$25 million in an MMA Financial Institutional Tax Credit Fund, WFB invested \$4 million in this 72-unit affordable rental housing project in Denver. This investment, like many of the bank’s investments, utilizes LIHTC.

Residences at Trolley Park – WFB’s investment in this affordable housing project, when fully funded, will total \$4 million. During the current period, \$2.9 million was advanced. The development will offer 38 units of affordable housing. This investment was also facilitated through an MMA Financial Institutional Tax Credit Fund.

Habitat for Humanity of Colorado – This organization functions as an umbrella entity for the various local chapters of Habitat for Humanity in Colorado. It provides various services and expertise to the local chapters as may be needed. WFB invested \$250 thousand to create a revolving loan fund to enhance the benefits provided to the chapters. Local chapters may access the fund to meet various short-term funding needs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank’s performance under the investment test in the Boulder and Colorado Springs MSAs and in the Durango AA is not inconsistent with the bank’s overall high satisfactory performance under the investment test in Colorado. The bank’s performance in the Greeley and Pueblo MSAs and in the Western Rural Colorado AA is stronger than the overall performance, due primarily to higher relative levels of investment. Performance in the Fort Collins-Loveland and Grand Junction MSAs and in the Canon City and Sterling AAs is weaker than the overall performance under the investment test in Colorado, due to lower relative levels of investment. WFB has no qualified CD investments in the Sterling AA. Performance in the limited scope AAs did not influence the investment test rating in Colorado. Refer to Table 14 in the Colorado section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Area Receiving Full-Scope Review

The bank’s performance under the service test in the state of Colorado is rated **Outstanding**. Based on a full-scope review, the bank’s performance in the Denver-Aurora MSA is excellent. The overall rating is supported by an excellent distribution of branches among low- and moderate-income geographies in the Denver-Aurora MSA and excellent responsiveness to the community development service needs of the AA.

Retail Banking Services

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

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches in low- and moderate-income geographies in relation to the proportion of the population residing in those geographies. We also considered the accessibility of branches in middle- and upper-income geographies that border low- and moderate-income geographies. See the discussion of bordering branches in the Ratings section of the Scope of Evaluation.

WFB's branch distribution is excellent in the Denver-Aurora MSA. The bank's percentages of branches in low- and moderate-income geographies exceed the percentages of the population in low and moderate-income geographies. Five branches in middle-income geographies and one branch in an undesignated geography border moderate-income geographies, which improve the accessibility of the bank's products and services to those residing in the moderate-income geographies. The distribution of WFB's 128 full-service ATMs in the AA is generally consistent with the distribution of branches and they provide enhanced accessibility to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

Branch openings and closings during the evaluation period improved the accessibility of delivery systems, particularly in moderate-income geographies. The bank opened twelve branches and closed none. There was a net gain of three branches in moderate-income geographies. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

Community Development Services

WFB has provided an excellent level of CD services in Colorado and the Denver-Aurora MSA. The bank has a thorough understanding of the credit needs of Colorado's communities and the Denver-Aurora MSA. The bank identified these needs as affordable housing, reducing the growing homeless population, and revitalization of distressed areas. The bank is very responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services and the leadership provided by WFB participants in delivering CD services to organizations promoting affordable housing and foreclosure prevention to low- and moderate-income families and persons as well as other organizations providing needed CD services to low- and moderate-income families and persons or geographies. Highlights of CD qualified services provided by WFB or

WFB employees are listed below. The number of services reported during this examination significantly exceeded the level reported during the previous examination. WFB participated in 161 different CD services that benefited 66 different organizations. Thirty-eight of the services demonstrated innovation in response to identified community needs.

WFB employees participated in various capacities including member of the board; member of various committees such as executive, loan, and fundraising; and advisor. In some organizations, WFB employees served in leadership roles such as those highlighted below. WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education, first time homebuyer, and small business seminars.

Highlights of WFB's CD services that benefited the Denver-Aurora MSA include the following:

WFB supported an organization whose mission is to provide affordable housing and to promote the wise and sustainable use of resources. The organization offers education and awareness programs, opportunities for community revitalization, and the provision of decent, safe, and affordable housing for those with low- and moderate-income. A bank employee served in a leadership role as a board member and board president, and also served on the finance committee and acquisitions committee. WFB also supported the organization by providing development loans and bridge loans until long-term financing is secured.

From 2006 to 2008, WFB contributed \$85,000 to a comprehensive, integrated plan that blends a "housing first" solution with responsibility, self-reliance, and accountability, with the goal of reducing homelessness in Denver by 75 percent over the next five years. A WFB employee served on the fundraising committee that works to bring funding from corporations, foundations, and public funding to make this plan possible. WFB was the lead financial institution to work with the Federal Reserve to host a luncheon that drew over fifteen financial institutions to raise funds for the plan. As a result of the presentation and subsequent actions by WFB, an additional \$250,000 in funding has been generated for this initiative.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Colorado Springs, Grand Junction, Greeley, and Pueblo MSAs, and in the Western Rural Colorado AA is not inconsistent with the bank's overall outstanding performance under the service test in Colorado. The bank's performance under the service test in the Boulder and Ft. Collins-Loveland MSAs and in the Canon City, Durango, and Sterling AAs is weaker than the bank's overall performance in the state. Performance is weaker primarily due to delivery systems that are accessible to limited portions of the bank's AAs. Performance in the limited scope AAs did not influence the service test rating in Colorado.

Refer to Table 15 in the Colorado section of Appendix D for the facts and data that support these conclusions.

State of Texas Rating

CRA Rating for the state⁵: Satisfactory

The lending test is rated: High Satisfactory
The investment test is rated: High Satisfactory
The service test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of its AAs within the state.
- An adequate distribution of loans among geographies in four of the six Texas full-scope AAs and a good distribution among borrowers of different income levels throughout its AAs.
- CD lending levels that positively impacted performance within the state;
- Investment volume that reflects a good level of responsiveness to the needs of the state; and
- Provision of services that shows good responsiveness to banking needs.

Description of Institution’s Operations in the State of Texas

Of the bank’s 30 state and multi-state rating areas, Texas ranks second and accounts for 11.7 percent of total bank deposits, or \$29.9 billion as of June 30, 2008. WFB has thirty-three defined AAs in Texas, which include ninety-two counties, eighteen MSAs and two MDs in the state. Within the state, WFB operates 524 branch offices. WFB is the fourth largest banking institution in Texas with 6.2 percent of the deposit market share. Primary competitors include JP Morgan Chase Bank, N.A., Countrywide Bank, F.S.B., and Bank of America, N.A., with deposit market shares of 13.9 percent, 13 percent, and 12.4 percent, respectively.

We identified significant barriers to lending in many of the full-scope AAs in Texas particularly in the El Paso, Brownsville-Harlingen and Houston-Baytown-Sugarland MSAs. These lending barriers were considered when arriving at our conclusions

⁵ For institutions with branches in two or more states in a multi-state metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state metropolitan area. Refer to the multi-state metropolitan area rating and discussion for the rating and evaluation of the institution’s performance in that area.

regarding WFB's performance in Texas. These performance context factors relate to the supply of affordable housing, the unsuitability of housing affordable to low- and moderate-income borrowers as mortgage collateral, and strong competition in the market to low- and moderate-income borrowers.

The supply of affordable housing in the Houston area has been impacted by the influx of Hurricane Katrina victims and the cost of land, which in some sections of Houston is prohibitively expensive. Environmental issues (e.g., brownfields, etc.) further reduce the number of parcels available for development of affordable housing. Another impediment to development of affordable housing can also be found in Houston municipal regulations and city ordinances that can adversely impact the development of affordable housing. The El Paso and Brownsville MSAs are impacted by the high levels of poverty and the large number of homes situated in colonias that are unsuitable as mortgage collateral. Even in the Dallas-Plano-Irvine MD where reported affordability indices show housing as relatively affordable, the actual supply of housing affordable to low- and moderate-income families is very low.

We also took into consideration the number of bank and non-bank lenders specializing in sub prime products that have either gone out of business or been acquired. Although WFB had a major share of the sub-prime market, the bank's underwriting criteria was more conservative. Market share was lost to banks and non-banks that had a competitive advantage because of their more liberal underwriting criteria. The same liberal underwriting has led to increased borrower defaults and foreclosures. In some AAs, the number of mortgage lenders that were in operation during the evaluation period that have now been acquired or have gone out of business is as high as 43%.

Because housing affordability and supply issues made it difficult for lenders to reach demographic parity, considerations was given to these factors in our conclusions on borrower and geographic distribution. In our evaluation of WFB's home mortgage lending performance, we considered the affordability of housing, the availability of affordable housing stock, and market dynamics including the market's total volume of lending and the number of lending competitors active in LMI geographies, and the makeup of the market's lenders (banks, thrifts, or other mortgage lenders).

Refer to the market profiles for the Austin-Round Rock MSA, Brownsville-Harlingen MSA, Dallas-Plano-Irving MD, El Paso MSA, Fort Worth-Arlington MD and Houston-Sugar Land-Baytown MSA in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in the State of Texas

Of WFB's thirty-three AAs in Texas, the Austin-Round Rock MSA, Brownsville-Harlingen MSA, Dallas-Plano-Irving MD, El Paso MSA, Fort Worth-Arlington MD and Houston-Sugar Land-Baytown MSA were selected for full-scope review. Combined, these AAs account for 71.6 percent of the bank's deposits in the state. The Houston-Sugar Land-Baytown MSA accounts for 30 percent of the total deposits, and is the most significant AA

in the state. The Austin-Round Rock MSA, Dallas-Plano-Irving MD, and Fort Worth-Arlington MDs account for 33.1 percent of bank deposits. The Brownsville-Harlingen MSA and El Paso MSAs account for 8.5 percent of bank deposits.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Texas is rated **High Satisfactory**. Based on full-scope reviews, the bank's performance in the Dallas-Plano-Irving and Fort Worth-Arlington MDs is excellent and in the Austin-Round Rock, Brownsville-Harlingen, El Paso, and Houston-Sugar Land-Baytown MSAs is good. Performance in the limited-scope AAs in Texas had a negative impact on the overall rating.

Lending Activity

Refer to Table 1 in the Texas section of Appendix D for the facts and data used to evaluate the bank's lending activity.

AUSTIN-ROUND ROCK MSA: WFB's lending activity in the Austin-Round Rock MSA reflects excellent responsiveness to the area's credit needs. The bank ranks second in deposit market share with 14 percent of the deposits in the MSA. WFB has an 11 percent market share for home mortgage loans by dollar volume, ranking second in the MSA. However, five of the top ten mortgage lenders in the MSA do not have deposit-taking facilities located there. WFB dominates this market in small loans to businesses by dollar volume, ranking first with a market share of 20 percent. Its market share and ranking of small loans to businesses exceed its market share and ranking of deposits.

BROWNSVILLE-HARLINGEN MSA: WFB's lending activity in the Brownsville-Harlingen MSA reflects excellent responsiveness to the area's credit needs. The bank ranks second in deposit market share with 22 percent of the deposits in the MSA. WFB has an 11 percent market share for home mortgage loans by dollar volume and it ranks second in the MSA. Its market share of home mortgage loans is below its market share of deposits, but its ranking equals its deposit ranking. It is important to note that seven of the top ten mortgage lenders in the MSA do not have deposit-taking facilities located there. WFB dominates this market in small loans to businesses by dollar volume, ranking first with a market share of 15 percent.

DALLAS-PLANO-IRVING MD: WFB's lending activity in the Dallas-Plano-Irving MD reflects excellent responsiveness to the area's credit needs. The bank ranks third in deposit market share with 4 percent of the deposits in the MD. WFB's second ranking and 10 percent market share for home mortgage loans by dollar volume exceed its deposit market share ranking and market share. In addition, WFB's presence is strong in this market in small loans to businesses by dollar volume, ranking second with a market share of 9 percent. Its market share and ranking of small loans to businesses exceed its

deposit market share and ranking. This strong performance comes despite this market being heavily influenced by nationwide credit card banks that generally do not have deposit-taking facilities in the MD.

EL PASO MSA: WFB's lending activity in the El Paso MSA reflects good responsiveness to the area's credit needs. While the bank ranks first in deposit market share with 30 percent of the deposits in the MSA, it is important to note that six of the top ten mortgage lenders and many of the small business lenders are entities that do not have deposit-taking facilities in the MSA. Despite this fact, WFB ranks second with a market share of 9 percent for home mortgage loans by dollar volume and it ranks second with a market share of 22 percent for small loans to businesses by dollar volume.

FORT WORTH-ARLINGTON MD: WFB's lending activity in the Fort Worth-Arlington MD reflects excellent responsiveness to the area's credit needs. The bank ranks fourth in deposit market share with 4 percent of the deposits in the MD. WFB's second ranking and 10 percent market share for home mortgage loans by dollar volume exceed its deposit market ranking and market share. In addition, WFB's presence is strong in small loans to businesses by dollar volume, ranking second with a 9 percent market share. Its market share and ranking for small loans to businesses exceed its market share and ranking for deposits despite the area being heavily influenced by nationwide credit card banks that generally do not have deposit-taking facilities in the AA.

HOUSTON-SUGAR LAND-BAYTOWN MSA: WFB's lending activity in the Houston-Sugar Land-Baytown MSA reflects excellent responsiveness to the area's credit needs. The bank ranks third in deposit market share with 8 percent of the deposits in the MSA. WFB's 9 percent market share for home mortgage loans by dollar volume slightly exceeds its deposit market share and its third ranking for home mortgage loans equals its deposit ranking. This strong performance comes despite many of the top mortgage lenders in the MSA not having deposit-taking facilities there. WFB dominates this market in small loans to businesses, ranking first with a 14 percent market share by dollar volume, which exceeds its deposit market share.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the Texas section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

In the Dallas-Plano-Irving and Fort Worth-Arlington MDs and in the Austin-Round Rock, Brownsville-Harlingen, El Paso and Houston-Sugar Land-Baytown MSAs, consideration was given to the barrier to lending identified in the market profiles or in the "Description of the Bank's Operations" section. Our conclusions on the MSAs and the AAs reflect the impact the consideration of performance context information had on geographic distribution performance.

AUSTIN-ROUND ROCK MSA: WFB's geographic distribution of home purchase loans by income level in the Austin-Round Rock MSA is adequate. Its distribution of loans in low-income census tracts is lower than the percent of owner-occupied units in low-income census tracts. WFB's market share of home purchase loans in low-income census tracts is somewhat lower than its overall market share. WFB's geographic distribution of home purchase loans in moderate-income census tracts is lower than the percent of owner-occupied units in moderate-income census tracts. Its market share of home purchase loans in moderate-income census tracts is somewhat lower than its overall market share.

WFB's geographic distribution of home improvement loans by income level in the Austin-Round Rock MSA is good. Its distribution of loans in low-income census tracts is reasonably near to the percent of owner-occupied units in low-income census tracts. WFB's market share of home improvement loans in low-income census tracts is lower than its overall market share. WFB's geographic distribution of home improvement loans in moderate-income census tracts is reasonably near to the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home improvement loans in moderate-income census tracts is reasonably near to its overall market share.

WFB's geographic distribution of home refinance loans by income level in the Austin-Round Rock MSA is adequate. Its distribution of loans in low-income census tracts is somewhat lower than the percent of owner-occupied units in low-income census tracts. WFB's market share of home refinance loans in low-income census tracts is somewhat lower than its overall market share. WFB's geographic distribution of home refinance loans in moderate-income census tracts is somewhat lower than the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home refinance loans in moderate-income census tracts is reasonably near to its overall market share.

BROWNSVILLE-HARLINGEN MSA: WFB's geographic distribution of home purchase loans by income level in the Brownsville-Harlingen MSA is good. Its distribution of loans in low-income census tracts significantly exceeds the percent of owner-occupied units in low-income census tracts. WFB's market share of home purchase loans in low-income census tracts is lower than its overall market share. WFB's geographic distribution of home purchase loans in moderate-income census tracts is lower than the percent of owner-occupied units in moderate-income census tracts. Its market share of home purchase loans in moderate-income census tracts exceeds its overall market share.

WFB's geographic distribution of home improvement loans by income level in the Brownsville-Harlingen MSA is excellent. Its distribution of loans in low-income census tracts significantly exceeds the percent of owner-occupied units in low-income census tracts. WFB's market share of home improvement loans in low-income census tracts significantly exceeds its overall market share. WFB's geographic distribution of home improvement loans in moderate-income census tracts exceeds the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home improvement loans in moderate-income census tracts exceeds its overall market share.

WFB's geographic distribution of home refinance loans by income level in the Brownsville-Harlingen MSA is good. Its distribution of loans in low-income census tracts significantly exceeds the percent of owner-occupied units in low-income census tracts. WFB's market share of home refinance loans in low-income census tracts is somewhat lower than its overall market share. WFB's geographic distribution of home refinance loans in moderate-income census tracts is somewhat lower than the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home refinance loans in moderate-income census tracts exceeds its overall market share.

DALLAS-PLANO-IRVING MD: WFB's geographic distribution of home purchase loans by income level in the Dallas-Plano-Irving MD is adequate. Its distribution of loans in low-income census tracts is lower than the percent of owner-occupied units in low-income census tracts. WFB's market share of home purchase loans in low-income census tracts is somewhat lower than its overall market share. WFB's geographic distribution of home purchase loans in moderate-income census tracts is lower than the percent of owner-occupied units in moderate-income census tracts. Its market share of home purchase loans in moderate-income census tracts is somewhat lower than its overall market share.

WFB's geographic distribution of home improvement loans by income level in the Dallas-Plano-Irving MD is good. Its distribution of loans in low-income census tracts is somewhat lower than the percent of owner-occupied units in low-income census tracts. WFB's market share of home improvement loans in low-income census tracts is lower than its overall market share. WFB's geographic distribution of home improvement loans in moderate-income census tracts is somewhat lower than the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home improvement loans in moderate-income census tracts exceeds its overall market share.

WFB's geographic distribution of home refinance loans by income level in the Dallas-Plano-Irving MD is adequate. Its distribution of loans in low-income census tracts is lower than the percent of owner-occupied units in low-income census tracts. WFB's market share of home refinance loans in low-income census tracts is somewhat lower than its overall market share. WFB's geographic distribution of home refinance loans in moderate-income census tracts is somewhat lower than the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home refinance loans in moderate-income census tracts is somewhat lower than its overall market share.

EL PASO MSA: WFB's geographic distribution of home purchase loans by income level in the El Paso MSA is poor. Its distribution of loans to low-income borrowers is lower than the percent of low-income families within the AA. Its market share of home purchase loans in low-income census tracts is reasonably near to its overall market share. WFB's geographic distribution of home purchase loans in moderate-income census tracts is lower than the percent of owner-occupied units in moderate-income census tracts. Its market share of home purchase loans in moderate-income census tracts is lower than its overall market share.

WFB's geographic distribution of home improvement loans by income level in the El Paso MSA is good. Its distribution of loans in low-income census tracts is significantly lower than the percent of owner-occupied units in low-income census tracts. WFB's market

share of home purchase loans in low-income census tracts is reasonably near to its overall market share. WFB's geographic distribution of home improvement loans in moderate-income census tracts is somewhat lower than the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home improvement loans in moderate-income census tracts exceeds its overall market share.

WFB's geographic distribution of home refinance loans by income level in the El Paso MSA is good. Its distribution of loans in low-income census tracts is significantly lower than the percent of owner-occupied units in low-income census tracts and its market share of home refinance loans in low-income census tracts exceeds its overall market share. WFB's geographic distribution of home refinance loans in moderate-income census tracts is somewhat lower than the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home refinance loans in moderate-income census tracts exceeds its overall market share.

FORT WORTH-ARLINGTON MD: WFB's geographic distribution of home purchase loans by income level in the Fort Worth-Arlington MD is adequate. Its distribution of loans in low-income census tracts is significantly lower than the percent of owner-occupied units in low-income census tracts. WFB's market share of home purchase loans in low-income census tracts is somewhat lower than its overall market share. WFB's geographic distribution of home purchase loans in moderate-income census tracts is lower than the percent of owner-occupied units in moderate-income census tracts. Its market share of home purchase loans in moderate-income census tracts is reasonably near to its overall market share.

WFB's geographic distribution of home improvement loans by income level in the Fort Worth-Arlington MD is excellent. Its distribution of loans in low-income census tracts exceeds the percent of owner-occupied units in low-income census tracts. WFB's market share of home improvement loans in low-income census tracts is reasonably near to its overall market share. WFB's geographic distribution of home improvement loans in moderate-income census tracts is near to the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home improvement loans in moderate-income census tracts significantly exceeds its overall market share.

WFB's geographic distribution of home refinance loans by income level in the Fort Worth-Arlington MD is good. Its distribution of loans in low-income census tracts is lower than the percent of owner-occupied units in low-income census tracts. WFB's market share of home refinance loans in low-income census tracts exceeds its overall market share. WFB's geographic distribution of home refinance loans in moderate-income census tracts is somewhat lower than the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home refinance loans in moderate-income census tracts exceeds its overall market share.

HOUSTON-SUGAR LAND-BAYTOWN MSA: WFB's geographic distribution of home purchase loans by income level in the Houston-Baytown-Sugar Land MSA is poor. Its distribution of loans in low-income census tracts is significantly lower than the percent of owner-occupied units in low-income census tracts. WFB's market share of home purchase loans in low-income census tracts is reasonably near to its overall market

share. WFB's geographic distribution of home purchase loans in moderate-income census tracts is significantly lower than the percent of owner-occupied units in moderate-income census tracts. Its market share of home purchase loans in moderate-income census tracts is somewhat lower than its overall market share.

WFB's geographic distribution of home improvement loans by income level in the Houston-Baytown-Sugar Land MSA is adequate. Its distribution of loans in low-income census tracts is somewhat lower than the percent of owner-occupied units in low-income census tracts. WFB's market share of home improvement loans in low-income census tracts significantly exceeds its overall market share. WFB's geographic distribution of home improvement loans in moderate-income census tracts is somewhat lower than the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home improvement loans in moderate-income census tracts is somewhat lower than its overall market share.

WFB's geographic distribution of home refinance loans by income level in the Houston-Baytown-Sugar Land MSA is poor. Its distribution of loans in low-income census tracts is significantly lower than the percent of owner-occupied units in low-income census tracts. WFB's market share of home refinance loans in low-income census tracts is lower than its overall market share. WFB's geographic distribution of home refinance loans in moderate-income census tracts is lower than the percent of owner-occupied units in moderate-income census tracts. WFB's market share of home refinance loans in moderate-income census tracts is somewhat lower than its overall market share.

Small Loans to Businesses

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

AUSTIN-ROUND ROCK MSA: WFB's geographic distribution of small loans to businesses in the Austin-Round Rock MSA is good. The bank's distribution of small loans to businesses in low-income geographies is somewhat lower than the percent of businesses in low-income geographies. Additionally, the bank's market share of small loans to businesses in low-income geographies is reasonably near its overall market share of such loans in the AA. The bank's distribution of small loans to businesses in moderate-income geographies is reasonably near to the percent of businesses in moderate-income geographies. Additionally, the bank's market share of small loans to businesses in moderate-income geographies is reasonably near to its overall market share of such loans in the AA.

BROWNSVILLE-HARLINGEN MSA: WFB's geographic distribution of small loans to businesses in the Brownsville-Harlingen MSA is excellent. The bank's distribution of small loans to businesses in low-income geographies exceeds the percent of businesses in low-income geographies. Additionally, the bank's market share of small loans to businesses in low-income geographies exceeds its overall market share of such loans in the AA. The bank's distribution of small loans to businesses in moderate-income

geographies is reasonably near to the percent of businesses in moderate-income geographies. Additionally, the bank's market share of small loans to businesses in moderate-income geographies exceeds its overall market share of such loans in the AA.

DALLAS-PLANO-IRVING MD: WFB's geographic distribution of small loans to businesses in the Dallas-Plano-Irving MD is good. The bank's distribution of small loans to businesses in low-income geographies is somewhat below the percent of businesses in low-income geographies. Additionally, the bank's market share of small loans to businesses in low-income geographies exceeds its overall market share of such loans in the AA. The bank's distribution of small loans to businesses in moderate-income geographies is reasonably near to the percent of businesses in moderate-income geographies. Additionally, the bank's market share of small loans to businesses in moderate-income geographies is reasonably near to its overall market share of such loans in the AA.

EL PASO MSA: WFB's geographic distribution of small loans to businesses in the El Paso MSA is good. The bank's distribution of small loans to businesses in low-income geographies exceeds the percent of businesses in low-income geographies. Additionally, the bank's market share of small loans to businesses in low-income geographies exceeds its overall market share of such loans in the AA. The bank's distribution of small loans to businesses in moderate-income geographies is somewhat lower than the percent of businesses in moderate-income geographies. Additionally, the bank's market share of small loans to businesses in moderate-income geographies is reasonably near to its overall market share of such loans in the AA.

FORT WORTH-ARLINGTON MD: WFB's geographic distribution of small loans to businesses in the Fort Worth-Arlington MD is good. The bank's distribution of small loans to businesses in low-income geographies is reasonably near to the percent of businesses in low-income geographies. Additionally, the bank's market share of small loans to businesses in low-income geographies exceeds its overall market share of such loans in the AA. The bank's distribution of small loans to businesses in moderate-income geographies is reasonably near to the percent of businesses in moderate-income geographies. Additionally, the bank's market share of small loans to businesses in moderate-income geographies exceeds its overall market share of such loans in the AA.

HOUSTON-SUGAR LAND-BAYTOWN MSA: WFB's geographic distribution of small loans to businesses in the Houston-Sugar Land-Baytown MSA is good. The bank's distribution of small loans to businesses in low-income geographies is somewhat lower than the percent of businesses in low-income geographies. Additionally, the bank's market share of small loans to businesses in low-income geographies is reasonably near to its overall market share of such loans in the AA. The bank's distribution of small loans to businesses in moderate-income geographies is somewhat lower than the percent of businesses in moderate-income geographies. Additionally, the bank's market share of small loans to businesses in moderate-income geographies is reasonably near to its overall market share of such loans in the AA.

Small Loans to Farms

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

AUSTIN-ROUND ROCK MSA: WFB's geographic distribution of small loans to farms in the Austin-Round Rock MSA is excellent. WFB's distribution of small loans to farms in low-income geographies exceeds the percent of farms in low-income geographies. The bank's market share of small loans to farms in low-income geographies significantly exceeds its overall market share of such loans in the AA. The bank's distribution of small loans to farms in moderate-income geographies exceeds the percent of farms in moderate-income geographies. Additionally, the bank's market share of small loans to farms in moderate-income geographies significantly exceeds its overall market share of such loans in the AA.

BROWNSVILLE-HARLINGEN MSA: WFB's geographic distribution of small loans to farms in the Brownsville-Harlingen MSA is excellent. WFB's distribution of small loans to farms in low-income geographies was not evaluated due to insufficient number of farms in low-income geographies. This precludes a meaningful analysis. WFB's distribution of small loans to farms in moderate-income geographies significantly exceeds the percent of farms in moderate-income geographies. The bank's market share of small loans to farms in moderate-income geographies significantly exceeds its overall market share of such loans in the AA.

DALLAS-PLANO-IRVING MD: WFB's geographic distribution of small loans to farms in the Dallas-Plano-Irving MD is poor. WFB's distribution of small loans to farms in low-income geographies is significantly lower than the percent of farms in low-income geographies. The bank's market share of small loans to farms in low-income geographies is below its overall market share of such loans in the AA. The bank's distribution of small loans to farms in moderate-income geographies is somewhat lower than the percent of farms in moderate-income geographies. Additionally, the bank's market share of small loans to farms in moderate-income geographies is significantly below its overall market share of such loans in the AA.

EL PASO MSA: WFB's geographic distribution of small loans to farms in the El Paso MSA is poor. WFB's distribution of small loans to farms in low-income geographies was not evaluated due to an insufficient number of farms in low-income geographies. This precludes a meaningful analysis. WFB's distribution of small loans to farms in moderate-income geographies is somewhat lower than the percent of farms in moderate-income geographies. The bank's market share of small loans to farms in moderate-income geographies is below its overall market share of such loans in the AA.

FORT WORTH-ARLINGTON MD: WFB's geographic distribution of small loans to farms in the Fort Worth-Arlington MD is good. WFB's distribution of small loans to farms in low-income geographies is somewhat lower than the percent of farms in low-income geographies. The bank's market share of small loans to farms in low-income geographies significantly exceeds its overall market share of such loans in the AA. The

bank's distribution of small loans to farms in moderate-income geographies is somewhat lower than the percent of farms in moderate-income geographies. Additionally, the bank's market share of small loans to farms in moderate-income geographies is reasonably near its overall market share of such loans in the AA.

HOUSTON-SUGAR LAND-BAYTOWN MSA: WFB's geographic distribution of small loans to farms in the Houston-Sugar Land-Baytown MSA is very poor. WFB's distribution of small loans to farms in low-income geographies is significantly lower than the percent of farms in low-income geographies. The bank's market share of small loans to farms in low-income geographies is significantly below its overall market share of such loans in the AA. The bank's distribution of small loans to farms in moderate-income geographies is somewhat lower than the percent of farms in moderate-income geographies. Additionally, the bank's market share of small loans to farms in moderate-income geographies is significantly below its overall market share of such loans in the AA.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

In the Dallas-Plano-Irving and Fort Worth-Arlington MDs and the Brownsville-Harlingen, El Paso and Houston-Sugar Land-Baytown MSAs, consideration was given to barriers to lending identified in the market profiles or in the "Description of the Bank's Operations" section. Our analysis of market share data also took into consideration that WFB had a higher proportion of loans with reported income information than the general market. Our conclusions on the MSAs and AAs reflect the impact the consideration of performance context information had on borrower distribution performance.

AUSTIN-ROUND ROCK MSA: WFB's borrower distribution of home purchase loans by income level of the borrower in the Austin-Round Rock MSA is good. Its distribution of loans to low-income borrowers is lower than the percent of low-income families within the AA. WFB's market share of home purchase loans to low-income borrowers is reasonably near to its overall market share. WFB's borrower distribution of home purchase loans to moderate-income borrowers exceeds the percent of moderate-income families within the AA. Its market share of home purchase loans to moderate-income borrowers is reasonably near to its overall market share.

WFB's borrower distribution of home improvement loans by income level of the borrower in the Austin-Round Rock MSA is good. Its distribution of loans to low-income borrowers is somewhat lower than the percent of low-income families within the AA. WFB's market share of home improvement loans to low-income borrowers is somewhat lower than its overall market share. WFB's borrower distribution of home improvement loans to

moderate-income borrowers is reasonably near to the percent of moderate-income families within the AA. WFB's market share of home improvement loans to moderate-income borrowers is reasonably near to its overall market share.

WFB's borrower distribution of home refinance loans by income level of the borrower in the Austin-Round Rock MSA is good. Its distribution of loans to low-income borrowers is lower than the percent of low-income families within the AA. WFB's market share of home refinance loans to low-income borrowers is reasonably near to its overall market share. WFB's borrower distribution of home refinance loans to moderate-income borrowers exceeds the percent of moderate-income families within the AA. WFB's market share of home refinance loans to moderate-income borrowers exceeds its overall market share.

BROWNSVILLE-HARLINGEN MSA: WFB's borrower distribution of home purchase loans by income level of the borrower in the Brownsville-Harlingen MSA is adequate. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. WFB's market share of home purchase loans to low-income borrowers is reasonably near to its overall market share. WFB's borrower distribution of home purchase loans to moderate-income borrowers is significantly lower than the percent of moderate-income families within the AA. Its market share of home purchase loans to moderate-income borrowers is lower than its overall market share.

WFB's borrower distribution of home improvement loans by income level of the borrower in the Brownsville-Harlingen MSA is adequate. Its distribution of loans to low-income borrowers is lower than the percent of low-income families within the AA. WFB's market share of home improvement loans to low-income borrowers is lower than its overall market share. WFB's borrower distribution of home improvement loans to moderate-income borrowers is reasonably near to the percent of moderate-income families within the AA. WFB's market share of home improvement loans to moderate-income borrowers is lower than its overall market share.

WFB's borrower distribution of home refinance loans by income level of the borrower in the Brownsville-Harlingen MSA is adequate. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. WFB's market share of home refinance loans to low-income borrowers is significantly lower than its overall market share. WFB's borrower distribution of home refinance loans to moderate-income borrowers is lower than the percent of moderate-income families within the AA. WFB's market share of home refinance loans to moderate-income borrowers is lower than its overall market share.

DALLAS-PLANO-IRVING MD: WFB's borrower distribution of home purchase loans by income level of the borrower in the Dallas-Plano-Irving MD is good. Its distribution of loans to low-income borrowers is lower than the percent of low-income families within the AA. WFB's market share of home purchase loans to low-income borrowers is somewhat lower than its overall market share. WFB's borrower distribution of home purchase loans to moderate-income borrowers exceeds the percent of moderate-income families within the AA. Its market share of home purchase loans to moderate-income borrowers is reasonably near to its overall market share.

WFB's borrower distribution of home improvement loans by income level of the borrower in the Dallas-Plano-Irving MD is adequate. Its distribution of loans in low-income census tracts is somewhat lower than the percent of low-income families within the AA. WFB's market share of home improvement loans to low-income borrowers is reasonably near to its overall market share. WFB's borrower distribution of home improvement loans to moderate-income borrowers is reasonably near to the percent of moderate-income families within the AA. WFB's market share of home improvement loans to moderate-income borrowers is reasonably near to its overall market share.

WFB's borrower distribution of home refinance loans by income level of the borrower in the Dallas-Plano-Irving MD is good. Its distribution of loans in low-income census tracts is lower than the percent of low-income families within the AA. WFB's market share of home refinance loans to low-income borrowers is reasonably near to its overall market share. WFB's borrower distribution of home refinance loans to moderate-income borrowers is reasonably near to the percent of moderate-income families within the AA. WFB's market share of home refinance loans to moderate-income borrowers is reasonably near to its overall market share.

EL PASO MSA: WFB's borrower distribution of home purchase loans by income level of the borrower in the El Paso MSA is good. Its distribution of loans to low-income borrowers is lower than the percent of low-income families within the AA. WFB's market share of home purchase loans to low-income borrowers is reasonably near to its overall market share. WFB's borrower distribution of home purchase loans to moderate-income borrowers is lower than the percent of moderate-income families within the AA. Its market share of home purchase loans to moderate-income borrowers is lower than its overall market share.

WFB's borrower distribution of home improvement loans by income level of the borrower in the El Paso MSA is good. Its distribution of loans in low-income census tracts is lower than the percent of low-income families within the AA. WFB's market share of home improvement loans to low-income borrowers is somewhat lower than its overall market share. WFB's borrower distribution of home improvement loans to moderate-income borrowers is somewhat lower than the percent of moderate-income families within the AA. WFB's market share of home improvement loans to moderate-income borrowers exceeds its overall market share.

WFB's borrower distribution of home refinance loans by income level of the borrower in the El Paso MSA is good. Its distribution of loans in low-income census tracts is lower than the percent of low-income families within the AA. WFB's market share of home refinance loans to low-income borrowers is somewhat lower than its overall market share. WFB's borrower distribution of home refinance loans to moderate-income borrowers is somewhat lower than the percent of moderate-income families within the AA. WFB's market share of home refinance loans to moderate-income borrowers exceeds its overall market share.

FORT WORTH-ARLINGTON MD: WFB's borrower distribution of home purchase loans by income level of the borrower in the Fort Worth-Arlington MD is adequate. Its

distribution of loans to low-income borrowers is lower than the percent of low-income families within the AA. WFB's market share of home purchase loans to low-income borrowers is lower than its overall market share.

WFB's borrower distribution of home purchase loans to moderate-income borrowers significantly exceeds the percent of moderate-income families within the AA. Its market share of home purchase loans to moderate-income borrowers is reasonably near to its overall market share.

WFB's borrower distribution of home improvement loans by income level of the borrower in the Fort Worth-Arlington MD is excellent. Its distribution of loans to low-income borrowers is somewhat lower than the percent of low-income families within the AA. WFB's market share of home improvement loans to low-income borrowers significantly exceeds its overall market share. WFB's borrower distribution of home improvement loans to moderate-income borrowers exceeds the percent of moderate-income families within the AA. WFB's market share of home improvement loans to moderate-income borrowers significantly exceeds its overall market share.

WFB's borrower distribution of home refinance loans by income level of the borrower in the Fort Worth-Arlington MD is good. Its distribution of loans to low-income borrowers is somewhat lower than the percent of low-income families within the AA. WFB's market share of home refinance loans to low-income borrowers is reasonably near to its overall market share. WFB's borrower distribution of home refinance loans to moderate-income borrowers exceeds the percent of moderate-income families within the AA. WFB's market share of home refinance loans to moderate-income borrowers exceeds its overall market share.

HOUSTON-SUGAR LAND-BAYTOWN MSA: WFB's borrower distribution of home purchase loans by income level of the borrower in the Houston-Baytown-Sugar Land MSA is good. Its distribution of loans to low-income borrowers is lower than the percent of low-income families within the AA. WFB's market share of home purchase loans to low-income borrowers is lower than its overall market share. WFB's borrower distribution of home purchase loans to moderate-income borrowers is reasonably near to the percent of moderate-income families within the AA. Its market share of home purchase loans to moderate-income borrowers is somewhat lower than its overall market share.

WFB's borrower distribution of home improvement loans by income level of the borrower in the Houston-Baytown-Sugar Land MSA is adequate. Its distribution of loans to low-income borrowers is lower than the percent of low-income families within the AA. WFB's market share of home improvement loans to low-income borrowers is somewhat lower than its overall market share. WFB's borrower distribution of home improvement loans to moderate-income borrowers is somewhat lower than the percent of moderate-income families within the AA. WFB's market share of home improvement loans to moderate-income borrowers is somewhat lower than its overall market share.

WFB's borrower distribution of home refinance loans by income level of the borrower in the Houston-Baytown-Sugar Land MSA is good. Its distribution of loans to low-income borrowers is lower than the percent of low-income families within the AA. WFB's market

share of home refinance loans to low-income borrowers is somewhat lower than its overall market share. WFB's borrower distribution of home refinance loans to moderate-income borrowers is reasonably near to the percent of moderate-income families within the AA. WFB's market share of home refinance loans to moderate-income borrowers is reasonably near to its overall market share.

Small Loans to Businesses

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

AUSTIN-ROUND ROCK MSA: WFB's distribution of small loans to businesses based on the revenue size of the businesses in the Austin-Round Rock MSA is excellent. WFB's percentage of loans to businesses with gross annual revenue of \$1 million or less exceeds the percentage of small businesses in the AA. WFB's market share of loans to businesses with gross annual revenue of \$1 million or less significantly exceeds its overall business loan market share.

BROWNSVILLE-HARLINGEN MSA: WFB's distribution of small loans to businesses based on the revenue size of the businesses in the Brownsville-Harlingen MSA is excellent. WFB's percentage of loans to businesses with gross annual revenue of \$1 million or less significantly exceeds the percentage of small businesses in the AA. WFB's market share of loans to businesses with gross annual revenue of \$1 million or less significantly exceeds its overall business loan market share.

DALLAS-PLANO-IRVING MD: WFB's distribution of small loans to businesses based on the revenue size of the businesses in the Dallas-Plano-Irving MD is excellent. WFB's percentage of loans to businesses with gross annual revenue of \$1 million or less exceeds the percentage of small businesses in the AA. WFB's market share of loans to businesses with gross annual revenue of \$1 million or less significantly exceeds its overall business loan market share.

EL PASO MSA: WFB's distribution of small loans to businesses based on the revenue size of the businesses in the El Paso MSA is excellent. WFB's percentage of loans to businesses with gross annual revenue of \$1 million or less exceeds the percentage of small businesses in the AA. WFB's market share of loans to businesses with gross annual revenue of \$1 million or less significantly exceeds its overall business loan market share.

FORT WORTH-ARLINGTON MD: WFB's distribution of small loans to businesses based on the revenue size of the businesses in the Fort Worth-Arlington MD is excellent. WFB's percentage of loans to businesses with gross annual revenue of \$1 million or less exceeds the percentage of small businesses in the AA. WFB's market share of loans to businesses with gross annual revenue of \$1 million or less significantly exceeds its overall business loan market share.

HOUSTON-SUGAR LAND-BAYTOWN MSA: WFB's distribution of small loans to businesses based on the revenue size of the businesses in the Houston-Sugar Land-Baytown MSA is excellent. WFB's percentage of loans to businesses with gross annual revenue of \$1 million or less exceeds the percentage of small businesses in the AA. WFB's market share of loans to businesses with gross annual revenue of \$1 million or less significantly exceeds its overall business loan market share.

Small Loans to Farms

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

AUSTIN-ROUND ROCK MSA: WFB's distribution of small loans to farms based on the revenue size of the farms in the Austin-Round Rock MSA is good. WFB's percentage of loans to farms with gross annual revenue of \$1 million or less is reasonably near the percentage of small farms in the AA. WFB's market share of loans to farms with gross annual revenue of \$1 million or less approximates its overall farm loan market share.

BROWNSVILLE-HARLINGEN MSA: WFB's distribution of small loans to farms based on the revenue size of the farms in the Brownsville-Harlingen MSA is good. WFB's percentage of loans to farms with gross annual revenue of \$1 million or less is reasonably near to the percentage of small farms in the AA. WFB's market share of loans to farms with gross annual revenue of \$1 million or less approximates its overall farm loan market share.

DALLAS-PLANO-IRVING MD: WFB's distribution of small loans to farms based on the revenue size of the farms in the Dallas-Plano-Irving MD is good. WFB's percentage of loans to farms with gross annual revenue of \$1 million or less is reasonably near to the percentage of small farms in the AA. WFB's market share of loans to farms with gross annual revenue of \$1 million or less approximates its overall farm loan market share.

EL PASO MSA: WFB's distribution of small loans to farms based on the revenue size of the farms in the El Paso MSA is not evaluated due to insufficient number of loans originated. This precludes a meaningful analysis.

FORT WORTH-ARLINGTON MD: WFB's distribution of small loans to farms based on the revenue size of the farms in the Fort Worth-Arlington MD is good. WFB's percentage of loans to farms with gross annual revenue of \$1 million or less is reasonably near to the percentage of small farms in the AA. WFB's market share of loans to farms with gross annual revenue of \$1 million or less exceeds its overall farm loan market share.

HOUSTON-SUGAR LAND-BAYTOWN MSA: WFB's distribution of small loans to farms based on the revenue size of the farms in the Houston-Sugar Land-Baytown MSA is good. WFB's percentage of loans to farms with gross annual revenue of \$1 million or less is reasonably near to the percentage of small farms in the AA. WFB's market share

of loans to farms with gross annual revenue of \$1 million or less approximates its overall farm loan market share.

Community Development Lending

Refer to Table 1 in the Texas section of Appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

AUSTIN-ROUND ROCK MSA: The volume of WFB's CD lending had a positive impact on lending test performance in the Austin-Round Rock MSA. During the evaluation period, the bank originated 27 CD loans totaling \$25 million. Approximately 73 percent of these loans were for organizations providing community services targeted to LMI individuals, 23 percent for affordable housing needs, and 4 percent for economic development needs.

WFB's CD lending in the Austin-Round Rock MSA provided financing for 270 units of affordable housing for low- or moderate-income individuals. One example involved two loans totaling \$593 thousand for the financing of two Transitional Living Services (TLS) facilities which provided 50 units of housing for low- or moderate-income persons with disabilities. The TLS program offers an innovative approach to assisted living with room and board, 24-hour supervision, supervised medication administration, transportation, and case management. The not-for-profit foundation operating the TLS facilities offers programs such as job training and placement, day activity centers, temporary shelters to homeless women with families, a food bank, and rehabilitation services.

Another example of community development lending in the Austin-Round Rock MSA involved two loans totaling \$6 million to finance the construction of a facility that will provide temporary housing to families with critically ill children that are receiving medical treatment in the Austin area. The facility is part of a comprehensive development plan for an abandoned parcel of land that focuses on affordable housing, provisional housing for families of terminally ill children, and economic development. Upon completion, the site is expected to include over 1,000 affordable homes for low- and moderate-income persons and an estimated 10,000 new jobs. WFB's commitment to this project is multifaceted and includes construction loans, serving as the preferred lender for the residential development, providing technical assistance to the board of directors of the affiliated not-for-profit land trust, and grants.

BROWNSVILLE-HARLINGEN MSA: The volume and nature of WFB's CD lending had a positive impact on lending test performance in the Brownsville-Harlingen MSA. During the evaluation period, the bank originated 37 CD loans totaling \$4.4 million. One hundred percent of these loans helped address housing needs and provided financing for 228 units of affordable housing for low- or moderate-income individuals.

The largest CD lending relationship involved \$3.4 million in loans to a CD corporation that is also a Certified Community Housing Development Organization. The organization has been providing safe, sanitary, affordable housing to residents of the Brownsville-Harlingen MSA since 1974 and focuses on assisting low-income families obtain home ownership. During the evaluation period, loans from WFB helped finance the construction of 186 units of single-family affordable housing. WFB's support of this organization was multifaceted and included both loans and investments.

DALLAS-PLANO-IRVING MD: The volume and nature of WFB's CD lending had a significantly positive impact on lending test performance in the Dallas-Plano-Irving MD. During the evaluation period, the bank originated 31 CD loans totaling \$71 million. Approximately 52 percent of these loans were targeted to affordable housing needs, 35 percent for stabilization and revitalization needs, 12 percent for economic development needs, and 1 percent to organizations providing community services targeted to LMI individuals.

WFB's CD lending in the Dallas-Plano-Irving MD provided financing for 981 units of affordable housing for low- and moderate-income individuals. One ongoing lending relationship was with a not-for-profit affordable housing corporation whose mission is to increase the supply of affordable housing in the Denton area for low-income residents. During the evaluation period, WFB provided seven loans totaling \$494 thousand for the purchase and rehabilitation of seven single-family residences. Each home was resold to a low- or moderate-income family as part of the organization's affordable housing ownership program. WFB's support of this organization was multifaceted during the evaluation period and included loans and equity investments.

WFB demonstrated a strong commitment to address the need for affordable rental housing for low- and moderate-income families. During the evaluation period, WFB provided 13 loans totaling \$36.2 million to various entities for the purchase, construction, and rehabilitation of multifamily rental housing targeted to low- or moderate-income individuals and families. The loans provided financing for 972 units of affordable rental housing and all of the projects were located in low- or moderate-income census tracts.

Another example of the impact of WFB's CD lending involved a \$25 million working capital line of credit to a for-profit borrower located in a moderate-income census tract in the AA. The borrower is located in a Texas Enterprise Zone, which is an economic development tool for local communities to partner with the state of Texas to encourage job creation and capital investment in economically distressed areas of the state. Financing by WFB helped the company retain 321 essential jobs, of which 291 were to low- or moderate-income area residents.

EL PASO MSA: The volume and nature of WFB's CD lending had a positive impact on lending test performance in the El Paso MSA. During the evaluation period, the bank originated 13 CD loans totaling \$17 million. Approximately 47 percent of these loans were targeted to affordable housing needs, 31 percent to organizations providing community services targeted to LMI individuals, and 22 percent were for economic development needs.

WFB's CD lending in the El Paso MSA provided financing for 140 units of affordable housing for LMI individuals. The largest loan was \$6.5 million for the purchase of tax-exempt bonds used to finance the construction of 76 units of replacement public housing located in a low-income census tract in the AA. The project redeveloped a 66-year old public housing property and all 76 housing units were restricted to low-income residents.

Identified community needs in the El Paso MSA also included access to capital for small businesses, workforce education and job placement. WFB helped address the need for small business financing by providing a \$100 thousand working capital line of credit to a not-for-profit organization. The organization serves as a micro lender that provides credit to small businesses that do not have access to loans from commercial sources. Through its loans and services, the organization helps small entrepreneurs strengthen their businesses, stabilize and increase their incomes, create additional employment opportunities, and contribute to the economic revitalization of their community. The organization has served over 6,800 small businesses and provided nearly \$71 million in loans. WFB's support of this organization was multifaceted during the evaluation period and included lending, investments, and service on the organization's board or directors and other committees.

WFB also provided CD loans to help with workforce education and job placement. One example involved a \$132 thousand working capital line of credit to a not-for-profit organization whose mission is to provide long-term highly skilled training and case management services to El Paso residents. All eligible program participants must meet low-income or poverty guidelines, have life barriers, and are displaced, unemployed, or underemployed workers. Job training is focused in occupations such as healthcare, education, and information technology. WFB's involvement with this organization also included service on its board of directors. Another example involved a \$100 thousand working capital line of credit to a not-for-profit organization located in a low-income area in El Paso. The organization's mission is to educate and train displaced workers so they can find new careers. Services provided include training, newsletters, healthcare seminars, translation, and education. Clients served are primarily low-income immigrants. WFB's support of this organization was multifaceted and included both lending and equity investments.

FORT WORTH-ARLINGTON MD: The volume and nature of WFB's CD lending had a significantly positive impact on lending test performance in the Fort Worth-Arlington MD. During the evaluation period, the bank originated 18 CD loans totaling \$53 million. Approximately 67 percent of these loans were targeted to affordable housing needs, 29 percent for stabilization and revitalization needs, 3 percent for economic development needs, and 1 percent to organizations providing community services targeted to low- or moderate-income individuals.

WFB's CD lending in the Fort Worth-Arlington MD provided financing for 1,121 units of affordable housing for low- and moderate-income individuals. One of the largest affordable housing gaps in Fort Worth was for rental units with price levels affordable to low- and moderate-income households. WFB originated several CD loans to address these needs. For example, the bank originated 4 loans totaling \$22.2 million to various

entities to finance the purchase, construction, and renovation of several multifamily housing facilities throughout Fort Worth. These projects provided 580 units of affordable rental housing restricted to low- and moderate-income tenants. Several of the projects were complex, involving multiple partners and LIHTC.

Another community need involves the revitalization of the central city of Fort Worth. One example of WFB's efforts to help address this need involved a \$15.7 million loan to a for-profit entity to finance the purchase and improvement of a commercial facility located in a moderate-income tract. The property was located in the central city area and was part of a Tax Increment Financing District and a city-designated Special Target Area. This area was identified by the City of Fort Worth's Consolidated Plan as containing aging infrastructure, housing stock, deteriorated neighborhoods, and a concentration of low- and moderate-income families. Upon completion of improvements, the building will house ten business tenants. The main tenant supplies electricity to approximately seven million consumers, offering low prices and dedicating more than \$150 million over five years to assist eligible low-income customers.

HOUSTON-SUGAR LAND-BAYTOWN MSA: The volume and nature of WFB's CD lending had a significantly positive impact on lending test performance in the Houston-Sugar Land-Baytown MSA. During the evaluation period, the bank originated 39 CD loans totaling \$159 million. Approximately 81 percent of these loans were for revitalization and stabilization needs, 13 percent for affordable housing needs, 5 percent to organizations providing community services targeted to low- or moderate-income individuals, and 1 percent for economic development needs.

WFB's CD lending in the Houston-Sugar Land-Baytown MSA provided financing for 1,507 units of affordable housing for low- and moderate-income individuals. One identified community need was for rental housing affordable to low-income residents. WFB's largest affordable housing community development project involved two loans totaling \$14.2 million for the purchase and renovation of two apartment buildings located in a low-income census tract in the AA. The project resulted in 1,088 units of rental affordable housing restricted to tenants earning less than 49 percent of the area's median family income.

Another significant CD loan from WFB was \$122 million for the development of a shopping mall located in a Tax Increment Reinvestment Zone (TIRZ) in Houston. The TIRZ was established to provide a financing mechanism for the city of Houston to preserve, conserve, and redevelop this major activity center. The shopping mall plays an integral role in addressing the long term risks to the area, such as unproductive and under-developed properties, retail vacancies, declining property values, and decreasing trade. The site borders several low- or moderate-income census tracts which comprise 50 percent of the customer base for this retail location. The facility is one of the closest large shopping centers available to residents of the low- and moderate-income tracts and employs approximately 3,000 individuals, with an estimated 93 percent of the jobs for low- and moderate-income individuals.

Product Innovation and Flexibility

The use of flexible loan products enhances WFB's lending test performance in Texas and had a positive impact on the lending test rating. WFB uses flexible lending programs to enhance its efforts to meet the credit needs in Texas, including those of low- and moderate-income persons and census tracts. The use of these programs enabled the bank to be more effective in meeting community needs for affordable home loans.

The Community Development Mortgage Program (CDMP) is a flexible mortgage product that provides flexible underwriting for low- and moderate-income borrowers earning 80 percent or less of their respective area's adjusted median income seeking to buy homes in low- or moderate-income census tracts. The program is supplemented by a required homebuyer's education program to ensure the new homeowners have an understanding of the home buying process. Flexibility in underwriting criteria includes expanded debt ratios, lowered down payment requirements, no cash reserve requirements, and no private mortgage insurance requirements. Since the product provides generous underwriting and does not require private mortgage insurance, these loans are not saleable on the secondary market and are retained in the bank's own portfolio. WFB originated 961 CDMP loans totaling nearly \$89 million in the state of Texas during the evaluation period.

The utilization of this flexible lending program demonstrates additional responsiveness to area credit needs and had a positive effect on the bank's overall performance under the lending test.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Amarillo, Beaumont-Port Arthur, College Station-Bryan, Corpus Christi, Lubbock, McAllen-Edinburg-Mission, Midland, San Angelo, San Antonio, Victoria, Waco, and Wichita Falls MSAs and in the Borger, Central Rural Texas, Hartley County, Hill County, Plainview, South Rural Texas, and Southeastern Rural Texas AAs is not inconsistent with the bank's overall high satisfactory performance under the lending test in Texas. In the Garza County and Yoakum County AAs, the bank's performance is stronger than the bank's overall performance in the state. In the Laredo and Odessa MSAs and in the Big Spring, Brazos Valley Rural Texas, Kerrville, and Montague County AAs, the bank's performance is weaker than the bank's overall performance in the state. Performance in limited-scope AAs negatively influenced the lending test rating in Texas. Refer to Tables 1 through 13 in the Texas section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

WFB's investment test performance in Texas is rated **High Satisfactory**. Based on full-scope reviews, performance is excellent in the Austin-Round Rock, El Paso, and

Houston-Sugar Land-Baytown MSAs, and in the Dallas-Plano-Irving MD. Performance is good in the Fort Worth-Arlington MD and adequate in the Brownsville-Harlingen MSA. Performance in the limited-scope areas varies significantly, but did not negatively influence the rating. Statewide investments did enhance the rating overall.

Conclusions for Areas Receiving Full-Scope Reviews

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

AUSTIN-ROUND ROCK MSA: WFB's investment test performance in the Austin-Round Rock MSA is excellent. During the current evaluation period, WFB has made 69 qualified investments totaling \$18.2 million. This total includes 56 grants and contributions of \$519.9 thousand. Twelve qualified investments made by WFB during prior periods that continue to provide benefit to the AA total \$8.8 million. Aside from the grants, the investments made in Austin-Round Rock are for the purposes of providing affordable housing and assisting in the development and preservation of small businesses. During current and prior periods, WFB's investments here have facilitated the addition or continuation of 2,008 units of affordable housing.

Examples of significant investments made during the evaluation period are:

Austin Business Investment Growth Fund – During the current period, WFB invested \$300 thousand in this micro-enterprise development organization. WFB also maintains prior period investments in the fund totaling \$500 thousand. This organization provides education, training, consulting and seed capital to bridge a financing gap not met by conventional bank financing for very small businesses.

Villas on Sixth Street – WFB's investment of \$3 million in this affordable housing development in Austin is part of a larger investment of \$25 million in an MMA Financial Institutional Tax Credit Fund. The Villas on Sixth Street will provide 160 units of affordable rental housing.

PeopleFund – Formerly known as the Austin Community Development Corporation, this organization, formed in 1994, provides its services primarily in East Austin. The PeopleFund offers loans and technical assistance to small businesses, not-for-profit organizations, child care centers, and affordable housing developers. WFB invested \$500 thousand during the current period and has invested in excess of \$1 million in this organization since its inception. The current investment is designated to PeopleFund's revolving loan fund.

BROWNSVILLE-HARLINGEN MSA: WFB's performance in the Brownsville-Harlingen MSA is adequate. During the current evaluation period, WFB made three qualified investments totaling \$4.1 million. There are no ongoing prior period investments, and WFB made no qualified grants or contributions in the AA. Nonetheless, the investments made in Brownsville-Harlingen are judged to be responsive to identified needs in type and

amount. Investments by WFB have contributed directly to the addition of 276 units of affordable housing in the AA during the evaluation period.

The investments made during the evaluation period are:

Community Development Corporation of Brownsville - Reportedly the largest not-for-profit producer of single-family affordable housing in Texas, this corporation has served families with incomes as low as \$8 thousand per year in the heavily impoverished Rio Grande Valley. WFB's investment of \$300 thousand was utilized to underwrite the construction of 152 houses in the Inwood II subdivision where 85 percent of the houses will be occupied by low- or moderate-income persons.

McAllen Affordable Homes – This Community Development Financial Institution operates in Hidalgo County where the average income of its clients is less than 50 percent of the median income. McAllen Affordable Homes engages in land development and general construction and operates a full-service mortgage company. It has provided 2,500 single-family houses that are affordable for the area. WFB's investment of \$500 thousand in the current period was used for residential land development and construction financing.

Rosemont at El Dorado Apartments – WFB invested \$3.4 million in this project by way of a Federal National Mortgage Association housing bond. The rental complex contains a total of 146 units of which 62 are reserved for persons whose income is less than 50 percent of the area median income while another 62 are reserved for persons whose income is less than 60 percent of the median.

DALLAS-PLANO-IRVING MD: WFB's investment test performance in the Dallas-Plano-Irving MD is excellent. During the current evaluation period WFB made 35 qualified investments with a total value of \$24.5 million. Of those, there are sixteen grants and contributions that contribute \$236.5 thousand to CD efforts. Fourteen qualified prior period investments totaling \$12.3 million provide continuing benefit to the AA. The investments in Dallas-Plano-Irving are responsive primarily to the need for affordable housing. WFB's investments in current and prior periods have contributed over 4,000 affordable housing units to the AA.

Examples of significant investments made during the evaluation period are:

Canterra Crossing Apartments – WFB invested \$6.5 million in this 230-unit affordable rental property in Irving. This investment constitutes a part of a larger \$20 million investment in a Government National Mortgage Association mortgage-backed security. The security is issued as part of a federal housing program designed to provide affordable Section 8 housing to persons displaced from their former housing by urban renewal or disaster.

Hillcrest Apartments – This investment of \$377.3 thousand (of a commitment of \$800 thousand) is part of an \$18 million Boston Capital Corporate Fund that utilizes Low-Income Housing Tax Credits. The Hillcrest Apartments provide 352 units of affordable housing in Mesquite.

Lakeside Manor Senior Apartments – Part of a \$20 million WNC Institutional Tax Credit Fund, this investment of \$3.8 million (of a \$4 million commitment) in Little Elm provides 172 units of affordable housing through the use of LIHTC.

EL PASO MSA: WFB's performance in the El Paso MSA is excellent. WFB has made 21 qualified investments totaling \$16.9 million. Grants and contributions make up \$158 thousand of the total amount. Five prior period investments of \$6.4 million continue to add value within the AA. Affordable housing and rehabilitation are the primary uses of WFB's investments in El Paso. During current and prior periods, invested funds have facilitated over 700 units of affordable housing.

Examples of significant investments made during the evaluation period are:

Corona del Valle Apartments – WFB purchased a Federal National Mortgage Association bond to finance the construction of this 100-unit apartment complex. The investment is \$1.8 million. The complex will be limited to persons whose incomes are below 60 percent of the area median income, and 80 percent of the units will be reserved for persons holding Section 8 housing vouchers.

El Paso Collaboration for Community and Economic Development – WFB has invested \$200 thousand with this Community Development Financial Institution. The Collaboration operates two programs that serve low- and moderate-income persons and neighborhoods. A revolving loan fund provides primarily residential rehabilitation loans in the colonias near El Paso. These loans assist residents of these communities to bring their homes closer to established standards for energy, fuel, and sanitation. The institution also administers individual development accounts.

Spanish Creek Apartments – WFB invested in the current period \$7.1 million (of an \$8.3 million commitment) by way of a larger \$50 million investment in a Sun America Affordable Housing Partners Fund. The Spanish Creek Apartments provide 130 units of housing targeted to low- and moderate-income persons in El Paso.

FORT WORTH-ARLINGTON MD: WFB's performance in the Fort Worth-Arlington MD is good. During the current evaluation period WFB made 39 qualified investments totaling \$12.6 million in the Fort Worth-Arlington MD. These investments include twenty-five grants and contributions totaling \$202.9 thousand. Prior period investments providing ongoing value to the AA total \$8.1 million. Virtually all of WFB's investments in Fort Worth-Arlington in the current period support affordable housing and investments in both current and prior periods have financed over 3,300 affordable units in the AA.

Examples of significant investments made during the evaluation period:

L'Atriums Apartments – WFB invested \$1.7 million to finance 485 units of affordable housing at this location in Arlington. This is part of a \$10 million Real Estate Investment Trust sponsored by the Community Development Trust, created solely for the purpose of acquiring CD assets.

Gardens of Azle and Gardens of Weatherford – This investment in Parker County totals \$1.7 million during the current period. WFB has made a commitment of \$2.6 million to this project as part of a \$20 million National Equity Fund 2006. This fund is the largest of its type in the United States and invests in projects sponsored or developed by not-for-profit entities. The two projects provide a total of 154 units of affordable housing.

Candletree Apartments – This rental apartment community in Fort Worth offers 216 units of affordable housing. As part of a \$15 million investment in the RBC Apollo 2007 A National Fund, WFB utilized LIHTC to commit \$2 million (\$1.3 million invested during the current period) to this project.

HOUSTON-SUGAR LAND-BAYTOWN MSA: WFB's performance in the Houston-Sugar Land-Baytown MSA is excellent. In this AA, WFB completed 146 qualified investments, totaling \$57 million, during the current evaluation period. Within those totals are 110 grants and contributions with an aggregate investment value of \$909 thousand. Twenty-seven investments of \$32.3 million, made in prior periods, remain active and provide ongoing benefit to the Houston-Sugar Land-Baytown MSA. In this, its largest AA in Texas, as in most others where it has made investments, WFB has concentrated its resources toward the need for affordable housing. Its investments during current and prior periods have provided funding for over 8,000 units of housing directed toward low- and moderate-income persons and families.

Examples of significant investments made during the evaluation period are:

Oak Grove Manor and Stonehaven Apartments – During the current period, WFB has invested a total of \$5.1 million (of \$9.8 million committed) in these affordable rental properties located in Houston. Together, the properties offer 352 units. These investments were made by way of an investment in a PNC Multifamily Capital Institutional Fund that invests in properties utilizing LIHTC. All properties in this particular fund are in areas that were adversely affected by Hurricanes Katrina, Rita, and Wilma.

Avenue Community Development Corporation – This organization has a stated goal of developing affordable housing and increasing economic opportunity in low- and moderate-income neighborhoods in Houston. Avenue is a certified Neighborhood Works organization that provides homebuyer education as part of its work in its neighborhoods. Its affordable housing efforts include both rehabilitation of existing housing stock and construction of new homes. WFB made an investment of \$350 thousand to fund pre-development and construction costs, in addition to \$108 thousand in contributions for various needs during the current period.

Piedmont Apartments – WFB invested \$848.9 thousand in this 250-unit project in Baytown. This investment is part of a larger \$18 million investment by way of a Boston Capital Corporate Fund that invests in affordable housing communities utilizing LIHTC.

Covenant Community Capital Corporation – This organization is a certified Community Development Financial Institution, offering Individual Development Accounts, among other services. WFB's investment of \$200 thousand added capital to Covenant's housing

trust fund. That fund is used to provide lines of credit to smaller developers of affordable housing in the Houston-Sugar Land-Baytown MSA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Beaumont-Port Arthur, Corpus Christi, Laredo, McAllen-Edinburg-Mission, San Angelo, San Antonio, Victoria, and Waco MSAs and in the Central Rural Texas AA is stronger than the bank's overall high satisfactory performance under the investment test in Texas, due primarily to high levels of qualified CD investments. The bank's performance in the Amarillo, College Station-Bryan, Lubbock, Midland, Odessa, and Wichita Falls MSAs and in the Big Spring, Borger, Brazos Valley, Garza County, Hartley County, Hill County, Kerrville, Montague County, Plainview, South Rural Texas, Southeastern Rural Texas, and Yoakum County AAs is weaker than the bank's overall performance under the investment test in Texas. This is due primarily to lower levels of qualified CD investments. In the Big Spring, Borger, Garza County, Hartley County, Hill County, Montague County, Plainview, and Yoakum County AAs, WFB has no qualified CD investments. Performance in the limited-scope areas varies significantly, but in aggregate did not have a negative influence on the Texas state rating. Refer to Table 14 in the Texas section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the state of Texas is rated **High Satisfactory**. Based on full-scope reviews, the bank's performance in the Austin-Round Rock MSA and Fort Worth-Arlington MD is excellent. Performance in the Brownsville-Harlingen, El Paso, and Houston-Baytown-Sugar Land MSAs and in the Dallas-Plano-Irving MD is good. The overall rating is supported by an excellent distribution of branches in the Austin-Round Rock, Brownsville-Harlingen, and El Paso MSAs, and in the Fort Worth-Arlington MD, good distribution in the Dallas-Plano-Irving MD and Houston-Sugar Land-Baytown MSA, and generally an excellent level of community development services.

Retail Banking Services

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

The analysis of the bank's branch distribution is primarily based on the geographic distribution of branches in low- and moderate-income geographies in relation to the

proportion of the population residing in those geographies. We also considered the accessibility of branches in middle- and upper-income geographies that border low- and moderate-income geographies. See the discussion of bordering branches in the Ratings section of the Scope of Evaluation in this document.

AUSTIN-ROUND ROCK MSA: WFB's distribution of branches is excellent. The bank's branch delivery system is readily accessible to all portions of the AA. The percentages of branches in low- and moderate-income geographies are near the percentages of the population residing in low- and moderate-income geographies. One branch in a middle-income geography and one branch in an upper-income geography border moderate-income geographies, which improves the accessibility of the bank's products and services to those residing in the moderate-income geographies. Considering the additional availability of these bordering branches to those residing in moderate-income geographies, the overall branch distribution is excellent. WFB has 87 full-service ATMs in the AA that are similarly distributed among the geographies as the branches. Other alternative delivery systems including bank by phone and online banking improve accessibility for all geographies. WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these alternative delivery systems in concluding on WFB's performance in the AA.

Net branch openings and closings in this AA improved the accessibility of its delivery systems, particularly in low- and moderate-income geographies. WFB had a net opening of one branch in a moderate-income geography. Services, including business hours, did not vary in a way that inconveniences portions of the AA, particularly low- and moderate-income geographies, and/or individuals.

BROWNSVILLE-HARLINGEN MSA: WFB's distribution of branches is excellent. The bank's branch delivery system is readily accessible to all portions of the AA. WFB has no branches in low-income geographies. Considering the very low percentage of the population residing in low-income geographies, performance in low-income geographies is considered adequate. The percentage of branches in moderate-income geographies exceeds the percentage of the population in moderate-income geographies. WFB has 17 full-service ATMs in the AA that are similarly distributed among the geographies as the branches. Other alternative delivery systems including bank by phone and online banking improve accessibility for all geographies. WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these alternative delivery systems in concluding on WFB's performance in the AA.

Net branch openings and closings in this AA did not affect the accessibility of its delivery systems, particularly in low- and moderate-income geographies. WFB did not open nor close any branches in the AA during the evaluation period. Services, including business hours, did not vary in a way that inconveniences portions of the AA.

DALLAS-PLANO-IRVING MD: The geographic distribution of branches is good. WFB's delivery systems are accessible to essentially all portions of the AA. The percentages of the bank's branches in low- and moderate-income geographies are near to the

percentages of the population in low- and moderate-income geographies. Four branches in middle-income geographies and one branch in an upper-income geography border moderate-income geographies, which improve the accessibility of the bank's products and services to those residing in the moderate-income geographies. Considering the additional availability of these bordering branches to those residing in moderate-income geographies, the overall branch distribution is good. WFB has 113 full-service ATMs in the AA that are similarly distributed among the geographies as the branches. Other alternative delivery systems including bank by phone and online banking improve accessibility for all geographies. WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these alternative delivery systems in concluding on WFB's performance in the AA.

Net branch openings and closings in this AA did not adversely affect the accessibility of its delivery systems, particularly in low- and moderate-income geographies. WFB opened 16 branches and closed three branches. In low- and moderate-income geographies, there was no net change in branch openings and closings. Services, including business hours, did not vary in a way that inconveniences portions of the AA, particularly low- and moderate-income geographies and/or individuals.

EL PASO MSA: WFB's distribution of branches is excellent. The bank's delivery systems are readily accessible to all portions of the AA. The bank's percentage of branches in low-income geographies significantly exceeds the percentage of the population residing in low-income geographies. The percentage of branches in moderate-income geographies is near the percentage of the population residing in moderate-income geographies. One bordering branch in a middle-income geography helps improve the accessibility of the bank's delivery systems in moderate-income geographies. Considering the additional availability of these bordering branches to those residing in moderate-income geographies, overall branch distribution is excellent. WFB has 36 full-service ATMs in the AA that are similarly distributed among the geographies as the branches. Other alternative delivery systems including bank by phone and online banking improve accessibility for all geographies. WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these alternative delivery systems in concluding on WFB's performance in the AA.

Net branch openings and closings in this AA did not adversely affect the accessibility of its delivery systems, particularly in low- and moderate-income geographies. WFB did not open or close any branches in the AA during the evaluation period. Services, including business hours, did not vary in a way that inconveniences portions of the AA, particularly low- and moderate-income geographies and/or individuals.

FORT WORTH-ARLINGTON MD: WFB's branch distribution is excellent. The bank's delivery systems are readily accessible to all portions of the AA. The bank's percentage of branches in low-income geographies exceeds the percentage of the population in low-income geographies. Likewise, the percentage of branches in moderate-income geographies exceeds the percentage of the population residing in moderate-income geographies. WFB has 88 full-service ATMs in the AA that are similarly distributed

among the geographies as the branches. Other alternative delivery systems including bank by phone and online banking improve accessibility for all geographies. WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these alternative delivery systems in concluding on WFB's performance in the AA.

WFB's branch openings and closings in the AA have generally not affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies. The bank opened four branches and closed two branches. The number of branches in low-income geographies did not change. WFB had one net branch closure in a moderate-income geography. Services, including business hours, did not vary in a way that inconveniences portions of the AA, particularly low- and moderate-income geographies and/or individuals.

HOUSTON-SUGAR LAND-BAYTOWN MSA: WFB's branch distribution is good. The bank's delivery systems are accessible to essentially all portions of the AA. The percentages of branches in low- and moderate-income geographies are significantly below and below the percentages of the population in low- and moderate-income geographies. One branch in a middle-income geography borders a low-income geography while five branches in middle-income geographies and two branches in upper-income geographies border moderate-income geographies. These bordering branches improve the accessibility of the bank's products and services to those residing in low- and moderate-income geographies. Considering the additional availability of these bordering branches to those residing in low- and moderate-income geographies, the overall branch distribution is good. WFB has 204 full-service ATMs in the AA that are similarly distributed among the geographies as the branches. Other alternative delivery systems including bank by phone and online banking improve accessibility for all geographies. WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these alternative delivery systems in concluding on WFB's performance in the AA.

Net branch openings and closings in this AA improved the accessibility of its delivery systems, particularly in low- and moderate-income geographies. WFB opened 18 branches during the evaluation period. No branches were closed. The number of branches in low-income geographies did not change. However, there was a net gain of two branches in moderate-income geographies. Services, including business hours, did not vary in a way that inconveniences portions of the AA, particularly low- and moderate-income geographies and/or individuals.

Community Development Services

WFB provided an excellent level of CD services in Texas and the Austin-Round Rock and Houston-Sugar Land-Baytown MSAs and in the Dallas-Plano-Irving and Fort Worth-Arlington MDs. However, for the Brownsville-Harlingen and El Paso MSAs, the level of

CD services provided by WFB was poor. The bank has a thorough understanding of the credit needs of Texas' communities. The bank identified these needs as affordable housing, homeownership preservation, foreclosure prevention assistance, assistance to hurricane victims, and economic development. The bank is very responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services and the leadership provided by WFB participants in delivering CD services to organizations promoting affordable housing to low- and moderate-income families and persons as well as other organizations providing needed CD services to low- and moderate-income families and persons or geographies. Highlights of CD qualified services provided by WFB or WFB employees are listed below.

For these AAs, WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education, first time homebuyer, and small business seminars.

AUSTIN-ROUND ROCK MSA: WFB is a leader in providing CD services. WFB participated in 84 different community development services that benefited 34 different organizations. Fifty-one services, representing 61 percent of total services, demonstrated innovation in response to identified community needs.

Highlights of WFB's CD services that benefited the Austin-Round Rock MSA include the following:

WFB supported an organization that provides financing and technical assistance to women- and minority-owned businesses in low-income neighborhoods. The organization's mission is to promote economic vitality and opportunity in low-income communities by providing financial services and technical assistance that will create jobs, provide needed goods and services, improve the physical environment, promote diversity in entrepreneurial success, and build individual and community assets. Bank employees attended board meetings and served on the finance and operations committee.

WFB supported an organization whose mission is to enable African Americans to secure economic self-reliance, parity, power, and civil rights. The organization is located in and serves the east side of Austin, the lowest-income neighborhood in the city. WFB's support included grants, sponsorships, and technical assistance. Bank employees provided technical assistance by serving on the board and teaching first-time homebuyer's education. To date, WFB employees have counseled approximately 840 low- and moderate-income individuals, and approximately 100 low- and moderate-income individuals have purchased their first home.

BROWNSVILLE-HARLINGEN MSA: WFB provides a limited level of CD services. WFB participated in eleven different CD services that benefited six different organizations. There were no services that demonstrated innovation.

DALLAS-PLANO-IRVING MD: WFB is a leader in providing CD services. WFB participated in 380 different CD services that benefited 52 different organizations. The number of services reported during this examination significantly exceeded the level

reported during the previous examination. Twenty-four services demonstrated innovation in response to identified community needs.

Highlights of WFB's CD services that benefited the Dallas-Plano-Irving MD include the following:

WFB supported an organization that works with out-of-school and adjudicated youth and older adults and ex-offenders. The organization's programs provide academic, technical, leadership and life skills enhancement programs for junior and senior high school students from low- to moderate-income families. WFB employees taught first time homebuyer classes.

Between November 2004 and August 2007, WFB supported an agency whose mission is to improve and increase affordable housing in northern Texas. The support consisted of grants, board of director participation, planning committee support of their 2007 Housing Summit, and continuous first-time homebuyer seminar support at their Homeownership Center. Further, in 2006 WFB joined the agency to provide down payment and closing cost assistance for approximately 40 Hurricane Katrina evacuees to purchase FHA-foreclosed homes in the Dallas/Fort Worth area.

EL PASO MSA: WFB provides a limited level of CD services. WFB participated in sixteen different CD services that benefited seven different organizations. Two services were notably complex in response to identified community needs.

FORT WORTH-ARLINGTON MD: WFB is a leader in providing CD services. WFB participated in 131 different CD services that benefited 51 different organizations. Twenty-six services demonstrated innovation in response to identified community needs.

Highlights of WFB's CD services that benefited the Fort Worth-Arlington MD include the following:

WFB supported an organization that is recognized by the U.S. Department of Labor as the "premier community-based organization serving the employment needs of the Hispanic Community." Since its inception in 1965, the organization has served minority low-income community residents with a full spectrum of programs and services. WFB employees served on the board, reviewed financials, and compiled grant requests.

WFB supported a nationally known not-for-profit organization that provides affordable housing and tools to low- and moderate-income families to increase their educational and economic standing. The organization also provides free income tax preparation by IRS trained volunteers to low- and moderate-income families. WFB's support included grants, space for the tax center site during the 2006 and 2007 tax filing seasons, and staff who volunteered their time. Along with free tax preparation, the clients were provided with financial education information and Hands on Banking training.

HOUSTON-SUGAR LAND-BAYTOWN MSA: WFB is a leader in providing CD services. WFB participated in 299 different CD services that benefited 59 different organizations. Thirty-four services demonstrated innovation in response to identified community needs.

Highlights of WFB's CD services that benefited the Houston-Sugar Land-Baytown MSA include the following:

WFB supported an organization that was formed by community groups, individuals, financial institutions, credit bureaus, and corporations to address credit education, housing, and small business issues facing the community. The organization's purpose is to help identify problems and to help low- and moderate-income individuals obtain credit by offering education and outreach services. WFB demonstrated innovativeness in helping this organization reach the Hispanic community. WFB provided space at a convenient location, and bank employees presented the six-week course in Spanish. In addition, another bank employee served on the board of directors.

WFB supported an organization that provides homes for low- and moderate-income individuals and families through the use of donated building materials, discounted mortgage rates, and volunteer labor. A WFB regional president serves on the board of directors, and between 2005 and 2007, WFB employees provided pre- and post-purchase financial education to homebuyers. WFB also provided a line of credit and grants to the organization. By working with this organization, WFB has shown complexity through its many layers of support.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Beaumont-Port Arthur, Corpus Christi, Laredo, and Midland MSAs and in the South Rural Texas AA is not inconsistent with the bank's overall high satisfactory performance under the service test in Texas. The bank's performance under the service test in the Amarillo, College Station-Bryan, Lubbock, San Antonio, and Victoria MSAs and in the Big Spring, Borger, Brazos Valley Rural Texas, Hill County, and Southeastern Rural Texas AAs is stronger than the bank's overall performance in the state. Performance is stronger primarily due to delivery systems that are readily accessible to all portions of the bank's AAs. The bank's performance under the service test in the McAllen-Edinburg-Mission, Odessa, San Angelo, Waco, and Wichita Falls MSAs and in the Central Rural Texas, Garza County, Hartley County, Kerrville, Montague County, Plainview, and Yoakum County AAs is weaker than the bank's overall performance in the state. Performance is weaker primarily due to delivery systems that are accessible to limited portions of the bank's AAs. Performance in the limited scope AAs did not influence the service test rating in Texas. Refer to Table 15 in the Texas section of Appendix D for the facts and data that support these conclusions.

OTHER RATING AREAS

- Davenport-Moline-Rock Island (Iowa/Illinois) Multi-State MS
- Fargo (North Dakota/Minnesota) Multi-State MSA
- Grand Forks (North Dakota/Minnesota) Multi-State MSA
- Logan (Utah-Idaho) Multi-State MSA
- Omaha-Council Bluffs (Nebraska-Iowa) Multi-State MSA
- Portland-Vancouver-Beaverton (Oregon/Washington) Multi-State MSA
- State of Alaska
- State of Idaho
- State of Illinois
- State of Indiana
- State of Iowa
- State of Michigan
- State of Minnesota
- State of Montana
- State of Nebraska
- State of Nevada
- State of New Mexico
- State of North Dakota
- State of Ohio
- State of Oregon
- State of South Dakota
- State of Utah

- State of Washington
- State of Wisconsin
- State of Wyoming

Davenport-Moline-Rock Island (Iowa-Illinois) Multi-State MSA Rating

CRA rating for the Multi-State MSA⁶:	Outstanding
The lending test is rated:	Outstanding
The investment test is rated:	Outstanding
The service test is rated:	Outstanding

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of the multi-state MSA;
- Overall geographic and borrower income distribution of loans is good;
- CD lending that had a significantly positive impact on lending performance in the multi-state MSA;
- Investment volume that reflects an excellent level of responsiveness to the needs of the MSA; and
- Provision of services that shows excellent responsiveness to banking needs.

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

Of the bank’s 30 state and multi-state rating areas, Davenport-Moline-Rock Island MSA ranks twenty-third and accounts for 0.36 percent of total bank deposits, or \$925 million as of June 30, 2008. Within the MSA, WFB operates 17 branch offices. WFB is the largest banking institution in the Davenport-Moline-Rock Island MSA with 14.6 percent of the deposit market share. Primary competitors include Blackhawk Bank and Trust and National Bank, with deposit market shares of 10.1 percent and 9 percent, respectively.

⁶ This rating reflects performance within the multi-state metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multi-state metropolitan area.

LENDING TEST

WFB's lending test performance in the Davenport-Moline-Rock Island MSA is rated **Outstanding**. The bank achieved excellent home mortgage, small business, and small farm lending activity in the AA in relation to its deposit market share. The overall geographic distribution of loans is good. The geographic distribution of small business loans is excellent. The geographic distribution is good for home refinance loans, adequate for home improvement and small farm loans, and poor for home improvement loans. The overall distribution of loans by borrower income is good. The distribution is excellent for small business and home purchase loans, good for home improvement and home refinance loans, and adequate for small farm loans. The volume and nature of CD lending had a significantly positive impact on lending performance in the AA.

Refer to Tables 1-12 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

INVESTMENT TEST

WFB's investment test performance in the Davenport-Moline-Rock Island MSA is rated **Outstanding**. During the current evaluation period, WFB made 29 qualified investments totaling \$5.6 million. Five prior period investments continuing to add value to the AA total \$3.8 million. Most of the qualified investments support the creation or preservation of affordable housing, and they are made primarily through national funds with portions directed to projects in the Davenport-Moline-Rock Island MSA. Included in the current period investment totals are 23 grants and contributions aggregating \$281.1 thousand. The largest portion of those funds (\$247.5 thousand) was provided to Habitat for Humanity in Bettendorf.

Refer to Table 14 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

SERVICE TEST

The bank's performance under the service test in the Davenport-Moline-Rock Island MSA is rated **Outstanding**. The overall rating is supported by an excellent distribution of branches that are accessible to individuals in low- and moderate-income geographies and adequate level of CD services in the AA.

Retail Banking Services

Refer to Table 15 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches among low- and moderate-income geographies in relation to the proportion of the population residing in those geographies. We also considered any branches in middle- and upper-income geographies that border a low- or moderate-income geography. See the discussion of bordering branches in the Ratings section of the Scope of Evaluation in this document.

WFB's branch distribution in the AA is excellent. The bank's percentages of branches in low- and moderate-income geographies significantly exceed the percentages of the populations residing in those geographies, reflecting excellent performance. One branch in a middle-income geography borders a low-income geography and two branches in middle-income geographies border a moderate-income geography. These bordering branches further improved the accessibility of banking products and services to those residing in low- and moderate-income geographies. WFB operates 23 full-service ATMs in the AA. The percentage of ATMs in low-income geographies exceeds the percentage of the population in low-income geographies. The percentage of ATMs in moderate-income geographies is near the percentage of the population in moderate-income geographies. These ATMs provide additional accessibility to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB did not open or close any branches in the AA during the evaluation period.

The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography. One branch in a low-income geography had expanded banking hours. While branches from all income geographies were opened for Saturday banking, one branch in a middle-income geography was opened for Sunday banking.

WFB offers a wide array of credit and deposit products and services to serve individuals, small businesses, and small farms.

Community Development Services

WFB provides an adequate level of CD services in the Davenport-Moline-Rock Island MSA. The bank understands the credit needs of the Davenport-Moline-Rock Island MSA

and is responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services. WFB participated in 37 different CD services that benefited 21 different organizations. Four of the services demonstrated innovation.

WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education, first time homebuyer, and small business seminars.

Fargo (North Dakota-Minnesota) Multi-State MSA Rating

CRA rating for the Multi-State MSA⁷: Outstanding

The lending test is rated:	Outstanding
The investment test is rated:	High Satisfactory
The service test is rated:	Outstanding

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of the multi-state MSA;
- Good geographic and excellent borrower income distributions for loans throughout the multi-state MSA;
- CD lending had a significantly positive impact on lending performance in the multi-state MSA;
- Investment volume that reflects a good level of responsiveness to the needs of the MSA; and
- Provision of services that shows excellent responsiveness to banking needs.

Description of Institution's Operations in the Fargo MSA

Of the bank's 30 state and multi-state rating areas, the Fargo MSA ranks twenty-seventh and accounts for 0.24 percent of total bank deposits, or \$603 million as of June 30, 2008. Within the multi-state MSA, WFB operates 11 branch offices. WFB is the second largest banking institution in the Fargo MSA with 13.9 percent of the deposit market share. Primary competitors include State Bank and Trust and US Bank, N.A., with deposit market shares of 31.4 percent and 8.6 percent, respectively.

LENDING TEST

WFB's lending test performance in the Fargo MSA is rated **Outstanding**. The bank's home mortgage, small business, and small farm lending activity is excellent in relation to the bank's deposit market share. The overall geographic distribution of loans is good. The geographic distribution is excellent for small business loans, good for home improvement and home refinance loans, and adequate for home purchase and small farm

⁷ This rating reflects performance within the multi-state metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multi-state metropolitan area.

loans. The overall distribution of loans by borrower income is excellent. The distribution is excellent for home purchase, home refinance, and small business loans, good for home improvement loans, and adequate for small farm loans. The volume and nature of community development lending had a significantly positive impact on lending performance in the AA.

Refer to Tables 1-12 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

INVESTMENT TEST

WFB's investment test performance in the Fargo MSA is rated **High Satisfactory**. During the current evaluation period, WFB made five qualified investments totaling \$2.6 million. Four prior period investments with ongoing benefit to the AA total \$1 million. All of the current period investments support affordable housing while one has other CD components, as well. Affordable housing is achieved primarily through the investment in portions of national funds directed to projects in Fargo. Included in the current period investment totals is one grant of \$25 thousand to Habitat for Humanity.

Refer to Table 14 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

SERVICE TEST

The bank's performance under the service test in the Fargo MSA is rated **Outstanding**. The overall rating is supported by an excellent distribution of branches that are accessible to individuals in low- and moderate-income geographies and adequate level of CD services in the AA.

Retail Banking Services

Refer to Table 15 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches among low- and moderate-income geographies in relation to the proportion of the population residing in those geographies.

WFB's branch distribution in the AA is excellent. There are no low-income geographies in the AA. The bank's percentage of branches in moderate-income geographies significantly exceeds the percentage of the population residing in those geographies, reflecting excellent performance. WFB operates 12 full-service ATMs in the AA with more than 58 percent of those ATMs in moderate-income geographies. The distribution of

ATMs in moderate-income geographies significantly exceeds the percentage of the population in those geographies. These ATMs provide additional accessibility to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB did not open or close any branches in the AA during the evaluation period.

The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography. However, only the branches in moderate-income geographies offered extended banking hours on Saturdays.

WFB offers a wide array of credit and deposit products and services to serve individuals, small businesses, and small farms.

Community Development Services

WFB provides an adequate level of CD services in the Fargo MSA. The bank understands the credit needs of the Fargo MSA and is responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services. WFB participated in 25 different CD services that benefited five different organizations. Four of the services demonstrated innovation.

WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education, first time homebuyer, and small business seminars.

Grand Forks (North Dakota/Minnesota) Multi-State MSA Rating

CRA rating for the Multi-State MSA⁸: Satisfactory

The lending test is rated:	High Satisfactory
The investment test is rated:	Outstanding
The service test is rated:	Low Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of the multi-state MSA;
- Good geographic and borrower income distributions for home mortgage, small business, and small farm loans throughout the multi-state MSA;
- CD lending positively impacted its performance in the multi-state MSA;
- Investment volume that reflects an excellent level of responsiveness to the needs of the MSA; and
- Provision of services that shows an adequate responsiveness to banking needs.

Description of Institution's Operations in the Grand Forks MSA

Of the bank's 30 state and multi-state rating areas, the Grand Forks MSA ranks twenty-ninth and accounts for 0.04 percent of total bank deposits, or \$89 million as of June 30, 2008. Within the MSA, WFB operates 2 branch offices. WFB is the eighth largest banking institution in the Grand Forks MSA with 5.1 percent of the deposit market share. Primary competitors include Bremer Bank, N.A., and Trust and Alerus Financial, N.A., with deposit market shares of 22.2 percent and 19.9 percent, respectively.

LENDING TEST

WFB's lending test performance in the Grand Forks MSA is rated **High Satisfactory**. The bank's home mortgage, small business, and small farm lending activity is excellent in relation to the bank's deposit market share. The overall geographic and borrower income distribution is good. The geographic distribution is excellent for home purchase and

⁸ This rating reflects performance within the multi-state metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multi-state metropolitan area.

home improvement loans, and good for home refinance and small business loans. Too few small farms in low- and moderate-income geographies precluded a meaningful geographic distribution analysis of small farm loans. The distribution by borrower income is excellent for small business loans, good for home purchase, home improvement, and home refinance loans, and adequate for small farm loans. The volume and nature of CD lending positively impacted the lending performance in the AA.

Refer to Tables 1-12 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

INVESTMENT TEST

WFB's investment test performance in the Grand Forks MSA is rated **Outstanding**. During the current evaluation period, WFB made five qualified investments totaling \$2.3 million. There are no prior period investments. The current period investments support the creation and preservation of affordable housing, and they are made through national funds with portions directed to projects in Grand Forks. Two grants totaling \$30 thousand also support affordable housing, and are included in the current period totals. The larger of these was made to Habitat for Humanity.

Refer to Table 14 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

SERVICE TEST

The bank's performance under the service test in the Grand Forks MSA is rated **Low Satisfactory**. The overall rating is supported by an adequate distribution of branches that are reasonably accessible to individuals in low- and moderate-income geographies and the poor level of CD services provided in the AA.

Retail Banking Services

Refer to Table 15 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

The conclusions of WFB's branch distribution are primarily based on the geographic distribution of branches among low- and moderate-income geographies in relation to the proportion of the population residing in those geographies.

WFB has no branches in low- or moderate-income geographies. Considering the low percentage of the population residing in low- and moderate-income geographies and the bank has only two branches in the entire AA, WFB's branch distribution in the AA is considered adequate. WFB operates three full-service ATMs in the AA. No ATMs are

located in low-income geographies. One ATM is in a moderate-income geography. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB did not open or close any branches in the AA during the evaluation period.

The operating hours of the two branches were similar, except one of the two branches offered Saturday banking.

WFB offers a wide array of credit and deposit products and services to serve individuals, small businesses, and small farms.

Community Development Services

WFB provides a limited level of CD services in the Grand Forks MSA. WFB participated in two CD services that benefited two organizations. None of the services demonstrated innovation.

Logan (Utah-Idaho) Multi-State MSA Rating

CRA rating for the Multi-State MSA ⁹:	Outstanding
The lending test is rated:	Outstanding
The investment test is rated:	Outstanding
The service test is rated:	High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of the multi-state MSA;
- Adequate geographic distribution and good borrower income distribution of loans throughout the multi-state MSA;
- CD lending had a significantly positive impact on lending performance in the multi-state MSA;
- Investment volume that reflects an excellent level of responsiveness to the needs of the MSA; and
- Provision of services that shows excellent responsiveness to banking needs.

Description of Institution's Operations in the Logan MSA

Of the bank's 30 state and multi-state rating areas, the Logan MSA ranks twenty-eighth and accounts for 0.07 percent of total bank deposits, or \$171 million as of June 30, 2008. Within the MSA, WFB operates 7 branch offices. WFB is the third largest banking institution in the Logan MSA with 16.7 percent of the deposit market share. Primary competitors include Zions First National Bank and Lewiston State Bank, with deposit market shares of 28.5 percent and 18.6 percent, respectively.

LENDING TEST

WFB's lending test performance in the Logan MSA is rated **Outstanding**. The bank's home mortgage, small business, and small farm lending activity is excellent in relation to the bank's deposit market share. The overall geographic distribution of loans is adequate. The geographic distribution is excellent for home refinance loans, adequate for home purchase and small business loans, and poor for home improvement loans.

⁹ This rating reflects performance within the multi-state metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multi-state metropolitan area.

Too few farms in low- and moderate-income geographies precluded a meaningful geographic distribution analysis of small farm loans. The overall distribution by borrower income is good. The distribution is excellent for home purchase and small business loans, good for home improvement and small farm loans, and adequate for home refinance loans. The volume and nature of CD lending had a significantly positive impact on lending performance in the AA.

Refer to Tables 1-12 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

INVESTMENT TEST

WFB's investment test performance in the Logan MSA is rated **Outstanding**. During the current evaluation period, WFB made nine qualified investments totaling \$2.7 million. One prior period investment of \$74 thousand adds some ongoing benefit to the AA. One small current period investment supports small business development in the area while the great majority of the funds are for the preservation of affordable housing. Included in the current period investment totals are six grants and contributions with a total of \$23 thousand. Most of those (nearly \$20 thousand) were contributed to Habitat for Humanity.

Refer to Table 14 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

SERVICE TEST

The bank's performance under the service test in the Logan MSA is rated **High Satisfactory**. The overall rating is supported by a good distribution of branches that are accessible to individuals in low- and moderate-income geographies and the adequate level of CD services in the AA.

Retail Banking Services

Refer to Table 15 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches among low- and moderate-income geographies in relation to the proportion of the population residing in those geographies.

WFB's branch distribution in the AA is good. WFB has no branches located in low-income geographies. The bank's percentage of branches in moderate-income geographies significantly exceeds the percentage of the population residing in those geographies, reflecting excellent performance in moderate-income geographies. WFB

operates eight full-service ATMs in the AA with one ATM in low-income geographies and 50 percent of the ATMs in moderate-income geographies. The percentages of ATMs in low- and moderate-income geographies significantly exceed the percentages of the population in those geographies. These ATMs provide additional accessibility to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB did not open or close any branches in the AA during the evaluation period.

The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography. One branch located in a moderate-income geography offers extended banking hours.

WFB offers a wide array of credit and deposit products and services to serve individuals, small businesses, and small farms.

Community Development Services

WFB provides an adequate level of CD services in the Logan MSA. The bank understands the credit needs of the Logan MSA and is responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services. WFB participated in 13 different community development services that benefited 5 different organizations. None of the services demonstrated innovation.

WFB employees advised the organizations through financial education and first time homebuyer seminars.

Omaha-Council Bluffs (Nebraska-Iowa) Multi-State MSA Rating

CRA rating for the Multi-State MSA¹⁰: Outstanding

The lending test is rated:	Outstanding
The investment test is rated:	Outstanding
The service test is rated:	High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of the multi-state MSA;
- Adequate geographic distribution and good borrower income distribution of loans throughout the multi-state MSA;
- Community development lending had a significantly positive impact on lending performance in the multi-state MSA;
- Investment volume that reflects an excellent level of responsiveness to the needs of the MSA; and
- Provision of services that shows good responsiveness to banking needs.

Description of Institution's Operations in the Omaha-Council Bluffs MSA

Of the bank's 30 state and multi-state rating areas, the Omaha-Council Bluffs MSA ranks eighteenth and accounts for 0.66 percent of total bank deposits, or \$1.7 million as of June 30, 2008. Within the MSA, WFB operates 20 branch offices. WFB is the second largest banking institution in the Omaha-Council Bluffs MSA with 9.9 percent of the deposit market share. Primary competitors include First National Bank of Omaha and US Bank, N.A., with deposit market shares of 37.2 percent and 7.9 percent, respectively.

¹⁰This rating reflects performance within the multi-state metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multi-state metropolitan area.

LENDING TEST

WFB's lending test performance in the Omaha-Council Bluffs MSA is rated **Outstanding**. The bank's home mortgage, small business, and small farm lending activity is excellent in relation to the bank's deposit market share. The overall geographic distribution of loans is adequate. The geographic distribution is excellent for small farms loans, good for home improvement, home refinance, and small business loans, and adequate for home purchase loans. The overall distribution by borrower income is good. The distribution is excellent for home improvement and small business loans, good for home purchase and home refinance loans, and adequate for small farm loans. The volume and nature of community development lending had a significantly positive impact on lending performance in the AA.

Refer to Tables 1-12 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

INVESTMENT TEST

WFB's investment test performance in the Omaha-Council Bluffs MSA is rated **Outstanding**. During the current evaluation period, WFB made 184 qualified investments totaling \$18.3 million. Fifteen prior period investments continuing to benefit the AA total \$7 million. All of the significant current period investments help to add and maintain affordable housing in the MSA. Included in the current period totals are 159 grants and contributions aggregating \$1.7 million. These grants have been made for a wide variety of purposes including affordable housing, small business initiatives, and services for low- and moderate-income persons.

Refer to Table 14 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

SERVICE TEST

The bank's performance under the service test in the Omaha-Council Bluffs MSA is rated **High Satisfactory**. The overall rating is supported by a good distribution of branches that are accessible to individuals in low- and moderate-income geographies and excellent level of CD services in the AA.

Retail Banking Services

Refer to Table 15 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches among low- and moderate-income geographies in relation to the proportion of the population residing in those geographies.

WFB's branch distribution in the AA is good. WFB has one branch in a low-income geography. The percentage of branches in low-income geographies significantly exceeds the population percentage. However, in moderate-income geographies, WFB's percentage of branches is below the population percentage in moderate-income geographies. WFB operates 39 full-service ATMs in the AA with 3 ATMs in low-income geographies and 9 ATMs in moderate-income geographies. These ATMs provide additional accessibility to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB's record of opening and closing branches in the AA has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies. During the evaluation period, WFB opened four new branches (in middle- and upper-income geographies) while it closed one branch in a moderate-income geography. This branch was closed due to environmental safety concerns, which was beyond WFB's control.

The operating hours of the branches were generally limited in low- and moderate-income geographies compared to branches in middle- and upper-income geographies. The only branch located in a low-income geography was opened just three days a week. Additionally, branches in middle- and upper-income geographies offered Saturday banking, while branches in moderate-income geographies did not.

WFB offers a wide array of credit and deposit products and services to serve individuals, small businesses, and small farms.

Community Development Services

WFB is a leader in providing CD services in the Omaha-Council Bluffs MSA. The bank has a thorough understanding of the credit needs of the Omaha-Council Bluffs MSA and is very responsive to meeting these needs. This performance was evidenced by WFB's high volume of CD services given the AA's deposit share. WFB participated in 202 different CD services that benefited 52 different organizations. Eighteen of the services demonstrated innovation in response to identified community needs.

WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education, first time homebuyer, and small business seminars.

Portland-Vancouver-Beaverton (Oregon-Washington) Multi-State MSA Rating

CRA rating for the Multi-State MSA¹¹: Outstanding

The lending test is rated:	Outstanding
The investment test is rated:	Outstanding
The service test is rated:	Outstanding

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness by WFB to the credit needs of the multi-state MSA;
- Good geographic and borrower income distribution of loans throughout the multi-state MSA;
- CD lending had a significantly positive impact on lending performance in the multi-state MSA;
- Investment volume that reflects an excellent level of responsiveness to the needs of the MSA; and
- Provision of services that shows excellent responsiveness to banking needs.

Description of Institution's Operations in the Portland-Vancouver-Beaverton MSA

Of the bank's 30 state and multi-state rating areas, the Portland-Vancouver-Beaverton MSA ranks twelfth and accounts for 1.6 percent of total bank deposits, or \$4.1 billion as of June 30, 2008. Within the MSA, WFB operates 76 branch offices. WFB is the third largest banking institution in the Portland-Vancouver-Beaverton MSA with 13.8 percent of the deposit market share. Primary competitors include Bank of America, N.A., and US Bank, N.A., with deposit market shares of 19.5 percent and 18.9 percent, respectively.

¹¹This rating reflects performance within the multi-state metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multi-state metropolitan area.

LENDING TEST

WFB's lending test performance in the Portland-Vancouver-Beaverton MSA is rated **Outstanding**. The bank's home mortgage, small business, and small farm lending activity is excellent in relation to the bank's deposit market share. The overall geographic distribution of loans is good. The geographic distribution is good for home purchase, home improvement, home refinance, and small business loans and adequate for small farm loans. The overall distribution by borrower income is good. The distribution is excellent for small business loans, good for home refinance and small farm loans, and adequate for home purchase and home improvement loans. The volume and nature of CD lending had a significantly positive impact on lending performance in the AA.

Refer to Tables 1-12 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

INVESTMENT TEST

WFB's investment test performance in the Portland-Vancouver-Beaverton MSA is rated **Outstanding**. During the current evaluation period WFB made 241 qualified investments totaling \$40.8 million. Twenty-two prior period investments aggregate \$12.4 million and continue to benefit the AA. Most of the larger investments made in the current period create or preserve affordable housing. Other investments support small businesses, and one is for the purpose of neighborhood revitalization through the use of New Markets Tax Credits. Included in the current period investment totals are 197 grants and contributions totaling \$752.8 thousand. These smaller investments support a variety of CD purposes.

Refer to Table 14 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

SERVICE TEST

The bank's performance under the service test in the Portland-Vancouver-Beaverton MSA is rated **Outstanding**. The overall rating is supported by an excellent distribution of branches that are accessible to individuals in low- and moderate-income geographies and an excellent level of CD services in the AA.

Retail Banking Services

Refer to Table 15 in the Multi-state Metropolitan Areas section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches among low- and moderate-income geographies in relation to the proportion of the population residing in those geographies. We also considered any branches in middle- and upper-income geographies that border a low- or moderate-income geography. See the discussion of bordering branches in the Ratings section of the Scope of Evaluation in this document.

WFB's branch distribution in the AA is excellent. This conclusion considers the impact of bordering branches. WFB's percentages of branches in low- and moderate-income geographies significantly exceed the population percentages in low- and moderate-income geographies. One branch located in a middle-income geography is directly adjacent to a low-income geography, which improves accessibility for individuals in the low-income geography. WFB also has seven branches in middle-income geographies that border moderate-income geographies. These branches improve accessibility of delivery systems to those in moderate-income geographies. WFB operates 146 full-service ATMs in the AA with 11 ATMs in low-income geographies and 46 ATMs in moderate-income geographies. These ATMs provide additional accessibility to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB's record of opening and closing branches in the AA has adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies. During the evaluation period, branches in low- and moderate-income geographies declined by one each while they increased in middle- and upper-income geographies.

The operating hours of the branches were generally similar, regardless of the income level of the geography. However, only the branches in middle- and upper-income geographies offered Saturday banking.

WFB offers a wide array of credit and deposit products and services to serve individuals, small businesses, and small farms.

Community Development Services

WFB is a leader in providing CD services in the Portland-Vancouver-Beaverton MSA. The bank has a thorough understanding of the credit needs of the Portland-Vancouver-Beaverton MSA and is very responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services. WFB participated in 34 different CD services that benefited 27 different organizations. Twenty of the services demonstrated innovation in response to identified community needs.

WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education, first time homebuyer, and small business seminars.

State of Alaska Rating

CRA Rating for the state:	Outstanding
The lending test is rated:	Outstanding
The investment test is rated:	Outstanding
The service test is rated:	High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Overall geographic distribution of loans is adequate in the Anchorage MSA and poor in the Rural Alaska AA. However, its overall distribution of loans by borrower income in the two full-scope AAs is good;
- WFB's CD lending had a significantly positive impact on lending performance within the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of services that shows good responsiveness to banking needs.

Description of Institution's Operations in the State of Alaska

Of the bank's 30 state and multi-state rating areas, Alaska ranks fourteenth and accounts for 1.27 percent of total bank deposits, or \$3.2 billion as of June 30, 2008. WFB has three defined AAs in Alaska, which include every county and MSA in the state. Within the state, WFB operates 51 branch offices. WFB is the largest banking institution in Alaska with 24 percent of the deposit market share. Primary competitors include First National Bank Alaska, Northrim Bank, and Keybank, N.A., with deposit market shares of 9 percent, 7 percent and 5 percent, respectively.

Scope of Evaluation in the State of Alaska

Of WFB's three AAs in Alaska, the Anchorage MSA and Rural Alaska AA were selected for full-scope reviews. Combined, these AAs account for 92.2 percent of the bank's deposits in Alaska. The Anchorage MSA accounts for 48.3 percent and is the most significant AA in the state. The Rural Alaska AA comprises 43.9 percent of the bank's deposits in the state.

For purposes of analyzing performance and presenting data in this Performance Evaluation, 24 non-MSA counties/boroughs have been combined under the name Rural Alaska AA. Refer to the table in Appendix A for details as well as a listing of WFB's AAs in Alaska.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

WFB's lending test performance in Alaska is rated **Outstanding**. Based on full-scope reviews, performance in the Anchorage MSA and Rural Alaska AA is excellent.

Refer to Tables 1-12 in the Alaska section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

Both AAs show excellent home mortgage and small business lending activity relative to the bank's deposit market share in each respective AA.

The overall geographic distribution of loans is adequate in the Anchorage MSA and poor in the Rural Alaska AA. The overall distribution of loans by borrower income is good in both AAs. Lending to business of different sizes is excellent in both AAs.

In the Anchorage MSA, the overall geographic distribution of loans is adequate. The geographic distribution is good for home purchase, home improvement, home refinance, and small farm loans and adequate for small business loans. The overall distribution of loans by borrower income is good. The distribution is excellent for small business loans and good for home purchase, home improvement, home refinance, and small farm loans.

In the Rural Alaska AA, the overall geographic distribution of loans is poor. The geographic distribution is good for home improvement loans, adequate for home refinance loans, poor for home purchase and small business loans, and very poor for small farm loans. The overall distribution of loans by borrower income is good. The distribution is excellent for small business loans and good for home purchase, home improvement, home refinance, and small farm loans.

The volume and nature of CD lending had a significantly positive impact on lending performance in the AAs.

Conclusions for Area Receiving Limited-Scope Review

Based on a limited-scope review, lending test performance in the Fairbanks MSA is not inconsistent with the bank's overall outstanding performance in Alaska. Performance in the limited scope AAs did not influence the service test rating in Alaska. Refer to Tables

1-12 in the Alaska section of Appendix D for the facts and data that support these conclusions

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

WFB's investment test performance in Alaska is rated **Outstanding**. Based on full-scope reviews, performance is excellent in the Anchorage MSA and in the Rural Alaska AA.

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

In the Anchorage MSA, during the current evaluation period, WFB made 93 qualified investments totaling \$12 million and carried forward thirteen prior period investments, also for a total of \$12 million. In the Rural Alaska AA, there are 28 current period investments totaling \$9.4 million and thirteen prior period investments of \$9.1 million. Included in the current period in Anchorage are 86 grants and contributions of \$663.5 thousand, while twenty-one grants and contributions total \$91.9 thousand in Rural Alaska.

Significant investments in both the Anchorage MSA and in the Rural Alaska AA are primarily for the development and continuation of affordable housing. WFB's investments have created or rehabilitated 1,842 units in Anchorage and 180 units in Rural Alaska. Other investments in both AAs support qualified CD activities, especially small business and micro lending enterprises.

Conclusions for Area Receiving Limited-Scope Review

Based on a limited-scope review, the bank's performance under the investment test in the Fairbanks MSA is weaker than the bank's overall outstanding performance under the investment test in Alaska, due primarily to a lower relative level of qualified investments. Performance in this MSA did not influence the service test rating in Alaska. Refer to Table 14 in the Alaska section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the state of Alaska is rated **High Satisfactory**. Based on full-scope reviews, the bank's performance in the Anchorage MSA is excellent and its performance in the Rural Alaska AA is good. The overall rating is supported by an excellent branch distribution among low- and moderate-income geographies in the Anchorage MSA, adequate branch distribution in the Rural Alaska AA,

a good level of CD services in the Anchorage MSA, and an excellent level in the Rural Alaska AA.

Retail Banking Services

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

The analysis of the bank's branch distribution is primarily based on the geographic distribution of branches in low- and moderate-income geographies in relation to the proportion of the population residing in those geographies. We also considered the accessibility of branches in middle- and upper-income geographies that border low- and moderate-income geographies. See discussion of bordering branches in the Ratings section of the Scope of Evaluation in this document.

ANCHORAGE MSA: In the Anchorage MSA, WFB's branch distribution is excellent. WFB's penetration of branches in low- and moderate-income geographies significantly exceeds the percentages of the population in those areas. WFB has three branches in middle- and upper-income geographies that border moderate-income geographies. These bordering branches further improved the accessibility of the bank's delivery system to individuals in moderate-income geographies. WFB's 71 ATMs in the Anchorage MSA are consistent with the distribution of branches and they provide enhanced accessibility to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

No branches were opened or closed in the Anchorage MSA during the evaluation period.

The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography. Saturday banking was offered at some locations in both low- and moderate-income geographies. However, Sunday banking was only offered at one branch located in a middle-income geography in the Anchorage MSA.

WFB offers a wide array of credit and deposit banking products and services to serve individuals, small businesses, and small farms.

RURAL ALASKA AA: WFB's branch distribution in the Rural Alaska AA is adequate. This AA contains no low-income geographies. Almost 20 percent of the population resides in moderate-income geographies. While WFB has only one branch in a moderate-income geography, many of the communities within this AA are remote and sparsely populated. This makes it very difficult to establish branches and deliver traditional retail banking services to the population. No branches in the middle- and upper-income geographies were in close enough proximity to enhance branch

accessibility to individuals in the moderate-income geographies. WFB's 38 ATMs in the Rural Alaska AA are consistent with the distribution of branches, which do not enhance the accessibility to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. Again, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

The bank's net change in branch openings and closures has not adversely impacted the accessibility of branches. During the evaluation period, WFB opened one branch in a middle-income geography.

The operating hours of WFB's sole branch in a moderate-income geography was generally similar to other branches in the AA, regardless of the income level of the geography. Unlike other branches in the AA, Saturday and Sunday banking was not available at this branch.

WFB offers a wide array of credit and deposit banking products and services to serve individuals, small businesses, and small farms.

Community Development Services

WFB is a leader in providing CD services in the Rural Alaska AA and the state of Alaska. WFB provides a relatively high level of CD services in the Anchorage MSA. The bank has a thorough understanding of the credit needs of the AAs and is very responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services. For the Anchorage MSA, WFB participated in 41 different CD services that benefited 26 different organizations. Eight of the services demonstrated innovativeness, complexity, or responsiveness to identified community needs, or a combination of the three attributes. For the Rural Alaska AA, WFB participated in 39 different CD services that benefited 25 different organizations. Fourteen of the services demonstrated innovation in response to identified community needs.

WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education, first time homebuyer, and small business seminars.

Conclusions for Area Receiving Limited-Scope Review

Based on a limited-scope review, the bank's performance under the service test in the Fairbanks MSA is weaker than the bank's overall high satisfactory performance under the service test in Alaska. The primary reason for the weaker performance is the lack of branches in moderate-income geographies where almost 21 percent of the population resides. There are no low-income geographies in the Fairbanks MSA. Performance in

the MSA did not influence the service test rating in Alaska. Refer to Table 15 in the Alaska section of Appendix D for the facts and data that support these conclusions.

State of Idaho Rating

CRA Rating for the state: Outstanding

The lending test is rated: Outstanding

The investment test is rated: Outstanding

The service test is rated: Outstanding

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Adequate geographic distribution in the Boise City-Nampa MSA, excellent geographic distribution in the Central Rural Idaho AA, and good distribution of loans by borrower income in both AAs;
- CD lending levels had a significantly positive impact on lending performance within the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of services that shows excellent responsiveness to banking needs.

Description of Institution’s Operations in the State of Idaho

Of the bank’s 30 state and multi-state rating areas, Idaho ranks thirteenth and accounts for 1.31 percent of total bank deposits, or \$3.3 billion as of June 30, 2008. WFB has ten defined AAs in Idaho, which includes thirty-six counties and every MSA in the state. Within the state, WFB operates 93 branch offices. WFB is the largest banking institution in Idaho with 19.6 percent of the deposit market share. Primary competitors include US Bank N.A., Keybank, N.A., and Bank of America, N.A., with deposit market shares of 15.1 percent, 6.2 percent and 4.9 percent, respectively.

Scope of Evaluation in the State of Idaho

Of WFB’s ten AAs in Idaho, the Boise City-Nampa MSA and Central Rural Idaho AA were selected for full-scope reviews. Combined, these MSAs account for 58.6 percent of the bank’s deposits in Idaho. The Boise City-Nampa MSA accounts for 40.4 percent and is

the most significant AA in the state. The Central Rural Idaho AA comprises 18.2 percent of the bank's deposits in the state.

For purposes of analyzing performance and presenting data in this Performance Evaluation, 12 non-MSA counties have been combined under the name Central Rural Idaho AA. Refer to the table in Appendix A for details as well as a listing of WFB's AAs in Idaho.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

WFB's lending test performance in Idaho is rated **Outstanding**. Based on full-scope reviews, performance in the Boise City-Nampa MSA and Central Rural Idaho AA is excellent.

Refer to Tables 1-12 in the Idaho section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

WFB achieved excellent home mortgage, small business, and small farm lending activity in each AA in relation to the bank's deposit market shares.

The overall geographic distribution is adequate in the Boise City-Nampa MSA and excellent in the Central Rural Idaho AA. The overall distribution of loans by borrower income is good in both AAs.

In the Boise City-Nampa MSA, the overall geographic distribution of loans is adequate. The distribution is excellent for home improvement loans, good for small business loans, and adequate for home purchase, home refinance, and small farm loans. The overall distribution of loans by borrower income is good. The distribution is excellent for home refinance and small business loans, good for home purchase and home improvement loans, and adequate for small farm loans.

In the Central Rural Idaho AA, the overall geographic distribution of loans is excellent. The distribution is excellent for home purchase, home improvement, small business, and small farm loans and good for home refinance loans. The overall distribution of loans by borrower income is good. The distribution of loans is excellent for small business loans, good for home purchase loans, and adequate for home improvement, home refinance, and small farm loans.

The volume and nature of CD lending had a significantly positive impact on lending performance in both AAs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, lending test performance in the Coeur d'Alene, Idaho Falls, Lewiston, and Pocatello MSAs, and in the Rexburg AA is not inconsistent with the bank's overall outstanding performance in Idaho. Performance in the Bear Lake County, Panhandle, and Western Rural Idaho AAs is weaker than the overall outstanding performance in the state. Performance is weaker primarily due to less favorable geographic and borrower income distributions. Performance in the limited scope AAs did not influence the lending test rating in Idaho.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

WFB's investment test performance in Idaho is rated **Outstanding**. Based on full-scope reviews, performance is excellent in the Boise City-Nampa MSA and in the Central Rural Idaho AA.

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

In the Boise City-Nampa MSA, WFB made 63 qualified investments totaling \$18.6 million during the current evaluation period. In addition, seven prior period investments totaling \$1.8 million continue to add value in the MSA. In the Central Rural Idaho AA, thirteen current period investments total \$4.9 million and seven prior period investments aggregate \$3.7 million. Included in the current period in Boise City-Nampa are 51 grants and contributions of \$342.3 thousand. Six grants and contributions in Central Rural Idaho total \$67.5 thousand.

Significant investments in both the Boise City-Nampa MSA and in the Central Rural Idaho AA are primarily for expansion of affordable housing opportunities. WFB's investments have created or preserved 588 units in Boise City-Nampa and 257 units in Central Rural Idaho. There are some other investments that support small business and CD services.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Coeur d'Alene and Pocatello MSAs and in the Panhandle and Western Rural Idaho AAs is not inconsistent with the bank's overall outstanding performance under the investment test in Idaho. Performance in the Idaho Falls and Lewiston MSAs and in the Bear Lake County and Rexburg AAs is weaker than the overall performance in Idaho. This is due primarily to a lower level of qualified CD investments. WFB has no qualified investments in Bear Lake County or Rexburg and a minimal amount in Idaho Falls. Performance in the limited scope AAs did not influence the investment test rating in Idaho. Refer to Table

14 in the Idaho section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Idaho is rated **Outstanding**. Based on full-scope reviews, the bank's performance in the Boise City-Nampa MSA and Central Rural Idaho AA is excellent. The overall rating is primarily supported by an excellent distribution of branches among low- and moderate-income geographies in the Boise City-Nampa MSA and Central Rural Idaho AA, a good level of CD services in the Boise City-Nampa MSA, and an adequate level of CD services in the Central Rural Idaho AA.

Retail Banking Services

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

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches in low- and moderate-income geographies in relation to the proportion of the population residing in those geographies. We also considered the accessibility of branches in middle- and upper-income geographies that border low- and moderate-income geographies. See discussion of bordering branches in the Ratings section of the Scope of Evaluation in this document.

BOISE CITY-NAMPA MSA: WFB's branch distribution is excellent in the Boise City-Nampa MSA. While the bank has no branches in low-income geographies, less than 2 percent of the population resides in low-income geographies. The bank's percentage of branches in moderate-income geographies significantly exceeds the percentage of the population in moderate-income geographies. One branch located in a middle-income geography borders a moderate-income geography, which further improves the accessibility of delivery systems for the moderate-income geography. WFB has 31 full-service ATMs in the AA. The distribution of these ATMs is generally consistent with the distribution of branches and they provide enhanced accessibility to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

Branch openings and closings during the evaluation period have generally not adversely affected the accessibility of delivery systems. The bank opened one branch in a middle-

income geography. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

CENTRAL RURAL IDAHO AA: WFB's branch distribution is excellent in the Central Rural Idaho AA. The AA has no low-income geographies. The percentage of branches in moderate-income geographies significantly exceeds the percentage of the population in moderate-income geographies. WFB has 21 full-service ATMs in the AA. The distribution of these ATMs is generally consistent with the distribution of branches and they provide enhanced accessibility to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB did not open or close any branches in the AA during the evaluation period. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

Community Development Services

WFB provides a relatively high level of CD services in the state of Idaho. WFB provides a relatively high level of CD services in the Boise City-Nampa MSA and an adequate level of CD services in the Central Rural Idaho AA. The bank has a thorough understanding of the credit needs of the AAs and is very responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services. For the Boise City-Nampa MSA, WFB participated in 45 different CD services that benefited 26 different organizations. Five of the services demonstrated innovation in response to identified community needs. For the Central Rural Idaho AA, WFB participated in 28 different CD services that benefited 20 different organizations. None of the services demonstrated innovation or an unusual level of responsiveness to identified community needs.

WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education, first time homebuyer, and small business seminars.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Coeur d' Alene, Idaho Falls, Lewiston, and Pocatello MSAs is not inconsistent with the bank's overall outstanding performance under the service test in Idaho. The bank's performance in the Bear Lake County, Panhandle, Rexburg, and Western Rural Idaho AAs is weaker than the bank's overall performance in the state. Performance is weaker primarily due to delivery systems that are inaccessible to significant portions of the bank's AAs, particularly moderate-income geographies. None of these AAs has low-income geographies. Performance in the limited scope AAs did not influence the service test

rating in Idaho. Refer to Table 15 in the Idaho section of Appendix D for the facts and data that support these conclusions.

State of Illinois Rating

CRA Rating for the state: Outstanding

The lending test is rated: Outstanding
The investment test is rated: High Satisfactory
The service test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Excellent geographic and borrower income distribution for home mortgage, small business, and small farm lending;
- CD lending levels had a positive impact on lending performance within the state;
- Investment volume that reflects a good level of responsiveness to the needs of the state; and
- Provision of services that shows good responsiveness to banking needs.

Description of Institution's Operations in the State of Illinois

Of the bank's 30 state and multi-state rating areas, Illinois ranks twenty-fourth and accounts for 0.34 percent of total bank deposits, or \$866 million as of June 30, 2008. WFB has three defined AAs in Illinois, which include twelve counties and one MD in the state. Within the state, WFB operates 8 branch offices. WFB is the thirty-fourth largest banking institution in Illinois with 0.33 percent of the deposit market share. Primary competitors include JP Morgan Chase, N.A., LaSalle Bank, N.A., and Harris Bank, N.A., with deposit market shares of 11.7 percent, 8.6 percent and 7.3 percent, respectively.

Scope of Evaluation in the State of Illinois

Of WFB's three AAs in Illinois, the Galesburg-Canton AA was selected for full-scope reviews. Although this AA accounts for only 25.77 percent of the bank's deposits in Illinois, it does contain six of the states eight branches. Also, the Chicago-Naperville-Joliet MD that contains 68.31 percent of the statewide deposits has only one commercial branch and does not offer retail banking.

For purposes of analyzing performance and presenting data in this Performance Evaluation, three non-MSA counties have been combined under the name Galesburg-Canton AA. Refer to the table in Appendix A for details as well as a listing of WFB's AAs in Illinois.

LENDING TEST

Conclusion for Area Receiving Full-Scope Review

WFB's lending test performance in Illinois is rated **Outstanding**. Based on a full-scope review, performance in the Galesburg-Canton AA is excellent.

Refer to Tables 1-12 in the Illinois section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

The AA shows excellent home mortgage, small business, and small farm lending activity in relation to the bank's deposit market share. The bank exhibited excellent geographic and borrower income distributions for home mortgage, small business, and small farm lending. Too few farms in low- and moderate-income geographies precluded a meaningful geographic distribution analysis of small farm loans. The volume and nature of CD lending had a positive impact on lending performance in the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, lending test performance in the Chicago-Naperville-Joliet MD and Sterling AA is weaker than the overall outstanding performance in Illinois. Performance is weaker due to less favorable geographic and borrower income distributions. Performance in the limited scope AAs did not influence the lending test rating in Illinois. Refer to Tables 1-12 in the Illinois section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Area Receiving Full-Scope Review

WFB's investment test performance in Illinois is rated **High Satisfactory**. Based on a full-scope review, performance is adequate in the Galesburg-Canton AA. Performance in the limited-scope areas had a positive impact on the rating, as did some statewide investments.

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

In the Galesburg-Canton AA, WFB made seven qualified investments totaling \$1.1 million during the current evaluation period. There are no prior period investments. Three of the investments in Galesburg-Canton address the need for affordable housing. The fourth is made to a Community Development Financial Institution. Three grants and contributions of \$5.5 thousand support the development of affordable housing.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Chicago-Naperville-Joliet MD is stronger than the bank's overall high satisfactory rating under the investment test in the state of Illinois, due primarily to higher relative levels of qualified CD investments. Performance in the Sterling AA is weaker than the overall performance, due primarily to lower relative levels of qualified investments. Performance in the limited scope AAs did not influence the service test rating in Illinois. Refer to Table 14 in the Illinois section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Area Receiving Full-Scope Review

The bank's performance under the service test in the state of Illinois is rated **High Satisfactory**. Based on a full-scope review, the bank's performance in the Galesburg-Canton AA is excellent. The overall rating is primarily supported by an excellent distribution of branches among low- and moderate-income geographies in the Galesburg-Canton AA and an adequate level of CD services. Performance in limited-scope AAs had a negative impact on the overall rating. Although the Galesburg-Canton AA received the only full-scope review, deposit activity was significantly greater in the two limited-scope AAs.

Retail Banking Services

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

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches in low- and moderate-income geographies in relation to the proportion of the population residing in those geographies.

WFB's branch distribution is excellent in the Galesburg-Canton AA. While the branch distribution in this AA is excellent, performance in the Limited-Scope AAs had a negative impact on the service test performance in the state. This AA has no low-income geographies. The bank's percentage of branches in moderate-income geographies

significantly exceeds the percentage of the population in moderate-income geographies. WFB has five full-service ATMs in the AA. The distribution of these ATMs is generally consistent with the distribution of branches and they provide enhanced accessibility to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB did not open or close any branches in this AA during the evaluation period. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

Community Development Services

WFB provides an adequate level of CD services in the state of Illinois and the Galesburg-Canton AA. The bank understands the credit needs of the AA and is responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services. For the Galesburg-Canton AA, WFB participated in 15 different CD services that benefited nine different organizations. Three of the services demonstrated innovation.

WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education, first time homebuyer, and small business seminars.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Chicago-Naperville-Joliet MD and Sterling AA is weaker than the bank's overall high satisfactory performance in Illinois. Performance is weaker primarily due to delivery systems that are accessible to limited portions of the bank's AAs. Performance in the limited scope AAs negatively influenced the service test rating in Illinois. Refer to Table 15 in the Illinois section of Appendix D for the facts and data that support these conclusions.

State of Indiana Rating

CRA Rating for the state: Outstanding

The lending test is rated: Outstanding

The investment test is rated: Outstanding

The service test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Good geographic distribution and excellent distribution by borrower income;
- CD lending levels had a significantly positive impact on lending performance within the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of services that shows good responsiveness to banking needs.

Description of Institution's Operations in the State of Indiana

Of the bank's 30 state and multi-state rating areas, Indiana ranks twentieth and accounts for 0.59 percent of total bank deposits, or \$1.5 billion as of June 30, 2008. WFB has ten defined AAs in Indiana, which include twenty-six counties and five MSAs in the state. Within the state, WFB operates 40 branch offices. WFB is the fourteenth largest banking institution in Indiana with 1.7 percent of the deposit market share. Primary competitors include JP Morgan Chase, N.A., National City Bank, and Fifth Third Bank, with deposit market shares of 13.8 percent, 9.3 percent and 6.8 percent, respectively.

Scope of Evaluation in the State of Indiana

Of WFB's ten AAs in Indiana, the Fort Wayne MSA was selected for full-scope review. This MSA accounts for 44.2 percent of the bank's state deposits and is the most significant AA in the state.

LENDING TEST

Conclusions for Area Receiving Full-Scope Review

WFB's lending test performance in Indiana is rated **Outstanding**. Based on a full-scope review, performance in the Fort Wayne MSA is excellent.

Refer to Tables 1-12 in the Indiana section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

The bank exhibited excellent home mortgage, small business, and small farm lending activity in relation to its deposit market share. WFB achieved a good geographic distribution and an excellent borrower income distribution. The geographic distribution is excellent for home refinance and small business loans, good for home improvement loans, poor for home purchase loans, and very poor for small farm loans. The distribution of loans by borrower income is excellent for home purchase, home improvement, home refinance, and small business loans and adequate for small farm loans.

The volume and nature of CD lending had a significantly positive impact on lending performance in the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, lending test performance in the South Bend-Mishawaka MSA and in the Elkhart-Goshen, North Central Indiana, Northeastern Rural Indiana, Rush County, and White County AAs is not inconsistent with the bank's overall outstanding performance in Indiana. Performance in the Indianapolis-Carmel and Michigan City-La Porte MSAs and in the Decatur AA is weaker than the overall outstanding performance in the state. Performance is weaker because lower levels of CD lending had a neutral impact on performance. Performance in the limited scope AAs did not influence the lending test rating in Indiana. Refer to Tables 1-12 in the Indiana section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Area Receiving Full-Scope Review

WFB's investment test performance in Indiana is rated **Outstanding**. Based on a full-scope review, performance is excellent in the Fort Wayne MSA.

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

WFB made nineteen qualified investments, totaling \$13.8 million, in the Fort Wayne MSA during the current evaluation period. Also, five prior period investments of \$5.1 million continue to bring benefit to the AA. Included in the current period totals are ten grants and contributions of \$122.6 thousand that support affordable housing and CD services.

Significant investments in the Fort Wayne MSA are to meet the need for affordable housing, although some investments in both current and prior periods have supported revitalization and provided CD services. WFB's investments have helped to provide 617 units of affordable housing in the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the South Bend-Mishawaka MSA and in the North Central Indiana and Northeastern Rural Indiana AAs is not inconsistent with the bank's overall outstanding performance under the investment test in Indiana. Performance in the Indianapolis-Carmel and Michigan City-LaPorte MSAs and in the Decatur, Elkhart-Goshen, Rush County, and White County AAs is weaker than the overall rating in Indiana due primarily to lower levels of qualified CD investments. The bank has no qualified CD investments in Rush County. Performance in the limited scope AAs did not influence the investment test rating in Indiana. Refer to Table 14 in the Indiana section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Area Receiving Full-Scope Review

The bank's performance under the service test in Indiana is rated **High Satisfactory**. Based on a full-scope review, the bank's performance in the Fort Wayne MSA is excellent. The overall rating is primarily supported by an excellent distribution of branches among low- and moderate-income geographies in the Fort Wayne MSA and a good level of CD services. Performance in the limited-scope AAs had a negative impact on the overall rating for Indiana.

Retail Banking Services

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

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches in low- and moderate-income geographies in relation to the proportion of the population residing in those geographies. We also considered any branches in middle- and upper-income geographies that border a low- or moderate-

income geography. See the discussion of bordering branches in the Ratings section of the Scope of Evaluation in this document.

WFB's branch distribution is excellent in the Fort Wayne MSA. While WFB did not have any branches in low-income geographies, less than 2 percent of the population resides in these geographies. The bank's percentage of branches in moderate-income geographies significantly exceeds the percentage of the population in moderate-income geographies. One branch located in a middle-income geography borders a moderate-income geography, which improves the accessibility of the bank's delivery systems in the moderate-income geography. WFB has 22 full-service ATMs in the AA. The distribution of these ATMs is generally consistent with the distribution of branches and they provide enhanced accessibility to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB did not open or close any branches in this AA during the evaluation period. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

Community Development Services

WFB provides a relatively high level of CD services in Indiana and the Fort Wayne MSA. The bank thoroughly understands the credit needs of the AA and is very responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services. For the Fort Wayne MSA, WFB participated in 65 different CD services that benefited 21 different organizations. Eleven of the services demonstrated innovation or high responsiveness to identified community needs.

WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education, first time homebuyer, and small business seminars.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Elkhart-Goshen MSA is not inconsistent with the bank's overall high satisfactory performance in Indiana. Performance in the Michigan City-La Porte MSA and in the Rush County and South Bend-Mishawaka AA is stronger than the bank's overall high satisfactory performance in Indiana. Performance is stronger primarily due to delivery systems that are readily accessible to all portions of the AAs. The bank's performance in the Indianapolis-Carmel MSAs and in the Decatur, North Central Indiana, Northeastern Rural Indiana, Rush County, and White County AAs is weaker than the bank's high satisfactory overall performance in the state. Performance is weaker primarily due to

delivery systems that are reasonably accessible to all portions of the bank's AAs. Performance in the limited scope AAs negatively influenced the service test rating in Indiana. Refer to Table 15 in the Indiana section of Appendix D for the facts and data that support these conclusions.

State of Iowa Rating

CRA Rating for the state: Outstanding

The lending test is rated: Outstanding
The investment test is rated: High Satisfactory
The service test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Adequate geographic distribution of loans and good borrower income distribution in the Cedar Rapids MSA and excellent borrower income distribution in the Des Moines-West Des Moines MSA;
- CD lending levels that had a significantly positive impact on lending performance within the state;
- Investment volume that reflects a good level of responsiveness to the needs of the state; and
- Provision of services that shows good responsiveness to banking needs.

Description of Institution's Operations in the State of Iowa

Of the bank's 30 state and multi-state rating areas, Iowa ranks tenth and accounts for 1.69 percent of total bank deposits, or \$4.3 billion as of June 30, 2008. WFB has fifteen defined AAs in Iowa, which include twenty-seven counties and six MSAs in the state. Within the state, WFB operates 68 branch offices. WFB is the largest banking institution in Iowa with 8.3 percent of the deposit market share. Primary competitors include US Bank, N.A., Principal Bank, and Bank of America, N.A., with deposit market shares of 6.6 percent, 3.3 percent and 2.5 percent, respectively.

Scope of Evaluation in the State of Iowa

Of WFB's fifteen AAs in Iowa, the Cedar Rapids MSA and Des Moines-West Des Moines MSA were selected for full-scope reviews. Combined, these MSAs account for 54.5 percent of the bank's deposits in Iowa. The Cedar Rapids MSA accounts for 17.2 percent of the bank's deposits in the state. The Des Moines-West Des Moines MSA comprises 37.3 percent and is the most significant AA in the state.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

WFB's lending test performance in Iowa is rated **Outstanding**. Based on full-scope reviews, performance in the Cedar Rapids MSA is good and performance in the Des Moines-West Des Moines MSA is excellent.

Refer to Tables 1-12 in the Iowa section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

WFB achieved excellent home mortgage, small business, and small farm lending activity in each AA in relation to the bank's deposit market shares.

The overall geographic distribution of loans is adequate in both AAs and the overall distribution of loans by borrower income is good in the Cedar Rapids MSA and excellent in the Des Moines-West Des Moines MSA.

In the Cedar Rapids MSA, the overall geographic distribution is adequate. The geographic distribution is good for home improvement and small business loans, adequate for home purchase loans, poor for home refinance loans, and very poor for small farm loans. The overall distribution of loans by borrower income is good. The distribution is excellent for home refinance and small business loans, good for home purchase and home improvement loans, and adequate for small farm loans.

In the Des Moines-West Des Moines MSA, the overall geographic distribution is adequate. The geographic distribution is good for home refinance, small business, and small farm loans, poor for home purchase and home improvement loans. The overall distribution of loans by borrower income is excellent. The distribution is excellent for home purchase and small business loans, good for home improvement and home refinance loans, and adequate for small farm loans.

The volume and nature of CD lending had a significantly positive impact on lending performance in both AAs. However, the impact was significantly greater in the Des Moines-West Des Moines MSA and influenced the overall lending performance in the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, lending test performance in the Sioux City and Waterloo-Cedar Falls MSAs and in the Cass County, Fort Dodge, Marshalltown, Mason City, Ottumwa, and Palo Alto County AAs is not inconsistent with the bank's overall outstanding performance in Iowa. Performance in the Ames and Iowa City MSAs and in the Crawford County, Marion County, and Poweshiek County AAs is weaker than the bank's overall outstanding performance in the state. Weaker performance is attributed to

volumes of CD lending that had a neutral impact on the lending performance in each respective AA. Performance in the limited scope AAs did not influence the lending test rating in Iowa. Refer to Tables 1-12 in the Iowa section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

WFB's investment test performance in Iowa is rated **High Satisfactory**. Based on full-scope reviews, performance is good in the Cedar Rapids MSA and excellent in the Des Moines-West Des Moines MSA. Performance in the limited-scope AAs had a negative impact on the overall rating.

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

In the Cedar Rapids MSA, WFB made 17 qualified investments totaling \$2.9 million during the current evaluation period. Two prior period investments totaling \$1.6 million continue to provide benefit to the MSA. In the Des Moines-West Des Moines MSA, 161 qualified investments in the current period total \$22.2 million, and twelve prior period investments provide ongoing benefit with a value of \$21.6 million. In the Cedar Rapids MSA, the current period investments include eleven grants and contributions of \$153.7 thousand while similar grants and contribution in the Des Moines-West Des Moines MSA number 149 and total \$1.9 million. These grants meet a variety of identified needs in the Des Moines-West Des Moines MSA.

Significant investments in both the Cedar Rapids MSA and the Des Moines-West Des Moines MSA address primarily the need for affordable housing. These investments have provided, directly or indirectly, 380 and 536 units of housing in Cedar Rapids and Des Moines-West Des Moines. In Des Moines-West Des Moines, there are several other investments that provide CD services and meet other qualified needs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Ottumwa AA is not inconsistent with the bank's overall high satisfactory performance under the investment test in Iowa. Performance in the Iowa City, Sioux City, and Waterloo-Cedar Falls MSAs and in the Marion County and Poweshiek County AAs is stronger than the overall rating under the investment test in Iowa, due primarily to higher levels of investment. Performance in the Ames MSA and in the Cass County, Crawford County, Fort Dodge, Marshalltown, Mason City, and Palo Alto County AAs is weaker than the overall rating. This is due primarily to lower levels of qualified CD investments. WFB has no qualified investments in the Cass County, Crawford County, and Palo Alto County AAs. Performance in the limited scope AAs negatively influenced the investment test

rating in Iowa. Refer to Table 14 in the Iowa section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Iowa is rated **High Satisfactory**. Based on full-scope reviews, the bank's performance in the Cedar Rapids MSA is excellent and its performance in the Des Moines-West Des Moines MSA is good. The overall rating is supported by an excellent distribution of branches among low- and moderate-income geographies in the Cedar Rapids MSA, a good distribution in the Des Moines-West Des Moines MSA, an adequate level of CD services in the Cedar Rapids MSA, and a good level of CD services in the Des Moines-West Des Moines MSA.

Retail Banking Services

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

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches in low- and moderate-income geographies in relation to the proportion of the population residing in those geographies.

CEDAR RAPIDS MSA: WFB's branch distribution is excellent in the Cedar Rapids MSA. While the bank has no branches in low-income geographies, less than 1 percent of the population resides in low-income geographies. The bank's percentage of branches in moderate-income geographies significantly exceeds the percentage of the population in moderate-income geographies. WFB has seven full-service ATMs in the AA. The distribution of these ATMs is generally consistent with the distribution of branches and they provide enhanced accessibility to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

Branch openings and closings during the evaluation period have generally not adversely affected the accessibility of delivery systems. The bank closed one motor branch in a moderate-income geography and relocated it to the main branch. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

DES MOINES-WEST DES MOINES MSA: WFB's branch distribution is good in the Des Moines-West Des Moines MSA. The percentage of branches in low-income geographies exceeds the percentage of the population in low-income geographies. WFB operates one branch in a low-income geography. In moderate-income geographies, the percentage of branches is lower than the percentage of the population. WFB has 51 full-service ATMs in the AA. The distribution of these ATMs is generally consistent with the distribution of branches and they provide enhanced accessibility to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB did not open or close any branches in the AA during the evaluation period. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography. Saturday banking was available at many branches, except the branch located in a low-income geography.

Community Development Services

WFB provides a relatively high level of CD services in the state of Iowa. WFB provides a relatively high level of CD services in the Des Moines-West Des Moines MSA and an adequate level of CD services in the Cedar Rapids MSA. The bank has a thorough understanding of the credit needs of the AAs and is very responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services. For the Des Moines-West Des Moines MSA, WFB participated in 230 different CD services that benefited 50 different organizations. Ten of the services demonstrated innovation in response to identified community needs. For the Cedar Rapids MSA, WFB participated in seven different CD services that benefited five different organizations. Five of the services demonstrated innovativeness, complexity, or responsiveness to identified community needs, or a combination of the three attributes.

WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education, first time homebuyer, and small business seminars.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Iowa City and Sioux City MSAs and in the Fort Dodge AA is stronger than the bank's overall high satisfactory performance under the service test in Iowa. Performance is stronger primarily due to delivery systems that are readily accessible to all portions of the AAs. The bank's performance in the Ames and Waterloo-Cedar Falls MSAs and in the Cass County, Crawford County, Marion County, Marshalltown, Mason City, Ottumwa, Palo Alto County, and Poweshiek County AAs is weaker than the bank's overall performance in the state. Performance is weaker primarily due to delivery systems that are reasonably accessible to essentially all portions of the bank's AAs. Performance in

the limited scope AAs negatively influenced the service test rating in Iowa. Refer to Table 15 in the Iowa section of Appendix D for the facts and data that support these conclusions.

State of Michigan Rating

CRA Rating for the state: Outstanding

The lending test is rated: Outstanding

The investment test is rated: Outstanding

The service test is rated: Outstanding

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Excellent geographic distribution and good distribution by borrower income;
- CD lending levels that had a significantly positive impact on lending performance within the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of services that shows excellent responsiveness to banking needs.

Description of Institution's Operations in the State of Michigan

Of the bank's 30 state and multi-state rating areas, Michigan ranks twenty-sixth and accounts for 0.25 percent of total bank deposits, or \$640 million as of June 30, 2008. WFB has three defined AAs in Michigan, which include eighteen counties and one MSA in the state. Within the state, WFB operates 25 branch offices. WFB is the twenty-second largest banking institution in Michigan with 0.41 percent of the deposit market share. Primary competitors include LaSalle Bank, N.A., Comerica Bank, and JP Morgan Chase Bank, N.A., with deposit market shares of 15.8 percent, 15.1 percent and 11.6 percent, respectively.

Scope of Evaluation in the State of Michigan

Of WFB's three AAs in Michigan, the Northwestern Rural Michigan AA was selected for full-scope review. This MSA accounts for 97.4 percent of the bank's deposits in the state and is the most significant AA.

For purposes of analyzing performance and presenting data in this Performance Evaluation, 10 non-MSA counties have been combined under the name Northwestern

Rural Michigan AA. Refer to the table in Appendix A for details as well as a listing of WFB's AAs in Michigan.

LENDING TEST

Conclusions for Area Receiving Full-Scope Review

WFB's lending test performance in Michigan is rated **Outstanding**. Based on a full-scope review, performance in the Northwestern Rural Michigan AA is excellent.

Refer to Tables 1-12 in the Michigan section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

WFB showed excellent home mortgage, small business, and small farm lending activity in relation to its deposit market share. The bank achieved an excellent geographic distribution overall and good borrower income distribution. WFB's geographic distribution is excellent for home refinance and small business loans and good for home purchase and home improvement loans. Too few farms in low- and moderate-income geographies precluded a meaningful geographic distribution analysis of small farm loans. The distribution by borrower income is excellent for home purchase and small business loans and good for home improvement, home refinance, and small farm loans.

The volume and nature of CD lending had a significantly positive impact on lending performance in the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, lending test performance in the Grand Rapids-Wyoming MSA and Traverse City AA is not inconsistent with the bank's overall outstanding performance in Michigan. Performance in the limited scope AAs did not influence the lending test rating in Michigan. Refer to Tables 1-12 in the Michigan section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Area Receiving Full-Scope Review

WFB's investment test performance in Michigan is rated **Outstanding**. Based on a full-scope review, performance is excellent in the Northwestern Rural Michigan AA.

Refer to Table 14 in the Michigan section of Appendix D for the facts and data used in the evaluation of the bank's level of qualified investments.

In the Northwestern Rural Michigan AA, WFB made 26 qualified investments of \$3.2 million during the current evaluation period. Six prior period investments of \$2.6 million provide ongoing benefit to the AA. Fifteen grants and contributions totaling \$193.5 thousand are included in the current period totals.

As is its custom, WFB focused its investment activity in the Northwestern Rural Michigan AA toward meeting housing needs. Nearly all of its investments in the current evaluation period are for that purpose.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Grand Rapids-Wyoming MSA and in the Traverse City AA is not inconsistent with the bank's overall outstanding performance under the investment test in Michigan. Performance in the limited scope AAs did not influence the investment test rating in Michigan. Refer to Table 14 in the Michigan section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Area Receiving Full-Scope Review

The bank's performance under the service test in Michigan is rated **Outstanding**. Based on a full-scope review, the bank's performance in the Northwestern Rural Michigan AA is excellent. The overall rating is primarily supported by an excellent distribution of branches among low- and moderate-income geographies in the Northwestern Rural Michigan AA and an adequate level of CD services.

Retail Banking Services

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

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches in low- and moderate-income geographies in relation to the proportion of the population residing in those geographies. We also considered any branches in middle- and upper-income geographies that border a low- or moderate-income geography. See the discussion of bordering branches in the Ratings section of the Scope of Evaluation in this document.

WFB's branch distribution is excellent in the Northwestern Rural Michigan AA. The AA has no low-income geographies. The bank's percentage of branches in moderate-income geographies significantly exceeds the percentage of the population in moderate-

income geographies. One branch located in a middle-income geography borders a moderate-income geography, which improves the accessibility of the bank's delivery systems in the moderate-income geography. WFB has 27 full-service ATMs in the AA. The distribution of these ATMs is generally consistent with the distribution of branches and they provide enhanced accessibility to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB did not open or close any branches in this AA during the evaluation period. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

Community Development Services

WFB provides an adequate level of CD services in the state of Michigan and the Northwestern Rural Michigan AA. The bank understands the credit needs of the AA and is responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services. For the Northwestern Rural Michigan AA, WFB participated in 11 different CD services that benefited ten different organizations. Five of the services demonstrated innovation in response to identified community needs.

WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education classes.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Grand Rapids-Wyoming MSA and Traverse City AA is weaker than the bank's overall outstanding performance in Michigan. Performance is weaker primarily due to delivery systems that are reasonably accessible to all portions of the AAs. Performance in the limited scope AAs did not influence the service test rating in Michigan. Refer to Table 15 in the Michigan section of Appendix D for the facts and data that support these conclusions.

State of Minnesota Rating

CRA Rating for the state: Outstanding

The lending test is rated: Outstanding

The investment test is rated: Outstanding

The service test is rated: Outstanding

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Poor geographic distribution and excellent distribution by borrower income;
- CD lending levels that had a significantly positive impact on lending performance within the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of services that shows excellent responsiveness to banking needs.

Description of Institution's Operations in the State of Minnesota

Of the bank's 30 state and multi-state rating areas, Minnesota ranks eleventh and accounts for 1.61 percent of total bank deposits, or \$4 billion as of June 30, 2008. WFB has five defined AAs in Minnesota, which include seventy-three counties and three MSAs in the state. Within the state, WFB operates 170 branch offices. WFB is the largest banking institution in Minnesota with 27.6 percent of the deposit market share. Primary competitors include US Bank, N.A., TCF National Bank, and M&I Marshall & Ilsley Bank, with deposit market shares of 16.5 percent, 3.97 percent, and 2.07 percent, respectively.

Scope of Evaluation in the State of Minnesota

Of WFB's five AAs in Minnesota, the Greater Rural Minnesota AA was selected for full-scope review. This MSA accounts for 54.7 percent of the bank's deposits in the state and is the most significant AA.

For purposes of analyzing performance and presenting data in this Performance Evaluation, 64 non-MSA counties have been combined under the name Greater Rural

Minnesota AA. Refer to the table in Appendix A for details as well as a listing of WFB's AAs in Minnesota.

LENDING TEST

Conclusions for Area Receiving Full-Scope Review

WFB's lending test performance in Minnesota is rated **Outstanding**. Based on a full-scope review, performance in the Greater Rural Minnesota AA is excellent.

Refer to Tables 1-12 in the Minnesota section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

WFB had an excellent level of home mortgage, small business, and small farm lending activity in relation to its deposit market share. While the bank achieved a poor geographic distribution, it achieved an excellent distribution by borrower income. The overall geographic distribution in the Greater Rural Minnesota AA was poor and carried the most weight in the assessment of geographic distribution performance. The distribution by borrower income is excellent for home purchase and small business loans, good for home improvement and home refinance loans, and adequate for small farm loans. The volume and nature of CD lending had a significantly positive impact on lending performance in the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, lending test performance in the Duluth, Rochester, and St. Cloud MSAs is not inconsistent with the bank's overall outstanding performance in Minnesota. Performance in the limited scope AAs did not influence the lending test rating in Minnesota. Refer to Tables 1-12 in the Minnesota section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Area Receiving Full-Scope Review

WFB's investment test performance in Minnesota is rated **Outstanding**. Based on a full-scope review, performance is excellent in the Greater Rural Minnesota AA. Statewide investments further support the rating.

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

During the current evaluation period, in the Greater Rural Minnesota AA, WFB made 91 qualified investments with a value of \$14.8 million. Fifteen prior period investments add

benefit of \$9 million. Included in the current period investments are 66 grants and contributions, totaling \$603 thousand, primarily in the form of donations to Habitat for Humanity. Eight statewide investments of \$5.8 million are of additional benefit to WFB's AAs.

Significant investments in the Greater Rural Minnesota AA are dispersed among needs for community revitalization, community services, and affordable housing. WFB's investments have helped to create or preserve 606 units of affordable housing.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Duluth, Rochester, and St. Cloud MSAs is not inconsistent with the bank's overall outstanding performance under the investment test in Minnesota. Performance in the Northeastern Rural Minnesota AA, where the bank has no qualified CD investments, is weaker than the overall rating for the investment test for Minnesota. Performance in the limited scope AAs did not influence the service test rating in Idaho.

SERVICE TEST

Conclusions for Area Receiving Full-Scope Review

The bank's performance under the service test in the state of Minnesota is rated **Outstanding**. Based on a full-scope review, the bank's performance in the Greater Rural MN AA is excellent. The overall rating is primarily supported by an excellent distribution of branches among low- and moderate-income geographies in the Greater Rural MN AA and a good level of CD services.

Retail Banking Services

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

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches in low- and moderate-income geographies in relation to the proportion of the population residing in those geographies. We also considered any branches in middle- and upper-income geographies that border a low- or moderate-income geography. See the discussion of bordering branches in the Ratings section of the Scope of Evaluation in this document.

WFB's branch distribution is excellent in the Greater Rural Minnesota AA. Although WFB has no branches in low-income geographies, the percentage of the population in low-income geographies is less than 0.40 percent. The bank's percentage of branches in moderate-income geographies significantly exceeds the percentage of the population in

moderate-income geographies. One branch located in a middle-income geography borders a moderate-income geography, which improves the accessibility of the bank's delivery systems in the moderate-income geography. Considering the very low population in low-income geographies and strong performance in moderate-income geographies, overall branch distribution is excellent. WFB has 67 full-service ATMs in the AA. The distribution of these ATMs is generally consistent with the distribution of branches and they provide enhanced accessibility to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB did not open or close any branches in this AA during the evaluation period. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

Community Development Services

WFB provides a relatively high level of CD services in Minnesota and the Greater Rural Minnesota AA. The bank thoroughly understands the credit needs of the AA and is very responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services. For the Greater Rural Minnesota AA, WFB participated in 32 different CD services that benefited 24 different organizations. Nine of the services demonstrated innovation.

WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education, first time homebuyer, and small business seminars.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Duluth, Rochester, and St. Cloud MSAs is not inconsistent with the bank's overall outstanding performance under the service test in Minnesota. The bank's performance in the Northeastern Rural Minnesota AA is weaker than the bank's overall performance in the state. The Northeastern Rural Minnesota AA has no low- or moderate-income geographies. Performance in the limited scope AAs did not influence the service test rating in Minnesota. Refer to Table 15 in the Minnesota section of Appendix D for the facts and data that support these conclusions.

State of Montana Rating

CRA Rating for the state: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: High Satisfactory

The service test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Adequate geographic distribution and good borrower income distribution in the Billings MSA and the good geographic and borrower income distribution in the Rural Montana AA;
- CD lending levels that had a positive impact on lending performance within the state;
- Investment volume that reflects a good level of responsiveness to the needs of the state; and
- Provision of services that shows adequate responsiveness to banking needs.

Description of Institution's Operations in the State of Montana

Of the bank's 30 state and multi-state rating areas, Montana ranks nineteenth and accounts for 0.64 percent of total bank deposits, or \$1.6 billion as of June 30, 2008. WFB has seven defined AAs in Montana, which include 26 counties and 3 MSAs in the state. Within the state, WFB operates 45 branch offices. WFB is the third largest banking institution in Montana with 10.6 percent of the deposit market share. Primary competitors include First Interstate Bank and U.S. Bank, N.A., with deposit market shares of 15.4 percent and 11.5 percent, respectively.

Scope of Evaluation in the State of Montana

Of WFB's seven AAs in Montana, the Billings MSA and Greater Rural Montana AA were selected for full-scope reviews. Combined, these MSAs account for 73.2 percent of the bank's deposits in Montana. The Billings MSA accounts for 19.9 percent of the bank's deposits in the state. The Greater Rural Montana AA comprises 53.3 percent and is the most significant AA in the state.

For purposes of analyzing performance and presenting data in this Performance Evaluation, seventeen non-MSA counties have been combined under the name Greater Rural Montana AA. Refer to the table in Appendix A for details as well as a listing of WFB's AAs in Montana.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

WFB's lending test performance in Montana is rated **High Satisfactory**. Based on full-scope reviews, performance in the Billings MSA is good and performance in the Greater Rural Montana AA is excellent.

Refer to Tables 1-12 in the Montana section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

In both full-scope AAs, WFB had an excellent level of home mortgage, small business, and small farm lending activity in relation to its deposit market shares.

The overall geographic distribution of loans is adequate in the Billings MSA and good in the Greater Rural Montana AA. The overall distribution of loans by borrower income is good in both AAs.

In the Billings MSA, the overall geographic distribution is adequate and the overall distribution by borrower income is good. The geographic distribution is excellent for home improvement and home refinance loans, adequate for home purchase and small business loans, and very poor for small farm loans. The distribution by borrower income is excellent for small business loans, good for home purchase, home refinance, and small farm loans, and poor for home improvement loans.

In the Greater Rural Montana AA, the overall geographic distribution is good and the overall distribution by borrower income is also good. The geographic distribution is excellent for small business loans and good for home purchase, home improvement, home refinance, and small farm loans. The distribution by borrower income is excellent for small business loans, good for home purchase, home improvement, and home refinance loans, and adequate for small farm loans.

The volumes and nature of CD lending had a positive impact on lending performance in each full-scope AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, lending test performance in the Missoula MSA and in the Fallon County AA is not inconsistent with the bank's overall high satisfactory performance

in Montana. Performance in the Great Falls MSA is stronger than the overall high satisfactory performance in the state. Stronger performance resulted from higher levels of CD lending. Performance in the Eastern Rural Montana and Mineral County AAs is weaker than the overall high satisfactory performance in the state. Weaker performance resulted from less favorable geographic and borrower income distributions. Performance in the limited scope AAs did not influence the lending test rating in Montana. Refer to Tables 1-12 in the Montana section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

WFB's investment test performance in Montana is rated **High Satisfactory**. Based on full-scope reviews, performance is adequate in the Billings MSA and excellent in the Greater Rural Montana AA. Performance in the limited-scope AAs exerts a negative impact on the rating.

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

In the Billings MSA, WFB has made seventeen qualified investments for a total of \$1.3 million during the current evaluation period. One prior period investment of \$100 thousand continues to provide benefit. Included are fourteen qualified grants and contributions of \$122 thousand. In the Greater Rural Montana AA, WFB has made nineteen qualified investments totaling \$5.7 million during the current evaluation period. Ten prior period investments of \$4.3 million provide ongoing benefit in the AA. Included are five qualified grants and investments of \$41.4 thousand.

The largest investment in Billings is participation in a Low-Income Housing Tax Credits Fund. The other two significant investments support affordable housing and business development/revitalization. In Greater Rural Montana, the majority of the investments develops or preserves affordable housing. One investment of \$750 thousand is supportive of efforts to stabilize and revitalize areas purchased or belonging to members of Native American tribes.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Missoula MSA is stronger than the bank's overall high satisfactory performance under the investment test in Montana, due primarily to a larger level of qualified investments. Performance in the Great Falls MSA and in the Eastern Rural Montana, Fallon County, and Mineral County AAs is weaker than the overall rating, due to lower levels of investment. WFB has no qualified investments in the Fallon County and Mineral County AAs. Performance in the limited scope AAs negatively influences the investment test

rating in Montana. Refer to Table 14 in the Montana section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Montana is rated **Low Satisfactory**. Based on full-scope reviews, the bank's performance in the Billings MSA is poor and the performance in the Greater Rural Montana AA is good. The overall rating is primarily supported by a very poor distribution of branches among low- and moderate-income geographies in the Billings MSA, excellent distribution in the Greater Rural Montana AA, and an adequate level of CD services in each AA.

Retail Banking Services

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

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches in low- and moderate-income geographies in relation to the proportion of the population residing in those geographies. We also considered any branches in middle- and upper-income geographies that border a low- or moderate-income geography. See the discussion of bordering branches in the Ratings section of the Scope of Evaluation in this document.

BILLINGS MSA: WFB's branch distribution is very poor in the Billings MSA. Although WFB has no branches in low-income geographies, the percentage of the population in low-income geographies is less than 3 percent. WFB has no branches in moderate-income geographies either. WFB has seven full-service ATMs in the AA. The distribution of these ATMs is generally consistent with the distribution of branches and they provide limited accessibility to the bank's products and services, particularly in low- and moderate-income geographies. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB did not open or close any branches in this AA during the evaluation period. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

GREATER RURAL MONTANA AA: WFB's branch distribution is excellent. While WFB has no branches in low-income geographies, the population in low-income geographies represents just 0.24 percent of the total population. The percentage of branches in moderate-income geographies exceeds the percentage of the population in moderate-income geographies. Considering the very low population in low-income geographies and the strong performance in moderate-income geographies, overall branch distribution is excellent. WFB has 23 full-service ATMs in the AA. The distribution of these ATMs is consistent with the distribution of branches and they provide additional accessibility to the bank's products and services in moderate-income geographies. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB did not open or close any branches in this AA during the evaluation period. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

Community Development Services

WFB provides an adequate level of CD services in Montana and in the Billings MSA and Greater Rural Montana AA. The bank understands the credit needs of the AAs and is responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services. For the Billings MSA, WFB participated in 26 different CD services that benefited ten different organizations. Three of the services demonstrated innovation. For the Greater Rural Montana MSA, WFB participated in 39 different CD services that benefited thirteen different organizations. Five of the services demonstrated innovativeness.

WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education, first time homebuyer, and small business seminars.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Fallon County and Mineral County AAs is not inconsistent with the bank's overall low satisfactory performance under the service test in Montana. The bank's performance in the Great Falls MSA is stronger than the bank's overall performance in the state. Performance is stronger primarily due to delivery systems that are readily accessible to all portions of the AAs. The bank's performance in the Missoula MSA and Eastern Rural Montana AA is weaker than the bank's overall performance in the state. Performance is weaker due to delivery systems that are inaccessible to significant portions of the AAs, particularly in low- and moderate-income geographies. Performance in the limited scope

AAs did not influence the service test rating in Montana. Refer to Table 15 in the Montana section of Appendix D for the facts and data that support these conclusions.

State of Nebraska Rating

CRA Rating for the state: Outstanding

The lending test is rated: Outstanding
The investment test is rated: High Satisfactory
The service test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Good geographic and borrower income distribution for home mortgage, small business, and small farm lending;
- CD lending levels that had a significantly positive impact on lending performance within the state;
- Investment volume that reflects a good level of responsiveness to the needs of the state; and
- Provision of services that shows a good responsiveness to banking needs.

Description of Institution's Operations in the State of Nebraska

Of the bank's 30 state and multi-state rating areas, Nebraska ranks twenty-first and accounts for 0.55 percent of total bank deposits, or \$1.4 billion as of June 30, 2008. WFB has seven defined AAs in Nebraska, which include twenty counties and one MSA in the state. Within the state, WFB operates 27 branch offices. WFB is the second largest banking institution in Nebraska with 7.9 percent of the deposit market share. Primary competitors include First National Bank of Omaha, Tierone Bank, and US Bank, N.A., with deposit market shares of 17.3 percent, 5.1 percent and 4.8 percent, respectively.

Scope of Evaluation in the State of Nebraska

Of WFB's seven AAs in Nebraska, the Lincoln MSA was selected for full-scope review. This MSA accounts for 49.4 percent of the bank's state deposits and is the most significant AA in the state.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

WFB's lending test performance in Nebraska is rated **Outstanding**. Based on a full-scope review, performance in the Lincoln MSA is excellent.

Refer to Tables 1-12 in the Nebraska section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

WFB's home mortgage, small business, and small farm lending activity is excellent in relation to its deposit market share. WFB achieved good geographic and borrower income distributions for home mortgage, small business, and small farm lending. The geographic distribution is excellent for home improvement and small business loans, good for home purchase and home refinance loans, and poor for small farm loans. The distribution by borrower income is excellent for home purchase and small business loans, good for home improvement and home refinance loans, and adequate for small farm loans.

The volume and nature of CD lending had a significantly positive impact on lending performance.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, lending test performance in the Norfolk AA is not inconsistent with the bank's overall outstanding performance in Nebraska. Performance in the North Platte, Northern Rural Nebraska, Red Willow County, Tri-City, and Western Rural Nebraska AAs is weaker than the overall outstanding performance in the state. Weaker performance resulted from less favorable geographic and borrower income distributions. Performance in the limited scope AAs did not influence the lending test rating in Nebraska. Refer to Tables 1-12 in the Nebraska section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Area Receiving Full-Scope Review

WFB's investment test performance in Nebraska is rated **High Satisfactory**. Based on a full-scope review, performance is good in the Lincoln MSA.

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

In the Lincoln MSA, WFB made 36 qualified investments totaling \$3.6 million during the current evaluation period. Six prior period investments of \$905 thousand provide some

continuing benefit within the MSA. Grants and contributions included in the totals number 31 and aggregate \$182.2 thousand. These support affordable housing and community services. Four statewide investments of \$640 thousand have also been made in current and prior periods.

The significant majority of the investment funds in the Lincoln MSA are for the creation of affordable housing, with 419 units built or rehabilitated during the current or prior periods. Other investments underwrote a micro-lending fund administered by a local not-for-profit organization and provided additional capital for the only Community Development Financial Institution in the Lincoln MSA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the North Platte and Tri-City AAs is stronger than the bank's overall high satisfactory performance under the investment test in Nebraska. This is due primarily to higher relative levels of qualified CD investments in those areas. Performance in the Norfolk, Northern Rural Nebraska, Red Willow County, and Western Rural Nebraska AAs is weaker than the overall rating, due to lower levels of investment. There are no qualified CD investments in the Northern Rural Nebraska AA and minimal investment in the Western Rural Nebraska AA. Performance in the limited scope AAs did not influence the investment test rating in Nebraska. Refer to Table 14 in the Nebraska section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Area Receiving Full-Scope Review

The bank's performance under the service test in the state of Nebraska is rated **High Satisfactory**. Based on a full-scope review, the bank's performance in the Lincoln MSA is excellent. The overall rating is primarily supported by an excellent distribution of branches among low- and moderate-income geographies in the Lincoln MSA and an excellent level of CD services in the AA. Performance in the limited-scope AAs had a negative impact on the overall rating.

Retail Banking Services

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

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches in low- and moderate-income geographies in relation to the proportion of the population residing in those geographies. We also considered any

branches in middle- and upper-income geographies that border a low- or moderate-income geography. See the discussion of bordering branches in the Ratings section of the Scope of Evaluation in this document.

WFB's branch distribution is excellent in the Lincoln MSA. Although WFB has no branches in low-income geographies, the percentage of the population in low-income geographies is slightly more than 3 percent. The percentage of branches in moderate-income geographies significantly exceeds the percentage of the population in moderate-income geographies. WFB has one branch located in an undesignated geography that borders a moderate-income geography. This branch improves accessibility of the bank's delivery systems in moderate-income geographies. Considering the low population in low-income geographies and strong performance in moderate-income geographies, overall branch distribution is excellent. WFB has 30 full-service ATMs in the AA. The distribution of these ATMs is generally consistent with the distribution of branches and they provide additional accessibility to the bank's products and services, particularly in moderate-income geographies. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB's opening and closing of branches has not adversely affected the accessibility of delivery systems, particularly in low- and moderate-income geographies. During the evaluation period, WFB opened one branch in a moderate-income geography while closing another branch in a moderate-income geography. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

Community Development Services

WFB is a leader in providing CD services in the state of Nebraska and the Lincoln MSA. The bank thoroughly understands the credit needs of the AA and is very responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services. For the Lincoln MSA, WFB participated in 54 different CD services that benefited 23 different organizations. Fourteen of the services demonstrated innovation in response to identified community needs.

WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education, first time homebuyer, and small business seminars.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Norfolk, North Platte, Northern Rural Nebraska, Red Willow County, Tri-City, and Western Rural Nebraska AAs is weaker than the bank's overall high satisfactory performance under the service test in Nebraska. Performance is weaker due to delivery systems that are reasonably accessible to all portions of the AAs, particularly in low- and moderate-income geographies. Performance in the limited scope AAs negatively influenced the lending test rating in Nebraska. Refer to Table 15 in the Nebraska section of Appendix D for the facts and data that support these conclusions.

State of Nevada Rating

CRA Rating for the state: Outstanding

The lending test is rated: High Satisfactory

The investment test is rated: Outstanding

The service test is rated: Outstanding

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Adequate geographic distribution and good distribution by borrower income;
- CD lending levels that had a positive impact on lending performance within the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of services that shows excellent responsiveness to banking needs.

Description of Institution's Operations in the State of Nevada

Of the bank's 30 state and multi-state rating areas, Nevada ranks sixth and accounts for 3.19 percent of total bank deposits, or \$8.1 billion as of June 30, 2008. WFB has four defined AAs in Nevada, which include all thirteen counties and three MSAs in the state. Within the state, WFB operates 125 branch offices. WFB is the sixth largest banking institution in Nevada with 4.1 percent of the deposit market share. Primary competitors include Citibank, N.A., Washington Mutual Bank (JP Morgan Chase) and Charles Schwab Bank, with deposit market shares of 41.3 percent, 20.6 percent, and 10 percent, respectively.

Refer to the market profiles for the Las Vegas-Paradise MSA and Reno-Sparks MSA in Appendix C for detailed demographics and other performance context information for areas that received full-scope reviews.

Scope of Evaluation in the State of Nevada

Of WFB's four AAs in Nevada, the Las Vegas-Paradise MSA and Reno-Sparks MSAs were selected for full-scope reviews. Combined, these MSAs account for 89.2 percent of the bank's deposits in Nevada. The Las Vegas-Paradise MSA accounts for 64.7 percent

and is the most significant AA in the state. The Reno-Sparks MSA comprises 24.5 percent of the bank's deposits in the state.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

WFB's lending test performance in Nevada is rated **High Satisfactory**. Based on full-scope reviews, performance in the Las Vegas-Paradise and Reno-Sparks MSAs is good.

Refer to Tables 1-12 in the Nevada section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

The bank's home mortgage, small business, and small farm lending activity is excellent in relation to the bank's deposit market share in each full-scope AA. WFB's geographic and borrower income distributions for home mortgage, small business, and small farm lending are adequate and good.

The overall geographic distribution of loans is adequate in both AAs and the overall distribution of loans by borrower income is good in both AAs.

In the Las Vegas-Paradise MSA, the overall geographic distribution is adequate. The distribution is good for home purchase loans, adequate for home improvement, home refinance, and small business loans, and poor for small farm loans. The overall distribution of loans by borrower income is good. The distribution is excellent for small business loans, good for home improvement, home refinance, and small farm loans, and adequate for home purchase loans.

In the Reno-Sparks MSA, the overall geographic distribution is adequate. The distribution is good for home improvement and small farm loans and adequate for home purchase, home refinance, and small business loans. The overall distribution of loans by borrower income is good. The distribution is excellent for small business loans, good for home improvement and home refinance loans, and adequate for home purchase and small farm loans.

The volume and nature of CD lending had a positive impact on lending performance.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, lending test performance in the Greater Rural Nevada AA is not inconsistent with the bank's overall high satisfactory performance in Nevada. Performance in the Carson City MSA is stronger than the overall high satisfactory performance in the state. Stronger performance resulted from more favorable geographic and borrower income distributions. Performance in the limited scope AAs did not

influence the lending test rating in Nevada. Refer to Tables 1-12 in the Nevada section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

WFB's investment test performance in Nevada is rated **Outstanding**. Based on full-scope reviews, performance is excellent in the Las Vegas-Paradise MSA and adequate in the Reno-Sparks MSA. Performance in the limited-scope AAs exerted a positive impact on the overall rating.

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

In the Las Vegas-Paradise MSA, WFB made 120 qualified investments totaling \$33.1 million during the current evaluation period. Seven prior period investments with a value of \$11.7 million continue to provide benefit to the MSA. Current period investments include 104 grants and contributions of \$925.8 thousand. In the Reno-Sparks MSA, WFB made 35 qualified investments totaling \$5.3 million during the current evaluation period. Three prior period investments totaling \$2.9 million continue to give value to the MSA. Current period investments include 29 grants and contributions with a value of \$361.8 thousand.

In the Las Vegas-Paradise MSA, affordable housing is the community need addressed by most of WFB's qualified investments. WFB's investments have helped to create or maintain 1,749 units of affordable housing. Slightly more than \$600 thousand, however, was targeted to job creation and community services during the current evaluation period. In the Reno-Sparks MSA, nearly all of the investments support affordable housing, and 435 units of housing have been created or preserved.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Carson City MSA and in the Greater Rural Nevada AA is not inconsistent with the bank's overall outstanding performance under the investment test for Nevada. Performance in the limited scope AAs positively influenced the investment test rating in Nevada. Refer to Table 14 in the Nevada section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Nevada is rated **Outstanding**. Based on full-scope reviews, the bank's performance in the Las Vegas-Paradise MSA and Reno-Sparks MSA is excellent. The overall rating is primarily supported by an excellent distribution of branches among low- and moderate-income geographies and a good level of CD services in the AAs.

Retail Banking Services

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

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches in low- and moderate-income geographies in relation to the proportion of the population residing in those geographies. We also considered any branches in middle- and upper-income geographies that border a low- or moderate-income geography. See the discussion of bordering branches in the Ratings section of the Scope of Evaluation in this document.

LAS VEGAS-PARADISE MSA: WFB's branch distribution is excellent in the Las Vegas-Paradise MSA. The percentages of branches in low- and moderate-income geographies are near the percentages of the population in low- and moderate-income geographies. One bordering branch located in a middle-income geography helps improve the accessibility of the bank's delivery systems in low-income geographies. WFB has 10 branches in middle-income geographies and 3 branches in upper-income geographies that are directly on the border of moderate-income geographies. These bordering branches improve the accessibility of WFB's delivery systems in moderate-income geographies. Considering the additional availability of branches to those residing in low- and moderate-income geographies, the overall branch distribution is excellent. WFB has 191 full-service ATMs in the AA. The distribution of these ATMs is generally consistent with the distribution of branches and they provide additional accessibility to the bank's products and services, particularly in low- and moderate-income geographies. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB's opening and closing of branches has not adversely affected the accessibility of delivery systems. Of the 19 branches opened during the evaluation period, only one branch was opened in a moderate-income geography. All other branches opened were in

middle- and upper-income geographies. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

RENO-SPARKS MSA: WFB's branch distribution is excellent in the Reno-Sparks MSA. The percentages of branches in low- and moderate-income geographies exceed the percentages of the population in these geographies. WFB has two branches in middle-income geographies that are directly on the border of moderate-income geographies. These bordering branches improve the accessibility of WFB's delivery systems in moderate-income geographies. WFB has 58 full-service ATMs in the AA. The distribution of these ATMs is generally consistent with the distribution of branches and they provide additional accessibility to the bank's products and services, particularly in low- and moderate-income geographies. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB's opening and closing of branches has not adversely affected the accessibility of delivery systems. The bank opened two branches in middle- and upper-income geographies during the evaluation period. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

Community Development Services

WFB provides a relatively high level of CD services in Nevada and the Las Vegas-Paradise MSA and Reno-Sparks MSA. The bank thoroughly understands the credit needs of the AAs and is very responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services. For the Las Vegas-Paradise MSA, WFB participated in 238 different CD services that benefited 54 different organizations. Seven of the services demonstrated innovation in response to identified community needs. For the Reno-Sparks MSA, WFB participated in 134 different CD services that benefited 30 different organizations. Two of the services demonstrated either innovativeness or complexity.

WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education, first time homebuyer, and small business seminars.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Carson City MSA is not inconsistent with the bank's overall outstanding performance in Nevada. Performance in the Greater Rural Nevada AA is weaker than the bank's overall performance in the state. Performance is weaker due to delivery systems that are reasonably accessible to all portions of the AAs, particularly in low- and moderate-income

geographies. Performance in the limited scope AAs did not influence the service test rating in Nevada. Refer to Table 15 in the Nevada section of Appendix D for the facts and data that support these conclusions.

State of New Mexico Rating

CRA Rating for the state: Outstanding

The lending test is rated: Outstanding

The investment test is rated: Outstanding

The service test is rated: Outstanding

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Good geographic and borrower income distribution for home mortgage, small business, and small farm lending;
- CD lending levels that had a significantly positive impact on lending performance within the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of services that shows excellent responsiveness to banking needs.

Description of Institution's Operations in the State of New Mexico

Of the bank's 30 state and multi-state rating areas, New Mexico ranks ninth and accounts for 1.76 percent of total bank deposits, or \$4.5 billion as of June 30, 2008. WFB has five defined AAs in New Mexico, which include every county and MSA in the state. Within the state, WFB operates 98 branch offices. WFB is the largest banking institution in New Mexico with 20.1 percent of the deposit market share. Primary competitors include Bank of America, N.A. and First Community Bank, with deposit market shares of 16.3 percent and 8.4 percent, respectively.

Scope of Evaluation in the State of New Mexico

Of WFB's five AAs in New Mexico, the Albuquerque MSA was selected for full-scope review. This MSA accounts for 55.5 percent of the bank's state deposits and is the most significant AA in the state.

LENDING TEST

Conclusions for Area Receiving Full-Scope Review

WFB's lending test performance in New Mexico is rated **Outstanding**. Based on a full-scope review, performance in the Albuquerque MSA is excellent.

Refer to Tables 1-12 in the New Mexico section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

WFB's home mortgage, small business, and small farm lending activity is excellent in relation to the bank's deposit market share. The bank's geographic and borrower income distributions for home mortgage, small business, and small farm lending is good. The geographic distribution is good for home purchase, home refinance, small business, and small farm loans and adequate for home improvement loans. The distribution by borrower income is excellent for home improvement, home refinance, and small business loans and good for home purchase and small farm loans.

The volume and nature of CD lending had a significantly positive impact on lending performance.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, lending test performance in the Santa Fe MSA and in the Rural New Mexico AA is not inconsistent with the bank's overall outstanding performance in New Mexico. Performance in the Farmington and Las Cruces MSAs is weaker than the overall outstanding performance in the state. Weaker performance resulted from less favorable geographic and borrower income distributions. Performance in the limited scope AAs did not influence the lending test rating in New Mexico. Refer to Tables 1-12 in the New Mexico section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Area Receiving Full-Scope Review

WFB's investment test performance in New Mexico is rated **Outstanding**. Based on a full-scope review, performance is good in the Albuquerque MSA. The rating is positively influenced by performance in the limited-scope AAs and by statewide investments.

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

In the Albuquerque MSA, WFB made 85 qualified investments totaling \$12 million during the current evaluation period. Three prior period investments of \$1.7 million add value, as well. WFB made 72 grants and contributions (included in the current period totals) of \$857.1 thousand.

Most of the investments made by WFB in the Albuquerque MSA provided for affordable housing. There were 1,466 units created or preserved during the current and prior periods. A small portion of the CD investment portfolio was used for business development, revitalization, and community services.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Farmington, Las Cruces, and Santa Fe MSAs and in the Rural New Mexico AA is not inconsistent with the bank's overall outstanding performance under the investment test in New Mexico. Performance in the limited scope AAs positively influenced the investment test rating in New Mexico. Refer to Table 14 in the state of New Mexico section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Area Receiving Full-Scope Review

The bank's performance under the service test in New Mexico is rated **Outstanding**. Based on a full-scope review, the bank's performance in the Albuquerque MSA is excellent. The overall rating is primarily supported by an excellent distribution of branches among low- and moderate-income geographies and an excellent level of CD services in the AA.

Retail Banking Services

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

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches in low- and moderate-income geographies in relation to the proportion of the population residing in those geographies. We also considered any branches in middle- and upper-income geographies that border a low- or moderate-income geography. See the discussion of bordering branches in the Ratings section of the Scope of Evaluation in this document.

WFB's branch distribution is excellent in the Albuquerque MSA. While WFB has no branches in low-income geographies, the percentage of the population in low-income

geographies is less than 3 percent. The percentage of branches in moderate-income geographies exceeds the percentage of the population in moderate-income geographies. WFB also has two branches in middle-income geographies that are directly on the border of moderate-income geographies. These bordering branches improve the accessibility of WFB's delivery systems in moderate-income geographies. Considering the low population in low-income geographies and strong performance in moderate-income geographies, overall branch distribution is excellent. WFB has 69 full-service ATMs in the AA. The distribution of these ATMs is generally consistent with the distribution of branches and they provide additional accessibility to the bank's products and services, particularly in low- and moderate-income geographies. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB's opening and closing of branches generally has not adversely affected the accessibility of delivery systems. WFB closed one branch during the evaluation period. This branch was in a moderate-income geography. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

Community Development Services

WFB is a leader in providing CD services in New Mexico and the Albuquerque MSA. The bank thoroughly understands the credit needs of the AA and is very responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services. For the Albuquerque MSA, WFB participated in 84 different CD services that benefited 41 different organizations. Thirty-two of the services, representing 38 percent of total services, demonstrated innovation in response to identified community needs.

WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education, first time homebuyer, and small business seminars.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Farmington, Las Cruces, and Santa Fe MSAs and in the Rural New Mexico AA is not inconsistent with the bank's overall outstanding performance under the service test in New Mexico. Performance in the limited scope AAs did not influence the service test rating in New Mexico. Refer to Table 15 in the New Mexico section of Appendix D for the facts and data that support these conclusions.

State of North Dakota Rating

CRA Rating for the state: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: Low Satisfactory

The service test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Adequate geographic distribution and good borrower income distribution in the Bismarck MSA and good geographic and borrower income distribution in the Minot AA;
- CD lending levels that had a positive impact on lending performance within the state;
- Investment volume that reflects an adequate level of responsiveness to the needs of the state; and
- Provision of services that shows adequate responsiveness to banking needs.

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

Of the bank's 30 state and multi-state rating areas, North Dakota ranks twenty-second and accounts for 0.37 percent of total bank deposits, or \$934 million as of June 30, 2008. WFB has nine defined AAs in North Dakota, which includes fifteen counties and one MSA in the state. Within the state, WFB operates 18 branch offices. WFB is the largest banking institution in North Dakota with 9.1 percent of the deposit market share. Primary competitors include State Bank and Trust and US Bank, N.A., with deposit market shares of 7.7 percent and 7.2 percent.

Scope of Evaluation in the State of North Dakota

Of WFB's nine AAs in North Dakota, the Bismarck MSA and Minot AA were selected for full-scope reviews. Combined, these MSAs account for 56.3 percent of the bank's deposits in North Dakota. The Bismarck MSA accounts for 35.1 percent and is the most significant AA in the state. The Minot AA comprises 21.2 percent of the bank's deposits in the state.

For purposes of analyzing performance and presenting data in this Performance Evaluation, three non-MSA counties have been combined under the name Minot AA. Refer to the table in Appendix A for details as well as a listing of WFB's AAs in North Dakota.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

WFB's lending test performance in North Dakota is rated **High Satisfactory**. Based on full-scope reviews, performance in the Bismarck MSA is good and performance in the Minot AA is excellent.

Refer to Tables 1-12 in the North Dakota section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

In both full-scope AAs, WFB had an excellent level of home mortgage, small business, and small farm lending activity in relation to its deposit market shares. Performance was slightly better in the Minot AA.

The overall geographic distribution of loans is adequate in the Bismarck MSA and good in the Minot AA. The overall distribution of loans by borrower income is good in both AAs.

In the Bismarck MSA, the overall geographic distribution is adequate and the overall distribution by borrower income is good. The geographic distribution is good for home improvement and small business loans, adequate for home purchase and small farm loans, and poor for home refinance loans. The distribution by borrower income is excellent for small business loans and good for home purchase, home improvement, home refinance, and small farm loans.

In the Minot AA, the overall geographic distribution is good and the overall distribution by borrower income is also good. The geographic distribution is excellent for small business loans, adequate for home purchase and home refinance loans, and very poor for home improvement loans. Too few farms in low- and moderate-income geographies precluded a meaningful geographic distribution analysis of small farm loans. The distribution by borrower income is excellent for home purchase and small business loans and adequate for home improvement, home refinance, and small farm loans.

Since the bank has adequately met the CD needs of its AAs, we also considered CD loans made in Sioux County, which is part of a broader regional area. Considering CD lending in the broader regional area, the volume and nature of CD lending had a positive impact on lending performance.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, lending test performance in the Bowman County, Dickinson, and Northeastern Rural North Dakota AAs is not inconsistent with the bank's overall high satisfactory performance in North Dakota. Performance in the Jamestown AA is stronger than the overall high satisfactory performance in the state. Stronger performance resulted from higher levels of CD lending. Performance in the Trail County and Wahpeton AAs is weaker than the bank's overall high satisfactory performance in the state. Weaker performance resulted from less favorable geographic distributions. Performance in the limited scope AAs did not influence the lending test rating in North Dakota. Refer to Tables 1-12 in the North Dakota section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

WFB's investment test performance in North Dakota is rated **Low Satisfactory**. Based on full-scope reviews, performance is good in the Bismarck MSA and in the Minot AA. Performance in the limited-scope areas had a negative influence on the rating, mitigated to some extent by three statewide investments.

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

In the Bismarck MSA, WFB made thirteen qualified investments totaling \$2.3 million during the current evaluation period. Three prior period investments of \$170 thousand also continue. Included are ten grants and contributions for a total of \$108.5 thousand. WFB made five qualified investments totaling \$1.1 million in the Minot AA during the current evaluation period. Three prior period investments of \$78 thousand also continue. No grants or contributions were provided to the Minot AA.

In both the Bismarck MSA and the Minot AA, WFB's investments have worked to promote affordable housing, as well as, to a lesser extent, some other types of qualified CD activities. Most of those activities are designed to increase the viability of these rather isolated and economically disadvantaged areas. Affordable housing efforts have directly resulted in the creation of sixty units in Bismarck and six units in Minot.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Jamestown AA is stronger than the bank's overall low satisfactory performance under the investment test in North Dakota, due to higher levels of qualified investment. Performance in the Bowman County, Dickinson, Northeastern Rural North Dakota, Traill County, and Wahpeton County AAs is weaker than the overall rating, due to lower levels

of investment. WFB has no qualified investments in the Bowman County, Dickinson, Northeastern Rural North Dakota, and Traill County AAs and made none in the Wahpeton County AA during the current period. Performance in the limited scope AAs negatively influenced the investment test rating in North Dakota. Refer to Table 14 in the North Dakota section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the state of North Dakota is rated **Low Satisfactory**. Based on full-scope reviews, the bank's performance in the Bismarck MSA is good and performance in the Minot AA is poor. The overall rating is primarily supported by a good distribution of branches among low- and moderate-income geographies in the Bismarck MSA and an adequate level of CD services in the Bismarck MSA and Minot AA.

Retail Banking Services

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

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches in low- and moderate-income geographies in relation to the proportion of the population residing in those geographies. We also considered any branches in middle- and upper-income geographies that border a low- or moderate-income geography. See the discussion of bordering branches in the Ratings section of the Scope of Evaluation in this document.

BISMARCK MSA: WFB's branch distribution is good in the Bismarck MSA. The AA has no low-income geographies. WFB has no branches in moderate-income geographies. However, one branch located in a middle-income geography borders the moderate-income geography and improves accessibility to individuals in moderate-income geographies. Considering the additional availability of the bordering branch to those residing in moderate-income geographies, the overall branch distribution is considered good. WFB has seven full-service ATMs in the AA, none of which is located in a moderate-income geography. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB did not open or close any branches in the AA during the evaluation period. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

MINOT AA: WFB's branch distribution is poor in the Minot AA. The AA has no low-income geographies. Although approximately 10 percent of the population resides in moderate-income geographies, WFB has no branches in moderate-income geographies. WFB has six full-service ATMs in the AA, none of which is located in a moderate-income geography. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB did not open or close any branches in the AA during the evaluation period. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

Community Development Services

WFB provides an adequate level of CD services in North Dakota and the Bismarck MSA and Minot AA. The bank understands the credit needs of the AAs and is responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services. For the Bismarck MSA, WFB participated in nine different CD services that benefited six different organizations. Six of the services demonstrated innovation. For the Minot AA, WFB participated in 13 different CD services that benefited four different organizations. One of the services demonstrated innovativeness.

WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education, first time homebuyer, and small business seminars.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Bowman County, Dickinson, Jamestown, Northeastern Rural North Dakota, Traill County, and Wahpeton AAs is not inconsistent with the bank's overall low satisfactory performance under the service test in North Dakota. Performance in the limited scope AAs did not influence the service test rating in North Dakota. Refer to Table 15 in the North Dakota section of Appendix D for the facts and data that support these conclusions.

State of Ohio Rating

CRA Rating for the state: Satisfactory

The lending test is rated: Outstanding

The investment test is rated: Low Satisfactory

The service test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Excellent borrower income and good geographic distribution for home mortgage, small business, and small farm lending;
- Investment volume that reflects an adequate level of responsiveness to the needs of the state; and
- Provision of services that shows adequate responsiveness to banking needs.

Description of Institution's Operations in the State of Ohio

Of the bank's 30 state and multi-state rating areas, Ohio ranks thirtieth and accounts for 0.03 percent of total bank deposits, or \$67 thousand as of June 30, 2008. WFB has one defined AA in Ohio, which includes one county in the state. Within the state, WFB operates one branch office. WFB is the one-hundred eighty first largest banking institution in Ohio with 0.03 percent of the deposit market share. Primary competitors include National City Bank, Fifth Third Bank, and Huntington Bank, N.A., with deposit market shares of 15.2 percent, 14 percent, and 10.9 percent, respectively.

Scope of Evaluation in the State of Ohio

The Van Wert County AA was selected for full-scope review.

LENDING TEST

Conclusions for Area Receiving Full-Scope Review

WFB's lending test performance in Ohio is rated **Outstanding**. Based on a full-scope review, performance in the Van Wert County AA is excellent. Refer to Tables 1-12 in the

Ohio section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

Lending activity for home mortgage, small business, and small farm loans is excellent in relation to the bank's deposit market share. WFB's overall geographic distribution of loans is good and its overall distribution of loans by borrower income is excellent. The geographic distribution is excellent for home refinance and small business loans and good for home purchase loans. Too few farms in low- and moderate-income geographies precluded a meaningful geographic distribution analysis. The distribution of loans by borrower income is excellent for home purchase and small business loans, good for home refinance loans, and poor for small farm loans. The bank originated too few home improvement loans for meaningful geographic and borrower income analyses. CD lending had a neutral impact on lending performance.

INVESTMENT TEST

Conclusions for Area Receiving Full-Scope Review

WFB's investment test performance in Ohio is rated **Low Satisfactory**. Based on a full-scope review, performance is adequate in the Van Wert County AA. One statewide investment provides some enhancement to the performance. Refer to Table 14 in the Ohio section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

WFB made one investment in the Van Wert County AA during the current evaluation period, and has no prior period investments here. The investment is valued at \$343.7 thousand and consists of an allocation of an investment security that funds the USDA 502 program. This program is designed to provide home ownership and improvement opportunities to persons whose income is below 80 percent of the area median income.

SERVICE TEST

Conclusions for Area Receiving Full-Scope Review

The bank's performance under the service test in Ohio is rated **Low Satisfactory**. Based on a full-scope review, the bank's performance in the Van Wert County AA is adequate. The overall rating is primarily supported by an adequate delivery system and an adequate level of CD services in the AA.

Retail Banking Services

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

WFB's branch distribution is adequate in the Van Wert County AA. WFB has only one branch in the AA, which is located in a middle-income geography. This is WFB's only AA in the state of Ohio. The AA has no low-income geographies and the moderate-income geographies comprise slightly more than 6 percent of the area's population. An important contextual issue is the geographic size of Van Wert County. The branch is located in the city of Van Wert, which is centrally located within the county. This branch is within 2 miles of the AA's only moderate-income geography. WFB has two full-service ATMs in the AA. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB did not open or close any branches in the AA during the evaluation period.

Community Development Services

WFB provides an adequate level of CD services in the state of Ohio and the Van Wert County AA. The bank understands the credit needs of the AA and is responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services. For the Van Wert County AA, WFB participated in seven different CD services that benefited five different organizations. Six of the services demonstrated innovation in response to identified community needs.

WFB employees assisted the organizations by serving on the board and committees and advised the organizations on budgeting and financing.

State of Oregon Rating

CRA Rating for the state: Outstanding

The lending test is rated: Outstanding
The investment test is rated: High Satisfactory
The service test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Good geographic distribution in the Eugene-Springfield and Salem MSA, adequate geographic distribution in the Southwestern Rural Oregon AA, and overall good distribution of loans by borrower income in each full-scope AA;
- CD lending levels that had a significantly positive impact on lending performance within the state;
- Investment volume that reflects a good level of responsiveness to the needs of the state; and
- Provision of services that shows good responsiveness to banking needs.

Description of Institution's Operations in the State of Oregon

Of the bank's 30 state and multi-state rating areas, Oregon ranks sixteenth and accounts for 0.91 percent of total bank deposits, or \$2.3 billion as of June 30, 2008. WFB has nine defined AAs in Oregon, which include 23 counties and 5 MSAs in the state. Within the state, WFB operates 63 branch offices. WFB is the third largest banking institution in Oregon with 12.4 percent of the deposit market share. Primary competitors include U.S. Bank, N.A., Bank of America, N.A., and Washington Mutual Bank (JP Morgan Chase), with deposit market shares of 17 percent, 13.3 percent, and 11.4 percent, respectively.

Selection of Areas for Full-Scope Reviews

Of WFB's nine AAs in Oregon, the Eugene-Springfield MSA, Salem MSA and Southwestern Rural Oregon AAs were selected for full-scope reviews. Combined, these MSAs account for 52 percent of the bank's deposits in Oregon. The Eugene-Springfield MSA accounts for 18.3 percent of the bank's deposits in the state. The Salem MSA

comprises 19.2 percent and is the most significant AA in the state. The Southwestern Rural Oregon AA accounts for 14.5 percent of the bank's deposit in the state.

For purposes of analyzing performance and presenting data in this Performance Evaluation, 4 non-MSA counties have been combined under the name Southwestern Rural Oregon AA. Refer to the table in Appendix A for details as well as a listing of WFB's AAs in Oregon.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

WFB's lending test performance in Oregon is rated **Outstanding**. Based on full-scope reviews, performance in the Eugene-Springfield and Salem MSAs is excellent and performance in the Southwestern Rural Oregon AA is good.

Refer to Tables 1-12 in the Oregon section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

Lending activity for home mortgage, small business, and small farm loans is excellent in relation to the bank's deposit market share in each AA.

The overall geographic distribution of loans is good in the Eugene-Springfield and Salem MSAs and adequate in the Southwestern Rural Oregon AA. The overall distribution of loans by borrower income is good in each full-scope AA.

In the Eugene-Springfield MSA, the overall geographic distribution is good. The distribution is excellent for small business loans, good for home refinance loans, adequate for home purchase loans, poor for home improvement loans, and very poor for small farm loans. The overall distribution of loans by borrower income is good. The distribution is excellent for home refinance and small business loans and good for home purchase, home improvement, and small farm loans.

In the Salem MSA, the overall geographic distribution is good. The distribution is good for home purchase, home refinance, small business, and small farm loans and poor for home improvement loans. The overall distribution of loans by borrower income is good. The distribution is excellent for small business loans, good for home purchase and home refinance loans, and adequate for home improvement and small farm loans.

In the Southwestern Rural Oregon AA, the overall geographic distribution is adequate. The distribution is adequate for home improvement, home refinance, and small business loans, poor for home purchase loans, and very poor for small farm loans. The overall distribution of loans by borrower income is good. The distribution is excellent for small business loans, good for home purchase and home refinance loans, and adequate for home improvement and small farm loans.

The volume and nature of CD lending had a significantly positive impact on lending performance. The volume and impact were greater in the Eugene-Springfield and Salem MSAs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, lending test performance in the Corvallis and Medford MSAs and in the Coastal Rural Oregon AA is not inconsistent with the bank's overall outstanding performance in Oregon. Performance in the Bend MSA and in the Eastern Rural Oregon and Northern Rural Oregon AAs is weaker than the bank's overall outstanding performance in the state. Weaker performance resulted from less favorable geographic and borrower income distributions. Performance in the limited scope AAs did not influence the lending test rating in Oregon. Refer to Tables 1-12 in the Oregon section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

WFB's investment test performance in Oregon is rated **High Satisfactory**. Based on full-scope reviews, performance is good in the Eugene-Springfield and Salem MSAs and excellent in the Southwestern Rural Oregon AA. Statewide investments support the rating.

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

In the Eugene-Springfield MSA, WFB made twenty-four qualified investments totaling \$2.5 million during the current evaluation period. There are no prior period investments. Twenty-one grants and contributions total \$79.2 thousand, and are included in the current period totals. In the Salem MSA, current period investments number twenty-two and are valued at \$2 million. There are two prior period investments continuing at a value of \$1.1 million. Seventeen grants and contributions are included in these numbers and aggregate \$85.7 thousand. In the Southwestern Rural Oregon AA, WFB made sixteen qualified investments in the current evaluation period for a total investment of \$15.3 million. Two prior period investments total to \$1.3 million, and five grants and contributions of \$13 thousand are included.

Significant investments in the Eugene-Springfield MSA are primarily for the production of affordable housing opportunities, and 141 units have been created as a result of these investments. There is one significant investment that provides services to low- and moderate-income persons. In the Salem MSA there are also several qualified investments supporting 236 units of affordable housing and other related activities. Other investments there provide CD services, and one utilizes New Markets Tax Credits to assist in the revitalization of downtrodden communities. In the Southwestern Rural

Oregon AA, investments also support affordable housing (181 units) as well as several initiatives that provide CD services and economic improvement.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Bend MSA is not inconsistent with the bank's overall high satisfactory performance under the investment test in Oregon. Performance in the Coastal Rural Oregon and Eastern Rural Oregon AAs is stronger than the overall rating, due to higher levels of qualified investments. Performance in the Corvallis and Medford MSAs is weaker than the overall rating due to very low levels of qualified investments. Performance in the limited scope AAs did not influence the investment test rating in Oregon. Refer to Table 14 in the Oregon section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Oregon is rated **High Satisfactory**. Based on full-scope reviews, the bank's performance in the Eugene-Springfield MSA, Salem MSA, and Southwestern Rural Oregon AA is good. The overall rating is primarily supported by an excellent distribution of branches among low- and moderate-income geographies, but a poor level of CD services in the AAs.

Retail Banking Services

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

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches in low- and moderate-income geographies in relation to the proportion of the population residing in those geographies. We also considered any branches in middle- and upper-income geographies that border a low- or moderate-income geography. See the discussion of bordering branches in the Ratings section of the Scope of Evaluation in this document.

EUGENE-SPRINGFIELD MSA: WFB's branch distribution is excellent in the Eugene-Springfield MSA. WFB has no branches in low-income geographies, where less than 3 percent of the population resides. The percentage of branches in moderate-income geographies significantly exceeds the percentage of the population in moderate-income geographies. Considering the low population in low-income geographies and strong performance in moderate-income geographies, overall branch distribution is excellent. WFB has 19 full-service ATMs in the AA. The distribution of these ATMs is generally

consistent with the distribution of branches and they provide additional accessibility to the bank's products and services, particularly in low- and moderate-income geographies. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB did not open or close any branches in this AA during the evaluation period. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

SALEM MSA: WFB's branch distribution is excellent in the Salem MSA. Although WFB has no branches in low-income geographies, these geographies comprise less than 1 percent of the area population. The percentage of branches in moderate-income geographies significantly exceeds the percentage of the population in moderate-income geographies. WFB has one branch located in a middle-income geography and one branch in an upper-income geography that are directly on the border of moderate-income geographies. These bordering branches improve the accessibility of WFB's delivery systems in moderate-income geographies. Considering the low population in low-income geographies and the strong performance in moderate-income geographies, overall branch distribution is excellent. WFB has 22 full-service ATMs in the AA. The distribution of these ATMs is generally consistent with the distribution of branches and they provide additional accessibility to the bank's products and services, particularly in low- and moderate-income geographies. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB did not open or close any branches in the AA during the evaluation period. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

SOUTHWESTERN RURAL OREGON AA: WFB's branch distribution is excellent in the Southwestern Rural Oregon AA. The AA has no low-income geographies. WFB has one branch in a moderate-income geography. The percentage of branches in moderate-income geographies exceeds the percentage of the population in moderate-income geographies. WFB has 13 full-service ATMs in the AA. The distribution of these ATMs is generally consistent with the distribution of branches and they provide additional accessibility to the bank's products and services, particularly in low- and moderate-income geographies. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB did not open or close any branches in the AA during the evaluation period. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

Community Development Services

WFB provides a limited level of CD services in the state of Oregon. WFB provides a limited level of CD services in the Eugene-Springfield and Salem MSAs and the Southwestern Rural Oregon AA. For the Eugene-Springfield MSA, WFB participated in thirteen different CD services that benefited three different organizations. None of the services demonstrated innovation or was notably complex in response to identified community needs. For the Salem MSA, WFB participated in two different CD services that benefited two different organizations. One of the services demonstrated innovation. For the Southwestern Rural Oregon AA, WFB participated in four different CD services that benefited two different organizations. Two of the services demonstrated some innovation.

WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education, first time homebuyer, and small business seminars.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Bend, Corvallis, and Medford MSAs and in the Eastern Rural Oregon AA is stronger than the bank's overall high satisfactory performance in Oregon. Performance is stronger due to delivery systems that are readily accessible to all portions of the AAs. Performance in the Coastal Rural Oregon AA and Northern Rural Oregon AA is weaker than the bank's overall performance in the state. Performance is weaker due to delivery systems that are reasonably accessible to all portions of the AAs, particularly in low- and moderate-income geographies. Performance in the limited scope AAs did not influence the service test rating in Oregon. Refer to Table 15 in the Oregon section of Appendix D for the facts and data that support these conclusions.

State of South Dakota Rating

CRA Rating for the state: Outstanding

The lending test is rated: Outstanding
The investment test is rated: High Satisfactory
The service test is rated: Outstanding

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Adequate geographic distribution and good distribution by borrower income;
- CD lending levels that had a significantly positive impact on lending performance within the state;
- Investment volume that reflects a good level of responsiveness to the needs of the state; and
- Provision of services that shows excellent responsiveness to banking needs.

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

Of the bank's 30 state and multi-state rating areas, South Dakota ranks seventeenth and accounts for 0.82 percent of total bank deposits, or \$2.1 billion as of June 30, 2008. WFB has seven defined AAs in South Dakota, which includes 37 counties and 2 MSAs in the state. Within the state, WFB operates 53 branch offices. WFB is the second largest banking institution in South Dakota with 28 percent of the deposit market share. Primary competitors include Citibank South Dakota, N.A., and Great Western Bank, with deposit market shares of 52.8 percent and 1.7 percent, respectively.

Scope of Evaluation in the State of South Dakota

Of WFB's seven AAs in South Dakota, the Sioux Falls MSA was selected for full-scope review. This MSA accounts for 18.3 percent of the bank's state deposits.

LENDING TEST

Conclusions for Area Receiving Full-Scope Review

WFB's lending test performance in South Dakota is rated **Outstanding**. Based on a full-scope review, performance in the Sioux Falls MSA is excellent.

Refer to Tables 1-12 in the South Dakota section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

WFB's lending activity for home mortgage, small business, and small farm loans is excellent in relation to the bank's deposit market share. The overall geographic distribution is adequate and the overall distribution by borrower income is good. The geographic distribution is excellent for small business loans, good for small farm loans, adequate for home improvement and home refinance loans, and poor for home purchase loans. The distribution by borrower income is excellent for small business loans, good for home purchase and home refinance loans, and adequate for home improvement and small farm loans.

The volume and nature of CD lending had a significantly positive impact on lending performance.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, performance in the Rapid City MSA and in the Greater Rural South Dakota, Mitchell, Western Rural South Dakota, and Yankton-Vermillion AAs is not inconsistent with the bank's overall outstanding performance in South Dakota. Performance in the Fall River County AA is weaker than the bank's overall outstanding performance in the state. Weaker performance resulted from less favorable geographic and borrower income distributions and a volume of CD lending that had a neutral impact on lending performance. Performance in the limited scope AAs did not influence the lending test rating in South Dakota. Refer to Tables 1-12 in the South Dakota section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Area Receiving Full-Scope Review

WFB's investment test performance in South Dakota is rated **High Satisfactory**. Based on a full-scope review, performance in the Sioux Falls MSA is excellent. The rating is negatively influenced by performance in the limited-scope AAs, mitigated to some extent by statewide investments.

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

In the Sioux Falls MSA, WFB made 49 qualified investments totaling \$3.9 million during the current evaluation period. Six prior period investments totaling \$2.3 million continue to benefit the MSA. Included here are 46 grants and contributions totaling \$286.1 thousand.

The three significant investments made by WFB in Sioux Falls MSA during the current period are all for the purpose of creating and maintaining affordable housing opportunities. Investments in the current and prior periods in Sioux Falls have provided 189 units.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Rapid City MSA is not inconsistent with the bank's overall high satisfactory performance under the investment test in South Dakota. Performance in the Yankton-Vermillion AA is stronger than the overall rating, due to relatively high levels of qualified CD investments. Performance in the Fall River County, Greater Rural South Dakota, Mitchell and Western Rural South Dakota AAs is weaker than the overall rating due to low levels of qualified investments. WFB has no qualified investments in the Fall River County and Mitchell AAs. Performance in the limited scope AAs negatively influenced the investment test rating in South Dakota. Refer to Table 14 in the South Dakota section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Area Receiving Full-Scope Review

The bank's performance under the service test in the state of South Dakota is rated **Outstanding**. Based on a full-scope review, the bank's performance in the Sioux Falls MSA is excellent. The overall rating is primarily supported by an excellent distribution of branches among low- and moderate-income geographies and a good level of CD services in the AA.

Retail Banking Services

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

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches in low- and moderate-income geographies in relation to the proportion of the population residing in those geographies.

WFB's branch distribution is excellent in the Sioux Falls MSA. The AA has no low-income geographies. The percentage of branches in moderate-income geographies significantly exceeds the percentage of the population in moderate-income geographies. WFB has 21 full-service ATMs in the AA. The distribution of these ATMs is generally consistent with the distribution of branches and they provide additional accessibility to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB opened one branch in a middle-income geography during the evaluation period. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

Community Development Services

WFB provides a relatively high level of CD services in South Dakota and the Sioux Falls MSA. The bank thoroughly understands the credit needs of the AA and is very responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services. For the Sioux Falls MSA, WFB participated in 59 different CD services that benefited 20 different organizations. Thirteen of the services demonstrated innovation in response to identified community needs.

WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education, first time homebuyer, and small business seminars.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Rapid City MSA and in the Greater Rural South Dakota AA is not inconsistent with the bank's overall outstanding performance under the service test in South Dakota. Performance in the Fall River County, Mitchell, Western Rural South Dakota, and Yankton-Vermillion AAs is weaker than the bank's overall performance in the state. Performance is weaker due to delivery systems that are reasonably accessible to all portions of the AAs, particularly in low- and moderate-income geographies. Performance in the limited scope AAs did not influence the service test rating in South Dakota. Refer to Table 15 in the South Dakota section of Appendix D for the facts and data that support these conclusions.

State of Utah Rating

CRA Rating for the state: Outstanding

The lending test is rated: Outstanding

The investment test is rated: Outstanding

The service test is rated: Outstanding

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Good geographic and borrower income distribution;
- CD lending levels that had a significantly positive impact on lending performance within the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of services that shows excellent responsiveness to banking needs.

Description of Institution's Operations in the State of Utah

Of the bank's 30 state and multi-state rating areas, Utah ranks eighth and accounts for 2.3 percent of total bank deposits, or \$5.9 billion as of June 30, 2008. WFB has six defined AAs in Utah, which includes 23 counties and 4 MSAs in the state. Within the state, WFB operates 128 branch offices. WFB is the fifth largest banking institution in Utah with 4.5 percent of the deposit market share. Primary competitors include Merrill Lynch Bank USA, Morgan Stanley Bank, and UBS Bank, with deposit market shares of 23 percent, 13 percent, and 10.7 percent, respectively.

Scope of Evaluation in the State of Utah

Of WFB's six AAs in Utah, the Salt Lake City MSA was selected for full-scope review. This MSA accounts for 54.9 percent of the bank's state deposits.

LENDING TEST

Conclusions for Area Receiving Full-Scope Review

WFB's lending test performance in Utah is rated **Outstanding**. Based on a full-scope review, performance in the Salt Lake City MSA is excellent.

Refer to Tables 1-12 in the Utah section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

WFB's home mortgage, small business, and small farm lending activity is excellent in relation to the bank's deposit market share. The bank's overall geographic and borrower income distribution is good. The geographic distribution is excellent for home purchase and small farm loans, good for home refinance and small business loans, and adequate for home improvement loans. The distribution of loans by borrower income is excellent for small business loans, good for home purchase and small farm loans, and adequate for home purchase and home improvement loans.

The volume and nature of CD lending had a significantly positive impact on lending performance.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, performance in the Provo-Orem MSA is not inconsistent with the bank's overall outstanding performance in Utah. Performance in the Ogden-Clearfield and St. George MSAs and in the Brigham City and Greater Rural Utah AAs is weaker than the bank's overall outstanding performance in the state. Weaker performance resulted from less favorable geographic and borrower income distributions and levels of CD lending that had a neutral impact on lending performance. Performance in the limited scope AAs did not influence the lending test rating in Utah. Refer to Tables 1-12 in the Utah section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Area Receiving Full-Scope Review

WFB's investment test performance in Utah is rated **Outstanding**. Based on a full-scope review, performance is excellent in the Salt Lake City MSA. Statewide investments enhance the rating, as well.

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

In the Salt Lake City MSA, WFB made 111 qualified investments with a total value of \$29.8 million during the current evaluation period. Nineteen prior period investments in the amount of \$12.1 million continue to provide benefit to the MSA. Eighty-three current period grants and contributions, included above, total \$401.5 thousand.

Significant investments in the Salt Lake City MSA address primarily the production of affordable housing and related activities such as homeownership counseling and education. Other investments support small business development and the provision of various CD services.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Brigham City AA is not inconsistent with the bank's overall outstanding performance under the investment test in Utah. Performance in the Ogden-Clearfield, Provo-Orem, and St. George MSAs and in the Greater Rural Utah AA is weaker than the overall rating for Utah, due to lower levels of qualified CD investments. Performance in the limited scope AAs did not influence the investment test rating in Utah. Refer to Table 14 in the Utah section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Area Receiving Full-Scope Review

The bank's performance under the service test in Utah is rated **Outstanding**. Based on a full-scope review, the bank's performance in the Salt Lake City MSA is excellent. The overall rating is primarily supported by an excellent distribution of branches among low- and moderate-income geographies and an excellent level of CD services in the AA.

Retail Banking Services

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

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches in low- and moderate-income geographies in relation to the proportion of the population residing in those geographies. We also considered the accessibility of branches in middle- and upper-income geographies that border low- and moderate-income geographies. See discussion of bordering branches in the Ratings section of the Scope of Evaluation in this document.

WFB's branch distribution is excellent in the Salt Lake City MSA. The percentages of branches in low- and moderate-income geographies exceed the percentages of the population in low- and moderate-income geographies. WFB has 71 full-service ATMs in the AA. The distribution of these ATMs is generally consistent with the distribution of branches and they provide additional accessibility to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve

accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

WFB closed one branch in a moderate-income geography during the evaluation period. The bank's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

Community Development Services

WFB is a leader in providing CD services in Utah and the Salt Lake City MSA. The bank thoroughly understands the credit needs of the AA and is very responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services. For the Salt Lake City MSA, WFB participated in 114 different CD services that benefited 43 different organizations. The number of CD services for this examination significantly exceeded the level in the last examination. Twenty one of the services demonstrated innovation in response to identified community needs.

WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education, first time homebuyer, and small business seminars.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Ogden-Clearfield, Provo-Orem, and St George MSAs is not inconsistent with the bank's overall outstanding performance under the service test in Utah. The bank's performance in the Brigham City and Greater Rural Utah AAs is weaker than the bank's overall performance in the state. Performance is weaker due to delivery systems that are reasonably accessible to all portions of the AAs, particularly in low- and moderate-income geographies. Performance in the limited scope AAs did not influence the service test rating in Utah. Refer to Table 15 in the Utah section of Appendix D for the facts and data that support these conclusions.

State of Washington Rating

CRA Rating for the state: Outstanding

The lending test is rated: High Satisfactory

The investment test is rated: Outstanding

The service test is rated: Outstanding

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Good geographic and borrower income distribution;
- CD lending levels that had a positive impact on lending performance within the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of services that shows excellent responsiveness to banking needs.

Description of Institution's Operations in the State of Washington

Of the bank's 30 state and multi-state rating areas, Washington ranks seventh and accounts for 2.97 percent of total bank deposits, or \$7.6 billion as of June 30, 2008. WFB has fourteen defined AAs in Washington, which includes 20 counties, 8 MSAs and 2 MDs in the state. Within the state, WFB operates 147 branch offices. WFB is the fourth largest banking institution in Washington with 7 percent of the deposit market share. Primary competitors include Merrill Lynch Bank USA, Morgan Stanley Bank, and UBS Bank, with deposit market shares of 23 percent, 13 percent, and 10.7 percent, respectively.

Scope of Evaluation in the State of Washington

Of WFB's fourteen AAs in Washington, the Seattle-Bellevue-Everett MD was selected for full-scope review. This MSA accounts for 69.3 percent of the bank's state deposits and is the most significant AA in the state.

LENDING TEST

Conclusion for Area Receiving Full-Scope Review

WFB's lending test performance in Washington is rated **High Satisfactory**. Based on a full-scope review, performance in the Seattle-Bellevue-Everett MD is good.

Refer to Tables 1-12 in the Washington section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

WFB's home mortgage, small business, and small farm lending activity is excellent in relation to the bank's deposit market share. The overall geographic distribution of loans is good. The geographic distribution is good for home purchase, home improvement, home refinance, and small business loans and adequate for small farm loans. The overall distribution of loans by borrower income is good. The distribution of loans by borrower income is excellent for small business loans, good for home refinance and small farm loans, and adequate for home purchase and home improvement loans.

The volume and nature of CD lending had a positive impact on lending performance.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, performance in the Bremerton-Silverdale, Wenatchee, and Yakima MSAs, the Tacoma MD, and in the Centralia and Ellensburg AAs is not inconsistent with the bank's overall high satisfactory performance in Washington. Performance in the Bellingham, Kennewick-Richland-Pasco, Mount Vernon-Anacortes, Okanogan County, Olympia, and Spokane MSAs and in the Okanogan County AA is stronger than the bank's overall high satisfactory performance in the state. Stronger performance resulted from more favorable geographic and borrower income distributions and higher volume of CD lending that had a greater impact on lending performance. Performance in the Olympic-Islands AA is weaker than the bank's overall high satisfactory performance in the state. Weaker performance resulted from less favorable geographic and borrower income distributions. Additionally, the level of CD lending had a neutral impact on lending performance. Performance in the limited scope AAs did not influence the lending test rating in Washington. Refer to Tables 1-12 in the Washington section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Area Receiving Full-Scope Review

WFB's investment test performance in Washington is rated **Outstanding**. Based on a full-scope review, performance is excellent in the Seattle-Bellevue-Everett MD. Statewide investments provide some enhancement.

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

In the Seattle-Bellevue-Everett MD, WFB made 190 qualified investments totaling \$64.7 million during the current evaluation period. Twenty-eight prior period investments continue to benefit the MD and are valued at \$14 million. The current period investments include 145 grants and contributions aggregating \$693.8 thousand.

Significant investments in the Seattle-Bellevue-Everett MD are primarily intended to provide affordable housing and attendant services. WFB's investments in current and prior periods have produced over 4,000 units of such housing in the MD. Other investments include those providing CD services and at least two, including one unusually large one (\$15 million), that utilize New Markets Tax Credits to facilitate the revitalization and restoration of economically challenged neighborhoods.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Mount Vernon-Anacortes, Spokane, and Yakima MSAs is not inconsistent with the bank's overall outstanding performance under the investment test in Washington. Performance in the Bellingham, Bremerton-Silverdale, Kennewick-Richland-Pasco, Olympia and Wenatchee MSAs, the Tacoma MD, and in the Centralia, Ellensburg, Okanogan County, and Olympic-Islands AAs is weaker than the overall rating, due primarily to lower levels of qualified CD investments. WFB has no qualified investments in the Wenatchee MSA. Performance in the limited scope AAs did not influence the investment test rating in Washington. Refer to Table 14 in the Washington section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Area Receiving Full-Scope Review

The bank's performance under the service test in Washington is rated **Outstanding**. Based on a full-scope review, the bank's performance in the Seattle-Bellevue-Everett MD is excellent. The overall rating is primarily supported by an excellent distribution of branches among low- and moderate-income geographies and an excellent level of CD services in the AA.

Retail Banking Services

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

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches in low- and moderate-income geographies in relation to the proportion of the population residing in those geographies. We also considered the accessibility of branches in middle- and upper-income geographies that border low- and moderate-income geographies. See discussion of bordering branches in the Ratings section of the Scope of Evaluation in this document.

WFB's branch distribution is excellent in the Seattle-Bellevue-Everett MD. The percentages of branches in low- and moderate-income geographies exceed the percentages of the population in low- and moderate-income geographies. WFB has one branch located in a middle-income geography that borders a low-income geography and five branches in middle-income geographies that border moderate-income geographies. These bordering branches improve the accessibility of the bank's delivery systems to individuals in low- and moderate-income geographies. WFB has 103 full-service ATMs in the AA. The distribution of these ATMs is generally consistent with the distribution of branches and they provide additional accessibility to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

The bank's opening and closing of branches has improved the accessibility of its delivery systems, particularly in low- and moderate-income geographies. During the evaluation period, WFB opened one branch in a moderate-income geography and one branch in an upper-income geography. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

Community Development Services

WFB is a leader in providing CD services in Washington and the Seattle-Bellevue-Everett MD. The bank thoroughly understands the credit needs of the AA and is very responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services. For the Seattle-Bellevue-Everett MD, WFB participated in 37 different CD services that benefited 20 different organizations. Twenty three of the services demonstrated innovation in response to identified community needs.

WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education, first time homebuyer, and small business seminars.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Mount Vernon-Anacortes, Olympia, and Spokane MSAs, the Tacoma MD, and in the

Okanogan County and Olympic-Islands AAs is not inconsistent with the bank's overall outstanding performance under the service test in Washington. The bank's performance in the Bellingham, Bremerton-Silverdale, Kennewick-Richland-Pasco, Wenatchee, and Yakima MSAs and in the Centralia and Ellensburg AAs is weaker than the bank's overall performance in the state. Performance is weaker due to delivery systems that are reasonably accessible to all portions of the AAs, particularly in low- and moderate-income geographies. Performance in the limited scope AAs did not influence the service test rating in Washington. Refer to Table 15 in the Washington section of Appendix D for the facts and data that support these conclusions.

State of Wisconsin Rating

CRA Rating for the state:	Outstanding
The lending test is rated:	Outstanding
The investment test is rated:	Outstanding
The service test is rated:	High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Excellent geographic and borrower income distribution in the Green Bay MSA and good geographic and borrower income distribution in the La Crosse and Milwaukee-Waukesha-West Allis MSAs;
- CD lending levels that had a significantly positive impact on lending performance within the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of services that shows good responsiveness to banking needs.

Description of Institution's Operations in the State of Wisconsin

Of the bank's 30 state and multi-state rating areas, Wisconsin ranks fifteenth and accounts for 0.95 percent of total bank deposits, or \$2.4 billion as of June 30, 2008. WFB has fifteen defined AAs in Wisconsin, which include 25 counties and 11 MSAs in the state. Within the state, WFB operates 58 branch offices. WFB is the seventh largest banking institution in Wisconsin with 2.2 percent of the deposit market share. Primary competitors include M & I Marshall & Ilsley Bank, U.S. Bank, N.A., and Associated Bank, N.A., with deposit market shares of 19 percent, 11.3 percent, and 8.2 percent, respectively.

Scope of Evaluation in the State of Wisconsin

Of WFB's 15 AAs in Wisconsin, the Green Bay MSA, La Crosse MSA, and Milwaukee-Waukesha-West Allis MSAs were selected for full-scope reviews. Combined, these MSAs account for 56.6 percent of the bank's deposits in Wisconsin. The Green Bay MSA

accounts for 14.04 percent of the bank's deposits in the state. The La Crosse MSA accounts for 14.07 percent of the bank's deposit in the state. The Milwaukee-Waukesha-West Allis MSA comprises 28.5 percent and is the most significant AA in the state.

LENDING TEST

WFB's lending test performance in Wisconsin is rated **Outstanding**. Based on full-scope reviews, performance in the Green Bay, La Crosse, and Milwaukee-Waukesha-West Allis MSAs is excellent. Refer to Tables 1-12 in the Wisconsin section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

WFB's home mortgage, small business, and small farm lending activity is excellent in relation to the bank's deposit market share in each AA.

The overall geographic distribution of loans is excellent in the Green Bay MSA and good in the La Crosse and Milwaukee-Waukesha-West Allis MSAs. The overall distribution of loans by borrower income is excellent in the Green Bay MSA and good in the La Crosse and Milwaukee-Waukesha-West Allis MSAs.

In the Green Bay MSA, the overall geographic distribution is excellent. The distribution is excellent for home improvement, home refinance, small business, and small farm loans and good for home purchase loans. The overall distribution by borrower income is also excellent. The distribution is excellent for home purchase, home improvement, home refinance, and small business loans and adequate for small farm loans.

In the La Crosse MSA, the overall geographic distribution is good. The distribution is excellent for home improvement and small business loans, good for home refinance loans, and adequate for home purchase loans. The overall distribution of loans by borrower income is good. The distribution is excellent for small business loans, good for home purchase and home refinance loans, and adequate for home improvement loans. The bank originated too few small farm loans for a meaningful analysis.

In the Milwaukee-Waukesha-West Allis MSA, the overall geographic distribution is good. The distribution is excellent for home improvement loans and good for home purchase, home refinance, and small business loans. The overall distribution of loans by borrower income is also good. The distribution is excellent for home refinance and small business loans, good for home improvement loans, and adequate for home purchase loans. The bank originated too few small farm loans for a meaningful analysis.

The volume and nature of CD lending had a significantly positive impact on lending performance.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, performance in the Appleton, Eau Claire, Fond du Lac, Madison, Oshkosh-Neenah, Racine, and Sheboygan MSA and in the Marinette AA is not inconsistent with the bank's overall outstanding performance in Wisconsin. Performance in the Wausau MSA and in the Baraboo, Manitowoc, and Northern Rural Wisconsin AAs is weaker than the bank's overall outstanding performance in the state. Weaker performance resulted from less favorable geographic and borrower income distributions and lower volumes of CD lending that have a neutral impact on lending performance. Performance in the limited scope AAs did not influence the lending test rating in Wisconsin. Refer to Tables 1-12 in the Wisconsin section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

WFB's investment test performance in Wisconsin is rated **Outstanding**. Based on full-scope reviews, performance is excellent in the Green Bay and Milwaukee-Waukesha-West Allis MSAs and good in the LaCrosse MSA. Refer to Table 14 in the Wisconsin section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

In the Green Bay MSA, WFB made fourteen qualified investments totaling \$2.7 million during the current period and has two investments for a total of \$2 thousand adding support from prior periods. Nine of the current period investments constitute grants and contributions totaling \$54 thousand. In the Milwaukee-Waukesha-West Allis MSA, WFB made 68 investments (including 48 grants and contributions totaling \$661.9 thousand) that aggregate \$25.2 million. Sixteen prior period investments total \$8.5 million. In the La Crosse MSA, WFB has no prior period investments, but made nine qualified investments totaling \$1.8 million during the current evaluation period. These include five grants and contributions of \$1.7 thousand.

Significant investments in the Green Bay MSA are entirely for the support of affordable housing, and these have contributed to the addition of twenty-one units of housing for low- and moderate-income persons. In the Milwaukee-Waukesha-West Allis MSA, much investment has also been focused on the identified need for affordable housing, and in this AA, WFB's investments have resulted in the addition of over 1,200 units. In addition, WFB has made investments that have resulted in community revitalization and others that have supported small business initiatives. In the La Crosse MSA, the significant majority of the qualified investments are in bonds issued by the Department of Housing and Urban Development, the proceeds of which aid in the development of additional opportunities for affordable housing, services for low- and moderate-income persons, business development, and strengthening of area not-for-profit organizations working in these areas of interest.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Eau Claire, Fond du Lac, Madison, and Racine MSAs is not inconsistent with the bank's overall outstanding performance under the investment test in Wisconsin. Performance in the Appleton, Oshkosh-Neenah, Sheboygan, and Wausau MSAs and in the Baraboo, Manitowoc, Marinette, and Northern Rural Wisconsin AAs is weaker than the overall rating. This is due to lower levels of qualified CD investments. WFB has no investments in the Northern Rural Wisconsin AA and only minimal investments in the Baraboo AA. Performance in the limited scope AAs did not influence the investment test rating in Wisconsin. Refer to Table 14 in the Wisconsin section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the state of Wisconsin is rated **High Satisfactory**. Based on full-scope reviews, the bank's performance in the Green Bay and La Crosse MSAs is excellent and performance in the Milwaukee-Waukesha-West Allis MSA is good. The overall rating is primarily supported by an excellent distribution of branches among low- and moderate-income geographies in the Green Bay and La Crosse MSAs, good distribution in the Milwaukee-Waukesha-West Allis MSA, an adequate level of CD services in the Green Bay and La Crosse MSAs, and a good level of CD services in the Milwaukee-Waukesha-West Allis MSA.

Retail Banking Services

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

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches in low- and moderate-income geographies in relation to the proportion of the population residing in those geographies. We also considered the accessibility of branches in middle- and upper-income geographies that border low- and moderate-income geographies. See discussion of bordering branches in the Ratings section of the Scope of Evaluation in this document.

GREEN BAY MSA: WFB's branch distribution is excellent in the Green Bay MSA. The AA has no low-income geographies. The percentage of branches in moderate-income geographies exceeds the percentage of the population in moderate-income geographies. WFB has eight full-service ATMs in the AA, with half of them located in moderate-income geographies. These ATMs provide additional accessibility to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide

information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

During the evaluation period, WFB did not open or close any branches in the AA. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

LA CROSSE MSA: WFB's branch distribution is adequate in the La Crosse MSA, considering the affect of bordering branches. The AA has no low-income geographies. WFB has no branches located in moderate-income geographies. However, WFB has one branch located in a middle-income geography that borders a moderate-income geography. This bordering branch improves the accessibility of delivery systems in moderate-income geographies. Considering the availability of this bordering branch to those residing in moderate-income geographies, overall branch distribution is considered adequate. WFB has five full-service ATMs in the AA. All ATMs are located in middle- and upper-income geographies. These ATMs provide additional accessibility to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

During the evaluation period, WFB did not open or close any branches in the AA. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

MILWAUKEE-WAUKESHA-WEST ALLIS MSA: WFB's branch distribution is good in the Milwaukee-Waukesha-West Allis MSA. WFB has no branches located in low-income geographies. The bank's percentage of branches in moderate-income geographies significantly exceeds the percentage of the population in moderate-income geographies. WFB has one branch located in an upper-income geography that borders a low-income geography. This bordering branch improves the accessibility of delivery systems in low-income geographies. Considering the additional availability of the bordering branch to those residing in low-income geographies and strong performance in moderate-income geographies, overall branch distribution is good. WFB has 47 full-service ATMs in the AA. The distribution of ATMs is similar to the distribution of branches. These ATMs provide additional accessibility to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

The bank's opening and closing of branches has not adversely affected the accessibility of delivery systems, particularly in low- and moderate-income geographies. During the

evaluation period, WFB opened one branch in a middle-income geography in the AA. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

Community Development Services

WFB provides a relatively high level of CD services in the state of Wisconsin. WFB provides an adequate level of CD services in the Green Bay MSA and La Crosse MSA and a relatively high level of CD services in the Milwaukee-Waukesha-West Allis MSA. The bank understands the credit needs of the AAs and is very responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services. For the Green Bay MSA, WFB participated in nine different CD services that benefited seven different organizations. Five of the services demonstrated innovation in response to identified community needs. For the La Crosse MSA, WFB participated in 16 different CD services that benefited six different organizations. Four of the services demonstrated innovation in response to identified community needs. For the Milwaukee-Waukesha-West Allis MSA, WFB participated in 76 different CD services that benefited 37 different organizations. Ten of the services demonstrated innovation in response to identified community needs.

WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education, first time homebuyer, and small business seminars.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance in the Appleton, Eau Claire, and Sheboygan MSAs is stronger than the bank's overall performance in the state. Performance is stronger primarily due to delivery systems that are readily accessible to all portions of the AA. The bank's performance in the Fond du Lac, Madison, Oshkosh-Neenah, Racine, and Wausau MSAs and in the Baraboo, Manitowoc, Marinette, and Northern Rural Wisconsin AAs is weaker than the bank's overall performance in the state. Performance is weaker due to delivery systems that are limited to portions of the AAs, particularly in low- and moderate-income geographies. Performance in the limited scope AAs did not influence the service test rating in Wisconsin. Refer to Table 15 in the Wisconsin section of Appendix D for the facts and data that support these conclusions.

State of Wyoming Rating

CRA Rating for the state: Outstanding

The lending test is rated: Outstanding

The investment test is rated: Outstanding

The service test is rated: Outstanding

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by WFB to the credit needs of its AAs within the state;
- Good geographic and borrower income distribution in the Casper MSA and adequate geographic distribution and good borrower income distribution in the Western Rural Wyoming AA;
- CD lending levels that had a significantly positive impact on lending performance within the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of services that shows excellent responsiveness to banking needs.

Description of Institution's Operations in the State of Wyoming

Of the bank's 30 state and multi-state rating areas, Wyoming ranks twenty-fifth and accounts for 0.32 percent of total bank deposits, or \$813 million as of June 30, 2008. WFB has four defined AAs in Wyoming, which include 10 counties and 2 MSAs in the state. Within the state, WFB operates 19 branch offices. WFB is the third largest banking institution in Wyoming with 7.4 percent of the deposit market share. Primary competitors include First Interstate Bank and Jackson State Bank, with deposit market shares of 15.6 percent and 8.1 percent, respectively.

Scope of Evaluation in the State of Wyoming

Of WFB's four AAs in Wyoming, the Casper MSA and Western Rural Wyoming AAs were selected for full-scope reviews. Combined, these MSAs account for 68.5 percent of the bank's deposits in Wyoming. The Casper MSA accounts for 30.1 percent of the bank's

deposits in the state. The Western Rural Wyoming AA comprises 38.4 percent of the bank's deposits and is the most significant AA in the state.

For purposes of analyzing performance and presenting data in this Performance Evaluation, four non-MSA counties have been combined under the name Western Rural Wyoming AA. Refer to the table in Appendix A for details as well as a listing of WFB's AAs in Wyoming.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

WFB's lending test performance in Wyoming is rated **Outstanding**. Based on full-scope reviews, performance in the Casper MSA and Western Rural Wyoming AA is excellent. Refer to Tables 1-12 in the Wyoming section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

WFB's home mortgage, small business, and small farm lending activity is excellent in relation to the bank's deposit market share in each AA.

The overall geographic distribution of loans is good in the Casper MSA and adequate in the Western Rural Wyoming AA. The overall distribution of loans by borrower income is good in both AAs.

In the Casper MSA, the overall geographic distribution is good. The distribution is excellent for home improvement and small business loans and adequate for home purchase and home refinance loans. Too few farms in low- and moderate-income geographies precluded a meaningful geographic distribution analysis of small farm loans. The overall distribution of loans by borrower income is also good. The distribution is excellent for home refinance and small business loans, good for home improvement loans, and adequate for home purchase and small farm loans.

In the Western Rural Wyoming AA, the overall geographic distribution is adequate. The distribution is excellent for small business loans, good for home improvement loans, adequate for home refinance loans, and poor for home purchase loans. A low number of farms in low- and moderate-income geographies precluded a meaningful analysis. The overall distribution of loans by borrower income is good. The distribution is excellent for small business loans, good for home purchase and home refinance loans, and adequate for home improvement and small farm loans.

The volume and nature of CD lending had a significantly positive impact on lending performance.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, performance in the Cheyenne MSA is not inconsistent with the bank's overall outstanding performance in Wyoming. Performance in the Eastern Rural Wyoming AA is weaker than the bank's overall outstanding performance in the state. Weaker performance resulted from less favorable geographic and borrower income distributions. Performance in the limited scope AAs did not influence the lending test rating in Wyoming. Refer to Tables 1-12 in the Wyoming section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

WFB's investment test performance in Wyoming is rated **Outstanding**. Based on full-scope reviews, performance is adequate in the Casper MSA and excellent in the Western Rural AA. Performance in the limited-scope AAs had positive impact upon the rating.

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

In the Casper MSA, WFB made eight qualified investments, totaling \$1.2 million during the current evaluation period. There are no qualified investments from prior periods. Grants and contributions account for three of the investments for \$21.5 thousand. WFB made thirteen investments during the current evaluation period in the Western Rural Wyoming AA. These investments have a value of \$4.1 million and are further enhanced by four prior period investments of \$4.6 million. Seven grants and contributions are included during the current period, and these total \$36 thousand.

Investments in the Casper MSA are primarily through bonds purchased from the Department of Housing and Urban Development that address various CD needs, notably through the support and development of not-for-profit agencies. These may address needs for affordable housing, community revitalization, business development, or other qualified approaches to CD. Affordable housing was the primary need addressed by WFB in the Western Rural Wyoming AA. Investments by WFB in current and prior periods have resulted in 115 units of affordable housing.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Cheyenne MSA and in the Eastern Rural Wyoming AA is not inconsistent with the bank's overall outstanding performance under the investment test in Wyoming. Performance in the limited scope AAs positively influenced the investment test rating in Wyoming. Refer to Table 14 in the Wyoming section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the state of Wyoming is rated **Outstanding**. Based on full-scope reviews, the bank's performance in the Casper MSA and Western Rural Wyoming AA is excellent. The overall rating is primarily supported by an excellent distribution of branches among low- and moderate-income geographies in the Casper MSA and Western Rural Wyoming AA and an adequate level of CD services in the AAs.

Retail Banking Services

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

The analysis of WFB's branch distribution is primarily based on the geographic distribution of branches in low- and moderate-income geographies in relation to the proportion of the population residing in those geographies. See discussion of bordering branches in the Ratings section of the Scope of Evaluation in this document.

CASPER MSA: WFB's branch distribution is excellent in the Casper MSA. The AA has no low-income geographies. The percentage of branches in moderate-income geographies significantly exceeds the percentage of the population in moderate-income geographies. WFB has four full-service ATMs in the AA, with 75 percent of them located in moderate-income geographies. These ATMs provide additional accessibility to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

During the evaluation period, WFB did not open or close any branches in the AA. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

WESTERN RURAL WYOMING AA: WFB's branch distribution is excellent in the Western Rural Wyoming AA. The AA has no low-income geographies. WFB has one branch in a moderate-income geography. The percentage of the bank's branches in moderate-income geographies exceeds the percentage of the population in moderate-income geographies. WFB has 10 full-service ATMs in the AA. The distribution of ATMs is similar to the distribution of branches. These ATMs provide additional accessibility to the bank's products and services. Other alternative delivery systems, including bank by phone and online banking, improve accessibility for all geographies. However, WFB did

not provide information demonstrating how effectively these other alternative delivery systems benefited low- and moderate-income individuals and geographies. Therefore, we placed little weight on these other alternative delivery systems in concluding on WFB's performance in the AA.

During the evaluation period, WFB did not open or close any branches in the AA. The operating hours of the branches were generally similar among all locations, regardless of the income level of the geography.

Community Development Services

WFB provides an adequate level of CD services in the state of Wyoming and the Casper MSA and Western Rural Wyoming AA. The bank understands the credit needs of the AAs and is responsive to meeting these needs. This performance was evidenced by WFB's volume of CD services. For the Casper MSA, WFB participated in 11 different CD services that benefited eight different organizations. Seven of the services demonstrated innovativeness. For the Western Rural Wyoming AA, WFB participated in ten different CD services that benefited ten different organizations. Six of the services demonstrated innovativeness, complexity, or responsiveness to identified community needs, or a combination of the three attributes.

WFB employees advised the organizations on budgeting, financing, investing, project targeting, loan review, and fundraising efforts. Further, bank employees conducted a number of financial education, first time homebuyer, and small business seminars.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Cheyenne MSA is not inconsistent with the bank's overall outstanding performance under the service test in Wyoming. The bank's performance in the Eastern Rural Wyoming AA is weaker than the bank's overall performance in the state. Performance is weaker due to delivery systems that are accessible to essentially all portions of the AAs, particularly in low- and moderate-income geographies. Performance in the limited scope AAs did not influence the service test rating in Wyoming. Refer to Table 15 in the Wyoming section of Appendix D for the facts and data that support these conclusions.

Appendix A: Scope of Examination

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

Financial Institution		Products Reviewed		
Wells Fargo Bank, N.A. Sioux Falls, South Dakota		Home Purchase, Home Improvement, Home Refinance, Small Business, Small Farm, and Community Develop Loans, Services, and Investments		
		Activities and Time Periods Reviewed		
Multi-State MSAs and States Reviewed	Lending Test (HMDA & Small Business)	Community Development Lending	Investment Test	Service Test
Davenport-Moline-Rock Island (IA-IL) MSA	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
Fargo (ND-MN) MSA	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
Grand Forks (ND-MN) MSA	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
Logan (UT-ID) MSA	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
Minneapolis-St. Paul- Bloomington (MN-WI) MSA	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
Omaha-Council Bluffs (NE-IA) MSA	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
Portland-Vancouver-Beaverton (OR-WA) MSA	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
Alaska	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
Arizona	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
California	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
Colorado	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08

Idaho	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
Illinois	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
Indiana	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
Iowa	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
Michigan	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
Minnesota	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
Montana	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
Nebraska	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
Nevada	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
New Mexico	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
North Dakota	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
Ohio	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
Oregon	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
South Dakota	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
Texas	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
Utah	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
Washington	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
Wisconsin	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
Wyoming	01/01/04-12/31/07	10/01/04 – 9/30/08	10/01/04 – 9/30/08	10/01/04 – 9/30/08
Affiliate		Affiliate Relationship	Products Reviewed	
Wells Fargo Bank Northwest, N. A.		Affiliate	Small Business, Small Farm	

Wells Fargo Financial Arizona, Inc	Affiliate	HMDA
Wells Fargo Financial Texas, Inc.	Affiliate	HMDA
Wells Fargo Financial Utah, Inc.	Affiliate	HMDA
Wells Fargo Financial Wyoming, Inc.	Affiliate	HMDA
Wells Fargo Financial New Jersey, Inc.	Affiliate	HMDA
Wells Fargo Financial Nebraska, Inc.	Affiliate	HMDA
Wells Fargo Financial West Virginia, Inc.	Affiliate	HMDA
Wells Fargo Financial Wisconsin, Inc.	Affiliate	HMDA
Wells Fargo Financial Tennessee, Inc.	Affiliate	HMDA
Wells Fargo Financial Oklahoma, Inc.	Affiliate	HMDA
Wells Fargo Financial Montana, Inc.	Affiliate	HMDA
Wells Fargo Financial North Dakota, Inc.	Affiliate	HMDA
Wells Fargo Financial Minnesota, Inc.	Affiliate	HMDA
Wells Fargo Financial Maryland, Inc.	Affiliate	HMDA
Wells Fargo Financial Louisiana, Inc.	Affiliate	HMDA
Wells Fargo Financial Kentucky, Inc.	Affiliate	HMDA
Wells Fargo Financial Kansas, Inc.	Affiliate	HMDA
Wells Fargo Financial Indiana, Inc.	Affiliate	HMDA
Wells Fargo Financial Missouri, Inc.	Affiliate	HMDA
Wells Fargo Financial Colorado, Inc.	Affiliate	HMDA
Wells Fargo Financial Alaska, Inc.	Affiliate	HMDA
Wells Fargo Financial South Dakota, Inc.	Affiliate	HMDA
Wells Fargo Financial Illinois, Inc.	Affiliate	HMDA
Wells Fargo Financial Georgia, Inc.	Affiliate	HMDA
Wells Fargo Financial Delaware, Inc.	Affiliate	HMDA
Wells Fargo Financial South Carolina, Inc.	Affiliate	HMDA
Wells Fargo Financial Rhode Island, Inc.	Affiliate	HMDA
Wells Fargo Financial California, Inc.	Affiliate	HMDA
Wells Fargo Financial Alabama, Inc.	Affiliate	HMDA
Wells Fargo Financial Idaho, Inc.	Affiliate	HMDA
Wells Fargo Financial Hawaii., Inc.	Affiliate	HMDA

Wells Fargo Financial Oregon, Inc.	Affiliate	HMDA
Wells Fargo Financial Pennsylvania, Inc.	Affiliate	HMDA
Wells Fargo Financial Credit Services NY, Inc.	Affiliate	HMDA
Wells Fargo Financial America, Inc.	Affiliate	HMDA
Wells Fargo Financial Iowa 3, Inc.	Affiliate	HMDA
Wells Fargo Financial Maine, Inc.	Affiliate	HMDA
Wells Fargo Financial Nevada 2, Inc.	Affiliate	HMDA
Wells Fargo Financial New Hampshire 1, Inc.	Affiliate	HMDA
Wells Fargo Financial New Mexico, Inc.	Affiliate	HMDA
Wells Fargo Financial North Carolina 1, Inc.	Affiliate	HMDA
Wells Fargo Financial Ohio 1, Inc.	Affiliate	HMDA
Wells Fargo Financial Washington, Inc.	Affiliate	HMDA
Wells Fargo Financial Massachusetts, Inc.	Affiliate	HMDA
Wells Fargo Financial System Florida, Inc.	Affiliate	HMDA
Wells Fargo Financial System Virginia, Inc.	Affiliate	HMDA
Wells Fargo Financial System Michigan, Inc.	Affiliate	HMDA
Wells Fargo Financial Acceptance America	Affiliate	HMDA
Wells Fargo Financial Acceptance System Florida	Affiliate	HMDA
Wells Fargo Financial Acceptance Iowa	Affiliate	HMDA
Wells Fargo Financial Acceptance Maryland 1	Affiliate	HMDA
Wells Fargo Financial Acceptance System Virginia	Affiliate	HMDA
Wells Fargo Financial Mississippi 2, Inc.	Affiliate	HMDA
Wells Fargo Financial Tennessee 1, LLC	Affiliate	HMDA
Reliable Mortgage	Affiliate	HMDA
Wells Fargo Funding, NA	Affiliate	HMDA
Wells Fargo Community Development Corporation	Affiliate	CD Loans, Investments and Donations
Wells Fargo Community Foundation	Affiliate	CD investments and Donations

List of Assessment Areas and Type of Examination

Assessment Area	MSA #	Type of Exam	Other Information (Reflects counties within aggregated AA's)
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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	
Logan (UT-ID) MSA	#30860	Full-Scope	
Minneapolis-St. Paul- Bloomington (MN-WI) MSA	#33460	Full-Scope	
Omaha-Council Bluffs (NE-IA) MSA	#36540	Full-Scope	
Portland-Vancouver-Beaverton (OR-WA) MSA	#38900	Full-Scope	
Alaska			
Anchorage MSA	#11260	Full-Scope	
Fairbanks MSA	#21820	Limited-Scope	
Rural Alaska		Full-Scope	Aleutians East Borough, Aleutians West, Bethel, Bristol Bay, Denali, Dillingham, Haines, Juneau, Kenai Peninsula, Ketchikan Gateway, Kodiak Island, Lake And Peninsula, Nome, North Slope, Northwest Arctic, Prince of Wales-outer Ketchikan, Sitka, Skagway-Hoonah-Angoon, Southeast Fairbanks, Valdez-Cordova, Wade Hampton, Wrangell-Petersburg, Yakutat, Yukon-Koyukuk.
Arizona			
Flagstaff MSA	#22380	Limited-Scope	
Lake Havasu City- Kingman MSA	#29420	Limited-Scope	
Phoenix-Mesa-Scottsdale MSA	#38060	Full-Scope	
Prescott MSA	#39140	Limited-Scope	
Tucson MSA	#46060	Limited-Scope	
Yuma MSA	#49740	Limited-Scope	
Nogales-Douglas		Limited-Scope	Cochise, Santa Cruz

Eastern Rural Arizona		Limited-Scope	Apache, Gila, Graham, Greenlee, Navajo
Western Rural Arizona		Limited-Scope	La Paz
California			
Bakersfield MSA	#12540	Limited-Scope	
Chico MSA	#17020	Limited-Scope	
El Centro MSA	#20940	Limited-Scope	
Fresno MSA	#23420	Full-Scope	
Hanford-Corcoran MSA	#25260	Limited-Scope	
Los Angeles-Long Beach- Glendale MD	#31084	Full-Scope	
Madera MSA	#31460	Limited-Scope	
Merced MSA	#32900	Limited-Scope	
Modesto MSA	#33700	Limited-Scope	
Napa MSA	#34900	Limited-Scope	
Oakland-Fremont- Hayward MD	#36084	Full-Scope	
Oxnard-Thousand Oaks- Ventura MSA	#37100	Limited-Scope	
Redding MSA	#39820	Limited-Scope	
Riverside-San Bernardino- Ontario MSA	#40140	Full-Scope	
Sacramento-Arden- Arcade-Roseville MSA	#40900	Limited-Scope	
Salinas MSA	#41500	Limited-Scope	
San Diego-Carlsbad- San Marcos MSA	#41740	Full-Scope	
San Francisco-San Mateo-Redwood City MD	#41884	Full-Scope	
San Jose- Sunnyvale- Santa Clara MSA	#41940	Full-Scope	
San Luis Obispo-	#42020	Limited-Scope	

Paso Robles MSA			
Santa Ana-Anaheim-Irvine MD	#42044	Full-Scope	
Santa Barbara-Santa Maria-Goleta MSA	#42060	Limited-Scope	
Santa Cruz-Watsonville MSA	#42100	Limited-Scope	
Santa Rosa-Petaluma MSA	#42220	Limited-Scope	
Stockton MSA	#44700	Limited-Scope	
Vallejo-Fairfield MSA	#46700	Limited-Scope	
Visalia-Porterville MSA	#47300	Limited Scope	
Yuba City MSA	#49700	Limited-Scope	
Central Rural California		Limited-Scope	Amador, Calaveras, Tuolumne
Eastern Rural California		Limited-Scope	Inyo, Mono
Northern Rural California		Limited-Scope	Colusa, Humboldt, Lake Mendocino Siskiyou, Tehama
Truckee-Grass Valley		Limited-Scope	Nevada, Sierra
Colorado			
Boulder MSA	#14500	Limited-Scope	
Colorado Springs MSA	#17820	Limited-Scope	
Denver-Aurora MSA	#19740	Full-Scope	
Fort Collins-Loveland MSA	#22660	Limited-Scope	
Grand Junction MSA	#24300	Limited-Scope	
Greeley MSA	#24540	Limited-Scope	
Pueblo MSA	#39380	Limited-Scope	
Durango		Limited-Scope	Archuleta, La Plata
Sterling		Limited-Scope	Logan
Western Rural Colorado		Limited-Scope	Delta, Eagle, Garfield, Grand, Gunnison, Lake, Montrose, Pitkin, Routt, San

			Miguel, Summit
Canon City		Limited-Scope	Custer, Fremont
Idaho			
Boise City-Nampa MSA	#14260	Full-Scope	
Coeur d'Alene MSA	#17660	Limited-Scope	
Idaho Falls MSA	#26820	Limited-Scope	
Lewiston MSA	#30300	Limited-Scope	
Pocatello MSA	#38540	Limited-Scope	
Bear lake County		Limited-Scope	
Central Rural Idaho		Full-Scope	Bingham, Blaine, Butte, Cassia, Custer, Elmore, Gooding, Jerome, Lemhi, Lincoln, Minidoka, Twin Falls
Panhandle		Limited-Scope	Benewah, Bonner, Boundary, Clearwater, Idaho, Latah, Lewis, Shoshone
Rexburg		Limited-Scope	Fremont, Madison
Western Rural Idaho		Limited-Scope	Payette, Washington
Illinois			
Chicago-Naperville-Joliet MD	#16974	Limited-Scope	
Galesburg-Canton		Full-Scope	Fulton, Knox, Warren
Sterling		Limited-Scope	Whiteside
Indiana			
Elkhart-Goshen MSA	#21140	Limited-Scope	
Fort Wayne MSA	#23060	Full-Scope	
Indianapolis-Carmel MSA	#26900	Limited-Scope	
Michigan City-La Porte MSA	#33140	Limited-Scope	
South Bend-Mishawaka MSA	#43780	Limited-Scope	
Decatur		Limited-Scope	Adams

North Central Indiana		Limited-Scope	Fulton, Huntington, Miami, Wabash
Northeastern Rural Indiana		Limited-Scope	De Kalb, Lagrange, Steuben
Rush County		Limited-Scope	
White County		Limited-Scope	
Iowa			
Ames MSA	#11180	Limited-Scope	
Cedar Rapids MSA	#16300	Full-Scope	
Des Moines-West Des Moines MSA	#19780	Full-Scope	
Iowa City MSA	#26980	Limited-Scope	
Sioux City MSA	#43580	Limited-Scope	
Waterloo-Cedar Falls MSA	#47940	Limited-Scope	
Cass County		Limited-Scope	
Crawford County		Limited-Scope	
Fort Dodge		Limited-Scope	Greene, Webster, Wright
Marion County		Limited-Scope	
Marshalltown		Limited-Scope	Marshall
Mason City		Limited-Scope	Cerro Gordo, Worth
Ottumwa		Limited-Scope	Wapello
Palo Alto County		Limited-Scope	
Poweshiek County		Limited-Scope	
Michigan			
Grand Rapids-Wyoming MSA	#24340	Limited-Scope	
Northwestern Rural Michigan		Full-Scope	Alger, Delta, Dickinson, Gogebic, Houghton, Iron, Keweenaw, Marquette, Menominee, Schoolcraft
Traverse City		Limited-Scope	Benzie, Grand Traverse, Kalkaska, Leelanau
Minnesota			

Duluth MSA	#20260	Limited-Scope	
Rochester MSA	#40340	Limited-Scope	
St. Cloud MSA	#41060	Limited-Scope	
Greater Rural Minnesota		Full-Scope	Aitkin, Becker, Beltrami, Big Stone, Blue Earth, Brown, Cass, Chippewa, Clearwater, Cottonwood, Crow Wing, Douglas, Faribault, Fillmore, Freeborn, Goodhue, Grant, Hubbard, Itasca, Jackson Kanabec, Kandiyohi, Kittson, Koochiching, Lac Qui Parte, Lake of the Woods, Le Sueur, Lincoln, Lyon, Mahnommen, Marshall, Martin, McLeod, Meeker, Mille Lacs, Morrison, Mower, Murray, Nicollet, Nobles, Norman, Otter Tai, Pennington, Pine, Pipestone, Pope, Red lake, Redwood, Renville, Rice, Rook, Roseau, Sibley, Steele, Stevens, Swift, Todd, Traverse, Wadena, Waseca, Watonwan, Wilkin, Winona, Yellow Medicine
Northeastern Rural Minnesota		Limited-Scope	Cook, Lake
Montana			
Billings MSA	#13740	Full-Scope	
Great Falls MSA	#24500	Limited-Scope	
Missoula MSA	#33540	Limited-Scope	
Eastern Rural Montana		Limited-Scope	McCone, Richland, Valley
Fallon County		Limited-Scope	
Greater Rural Montana		Full-Scope	Beaverhead, Blaine, Chouteau, Deer Lodge, Fergus, Flathead, Gallatin, Hill, Jefferson, Lewis and Clark, Liberty, Musselshell, Park, Pondera, Rosebud, Silver Bow, Toole
Mineral County		Limited-Scope	
Nebraska			
Lincoln MSA	#30700	Full-Scope	

Norfolk		Limited-Scope	Cuming, Madison, Pierce, Stanton
North Platte		Limited-Scope	Lincoln, Logan, McPherson
Northern Rural Nebraska		Limited-Scope	Cherry
Red Willow County		Limited-Scope	
Tri-City		Limited-Scope	Adams, Buffalo, Clay, Hall, Howard, Kearney, Merrick
Western Rural Nebraska		Limited-Scope	Box Butte, Morrill
Nevada			
Carson City MSA	#16180	Limited-Scope	
Las Vegas-Paradise MSA	#29820	Full-Scope	
Reno-Sparks MSA	#39900	Limited-Scope	
Greater Rural Nevada		Limited-Scope	Churchill, Douglas, Elko, Eureka, Humboldt, Lander, Lyon, Nye, Pershing
New Mexico			
Albuquerque MSA	#10740	Full-Scope	
Farmington MSA	#22140	Limited-Scope	
Las Cruces MSA	#29740	Limited-Scope	
Santa Fe MSA	#42140	Limited-Scope	
Rural New Mexico		Limited-Scope	Catron, Chaves, Cibola, Colfax, Curry, DeBaca, Eddy, Grant, Guadalupe, Harding, Hidalgo, Lea, Lincoln, Los Alamos, Luna, McKinley, Mora, Otero, Quay, Rio Arriba, Roosevelt, San Miguel, Sierra, Socorro, Taos, Union
North Dakota			
Bismarck MSA	#13900	Full-Scope	
Bowman County		Limited-Scope	
Dickinson		Limited-Scope	Billings, Stark
Jamestown		Limited-Scope	Barnes, Stutsman
Minot		Full-Scope	McHenry, Renville, Ward
Northeastern Rural North Dakota		Limited-Scope	Pembina, Walsh

Trail County		Limited-Scope	
Wahpeton		Limited-Scope	Richland
Ohio			
Van Wert County		Full-Scope	
Oregon			
Bend MSA	#13460	Limited-Scope	
Corvallis MSA	#18700	Limited-Scope	
Eugene-Springfield MSA	#21660	Full-Scope	
Medford MSA	#32780	Limited-Scope	
Salem MSA	#41420	Full-Scope	
Costal Rural Oregon		Limited-Scope	Clatsop, Lincoln, Tillamook
Eastern Rural Oregon		Limited-Scope	Baker, Malheur, Morrow, Umatilla, Union
Northern Rural Oregon		Limited-Scope	Crook, Hood River, Jefferson, Linn, Wasco
Southwestern Rural Oregon		Full-Scope	Coos, Douglas, Josephine, Klamath
South Dakota			
Rapid City MSA	#39660	Limited-Scope	
Sioux Falls MSA	#43620	Full-Scope	
Fall River County		Limited-Scope	
Greater Rural South Dakota		Limited-Scope	Beadle, Brookings, Brown, Brule, Buffalo, Codington, Corson, Deuel, Dewey, Edmunds, Grant, Hamlin, Hughes, Kingsbury, Lake, Lyman, Marshall, Mellette, Roberts, Spink, Stanley, Todd, Tripp, Walworth
Mitchell		Limited-Scope	Davison, Hanson
Western Rural South Dakota		Limited-Scope	Butte, Lawrence
Yankton-Vermillion		Limited-Scope	Clay, Yankton
Texas			
Amarillo MSA	#11100	Limited-Scope	
Austin-Round Rock MSA	#12420	Full-Scope	

Beaumont-Port Arthur MSA	#13140	Limited-Scope	
Brownsville-Harlingen MSA	#15180	Full-Scope	
College Station-Bryan MSA	#17780	Limited-Scope	
Corpus Christi MSA	#18580	Limited-Scope	
Dallas-Plano-Irving MD	#19124	Full-Scope	
El Paso MSA	#21340	Full-Scope	
Fort Worth-Arlington MD	#23104	Full-Scope	
Houston-Sugar Land- Baytown MSA	#26420	Full-Scope	
Laredo MSA	#29700	Limited-Scope	
Lubbock MSA	#31180	Limited-Scope	
McAllen-Edinburg-Mission MSA	#32580	Limited-Scope	
Midland MSA	#33260	Limited-Scope	
Odessa MSA	#36220	Limited-Scope	
San Angelo MSA	#41660	Limited-Scope	
San Antonio MSA	#41700	Limited-Scope	
Victoria MSA	#47020	Limited-Scope	
Waco MSA	#47380	Limited-Scope	
Wichita Falls MSA	#48660	Limited-Scope	
Big Spring		Limited-Scope	Howard
Borger		Limited-Scope	Hutchinson
Brazos Valley Rural Texas		Limited-Scope	Freestone, Grimes, Leon, Madison, Washington
Central Rural Texas		Limited-Scope	Burnet, Llano
Garza County		Limited-Scope	
Hartley County		Limited-Scope	
Hill County		Limited-Scope	
Kerrville		Limited-Scope	Kerr

Montague County		Limited-Scope	
Plainview		Limited-Scope	Hale, Swisher
South Rural Texas		Limited-Scope	Jim Wells, Kenedy, Kleberg, Willacy
Southeastern Rural Texas		Limited-Scope	Dewitt, Fayette, Gonzales, Jackson, Karnes, Lavaca, Matagorda
Yoakum County		Limited-Scope	
Utah			
Ogden-Clearfield MSA	#36260	Limited-Scope	
Provo-Orem MSA	#39340	Limited-Scope	
Salt Lake City MSA	#41620	Full-Scope	
St. George MSA	#41100	Limited-Scope	
Brigham City		Limited-Scope	Box Elder
Greater Rural Utah		Limited-Scope	Beaver, Carbon, Duchesne, Emery, Garfield, Grand, Iron, Millard, San Juan, Sanpete, Sevier, Uintah, Wasatch
Washington			
Bellingham MSA	#13380	Limited-Scope	
Bremerton-Silverdale MSA	#14740	Limited Scope	
Kennewick-Richland Pasco MSA	#28420	Limited-Scope	
Mount Vernon-Anacortes MSA	#34580	Limited-Scope	
Olympia MSA	#36500	Limited-Scope	
Seattle-Bellevue-Everett MSA	#42644	Full-Scope	
Spokane MSA	#44060	Limited-Scope	
Tacoma MD	#45104	Limited-Scope	
Wenatchee MSA	#48300	Limited-Scope	
Yakima MSA	#49420	Limited-Scope	
Centralia		Limited Scope	Lewis
Olympic-Islands		Limited-Scope	Clallam, Island, Jefferson,

			San Juan
Ellensburg		Limited-Scope	Kittitas
Okanogan County			
Wisconsin			
Appleton MSA	#11540	Limited-Scope	
Eau Claire MSA	#20740	Limited-Scope	
Fond du Lac MSA	#22540	Limited-Scope	
Green Bay MSA	#24580	Full-Scope	
La Crosse MSA	#29100	Full-Scope	
Madison MSA	#31540	Limited-Scope	
Milwaukee-Waukesha- West Allis MSA	#33340	Full-Scope	
Oshkosh-Neenah MSA	#36780	Limited-Scope	
Racine MSA	#39540	Limited-Scope	
Sheboygan MSA	#43100	Limited-Scope	
Wausau MSA	#48140	Limited-Scope	
Baraboo		Limited-Scope	Sauk
Manitowoc County		Limited-Scope	
Marinette County		Limited-Scope	
Northern Rural Wisconsin		Limited-Scope	Price, Rusk
Wyoming			
Casper MSA	#16220	Full-Scope	
Cheyenne MSA	#16940	Limited-Scope	
Eastern Rural Wyoming		Limited-Scope	Albany, Campbell, Converse, Platte,
Western Rural Wyoming		Full-Scope	Fremont, Lincoln, Sweetwater, Uinta

Appendix B: Ratings

RATINGS				
Wells Fargo Bank, National Association				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/ Multi-state Rating
Wells Fargo Bank, N.A.	Outstanding	Outstanding	Outstanding	Outstanding
Multi-state Metropolitan Statistical Area:				
Davenport-Moline-Rock Island (IA/IL)	Outstanding	Outstanding	Outstanding	Outstanding
Fargo (ND/MN)	Outstanding	High Satisfactory	Outstanding	Outstanding
Grand Forks (ND/MN)	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Logan (UT-ID)	Outstanding	Outstanding	High Satisfactory	Outstanding
Omaha-Council Bluffs (NE-IA)	Outstanding	Outstanding	High Satisfactory	Outstanding
Minneapolis-St. Paul-Bloomington (MN/WI)	Outstanding	Outstanding	Outstanding	Outstanding
Portland-Vancouver-Beaverton (OR/WA)	Outstanding	Outstanding	Outstanding	Outstanding
State:				
Alaska	Outstanding	Outstanding	High Satisfactory	Outstanding
Arizona	Outstanding	High Satisfactory	High Satisfactory	Outstanding
California	Outstanding	Outstanding	Outstanding	Outstanding
Colorado	Outstanding	High Satisfactory	Outstanding	Outstanding
Idaho	Outstanding	Outstanding	Outstanding	Outstanding
Illinois	Outstanding	High Satisfactory	High Satisfactory	Outstanding
Indiana	Outstanding	Outstanding	High Satisfactory	Outstanding
Iowa	Outstanding	High Satisfactory	High Satisfactory	Outstanding
Michigan	Outstanding	Outstanding	Outstanding	Outstanding
Minnesota	Outstanding	Outstanding	Outstanding	Outstanding
Montana	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Nebraska	Outstanding	High Satisfactory	High Satisfactory	Outstanding
Nevada	High Satisfactory	Outstanding	Outstanding	Outstanding
New Mexico	Outstanding	Outstanding	Outstanding	Outstanding

North Dakota	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Ohio	Outstanding	Low Satisfactory	Low Satisfactory	Satisfactory
Oregon	Outstanding	High Satisfactory	High Satisfactory	Outstanding
South Dakota	Outstanding	High Satisfactory	Outstanding	Outstanding
Texas	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Utah	Outstanding	Outstanding	Outstanding	Outstanding
Washington	High Satisfactory	Outstanding	Outstanding	Outstanding
Wisconsin	Outstanding	Outstanding	High Satisfactory	Outstanding
Wyoming	Outstanding	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

Minneapolis-St Paul-Bloomington (Minnesota-Wisconsin) MSA

Demographic Information for Full-Scope Area: Minneapolis-St Paul-Bloomington MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	746	6.30	19.71	49.46	23.86	0.67
Population by Geography	2,968,806	4.56	16.89	53.19	25.29	0.07
Owner-Occupied Housing by Geography	823,328	1.50	13.23	56.89	28.39	0.00
Business by Geography	231,829	3.90	15.31	55.28	25.36	0.15
Farms by Geography	7,034	0.68	9.00	67.83	22.46	0.03
Family Distribution by Income Level	749,301	17.05	18.97	26.43	37.56	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	269,836	6.96	24.04	55.35	13.65	0.00
Median Family Income	64,885	Median Housing Value		144,994		
HUD Adjusted Median Family Income for 2007	77,600	Unemployment Rate		4.5%		
Households Below Poverty Level	6%	(December 2007)				

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

Source: 2000 US Census, 2007 HUD updated MFI and Bureau of Labor Statistics

Minneapolis-St. Paul-Bloomington MSA

The Minneapolis-St. Paul-Bloomington MSA consists of the Minnesota counties of Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington and Wright, and the Wisconsin counties of Pierce and St. Croix. This assessment area meets regulatory requirements and does not arbitrarily exclude low- or moderate-income areas. Minneapolis, the largest city in Minnesota, is located in Hennepin County, and the state capital, St. Paul, is located in Ramsey County. The MSA population at the 2000 Census was 2,968,806, an increase of 16.9 percent over 1990. Altogether, the MSA has been increasing in population since 1970, though the central cities of Minneapolis and St. Paul have been losing population. Large numbers of immigrants from Central America, Asia and Africa have contributed to the growing population in the area over the past fifteen years. Of all households in the MSA, 6 percent were living below the poverty level as of the 2000 census.

Leading segments of the local economy include finance, insurance and real estate, transportation services, health care, computers and technology, education, and government. Major employers in the region include Target Corporation, U.S. Bank, N.A., Wells Fargo Bank, N.A., Thrivent Financial for Lutherans, the Travelers Companies, 3 M Corporation, Northwest Airlines, Allina Health System, SuperValu, Inc., and Ford Motor Company. The MSA also is home to many institutions of higher education, which employ many people, contribute significantly to the local economy, and produce a well-educated citizenry that also contributes to the economic development of the region. The largest such institution is the University of Minnesota. Other four-year colleges and universities include the University of St. Thomas, the

College of Saint Catherine, Augsburg College, Concordia University, Hamline University, Macalester College, and North Central University.

Unemployment in the MSA has historically been lower than in the rest of Minnesota and the nation, but has increased significantly from 4.5 percent in December 2007, to 6 percent in November 2008, according to the U.S. Department of Labor.

According to 2000 census data, the MSA has a homeownership rate of 72.4 percent and the median price of a single-family home was \$144,994. Community contacts in recent years consistently reported that housing prices in the Minneapolis-St. Paul area were increasing at a rate so swift as to make the preservation of affordable housing in inner-city communities very difficult. The U.S. Department of Housing and Urban Development (HUD) reported in February 2007, that new single-family homes in the MSA were priced at \$210,000 for starter homes and from \$350,000 to \$440,000 for "move-up" homes. An indication of the slowing housing market is the fact that for the 12 months ending February 2007, building permits were issued for 5,350 single-family homes, compared with 8,625 units during the previous 12 months - a decline of 38 percent. HUD also reports that multifamily construction has slowed because of the weak sales market. The number of building permits issued for multifamily housing showed a decline of 33 percent to 1,100 units for the 12 months ending February 2007, compared with 1,650 units authorized in the previous 12 months. The decline is primarily a result of a reduction in the number of permits issued for townhouses and condominiums.

The banking industry in the MSA is very competitive, with 175 institutions gathering deposits in 853 offices. Wells Fargo Bank is the market leader with a 33.4 percent deposit market share and 107 offices, according to FDIC Summary of Deposits data as of June 30, 2007. Wells' closest competitor is US Bank, with a deposit market share of 23.3 percent.

Minneapolis-St. Paul has an unusually large number of sophisticated and accomplished community development organizations with which banks can work to provide affordable housing, small business loans, and community development loans, investments and services. The city administrations of Minneapolis and St. Paul work closely with these organizations to develop and carry out redevelopment plans for both cities.

Although neighborhood community development corporations (CDCs) today are primarily focused on foreclosure prevention activities and on redeveloping foreclosed properties, CDCs in the Twin Cities have been involved for many years in every aspect of community development activity, including affordable housing, economic, and small business development. In addition, a dense network of organizations in the Twin Cities provides funding, technical assistance and other services that contribute to the ability of not-for-profits to initiate development projects. There is an abundance of opportunities for banks to develop partnerships with these organizations to help meet credit and community development needs in Minneapolis and St. Paul.

Community contacts describe a large number of credit and community development needs in the MSA. Banks can assist in providing micro-enterprise loans for small businesses, participate in loan consortia, refinance unsustainable loans, serve on the boards of these numerous organizations, provide grant funding to not-for-profit organizations, participate with

not-for-profit organizations that provide financial literacy education, and purchase LIHTC directly from developers of affordable housing.

State of Arizona

Phoenix-Mesa-Scottsdale MSA

Demographic Information for Full-Scope Area: Phoenix-Mesa-Scottsdale MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	696	6.18	28.59	34.20	30.17	0.86
Population by Geography	3,251,876	4.89	30.55	36.18	28.36	0.01
Owner-Occupied Housing by Geography	812,085	1.63	24.02	39.20	35.14	0.00
Business by Geography	300,327	4.88	24.02	31.92	39.11	0.07
Farms by Geography	5,523	2.79	24.59	35.71	36.88	0.04
Family Distribution by Income Level	814,264	19.62	18.79	21.81	39.78	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	312,744	7.38	44.00	34.86	13.76	0.00
Median Family Income		51,172	Median Housing Value	127,589		
HUD Adjusted Median Family Income for 2007		59,100	Unemployment Rate	3.9%		
Households Below Poverty Level		10%	(December 2007)			

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

Source: 2000 US Census, 2007 HUD updated MFI and Bureau of Labor Statistics

The Phoenix-Mesa-Scottsdale MSA is the most populous urban area in Arizona. Located in Central Arizona, the MSA consists of Maricopa and Pinal counties. The state capital is also located in the city of Phoenix. The assessment area meets regulatory requirements and does not arbitrarily exclude low- or moderate-income areas. The economic gains of the early portion of the decade have been eroded by the housing crisis of the last two years. According to the 2000 census, the area's population was 3.2 million. According to the IRS 2007 update, there has been a net migration increase in the population of 40,062. The HUD median family income for the area is \$59,100. The area's unemployment rate is 3.9 percent and 10 percent of the households live below the poverty level.

As with its neighboring states of California and Nevada, Arizona is experiencing the throes of the mortgage meltdown. Heavy speculation by investors utilizing questionable financing vehicles drove housing prices to record highs. Average housing prices were at \$267,000 in 2005, and subsequently dropped to an estimated \$127,589 in 2008. Of the area's 696 census tracts, 34.8 percent are low-or moderate-income. Housing related industries, especially construction, were the primary drivers in the area's economy after federal, state, and local governments. With the decline of the housing sector, other leading industries are now employment services and restaurants. The top private employers are the Banner Health System, US Airways, and the Intel Corporation. As with neighboring states, the decline in the housing industry has spilled over into other areas including retail and leisure/hospitality. Despite the decline in property values, most economists view Phoenix's decline as a market correction. The resulting prices have made housing more affordable.

The top three financial institutions in the area are JPMorgan Chase (previously Bank One) with 25 percent of the market, Bank of America with 22 percent of the market, and Wells Fargo Bank with 18 percent of the market and \$10 billion in deposits. There are 77 financial institutions operating in the Phoenix MSA, and Wells has 175 branches.

There are community development opportunities for bank participation. The bankers have been active in creating resources to deal with the impact of foreclosures throughout the state, with a special emphasis on the Phoenix MSA. There is a statewide Foreclosure Taskforce that meets regularly to stimulate interaction with loan servicers and lenders to preserve and establish more affordable housing. Banks of all sizes are participants in the initiative. Wells was one of the first institutions to participate in the effort, and staff has taken a leadership role in supporting the effort. Other community development opportunities include new markets tax credits, LIHTCs, micro-lending initiatives, and financial education and wealth building initiatives such as Arizona Saves.

Community contacts reveal that Wells Fargo Bank is an active participant in most local and statewide banking initiatives in Arizona. The bank has consistently supported the Arizona Foreclosure Taskforce, the Arizona Community Reinvestment Collaborative, and many other community-based programs and initiatives.

State of California

Fresno MSA

Demographic Information for Full-Scope Area: Fresno MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	158	5.70	29.75	33.54	30.38	0.63
Population by Geography	799,407	4.73	32.88	35.66	26.63	0.11
Owner-Occupied Housing by Geography	142,856	1.60	21.71	35.87	40.82	0.00
Business by Geography	44,781	6.54	27.40	33.30	32.64	0.12
Farms by Geography	3,214	1.24	27.13	44.03	27.50	0.09
Family Distribution by Income Level	188,489	22.80	17.05	18.53	41.63	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	75,107	7.09	43.76	36.21	12.93	0.00
Median Family Income		38,493	Median Housing Value	105,378		
HUD Adjusted Median Family Income for 2007		48,900	Unemployment Rate (December 2007)	9.9%		
Households Below Poverty Level		18%				

(*) The NA category consists of geographies that have not been assigned an income classification. Source: 2000 US Census, 2007 HUD updated MFI and Bureau of Labor Statistics

The Fresno MSA is comprised of Fresno County and is located in California’s San Joaquin Valley. The assessment area meets regulatory requirements and does not arbitrarily exclude low- or moderate-income areas. Fresno is an area that is centrally located with a large agricultural and food processing sector. In 2000, the population was 799,407. Since then, the population has increased and is projected by Moody’s Economy.com to rise to 920,000 during 2009. In addition to agriculture, the area’s leading industries are state and local government, fishing, hunting, restaurants, and hospitals. Fresno’s central location is also attractive to distribution, warehousing, and transportation operations. The primary employers are the Community Medical Center, Adventist Health, and the St Agnes Medical Center. Unemployment in the area has historically been higher than other areas of the state, as is evidenced by a rate of 9.9 percent at the end of 2007. At the close of 2008, according the state Department of Employment Development, the rate was 13.2 percent. The HUD updated median family income is \$48,900 and the poverty level is 18 percent.

Fresno experienced a growth in housing during the early years of the decade. Housing values rose from \$105,378 in 2000 to a high of \$357,100 in 2006. According to Moody’s, values are projected to drop to \$234,200 in 2009. Although housing is less costly than the San Francisco Bay Area and Southern California, the cost of living in the area is high when compared with other areas. Fresno has experienced a substantial rise in its foreclosure rate moving it into the top 10 metro areas in the country for rates of foreclosure.

Fresno has 28 financial institutions with 158 branches throughout the county. The FDIC Summary of Deposits report indicates that Bank of America has the largest market share with 23.1 percent of the market followed by Wells Fargo Bank and Washington Mutual (JP Morgan Chase) with 14 percent and 6.6 percent respectively. Wells has \$1.2 billion in deposits distributed in 14 branches.

Fresno has substantial immigrant populations from Latin America and Southeast Asia. Many in these populations are uneducated and unbanked. They are located throughout the county, but in larger numbers in the southwestern communities. Many are farm workers or descendants of farm workers with little or no education. Many live below the poverty level in housing that does not meet local housing code requirements. Their plight will be intensified in the near future as the U.S. Bureau of Reclamation reduced the water supply to agricultural water users south of the Sacramento-San Joaquin Delta in 2008 as a response to the state's drought conditions. Although food prices are expected to rise, the farmers will reduce, and in some instances convert to more drought resistant crops which will decrease the need for workers.

According to community contacts, Fresno has a limited number of community development organizations, and there are no local Community Development Financial Institutions (CDFIs). The San Joaquin Valley was designated as an Empowerment Zone during the Clinton administration, and new businesses are slowly locating in the area. Local government has been slow to partner with private industry, including financial institutions to meet community needs. Banks have been slow to invest in local initiatives targeted at meeting the needs of the low- and moderate-income community. The area does have the largest Community Action Partnership (CAP) Agency in the U.S. - the Fresno Economic Opportunities Corporation (EOC), which operates programs such as Head Start and a micro-loan fund. In addition to more affordable housing and micro-lending programs, the primary need in Fresno is capacity building for community based organizations and local government. Wells Fargo has been one of the leading financial institutions in supporting local initiatives, including a state bankers' collaborative and efforts to address the needs of the unbanked.

State of California

Los Angeles-Long Beach-Glendale MD

Demographic Information for Full-Scope Area: Los Angeles-Long Beach-Glendale MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	2,054	8.71	28.29	27.99	34.23	0.78
Population by Geography	9,519,338	8.00	29.44	30.88	31.58	0.10
Owner-Occupied Housing by Geography	1,499,694	1.91	15.46	31.30	51.33	0.00
Business by Geography	869,503	7.94	21.05	26.58	43.63	0.80
Farms by Geography	6,632	3.97	15.59	31.60	48.40	0.44
Family Distribution by Income Level	2,154,311	23.87	16.49	17.40	42.24	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	869,463	13.65	41.46	28.95	15.94	0.00
Median Family Income		46,509	Median Housing Value	240,248		
HUD Adjusted Median Family Income for 2007		56,500	Unemployment Rate	5.0%		
Households Below Poverty Level		15%	(December 2007)			

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

Source: 2000 US Census, 2007 HUD updated MFI, Bureau of Labor Statistics

The Los Angeles-Long Beach-Glendale (LLG) MD is comprised of Los Angeles County, a diverse urban area that includes more than 80 cities and a number of unincorporated areas. The assessment area meets regulatory requirements and does not arbitrarily exclude low- or moderate-income areas. The county is bordered by Ventura, San Bernardino, and Orange Counties and the Pacific Ocean. It is the most populous county in the state with more than 9.5 million residents. As with other areas of the state, LLG experienced a period of economic growth during the early years of the decade, and is now experiencing an economic decline. Housing costs and the migration of businesses to Southern California’s Inland Empire (San Bernardino and Riverside Counties) resulted in a population net migration loss from Los Angeles County in excess of 100,000 by 2007 according to the IRS. The median family income is \$56,500 according to the HUD 2007 update. The poverty rate is 15 percent.

According to the Bureau of Labor Statistics and the state’s Employment Development Department, the unemployment rate was 5.0 percent in December 2007 and 9.9 percent in December, 2008. Los Angeles and Long Beach are home to the two busiest ports in the country, and is considered a gateway to Pacific Rim business interests. In addition to the trade sectors, leading business sectors include government, the motion picture and video industries, restaurants, and other tourism-related businesses. Major employers include Kaiser Permanente, Northrop Grumman Corporation, and Bank of America. LLG has several federal and state designations aimed at stimulating economic development including Renewal Community, Empowerment Zone, and Enterprise Zones. Over \$17 billion in tax incentives are tied to the designations. Despite the variety of business and industry, according to Moody’s Economy.com, the area has lost more than 37,000 jobs since its peak in 2007, thus confirming that it is in a recession.

There are 95 financial institutions in the county. According to the FDIC's Summary of Deposits report, Union Bank of California is the number one institution with 18.7 percent of the market share, followed by Bank of America and Wells Fargo Bank with 17.3 percent and 8.6 percent market shares respectively. Wells Fargo has deposits of \$7.4 billion distributed in 225 branches.

Housing values continue to decline from a 2006 high of \$535,000, thus increasing affordability. The California Association of Realtors estimated a decline in prices of 31.4 percent from 2007-2008. Moody's estimated median value for 2009 is \$254,000. LLG has been heavily impacted by foreclosures, especially in the northwestern area of the county in the Palmdale and Lancaster communities where high amounts of new housing development took place in the early years of the decade. The foreclosures have exacerbated the need for residential rental units, resulting in long waiting lists for affordable rentals. The LA housing authority reports waiting lists for subsidized properties with more than 1,000 names.

Los Angeles County has more than 24 CDFIs and many well established CDCs operating within its boundaries. The organizations focus on affordable housing development and micro-and small business lending. There are also a number of financial education programs and initiatives targeted at the unbanked. The United Way of Greater Los Angeles and the City of Los Angeles have assumed sponsorship for two of the initiatives that have garnered bank support. At one time, the county had more than 40 community-based loan funds in operation. Although reduced in number, there are several loan funds and community development credit unions that present loan, investment and service opportunities for banks.

Community contacts indicate a need for affordable housing and micro-and small business loans. The area's large immigrant population has created a need for financial services for the unbanked. The foreclosure crisis has also created a need for trained counselors at unprecedented levels. Wells is a well regarded supporter of local community development initiatives. The bank has been commended for its EQ2 financing program that is available to qualified nonprofits.

State of California

Oakland-Fremont-Hayward MD

Demographic Information for Full-Scope Area: Oakland-Fremont-Hayward MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	489	10.63	21.06	39.06	29.04	0.20
Population by Geography	2,392,557	8.54	20.25	41.14	30.04	0.03
Owner-Occupied Housing by Geography	524,719	3.49	13.07	43.58	39.86	0.00
Business by Geography	196,479	10.67	16.77	38.98	33.46	0.12
Farms by Geography	2,827	6.40	16.63	37.64	39.33	0.00
Family Distribution by Income Level	586,019	20.97	17.47	21.18	40.38	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	225,249	14.44	29.71	40.42	15.44	0.00
Median Family Income HUD Adjusted Median Family Income for 2007 Households Below Poverty Level		68,346 83,000 9%		Median Housing Value Unemployment Rate (December 2007)		289,834 4.7%

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census, 2007 HUD updated MFI and Bureau of Labor and Statistics

The Oakland-Fremont-Hayward (OFH) MD is comprised of Alameda and Contra Costa Counties. The assessment area meets regulatory requirements and does not arbitrarily exclude low- or moderate-income areas. The area is located across the bay from San Francisco and includes a mix of industrial, office, governmental and residential areas within its communities. It has an ethnically diverse population with substantial numbers of immigrants from Latin America and Asia primarily spread throughout Alameda and southwest Contra Costa counties. OFH, as in other areas of the state, experienced solid economic growth during the first five years of the decade. Oakland is the largest city in the area, and is especially known for its port and the transport industry associated with the movement of goods throughout the country. In addition to transport, government, restaurants, hospitals and businesses including the financial sector, comprise the majority of employment in the geography. Major employers include the University of California, Kaiser Permanente, Safeway, and Chevron. The HUD updated median family income is \$83,000. However, unemployment rates are 4.7 percent and 7.7 percent for December of 2007 and 2008. The area’s poverty level is 9 percent.

Real estate values in the area rose as technology-related businesses expanded into the area from Silicon Valley. The population as of the 2000 U.S. Census was over 2.3 million. By 2007, according to the Bureau of Economic Analysis, there had been a net out-migration from the area of more than 10,700. Some of the migration can be attributed to families moving to outlying areas in the state’s Central Valley including the Stockton area where housing costs were more affordable. As values declined, OFH was impacted. The California Association of

Realtors reported a decline in Alameda and Contra Costa county housing values of 31.7 percent and 42.8 percent respectively during the period from 2007-2008.

According to the FDIC's most recent Summary of Deposits report, there are 56 financial institutions with more than 530 branches in the area. Bank of America has the largest market share with 25.1 percent of the market, followed by Wells Fargo Bank with 14.1 percent and Washington Mutual (JP Morgan Chase) with 12.1 percent. Wells Fargo has in excess of \$2 billion in deposits distributed throughout 81 branches in OFH.

Oakland was one of the first cities with a federally designated Empowerment Zone at the end of the last century. The city has leveraged the designation in the redevelopment of its downtown corridor, and as a tool to lure major retailers such as WalMart and Home Depot to the city. Contra Costa County is known for its upper income residential communities in the central and eastern portions of the county and for the presence of the Chevron refinery in the western portion. Both of the counties have large low-income communities that have economic challenges. Alameda County's low-income community is concentrated in portions of the city of Oakland. Contra Costa's low-income population is primarily concentrated in the city of Richmond. Both communities have redevelopment departments and housing authorities that attempt to address poverty and stimulate jobs and investment. The area has several well established not-for-profit community development corporations and CDFIs that target affordable housing and economic development services in low- or moderate-income areas. OFH also benefits from contributions and investments from several nationally recognized philanthropic organizations that are headquartered in the San Francisco Bay Area.

Community contacts within the area indicate a need for investment by financial institutions in micro-and small business loan funds. There is also a need for more affordable housing. Much of the housing developed in Oakland has been labeled mixed income housing, and includes a limited amount of low- or moderate-income units. Wells Fargo is considered a supporter of affordable housing, and has financed a number of developments.

State of California

Riverside-San Bernardino-Ontario MSA

Demographic Information for Full-Scope Area: Riverside-San Bernardino-Ontario MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	587	4.60	28.79	41.06	24.87	0.68
Population by Geography	3,254,821	3.53	28.54	41.16	26.73	0.04
Owner-Occupied Housing by Geography	689,493	1.49	21.74	43.33	33.44	0.00
Business by Geography	206,326	3.82	28.84	41.10	26.16	0.07
Farms by Geography	4,366	2.08	26.78	41.62	29.52	0.00
Family Distribution by Income Level	782,412	21.73	17.48	20.23	40.56	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	306,792	5.90	39.74	41.18	13.19	0.00
Median Family Income		47,448	Median Housing Value	130,941		
HUD Adjusted Median Family Income for 2007		59,200	Unemployment Rate	6.2%		
Households Below Poverty Level		13%	(December 2007)			

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 US Census, 2007 HUD updated MFI and Bureau of Labor and Statistics

The Riverside-San Bernardino-Ontario MSA is comprised of Riverside and San Bernardino Counties. The area is known as the “Inland Empire or IE.” The MSA meets regulatory requirements and does not arbitrarily exclude low- or moderate-income areas. The IE was the fastest growing area in the state during the first five years of the decade. The population grew from 3,254,821 to an estimated 4,169,800 in 2008. The growth was fueled by lower housing costs and more jobs resulting from businesses that were established or relocated from neighboring Orange and Los Angeles counties. Construction, driven by the development of housing tracts, fueled the economy. At its peak in 2005, more than 50,000 permits were issued for single-and multifamily housing developments. The area was severely impacted by the foreclosure crisis beginning in 2007. Housing values fell 37.5 percent and 40.3 percent in Riverside and San Bernardino counties respectively from 2007-2008 according the California Association of Realtors. Foreclosed properties now amount to two-thirds of all sales in the area.

The IE’s leading industries include state and local government, employment services, restaurants, and hospitals. There are also substantial agricultural and tourism sectors within Riverside County. The area’s main employers include the U.S. Marine Corps Air Ground Combat Center, Loma Linda University Adventist Health Sciences Center, Stater Brothers Markets, and the Ontario International Airport. The 2007 updated HUD median family income for the area is \$59,200. Unemployment in the area rose to 6.2 percent in 2007 and reached 10.1 percent in December, 2008 according to the state Department of Employment Development. The area poverty level is 13 percent.

There are 70 financial institutions with 597 branches within the two counties. According to the FDIC Summary of Deposits report, Bank of America has the largest market share with 22.2 percent of the deposits. Washington Mutual (JP Morgan Chase) has 12.4 percent of the deposits, while Wells Fargo Bank has 11.1 percent. Wells Fargo has 85 branches and deposits in excess of \$4.1 billion.

There are a limited number of community development corporations operating within the IE. One of the CDFIs headquartered in the area closed operations during 2008. Although capacity is limited, there are opportunities for banks to participate in financial education and lending initiatives sponsored by local and statewide organizations. Riverside County has also been designated as an Empowerment Zone.

Community Contacts indicate a need for financial education including Earned Income Tax Credit programs and foreclosure counseling. There are a limited number of agencies providing counseling services, and the organizations providing the services need operational support. There is also a need for affordable housing and small business lending. Wells Fargo and other banks in the area provide personnel to serve on boards and committees; however, there is need for financial support for all community development-related programs.

State of California

San Diego-Carlsbad-San Marcos MSA

Demographic Information for Full-Scope Area: San Diego-Carlsbad-San Marcos MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	605	7.93	22.48	37.69	31.40	0.50
Population by Geography	2,813,833	7.78	24.46	37.46	30.01	0.30
Owner-Occupied Housing by Geography	551,489	2.30	14.03	41.01	42.66	0.00
Business by Geography	249,283	4.95	21.53	37.07	36.42	0.04
Farms by Geography	4,360	3.53	19.33	40.34	36.77	0.02
Family Distribution by Income Level	669,102	21.02	17.91	20.09	40.98	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	260,483	13.60	34.90	35.56	15.94	0.00
Median Family Income		53,544	Median Housing Value	229,602		
HUD Adjusted Median Family Income for 2007		69,400	Unemployment Rate	4.9%		
Households Below Poverty Level		10%	(December 2007)			

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

Source: 2000 US Census, 2007 HUD updated MFI and Bureau of Labor Statistics

The San Diego-Carlsbad-San Marcos MSA is the southernmost MSA in California and includes San Diego County. The assessment area meets regulatory requirements and does not arbitrarily exclude low- or moderate-income areas. The MSA is bordered by Orange, Riverside, and Imperial counties, the Pacific Ocean, and Mexico. The area is comprised of 605 geographies, of which, 7.9 percent and 22.5 percent are considered low-or moderate-income. The area was one of the state's fastest growing with industries tied to the biotechnology and military sectors at the beginning of the decade. Housing, always a premium commodity in the area, reached median prices in excess of \$600,000. However, San Diego was the first casualty of the "mortgage meltdown." Values began declining during 2005, and reached a median of \$229,602 in 2008. According the California Association of Realtors, values in the area declined 26.9 percent from 2007 to 2008.

The population and jobs were negatively impacted during the period. The 2000 census indicated a population in excess of 2.8 million. The population was estimated at 2.9 million in 2008, although there was an actual out-migration from the area in excess of 11,000. Unemployment grew from 2.8 percent at the 2000 census, to 4.9 percent at the end of December 2007. According the California Department of Employment Development, the unemployment rate in December, 2008 was 7.4 percent. The overall poverty rate for the area is 10 percent, and the HUD updated median family income is \$69,400. After government employers, the leading industries are a mix of the military, traveler accommodations, restaurants and fast food establishments, and scientific research and development services. Major employers are the Coronado Naval Base, the University of California, San Diego, Sharp HealthCare, Scripps Health, and Qualcomm, Inc. The area is not expected to show appreciable recovery until 2010.

There are more than 65 financial institutions in the area. Wells Fargo Bank is the number one institution with 99 branches and 17.2 percent of the market share consisting of \$8.2 billion in deposits. Bank of America, Washington Mutual (JP Morgan Chase) and Union Bank of California are Wells' closest competitors, with market shares of 16.7 percent, 15.8 percent and 9.2 percent, respectively. In addition to financial institutions, San Diego is home to several strong and well respected CDFIs, including ACCION, Bankers CDC, and the Clearinghouse CDFI. The city has been designated as both a Renewal Community and an Enterprise Community by HUD.

Community contacts reveal that San Diego suffers from a shortage of housing-both affordable and market rate. Although housing has become more affordable over the last two years, there is still insufficient inventory to meet the market needs. The area is home to a large and diverse immigrant population from Latin America, Asia, and Africa, which presents a need for services to assist these communities in assimilating into life in the United States. An additional need is increased financing and capital for small businesses. All of the needs result in numerous community development opportunities for financial institutions.

Wells Fargo is well regarded within the San Diego community. In addition to traditional banking services, the bank has participated in most local community development initiatives, including the establishment of an OCC-chartered community development bank and a large community-based affordable housing investment fund.

State of California

San Francisco-San Mateo-Redwood City MD

Demographic Information for Full-Scope Area: San Francisco-San Mateo-Redwood City MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	382	7.33	21.47	39.01	31.68	0.52
Population by Geography	1,731,183	7.21	21.80	42.21	28.77	0.00
Owner-Occupied Housing by Geography	335,597	1.54	12.79	45.12	40.55	0.00
Business by Geography	188,752	15.59	18.13	34.67	31.51	0.10
Farms by Geography	2,160	6.76	15.97	43.15	34.12	0.00
Family Distribution by Income Level	381,072	21.33	17.59	19.98	41.11	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	148,300	11.85	28.05	42.49	17.60	0.00
Median Family Income		75,188	Median Housing Value	501,526		
HUD Adjusted Median Family Income for 2007		86,500	Unemployment Rate	4.7%		
Households Below Poverty Level		8%	(December 2007)			

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

Source: 2000 US Census, 2007 HUD updated MFI and Bureau of Labor Statistics

The San Francisco-San Mateo-Redwood City (SSR) MD consists of the counties of Marin, San Francisco, and San Mateo. The assessment area meets regulatory requirements and does not arbitrarily exclude low- or moderate-income areas. The area was projected to, and did achieve tremendous growth during the mid-portion of the decade. Despite the expense associated with living in the area, the housing boom, and growth in the life sciences and R&D sectors drove growth in employment in the area. However, the decline in the housing market has also reached SSR. Housing values have declined from a high in excess of \$700,000 to \$501,526. The California Association of Realtors attributes an average decline of 22.5 percent in housing values from 2007 to 2008.

Employment in the area has not been as severely impacted as in other areas of the state. The unemployment rate at the last census was 2.1 percent. At the end of 2007, it was 4.7 percent and subsequently rose to 6.1 percent in December, 2008. The level is moderate when compared with other areas in the state. The 2007 HUD adjusted median family income for the area was \$86,500. After state and local government, the area's leading industries are traveler services and restaurants, computer systems design and related services, and general medical and surgical hospitals. Major employers include the University of California-San Francisco, United Airlines, Inc., Wells Fargo, and Kaiser Permanente. It is anticipated that the national economic recession will have a greater impact on the area during 2009.

At the 2000 census, the SSR population was 1.7 million. It remained the same during the next several years. In fact, the population experienced a net out migration of 3,845 in the period from 2000 to 2007 with most of those leaving moving to Oakland in the East Bay area. The percentage of households living below the poverty level is 8 percent.

Affordable housing remains a challenge in San Francisco. Despite the reduction in values, affordability is still a problem. The area is known for its community development and philanthropic organizations that provide assistance to organizations throughout northern California. There are innumerable opportunities for financial institutions to become involved in activities that benefit low- and moderate-income neighborhoods and individuals. Wells Fargo is one of the areas primary employers, and has been a leader in a number of community development-related initiatives. Contacts commended the bank for its technical assistance grant program and the EQ2 loan program offered by the Wells Fargo CDC.

State of California

San Jose-Sunnyvale-Santa Clara MSA

Demographic Information for Full-Scope Area: San Jose-Sunnyvale-Santa Clara MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	349	4.01	22.64	46.70	26.65	0.00
Population by Geography	1,735,819	3.90	24.42	46.97	24.71	0.00
Owner-Occupied Housing by Geography	349,460	1.13	16.54	47.80	34.53	0.00
Business by Geography	134,065	2.91	24.18	43.12	29.80	0.00
Farms by Geography	2,108	2.32	31.69	42.13	23.86	0.00
Family Distribution by Income Level	412,783	20.54	18.11	21.70	39.66	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	159,536	6.05	32.58	46.36	15.01	0.00
Median Family Income		80,198	Median Housing Value	443,769		
HUD Adjusted Median Family Income for 2007		94,500	Unemployment Rate	5.1%		
Households Below Poverty Level		6%	(December 2007)			

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

Source: 2000 US Census, 2007 HUD updated MFI and Bureau of Labor and Statistics

The San Jose-Sunnyvale-Santa Clara CA (SSS) MSA is comprised of Santa Clara and San Benito counties. The assessment area meets regulatory requirements and does not arbitrarily exclude low- or moderate-income areas. The SSS MSA is one of the highest per capita income areas in the country with a 2007 updated HUD median family income of 94,500. The area is home to many successful technology-related companies. The population rose from 1,735,819 at the last Census, to an estimated 1,826,100 in 2008 according to Moody's Economy.com. Unemployment rose to 7.8 percent in December, 2008 from 5.1 percent in December 2007, while 6 percent of the households are below the poverty level.

According to Moody's, San Jose remains the only California metro area that is not in a recession. The MSA is home to the Silicon Valley. The area's economy is tied to the growth and declines of the high technology sector. The leading industries are state and local government, computer systems design and related services, semi-conductor and other electrical component manufacturers and computer and peripheral equipment manufacturers. The major employers are Cisco Systems, Inc., Stanford University Hospital and Clinics, Linear Accelerator, Stanford University, and Lockheed Martin Corporation. The national economy is beginning to affect the area. As the technology sector slows, the labor market is also expected to slow during 2009. The decline will impact employees in the professional, service, and eventually, retail sectors.

Housing prices have declined from a high of \$833,800 in 2007 to an estimated 692,400 in 2008. As housing values have declined, residential rents have also become more affordable. Affordability is now at the 2004 level. However, foreclosures are anticipated to increase as a result of the declines in employment throughout the area.

There are 56 financial institutions with 362 branches in the MSA. According to the FDIC Summary of Deposits report, Wells Fargo Bank has the largest share of deposits with 21.0 percent of the market, followed by Bank of America and Washington Mutual (JP Morgan Chase) with 20.1 percent and 9.8 percent market shares respectively. Wells Fargo has 65 branches with deposits totaling \$10.9 billion.

SSS has several CDFIs and community development corporations. The primary focus of the organizations is economic development with an emphasis on micro-lending and technical assistance for small businesses. There are two affordable housing CDCs that are challenged by housing values. Banks in the area compete for loan, investment, and service opportunities.

State of California

Santa Ana-Anaheim-Irvine MD

Demographic Information for Full-Scope Area: Santa Ana-Anaheim-Irvine MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	577	3.64	26.86	33.10	36.22	0.17
Population by Geography	2,846,289	4.95	30.96	31.84	32.26	0.00
Owner-Occupied Housing by Geography	574,193	1.25	19.56	33.56	45.63	0.00
Business by Geography	299,373	3.13	29.05	35.25	31.76	0.81
Farms by Geography	3,307	3.39	26.49	34.87	34.99	0.27
Family Distribution by Income Level	673,912	20.69	17.97	20.68	40.65	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	260,573	7.49	42.05	32.12	18.35	0.00
Median Family Income		64,321		Median Housing Value	275,476	
HUD Adjusted Median Family Income for 2007		78,700		Unemployment Rate	5.00%	
Households Below Poverty Level		8%		(December 2007)		

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

Source: 2000 US Census, 2007 HUD updated MFI and Bureau of Labor Statistics

The Santa Ana-Anaheim-Irvine (SAI) MD includes Orange County in Southern California. The assessment area meets regulatory requirements and does not arbitrarily exclude low- or moderate-income areas. Orange County is bounded by Los Angeles, Riverside, and San Bernardino Counties and the Pacific Ocean. As with other areas of California, SAI's growth during the early portion of the decade has disappeared as a result of the decline in the housing industry and the subsequent "mortgage meltdown." SAI has a diverse economy that includes manufacturing, technology, leisure services, healthcare, and education employment opportunities.

Jobs in Orange County have been impacted by the economy. In addition to federal, state, and local government, the major employers in the area are the Walt Disney Company, the University of California-Irvine, the Boeing Company, and St. Joseph Health System. The county's unemployment rate increased from 2.5 percent at the 2000 census to 6.5 percent during December, 2008, according to the State Employment Development Department. As of December 2007, the median family income for the area was \$64,321, with 8.0 percent of households below the poverty level.

SAI's 2000 census population of 2.8 billion increased to an estimated 3.1 billion in 2008 according to Economy.Com, Inc. However, in terms of actual migration, there was a net loss in population of 20,740. The county has 577 census tracts, of which 3.6 and 26.9 percent are low-and moderate-income. According the California Association of Realtors, median housing prices fell 30.7 percent from mid-2007 to 2008. Median housing prices declined to \$275,476. SAI is a high cost area, and affordable housing continues to be a need in the area. However,

the decline in values has made housing more affordable especially in the central portion of the county.

Competition among banks is fierce in the area with 62 institutions competing for market share according to the FDIC's Summary of Deposits report as of June, 2008.

Wells Fargo Bank is the number two financial institution in the area with 26 branches and 11.4 percent of the deposit share totaling \$1.8 billion. Other major financial institutions include Bank of America with 21.3 percent and Wachovia Bank with 10.3 percent of deposit share.

Contacts within the area indicated that access to small business financing is a critical need, especially for businesses in the manufacturing and service sectors. The area has also recently established a Foreclosure Taskforce that is providing counseling services, and is attempting to work with borrowers whose homes are in jeopardy. The area has many community development opportunities for retail and business financial institutions to support.

Opportunities include CDFIs, New Markets Tax Credits, LIHTC developers, and CDCs that provide financial education programs. Wells Fargo is generally considered to be supportive of community development programs and activities. The bank is known throughout southern California as a provider of housing and economic development grants and contributions. CDCs especially commended Wells for its technical assistance (TA) grant program that included operating grants to TA providers over a period of years, thus enabling the organizations to provide services in the communities.

State of Colorado

Denver-Aurora MSA

Demographic Information for Full-Scope Area: Denver-Aurora MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	545	3.85	26.61	39.63	27.89	2.02
Population by Geography	2,179,240	4.56	27.71	40.28	27.32	0.12
Owner-Occupied Housing by Geography	570,412	1.89	21.89	42.97	33.26	0.00
Business by Geography	223,606	3.73	23.24	37.85	34.28	0.90
Farms by Geography	3,821	1.65	20.68	40.23	36.93	0.52
Family Distribution by Income Level	550,797	18.01	18.65	23.68	39.66	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	201,889	7.68	41.89	37.34	13.09	0.00
Median Family Income		61,301	Median Housing Value	180,045		
HUD Adjusted Median Family Income for 2007		71,400	Unemployment Rate (December 2007)	4.4%		
Households Below Poverty Level		7%				

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

Source: 2000 US Census, 2007 HUD updated MFI and Bureau of Labor Statistics

The Denver-Aurora MSA is comprised of ten contiguous counties in central Colorado; Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpen, Jefferson, and Park Counties. The assessment area meets the regulatory requirements and does not arbitrarily exclude low- or moderate-income areas. Geo-demographic changes occurred in this MSA between the 2000 U.S. Census and 2007. The percentage of tracts designated as low-income declined slightly from 4.09 percent to 3.85 percent, the percentage of moderate-income declined slightly from 27.43 percent to 26.61 percent, and the percentage of upper income census tracts declined slightly from 28.79 percent to 27.89 percent; at the same time the percentage of middle-income census tracts increased slightly from 38.91 percent to 39.63 percent. From 2000 to 2007, the population increased 69,958, which is a slower rate of increase than the last census period from 1990 to 2000. The percentage of households below poverty level has remained constant at 7 percent. From 2000 to 2007, median housing prices increased 5.4 percent from \$170,900 to \$180,045 and the median family income is \$71,400.

The economy in the Denver-Aurora MSA continues to show signs of improvement. Strengths in the economy are based on high concentrations of high-technology industries and skilled workers. This high concentration of high-technology industries makes the economy of the Denver-Aurora MSA volatile and potentially subject to rapid increases in unemployment. Service industry employment continues to increase as does employment in the leisure and hospitality industry. The annual unemployment rate peaked at 6.5 percent in 2003 and has been declining to a rate of 4.4 percent in December 2007. Residential real estate prices have

started to decline, which combined with a decrease in unemployment supports additional population growth. The cost of living remains above the national average and the cost of doing business remains slightly below the national average.

Analysis of FDIC deposit market share data as of June 30, 2007, identifies 86 banks competing for deposits in the MSA. WFB has the largest deposit market share with 19.83 percent of the bank deposits in the Denver-Aurora MSA.

The city and county of Denver has city and county designated enterprise zones. Denver County and other counties in the MSA also have areas designated as redevelopment zones or development zones. These areas typically present greater opportunities for financial institutions to develop partnerships encouraging economic development. If projects supported by these partnerships target low- or moderate-income geographies or individuals, they may meet the definition of community development. There are four CDFIs in the MSA and active CDCs engaged in providing financing and technical support for small businesses, as well as developing and managing affordable housing.

Recent community contacts indicate many banks actively support community based organization's providing affordable housing and small business development. Wells Fargo Bank and US Bank received the primary positive comments. Vectra Bank, Key Bank, Bank of the West, and Firstbank of Colorado were also mentioned as providing significant support for affordable housing and small business development. Increased financial support for technical assistance behind affordable housing was identified as a major community need, as was the potential for future financial support for the state's proposed affordable housing investment fund.

State of Texas

Austin-Round Rock MSA

Demographic Information for Full-Scope Area: Austin-Round Rock MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	256	8.20	27.34	38.28	25.39	0.78
Population by Geography	1,249,763	8.31	25.66	39.38	26.46	0.20
Owner-Occupied Housing by Geography	274,869	2.79	18.90	42.63	35.68	0.00
Business by Geography	112,142	4.60	18.71	39.13	37.46	0.11
Farms by Geography	2,574	2.45	17.68	49.03	30.85	0.00
Family Distribution by Income Level	298,622	19.76	18.30	22.76	39.17	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	113,666	11.05	37.77	38.29	12.89	0.00
Median Family Income		59,438	Median Housing Value	131,505		
HUD Adjusted Median Family Income for 2007		69,300	Unemployment Rate	3.6%		
Households Below Poverty Level		10%	(December 2007)			

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

Source: 2000 US Census, 2007 HUD updated MFI and Bureau of Labor Statistics

The Austin-Round Rock MSA is made up of Travis, Williamson, Hays, Bastrop, and Caldwell Counties. The Austin-Round Rock MSA contains the cities of Austin, Cedar Park, Pflugerville, Leander, Round Rock, Georgetown, San Marcos, Lockhart, Bastrop, Taylor, and Lakeway among others. This assessment area meets regulatory requirements and does not arbitrarily exclude low- or moderate-income areas. The Austin-Round Rock MSA is one of the fastest growing areas in the country. Located in central Texas, Travis County contains 181 census tracts. Williamson County is north of and adjacent to Travis County and contains 46 census tracts. The AA contains a total of 256 census tracts with 21 low-income and 70 moderate-income tracts. Housing prices have increased significantly based on an analysis of MLS Residential Housing Activity by Texas A&M University.

The Austin-Round Rock MSA has seen population grow from a little over 1,000,000 in 1995 to over 1,450,000 in 2005. That is an increase of over 40 percent. The Austin-Round Rock MSA is home to the state capital, many high-tech businesses and the University of Texas which is one of the nation's largest universities. Between the University of Texas and five other area colleges and universities, the Austin MSA has over 100,000 college students. Top industries include services at 49 percent, government at 23 percent, trade at 21 percent, and manufacturing at 14 percent. The City of Austin has a robust economy. Much of the growth is attributed to a rise in high-technology firms, including semiconductors, electronics, computers, and software. The MSA is the top-ranking area in the state for job growth. Major employers in the Austin-Round Rock MSA include the State of Texas, Dell Computer Corp., The University of Texas at Austin, The Austin Independent School District, The Federal Government, The City

of Austin, Seton Healthcare Network, IBM Corp, Motorola, Freescale Semiconductor and Saint Davide's Healthcare Partnership.

Updated 2007 income data for the area reflects an annual median family income of \$69,300. The area's diverse economy has enabled Travis County to maintain an unemployment rate that is below the statewide average of 4.6 percent. For February 2008, the average unemployment rate for Travis County was 3.8 percent, up slightly from 2007 year-end rate of 3.6 percent.

Wells Fargo Bank has a significant presence in the Austin-Round Rock MSA. Wells' deposit market share equaled 15 percent, ranking second behind Bank of America's 18.3 percent share and above J.P. Morgan Chase Bank's 14 percent. There are a total of 71 insured financial institutions with a presence in the market. Wells Fargo Bank operates in this very competitive banking environment with 55 locations. The market includes several branches of larger regional and nationwide financial institutions and credit unions headquartered inside and outside of the assessment area. Providing further competition for the bank are mortgage companies and finance companies that now offer traditional bank loan products and operate within the assessment area.

A CDC, services agencies and a local government contact identified a variety of opportunities to participate in community development lending, investments, and service activities. The contacts identified the primary credit needs as affordable housing and venture capital loans for small businesses. Overall, community development opportunities in the Austin Metropolitan Area are characterized as good. The contacts indicated there is good participation from several area banks, but that much more participation from all banks in the area was needed. The contact did not mention a need for additional products, just the need for more participation. The contact also mentioned that affordable housing and home improvement loans are also needed in the area.

State of Texas

Brownsville-Harlingen MSA

Demographic Information for Full-Scope Area: Brownsville-Harlingen MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	86	3.49	27.91	39.53	29.07	0.00
Population by Geography	335,227	2.26	25.87	42.69	29.18	0.00
Owner-Occupied Housing by Geography	65,854	0.87	21.06	43.90	34.18	0.00
Business by Geography	18,705	2.48	28.59	33.37	35.56	0.00
Farms by Geography	430	0.23	12.79	53.49	33.49	0.00
Family Distribution by Income Level	80,213	23.75	16.04	17.82	42.40	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	31,915	3.63	33.93	43.20	19.24	0.00
Median Family Income		28,017	Median Housing Value		55,770	
HUD Adjusted Median Family Income for 2007		30,000	Unemployment Rate (December 2007)		5.9%	
Households Below Poverty Level		29%				

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 US Census, 2007 HUD updated MFI and Bureau of Labor Statistics

The Brownsville-Harlingen MSA covers all of Cameron County. This assessment area meets regulatory requirements and does not arbitrarily exclude low- or moderate-income areas. The MSA is a dynamic and growing area located at the crossroads of the booming Lower Rio Grande Valley. The area is generally referred to as the “Valley” and is located in the most southern point in Texas along the Rio Grande River. The Valley forms the vital cultural and economic link between the US and Mexico with two urban centers, the City of Brownsville and the City of Harlingen. Cities located in the Valley are uniquely positioned to benefit from an even larger retail market due to its close proximity and strong historical ties to the sizeable population that lives just south of the border in Mexico. In 2000, the population for Mexican cities across the river totaled at least 1 million, making the entire Valley’s bi-national population approximately 2 million.

Cameron County has seen its population increase dramatically in the last several years. The population increased approximately 14 percent from 2004 to 2007, double the rate for Texas, whose growth was twice that of the nation. The principal driver for this growth is the Valley’s vibrant regional economy with strong international ties, which provides a strong draw for young workers. The county’s population in July 2007 was 387,210 (87 percent urban, 13 percent rural). County owner-occupied houses and condos equaled 65,854, while renter-occupied apartments equaled 31,413.

Wells Fargo Bank holds the second largest deposit market share of the 16 banks in the MSA, with a 22.44 percent market share, behind Compass Bank’s lead position of 26.17 percent.

Other major competitors in the market include International Bank of Commerce with a 12.81 percent market share, First National Bank with a 9.97 percent market share and JP Morgan Chase with a 6.56 percent market share.

The Valley not only enjoys higher in-migration rates than both the state and nation, but also higher birth rates. As a result, Brownsville-Harlingen MSA - like the rest of the Valley - enjoys a significantly younger population than the rest of the country. The Valley's population boom is expected to continue through the foreseeable future, doubling by 2025 over its 2000 population. Labor market conditions in the Valley have improved dramatically as well. Since 2000, the Valley's labor force increased at a rate more than double Texas' rapid growth. More importantly, the number of employed persons living in the region has grown even faster, resulting in a remarkable decrease in the Valley's unemployment rate, despite Brownsville-Harlingen MSA's 2007 unemployment rate of 5.9 percent.

The largest sector in Cameron County's economy is health services, followed by government (including state, local, and federal). Other major sectors include retail trade and leisure and hospitality, bolstered by South Padre Island among other visitor attractions. While each of these sectors grew substantially during the last five years, they also were joined by healthy growth in professional services. Cameron County's economic growth has not just been a recent phenomenon. The county has outpaced both the state and nation in job growth since 1990. That gap is expected to increase further in the coming decade with continued strong growth projected in health services, leisure and hospitality, retail trade, government, and professional services.

Brownsville is one of the largest foreign trade zones in the country with access to worldwide shipping through the Port of Brownsville. The opening of a medical school by the University of Texas has had a positive impact on Brownsville as well. With the passage of the North American Free Trade Agreement between the U.S., Mexico, and Canada, the Rio Grande Valley is attracting worldwide attention. Hundreds of international manufacturers are operating "maquiladora" or twin-plant facilities in the Valley, producing goods ranging from automotive components to television sets for worldwide export markets.

Because of its strategic location, Harlingen is the regional center of technology-based manufacturing and home to such world-class firms as Lockheed Martin, Gibbs Texas Die Casting, and Universal Lighting. Harlingen's strong labor force is complemented by its ideal location, three established industrial parks, easy access to major highways, air and rail service, and inter-coastal canal, a deep water port, and a nearby international bridge providing convenient access to industrial centers in Mexico.

Community contacts identified small business loans and affordable housing as the primary needs within the community. Other needs in the area revolve around the colonias - areas of severe substandard housing. The colonias need infrastructure improvements, including solid waste disposal, flood drainage, and streets. Opportunities for involvement in community development lending and services are good. There are fewer opportunities for community development investment, although effective CDFI, CDC, and partnership opportunities exist.

State of Texas

Dallas-Plano-Irving MD

Demographic Information for Full-Scope Area: Dallas-Plano-Irving MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	689	9.14	29.61	31.79	28.88	0.58
Population by Geography	3,451,226	7.60	27.39	34.04	30.98	0.00
Owner-Occupied Housing by Geography	733,873	2.57	20.21	36.31	40.91	0.00
Business by Geography	313,941	4.34	23.73	33.88	37.13	0.92
Farms by Geography	5,694	2.48	19.56	41.08	36.58	0.30
Family Distribution by Income Level	866,920	21.32	18.00	20.39	40.30	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	340,820	13.13	39.16	33.89	13.82	0.00
Median Family Income		56,313	Median Housing Value	120,250		
HUD Adjusted Median Family Income for 2007		63,200	Unemployment Rate	4.2%		
Households Below Poverty Level		10%	(December 2007)			

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 US Census, 2007 HUD updated MFI and Bureau of Labor Statistics

The Dallas-Plano-Irving MD is a large geographic area that includes eight counties (Collin, Dallas, Delta, Denton, Ellis, Hunt, Kaufman, and Rockwall). The assessment area meets the regulatory requirements and does not arbitrarily exclude low- or moderate-income areas. Dallas is a sophisticated, bustling metropolis that has earned its reputation in the marketplace of the world. Dallas is separated from its Fort Worth neighbor by less than 30 miles, leading many to link the two cities and their surrounding suburbs in the term "Metroplex," but each retains a distinctive identity. Situated within the nation's Sun Belt, Dallas has attracted people and businesses from colder regions for a number of years. The steady influx has caused Dallas to grow in size and importance, resulting in its status as a leader in culture, industry, fashion, transportation, finance, and commerce. The Dallas/Fort Worth area is the country's ninth most populated metropolitan area; with its continuous population growth, by 2010 it is expected to rank fourth.

Dallas has experienced tremendous growth since the early 1990s, attracting many high technology firms that have added to its base of finance, insurance, real estate, telecommunications, and other non-manufacturing operations. The area has a strong service-based economy. Economic projections indicate continued growth at a slower rate because of higher costs and a stabilization of wages. The median cost of a home has risen to \$102,100. Thus, Dallas is experiencing the same affordable housing and small business challenges as other large urban areas in the nation. The MD has a racially diverse population of over 3 million, with the largest concentrations of African Americans and Hispanics in the state. It also has a growing Asian population, as a result of immigration.

Geographically, the northern portions of the MD are expanding with many communities occupying what was once farming land. Development includes housing, office, commercial, and retail properties. The areas south and east of downtown Dallas have not benefited from the economic boom. An approximately 30 square mile area separated from the north by Interstate 30 is home to a large low- and moderate-income population, with a per capita income that averages \$5,000 less than that of its neighbors to the north. For-profit developers dominate the northern part of the MSA, while non-profits do most of the development in the low- and moderate-income areas.

The Dallas MD has 154 financial institutions including independent banks and branches of large regional and national financial institutions. WFB ranks third in the market, with a deposit market share of 3.50 percent. Its largest competitors are Bank of America, JP Morgan Chase, and Compass Bank, with market shares of 33.15 percent, 21.91 percent, and 3.48 percent, respectively.

Based on interviews with local community organizations in the area, Dallas has a need for affordable housing, especially in the southern part of the city. Specifically, there is a need for down payment and closing cost assistance, and financial literacy for low-income first-time homebuyers. There is also a need for equity for small business owners and loans in amounts less than \$25,000. Numerous opportunities exist for banks and other financial service institutions to meet community needs. There are several CDFIs and effective non-profits operating in the Dallas area. These organizations provide affordable housing and small business financing, as well as technical assistance. Local governments, most notably the City of Dallas, have a range of programs including a housing trust fund, to assist in meeting the affordable housing and small business challenges of the population.

State of Texas

El Paso MSA

Demographic Information for Full-Scope Area: El Paso MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	126	6.35	32.54	32.54	28.57	0.00
Population by Geography	679,622	3.70	30.92	33.98	31.40	0.00
Owner-Occupied Housing by Geography	133,596	0.92	26.70	34.90	37.48	0.00
Business by Geography	31,775	8.51	30.61	25.69	35.19	0.00
Farms by Geography	420	3.10	36.19	23.10	37.62	0.00
Family Distribution by Income Level	167,276	22.11	17.46	18.92	41.51	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	66,179	6.71	42.58	33.73	16.99	0.00
Median Family Income		33,472	Median Housing Value		70,141	
HUD Adjusted Median Family Income for 2007		36,500	Unemployment Rate (December 2007)		5.6%	
Households Below Poverty Level		22%				

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 US Census, 2007 HUD updated MFI and Bureau of Labor Statistics

El Paso MSA is comprised of all of El Paso County, and the city of El Paso is the fifth largest city in Texas. The assessment area consists of 126 census tracts, of which, 8 are low- and 41 are moderate-income, accounting for approximately 39 percent of the total number of census tracts within the assessment area. This assessment area meets regulatory requirements and does not arbitrarily exclude low- or moderate-income areas. Thirty-five percent of the assessment area’s total population resides within low- and moderate-income census tracts.

The total population of the assessment area, from the 2000 U. S. Census, is 679,622. The population is comprised of 210,034 households, of which, 32.9 percent are located within low- and moderate-income census tracts. Forty percent of the families residing in the assessment area are considered to be low- or moderate-income. Approximately 22 percent of the families within the assessment area live below the poverty level.

Economic growth continues to accelerate in El Paso. The economy is benefiting especially from hiring in the retail and wholesale trades and transportation industries; however, growth has slowed in the large service industries, and has been nonexistent in the business services industry. Construction activity has soared to near-record levels, bolstered by looming military gains. El Paso is the second largest conduit for trade along the Mexico-US border after Laredo. Manufacturing is El Paso’s most important industry. El Paso has a significant military presence that experienced a material expansion beginning in 2007. The area expects to receive upwards of 50,000 residents as part of the direct and indirect effects of gaining 11,000

troops at the future home of the Army's Future Combat Systems (FCS) group. In that role, El Paso will also host some of the largest defense contractors that are linked to FCS, like Boeing and SAIC.

Economic growth in El Paso has moderated as 2008 progressed, with strong construction activity being countered by some moderation in service growth. Manufacturing continues to contract but at a slower pace, as maquiladora operations expand and related trade activity picks up speed. Increased border security and the uncertain global outlook continue to pose downside risks. A scenic setting and access to resorts in the region make El Paso an attractive site for tourism development. In addition to the impact of the expanding army presence, El Paso's role as a distribution center for the southwest will help the metro area remain an average performer in the long run.

Top employers in El Paso, after State and Local Governments, include the Fort Bliss Army Base, University of Texas at El Paso, Sierra Providence Health Network, El Paso Community College, Wal-Mart Stores, Inc., and Echostar Satellite Corp. Unemployment for El Paso rose to 6.1 percent in 2008, from 5.6 percent in 2007, as industrial decline accelerated.

Thirteen commercial banks and three savings institutions maintained 84 offices in the assessment area. Competition is also provided by local credit unions, pawn shops, and finance companies. Wells Fargo Bank has a leading deposit market share of 30.4 percent, followed by competitors JP Morgan Chase and Bank of America, with market shares of 19.3 percent and 15.7 percent, respectively.

Community contact with an organization knowledgeable of the local business conditions was performed in conjunction with the evaluation. The contact noted that low-cost business banking services were a significant benefit to the truly small businesses that operate in the area. The contact also identified a need for more finance- and credit-related counseling and training for small business owners.

State of Texas

Fort Worth-Arlington MD

Demographic Information for Full-Scope Area: Fort Worth-Arlington MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	357	6.72	26.33	40.06	26.89	0.00
Population by Geography	1,710,318	5.10	24.80	41.72	28.37	0.00
Owner-Occupied Housing by Geography	398,229	3.14	18.57	43.89	34.39	0.00
Business by Geography	143,725	3.42	24.58	40.77	31.23	0.00
Farms by Geography	3,148	1.68	16.23	50.98	31.10	0.00
Family Distribution by Income Level	444,129	19.56	18.78	21.95	39.71	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	170,261	8.71	35.85	42.24	13.21	0.00
Median Family Income		53,268	Median Housing Value	98,851		
HUD Adjusted Median Family Income for 2007		60,500	Unemployment Rate	4.2%		
Households Below Poverty Level		10%	(December 2007)			

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 US Census, 2007 HUD updated MFI and Bureau of Labor Statistics

The Fort Worth-Arlington MD consists of four contiguous counties in north central Texas; Johnson, Parker, Tarrant and Wise counties. This assessment area meets regulatory requirements and does not arbitrarily exclude low- or moderate-income areas. Geo-demographic changes occurred in the MD between the 2000 U.S. Census and 2007. The percentage of census tracts designated as low-income declined slightly from 6.84 percent to 6.72 percent, the percentage of moderate-income census tracts declined slightly from 26.78 percent to 26.33 percent, the percentage of upper-income census tracts declined slightly from 27.64 percent; at the same time the percentage of middle-income census tracts increased slightly from 38.75 percent.

From 2000 to 2007, the population level was static with an increase of only 7,693 individuals, a percentage of increase less than .01 percent. The percentage of households below the poverty level has remained constant at 10 percent and equals the national average. From 2000 to 2007, median housing prices were \$98,851, and the median family income was \$60,500.

The eastern counties in the Fort Worth MD are contiguous with the western counties in the Dallas-Plano-Irving MD. The Fort Worth MD is the third most populous metropolitan area in Texas behind Dallas and Houston. Combined with the contiguous Dallas-Plano-Irving MD, the Fort Worth-Arlington and the Dallas-Plano-Irving MDs represent the fifth largest metropolitan area in the US.

The Fort Worth economy is showing strong, above average growth, adding jobs at twice the national average. Increased employment is broad-based, but shows the most significant increases in transportation and warehousing. Federal defense spending is an important economic sector. Lockheed Martin, one of Fort Worth's largest employers, is benefiting from a contract to construct the F-35 Joint Strike Fighter. Well-paid aerospace jobs carry a high multiplier effect providing positive indirect economic benefit for the entire local economy.

Analysis of FDIC deposit market share data as of June 30, 2008, identifies 81 banks competing for deposits in the MD. WFB ranks fourth with a 3.6 percent market share. Primary competitors include Countrywide Bank (now Bank of America), JP Morgan Chase, and Bank of America, with deposit market shares of 70.53 percent, 4.60 percent, and 4.08 percent.

Currently there are a number of Neighborhood Empowerment Zones and one Texas State Enterprise Zone designated by the City of Fort Worth active in the MSA. While not specifically targeting low- and moderate-income individuals or geographies, these state and city programs promote economic development by providing tax incentives. They may also support community development if they are targeted to low-and moderate-income geographies or individuals.

There is a significant need for additional affordable housing in the Fort Worth-Arlington MD due to an aging housing stock in the central city. While affordable housing continues to be developed and funded through programs like the City of Fort Worth Development Corporation and the LIHTC program, much of the current stock of affordable housing is substandard and deteriorating. With recent increases in the Fort Worth-Arlington MD economy, the demand for affordable rental housing will increase.

With increases in employment in transportation, warehousing, and federal defense contracting, opportunities to develop small businesses will continue to increase. The need to provide technical assistance and non-traditional sources of funding for small business will also continue to increase. Based on community contacts, we noted that banks are generally considered effective in meeting the credit needs of the community. Financial literacy initiatives and services to combat predatory and payday lending by non-bank service corporations are considered high priority needs in the assessment area.

State of Texas

Houston-Sugar Land-Baytown MSA

Demographic Information for Full-Scope Area: Houston-Sugar Land-Baytown MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	895	7.93	31.40	30.61	28.94	1.12
Population by Geography	4,715,407	6.43	30.28	31.45	31.74	0.11
Owner-Occupied Housing by Geography	1,008,983	2.87	23.19	32.97	40.97	0.00
Business by Geography	433,649	5.00	25.16	28.60	40.70	0.55
Farms by Geography	7,590	3.03	19.92	37.89	39.05	0.11
Family Distribution by Income Level	1,191,102	22.61	17.36	18.97	41.06	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	476,081	11.33	43.52	30.68	14.47	0.00
Median Family Income		51,431	Median Housing Value	98,599		
HUD Adjusted Median Family Income for 2007		57,300	Unemployment Rate	4.2%		
Households Below Poverty Level		12%	(December 2007)			

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 US Census, 2007 HUD updated MFI and Bureau of Labor Statistics

The Houston-Sugar Land-Baytown MSA is comprised of ten counties, which consist of Austin, Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, San Jacinto, and Waller. According to 2000 census date, the MSA contains 895 census tracts, of which 39.33 percent are low- and moderate-income. The assessment area meets regulatory requirements and does not arbitrarily exclude low- or moderate-income areas. The 2007 HUD adjusted median family income for the MSA is \$57,300. Twelve percent of households fall below the poverty level. The Houston-Sugar Land-Baytown MSA is the largest MSA in Texas and the sixth most populous metropolitan area in the United States.

The Houston-Sugar Land-Baytown MSA population grew between 2 percent and 3 percent every year from 2000 to 2005, but jumped by 3.5 percent from 2005 to 2006, which may be reflective of the number of Hurricane Katrina evacuees who migrated to the area. The Houston metropolitan area ranked fourth in the nation for overall population growth, attracting slightly more than 120,500 new residents between 2006 and 2007. The MSA had a significant decline in single family housing permits from August 2006 to August 2007, which was less than the national average, and had an increase in multifamily permits. The rate of homeownership increased to 64.5 percent in 2007 and the median single-family home price rose 1.1 percent to \$150,300 in fourth quarter 2007.

Wells Fargo Bank ranks third of 117 total depository institutions in the Houston-Sugar Land-Baytown MSA with 8.19 percent deposit market share and \$8.3 billion in deposits. JPMorgan Chase, Bank of America, and Amegy Bank are ranked first, second and fourth with 29.55

percent, 8.89 percent and 5.87 percent deposit shares, respectively. The Houston-Sugar Land-Baytown MSA represents 3 percent of the bank's total deposit base and operates 150 branches.

The Houston-Sugar Land-Baytown MSA continues to experience an optimistic economic trend. Houston ranks second in employment growth and fourth in nominal employment growth among the 10 most populous metro areas in the U.S. The unemployment rate in the city dropped from 4.2 percent in December 2007, to 3.8 percent in April 2008, the lowest level in eight years. The job growth rate for the Houston area was 2.8 percent. Arts, entertainment and recreation, accommodation, food services and the energy industry continue to be main sources of employment. Overall, the MSA had negative job growth in 2002 and 2003, but growth has increased each year since then. The largest employment sector in the MSA is the retail sector. According to a 2007 Houston Chronicle survey, the ten largest employers in the Houston area are Wal-Mart Stores (28,800 employees), Administaff (20,800), Memorial Hermann Healthcare System (18,900), Continental Airlines (18,000), the M.D. Anderson Cancer Center (16,000), Exxon Mobil (14,800), Kroger (13,200), Shell Oil (11,900), the Methodist Hospital System (11,000) and the University of Texas Medical Branch (10,200).

Contact with community-based organizations indicated there are significant credit and community development needs in the MSA. The needs include partnership opportunities to help facilitate small business workshops and flexible lending for small business customers, support for micro-lending programs that aid low- and moderate-income families with securing low-interest, fixed rate loans for affordable transportation and affordable credit.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multi-state metropolitan areas are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. 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 MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As ___12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.
- 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 MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.

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

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

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

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

Tables of Performance Data

Tables of Performance Data

Table 1. Lending Volume

LENDING VOLUME		Geography: MULTISTATE METROPOLITAN AREAS						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area (2007):	% 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:												
Davenport-Moline-Rock Island I	100	8,485	880,971	5,785	331,294	395	36,581	29	20,424	14,694	1,269,270	100
Fargo ND	100	6,483	765,650	4,452	313,787	891	95,003	18	10,112	11,844	1,184,552	100
Grand Forks ND	100	1,255	138,461	922	55,932	122	9,120	1	175	2,300	203,688	100
Logan U	100	3,014	435,022	2,360	90,115	277	12,123	7	19,198	5,658	556,458	100
Minneapolis-St Paul-Bloomington	100	127,689	25,179,766	92,210	3,413,189	1,009	47,953	139	256,772	221,047	28,897,680	100
Omaha-Council Bluffs N	100	26,388	3,387,683	10,861	402,474	324	21,957	33	37,923	37,606	3,850,037	100
Portland-Vancouver-Beaverton	100	75,812	15,756,856	47,851	1,814,348	794	28,966	43	157,605	124,500	17,757,775	100

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: MULTISTATE METROPOLITAN AREAS						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Davenport-Moline-Rock Island IA-IL MSA	3,679	2.90	1.20	0.95	13.91	11.04	61.81	55.45	23.08	32.56	7.42	3.19	5.17	7.66	8.14
Fargo ND-MN MSA	3,850	3.03	0.00	0.00	8.26	7.12	72.89	65.51	18.86	27.38	16.11	0.00	12.80	15.18	18.92
Grand Forks ND-MN MSA	713	0.56	0.09	0.28	1.58	3.09	75.52	69.42	22.81	27.21	11.09	0.00	10.53	10.77	12.12
Logan UT-ID MSA	1,595	1.26	0.27	0.06	17.81	28.78	50.26	43.64	31.66	27.52	9.71	0.00	9.57	9.52	10.12
Minneapolis-St Paul-Bloomington MN-WI MSA	64,257	50.63	1.50	1.90	13.23	10.30	56.89	54.93	28.39	32.87	16.64	11.56	13.98	16.29	19.07
Omaha-Council Bluffs NE-IA MSA	14,394	11.34	0.97	0.62	19.35	11.68	53.30	45.03	26.38	42.67	14.33	13.19	11.69	13.93	15.83
Portland-Vancouver-Beaverton OR-WA MSA	38,439	30.28	0.71	0.95	15.43	15.96	55.69	49.95	28.18	33.14	13.47	11.51	12.62	12.69	15.54

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: MULTISTATE METROPOLITAN AREAS								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Davenport-Moline-Rock Island IA-IL MSA	520	4.08	1.20	0.58	13.91	13.27	61.81	62.69	23.08	23.46	7.46	5.56	6.16	7.25	8.99
Fargo ND-MN MSA	315	2.47	0.00	0.00	8.26	7.30	72.89	76.51	18.86	16.19	6.32	0.00	7.87	5.77	7.35
Grand Forks ND-MN MSA	67	0.53	0.09	0.00	1.58	2.99	75.52	70.15	22.81	26.87	4.78	0.00	8.33	5.21	3.25
Logan UT-ID MSA	89	0.70	0.27	0.00	17.81	11.24	50.26	51.69	31.66	37.08	11.95	0.00	17.65	13.71	7.53
Minneapolis-St Paul-Bloomington MN-WI MSA	7,769	60.96	1.50	1.08	13.23	12.09	56.89	57.70	28.39	29.13	15.43	10.19	13.31	14.87	17.98
Omaha-Council Bluffs NE-IA MSA	1,459	11.45	0.97	1.51	19.35	20.90	53.30	49.55	26.38	28.03	9.29	5.41	11.60	8.36	9.52
Portland-Vancouver-Beaverton OR-WA MSA	2,526	19.82	0.71	0.87	15.43	14.96	55.69	54.39	28.18	29.77	11.87	14.81	9.20	11.02	15.76

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: MULTISTATE METROPOLITAN AREAS						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007						
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Davenport-Moline-Rock Island IA-IL MSA	4,276	3.91	1.20	1.24	13.91	16.51	61.81	57.79	23.08	24.46	10.37	4.84	12.73	10.21	9.76
Fargo ND-MN MSA	2,301	2.11	0.00	0.00	8.26	7.39	72.89	70.36	18.86	22.25	13.74	0.00	14.89	12.36	17.60
Grand Forks ND-MN MSA	468	0.43	0.09	0.64	1.58	3.63	75.52	66.03	22.81	29.70	8.20	16.67	5.26	7.80	9.33
Logan UT-ID MSA	1,325	1.21	0.27	0.30	17.81	20.45	50.26	47.47	31.66	31.77	9.84	100.00	12.56	9.35	8.83
Minneapolis-St Paul-Bloomington MN-WI MSA	55,605	50.87	1.50	1.28	13.23	10.71	56.89	56.87	28.39	31.15	10.10	6.38	8.15	10.09	11.35
Omaha-Council Bluffs NE-IA MSA	10,526	9.63	0.97	0.75	19.35	18.16	53.30	49.29	26.38	31.81	13.17	10.20	13.26	13.29	13.00
Portland-Vancouver-Beaverton OR-WA MSA	34,800	31.84	0.71	0.68	15.43	15.00	55.69	54.92	28.18	29.39	10.21	9.23	9.75	9.90	11.25

* Based on 2007 Peer Mortgage Data (Western)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: MULTISTATE METROPOLITAN AREAS										Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Davenport-Moline-Rock Island IA-IL MSA	10	6.54	5.84	10.00	20.04	20.00	50.66	40.00	23.46	30.00	2.94	50.00	0.00	0.00	8.33	
Fargo ND-MN MSA	17	11.11	0.00	0.00	30.13	11.76	60.36	76.47	9.51	11.76	5.48	0.00	5.56	6.00	0.00	
Grand Forks ND-MN MSA	7	4.58	7.01	14.29	3.65	0.00	80.23	57.14	9.11	28.57	5.26	100.00	0.00	3.03	0.00	
Logan UT-ID MSA	5	3.27	24.45	0.00	65.36	100.00	8.26	0.00	1.93	0.00	0.00	0.00	0.00	0.00	0.00	
Minneapolis-St Paul-Bloomington MN-WI MSA	58	37.91	9.87	5.17	29.18	25.86	47.29	51.72	13.66	17.24	2.98	1.37	1.41	3.95	6.82	
Omaha-Council Bluffs NE-IA MSA	9	5.88	1.83	0.00	30.46	66.67	53.36	22.22	14.35	11.11	1.42	0.00	0.00	4.17	0.00	
Portland-Vancouver-Beaverton OR-WA MSA	47	30.72	3.45	0.00	34.95	36.17	43.30	51.06	18.31	12.77	2.40	0.00	2.15	2.74	3.08	

* Based on 2007 Peer Mortgage Data (Western)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: MULTISTATE METROPOLITAN AREAS						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007						
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses*	% BANK Loans	% of Businesses*	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Davenport-Moline-Rock Island IA-IL MSA	5,692	3.54	5.77	6.36	18.14	18.46	52.26	41.67	23.83	33.50	16.47	16.79	17.24	14.02	19.14
Fargo ND-MN MSA	4,374	2.72	0.00	0.00	26.70	32.24	58.41	51.97	14.88	15.80	15.70	0.00	15.04	14.33	15.02
Grand Forks ND-MN MSA	895	0.56	2.07	0.45	4.79	6.26	73.47	61.68	19.68	31.62	7.01	0.00	10.45	5.78	7.30
Logan UT-ID MSA	2,311	1.44	1.14	0.17	32.63	27.48	42.01	47.81	24.22	24.53	16.35	4.26	11.92	16.47	17.37
Minneapolis-St Paul-Bloomington MN-WI MSA	90,337	56.21	3.90	3.05	15.31	11.77	55.28	52.95	25.36	32.23	21.62	23.22	19.94	20.55	23.10
Omaha-Council Bluffs NE-IA MSA	10,622	6.61	1.82	1.10	19.41	16.15	52.58	50.76	26.20	31.99	11.14	10.68	10.41	10.93	10.70
Portland-Vancouver-Beaverton OR-WA MSA	46,492	28.93	4.38	3.82	21.30	20.13	48.60	45.11	25.73	30.95	12.81	13.59	12.37	11.16	12.56

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: MULTISTATE METROPOLITAN AREAS								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Davenport-Moline-Rock Island IA-IL MSA	393	10.48	0.65	0.76	5.06	2.04	73.65	83.72	20.64	13.49	29.61	0.00	44.44	28.20	35.29
Fargo ND-MN MSA	884	23.57	0.00	0.00	5.82	1.58	84.42	91.74	9.76	6.67	24.54	0.00	32.00	24.70	18.84
Grand Forks ND-MN MSA	120	3.20	0.12	2.50	3.45	0.00	81.47	80.83	14.96	16.67	3.71	0.00	0.00	3.07	9.57
Logan UT-ID MSA	268	7.14	0.40	0.00	8.98	4.10	70.66	85.07	19.96	10.82	33.51	0.00	42.86	30.82	47.06
Minneapolis-St Paul-Bloomington MN-WI MSA	993	26.47	0.68	0.60	9.00	7.65	67.83	62.44	22.46	29.31	28.33	20.00	16.00	25.26	43.07
Omaha-Council Bluffs NE-IA MSA	321	8.56	0.21	0.00	7.03	16.20	76.38	69.78	16.38	14.02	7.64	0.00	18.52	7.00	6.67
Portland-Vancouver-Beaverton OR-WA MSA	772	20.58	1.30	0.91	10.62	5.96	64.08	68.65	24.00	24.48	29.47	30.00	20.51	25.70	32.28

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: MULTISTATE METROPOLITAN AREAS								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families 12	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Davenport-Moline-Rock Island IA-IL MSA	3,679	2.90	18.97	12.24	18.70	23.81	24.11	26.47	38.22	37.48	8.48	4.76	7.67	7.42	11.45
Fargo ND-MN MSA	3,850	3.03	17.69	10.63	18.73	24.87	26.50	31.98	37.08	32.52	17.34	16.94	15.63	15.79	20.09
Grand Forks ND-MN MSA	713	0.56	17.59	4.93	19.53	23.62	25.02	30.58	37.85	40.87	12.25	1.53	13.02	12.92	13.51
Logan UT-ID MSA	1,595	1.26	16.92	7.13	20.71	27.74	24.02	29.55	38.35	35.58	10.36	11.93	9.15	8.76	12.05
Minneapolis-St Paul-Bloomington MN-WI MSA	64,257	50.63	17.05	8.06	18.97	26.40	26.43	28.59	37.56	36.95	18.88	15.55	17.30	18.56	21.14
Omaha-Council Bluffs NE-IA MSA	14,394	11.34	17.73	8.12	19.37	22.26	24.72	27.31	38.18	42.31	16.59	12.64	15.10	15.70	19.31
Portland-Vancouver-Beaverton OR-WA MSA	38,439	30.28	18.37	3.79	19.20	17.09	23.62	28.13	38.81	50.99	14.53	13.06	12.13	13.64	15.73

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 4.4% of loans originated and purchased by bank.

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

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. 12 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: MULTISTATE METROPOLITAN AREAS								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families13	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Davenport-Moline-Rock Island IA-IL MSA	520	4.08	18.97	9.98	18.70	24.46	24.11	31.51	38.22	34.05	7.56	5.19	6.78	7.17	9.16
Fargo ND-MN MSA	315	2.47	17.69	13.29	18.73	21.93	26.50	30.23	37.08	34.55	6.27	3.28	8.70	4.83	6.76
Grand Forks ND-MN MSA	67	0.53	17.59	7.46	19.53	14.93	25.02	28.36	37.85	49.25	4.96	5.26	6.85	6.03	3.57
Logan UT-ID MSA	89	0.70	16.92	5.81	20.71	16.28	24.02	25.58	38.35	52.33	12.18	13.33	19.05	10.34	10.57
Minneapolis-St Paul-Bloomington MN-WI MSA	7,769	60.96	17.05	7.72	18.97	23.58	26.43	30.30	37.56	38.39	15.14	9.28	13.79	13.37	18.84
Omaha-Council Bluffs NE-IA MSA	1,459	11.45	17.73	11.21	19.37	22.21	24.72	28.10	38.18	38.47	9.47	9.38	9.18	9.13	9.85
Portland-Vancouver-Beaverton OR-WA MSA	2,526	19.82	18.37	4.67	19.20	16.39	23.62	29.59	38.81	49.34	11.86	8.86	10.14	9.57	14.03

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 4.1% of loans originated and purchased by bank.

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

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

13 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: MULTISTATE METROPOLITAN AREAS						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007						
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** *	% BANK Loans****	% Families14	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Davenport-Moline-Rock Island IA-IL MSA	4,276	3.91	18.97	10.95	18.70	25.63	24.11	29.00	38.22	34.41	11.60	7.82	11.14	12.71	12.10
Fargo ND-MN MSA	2,301	2.11	17.69	7.65	18.73	21.53	26.50	31.65	37.08	39.16	14.97	15.11	12.37	14.69	16.57
Grand Forks ND-MN MSA	468	0.43	17.59	5.91	19.53	19.15	25.02	28.84	37.85	46.10	8.71	3.45	7.76	8.90	9.98
Logan UT-ID MSA	1,325	1.21	16.92	3.81	20.71	15.23	24.02	38.17	38.35	42.79	10.96	3.28	9.94	11.68	11.23
Minneapolis-St Paul-Bloomington MN-WI MSA	55,605	50.87	17.05	8.96	18.97	25.39	26.43	30.88	37.56	34.76	11.23	9.86	10.66	11.07	12.07
Omaha-Council Bluffs NE-IA MSA	10,526	9.63	17.73	10.08	19.37	21.49	24.72	28.43	38.18	40.00	14.45	11.56	14.05	15.13	14.87
Portland-Vancouver-Beaverton OR-WA MSA	34,800	31.84	18.37	4.89	19.20	20.17	23.62	31.89	38.81	43.05	11.35	11.09	10.83	11.50	11.46

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 11.4% of loans originated and purchased by bank.

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

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

14 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: MULTISTATE METROPOLITAN AREAS			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Davenport-Moline-Rock Island IA-IL MSA	5,692	3.54	59.87	63.81	89.99	4.92	5.09	16.47	25.96
Fargo ND-MN MSA	4,374	2.72	50.56	62.78	87.45	5.88	6.68	15.70	20.22
Grand Forks ND-MN MSA	895	0.56	47.04	68.49	88.94	6.15	4.92	7.01	11.32
Logan UT-ID MSA	2,311	1.44	62.25	71.40	95.41	2.77	1.82	16.35	28.00
Minneapolis-St Paul-Bloomington MN-WI MSA	90,360	56.21	64.13	73.68	95.65	2.26	2.09	21.62	35.44
Omaha-Council Bluffs NE-IA MSA	10,622	6.61	61.22	69.35	95.48	2.37	2.15	11.14	19.54
Portland-Vancouver-Beaverton OR-WA MSA	46,492	28.92	66.35	69.51	95.39	2.72	1.89	12.81	20.73

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** 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 13.57% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: MULTISTATE METROPOLITAN AREAS			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Davenport-Moline-Rock Island IA-IL MSA	393	10.48	98.06	69.47	72.01	19.59	8.40	29.61	27.20
Fargo ND-MN MSA	884	23.57	97.20	65.27	69.57	19.57	10.86	24.54	18.55
Grand Forks ND-MN MSA	120	3.20	97.24	74.17	79.17	15.83	5.00	3.71	3.07
Logan UT-ID MSA	268	7.14	97.21	83.58	92.91	4.85	2.24	33.51	36.02
Minneapolis-St Paul-Bloomington MN-WI MSA	993	26.47	96.96	78.35	89.63	7.35	3.02	28.33	28.96
Omaha-Council Bluffs NE-IA MSA	321	8.56	98.33	72.27	80.37	15.26	4.36	7.64	7.38
Portland-Vancouver-Beaverton OR-WA MSA	772	20.58	94.95	73.45	96.37	2.98	0.65	29.47	31.98

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 19.89% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: MULTISTATE METROPOLITAN AREAS									
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
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:									
Davenport-Moline-Rock Island IA-IL MSA	5	3,800	29	5,667	34	9,468	100.00	6	1,719
Fargo ND-MN MSA	4	1,015	5	2,568	9	3,583	100.00	3	803
Grand Forks ND-MN MSA	0	0	5	2,364	5	2,364	100.00	3	1,605
Logan UT-ID MSA	1	74	9	2,733	10	2,807	100.00	3	1,496
Minneapolis-St Paul-Bloomington MN-WI MSA	66	44,479	423	125,313	489	169,792	100.00	35	26,460
Omaha-Council Bluffs NE-IA MSA	15	7,038	184	18,352	199	25,390	100.00	19	8,395
Portland-Vancouver-Beaverton OR-WA MSA	22	12,491	241	40,894	263	53,385	100.00	19	18,253

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: MULTISTATE METROPOLITAN AREAS Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008																		
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population				
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography				
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
Full Review:																		
Davenport-Moline-Rock Island IA-IL MSA	100	9	4.19	22.22	11.11	44.44	22.22	0	0	0	0	0	0	0	2.61	17.06	58.86	21.47
Fargo ND-MN MSA	100	7	3.26	0.00	42.86	42.86	14.29	0	0	0	0	0	0	0.00	16.18	67.69	16.12	
Grand Forks ND-MN MSA	100	2	0.93	0.00	0.00	100.00	0.00	0	0	0	0	0	0	5.13	6.27	70.35	18.25	
Logan UT-ID MSA	100	6	2.79	0.00	66.67	16.67	16.67	0	0	0	0	0	0	3.83	29.00	42.31	24.86	
Minneapolis-St Paul-Bloomington MN-WI MSA	100	107	49.30	4.72	19.81	51.89	23.58	11	1	0	1	4	5	4.56	16.89	53.19	25.29	
Omaha-Council Bluffs NE-IA MSA	100	20	9.30	5.00	15.00	45.00	35.00	4	1	0	- 1	1	3	1.97	24.85	50.07	23.10	
Portland-Vancouver-Beaverton OR-WA MSA	100	65	30.23	4.62	32.31	47.69	15.38	2	3	- 1	- 1	0	1	1.57	21.02	53.57	23.83	

Table 1. Lending Volume

LENDING VOLUME		Geography: ALASKA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007						
MA/Assessment Area (2007):	% 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:												
Anchorage AK MSA	62.76	24,384	4,686,398	9,419	496,512	194	4,397	0	0	33,997	5,187,307	48.34
	29.66	8,697	1,421,582	6,444	332,207	857	46,453	68	126,744	16,066	1,926,986	43.90
Limited Review:												
Fairbanks AK MSA	7.58	2,831	479,638	1,244	65,272	28	627	4	5,005	4,107	550,542	7.77

*Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.
 ** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.
 *** Deposit Data as of April 09, 2009. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: ALASKA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Anchorage AK MSA	15,150	70.85	0.40	0.51	14.34	12.31	56.72	60.67	28.55	26.51	33.80	18.99	31.72	33.88	34.99
Rural AK	4,500	21.04	0.00	0.00	17.46	2.51	61.87	62.20	20.68	35.29	45.42	0.00	43.28	44.17	48.39
Limited Review:															
Fairbanks AK MSA	1,734	8.11	0.00	0.00	3.01	4.90	68.32	67.30	28.67	27.80	25.72	0.00	24.14	25.26	27.26

* Based on 2007 Peer Mortgage Data (Western)
 ** 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 units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.
 **** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: ALASKA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Anchorage AK MSA	971	51.81	0.40	0.10	14.34	11.33	56.72	60.97	28.55	27.60	29.99	33.33	36.19	29.03	29.36	
Rural AK	710	37.89	0.00	0.00	17.46	8.87	61.87	66.06	20.68	25.07	45.77	0.00	59.09	43.30	52.31	
Limited Review:																
Fairbanks AK MSA	193	10.30	0.00	0.00	3.01	3.11	68.32	76.68	28.67	20.21	14.93	0.00	33.33	16.22	10.39	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: ALASKA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Anchorage AK MSA	8,239	65.34	0.40	0.42	14.34	10.75	56.72	60.12	28.55	28.70	20.51	17.65	19.81	20.06	21.90	
Rural AK	3,472	27.53	0.00	0.00	17.46	4.98	61.87	67.17	20.68	27.85	33.16	0.00	46.88	31.45	36.52	
Limited Review:																
Fairbanks AK MSA	899	7.13	0.00	0.00	3.01	4.23	68.32	68.19	28.67	27.59	15.12	0.00	27.08	14.32	15.61	

* Based on 2007 Peer Mortgage Data (Western)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: ALASKA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Anchorage AK MSA	24	54.55	5.60	16.67	44.61	16.67	43.30	58.33	6.49	8.33	12.50	0.00	7.69	16.67	0.00	
Rural AK	15	34.09	0.00	0.00	5.43	13.33	54.84	60.00	39.72	26.67	40.00	0.00	0.00	50.00	0.00	
Limited Review:																
Fairbanks AK MSA	5	11.36	0.00	0.00	30.65	0.00	58.28	80.00	11.06	20.00	27.27	0.00	0.00	50.00	0.00	

* Based on 2007 Peer Mortgage Data (Western)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: ALASKA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
Full Review:																
Anchorage AK MSA	9,195	54.87	1.99	1.23	27.89	24.69	51.03	54.68	19.10	19.40	16.76	11.11	15.21	15.29	13.88	
Rural AK	6,344	37.86	0.00	0.00	15.06	7.46	65.73	73.22	19.22	19.33	24.64	0.00	13.29	18.68	17.21	
Limited Review:																
Fairbanks AK MSA	1,218	7.27	0.00	0.00	11.41	6.81	68.82	72.82	19.77	20.36	12.17	0.00	10.46	9.34	12.85	

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: ALASKA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Anchorage AK MSA	191	17.88	0.63	0.00	19.75	21.47	55.88	51.83	23.74	26.70	51.97	0.00	42.31	51.72	55.56	
Rural AK	849	79.49	0.00	0.00	6.92	3.18	72.34	69.61	20.75	27.21	75.53	0.00	30.77	69.47	75.28	
Limited Review:																
Fairbanks AK MSA	28	2.62	0.00	0.00	4.04	0.00	66.67	71.43	29.29	28.57	25.00	0.00	0.00	15.38	28.57	

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: ALASKA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families*	% BANK Loans***	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****						
Full Review:																
Anchorage AK MSA	15,150	70.85	19.69	8.02	17.76	25.95	24.19	31.66	38.36	34.37	34.64	34.86	33.67	34.80	35.00	
Rural AK	4,500	21.04	21.44	5.04	17.44	18.60	21.09	32.96	40.03	43.40	46.88	43.06	42.99	48.62	47.16	
Limited Review:																
Fairbanks AK MSA	1,734	8.11	18.92	3.90	18.79	20.64	22.90	38.79	39.39	36.66	27.68	21.82	26.25	28.06	28.47	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 5.4% of loans originated and purchased by bank.

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

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

1**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: ALASKA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families****	% BANK Loans*****	% Families***	% BANK Loans*****	% Families***	% BANK Loans*****						
Full Review:																
Anchorage AK MSA	971	51.81	19.69	6.37	17.76	21.00	24.19	30.83	38.36	41.80	30.70	25.42	29.20	28.99	33.33	
Rural AK	710	37.89	21.44	7.55	17.44	21.51	21.09	28.35	40.03	42.59	46.28	47.62	44.62	39.18	50.56	
Limited Review:																
Fairbanks AK MSA	193	10.30	18.92	3.65	18.79	21.35	22.90	34.90	39.39	40.10	15.50	0.00	22.50	18.07	13.01	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 1.2% of loans originated and purchased by bank.

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

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

1**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: ALASKA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Anchorage AK MSA	8,239	65.34	19.69	6.39	17.76	21.73	24.19	31.72	38.36	40.15	22.20	19.76	21.22	21.17	23.67	
Rural AK	3,472	27.53	21.44	5.84	17.44	19.51	21.09	31.92	40.03	42.72	35.61	34.88	34.56	36.86	35.28	
Limited Review:																
Fairbanks AK MSA	899	7.13	18.92	4.62	18.79	20.38	22.90	31.28	39.39	43.72	16.15	11.11	14.01	16.00	17.60	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 11.9% of loans originated and purchased by bank.

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

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

1**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: ALASKA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Anchorage AK MSA	9,195	54.87	57.49	73.68	91.81	4.00	4.19	16.76	32.25
Rural AK	6,344	37.86	52.17	76.21	91.30	5.08	3.63	24.64	40.78
Limited Review:									
Fairbanks AK MSA	1,218	7.27	50.78	76.19	91.54	4.35	4.11	12.17	22.55

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** 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 7.27% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: ALASKA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Anchorage AK MSA	191	17.88	95.59	93.19	98.43	1.57	0.00	51.97	58.72
Rural AK	849	79.49	89.35	86.93	87.40	8.36	4.24	75.53	78.82
Limited Review:									
Fairbanks AK MSA	28	2.62	95.96	89.29	96.43	3.57	0.00	25.00	42.86

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** 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 5.24% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: ALASKA									
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
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:									
Anchorage AK MSA	13	12,080	93	12,077	106	24,158	55.09	1	9
Rural AK	13	9,134	28	9,459	41	18,593	42.40	1	3
Limited Review:									
Fairbanks AK MSA	2	87	11	1,017	13	1,104	2.52	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: ALASKA																	
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
		% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography		
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Anchorage AK MSA	48.34	18	35.29	5.56	22.22	61.11	11.11	0	0	0	0	0	0	1.07	23.00	53.53	22.40
Rural AK	43.90	28	54.90	0.00	3.57	75.00	21.43	1	0	0	0	1	0	0.00	19.92	58.35	21.73
Limited Review:																	
Fairbanks AK MSA	7.77	5	9.80	0.00	0.00	60.00	40.00	0	0	0	0	0	0	0.00	20.61	57.30	22.09

Table 1. Lending Volume

LENDING VOLUME		Geography: ARIZONA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007						
MA/Assessment Area (2007):	% 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 AZ MSA	71.26	117,222	23,927,351	112,767	4,082,999	935	71,193	150	2,777,786	231,074	30,859,329	68.98
Limited Review:												
Eastern Rural AZ	2.00	3,693	512,752	2,720	84,054	71	3,651	7	14,480	6,491	614,937	1.96
Flagstaff AZ MSA	2.03	3,377	678,855	3,187	106,458	28	1,086	3	3,190	6,595	789,589	1.74
Lake Havasu City-Kingman AZ MSA	1.54	1,241	198,908	3,718	119,478	38	1,170	2	268	4,999	319,824	2.63
Nogales-Douglas AZ	2.82	5,652	774,004	3,338	130,567	131	9,740	9	12,763	9,130	927,074	3.11
Prescott AZ MSA	3.86	6,925	1,201,284	5,525	176,356	74	2,738	5	10,892	12,529	1,391,270	3.19
Tucson AZ MSA	14.26	24,777	4,095,689	21,236	721,093	201	12,141	42	20,181	46,256	4,849,104	16.06
Western Rural AZ	0.14	252	39,293	174	5,561	35	4,770	0	0	461	49,624	0.21
Yuma AZ MSA	2.08	4,378	553,834	2,179	80,867	184	12,020	1	900	6,742	647,621	2.13

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state 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, 2007				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Phoenix-Mesa-Scottsdale AZ MSA	59,508	70.30	1.63	0.87	24.02	20.77	39.20	39.83	35.14	38.54	7.85	6.05	6.82	7.40	9.14									
Limited Review:																								
Eastern Rural AZ	1,845	2.18	5.48	0.00	22.02	0.27	54.64	61.63	17.87	38.10	8.75	0.00	0.00	9.56	7.65									
Flagstaff AZ MSA	1,756	2.07	1.04	3.25	18.90	4.90	51.74	64.81	28.33	27.05	14.97	6.33	9.72	14.76	17.14									
Lake Havasu City-Kingman AZ MSA	565	0.67	0.00	0.00	9.84	5.84	74.76	75.93	15.40	18.23	12.07	0.00	12.09	12.04	12.20									
Nogales-Douglas AZ	3,143	3.71	0.00	0.00	15.36	3.88	50.83	32.71	33.80	63.41	14.25	0.00	9.93	11.49	17.34									
Prescott AZ MSA	3,692	4.36	0.00	0.00	2.46	1.19	76.79	82.02	20.76	16.79	11.13	0.00	8.08	11.98	8.48									
Tucson AZ MSA	12,159	14.36	2.25	2.57	24.74	15.67	36.40	37.22	36.61	44.54	7.72	9.92	5.84	7.83	8.31									
Western Rural AZ	149	0.18	0.00	0.00	64.58	38.26	35.42	61.74	0.00	0.00	17.20	0.00	27.08	12.84	0.00									
Yuma AZ MSA	1,836	2.17	0.00	0.00	14.76	13.13	58.74	44.39	26.50	42.48	9.00	0.00	15.88	7.67	8.27									

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT															Geography: ARIZONA		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Phoenix-Mesa-Scottsdale AZ MSA	6,599	65.05	1.63	1.18	24.02	20.62	39.20	40.81	35.14	37.38	10.66	9.89	10.73	10.55	10.78						
Limited Review:																					
Eastern Rural AZ	331	3.26	5.48	1.21	22.02	6.65	54.64	64.95	17.87	27.19	16.48	33.33	53.33	15.34	16.18						
Flagstaff AZ MSA	199	1.96	1.04	1.51	18.90	7.54	51.74	48.74	28.33	42.21	15.46	0.00	18.18	13.94	17.54						
Lake Havasu City-Kingman AZ MSA	189	1.86	0.00	0.00	9.84	10.05	74.76	75.66	15.40	14.29	21.90	0.00	27.94	22.52	16.88						
Nogales-Douglas AZ	369	3.64	0.00	0.00	15.36	14.09	50.83	45.80	33.80	40.11	21.43	0.00	20.83	19.93	23.61						
Prescott AZ MSA	428	4.22	0.00	0.00	2.46	3.97	76.79	77.57	20.76	18.46	18.45	0.00	27.27	18.49	16.90						
Tucson AZ MSA	1,619	15.96	2.25	1.73	24.74	25.02	36.40	38.11	36.61	35.15	13.44	11.90	14.58	14.20	12.06						
Western Rural AZ	20	0.20	0.00	0.00	64.58	45.00	35.42	55.00	0.00	0.00	12.50	0.00	25.00	9.38	0.00						
Yuma AZ MSA	391	3.85	0.00	0.00	14.76	17.39	58.74	43.48	26.50	39.13	15.65	0.00	16.56	13.54	17.46						

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: ARIZONA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*									
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Phoenix-Mesa-Scottsdale AZ MSA	51,060	70.29	1.63	0.79	24.02	18.20	39.20	40.75	35.14	40.26	5.59	4.94	4.77	5.54	6.22					
Limited Review:																				
Eastern Rural AZ	1,515	2.09	5.48	0.00	22.02	0.33	54.64	65.28	17.87	34.39	5.88	0.00	0.00	5.86	5.96					
Flagstaff AZ MSA	1,411	1.94	1.04	2.41	18.90	5.46	51.74	56.06	28.33	36.07	7.46	8.62	5.88	8.02	6.63					
Lake Havasu City-Kingman AZ MSA	486	0.67	0.00	0.00	9.84	7.20	74.76	75.72	15.40	17.08	6.92	0.00	8.56	6.91	6.44					
Nogales-Douglas AZ	2,137	2.94	0.00	0.00	15.36	12.03	50.83	42.91	33.80	45.06	10.97	0.00	11.52	9.59	12.79					
Prescott AZ MSA	2,803	3.86	0.00	0.00	2.46	2.25	76.79	77.38	20.76	20.37	7.05	0.00	10.94	6.84	7.54					
Tucson AZ MSA	10,993	15.13	2.25	1.34	24.74	19.29	36.40	35.70	36.61	43.67	6.37	4.96	6.28	6.46	6.38					
Western Rural AZ	83	0.11	0.00	0.00	64.58	16.87	35.42	83.13	0.00	0.00	7.82	0.00	8.77	7.53	0.00					
Yuma AZ MSA	2,150	2.96	0.00	0.00	14.76	16.37	58.74	42.47	26.50	41.16	9.98	0.00	15.72	8.31	9.64					

* Based on 2007 Peer Mortgage Data (Western)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: ARIZONA		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp				
Full Review:																					
Phoenix-Mesa-Scottsdale AZ MSA	31	54.39	6.87	3.23	41.48	67.74	36.08	22.58	15.57	6.45	1.92	0.00	1.63	2.65	4.00						
Limited Review:																					
Eastern Rural AZ	2	3.51	1.30	0.00	8.79	0.00	72.18	100.00	17.73	0.00	33.33	0.00	0.00	50.00	0.00						
Flagstaff AZ MSA	11	19.30	15.67	36.36	8.84	0.00	56.32	63.64	19.17	0.00	14.29	50.00	0.00	0.00	0.00						
Lake Havasu City-Kingman AZ MSA	1	1.75	0.00	0.00	2.08	0.00	83.28	0.00	14.64	100.00	16.67	0.00	0.00	0.00	50.00						
Nogales-Douglas AZ	3	5.26	0.00	0.00	21.15	100.00	31.25	0.00	47.60	0.00	40.00	0.00	66.67	0.00	0.00						
Prescott AZ MSA	2	3.51	0.00	0.00	13.37	0.00	66.24	100.00	20.39	0.00	0.00	0.00	0.00	0.00	0.00						
Tucson AZ MSA	6	10.53	5.05	33.33	38.28	33.33	38.41	33.33	18.26	0.00	1.60	0.00	1.33	4.17	0.00						
Western Rural AZ	0	0.00	0.00	0.00	4.17	0.00	95.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Yuma AZ MSA	1	1.75	0.00	0.00	18.08	0.00	58.69	100.00	23.23	0.00	0.00	0.00	0.00	0.00	0.00						

* Based on 2007 Peer Mortgage Data (Western)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

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, 2007				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Phoenix-Mesa-Scottsdale AZ MSA	110,182	72.90	4.88	3.66	24.02	19.86	31.92	29.03	39.11	47.45	16.60	15.07	15.12	15.29	16.96						
Limited Review:																					
Eastern Rural AZ	2,640	1.75	2.17	0.49	10.00	2.80	65.41	76.10	22.42	20.61	14.75	6.25	27.17	11.71	9.46						
Flagstaff AZ MSA	3,113	2.06	7.70	7.77	13.24	9.19	55.29	50.72	23.77	32.32	16.08	16.85	14.40	13.84	13.40						
Lake Havasu City-Kingman AZ MSA	3,629	2.40	0.00	0.00	5.05	3.86	79.40	80.21	15.55	15.93	13.83	0.00	10.17	12.88	13.85						
Nogales-Douglas AZ	3,259	2.16	0.00	0.00	19.49	19.30	50.47	42.59	30.04	38.11	17.01	0.00	14.92	11.89	17.37						
Prescott AZ MSA	5,368	3.55	0.00	0.00	7.76	6.76	70.90	67.31	21.33	25.93	14.02	0.00	11.47	11.90	14.45						
Tucson AZ MSA	20,662	13.67	4.10	3.16	30.30	30.67	34.20	31.10	31.39	35.07	15.65	16.10	15.66	14.64	14.77						
Western Rural AZ	169	0.11	0.00	0.00	37.04	27.81	62.96	72.19	0.00	0.00	11.80	0.00	5.47	9.27	0.00						
Yuma AZ MSA	2,123	1.40	0.00	0.00	25.90	20.54	44.05	42.11	30.02	37.35	16.86	0.00	14.37	13.22	18.57						

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

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, 2007															
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Phoenix-Mesa-Scottsdale AZ MSA	920	55.09	2.79	0.76	24.59	29.13	35.71	30.98	36.88	39.13	37.71	10.00	40.23	31.09	38.97
Limited Review:															
Eastern Rural AZ	71	4.25	0.27	0.00	3.81	2.82	69.21	74.65	26.70	22.54	32.18	0.00	0.00	25.42	30.77
Flagstaff AZ MSA	28	1.68	5.43	0.00	12.67	0.00	47.51	53.57	34.39	46.43	52.17	0.00	0.00	50.00	45.45
Lake Havasu City-Kingman AZ MSA	36	2.16	0.00	0.00	6.97	22.22	82.79	61.11	10.25	16.67	32.56	0.00	66.67	31.25	16.67
Nogales-Douglas AZ	129	7.72	0.00	0.00	7.35	11.63	62.32	81.40	30.33	6.98	30.82	0.00	36.36	27.17	30.00
Prescott AZ MSA	73	4.37	0.00	0.00	6.00	1.37	68.31	65.75	25.70	32.88	37.18	0.00	0.00	30.19	53.33
Tucson AZ MSA	197	11.80	2.49	0.00	28.77	27.92	33.93	37.56	34.81	34.52	41.13	0.00	59.26	41.67	27.59
Western Rural AZ	35	2.10	0.00	0.00	36.11	54.29	63.89	45.71	0.00	0.00	65.38	0.00	72.73	50.00	0.00
Yuma AZ MSA	181	10.84	0.00	0.00	18.80	24.31	49.64	51.38	30.84	24.31	54.95	0.00	70.59	54.00	42.86

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: ARIZONA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families 15	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Phoenix-Mesa-Scottsdale AZ MSA	59,527	70.30	19.62	4.70	18.79	16.45	21.81	23.19	39.78	55.65	9.26	8.62	8.32	8.21	9.99	
Limited Review:																
Eastern Rural AZ	1,845	2.18	25.74	2.17	16.85	7.39	19.24	18.57	38.17	71.87	10.27	18.52	9.41	10.02	10.29	
Flagstaff AZ MSA	1,756	2.07	22.42	1.55	16.91	8.94	20.66	18.78	40.01	70.72	16.21	20.83	16.97	17.84	15.79	
Lake Havasu City-Kingman AZ MSA	565	0.67	16.72	1.99	19.88	10.11	23.98	18.59	39.42	69.31	13.56	16.67	18.33	15.65	12.58	
Nogales-Douglas AZ	3,143	3.71	19.50	2.22	17.34	9.38	19.17	21.64	44.00	66.75	16.81	29.73	18.69	16.55	16.53	
Prescott AZ MSA	3,692	4.36	17.21	4.38	20.02	14.33	23.60	20.21	39.17	61.08	12.55	17.20	14.01	13.57	11.93	
Tucson AZ MSA	12,159	14.36	20.12	4.16	18.51	14.57	21.13	25.05	40.24	56.22	9.01	7.36	7.85	9.19	9.23	
Western Rural AZ	149	0.18	23.15	2.04	23.86	5.44	21.83	17.69	31.16	74.83	17.45	0.00	0.00	33.33	16.67	
Yuma AZ MSA	1,836	2.17	19.11	3.50	18.62	13.23	21.71	21.68	40.55	61.59	10.76	17.78	14.23	11.30	10.00	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 4.3% of loans originated and purchased by bank.

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

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. 15 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: ARIZONA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families16	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Phoenix-Mesa-Scottsdale AZ MSA	6,599	65.05	19.62	5.10	18.79	19.39	21.81	26.65	39.78	48.86	10.66	9.40	13.06	11.41	9.74	
Limited Review:																
Eastern Rural AZ	331	3.26	25.74	5.45	16.85	14.85	19.24	24.85	38.17	54.85	16.69	23.33	18.03	16.67	16.06	
Flagstaff AZ MSA	199	1.96	22.42	3.65	16.91	10.94	20.66	32.81	40.01	52.60	15.81	27.27	12.90	18.92	14.29	
Lake Havasu City-Kingman AZ MSA	189	1.86	16.72	3.70	19.88	14.29	23.98	26.46	39.42	55.56	22.66	10.94	21.26	27.78	22.68	
Nogales-Douglas AZ	369	3.64	19.50	4.44	17.34	14.72	19.17	18.61	44.00	62.22	21.48	16.67	20.37	23.53	21.32	
Prescott AZ MSA	428	4.22	17.21	4.75	20.02	14.01	23.60	24.23	39.17	57.01	18.77	9.09	14.52	20.86	20.62	
Tucson AZ MSA	1,619	15.96	20.12	9.79	18.51	19.84	21.13	25.86	40.24	44.51	13.68	14.62	17.53	15.48	11.63	
Western Rural AZ	20	0.20	23.15	5.00	23.86	10.00	21.83	10.00	31.16	75.00	12.50	0.00	100.00	0.00	12.90	
Yuma AZ MSA	391	3.85	19.11	2.36	18.62	13.35	21.71	29.32	40.55	54.97	16.07	3.45	19.39	18.93	14.86	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 3.0% of loans originated and purchased by bank.

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

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. 16 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: ARIZONA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total**	% Families** *	% BANK Loans****	% Families17	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Phoenix-Mesa-Scottsdale AZ MSA	51,065	70.30	19.62	4.95	18.79	18.72	21.81	26.00	39.78	50.33	6.44	5.92	6.16	6.17	6.69	
Limited Review:																
Eastern Rural AZ	1,515	2.09	25.74	2.14	16.85	11.91	19.24	20.38	38.17	65.57	6.54	2.99	7.02	5.47	6.83	
Flagstaff AZ MSA	1,411	1.94	22.42	2.95	16.91	9.75	20.66	24.32	40.01	62.98	8.22	8.51	7.38	8.02	8.37	
Lake Havasu City-Kingman AZ MSA	486	0.67	16.72	3.38	19.88	13.11	23.98	22.83	39.42	60.68	7.85	8.65	9.00	9.23	7.21	
Nogales-Douglas AZ	2,137	2.94	19.50	3.85	17.34	12.14	19.17	20.96	44.00	63.05	12.50	20.63	12.94	14.31	11.75	
Prescott AZ MSA	2,803	3.86	17.21	4.55	20.02	17.06	23.60	25.45	39.17	52.94	7.86	9.31	8.86	8.27	7.45	
Tucson AZ MSA	10,993	15.13	20.12	5.31	18.51	16.92	21.13	27.79	40.24	49.98	7.40	5.96	7.29	7.87	7.31	
Western Rural AZ	83	0.11	23.15	2.78	23.86	6.94	21.83	20.83	31.16	69.44	8.45	0.00	7.41	6.25	9.21	
Yuma AZ MSA	2,150	2.96	19.11	2.67	18.62	13.48	21.71	26.54	40.55	57.30	11.32	13.51	11.59	11.18	11.22	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 12.6% of loans originated and purchased by bank.

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

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

17 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Phoenix-Mesa-Scottsdale AZ MSA	110,212	72.90	61.73	70.96	95.96	2.07	1.97	16.60	32.13
Limited Review:									
Eastern Rural AZ	2,640	1.75	58.85	70.49	97.39	1.70	0.91	14.75	27.02
Flagstaff AZ MSA	3,113	2.06	63.86	72.15	96.53	2.09	1.38	16.08	29.04
Lake Havasu City-Kingman AZ MSA	3,629	2.40	58.94	77.05	96.20	2.31	1.49	13.83	26.94
Nogales-Douglas AZ	3,259	2.16	63.00	68.82	95.40	2.61	1.99	17.01	30.38
Prescott AZ MSA	5,368	3.55	66.86	73.27	97.04	1.66	1.30	14.02	25.76
Tucson AZ MSA	20,662	13.67	64.08	69.87	96.27	2.42	1.31	15.65	29.97
Western Rural AZ	169	0.11	61.30	73.96	97.63	1.78	0.59	11.80	24.28
Yuma AZ MSA	2,123	1.40	61.80	73.67	95.76	2.17	2.07	16.86	32.20

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** 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 15.27% of small loans to businesses originated and purchased by the bank.

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, 2007					
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Phoenix-Mesa-Scottsdale AZ MSA	920	55.06	91.60	55.76	83.04	7.83	9.13	37.71	35.71
Limited Review:									
Eastern Rural AZ	71	4.25	95.10	77.46	85.92	7.04	7.04	32.18	37.50
Flagstaff AZ MSA	28	1.68	95.02	78.57	96.43	0.00	3.57	52.17	50.00
Lake Havasu City-Kingman AZ MSA	36	2.15	95.49	55.56	100.00	0.00	0.00	32.56	32.35
Nogales-Douglas AZ	129	7.72	95.26	55.81	85.27	7.75	6.98	30.82	34.83
Prescott AZ MSA	73	4.37	95.07	57.53	95.89	2.74	1.37	37.18	30.00
Tucson AZ MSA	197	11.79	95.20	58.38	91.88	3.55	4.57	41.13	37.37
Western Rural AZ	35	2.09	90.28	42.86	57.14	25.71	17.14	65.38	75.00
Yuma AZ MSA	182	10.89	80.48	71.43	80.77	12.64	6.59	54.95	59.46

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** 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 23.40% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: ARIZONA									
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
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 AZ MSA	33	17,137	210	52,380	243	69,517	61.35	14	20,366
Limited Review:									
Eastern Rural AZ	1	608	8	1,343	9	1,951	1.72	2	955
Flagstaff AZ MSA	1	0	9	29	10	29	0.03	0	0
Lake Havasu City-Kingman AZ MSA	0	0	5	7,857	5	7,857	6.93	3	2,493
Nogales-Douglas AZ	1	2,088	8	4,348	9	6,436	5.68	3	303
Prescott AZ MSA	0	0	6	4,278	6	4,278	3.78	1	153
Tucson AZ MSA	10	2,859	46	6,192	56	9,051	7.99	4	1,258
Western Rural AZ	0	0	2	4	2	4	0.00	0	0
Yuma AZ MSA	3	367	9	4,174	12	4,541	4.01	2	324
Statewide	4	4,782	4	4,870	8	9,652	8.52	4	2,448

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: ARIZONA																	
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Phoenix-Mesa-Scottsdale AZ MSA	68.98	175	65.54	2.29	16.57	41.14	40.00	34	4	0	- 1	19	12	4.89	30.55	36.18	28.36
Limited Review:																	
Eastern Rural AZ	1.96	10	3.75	0.00	30.00	60.00	10.00	0	0	0	0	0	0	7.08	27.38	50.81	14.73
Flagstaff AZ MSA	1.74	7	2.62	28.57	14.29	57.14	0.00	1	0	1	0	0	0	6.44	21.16	51.31	21.08
Lake Havasu City-Kingman AZ MSA	2.63	9	3.37	0.00	11.11	77.78	11.11	1	0	0	0	1	0	0.00	10.22	75.87	13.91
Nogales-Douglas AZ	3.11	7	2.62	0.00	28.57	57.14	14.29	1	1	0	- 1	1	0	0.00	20.61	51.76	27.64
Prescott AZ MSA	3.19	11	4.12	0.00	27.27	63.64	9.09	2	0	0	1	0	1	0.00	4.22	77.74	18.04
Tucson AZ MSA	16.06	41	15.36	2.44	26.83	34.15	36.59	2	0	0	0	2	0	4.41	33.94	33.03	28.62
Western Rural AZ	0.21	1	0.37	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	59.46	40.54	0.00
Yuma AZ MSA	2.13	6	2.25	0.00	16.67	50.00	33.33	2	0	0	0	0	2	0.00	21.42	53.86	24.71

Table 1. Lending Volume

LENDING VOLUME												
Geography: CALIFORNIA												
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007												
MA/Assessment Area (2007):	% 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:												
Fresno CA MSA	1.87	16,241	3,310,667	16,066	709,047	834	53,105	11	12,966	33,152	4,085,785	1.11
Los Angeles-Long Beach-Glendale CA MD	23.78	110,620	43,035,053	308,793	10,225,389	1,257	47,388	96	606,319	420,766	53,914,149	20.77
Oakland-Fremont-Hayward CA MD	9.05	61,881	25,843,941	97,764	3,224,470	504	15,674	61	469,938	160,210	29,554,023	9.00
Riverside-San Bernardino-Ontario CA MSA	8.50	72,737	18,182,776	76,940	2,498,800	726	20,943	24	100,628	150,427	20,803,147	3.69
San Diego-Carlsbad-San Marcos CA MSA	8.25	50,207	19,159,720	95,103	3,176,484	700	21,984	28	140,126	146,038	22,498,314	7.32
San Francisco-San Mateo-Redwood City CA MD	8.20	35,634	19,418,306	108,985	3,654,681	444	14,294	72	210,560	145,135	23,297,841	23.79
San Jose-Sunnyvale-Santa Clara CA MSA	6.51	43,444	21,051,342	71,368	2,223,483	408	12,480	22	107,474	115,242	23,394,779	9.74
Santa Ana-Anaheim-Irvine CA MD	10.37	45,234	20,564,958	137,799	4,801,607	495	18,274	33	160,481	183,561	25,545,320	8.04
Limited Review:												
Bakersfield CA MSA	1.52	13,834	2,540,281	12,557	456,486	484	34,890	3	12,603	26,878	3,044,260	0.82
Central Rural CA	0.37	3,765	866,724	2,755	86,313	52	969	0	0	6,572	954,006	0.21
Chico CA MSA	0.48	3,692	702,611	4,635	139,741	210	6,666	6	15,000	8,543	864,018	0.29
Eastern Rural CA	0.08	1,024	381,977	301	12,946	3	55	0	0	1,328	394,978	0.00
El Centro CA MSA	0.23	2,189	351,712	1,693	52,448	108	5,247	0	0	3,990	409,407	0.27

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 1. Lending Volume

LENDING VOLUME												
Geography: CALIFORNIA												
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007												
MA/Assessment Area (2007):	% 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)	
Limited Review:												
Hanford-Corcoran CA MSA	0.21	1,989	325,106	1,336	53,178	301	29,989	2	4,555	3,628	412,828	0.11
Madera CA MSA	0.32	2,918	583,918	2,385	87,982	319	12,979	4	17,400	5,626	702,279	0.09
Merced CA MSA	0.35	3,578	753,930	2,453	80,964	195	10,172	1	500	6,227	845,566	0.17
Modesto CA MSA	1.04	10,322	2,367,607	7,695	261,149	418	16,651	4	12,650	18,439	2,658,057	0.64
Napa CA MSA	0.42	2,778	1,171,399	4,454	162,013	260	14,956	1	1,340	7,493	1,349,708	0.26
Northern Rural CA	0.76	6,712	1,316,642	6,389	216,736	399	16,069	4	10,366	13,504	1,559,813	0.40
Oxnard-Thousand Oaks-Ventura CA MSA	2.38	15,754	6,309,732	25,984	817,532	428	12,375	13	85,202	42,179	7,224,841	2.18
Redding CA MSA	0.40	3,311	617,078	3,628	107,686	65	2,471	1	5,194	7,005	732,429	0.17
Sacramento-Arden-Arcade-Roseville CA MSA	6.78	49,122	13,543,853	70,075	2,266,570	656	18,308	35	122,785	119,888	15,951,516	4.74
Salinas CA MSA	0.88	5,641	2,417,898	9,514	315,517	345	23,842	7	35,356	15,507	2,792,613	1.23
San Luis Obispo-Paso Robles CA MSA	0.67	6,188	2,063,524	5,425	178,508	268	9,382	1	8,792	11,882	2,260,206	0.34
Santa Barbara-Santa Maria-Goleta CA MSA	0.87	7,036	3,041,377	8,130	260,469	267	7,886	6	6,548	15,439	3,316,280	0.71
Santa Cruz-Watsonville CA MSA	0.82	5,174	2,305,038	9,022	307,440	267	10,617	1	7,500	14,464	2,630,595	0.55
Santa Rosa-Petaluma CA MSA	1.24	7,851	2,919,649	13,694	447,206	409	16,707	12	87,458	21,966	3,471,020	1.34
Stockton CA MSA	1.31	12,287	3,223,171	10,490	391,016	353	28,066	5	40,617	23,135	3,682,870	0.77

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 1. Lending Volume

LENDING VOLUME												
Geography: CALIFORNIA												
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007												
MA/Assessment Area (2007):	% 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)	
Limited Review:												
Truckee-Grass Valley CA	0.33	2,699	841,966	3,157	92,202	32	528	0	0	5,888	934,696	0.19
Vallejo-Fairfield CA MSA	0.93	8,685	2,518,520	7,638	233,076	80	4,045	1	4,250	16,404	2,759,891	0.50
Visalia-Porterville CA MSA	0.71	6,939	1,150,565	4,942	205,870	673	58,539	8	24,279	12,562	1,439,253	0.39
Yuba City CA MSA	0.36	3,326	672,942	2,919	86,984	191	7,295	0	0	6,436	767,221	0.17

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Fresno CA MSA	6,124	2.62	1.60	1.08	21.71	14.06	35.87	29.34	40.82	55.52	7.77	0.82	4.33	7.42	9.57	
Los Angeles-Long Beach-Glendale CA MD	33,994	14.54	1.91	2.08	15.46	9.53	31.30	26.36	51.33	62.03	7.09	5.13	4.24	5.86	9.12	
Oakland-Fremont-Hayward CA MD	25,398	10.86	3.49	3.34	13.07	8.50	43.58	39.54	39.86	48.61	13.25	5.76	7.72	12.53	17.12	
Riverside-San Bernardino-Ontario CA MSA	29,038	12.42	1.49	0.84	21.74	20.07	43.33	44.63	33.44	34.45	5.66	2.05	5.12	5.10	6.89	
San Diego-Carlsbad-San Marcos CA MSA	20,541	8.78	2.30	3.96	14.03	12.60	41.01	28.57	42.66	54.88	9.10	8.07	7.27	8.17	10.55	
San Francisco-San Mateo-Redwood City CA MD	14,521	6.21	1.54	7.58	12.79	13.05	45.12	35.13	40.55	44.24	14.69	20.90	13.67	13.24	15.63	
San Jose-Sunnyvale-Santa Clara CA MSA	18,140	7.76	1.13	1.85	16.54	14.73	47.80	49.23	34.53	34.20	13.56	7.34	8.98	14.70	15.52	
Santa Ana-Anaheim-Irvine CA MD	15,171	6.49	1.25	0.58	19.56	9.85	33.56	26.06	45.63	63.50	8.35	5.56	4.87	8.07	10.15	
Limited Review:																
Bakersfield CA MSA	5,707	2.44	2.10	0.63	23.06	11.44	33.51	26.46	41.33	61.47	6.06	2.34	3.95	5.23	7.25	
Central Rural CA	1,443	0.62	0.00	0.00	0.00	0.00	62.07	56.34	37.93	43.66	11.28	0.00	0.00	11.01	11.68	
Chico CA MSA	1,399	0.60	0.38	0.86	14.86	13.72	60.46	55.97	24.30	29.45	6.81	11.54	5.05	7.18	6.95	
Eastern Rural CA	600	0.26	0.00	0.00	20.60	4.67	41.94	20.00	37.46	75.33	17.99	0.00	9.38	11.18	21.61	
El Centro CA MSA	710	0.30	0.00	0.00	23.53	14.37	42.36	33.38	34.11	52.25	6.52	0.00	1.31	7.07	8.29	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Limited Review:																
Hanford-Corcoran CA MSA	827	0.35	0.00	0.00	22.35	21.64	39.08	27.93	38.57	50.42	6.49	0.00	3.79	7.97	6.68	
Madera CA MSA	1,016	0.43	0.00	0.00	11.37	10.04	52.17	49.61	36.46	40.35	5.93	0.00	3.88	5.59	7.28	
Merced CA MSA	1,350	0.58	0.00	0.00	17.13	19.70	50.94	44.74	31.94	35.56	7.45	0.00	5.20	6.34	9.30	
Modesto CA MSA	4,176	1.79	1.12	0.53	14.63	8.81	53.88	68.27	30.36	22.39	8.42	4.04	6.45	8.71	8.78	
Napa CA MSA	953	0.41	0.00	0.00	13.85	18.78	60.87	56.56	25.28	24.66	12.42	0.00	10.29	13.01	13.46	
Northern Rural CA	2,330	1.00	0.00	0.00	20.06	17.12	70.35	74.76	9.59	8.11	8.80	0.00	10.24	8.41	8.66	
Oxnard-Thousand Oaks-Ventura CA MSA	5,876	2.51	1.20	0.75	15.46	12.90	46.06	49.52	37.29	36.83	11.03	13.10	9.58	11.11	11.61	
Redding CA MSA	1,050	0.45	0.00	0.00	12.78	14.67	70.92	62.57	16.30	22.76	7.28	0.00	6.74	7.27	7.76	
Sacramento-Arden-Arcade-Roseville CA MSA	20,393	8.72	3.32	3.11	18.33	10.69	42.14	32.75	36.21	53.44	8.92	8.20	6.37	8.77	9.82	
Salinas CA MSA	1,643	0.70	0.00	0.00	13.83	16.25	45.09	37.61	41.08	46.14	9.21	0.00	6.99	8.85	11.04	
San Luis Obispo-Paso Robles CA MSA	2,365	1.01	0.00	0.00	10.27	11.71	75.43	76.58	14.31	11.71	11.17	0.00	8.57	11.51	11.32	
Santa Barbara-Santa Maria-Goleta CA MSA	2,128	0.91	0.97	0.99	17.42	17.29	39.94	49.67	41.68	32.05	10.17	12.20	9.01	10.72	9.97	
Santa Cruz-Watsonville CA MSA	1,887	0.81	0.00	0.00	20.21	17.12	40.44	39.64	39.35	43.24	14.46	0.00	12.94	14.83	14.84	
Santa Rosa-Petaluma CA MSA	2,581	1.10	0.00	0.00	9.17	7.36	71.27	68.66	19.56	23.98	9.49	0.00	6.35	9.32	12.11	
Stockton CA MSA	4,080	1.74	1.80	0.83	19.48	7.57	39.28	25.25	39.43	66.35	7.44	1.63	5.27	7.41	8.19	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Limited Review:																
Truckee-Grass Valley CA	1,034	0.44	0.00	0.00	3.77	2.90	40.92	25.63	55.31	71.47	11.81	0.00	15.38	10.32	12.31	
Vallejo-Fairfield CA MSA	2,980	1.27	0.52	0.74	15.69	17.75	50.32	43.15	33.48	38.36	9.34	13.64	9.46	8.07	10.97	
Visalia-Porterville CA MSA	2,749	1.18	0.00	0.00	22.02	19.13	38.85	42.52	39.13	38.34	7.07	0.00	9.48	6.00	7.35	
Yuba City CA MSA	1,660	0.71	0.00	0.00	17.49	42.59	52.57	39.10	29.94	18.31	7.47	0.00	11.92	6.36	4.00	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT												Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*									
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Fresno CA MSA	1,193	2.75	1.60	1.68	21.71	20.03	35.87	35.79	40.82	42.50	7.77	10.14	6.72	6.69	9.09					
Los Angeles-Long Beach-Glendale CA MD	9,614	22.19	1.91	2.74	15.46	17.87	31.30	33.11	51.33	46.29	9.10	8.37	8.51	8.16	10.34					
Oakland-Fremont-Hayward CA MD	3,639	8.40	3.49	3.63	13.07	15.33	43.58	41.74	39.86	39.30	9.77	6.94	8.83	9.17	11.63					
Riverside-San Bernardino-Ontario CA MSA	5,872	13.55	1.49	1.18	21.74	19.18	43.33	46.17	33.44	33.48	6.83	5.83	7.00	6.27	7.58					
San Diego-Carlsbad-San Marcos CA MSA	2,954	6.82	2.30	3.25	14.03	14.01	41.01	42.45	42.66	40.28	11.55	13.06	11.75	11.00	11.94					
San Francisco-San Mateo-Redwood City CA MD	1,777	4.10	1.54	2.19	12.79	13.06	45.12	44.63	40.55	40.12	11.26	13.33	8.31	10.29	14.42					
San Jose-Sunnyvale-Santa Clara CA MSA	1,903	4.39	1.13	1.21	16.54	17.39	47.80	49.55	34.53	31.84	11.29	10.75	9.41	11.04	13.41					
Santa Ana-Anaheim-Irvine CA MD	3,038	7.01	1.25	1.68	19.56	19.85	33.56	32.62	45.63	45.85	8.22	6.67	7.01	7.69	9.44					
Limited Review:																				
Bakersfield CA MSA	1,094	2.52	2.10	2.38	23.06	20.57	33.51	31.54	41.33	45.52	8.23	6.58	7.59	8.86	8.22					
Central Rural CA	301	0.69	0.00	0.00	0.00	0.00	62.07	66.78	37.93	33.22	12.11	0.00	0.00	13.73	9.39					
Chico CA MSA	213	0.49	0.38	0.94	14.86	19.72	60.46	55.87	24.30	23.47	6.31	0.00	6.29	6.12	6.98					
Eastern Rural CA	42	0.10	0.00	0.00	20.60	7.14	41.94	26.19	37.46	66.67	20.79	0.00	0.00	12.12	28.81					
El Centro CA MSA	249	0.57	0.00	0.00	23.53	18.47	42.36	36.55	34.11	44.98	10.58	0.00	17.24	9.24	9.23					

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007									
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited Review:															
Hanford-Corcoran CA MSA	200	0.46	0.00	0.00	22.35	19.50	39.08	35.00	38.57	45.50	13.26	0.00	15.96	12.04	13.31
Madera CA MSA	258	0.60	0.00	0.00	11.37	12.40	52.17	48.45	36.46	39.15	11.40	0.00	9.59	9.88	14.11
Merced CA MSA	250	0.58	0.00	0.00	17.13	12.40	50.94	53.60	31.94	34.00	6.02	0.00	6.98	6.16	5.39
Modesto CA MSA	686	1.58	1.12	0.58	14.63	13.85	53.88	53.94	30.36	31.63	7.26	0.00	6.74	7.43	7.49
Napa CA MSA	201	0.46	0.00	0.00	13.85	12.44	60.87	64.18	25.28	23.38	11.97	0.00	11.11	12.67	10.58
Northern Rural CA	533	1.23	0.00	0.00	20.06	16.70	70.35	75.80	9.59	7.50	10.57	0.00	9.22	10.89	11.40
Oxnard-Thousand Oaks-Ventura CA MSA	1,122	2.59	1.20	1.87	15.46	16.93	46.06	45.45	37.29	35.74	9.50	16.33	8.85	10.32	8.32
Redding CA MSA	305	0.70	0.00	0.00	12.78	17.05	70.92	67.21	16.30	15.74	8.82	0.00	7.83	9.46	7.03
Sacramento-Arden-Arcade-Roseville CA MSA	3,005	6.93	3.32	3.13	18.33	16.41	42.14	40.90	36.21	39.57	6.41	5.49	6.16	6.24	6.77
Salinas CA MSA	534	1.23	0.00	0.00	13.83	15.36	45.09	42.70	41.08	41.95	8.66	0.00	8.14	6.50	11.70
San Luis Obispo-Paso Robles CA MSA	332	0.77	0.00	0.00	10.27	15.66	75.43	72.89	14.31	11.45	9.72	0.00	9.80	10.64	4.42
Santa Barbara-Santa Maria-Goleta CA MSA	532	1.23	0.97	2.44	17.42	21.80	39.94	44.17	41.68	31.58	14.92	7.69	14.17	16.54	13.87
Santa Cruz-Watsonville CA MSA	356	0.82	0.00	0.00	20.21	19.94	40.44	43.82	39.35	36.24	12.60	0.00	10.65	13.04	13.54
Santa Rosa-Petaluma CA MSA	497	1.15	0.00	0.00	9.17	11.07	71.27	71.83	19.56	17.10	8.28	0.00	7.45	9.03	5.73
Stockton CA MSA	1,014	2.34	1.80	2.07	19.48	22.58	39.28	32.25	39.43	43.10	9.23	12.20	13.09	8.87	7.80

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Limited Review:															
Truckee-Grass Valley CA	161	0.37	0.00	0.00	3.77	1.24	40.92	34.16	55.31	64.60	8.07	0.00	0.00	6.83	9.12
Vallejo-Fairfield CA MSA	662	1.53	0.52	0.45	15.69	12.84	50.32	53.17	33.48	33.53	5.93	10.00	3.49	6.77	5.68
Visalia-Porterville CA MSA	639	1.47	0.00	0.00	22.02	19.09	38.85	35.99	39.13	44.91	10.63	0.00	9.87	10.03	11.68
Yuba City CA MSA	155	0.36	0.00	0.00	17.49	14.19	52.57	52.26	29.94	33.55	4.51	0.00	4.39	4.75	4.17

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*									
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Fresno CA MSA	8,908	2.58	1.60	1.35	21.71	17.21	35.87	33.92	40.82	47.52	5.51	4.09	4.59	5.41	6.29					
Los Angeles-Long Beach-Glendale CA MD	66,691	19.33	1.91	1.65	15.46	13.71	31.30	29.92	51.33	54.72	4.45	2.91	3.56	4.28	5.16					
Oakland-Fremont-Hayward CA MD	32,808	9.51	3.49	2.84	13.07	11.64	43.58	39.77	39.86	45.75	6.17	3.73	5.24	6.09	7.08					
Riverside-San Bernardino-Ontario CA MSA	37,814	10.96	1.49	1.26	21.74	17.34	43.33	44.35	33.44	37.05	4.03	3.26	3.74	3.92	4.41					
San Diego-Carlsbad-San Marcos CA MSA	26,687	7.73	2.30	2.58	14.03	10.99	41.01	36.11	42.66	50.32	5.30	4.09	4.41	5.07	5.98					
San Francisco-San Mateo-Redwood City CA MD	19,312	5.60	1.54	2.43	12.79	10.81	45.12	40.16	40.55	46.60	7.08	7.14	5.47	6.55	8.54					
San Jose-Sunnyvale-Santa Clara CA MSA	23,397	6.78	1.13	1.02	16.54	14.12	47.80	45.16	34.53	39.71	6.86	5.54	6.05	6.86	7.50					
Santa Ana-Anaheim-Irvine CA MD	27,005	7.83	1.25	0.69	19.56	13.83	33.56	28.98	45.63	56.50	5.00	2.41	3.86	4.76	5.84					
Limited Review:																				
Bakersfield CA MSA	7,024	2.04	2.10	1.27	23.06	15.67	33.51	34.67	41.33	48.39	4.49	3.67	3.81	5.19	4.37					
Central Rural CA	2,021	0.59	0.00	0.00	0.00	0.00	62.07	62.79	37.93	37.21	5.93	0.00	0.00	5.79	6.15					
Chico CA MSA	2,075	0.60	0.38	0.67	14.86	14.99	60.46	56.63	24.30	27.71	7.09	10.00	6.57	7.17	7.23					
Eastern Rural CA	378	0.11	0.00	0.00	20.60	5.29	41.94	30.16	37.46	64.55	6.32	0.00	4.13	5.19	7.31					
El Centro CA MSA	1,230	0.36	0.00	0.00	23.53	12.28	42.36	41.79	34.11	45.93	6.72	0.00	5.19	7.23	6.70					

* Based on 2007 Peer Mortgage Data (Western)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Limited Review:																
Hanford-Corcoran CA MSA	961	0.28	0.00	0.00	22.35	15.40	39.08	36.32	38.57	48.28	4.65	0.00	4.63	4.38	4.92	
Madera CA MSA	1,643	0.48	0.00	0.00	11.37	9.80	52.17	51.61	36.46	38.59	5.70	0.00	4.50	6.01	5.70	
Merced CA MSA	1,973	0.57	0.00	0.00	17.13	16.78	50.94	45.82	31.94	37.40	5.47	0.00	6.00	5.03	5.76	
Modesto CA MSA	5,458	1.58	1.12	0.82	14.63	11.71	53.88	56.19	30.36	31.28	5.71	3.39	5.73	5.68	5.88	
Napa CA MSA	1,623	0.47	0.00	0.00	13.85	13.92	60.87	60.32	25.28	25.75	6.14	0.00	4.18	6.20	7.58	
Northern Rural CA	3,845	1.11	0.00	0.00	20.06	15.81	70.35	75.34	9.59	8.84	6.09	0.00	5.78	6.45	4.11	
Oxnard-Thousand Oaks-Ventura CA MSA	8,750	2.54	1.20	1.21	15.46	14.64	46.06	43.84	37.29	40.31	4.70	5.08	4.30	4.75	4.83	
Redding CA MSA	1,949	0.56	0.00	0.00	12.78	14.26	70.92	65.93	16.30	19.81	5.70	0.00	5.03	5.54	6.80	
Sacramento-Arden-Arcade-Roseville CA MSA	25,709	7.45	3.32	2.79	18.33	15.15	42.14	40.14	36.21	41.93	5.51	3.78	4.88	5.36	6.13	
Salinas CA MSA	3,463	1.00	0.00	0.00	13.83	10.68	45.09	47.04	41.08	42.28	5.59	0.00	4.04	5.79	6.17	
San Luis Obispo-Paso Robles CA MSA	3,489	1.01	0.00	0.00	10.27	11.75	75.43	75.81	14.31	12.44	6.65	0.00	6.54	6.65	6.79	
Santa Barbara-Santa Maria-Goleta CA MSA	4,372	1.27	0.97	1.69	17.42	19.08	39.94	41.97	41.68	37.26	5.64	6.76	5.66	5.80	5.38	
Santa Cruz-Watsonville CA MSA	2,928	0.85	0.00	0.00	20.21	16.05	40.44	41.84	39.35	42.11	6.78	0.00	5.88	6.65	7.45	
Santa Rosa-Petaluma CA MSA	4,770	1.38	0.00	0.00	9.17	8.93	71.27	70.82	19.56	20.25	5.08	0.00	4.52	5.08	5.45	
Stockton CA MSA	7,192	2.08	1.80	1.43	19.48	13.68	39.28	32.54	39.43	52.35	5.50	8.16	5.10	5.37	5.64	

* Based on 2007 Peer Mortgage Data (Western)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Limited Review:															
Truckee-Grass Valley CA	1,502	0.44	0.00	0.00	3.77	3.20	40.92	33.49	55.31	63.32	5.81	0.00	8.33	5.33	5.97
Vallejo-Fairfield CA MSA	5,040	1.46	0.52	0.44	15.69	12.02	50.32	49.66	33.48	37.88	5.29	4.60	4.87	4.92	6.02
Visalia-Porterville CA MSA	3,547	1.03	0.00	0.00	22.02	15.42	38.85	37.44	39.13	47.14	4.98	0.00	4.84	4.42	5.72
Yuba City CA MSA	1,511	0.44	0.00	0.00	17.49	14.23	52.57	51.75	29.94	34.02	5.75	0.00	4.11	6.25	5.99

* Based on 2007 Peer Mortgage Data (Western)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Fresno CA MSA	16	4.78	6.51	6.25	38.38	37.50	39.03	37.50	16.08	18.75	3.27	0.00	4.00	1.96	7.69									
Los Angeles-Long Beach-Glendale CA MD	114	34.03	12.96	22.81	31.74	35.09	28.34	22.81	26.96	19.30	0.54	0.75	0.44	0.49	0.66									
Oakland-Fremont-Hayward CA MD	36	10.75	13.31	13.89	27.95	22.22	45.36	30.56	13.38	33.33	0.45	0.55	0.19	0.58	0.81									
Riverside-San Bernardino-Ontario CA MSA	13	3.88	7.73	15.38	38.68	53.85	37.84	23.08	15.76	7.69	1.07	0.00	1.44	0.60	2.94									
San Diego-Carlsbad-San Marcos CA MSA	25	7.46	11.77	44.00	32.61	40.00	37.33	16.00	18.29	0.00	0.64	1.11	0.41	0.70	0.00									
San Francisco-San Mateo-Redwood City CA MD	24	7.16	19.98	4.17	23.42	25.00	31.54	20.83	25.05	50.00	0.27	0.00	0.25	0.16	0.58									
San Jose-Sunnyvale-Santa Clara CA MSA	4	1.19	6.94	25.00	26.10	0.00	53.65	25.00	13.30	50.00	0.00	0.00	0.00	0.00	0.00									
Santa Ana-Anaheim-Irvine CA MD	20	5.97	6.27	10.00	41.07	45.00	33.61	35.00	19.05	10.00	0.98	0.00	1.23	0.00	5.13									
Limited Review:																								
Bakersfield CA MSA	9	2.69	5.58	0.00	33.58	33.33	31.60	22.22	29.24	44.44	1.18	0.00	0.00	0.00	5.00									
Central Rural CA	0	0.00	0.00	0.00	0.00	0.00	68.34	0.00	31.66	0.00	0.00	0.00	0.00	0.00	0.00									
Chico CA MSA	5	1.49	8.41	0.00	34.73	20.00	34.21	40.00	22.65	40.00	5.36	0.00	4.55	9.09	0.00									
Eastern Rural CA	4	1.19	0.00	0.00	11.45	25.00	2.26	50.00	86.30	25.00	20.00	0.00	0.00	0.00	25.00									
El Centro CA MSA	0	0.00	0.00	0.00	38.97	0.00	27.45	0.00	33.58	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2007 Peer Mortgage Data (Western)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp							
Limited Review:																								
Hanford-Corcoran CA MSA	1	0.30	0.00	0.00	30.00	0.00	38.19	0.00	31.80	100.00	0.00	0.00	0.00	0.00	0.00									
Madera CA MSA	1	0.30	0.00	0.00	47.62	100.00	39.87	0.00	12.50	0.00	9.09	0.00	12.50	0.00	0.00									
Merced CA MSA	5	1.49	0.00	0.00	39.39	40.00	42.53	40.00	18.09	20.00	3.70	0.00	7.14	0.00	0.00									
Modesto CA MSA	2	0.60	3.38	0.00	26.24	50.00	49.18	50.00	21.20	0.00	1.54	0.00	5.26	0.00	0.00									
Napa CA MSA	1	0.30	0.00	0.00	24.02	0.00	72.18	100.00	3.80	0.00	0.00	0.00	0.00	0.00	0.00									
Northern Rural CA	4	1.19	0.00	0.00	41.81	100.00	56.86	0.00	1.34	0.00	0.00	0.00	0.00	0.00	0.00									
Oxnard-Thousand Oaks-Ventura CA MSA	6	1.79	3.57	16.67	34.60	33.33	47.43	50.00	14.41	0.00	3.64	0.00	2.08	6.52	0.00									
Redding CA MSA	7	2.09	0.00	0.00	44.43	0.00	47.48	100.00	8.09	0.00	5.56	0.00	0.00	10.00	0.00									
Sacramento-Arden-Arcade-Roseville CA MSA	15	4.48	10.57	0.00	36.09	13.33	35.54	60.00	17.80	26.67	1.31	0.00	0.00	2.80	4.17									
Salinas CA MSA	1	0.30	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 Luis Obispo-Paso Robles CA MSA	2	0.60	0.00	0.00	34.31	0.00	64.12	100.00	1.56	0.00	0.00	0.00	0.00	0.00	0.00									
Santa Barbara-Santa Maria-Goleta CA MSA	4	1.19	12.99	0.00	41.94	75.00	28.08	25.00	16.99	0.00	0.82	0.00	2.22	0.00	0.00									
Santa Cruz-Watsonville CA MSA	3	0.90	0.00	0.00	43.78	66.67	44.77	33.33	11.45	0.00	0.00	0.00	0.00	0.00	0.00									
Santa Rosa-Petaluma CA MSA	3	0.90	0.00	0.00	29.86	0.00	65.54	100.00	4.60	0.00	0.93	0.00	0.00	1.39	0.00									
Stockton CA MSA	1	0.30	22.11	100.00	26.33	0.00	37.30	0.00	14.27	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2007 Peer Mortgage Data (Western)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Limited Review:																
Truckee-Grass Valley CA	2	0.60	0.00	0.00	33.06	0.00	45.31	100.00	21.63	0.00	0.00	0.00	0.00	0.00	0.00	
Vallejo-Fairfield CA MSA	3	0.90	6.21	33.33	35.41	66.67	37.98	0.00	20.40	0.00	2.33	0.00	4.00	0.00	0.00	
Visalia-Porterville CA MSA	4	1.19	0.00	0.00	40.02	25.00	30.92	50.00	29.06	25.00	5.56	0.00	7.69	5.88	0.00	
Yuba City CA MSA	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	

* Based on 2007 Peer Mortgage Data (Western)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

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, 2007				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Fresno CA MSA	15,619	1.42	6.54	6.16	27.40	23.41	33.30	31.69	32.64	38.74	12.94	19.43	13.01	11.87	11.63						
Los Angeles-Long Beach-Glendale CA MD	297,952	27.05	7.94	5.81	21.05	17.53	26.58	26.21	43.63	50.45	12.83	11.66	11.45	12.00	13.20						
Oakland-Fremont-Hayward CA MD	95,405	8.66	10.67	8.36	16.77	14.53	38.98	37.27	33.46	39.85	18.39	20.63	17.86	16.95	18.29						
Riverside-San Bernardino-Ontario CA MSA	74,930	6.80	3.82	2.15	28.84	22.03	41.10	38.34	26.16	37.48	13.22	12.88	11.94	12.19	13.82						
San Diego-Carlsbad-San Marcos CA MSA	92,686	8.42	4.95	3.51	21.53	16.85	37.07	34.84	36.42	44.80	14.86	13.40	13.35	13.56	15.31						
San Francisco-San Mateo-Redwood City CA MD	106,478	9.67	15.59	12.23	18.13	18.67	34.67	35.42	31.51	33.69	21.20	23.20	21.67	19.39	20.70						
San Jose-Sunnyvale-Santa Clara CA MSA	69,741	6.33	2.91	2.56	24.18	19.59	43.12	45.76	29.80	32.10	18.08	17.48	17.14	17.27	18.65						
Santa Ana-Anaheim-Irvine CA MD	133,413	12.11	3.13	2.64	29.05	24.84	35.25	32.62	31.76	39.90	16.61	18.66	15.57	15.77	16.76						
Limited Review:																					
Bakersfield CA MSA	12,212	1.11	2.89	3.21	29.09	26.86	28.82	22.62	39.18	47.31	13.16	18.27	13.95	10.27	12.25						
Central Rural CA	2,651	0.24	0.00	0.00	0.00	0.00	60.97	66.65	39.02	33.35	11.44	0.00	0.00	10.21	8.70						
Chico CA MSA	4,463	0.41	0.48	0.16	27.46	21.60	47.14	46.54	24.92	31.71	8.80	0.00	8.53	7.41	8.37						
Eastern Rural CA	293	0.03	0.00	0.00	32.46	25.60	24.77	38.91	42.77	35.49	5.76	0.00	4.43	4.46	2.71						
El Centro CA MSA	1,654	0.15	0.00	0.00	34.79	36.03	38.77	40.81	26.45	23.16	13.89	0.00	15.56	12.44	8.98						

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

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, 2007				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Limited Review:																								
Hanford-Corcoran CA MSA	1,313	0.12	0.00	0.00	38.16	33.13	31.74	33.97	29.95	32.90	11.97	0.00	11.92	10.09	10.22									
Madera CA MSA	2,324	0.21	0.00	0.00	15.96	14.07	55.40	52.02	28.64	33.91	13.12	0.00	17.80	11.62	12.25									
Merced CA MSA	2,380	0.22	0.00	0.00	31.01	26.18	45.56	42.69	23.43	31.13	10.06	0.00	10.39	7.47	11.35									
Modesto CA MSA	7,439	0.68	8.38	6.49	15.83	14.52	49.98	47.55	25.80	31.44	11.52	10.86	11.20	10.03	11.52									
Napa CA MSA	4,304	0.39	0.00	0.00	26.13	22.40	55.37	60.06	18.50	17.54	14.53	0.00	14.62	13.57	11.65									
Northern Rural CA	6,180	0.56	0.00	0.00	26.40	22.06	66.99	67.75	6.61	10.19	10.26	0.00	7.71	8.59	9.01									
Oxnard-Thousand Oaks-Ventura CA MSA	25,186	2.29	3.85	2.77	18.57	13.79	50.22	47.23	27.36	36.21	13.55	13.31	11.99	13.26	13.16									
Redding CA MSA	3,549	0.32	0.00	0.00	25.58	22.40	62.17	62.50	12.25	15.10	11.14	0.00	11.39	9.89	10.41									
Sacramento-Arden-Arcade-Roseville CA MSA	68,416	6.21	7.44	5.59	22.54	18.77	37.69	34.78	32.33	40.85	18.49	17.76	17.86	16.66	18.69									
Salinas CA MSA	9,238	0.84	0.00	0.00	20.95	16.13	45.44	41.61	33.61	42.26	15.99	0.00	11.82	13.55	14.69									
San Luis Obispo-Paso Robles CA MSA	5,234	0.48	0.00	0.00	21.70	16.28	65.25	65.71	13.05	18.02	9.10	0.00	8.31	7.75	9.82									
Santa Barbara-Santa Maria-Goleta CA MSA	7,903	0.72	2.82	1.71	36.84	34.11	32.53	29.09	27.80	35.09	10.09	7.96	10.56	8.27	9.00									
Santa Cruz-Watsonville CA MSA	8,743	0.79	0.00	0.00	21.98	20.38	47.14	45.35	30.89	34.27	13.95	0.00	13.28	13.16	12.62									
Santa Rosa-Petaluma CA MSA	13,274	1.21	0.00	0.00	16.45	13.07	69.07	69.62	14.49	17.31	13.25	0.00	12.37	12.08	12.57									
Stockton CA MSA	10,221	0.93	9.14	6.66	22.04	18.65	36.10	32.46	32.71	42.23	13.15	13.39	11.53	11.13	13.68									

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

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, 2007				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Limited Review:																					
Truckee-Grass Valley CA	3,055	0.28	0.00	0.00	9.25	6.45	45.43	40.65	45.32	52.90	12.83	0.00	12.27	11.21	11.74						
Vallejo-Fairfield CA MSA	7,437	0.68	2.92	2.23	24.90	18.99	45.33	43.14	26.81	35.65	12.25	15.25	11.61	11.36	12.39						
Visalia-Porterville CA MSA	4,765	0.43	0.00	0.00	30.46	27.24	34.04	34.31	35.47	38.45	10.21	0.00	9.61	8.93	8.89						
Yuba City CA MSA	2,856	0.26	0.00	0.00	32.81	25.70	44.57	39.01	22.62	35.29	15.44	0.00	14.52	12.61	17.02						

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

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, 2007				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Fresno CA MSA	802	6.79	1.24	2.37	27.13	19.58	44.03	49.88	27.50	28.18	25.00	44.44	21.55	26.30	19.92						
Los Angeles-Long Beach-Glendale CA MD	1,229	10.41	3.97	4.64	15.59	17.17	31.60	23.52	48.40	54.68	20.77	14.12	13.76	16.85	24.53						
Oakland-Fremont-Hayward CA MD	497	4.21	6.40	3.82	16.63	16.30	37.64	30.38	39.33	49.50	37.62	40.00	34.78	32.37	39.77						
Riverside-San Bernardino-Ontario CA MSA	712	6.03	2.08	0.28	26.78	22.33	41.62	35.81	29.52	41.57	28.16	0.00	25.29	25.08	31.33						
San Diego-Carlsbad-San Marcos CA MSA	683	5.78	3.53	1.32	19.33	11.27	40.34	38.65	36.77	48.76	27.26	37.50	15.32	25.08	28.57						
San Francisco-San Mateo-Redwood City CA MD	434	3.68	6.76	4.15	15.97	15.90	43.15	32.03	34.12	47.93	36.84	38.89	38.33	25.29	42.54						
San Jose-Sunnyvale-Santa Clara CA MSA	394	3.34	2.32	0.25	31.69	22.08	42.13	49.49	23.86	28.17	30.77	20.00	21.67	33.52	30.11						
Santa Ana-Anaheim-Irvine CA MD	479	4.06	3.39	5.22	26.49	19.21	34.87	29.85	34.99	45.72	24.51	36.36	22.40	20.20	27.83						
Limited Review:																					
Bakersfield CA MSA	471	3.99	2.07	1.27	34.82	32.27	32.91	23.78	30.21	42.68	34.91	0.00	36.29	27.73	34.90						
Central Rural CA	51	0.43	0.00	0.00	0.00	0.00	61.60	47.06	38.40	52.94	24.44	0.00	0.00	18.75	27.59						
Chico CA MSA	205	1.74	0.10	0.00	9.74	1.46	50.70	47.32	39.46	51.22	27.13	0.00	13.64	19.17	31.76						
Eastern Rural CA	3	0.03	0.00	0.00	19.32	0.00	43.18	0.00	37.50	100.00	5.00	0.00	0.00	0.00	25.00						
El Centro CA MSA	102	0.86	0.00	0.00	14.80	15.69	52.22	45.10	32.98	39.22	20.37	0.00	26.67	16.48	21.57						

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

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, 2007																
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid
Limited Review:																
Hanford-Corcoran CA MSA	294	2.49	0.00	0.00	16.09	5.44	60.22	75.85	23.51	18.71	30.04	0.00	21.43	28.57	32.61	
Madera CA MSA	305	2.58	0.00	0.00	2.56	6.56	83.33	73.11	14.10	20.33	28.14	0.00	66.67	24.89	29.27	
Merced CA MSA	186	1.58	0.00	0.00	15.50	11.83	71.15	60.75	13.35	27.42	10.74	0.00	10.87	7.56	23.26	
Modesto CA MSA	400	3.39	2.17	2.50	13.65	8.75	61.53	62.75	22.65	26.00	19.14	40.00	14.75	15.95	20.66	
Napa CA MSA	251	2.13	0.00	0.00	13.45	7.17	45.92	52.59	40.63	40.24	36.08	0.00	30.00	31.25	32.20	
Northern Rural CA	385	3.26	0.00	0.00	19.48	9.09	75.19	85.19	5.33	5.71	31.08	0.00	15.38	23.99	29.41	
Oxnard-Thousand Oaks-Ventura CA MSA	415	3.51	3.83	1.93	22.07	23.37	54.29	45.78	19.82	28.92	32.54	33.33	36.67	27.81	35.29	
Redding CA MSA	63	0.53	0.00	0.00	15.43	15.87	72.22	63.49	12.35	20.63	14.43	0.00	12.50	10.29	29.41	
Sacramento-Arden-Arcade-Roseville CA MSA	641	5.43	3.98	2.18	17.68	15.29	47.84	36.04	30.50	46.49	27.92	9.09	29.13	20.38	37.19	
Salinas CA MSA	338	2.86	0.00	0.00	20.83	17.46	50.85	53.25	28.32	29.29	38.33	0.00	25.00	34.44	33.04	
San Luis Obispo-Paso Robles CA MSA	260	2.20	0.00	0.00	12.92	6.15	72.03	71.92	15.06	21.92	31.20	0.00	33.33	27.37	34.78	
Santa Barbara-Santa Maria-Goleta CA MSA	266	2.25	2.17	2.26	25.06	26.32	33.41	40.23	39.37	31.20	37.55	75.00	35.00	37.50	29.55	
Santa Cruz-Watsonville CA MSA	255	2.16	0.00	0.00	25.40	30.59	40.85	35.69	33.75	33.73	36.57	0.00	27.94	35.29	36.51	
Santa Rosa-Petaluma CA MSA	397	3.36	0.00	0.00	6.38	2.52	81.23	86.65	12.39	10.83	33.00	0.00	33.33	31.96	31.25	
Stockton CA MSA	343	2.90	2.09	1.17	10.67	6.12	52.60	45.77	34.64	46.94	19.12	33.33	12.00	17.36	20.00	

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

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, 2007								
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited Review:															
Truckee-Grass Valley CA	32	0.27	0.00	0.00	4.94	3.13	47.67	31.25	47.38	65.63	21.67	0.00	0.00	13.64	23.33
Vallejo-Fairfield CA MSA	79	0.67	0.72	0.00	13.29	11.39	55.92	45.57	30.06	43.04	16.67	0.00	25.00	11.76	23.40
Visalia-Porterville CA MSA	647	5.48	0.00	0.00	25.41	30.91	43.72	34.78	30.87	34.31	24.04	0.00	20.22	20.55	24.73
Yuba City CA MSA	189	1.60	0.00	0.00	7.84	4.23	62.38	61.90	29.78	33.86	27.89	0.00	25.00	23.70	25.84

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families*	% BANK Loans**	% Families*	% BANK Loans****	% Families*	% BANK Loans****	% Families*	% BANK Loans****						
Full Review:																
Fresno CA MSA	6,124	2.62	22.80	0.83	17.05	5.73	18.53	13.77	41.63	79.67	8.99	8.05	8.19	6.22	9.65	
Los Angeles-Long Beach-Glendale CA MD	34,095	14.57	23.87	0.18	16.49	2.35	17.40	5.83	42.24	91.64	8.26	3.50	14.21	5.52	8.34	
Oakland-Fremont-Hayward CA MD	25,398	10.86	20.97	0.66	17.47	6.81	21.18	17.67	40.38	74.86	15.43	16.25	18.22	13.11	15.71	
Riverside-San Bernardino-Ontario CA MSA	29,038	12.41	21.73	1.12	17.48	5.93	20.23	14.91	40.56	78.04	6.56	5.99	7.27	6.31	6.57	
San Diego-Carlsbad-San Marcos CA MSA	20,541	8.78	21.02	0.52	17.91	5.18	20.09	12.85	40.98	81.45	10.31	5.50	8.83	7.97	10.91	
San Francisco-San Mateo-Redwood City CA MD	14,521	6.21	21.33	0.55	17.59	3.87	19.98	11.43	41.11	84.14	16.70	13.68	18.16	15.30	16.79	
San Jose-Sunnyvale-Santa Clara CA MSA	18,140	7.75	20.54	0.53	18.11	6.42	21.70	21.97	39.66	71.08	15.47	3.57	16.83	15.01	15.58	
Santa Ana-Anaheim-Irvine CA MD	15,171	6.48	20.69	0.55	17.97	4.19	20.68	11.55	40.65	83.71	9.58	6.30	10.83	7.94	9.81	
Limited Review:																
Bakersfield CA MSA	5,707	2.44	23.46	1.12	16.67	5.95	18.13	16.31	41.75	76.62	6.99	10.26	4.91	5.73	7.37	
Central Rural CA	1,443	0.62	16.29	0.93	16.16	5.05	21.63	12.10	45.92	81.92	12.65	6.67	7.34	15.14	12.63	
Chico CA MSA	1,399	0.60	21.91	2.46	17.06	12.30	21.06	20.51	39.97	64.73	7.45	10.17	8.98	6.73	7.38	
Eastern Rural CA	600	0.26	17.61	0.50	17.07	1.51	19.08	6.39	46.24	91.60	20.32	40.00	10.00	30.77	19.61	
El Centro CA MSA	710	0.30	23.24	3.22	17.60	3.70	17.11	12.22	42.05	80.87	7.08	0.00	0.00	6.10	7.37	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 4.0% of loans originated and purchased by bank.

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

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. 18 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families*	% BANK Loans**	% Families19	% BANK Loans****	% Families*	% BANK Loans****	% Families*	% BANK Loans****						
Limited Review:																
Hanford-Corcoran CA MSA	827	0.35	20.55	2.42	18.31	8.92	19.92	17.45	41.22	71.21	7.49	3.39	10.65	6.57	7.53	
Madera CA MSA	1,016	0.43	22.09	2.56	16.65	7.48	21.11	18.85	40.14	71.11	6.76	16.67	4.35	6.51	6.85	
Merced CA MSA	1,350	0.58	20.72	0.31	18.32	4.39	19.88	14.33	41.08	80.97	9.04	0.00	6.25	9.07	9.16	
Modesto CA MSA	4,176	1.78	21.74	0.72	17.27	4.37	20.71	18.09	40.28	76.82	10.31	10.20	5.77	8.47	11.03	
Napa CA MSA	953	0.41	18.55	0.54	19.66	4.10	22.34	11.33	39.45	84.03	14.60	0.00	18.07	11.80	14.84	
Northern Rural CA	2,330	1.00	23.75	1.26	18.98	9.00	21.69	19.09	35.57	70.64	9.68	7.89	9.04	8.63	9.99	
Oxnard-Thousand Oaks-Ventura CA MSA	5,876	2.51	19.55	0.65	18.43	6.02	22.09	15.77	39.92	77.56	12.68	8.65	12.89	11.66	12.93	
Redding CA MSA	1,050	0.45	20.36	2.46	18.02	10.41	21.24	21.12	40.38	66.01	8.12	13.21	5.69	7.52	8.58	
Sacramento-Arden-Arcade-Roseville CA MSA	20,393	8.72	20.59	1.32	18.32	8.20	21.00	20.39	40.09	70.09	10.15	12.36	10.29	9.04	10.48	
Salinas CA MSA	1,643	0.70	19.70	0.57	18.38	5.56	21.52	7.58	40.40	86.30	10.68	14.29	22.06	8.55	10.57	
San Luis Obispo-Paso Robles CA MSA	2,365	1.01	18.57	0.87	18.88	4.26	22.65	13.17	39.90	81.70	12.60	6.90	10.45	10.73	12.97	
Santa Barbara-Santa Maria-Goleta CA MSA	2,128	0.91	20.00	0.82	18.61	2.42	20.45	13.55	40.95	83.20	12.01	17.14	8.05	9.52	12.59	
Santa Cruz-Watsonville CA MSA	1,887	0.81	19.96	0.98	17.98	5.07	21.23	13.46	40.83	80.49	16.53	13.95	17.83	14.80	16.75	
Santa Rosa-Petaluma CA MSA	2,581	1.10	17.73	0.77	18.87	5.29	24.32	14.09	39.08	79.85	10.96	3.85	7.00	7.84	12.12	
Stockton CA MSA	4,080	1.74	22.77	0.85	16.48	4.61	19.80	15.04	40.95	79.51	8.97	10.26	9.40	9.00	8.93	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 4.0% of loans originated and purchased by bank.

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

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. 19 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families* **	% BANK Loans**	% Families20	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans****						
Limited Review:																
Truckee-Grass Valley CA	1,034	0.44	12.72	0.40	15.27	2.97	20.04	9.41	51.97	87.23	13.46	25.00	8.11	14.47	13.46	
Vallejo-Fairfield CA MSA	2,980	1.27	19.26	2.11	18.51	8.81	23.45	23.79	38.79	65.28	11.22	8.20	14.65	11.51	10.85	
Visalia-Porterville CA MSA	2,749	1.17	22.23	1.19	17.27	6.32	19.30	15.16	41.20	77.34	8.20	11.63	4.44	5.16	9.08	
Yuba City CA MSA	1,660	0.71	20.84	0.68	18.18	4.35	20.53	16.66	40.46	78.31	8.30	0.00	6.40	5.07	9.63	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 4.0% of loans originated and purchased by bank.

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

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. 20 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families21	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Fresno CA MSA	1,193	2.75	22.80	2.75	17.05	10.13	18.53	22.58	41.63	64.55	8.10	7.89	6.32	6.64	8.89	
Los Angeles-Long Beach-Glendale CA MD	9,626	22.21	23.87	1.25	16.49	6.43	17.40	18.42	42.24	73.91	9.78	4.75	8.87	9.82	9.98	
Oakland-Fremont-Hayward CA MD	3,639	8.40	20.97	3.33	17.47	12.84	21.18	23.92	40.38	59.91	10.39	8.06	9.91	8.61	11.43	
Riverside-San Bernardino-Ontario CA MSA	5,872	13.55	21.73	2.31	17.48	10.86	20.23	23.93	40.56	62.89	7.11	3.48	6.86	7.19	7.32	
San Diego-Carlsbad-San Marcos CA MSA	2,954	6.82	21.02	2.18	17.91	8.90	20.09	19.85	40.98	69.07	12.45	5.58	14.06	11.61	12.83	
San Francisco-San Mateo-Redwood City CA MD	1,777	4.10	21.33	3.33	17.59	9.25	19.98	18.56	41.11	68.85	12.31	8.75	10.68	13.00	12.58	
San Jose-Sunnyvale-Santa Clara CA MSA	1,903	4.39	20.54	3.28	18.11	10.70	21.70	25.07	39.66	60.95	12.04	9.20	8.75	9.85	13.81	
Santa Ana-Anaheim-Irvine CA MD	3,038	7.01	20.69	2.11	17.97	10.19	20.68	23.10	40.65	64.61	8.64	4.98	5.98	8.47	9.33	
Limited Review:																
Bakersfield CA MSA	1,094	2.52	23.46	2.79	16.67	10.22	18.13	22.49	41.75	64.50	8.61	9.35	8.02	9.03	8.55	
Central Rural CA	301	0.69	16.29	1.36	16.16	10.20	21.63	16.67	45.92	71.77	12.54	0.00	18.00	8.45	13.59	
Chico CA MSA	213	0.49	21.91	1.46	17.06	13.11	21.06	32.52	39.97	52.91	6.53	0.00	5.26	7.19	7.13	
Eastern Rural CA	42	0.10	17.61	7.32	17.07	2.44	19.08	0.00	46.24	90.24	22.11	100.00	0.00	0.00	23.75	
El Centro CA MSA	249	0.57	23.24	2.46	17.60	9.84	17.11	20.08	42.05	67.62	10.80	14.29	6.25	12.90	10.60	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 2.7% of loans originated and purchased by bank.

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

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

21 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families22	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Limited Review:																
Hanford-Corcoran CA MSA	200	0.46	20.55	2.04	18.31	8.67	19.92	20.41	41.22	68.88	13.38	20.00	13.95	14.16	12.83	
Madera CA MSA	258	0.60	22.09	1.59	16.65	13.94	21.11	24.70	40.14	59.76	11.93	5.88	8.75	11.72	12.92	
Merced CA MSA	250	0.58	20.72	1.23	18.32	7.41	19.88	22.22	41.08	69.14	6.21	0.00	8.05	8.18	5.57	
Modesto CA MSA	686	1.58	21.74	3.01	17.27	11.30	20.71	23.34	40.28	62.35	7.86	5.36	9.14	7.44	7.92	
Napa CA MSA	201	0.46	18.55	6.15	19.66	11.79	22.34	24.10	39.45	57.95	12.86	22.73	16.67	7.00	13.74	
Northern Rural CA	533	1.23	23.75	3.85	18.98	13.10	21.69	25.24	35.57	57.80	10.80	5.63	10.56	11.80	10.94	
Oxnard-Thousand Oaks-Ventura CA MSA	1,122	2.59	19.55	3.26	18.43	13.24	22.09	25.20	39.92	58.30	10.07	10.11	11.81	10.08	9.70	
Redding CA MSA	305	0.70	20.36	3.70	18.02	19.19	21.24	26.94	40.38	50.17	8.91	2.13	12.50	9.41	8.64	
Sacramento-Arden-Arcade-Roseville CA MSA	3,005	6.93	20.59	4.14	18.32	13.61	21.00	27.18	40.09	55.08	6.70	5.18	8.01	5.80	6.93	
Salinas CA MSA	534	1.23	19.70	3.45	18.38	5.76	21.52	17.27	40.40	73.51	9.38	35.71	5.00	6.54	9.85	
San Luis Obispo-Paso Robles CA MSA	332	0.77	18.57	2.80	18.88	8.10	22.65	20.56	39.90	68.54	10.33	15.00	4.35	12.58	10.29	
Santa Barbara-Santa Maria-Goleta CA MSA	532	1.23	20.00	1.72	18.61	9.58	20.45	18.77	40.95	69.92	16.50	12.12	15.00	11.25	18.28	
Santa Cruz-Watsonville CA MSA	356	0.82	19.96	2.31	17.98	6.94	21.23	16.76	40.83	73.99	13.21	15.38	13.21	14.15	12.81	
Santa Rosa-Petaluma CA MSA	497	1.15	17.73	3.70	18.87	12.55	24.32	24.49	39.08	59.26	9.19	6.06	8.70	8.93	9.64	
Stockton CA MSA	1,014	2.34	22.77	3.47	16.48	10.92	19.80	26.53	40.95	59.08	9.81	12.37	12.98	12.80	8.02	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 2.7% of loans originated and purchased by bank.

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

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

22 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families ²³	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Limited Review:																
Truckee-Grass Valley CA	161	0.37	12.72	3.21	15.27	3.21	20.04	17.31	51.97	76.28	8.37	11.11	3.57	12.96	7.96	
Vallejo-Fairfield CA MSA	662	1.53	19.26	4.15	18.51	14.15	23.45	29.08	38.79	52.62	6.84	4.76	7.49	5.25	7.64	
Visalia-Porterville CA MSA	639	1.47	22.23	1.44	17.27	9.47	19.30	24.72	41.20	64.37	11.25	2.94	6.90	14.29	11.24	
Yuba City CA MSA	155	0.36	20.84	2.00	18.18	8.67	20.53	21.33	40.46	68.00	4.53	0.00	2.00	8.27	3.75	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 2.7% of loans originated and purchased by bank.

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

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

²³ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
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** *	% BANK Loans****	% Families ²⁴	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Fresno CA MSA	8,908	2.58	22.80	2.36	17.05	10.93	18.53	21.78	41.63	64.93	6.33	5.73	5.28	5.74	6.74									
Los Angeles-Long Beach-Glendale CA MD	66,785	19.35	23.87	1.14	16.49	6.14	17.40	15.91	42.24	76.81	5.32	4.56	5.17	4.93	5.41									
Oakland-Fremont-Hayward CA MD	32,808	9.50	20.97	2.33	17.47	10.10	21.18	23.01	40.38	64.56	7.46	6.05	5.51	6.72	8.05									
Riverside-San Bernardino-Ontario CA MSA	37,814	10.96	21.73	2.66	17.48	11.35	20.23	23.40	40.56	62.59	4.70	5.40	4.48	4.53	4.76									
San Diego-Carlsbad-San Marcos CA MSA	26,687	7.73	21.02	1.53	17.91	6.56	20.09	18.13	40.98	73.78	6.27	5.09	4.77	5.16	6.76									
San Francisco-San Mateo-Redwood City CA MD	19,312	5.59	21.33	1.76	17.59	6.70	19.98	16.86	41.11	74.67	8.59	4.72	5.94	7.39	9.17									
San Jose-Sunnyvale-Santa Clara CA MSA	23,397	6.78	20.54	2.23	18.11	8.64	21.70	23.80	39.66	65.33	8.13	6.33	4.86	7.45	8.86									
Santa Ana-Anaheim-Irvine CA MD	27,005	7.82	20.69	1.84	17.97	8.43	20.68	19.02	40.65	70.72	5.98	4.11	4.42	5.05	6.46									
Limited Review:																								
Bakersfield CA MSA	7,024	2.03	23.46	2.80	16.67	11.04	18.13	22.73	41.75	63.44	5.19	6.29	5.29	4.95	5.21									
Central Rural CA	2,021	0.59	16.29	1.71	16.16	8.52	21.63	20.04	45.92	69.72	6.93	4.76	5.88	6.88	7.08									
Chico CA MSA	2,075	0.60	21.91	3.77	17.06	13.87	21.06	23.30	39.97	59.06	8.06	5.08	6.88	7.55	8.63									
Eastern Rural CA	378	0.11	17.61	1.69	17.07	3.39	19.08	7.06	46.24	87.85	7.23	0.00	7.14	3.61	7.68									
El Centro CA MSA	1,230	0.36	23.24	1.40	17.60	7.63	17.11	22.11	42.05	68.86	7.46	12.90	9.45	6.89	7.35									

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 6.4% of loans originated and purchased by bank.

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

**** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. 24 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE												Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
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** *	% BANK Loans****	% Families25	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp					
Limited Review:																				
Hanford-Corcoran CA MSA	961	0.28	20.55	3.14	18.31	11.27	19.92	23.58	41.22	62.02	5.16	4.76	4.58	4.70	5.46					
Madera CA MSA	1,643	0.48	22.09	2.91	16.65	11.56	21.11	24.87	40.14	60.66	6.50	6.25	5.84	6.37	6.66					
Merced CA MSA	1,973	0.57	20.72	1.36	18.32	9.95	19.88	20.82	41.08	67.88	6.46	4.44	7.29	5.64	6.62					
Modesto CA MSA	5,458	1.58	21.74	2.34	17.27	10.96	20.71	27.69	40.28	59.01	6.88	7.25	6.62	7.34	6.75					
Napa CA MSA	1,623	0.47	18.55	2.16	19.66	10.09	22.34	19.91	39.45	67.85	7.37	8.06	8.28	7.24	7.27					
Northern Rural CA	3,845	1.11	23.75	3.11	18.98	14.42	21.69	25.42	35.57	57.04	7.01	7.30	7.14	6.08	7.29					
Oxnard-Thousand Oaks-Ventura CA MSA	8,750	2.53	19.55	2.38	18.43	12.25	22.09	24.25	39.92	61.13	5.53	5.04	5.52	5.23	5.64					
Redding CA MSA	1,949	0.56	20.36	3.67	18.02	13.28	21.24	26.44	40.38	56.61	6.39	3.57	6.91	6.58	6.35					
Sacramento-Arden-Arcade-Roseville CA MSA	25,709	7.45	20.59	3.50	18.32	14.07	21.00	26.62	40.09	55.81	6.46	7.40	6.34	6.11	6.59					
Salinas CA MSA	3,463	1.00	19.70	1.71	18.38	7.12	21.52	16.16	40.40	75.02	6.67	6.45	7.62	6.29	6.69					
San Luis Obispo-Paso Robles CA MSA	3,489	1.01	18.57	2.05	18.88	9.28	22.65	22.87	39.90	65.80	7.88	10.31	5.30	6.90	8.28					
Santa Barbara-Santa Maria-Goleta CA MSA	4,372	1.27	20.00	2.24	18.61	7.89	20.45	19.89	40.95	69.99	6.97	6.55	6.28	5.64	7.43					
Santa Cruz-Watsonville CA MSA	2,928	0.85	19.96	1.74	17.98	6.89	21.23	17.04	40.83	74.33	7.98	3.76	6.91	6.95	8.51					
Santa Rosa-Petaluma CA MSA	4,770	1.38	17.73	2.79	18.87	10.96	24.32	24.00	39.08	62.26	6.05	3.77	5.71	5.58	6.32					
Stockton CA MSA	7,192	2.08	22.77	1.97	16.48	9.96	19.80	23.55	40.95	64.51	6.62	7.65	7.24	7.39	6.26					

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 6.4% of loans originated and purchased by bank.

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

**** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. 25 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
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** *	% BANK Loans****	% Families ²⁶	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
Limited Review:																								
Truckee-Grass Valley CA	1,502	0.44	12.72	1.00	15.27	5.90	20.04	15.15	51.97	77.95	6.89	4.35	7.52	7.85	6.75									
Vallejo-Fairfield CA MSA	5,040	1.46	19.26	2.67	18.51	13.26	23.45	29.28	38.79	54.78	6.42	4.50	5.53	5.93	6.87									
Visalia-Porterville CA MSA	3,547	1.03	22.23	2.64	17.27	11.03	19.30	21.84	41.20	64.49	5.67	5.08	4.78	5.38	5.94									
Yuba City CA MSA	1,511	0.44	20.84	2.73	18.18	11.15	20.53	23.02	40.46	63.09	6.65	7.14	6.56	6.38	6.75									

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 6.4% of loans originated and purchased by bank.

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

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

26 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Fresno CA MSA	15,620	1.41	66.25	60.66	94.33	2.89	2.78	12.94	22.91
Los Angeles-Long Beach-Glendale CA MD	300,289	27.19	67.99	66.15	96.96	1.98	1.06	12.83	23.39
Oakland-Fremont-Hayward CA MD	95,417	8.64	67.68	66.12	96.82	2.15	1.04	18.39	32.42
Riverside-San Bernardino-Ontario CA MSA	74,947	6.79	67.96	70.84	96.77	1.95	1.29	13.22	23.99
San Diego-Carlsbad-San Marcos CA MSA	92,690	8.39	68.02	67.73	96.77	2.08	1.15	14.86	26.66
San Francisco-San Mateo-Redwood City CA MD	106,479	9.64	67.56	65.56	96.99	1.98	1.04	21.20	37.69
San Jose-Sunnyvale-Santa Clara CA MSA	69,741	6.31	66.10	66.31	97.41	1.74	0.85	18.08	31.74
Santa Ana-Anaheim-Irvine CA MD	134,195	12.15	67.66	65.16	96.66	2.12	1.23	16.61	29.53
Limited Review:									
Bakersfield CA MSA	12,212	1.11	67.02	63.13	95.86	2.60	1.54	13.16	22.66
Central Rural CA	2,651	0.24	72.62	63.71	97.40	1.85	0.75	11.44	19.74
Chico CA MSA	4,463	0.40	70.08	66.95	97.58	1.90	0.52	8.80	22.08
Eastern Rural CA	293	0.03	69.70	77.82	95.22	1.71	3.07	5.76	11.78
El Centro CA MSA	1,654	0.15	64.58	61.73	97.52	1.33	1.15	13.89	25.33

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** 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 20.50% of small loans to businesses originated and purchased by the bank.

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, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Limited Review:									
Hanford-Corcoran CA MSA	1,313	0.12	62.47	55.90	96.04	2.06	1.90	11.97	18.30
Madera CA MSA	2,324	0.21	65.76	67.99	96.39	1.89	1.72	13.12	24.51
Merced CA MSA	2,380	0.22	62.44	63.45	97.10	1.47	1.43	10.06	19.36
Modesto CA MSA	7,439	0.67	66.41	66.70	96.57	2.10	1.33	11.52	20.57
Napa CA MSA	4,304	0.39	69.02	63.89	96.28	2.35	1.37	14.53	26.09
Northern Rural CA	6,180	0.56	68.66	66.33	96.57	2.35	1.08	10.26	18.98
Oxnard-Thousand Oaks-Ventura CA MSA	25,186	2.28	68.50	67.68	97.22	1.87	0.92	13.55	24.90
Redding CA MSA	3,549	0.32	69.88	69.68	97.46	1.80	0.73	11.14	19.93
Sacramento-Arden-Arcade-Roseville CA MSA	68,416	6.19	67.17	67.45	96.80	2.06	1.14	18.49	31.04
Salinas CA MSA	9,238	0.84	68.15	61.73	96.58	2.26	1.16	15.99	26.98
San Luis Obispo-Paso Robles CA MSA	5,234	0.47	69.29	68.06	96.89	2.03	1.09	9.10	17.05
Santa Barbara-Santa Maria-Goleta CA MSA	7,903	0.72	67.22	66.10	97.06	2.08	0.86	10.09	19.71
Santa Cruz-Watsonville CA MSA	8,743	0.79	71.21	65.53	96.68	1.85	1.46	13.95	25.27
Santa Rosa-Petaluma CA MSA	13,274	1.20	69.70	66.78	97.14	1.74	1.12	13.25	24.95
Stockton CA MSA	10,221	0.93	64.67	66.25	95.79	2.29	1.92	13.15	23.23

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** 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 20.50% of small loans to businesses originated and purchased by the bank.

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, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Limited Review:									
Truckee-Grass Valley CA	3,055	0.28	73.87	70.70	97.71	1.83	0.46	12.83	23.51
Vallejo-Fairfield CA MSA	7,437	0.67	67.64	71.56	97.22	1.73	1.05	12.25	23.01
Visalia-Porterville CA MSA	4,765	0.43	66.03	58.70	94.56	3.13	2.31	10.21	17.62
Yuba City CA MSA	2,856	0.26	64.89	66.21	96.95	2.42	0.63	15.44	27.11

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** 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 20.50% of small loans to businesses originated and purchased by the bank.

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, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Fresno CA MSA	802	6.79	88.25	60.85	88.90	4.36	6.73	25.00	27.31
Los Angeles-Long Beach-Glendale CA MD	1,230	10.41	94.32	55.37	96.10	3.50	0.41	20.77	16.73
Oakland-Fremont-Hayward CA MD	497	4.21	94.09	76.06	95.17	4.43	0.40	37.62	40.85
Riverside-San Bernardino-Ontario CA MSA	712	6.03	92.26	67.98	97.19	1.97	0.84	28.16	28.87
San Diego-Carlsbad-San Marcos CA MSA	683	5.78	93.90	63.98	97.36	2.05	0.59	27.26	26.22
San Francisco-San Mateo-Redwood City CA MD	434	3.67	94.35	70.74	97.00	2.76	0.23	36.84	40.97
San Jose-Sunnyvale-Santa Clara CA MSA	394	3.34	92.35	74.11	96.70	2.79	0.51	30.77	34.80
Santa Ana-Anaheim-Irvine CA MD	480	4.06	91.99	59.58	98.13	1.88	0.00	24.51	25.13
Limited Review:									
Bakersfield CA MSA	473	4.00	87.28	60.25	84.36	6.77	8.88	34.91	37.26
Central Rural CA	51	0.43	95.51	72.55	100.00	0.00	0.00	24.44	24.66
Chico CA MSA	205	1.74	94.88	80.98	98.54	0.98	0.49	27.13	30.98
Eastern Rural CA	3	0.03	93.18	100.00	100.00	0.00	0.00	5.00	5.88
El Centro CA MSA	102	0.86	79.70	53.92	91.18	6.86	1.96	20.37	23.81

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** 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 21.21% of small loans to farms originated and purchased by the bank.

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, 2007					
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*		
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less	
Limited Review:										
Hanford-Corcoran CA MSA	295	2.50	87.52	48.81	78.31	5.42	16.27	30.04	36.13	
Madera CA MSA	305	2.58	88.30	63.93	92.79	5.25	1.97	28.14	28.00	
Merced CA MSA	186	1.57	88.72	64.52	90.32	4.84	4.84	10.74	12.90	
Modesto CA MSA	400	3.39	92.38	66.25	96.00	2.00	2.00	19.14	21.86	
Napa CA MSA	251	2.12	90.63	75.70	89.64	5.98	4.38	36.08	42.86	
Northern Rural CA	385	3.26	93.44	74.03	93.51	3.38	3.12	31.08	32.58	
Oxnard-Thousand Oaks-Ventura CA MSA	415	3.51	88.81	56.14	98.55	1.45	0.00	32.54	31.31	
Redding CA MSA	63	0.53	95.27	73.02	93.65	1.59	4.76	14.43	14.29	
Sacramento-Arden-Arcade-Roseville CA MSA	641	5.43	93.73	73.48	97.82	2.03	0.16	27.92	29.22	
Salinas CA MSA	338	2.86	79.59	54.44	83.43	7.10	9.47	38.33	43.07	
San Luis Obispo-Paso Robles CA MSA	260	2.20	94.05	63.46	96.15	3.08	0.77	31.20	34.73	
Santa Barbara-Santa Maria-Goleta CA MSA	266	2.25	89.56	68.42	96.99	1.13	1.88	37.55	43.17	
Santa Cruz-Watsonville CA MSA	255	2.16	90.16	64.31	95.29	1.96	2.75	36.57	36.43	
Santa Rosa-Petaluma CA MSA	397	3.36	92.66	75.31	95.72	1.26	3.02	33.00	41.37	
Stockton CA MSA	343	2.90	90.56	61.22	83.09	5.83	11.08	19.12	23.14	

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** 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 21.21% of small loans to farms originated and purchased by the bank.

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, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Limited Review:									
Truckee-Grass Valley CA	32	0.27	98.84	96.88	100.00	0.00	0.00	21.67	24.49
Vallejo-Fairfield CA MSA	79	0.67	95.09	75.95	88.61	5.06	6.33	16.67	19.09
Visalia-Porterville CA MSA	647	5.48	86.91	58.42	80.68	5.72	13.60	24.04	28.24
Yuba City CA MSA	189	1.60	91.42	65.08	94.71	3.17	2.12	27.89	30.86

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** 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 21.21% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: CALIFORNIA									
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
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:									
Fresno CA MSA	8	1,673	54	8,640	62	10,313	1.05	3	2,664
Los Angeles-Long Beach-Glendale CA MD	71	59,428	417	153,987	488	213,415	21.71	42	69,665
Oakland-Fremont-Hayward CA MD	25	15,515	348	84,068	373	99,583	10.13	14	13,778
Riverside-San Bernardino-Ontario CA MSA	17	22,670	58	25,665	75	48,335	4.92	10	29,338
San Diego-Carlsbad-San Marcos CA MSA	29	34,466	116	63,395	145	97,861	9.96	13	25,843
San Francisco-San Mateo-Redwood City CA MD	41	30,695	603	72,509	644	103,203	10.50	21	28,578
San Jose-Sunnyvale-Santa Clara CA MSA	26	41,534	123	62,779	149	104,313	10.61	11	27,536
Santa Ana-Anaheim-Irvine CA MD	11	7,288	192	40,484	203	47,772	4.86	7	6,889
Limited Review:									
Bakersfield CA MSA	2	349	22	8,190	24	8,539	0.87	6	2,140
Central Rural CA	0	0	1	3	1	3	0.00	0	0
Chico CA MSA	2	719	4	503	6	1,222	0.12	0	0
Eastern Rural CA	0	0	0	0	0	0	0.00	0	0
El Centro CA MSA	1	100	2	1,181	3	1,281	0.13	2	721

* 'Prior Period Investments' means investments made in a previous 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 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: CALIFORNIA									
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Limited Review:									
Hanford-Corcoran CA MSA	0	0	8	1,124	8	1,124	0.11	2	183
Madera CA MSA	0	0	1	106	1	106	0.01	1	1,869
Merced CA MSA	0	0	4	1,335	4	1,335	0.14	2	191
Modesto CA MSA	1	971	7	465	8	1,436	0.15	2	185
Napa CA MSA	1	2,709	10	735	11	3,444	0.35	1	563
Northern Rural CA	1	1,337	23	8,793	24	10,130	1.03	4	853
Oxnard-Thousand Oaks-Ventura CA MSA	8	3,023	26	6,427	34	9,450	0.96	3	4,015
Redding CA MSA	1	29	2	635	3	664	0.07	1	66
Sacramento-Arden-Arcade-Roseville CA MSA	23	12,485	190	52,842	213	65,327	6.65	16	18,449
Salinas CA MSA	2	152	21	21,326	23	21,478	2.19	2	9,147
San Luis Obispo-Paso Robles CA MSA	3	683	21	290	24	973	0.10	0	0
Santa Barbara-Santa Maria-Goleta CA MSA	5	561	24	3,717	29	4,278	0.44	2	721
Santa Cruz-Watsonville CA MSA	1	219	12	7,002	13	7,221	0.73	1	3,101
Santa Rosa-Petaluma CA MSA	2	1,108	36	5,558	38	6,666	0.68	1	755
Stockton CA MSA	3	463	22	2,713	25	3,176	0.32	4	401

* 'Prior Period Investments' means investments made in a previous 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 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: CALIFORNIA		Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Limited Review:									
Truckee-Grass Valley CA	3	1,332	5	8	8	1,339	0.14	0	0
Vallejo-Fairfield CA MSA	2	4,856	11	5,881	13	10,737	1.09	1	3,127
Visalia-Porterville CA MSA	5	1,517	43	2,023	48	3,540	0.36	1	1,621
Yuba City CA MSA	1	347	4	565	5	912	0.09	1	753
Statewide	17	59,040	10	34,691	27	93,731	9.54	11	19,862

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: CALIFORNIA				Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008					
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Fresno CA MSA	1.11	14	1.38	7.14	21.43	21.43	50.00	2	0	0	0	0	2	4.73	32.88	35.66	26.63
Los Angeles-Long Beach-Glendale CA MD	20.77	225	22.10	5.78	15.11	29.33	49.78	39	4	1	2	10	22	8.00	29.44	30.88	31.58
Oakland-Fremont-Hayward CA MD	9.00	81	7.96	12.35	18.52	32.10	37.04	6	2	1	- 1	2	2	8.54	20.25	41.14	30.04
Riverside-San Bernardino-Ontario CA MSA	3.69	85	8.35	2.35	22.35	34.12	41.18	24	1	0	0	10	13	3.53	28.54	41.16	26.73
San Diego-Carlsbad-San Marcos CA MSA	7.32	101	9.92	2.97	21.78	39.60	35.64	13	2	1	0	7	3	7.78	24.46	37.46	30.01
San Francisco-San Mateo-Redwood City CA MD	23.79	86	8.45	20.93	18.60	31.40	29.07	9	0	1	4	1	3	7.21	21.80	42.21	28.77
San Jose-Sunnyvale-Santa Clara CA MSA	9.74	65	6.39	3.08	20.00	49.23	27.69	5	4	0	- 1	2	0	3.90	24.42	46.97	24.71
Santa Ana-Anaheim-Irvine CA MD	8.04	96	9.43	1.04	27.08	36.46	35.42	16	3	1	1	5	6	4.95	30.96	31.84	32.26
Limited Review:																	
Bakersfield CA MSA	0.82	13	1.28	0.00	30.77	23.08	46.15	0	0	0	0	0	0	4.40	32.14	31.74	30.06
Central Rural CA	0.21	4	0.39	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	0.00	62.63	37.37
Chico CA MSA	0.29	8	0.79	0.00	12.50	62.50	25.00	1	0	0	0	0	1	2.16	23.07	52.76	22.01
Eastern Rural CA	0.00	0	0.00	0.00	0.00	0.00	0.00	0	0	0	0	0	0	0.00	24.82	36.31	38.87
El Centro CA MSA	0.27	3	0.29	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	25.50	47.45	27.05

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: CALIFORNIA				Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Limited Review:																	
Hanford-Corcoran CA MSA	0.11	2	0.20	0.00	50.00	0.00	50.00	0	0	0	0	0	0	0.00	35.42	35.84	23.81
Madera CA MSA	0.09	2	0.20	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	21.87	54.77	23.36
Merced CA MSA	0.17	4	0.39	0.00	50.00	25.00	25.00	1	0	0	0	1	0	0.00	26.44	50.04	23.52
Modesto CA MSA	0.64	10	0.98	20.00	20.00	30.00	30.00	3	0	1	0	1	1	2.66	21.22	52.77	23.35
Napa CA MSA	0.26	5	0.49	0.00	40.00	60.00	0.00	0	0	0	0	0	0	0.00	16.66	63.01	20.33
Northern Rural CA	0.40	9	0.88	0.00	44.44	55.56	0.00	0	0	0	0	0	0	0.00	22.78	69.27	7.95
Oxnard-Thousand Oaks-Ventura CA MSA	2.18	26	2.55	3.85	19.23	50.00	26.92	6	1	0	0	2	3	3.86	23.98	44.41	27.75
Redding CA MSA	0.17	2	0.20	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	18.51	66.24	15.25
Sacramento-Arden-Arcade-Roseville CA MSA	4.74	75	7.37	2.67	12.00	45.33	40.00	7	2	0	- 2	3	4	6.61	25.18	38.80	29.41
Salinas CA MSA	1.23	18	1.77	0.00	22.22	27.78	50.00	1	0	0	0	0	1	0.00	26.32	48.43	25.25
San Luis Obispo-Paso Robles CA MSA	0.34	7	0.69	0.00	42.86	42.86	14.29	1	0	0	1	0	0	0.00	16.72	69.48	13.79
Santa Barbara-Santa Maria-Goleta CA MSA	0.71	10	0.98	10.00	30.00	30.00	30.00	1	0	1	0	0	0	6.08	31.57	33.18	29.18
Santa Cruz-Watsonville CA MSA	0.55	12	1.18	0.00	25.00	58.33	16.67	1	0	0	0	1	0	0.00	31.25	39.43	29.32
Santa Rosa-Petaluma CA MSA	1.34	17	1.67	0.00	29.41	52.94	17.65	3	0	0	0	2	1	0.00	14.38	69.79	15.83
Stockton CA MSA	0.77	12	1.18	8.33	16.67	25.00	50.00	2	0	0	0	1	1	5.88	25.65	38.34	30.13

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: CALIFORNIA				Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Limited Review:																	
Truckee-Grass Valley CA	0.19	7	0.69	0.00	14.29	57.14	28.57	0	0	0	0	0	0	0.00	6.09	41.71	52.19
Vallejo-Fairfield CA MSA	0.50	12	1.18	0.00	25.00	50.00	25.00	0	0	0	0	0	0	1.55	22.77	47.80	27.02
Visalia-Porterville CA MSA	0.39	5	0.49	0.00	40.00	20.00	40.00	0	0	0	0	0	0	0.00	32.31	38.64	28.80
Yuba City CA MSA	0.17	2	0.20	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	25.62	51.20	23.18

Table 1. Lending Volume

LENDING VOLUME												
Geography: COLORADO												
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007												
MA/Assessment Area (2007):	% 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 CO MSA	52.12	70,085	14,550,641	79,148	2,867,453	539	14,670	52	165,502	149,824	17,598,266	62.90
Limited Review:												
Boulder CO MSA	6.11	7,557	1,994,262	9,910	423,839	55	2,840	46	4,958	17,568	2,425,899	6.57
Canon City CO	0.72	1,574	196,733	451	16,970	32	1,128	1	132	2,058	214,963	0.56
Colorado Springs CO MSA	11.42	18,296	3,380,443	14,420	524,123	101	1,867	10	15,462	32,827	3,921,895	7.63
Durango CO	1.99	2,717	602,713	2,879	107,610	116	5,108	10	7,626	5,722	723,057	1.87
Fort Collins-Loveland CO MSA	5.86	8,567	1,628,551	8,082	345,547	189	14,066	1	700	16,839	1,988,864	3.73
Grand Junction CO MSA	4.26	6,371	998,527	5,673	340,227	200	13,416	3	1,376	12,247	1,353,546	3.91
Greeley CO MSA	4.35	7,180	1,223,854	4,960	219,315	356	22,636	9	17,077	12,505	1,482,882	2.28
Pueblo CO MSA	2.13	3,677	420,295	2,418	94,543	34	1,500	2	759	6,131	517,097	1.54
Sterling CO	0.62	656	57,096	666	33,724	446	37,133	0	0	1,768	127,953	0.64
Western Rural CO	10.43	17,782	5,092,782	11,335	539,923	843	61,345	10	15,929	29,970	5,709,979	8.36

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: COLORADO					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Denver-Aurora CO MSA	38,551	46.96	1.89	2.05	21.89	13.76	42.97	40.36	33.26	43.83	9.47	8.10	7.26	9.46	10.53	
Limited Review:																
Boulder CO MSA	4,398	5.36	0.27	0.57	19.36	14.57	44.99	47.77	35.39	37.09	10.69	16.67	9.13	10.28	12.02	
Canon City CO	897	1.09	0.00	0.00	0.00	0.00	98.19	93.76	1.81	6.24	16.32	0.00	0.00	16.33	16.07	
Colorado Springs CO MSA	10,871	13.24	0.11	0.10	18.75	10.92	51.81	51.00	29.33	37.98	8.55	2.58	6.66	7.70	10.80	
Durango CO	1,544	1.88	0.00	0.00	0.00	0.00	85.12	85.10	14.88	14.90	15.91	0.00	0.00	16.90	11.63	
Fort Collins-Loveland CO MSA	4,956	6.04	1.28	0.16	13.61	12.21	62.79	50.81	22.32	36.82	9.68	26.32	9.85	9.48	9.86	
Grand Junction CO MSA	3,706	4.51	0.00	0.00	14.19	15.97	60.18	60.36	25.63	23.66	10.33	0.00	9.18	9.84	13.07	
Greeley CO MSA	4,067	4.95	0.70	0.49	14.59	7.65	53.62	44.87	31.09	46.99	8.91	4.55	8.64	8.46	9.43	
Pueblo CO MSA	1,845	2.25	0.00	0.00	24.22	12.41	46.83	44.50	28.95	43.09	9.97	0.00	8.01	10.35	10.32	
Sterling CO	370	0.45	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	24.93	0.00	0.00	24.93	0.00	
Western Rural CO	10,894	13.27	0.00	0.00	2.56	1.78	41.23	31.54	56.22	66.68	18.18	0.00	17.37	23.40	16.54	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT															
Geography: COLORADO															
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007															
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Denver-Aurora CO MSA	2,241	47.17	1.89	2.19	21.89	15.98	42.97	40.74	33.26	41.10	9.16	12.20	7.00	8.47	10.65
Limited Review:															
Boulder CO MSA	175	3.68	0.27	0.57	19.36	18.29	44.99	47.43	35.39	33.71	8.66	100.00	5.30	7.92	11.52
Canon City CO	54	1.14	0.00	0.00	0.00	0.00	98.19	96.30	1.81	3.70	14.29	0.00	0.00	14.38	12.50
Colorado Springs CO MSA	611	12.86	0.11	0.33	18.75	14.08	51.81	52.54	29.33	33.06	7.53	0.00	7.29	7.27	8.12
Durango CO	117	2.46	0.00	0.00	0.00	0.00	85.12	93.16	14.88	6.84	31.45	0.00	0.00	33.57	15.79
Fort Collins-Loveland CO MSA	256	5.39	1.28	0.00	13.61	12.11	62.79	58.20	22.32	29.69	10.28	0.00	8.91	10.55	10.41
Grand Junction CO MSA	269	5.66	0.00	0.00	14.19	11.90	60.18	61.34	25.63	26.77	12.82	0.00	13.40	12.13	14.20
Greeley CO MSA	208	4.38	0.70	0.48	14.59	10.58	53.62	59.13	31.09	29.81	10.50	0.00	20.37	11.34	7.20
Pueblo CO MSA	166	3.49	0.00	0.00	24.22	21.69	46.83	41.57	28.95	36.75	9.68	0.00	10.31	10.86	7.98
Sterling CO	44	0.93	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	28.79	0.00	0.00	28.79	0.00
Western Rural CO	610	12.84	0.00	0.00	2.56	1.64	41.23	37.38	56.22	60.98	25.07	0.00	25.00	26.92	24.14

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: COLORADO				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Denver-Aurora CO MSA	28,284	50.00	1.89	1.87	21.89	16.66	42.97	42.67	33.26	38.80	6.69	5.68	5.73	6.85	6.99	
Limited Review:																
Boulder CO MSA	2,982	5.27	0.27	0.20	19.36	18.58	44.99	45.91	35.39	35.31	6.84	0.00	7.26	6.64	6.91	
Canon City CO	622	1.10	0.00	0.00	0.00	0.00	98.19	95.66	1.81	4.34	11.08	0.00	0.00	10.85	15.87	
Colorado Springs CO MSA	6,809	12.04	0.11	0.10	18.75	14.30	51.81	53.27	29.33	32.32	6.47	2.86	6.00	6.54	6.60	
Durango CO	1,054	1.86	0.00	0.00	0.00	0.00	85.12	85.86	14.88	14.14	10.54	0.00	0.00	11.09	7.76	
Fort Collins-Loveland CO MSA	3,352	5.93	1.28	0.06	13.61	11.81	62.79	57.97	22.32	30.16	6.68	0.00	6.63	6.69	6.74	
Grand Junction CO MSA	2,389	4.22	0.00	0.00	14.19	13.65	60.18	62.33	25.63	24.03	7.61	0.00	7.67	7.78	7.01	
Greeley CO MSA	2,903	5.13	0.70	0.69	14.59	10.78	53.62	53.46	31.09	35.07	7.16	0.00	6.37	7.92	6.52	
Pueblo CO MSA	1,661	2.94	0.00	0.00	24.22	21.13	46.83	41.66	28.95	37.21	7.01	0.00	7.34	6.66	7.23	
Sterling CO	241	0.43	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	18.26	0.00	0.00	18.26	0.00	
Western Rural CO	6,273	11.09	0.00	0.00	2.56	1.87	41.23	37.92	56.22	60.21	11.67	0.00	19.05	15.96	9.75	

* Based on 2007 Peer Mortgage Data (Western)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: COLORADO		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp				
Full Review:																					
Denver-Aurora CO MSA	20	41.67	8.54	15.00	40.67	55.00	42.00	30.00	8.79	0.00	1.00	0.00	1.69	0.54	0.00						
Limited Review:																					
Boulder CO MSA	2	4.17	5.73	0.00	38.53	100.00	42.03	0.00	13.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Canon City CO	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	0.00	0.00				
Colorado Springs CO MSA	5	10.42	0.76	0.00	43.30	80.00	44.47	20.00	11.47	0.00	2.13	0.00	3.45	0.00	0.00	0.00	0.00				
Durango CO	2	4.17	0.00	0.00	0.00	0.00	75.85	50.00	24.15	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Fort Collins-Loveland CO MSA	3	6.25	3.99	0.00	39.68	33.33	46.38	66.67	9.95	0.00	2.33	0.00	0.00	0.00	4.00	0.00	0.00				
Grand Junction CO MSA	7	14.58	0.00	0.00	21.50	57.14	52.56	28.57	25.94	14.29	23.08	0.00	40.00	20.00	0.00	0.00	0.00				
Greeley CO MSA	2	4.17	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	0.00	0.00				
Pueblo CO MSA	1	2.08	0.00	0.00	46.91	100.00	48.33	0.00	4.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Sterling CO	1	2.08	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	0.00	0.00				
Western Rural CO	5	10.42	0.00	0.00	0.84	0.00	7.50	20.00	91.66	80.00	9.38	0.00	0.00	9.09	9.52						

* Based on 2007 Peer Mortgage Data (Western)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

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, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
Full Review:																
Denver-Aurora CO MSA	76,073	56.19	3.73	3.07	23.24	21.35	37.85	34.80	34.28	40.79	17.45	17.53	16.51	16.73	17.62	
Limited Review:																
Boulder CO MSA	9,650	7.13	1.16	0.77	31.37	28.56	38.99	39.51	28.46	31.16	14.16	11.26	13.89	13.41	13.35	
Canon City CO	437	0.32	0.00	0.00	0.00	0.00	97.10	98.17	2.86	1.83	9.75	0.00	0.00	9.82	2.90	
Colorado Springs CO MSA	14,089	10.41	4.77	5.17	22.75	22.29	44.22	39.32	28.25	33.21	15.34	18.70	15.68	13.40	15.46	
Durango CO	2,807	2.07	0.00	0.00	0.00	0.00	90.93	91.13	9.07	8.87	17.66	0.00	0.00	15.10	14.04	
Fort Collins-Loveland CO MSA	7,894	5.83	1.10	1.09	24.41	29.48	50.69	42.97	23.80	26.46	14.18	12.82	16.73	12.28	13.86	
Grand Junction CO MSA	5,533	4.09	0.00	0.00	26.12	26.24	51.19	50.55	22.70	23.21	21.14	0.00	20.58	20.66	20.27	
Greeley CO MSA	4,821	3.56	5.01	3.73	12.36	13.73	49.01	44.49	33.60	38.04	14.40	15.06	16.21	12.18	15.68	
Pueblo CO MSA	2,322	1.72	0.00	0.00	32.58	29.33	36.67	40.05	30.70	30.62	13.36	0.00	12.38	14.01	11.61	
Sterling CO	653	0.48	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	21.71	0.00	0.00	18.65	0.00	
Western Rural CO	11,110	8.21	0.00	0.00	3.27	6.22	27.92	37.45	68.81	56.33	17.48	0.00	23.12	18.79	10.35	

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

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, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Denver-Aurora CO MSA	526	18.59	1.65	1.90	20.68	11.41	40.23	42.97	36.93	43.73	30.81	41.67	22.73	27.48	34.70	
Limited Review:																
Boulder CO MSA	55	1.94	0.27	0.00	23.46	29.09	48.01	40.00	28.12	30.91	16.50	0.00	13.64	15.79	19.51	
Canon City CO	32	1.13	0.00	0.00	0.00	0.00	97.02	100.00	2.98	0.00	40.38	0.00	0.00	38.30	0.00	
Colorado Springs CO MSA	100	3.53	2.58	4.00	16.56	6.00	54.74	52.00	26.13	38.00	32.81	100.00	16.67	29.23	32.65	
Durango CO	111	3.92	0.00	0.00	0.00	0.00	90.41	93.69	9.59	6.31	40.00	0.00	0.00	33.82	25.00	
Fort Collins-Loveland CO MSA	185	6.54	1.04	1.08	16.05	2.70	55.49	67.03	27.43	29.19	20.77	33.33	7.69	19.86	24.44	
Grand Junction CO MSA	194	6.86	0.00	0.00	7.81	5.15	67.68	76.29	24.51	18.56	43.20	0.00	75.00	39.36	52.94	
Greeley CO MSA	336	11.87	1.61	1.79	7.13	8.04	65.87	69.64	25.38	20.54	11.73	100.00	15.00	12.44	7.75	
Pueblo CO MSA	32	1.13	0.00	0.00	18.58	6.25	45.06	37.50	36.36	56.25	9.80	0.00	0.00	5.00	18.18	
Sterling CO	435	15.37	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	27.90	0.00	0.00	27.53	0.00	
Western Rural CO	824	29.12	0.00	0.00	1.28	1.46	46.25	82.52	52.47	16.02	44.40	0.00	16.67	48.82	20.61	

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: COLORADO					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families 27	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Denver-Aurora CO MSA	39,459	47.53	18.01	6.39	18.65	22.91	23.68	25.33	39.66	45.38	10.79	9.21	9.86	9.94	11.94	
Limited Review:																
Boulder CO MSA	4,398	5.30	19.44	6.07	18.52	17.81	22.39	24.05	39.66	52.06	12.15	9.97	9.50	11.27	13.91	
Canon City CO	898	1.08	21.27	7.90	20.87	26.23	24.78	24.86	33.07	41.01	18.14	5.88	18.78	16.47	20.92	
Colorado Springs CO MSA	10,871	13.10	16.86	4.77	18.85	20.91	24.72	29.52	39.57	44.80	9.77	6.79	8.35	9.93	10.81	
Durango CO	1,544	1.86	16.12	1.94	17.56	9.55	23.53	18.50	42.79	70.01	17.36	33.33	27.08	13.84	17.28	
Fort Collins-Loveland CO MSA	4,956	5.97	16.76	5.88	19.36	18.72	25.32	26.06	38.56	49.33	10.92	9.68	9.74	10.04	12.01	
Grand Junction CO MSA	3,706	4.46	17.40	4.44	19.63	16.84	23.69	28.32	39.28	50.39	11.74	6.67	10.58	11.12	12.42	
Greeley CO MSA	4,067	4.90	19.33	3.91	17.93	19.46	24.16	25.91	38.59	50.73	9.71	9.84	8.84	8.62	10.66	
Pueblo CO MSA	1,848	2.23	20.21	6.19	18.34	20.03	21.79	26.06	39.67	47.71	11.52	9.75	11.10	11.69	11.83	
Sterling CO	370	0.45	22.08	9.89	20.30	26.10	24.42	30.77	33.19	33.24	26.87	37.93	29.41	26.88	23.45	
Western Rural CO	10,894	13.12	13.96	1.72	15.88	9.21	22.03	17.54	48.12	71.54	20.49	22.13	24.41	23.27	19.76	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 4.0% of loans originated and purchased by bank.

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

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

27 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: COLORADO					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007									
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families28	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Denver-Aurora CO MSA	2,248	47.25	18.01	7.82	18.65	20.83	23.68	27.88	39.66	43.47	9.30	6.45	7.71	9.14	10.45	
Limited Review:																
Boulder CO MSA	175	3.68	19.44	10.18	18.52	19.76	22.39	28.74	39.66	41.32	8.67	10.17	8.74	7.89	8.76	
Canon City CO	54	1.13	21.27	1.85	20.87	29.63	24.78	42.59	33.07	25.93	14.67	0.00	20.00	25.64	8.82	
Colorado Springs CO MSA	611	12.84	16.86	5.25	18.85	15.57	24.72	30.29	39.57	48.90	7.69	7.41	5.88	8.41	7.99	
Durango CO	117	2.46	16.12	6.96	17.56	7.83	23.53	21.74	42.79	63.48	33.11	50.00	36.36	33.33	32.11	
Fort Collins-Loveland CO MSA	256	5.38	16.76	7.14	19.36	17.86	25.32	26.19	38.56	48.81	10.49	7.69	7.28	7.80	14.01	
Grand Junction CO MSA	269	5.65	17.40	5.70	19.63	17.49	23.69	25.48	39.28	51.33	13.02	27.27	13.98	9.43	13.43	
Greeley CO MSA	208	4.37	19.33	7.80	17.93	14.63	24.16	31.22	38.59	46.34	10.70	8.33	11.90	11.39	10.25	
Pueblo CO MSA	166	3.49	20.21	7.88	18.34	15.76	21.79	26.06	39.67	50.30	9.82	10.34	12.50	8.33	9.62	
Sterling CO	44	0.92	22.08	9.09	20.30	4.55	24.42	34.09	33.19	52.27	30.65	0.00	8.33	41.18	37.93	
Western Rural CO	610	12.82	13.96	2.16	15.88	9.82	22.03	22.13	48.12	65.89	25.69	20.00	25.40	31.40	24.49	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 2.1% of loans originated and purchased by bank.

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

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. 28 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: COLORADO					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families**	% BANK Loans****	% Families29	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Denver-Aurora CO MSA	28,358	50.06	18.01	6.40	18.65	21.27	23.68	28.00	39.66	44.33	7.53	7.25	7.06	6.92	8.11	
Limited Review:																
Boulder CO MSA	2,982	5.26	19.44	6.59	18.52	19.43	22.39	25.71	39.66	48.28	7.71	6.94	7.56	7.44	8.02	
Canon City CO	622	1.10	21.27	7.46	20.87	20.52	24.78	30.78	33.07	41.23	12.28	7.78	13.78	15.22	10.65	
Colorado Springs CO MSA	6,809	12.02	16.86	6.46	18.85	19.78	24.72	28.09	39.57	45.67	7.15	6.71	6.28	7.12	7.60	
Durango CO	1,054	1.86	16.12	2.08	17.56	11.33	23.53	23.28	42.79	63.31	11.92	15.15	11.94	11.33	12.02	
Fort Collins-Loveland CO MSA	3,352	5.92	16.76	6.54	19.36	18.70	25.32	28.81	38.56	45.95	7.46	5.85	7.35	7.28	7.76	
Grand Junction CO MSA	2,389	4.22	17.40	5.51	19.63	16.63	23.69	27.61	39.28	50.24	8.58	5.30	8.59	7.99	8.99	
Greeley CO MSA	2,903	5.12	19.33	5.26	17.93	19.66	24.16	28.68	38.59	46.40	7.97	7.39	10.06	6.92	8.00	
Pueblo CO MSA	1,662	2.93	20.21	5.68	18.34	19.93	21.79	27.79	39.67	46.60	8.33	5.95	9.54	8.99	7.83	
Sterling CO	241	0.43	22.08	7.80	20.30	19.51	24.42	30.73	33.19	41.95	19.35	13.33	15.38	20.00	21.24	
Western Rural CO	6,273	11.07	13.96	2.24	15.88	9.55	22.03	20.74	48.12	67.47	13.24	13.95	15.09	16.41	12.41	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 17.6% of loans originated and purchased by bank.

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

**** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. 29 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Denver-Aurora CO MSA	77,386	56.60	63.59	74.98	95.99	2.13	1.88	17.45	32.63
Limited Review:									
Boulder CO MSA	9,660	7.07	64.94	73.80	94.63	2.60	2.77	14.16	28.14
Canon City CO	437	0.32	64.26	79.86	94.28	3.66	2.06	9.75	17.41
Colorado Springs CO MSA	14,089	10.31	65.17	75.33	96.10	2.06	1.85	15.34	27.89
Durango CO	2,807	2.05	65.10	76.88	94.66	3.60	1.75	17.66	31.01
Fort Collins-Loveland CO MSA	7,894	5.77	65.52	75.41	93.78	3.29	2.93	14.18	26.03
Grand Junction CO MSA	5,533	4.05	62.66	64.68	89.39	5.39	5.22	21.14	32.13
Greeley CO MSA	4,821	3.53	62.20	73.08	94.03	2.97	3.01	14.40	23.87
Pueblo CO MSA	2,326	1.70	63.89	69.00	94.93	3.27	1.81	13.36	21.02
Sterling CO	653	0.48	54.36	70.29	90.05	6.43	3.52	21.71	28.95
Western Rural CO	11,110	8.13	64.71	71.19	92.94	3.55	3.51	17.48	29.91

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** 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 11.31% of small loans to businesses originated and purchased by the bank.

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, 2007					
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Denver-Aurora CO MSA	531	18.73	94.92	87.95	98.12	0.94	0.94	30.81	34.18
Limited Review:									
Boulder CO MSA	55	1.94	95.88	85.45	90.91	1.82	7.27	16.50	17.05
Canon City CO	32	1.13	95.24	90.63	96.88	3.13	0.00	40.38	44.19
Colorado Springs CO MSA	100	3.53	96.14	85.00	100.00	0.00	0.00	32.81	30.56
Durango CO	111	3.92	99.32	77.48	87.39	11.71	0.90	40.00	36.00
Fort Collins-Loveland CO MSA	185	6.53	97.00	72.97	83.78	5.95	10.27	20.77	19.14
Grand Junction CO MSA	194	6.84	98.26	65.98	80.41	13.92	5.67	43.20	30.86
Greeley CO MSA	336	11.85	93.10	77.38	84.52	10.71	4.76	11.73	12.06
Pueblo CO MSA	32	1.13	97.63	84.38	100.00	0.00	0.00	9.80	11.90
Sterling CO	435	15.34	98.00	81.15	76.78	16.09	7.13	27.90	23.40
Western Rural CO	824	29.07	96.01	72.69	80.83	11.65	7.52	44.40	44.06

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** 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 13.58% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: COLORADO									
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
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 CO MSA	26	33,528	202	43,250	228	76,778	66.58	16	30,458
Limited Review:									
Boulder CO MSA	1	188	37	5,446	38	5,634	4.89	3	1,381
Canon City CO	1	226	1	1	2	227	0.20	0	0
Colorado Springs CO MSA	2	196	22	4,951	24	5,147	4.46	1	1,683
Durango CO	1	0	9	1,057	10	1,057	0.92	0	0
Fort Collins-Loveland CO MSA	2	197	12	1,254	14	1,451	1.26	1	115
Grand Junction CO MSA	0	0	21	1,430	21	1,430	1.24	2	4,278
Greeley CO MSA	0	0	13	6,498	13	6,498	5.64	3	328
Pueblo CO MSA	2	2,519	14	1,506	16	4,025	3.49	3	771
Sterling CO	0	0	0	0	0	0	0.00	0	0
Western Rural CO	2	652	22	10,161	24	10,813	9.38	4	1,910
Statewide	2	240	2	2,013	4	2,253	1.95	2	497

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: COLORADO		Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008							
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Denver-Aurora CO MSA	62.90	72	42.60	6.94	22.22	37.50	33.33	12	0	0	3	3	6	4.56	27.71	40.28	27.32
Limited Review:																	
Boulder CO MSA	6.57	9	5.33	0.00	77.78	22.22	0.00	1	0	0	1	0	0	3.35	25.38	41.56	29.70
Canon City CO	0.56	4	2.37	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	88.39	1.29
Colorado Springs CO MSA	7.63	35	20.71	5.71	8.57	45.71	40.00	2	0	0	0	1	1	0.32	25.37	49.82	24.49
Durango CO	1.87	3	1.78	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	82.65	17.35
Fort Collins-Loveland CO MSA	3.73	6	3.55	0.00	33.33	16.67	50.00	1	0	0	0	0	1	3.28	19.05	59.01	18.66
Grand Junction CO MSA	3.91	7	4.14	0.00	57.14	28.57	14.29	1	0	0	1	0	0	0.00	17.70	60.49	21.81
Greeley CO MSA	2.28	6	3.55	16.67	16.67	33.33	33.33	0	0	0	0	0	0	2.21	21.67	49.61	25.28
Pueblo CO MSA	1.54	5	2.96	0.00	40.00	60.00	0.00	0	0	0	0	0	0	0.00	30.02	43.31	25.47
Sterling CO	0.64	1	0.59	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Western Rural CO	8.36	21	12.43	0.00	9.52	23.81	66.67	1	0	0	0	0	1	0.00	2.73	38.75	58.51

Table 1. Lending Volume

LENDING VOLUME												
Geography: IDAHO												
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007												
MA/Assessment Area (2007):	% 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 ID MSA	42.62	20,690	3,256,899	15,394	717,301	641	46,229	52	36,445	36,777	4,056,874	40.39
Central Rural ID	17.16	6,941	1,097,414	5,897	307,992	1,959	164,529	7	2,183	14,804	1,572,118	18.21
Limited Review:												
Bear Lake County ID	0.27	131	15,081	99	4,987	6	305	0	0	236	20,373	0.84
Coeur d'Alene ID MSA	12.41	7,041	1,245,574	3,567	147,443	98	4,678	5	8,795	10,711	1,406,490	9.54
Idaho Falls ID MSA	7.51	3,441	427,132	2,875	155,559	166	11,324	1	1,038	6,483	595,053	6.98
Lewiston ID MSA	2.68	1,288	150,110	884	55,631	135	12,991	3	1,661	2,310	220,393	3.52
Panhandle ID	9.66	4,336	658,832	3,521	181,542	473	28,342	7	1,150	8,337	869,866	12.39
Pocatello ID MSA	4.11	1,938	210,312	1,435	68,993	165	13,322	4	3,328	3,542	295,955	4.65
Rexburg ID	1.90	723	93,377	785	36,552	131	10,978	1	1,100	1,640	142,007	1.93
Western Rural ID	1.67	855	103,727	497	23,925	87	6,227	2	1,476	1,441	135,355	1.54

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: IDAHO				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007						Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Boise City-Nampa ID MSA	10,788	43.21	0.81	0.26	16.94	13.01	48.94	48.41	33.31	38.32	9.76	6.19	9.06	9.27	10.76	
Central Rural ID	3,881	15.54	0.00	0.00	6.33	9.07	79.62	70.65	14.05	20.28	16.76	0.00	25.33	14.92	22.18	
Limited Review:																
Bear Lake County ID	55	0.22	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	4.83	0.00	0.00	4.83	0.00	
Coeur d'Alene ID MSA	3,702	14.83	0.00	0.00	5.20	3.38	77.44	79.69	17.36	16.94	19.72	0.00	14.29	19.82	20.34	
Idaho Falls ID MSA	1,883	7.54	0.00	0.00	10.92	9.72	67.32	67.23	21.76	23.05	8.40	0.00	9.92	8.19	8.44	
Lewiston ID MSA	666	2.67	0.00	0.00	8.13	9.01	42.83	38.14	49.04	52.85	20.35	0.00	17.71	18.38	22.32	
Panhandle ID	2,272	9.10	0.00	0.00	6.38	1.80	86.15	87.81	7.47	10.39	19.95	0.00	23.33	19.65	21.47	
Pocatello ID MSA	923	3.70	0.00	0.00	18.36	19.39	52.28	46.37	29.37	34.24	6.65	0.00	5.67	6.28	7.84	
Rexburg ID	387	1.55	0.00	0.00	2.17	3.36	81.36	84.24	16.46	12.40	9.28	0.00	13.33	8.58	11.54	
Western Rural ID	412	1.65	0.00	0.00	10.10	11.17	89.90	88.83	0.00	0.00	8.60	0.00	7.23	8.77	0.00	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: IDAHO					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Boise City-Nampa ID MSA	786	40.56	0.81	0.76	16.94	16.16	48.94	53.05	33.31	30.03	10.51	21.43	9.16	12.10	8.41	
Central Rural ID	308	15.89	0.00	0.00	6.33	6.49	79.62	76.95	14.05	16.56	12.48	0.00	16.67	11.56	17.39	
Limited Review:																
Bear Lake County ID	7	0.36	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	8.00	0.00	0.00	8.00	0.00	
Coeur d'Alene ID MSA	325	16.77	0.00	0.00	5.20	3.69	77.44	80.92	17.36	15.38	13.80	0.00	15.63	14.34	9.64	
Idaho Falls ID MSA	118	6.09	0.00	0.00	10.92	12.71	67.32	61.02	21.76	26.27	5.60	0.00	7.84	6.44	2.82	
Lewiston ID MSA	57	2.94	0.00	0.00	8.13	5.26	42.83	33.33	49.04	61.40	9.94	0.00	0.00	6.45	12.90	
Panhandle ID	201	10.37	0.00	0.00	6.38	0.50	86.15	96.02	7.47	3.48	12.55	0.00	5.88	13.13	6.67	
Pocatello ID MSA	78	4.02	0.00	0.00	18.36	17.95	52.28	46.15	29.37	35.90	11.52	0.00	19.05	7.63	13.54	
Rexburg ID	24	1.24	0.00	0.00	2.17	0.00	81.36	75.00	16.46	25.00	10.98	0.00	0.00	11.11	12.50	
Western Rural ID	34	1.75	0.00	0.00	10.10	17.65	89.90	82.35	0.00	0.00	7.80	0.00	16.67	6.98	0.00	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: IDAHO				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Boise City-Nampa ID MSA	9,112	44.53	0.81	0.38	16.94	14.32	48.94	49.91	33.31	35.38	8.60	7.03	7.92	8.89	8.51	
Central Rural ID	2,751	13.45	0.00	0.00	6.33	5.20	79.62	72.41	14.05	22.39	10.35	0.00	13.71	10.10	10.37	
Limited Review:																
Bear Lake County ID	69	0.34	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	10.65	0.00	0.00	10.65	0.00	
Coeur d'Alene ID MSA	3,012	14.72	0.00	0.00	5.20	3.82	77.44	77.76	17.36	18.43	13.00	0.00	12.37	12.83	13.97	
Idaho Falls ID MSA	1,439	7.03	0.00	0.00	10.92	8.48	67.32	67.55	21.76	23.97	9.27	0.00	6.95	9.33	9.93	
Lewiston ID MSA	563	2.75	0.00	0.00	8.13	9.24	42.83	33.04	49.04	57.73	16.53	0.00	16.67	17.56	15.94	
Panhandle ID	1,861	9.10	0.00	0.00	6.38	2.58	86.15	88.93	7.47	8.49	12.18	0.00	9.30	12.15	15.38	
Pocatello ID MSA	934	4.56	0.00	0.00	18.36	15.52	52.28	51.93	29.37	32.55	8.57	0.00	8.36	8.85	8.27	
Rexburg ID	311	1.52	0.00	0.00	2.17	2.89	81.36	81.03	16.46	16.08	7.13	0.00	17.24	6.96	5.50	
Western Rural ID	409	2.00	0.00	0.00	10.10	6.85	89.90	93.15	0.00	0.00	8.66	0.00	6.98	8.82	0.00	

* Based on 2007 Peer Mortgage Data (Western)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: IDAHO		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp				
Full Review:																					
Boise City-Nampa ID MSA	4	25.00	1.79	0.00	38.62	50.00	32.77	50.00	26.82	0.00	3.70	0.00	12.50	0.00	0.00						
Central Rural ID	1	6.25	0.00	0.00	11.76	0.00	53.45	0.00	34.79	100.00	0.00	0.00	0.00	0.00	0.00						
Limited Review:																					
Bear Lake County ID	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						
Coeur d'Alene ID MSA	2	12.50	0.00	0.00	24.85	50.00	61.21	50.00	13.94	0.00	6.67	0.00	33.33	0.00	0.00						
Idaho Falls ID MSA	1	6.25	0.00	0.00	36.24	100.00	53.48	0.00	10.29	0.00	0.00	0.00	0.00	0.00	0.00						
Lewiston ID MSA	2	12.50	0.00	0.00	35.15	50.00	31.56	0.00	33.28	50.00	0.00	0.00	0.00	0.00	0.00						
Panhandle ID	2	12.50	0.00	0.00	0.68	0.00	80.32	50.00	19.00	50.00	0.00	0.00	0.00	0.00	0.00						
Pocatello ID MSA	3	18.75	0.00	0.00	48.34	66.67	43.72	33.33	7.95	0.00	9.09	0.00	16.67	0.00	0.00						
Rexburg ID	1	6.25	0.00	0.00	29.22	0.00	70.57	100.00	0.21	0.00	0.00	0.00	0.00	0.00	0.00						
Western Rural ID	0	0.00	0.00	0.00	19.39	0.00	80.61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						

* Based on 2007 Peer Mortgage Data (Western)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

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, 2007				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*							
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full Review:																		
Boise City-Nampa ID MSA	15,066	44.08	0.95	0.94	24.54	20.44	42.31	44.86	32.20	33.76	15.90	17.33	14.02	15.12	15.69			
Central Rural ID	5,747	16.81	0.00	0.00	9.70	11.14	68.40	71.55	21.90	17.31	14.66	0.00	14.31	12.51	7.30			
Limited Review:																		
Bear Lake County ID	96	0.28	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	12.05	0.00	0.00	8.37	0.00			
Coeur d'Alene ID MSA	3,482	10.19	0.00	0.00	13.49	11.52	75.08	74.04	11.43	14.45	15.10	0.00	12.44	13.70	12.99			
Idaho Falls ID MSA	2,812	8.23	0.00	0.00	19.63	18.24	57.95	54.77	22.42	26.99	14.63	0.00	15.45	12.38	14.70			
Lewiston ID MSA	866	2.53	0.00	0.00	28.80	39.49	35.63	26.10	35.57	34.41	15.11	0.00	19.62	12.22	12.26			
Panhandle ID	3,445	10.08	0.00	0.00	5.62	2.76	88.13	90.04	6.26	7.20	16.06	0.00	10.29	13.12	15.63			
Pocatello ID MSA	1,407	4.12	0.00	0.00	33.26	39.45	45.77	34.83	20.97	25.73	13.01	0.00	14.44	9.37	11.34			
Rexburg ID	775	2.27	0.00	0.00	3.10	2.45	83.23	81.29	13.67	16.26	15.68	0.00	12.50	14.09	11.00			
Western Rural ID	484	1.42	0.00	0.00	8.03	3.93	91.97	96.07	0.00	0.00	14.37	0.00	6.82	12.84	0.00			

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

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, 2007															
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Boise City-Nampa ID MSA	628	16.73	0.53	0.64	21.11	21.82	57.78	64.49	20.58	13.06	22.79	0.00	14.98	25.31	27.94
Central Rural ID	1,901	50.64	0.00	0.00	5.07	6.68	85.65	88.64	9.27	4.68	18.07	0.00	37.29	16.47	17.44
Limited Review:															
Bear Lake County ID	6	0.16	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	5.26	0.00	0.00	5.56	0.00
Coeur d'Alene ID MSA	94	2.50	0.00	0.00	5.78	5.32	82.67	82.98	11.56	11.70	38.16	0.00	100.00	35.19	33.33
Idaho Falls ID MSA	163	4.34	0.00	0.00	4.79	1.84	80.31	82.21	14.90	15.95	9.07	0.00	40.00	7.40	14.29
Lewiston ID MSA	134	3.57	0.00	0.00	16.67	32.84	55.73	41.79	27.60	25.37	39.13	0.00	37.50	26.67	56.52
Panhandle ID	458	12.20	0.00	0.00	11.83	8.95	82.48	88.65	5.69	2.40	32.18	0.00	41.38	31.00	15.38
Pocatello ID MSA	162	4.32	0.00	0.00	9.09	3.09	75.06	77.16	15.84	19.75	20.13	0.00	50.00	15.52	25.81
Rexburg ID	124	3.30	0.00	0.00	0.00	0.00	84.92	76.61	15.08	23.39	11.62	0.00	0.00	10.39	5.13
Western Rural ID	84	2.24	0.00	0.00	3.70	5.95	96.30	94.05	0.00	0.00	18.09	0.00	0.00	18.48	0.00

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															
Geography: IDAHO					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007										
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families 30	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Boise City-Nampa ID MSA	10,788	43.21	17.91	5.57	19.17	18.51	23.63	25.94	39.29	49.98	10.64	7.42	10.39	10.85	10.86
Central Rural ID	3,881	15.54	17.13	3.66	19.25	18.20	24.20	28.29	39.42	49.86	18.28	14.12	14.37	16.49	20.70
Limited Review:															
Bear Lake County ID	55	0.22	15.09	3.70	24.20	7.41	22.46	22.22	38.25	66.67	5.26	0.00	0.00	4.00	6.98
Coeur d'Alene ID MSA	3,702	14.83	17.20	4.18	19.03	13.58	25.04	22.47	38.73	59.78	21.09	20.00	11.01	19.04	23.96
Idaho Falls ID MSA	1,883	7.54	18.07	8.87	18.91	25.47	23.84	29.57	39.18	36.09	9.19	7.58	9.13	8.94	9.59
Lewiston ID MSA	666	2.67	17.21	6.78	19.54	16.95	20.62	34.05	42.63	42.22	21.42	25.00	18.84	23.73	20.65
Panhandle ID	2,272	9.10	19.86	3.41	18.91	12.76	23.29	23.43	37.94	60.40	21.18	24.00	23.88	21.70	20.50
Pocatello ID MSA	923	3.70	19.76	7.81	18.53	16.63	22.10	28.57	39.62	46.99	7.39	4.41	3.92	7.03	9.40
Rexburg ID	387	1.55	17.31	3.53	18.86	16.85	25.36	26.36	38.47	53.26	9.70	11.76	8.82	10.28	9.62
Western Rural ID	412	1.65	19.84	5.96	20.48	20.35	25.20	26.80	34.48	46.90	9.17	15.15	6.98	8.70	9.68

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 3.5% of loans originated and purchased by bank.

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

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. 30 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: IDAHO					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families31	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Boise City-Nampa ID MSA	786	40.56	17.91	7.21	19.17	20.11	23.63	30.65	39.29	42.02	10.52	9.15	10.12	11.35	10.31	
Central Rural ID	308	15.89	17.13	4.55	19.25	15.73	24.20	27.97	39.42	51.75	12.43	4.17	9.80	11.90	14.39	
Limited Review:																
Bear Lake County ID	7	0.36	15.09	14.29	24.20	28.57	22.46	14.29	38.25	42.86	8.33	0.00	0.00	11.11	9.09	
Coeur d'Alene ID MSA	325	16.77	17.20	3.79	19.03	12.93	25.04	29.65	38.73	53.63	13.99	11.76	12.26	16.87	13.26	
Idaho Falls ID MSA	118	6.09	18.07	12.84	18.91	24.77	23.84	26.61	39.18	35.78	5.35	12.50	8.20	7.78	2.36	
Lewiston ID MSA	57	2.94	17.21	1.79	19.54	14.29	20.62	32.14	42.63	51.79	10.06	0.00	12.50	9.52	10.23	
Panhandle ID	201	10.37	19.86	6.28	18.91	17.80	23.29	26.70	37.94	49.21	12.36	5.88	12.37	12.31	13.19	
Pocatello ID MSA	78	4.02	19.76	6.94	18.53	22.22	22.10	23.61	39.62	47.22	11.49	0.00	15.00	14.29	9.77	
Rexburg ID	24	1.24	17.31	4.55	18.86	4.55	25.36	22.73	38.47	68.18	10.98	25.00	0.00	17.65	9.43	
Western Rural ID	34	1.75	19.84	9.38	20.48	28.13	25.20	15.63	34.48	46.88	7.86	0.00	13.64	12.90	5.00	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 6.4% of loans originated and purchased by bank.

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

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

31 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: IDAHO					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families** *	% BANK Loans****	% Families32	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Boise City-Nampa ID MSA	9,112	44.53	17.91	6.52	19.17	20.89	23.63	30.14	39.29	42.46	9.47	10.31	9.68	10.18	8.80	
Central Rural ID	2,751	13.45	17.13	3.04	19.25	15.23	24.20	27.92	39.42	53.81	11.44	5.14	11.91	11.97	11.48	
Limited Review:																
Bear Lake County ID	69	0.34	15.09	6.35	24.20	14.29	22.46	28.57	38.25	50.79	12.33	16.67	7.14	12.50	12.77	
Coeur d'Alene ID MSA	3,012	14.72	17.20	4.17	19.03	16.06	25.04	28.65	38.73	51.13	14.05	14.29	12.76	14.82	14.00	
Idaho Falls ID MSA	1,439	7.03	18.07	8.03	18.91	21.33	23.84	28.22	39.18	42.42	10.22	9.04	12.17	10.32	9.55	
Lewiston ID MSA	563	2.75	17.21	3.89	19.54	16.15	20.62	34.44	42.63	45.53	17.67	17.39	19.18	20.09	15.67	
Panhandle ID	1,861	9.10	19.86	4.39	18.91	14.14	23.29	27.26	37.94	54.21	13.36	10.17	11.86	14.25	13.59	
Pocatello ID MSA	934	4.56	19.76	4.72	18.53	18.76	22.10	30.06	39.62	46.46	9.60	4.72	8.61	10.84	9.77	
Rexburg ID	311	1.52	17.31	3.16	18.86	14.39	25.36	28.77	38.47	53.68	8.04	7.14	2.47	8.16	9.09	
Western Rural ID	409	2.00	19.84	4.46	20.48	16.99	25.20	32.59	34.48	45.96	9.64	15.00	8.59	10.59	9.29	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 13.0% of loans originated and purchased by bank.

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

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

32 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Boise City-Nampa ID MSA	15,066	44.08	62.72	63.14	92.74	3.87	3.39	15.90	24.04
Central Rural ID	5,747	16.81	59.32	60.43	90.41	5.59	4.00	14.66	21.57
Limited Review:									
Bear Lake County ID	96	0.28	52.58	32.29	92.71	1.04	6.25	12.05	9.47
Coeur d'Alene ID MSA	3,482	10.19	61.92	67.12	93.19	4.31	2.50	15.10	25.14
Idaho Falls ID MSA	2,812	8.23	60.24	64.01	90.47	5.16	4.37	14.63	19.84
Lewiston ID MSA	866	2.53	59.74	56.58	87.64	6.81	5.54	15.11	20.24
Panhandle ID	3,445	10.08	62.37	64.93	91.44	4.64	3.92	16.06	23.84
Pocatello ID MSA	1,407	4.12	58.71	54.02	90.41	6.33	3.27	13.01	17.57
Rexburg ID	775	2.27	59.49	72.39	92.65	3.87	3.48	15.68	22.32
Western Rural ID	484	1.42	61.98	56.40	91.74	5.17	3.10	14.37	20.49

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** 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 23.80% of small loans to businesses originated and purchased by the bank.

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, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Boise City-Nampa ID MSA	628	16.73	95.97	67.68	82.48	9.55	7.96	22.79	22.06
Central Rural ID	1,901	50.64	94.27	59.23	75.43	16.78	7.79	18.07	16.09
Limited Review:									
Bear Lake County ID	6	0.16	100.00	50.00	83.33	16.67	0.00	5.26	6.25
Coeur d'Alene ID MSA	94	2.50	96.89	65.96	90.43	7.45	2.13	38.16	35.19
Idaho Falls ID MSA	163	4.34	94.52	69.94	76.07	17.18	6.75	9.07	8.09
Lewiston ID MSA	134	3.57	98.44	58.21	67.91	23.13	8.96	39.13	29.09
Panhandle ID	458	12.20	97.61	75.11	84.72	10.48	4.80	32.18	31.50
Pocatello ID MSA	162	4.32	95.32	59.88	72.84	22.22	4.94	20.13	19.51
Rexburg ID	124	3.30	94.75	78.23	75.00	14.52	10.48	11.62	10.81
Western Rural ID	84	2.24	96.58	82.14	79.76	10.71	9.52	18.09	20.24

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** 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 22.88% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: IDAHO									
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
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 ID MSA	7	1,834	63	18,625	70	20,459	48.77	2	2,343
Central Rural ID	7	3,787	13	4,987	20	8,774	20.91	3	1,212
Limited Review:									
Bear Lake County ID	0	0	0	0	0	0	0.00	0	0
Coeur d'Alene ID MSA	5	1,927	7	2,147	12	4,074	9.71	2	566
Idaho Falls ID MSA	0	0	4	479	4	479	1.14	2	1,648
Lewiston ID MSA	0	0	6	827	6	827	1.97	0	0
Panhandle ID	2	671	8	3,944	10	4,615	11.00	0	0
Pocatello ID MSA	2	151	18	1,640	20	1,791	4.27	1	2,857
Rexburg ID	0	0	0	0	0	0	0.00	0	0
Western Rural ID	1	59	1	825	2	884	2.11	0	0
Statewide			1	50	1	50	0.12	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: IDAHO				Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Boise City-Nampa ID MSA	40.39	26	27.96	0.00	46.15	26.92	26.92	1	0	0	0	1	0	1.56	20.97	47.20	30.27
Central Rural ID	18.21	23	24.73	0.00	13.04	56.52	30.43	0	0	0	0	0	0	0.00	7.53	80.04	12.43
Limited Review:																	
Bear Lake County ID	0.84	1	1.08	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Coeur d'Alene ID MSA	9.54	7	7.53	0.00	42.86	57.14	0.00	1	0	0	1	0	0	0.00	7.82	76.03	16.15
Idaho Falls ID MSA	6.98	8	8.60	0.00	25.00	50.00	25.00	1	0	0	0	1	0	0.00	13.54	66.55	19.91
Lewiston ID MSA	3.52	2	2.15	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	11.97	42.32	45.71
Panhandle ID	12.39	17	18.28	0.00	0.00	94.12	5.88	0	0	0	0	0	0	0.00	5.70	85.21	9.09
Pocatello ID MSA	4.65	5	5.38	0.00	40.00	60.00	0.00	0	0	0	0	0	0	0.00	21.77	51.13	27.10
Rexburg ID	1.93	2	2.15	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	14.83	72.42	12.75
Western Rural ID	1.54	2	2.15	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	10.74	89.26	0.00

Table 1. Lending Volume

LENDING VOLUME		Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007						
MA/Assessment Area (2007):	% 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:												
Galesburg-Canton IL	2.64	2,598	169,609	900	51,772	541	62,450	6	2,486	4,045	286,317	25.77
Limited Review:												
Chicago-Naperville-Joliet IL MD	96.68	124,609	28,185,483	23,468	724,512	95	2,942	1	3,495	148,173	28,916,432	68.31
Sterling IL	0.68	553	44,792	302	12,457	183	9,691	0	0	1,038	66,940	5.91

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.
 ** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.
 *** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Galesburg-Canton IL	1,288	2.11	0.00	0.00	4.43	4.27	91.27	88.90	4.30	6.83	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Chicago-Naperville-Joliet IL MD	59,576	97.55	2.59	2.63	15.03	9.45	45.23	37.48	37.15	50.45	0.00	0.00	0.00	0.00	0.00
Sterling IL	209	0.34	0.00	0.00	10.35	8.13	74.03	71.29	15.62	20.57	0.00	0.00	0.00	0.00	0.00

* Based on 2007 Peer Mortgage Data (Eastern)
 ** 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 units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.
 **** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Galesburg-Canton IL	224	5.65	0.00	0.00	4.43	7.14	91.27	88.39	4.30	4.46	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Chicago-Naperville-Joliet IL	3,709	93.54	2.59	3.24	15.03	16.45	45.23	43.27	37.15	37.05	0.00	0.00	0.00	0.00	0.00	
MD																
Sterling IL	32	0.81	0.00	0.00	10.35	3.13	74.03	78.13	15.62	18.75	0.00	0.00	0.00	0.00	0.00	

* Based on 2007 Peer Mortgage Data (Eastern)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Galesburg-Canton IL	1,083	1.73	0.00	0.00	4.43	4.52	91.27	92.15	4.30	3.32	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Chicago-Naperville-Joliet IL	61,228	97.78	2.59	2.71	15.03	13.39	45.23	42.37	37.15	41.52	0.00	0.00	0.00	0.00	0.00	
MD																
Sterling IL	309	0.49	0.00	0.00	10.35	4.85	74.03	77.67	15.62	17.48	0.00	0.00	0.00	0.00	0.00	

* Based on 2007 Peer Mortgage Data (Eastern)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: ILLINOIS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Galesburg-Canton IL	3	10.71	0.00	0.00	22.70	33.33	60.86	66.67	16.44	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Chicago-Naperville-Joliet IL MD	22	78.57	12.02	22.73	24.02	22.73	35.72	31.82	28.23	22.73	0.00	0.00	0.00	0.00	0.00	
Sterling IL	3	10.71	0.00	0.00	5.71	0.00	79.17	100.00	15.12	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2007 Peer Mortgage Data (Eastern)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

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, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
Full Review:																
Galesburg-Canton IL	875	3.71	0.00	0.00	12.42	18.29	82.98	71.20	4.60	10.51	10.09	0.00	13.13	9.02	14.77	
Limited Review:																
Chicago-Naperville-Joliet IL MD	22,395	95.04	3.98	2.00	14.59	11.86	37.95	40.43	43.19	45.70	1.65	1.34	1.50	1.64	1.61	
Sterling IL	294	1.25	0.00	0.00	7.77	7.14	75.52	77.89	16.70	14.97	5.61	0.00	2.88	5.52	2.52	

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

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, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Galesburg-Canton IL	541	66.54	0.00	0.00	2.00	1.85	96.10	92.79	1.90	5.36	23.26	0.00	28.57	22.31	64.29	
Limited Review:																
Chicago-Naperville-Joliet IL	91	11.19	1.32	0.00	7.94	0.00	51.19	56.04	39.56	43.96	1.03	0.00	0.00	0.96	1.52	
MD																
Sterling IL	181	22.26	0.00	0.00	2.78	0.55	74.36	67.96	22.86	31.49	28.97	0.00	0.00	27.45	35.90	

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: ILLINOIS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families 33	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Galesburg-Canton IL	1,288	2.11	17.36	17.25	20.80	25.91	24.60	26.55	37.25	30.29	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Chicago-Naperville-Joliet IL	59,625	97.55	20.85	2.89	17.60	15.71	22.09	27.45	39.45	53.95	0.00	0.00	0.00	0.00	0.00	
MD																
Sterling IL	209	0.34	14.00	11.39	18.47	24.75	24.76	21.78	42.77	42.08	0.00	0.00	0.00	0.00	0.00	

* Based on 2007 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 4.2% of loans originated and purchased by bank.

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

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

33 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: ILLINOIS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families****	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Galesburg-Canton IL	224	5.65	17.36	18.47	20.80	19.37	24.60	28.38	37.25	33.78	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Chicago-Naperville-Joliet IL MD	3,709	93.54	20.85	4.59	17.60	17.72	22.09	32.03	39.45	45.66	0.00	0.00	0.00	0.00	0.00	
Sterling IL	32	0.81	14.00	9.68	18.47	16.13	24.76	29.03	42.77	45.16	0.00	0.00	0.00	0.00	0.00	

* Based on 2007 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 2.4% of loans originated and purchased by bank.

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

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

***** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: ILLINOIS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families ³⁴	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Galesburg-Canton IL	1,083	1.73	17.36	12.92	20.80	26.87	24.60	32.10	37.25	28.10	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Chicago-Naperville-Joliet IL MD	61,253	97.78	20.85	5.17	17.60	19.05	22.09	30.74	39.45	45.05	0.00	0.00	0.00	0.00	0.00	
Sterling IL	309	0.49	14.00	8.88	18.47	23.94	24.76	26.64	42.77	40.54	0.00	0.00	0.00	0.00	0.00	

Table 11. Borrower Distribution of Small Loans to Businesses

* Based on 2007 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 11.2% of loans originated and purchased by bank.

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

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

³⁴ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: ILLINOIS			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Galesburg-Canton IL	875	3.70	58.09	62.86	88.69	6.86	4.46	10.09	15.15
Limited Review:									
Chicago-Naperville-Joliet IL	22,454	95.05	66.94	71.34	98.27	1.47	0.27	1.65	3.64
MD									
Sterling IL	294	1.24	58.61	70.07	91.84	7.14	1.02	5.61	8.77

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** 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 8.23% of small loans to businesses originated and purchased by the bank.

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, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Galesburg-Canton IL	541	66.54	98.95	61.55	62.29	26.80	10.91	23.26	15.49
Limited Review:									
Chicago-Naperville-Joliet IL	91	11.19	95.02	75.82	96.70	3.30	0.00	1.03	0.89
MD									
Sterling IL	181	22.26	97.86	64.09	91.71	6.63	1.66	28.97	28.32

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** 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 26.32% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: ILLINOIS									
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
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:									
Galesburg-Canton IL	0	0	7	1,151	7	1,151	10.34	0	0
Limited Review:									
Chicago-Naperville-Joliet IL	6	3,167	34	4,783	40	7,950	71.42	2	835
MD									
Sterling IL	0	0	2	131	2	131	1.18	1	905
Statewide	1	225	1	1,675	2	1,900	17.06	1	1,101

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: ILLINOIS																	
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008																	
MA/Assessment Area:	Deposits		Branches					Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Galesburg-Canton IL	25.77	6	75.00	0.00	33.33	50.00	16.67	0	0	0	0	0	0	0.00	6.94	88.64	4.42
Limited Review:																	
Chicago-Naperville-Joliet IL	68.31	1	12.50	0.00	0.00	0.00	100.00	0	0	0	0	0	0	8.00	23.35	39.50	29.15
MD																	
Sterling IL	5.91	1	12.50	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	10.91	74.66	14.43

Table 1. Lending Volume

LENDING VOLUME												
Geography: INDIANA												
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007												
MA/Assessment Area (2007):	% 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:												
Fort Wayne IN MSA	22.94	8,129	877,580	5,842	307,551	339	33,846	12	8,367	14,322	1,227,344	44.18
Limited Review:												
Decatur IN	1.86	583	49,401	417	12,610	163	17,168	0	0	1,163	79,179	3.49
Elkhart-Goshen IN MSA	3.32	1,480	163,310	560	23,792	30	1,606	1	139	2,071	188,847	0.00
Indianapolis-Carmel IN MSA	42.57	21,600	3,132,855	4,638	155,705	333	34,174	0	0	26,571	3,322,734	0.00
Michigan City-La Porte IN MSA	4.19	1,555	177,169	752	29,279	304	34,202	3	306	2,614	240,956	6.00
North Central IN	5.31	1,486	118,853	1,370	64,490	457	41,104	3	2,567	3,316	227,014	11.23
Northeastern Rural IN	7.40	2,941	344,963	1,511	78,555	164	13,473	3	273	4,619	437,264	13.40
Rush County IN	2.02	597	48,551	238	11,358	426	38,598	2	300	1,263	98,807	3.95
South Bend-Mishawaka IN-MI MSA	8.74	3,530	362,836	1,785	74,723	130	11,236	9	15,958	5,454	464,753	14.25
White County IN	1.65	590	55,822	377	23,121	58	6,148	4	750	1,029	85,841	3.50

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state 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, 2007				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Fort Wayne IN MSA	4,474	19.31	0.75	0.38	18.24	12.74	58.40	45.19	22.61	41.69	10.61	5.26	9.32	8.94	13.86						
Limited Review:																					
Decatur IN	263	1.14	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	13.23	0.00	0.00	13.23	0.00						
Elkhart-Goshen IN MSA	694	3.00	0.06	0.14	2.92	5.91	90.58	86.02	6.44	7.93	3.65	0.00	2.78	3.78	2.22						
Indianapolis-Carmel IN MSA	12,554	54.18	2.83	2.12	18.37	12.20	50.42	44.90	28.39	40.78	5.15	3.08	4.30	4.75	6.06						
Michigan City-La Porte IN MSA	672	2.90	0.00	0.00	13.50	8.93	69.17	79.61	17.33	11.46	6.96	0.00	5.02	7.79	4.42						
North Central IN	574	2.48	0.00	0.00	2.80	1.39	89.68	87.80	7.52	10.80	7.26	0.00	4.35	6.84	12.12						
Northeastern Rural IN	1,536	6.63	0.00	0.00	0.00	0.00	87.18	81.77	12.82	18.23	16.20	0.00	0.00	14.99	21.65						
Rush County IN	255	1.10	0.00	0.00	14.68	27.84	85.32	72.16	0.00	0.00	27.43	0.00	40.54	24.87	0.00						
South Bend-Mishawaka IN-MI MSA	1,935	8.35	1.29	1.91	19.73	21.76	51.29	40.67	27.68	35.66	5.78	4.62	4.47	5.18	7.57						
White County IN	212	0.92	0.00	0.00	11.63	8.96	88.37	91.04	0.00	0.00	7.67	0.00	9.76	7.44	0.00						

* Based on 2007 Peer Mortgage Data (Eastern)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: INDIANA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Fort Wayne IN MSA	350	24.60	0.75	0.29	18.24	23.43	58.40	53.43	22.61	22.86	9.17	14.29	11.70	7.38	12.24	
Limited Review:																
Decatur IN	45	3.16	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	12.26	0.00	0.00	12.26	0.00	
Elkhart-Goshen IN MSA	36	2.53	0.06	0.00	2.92	2.78	90.58	86.11	6.44	11.11	1.19	0.00	0.00	0.92	5.56	
Indianapolis-Carmel IN MSA	335	23.54	2.83	4.48	18.37	16.72	50.42	46.57	28.39	32.24	2.88	3.68	3.30	2.47	3.30	
Michigan City-La Porte IN MSA	97	6.82	0.00	0.00	13.50	6.19	69.17	82.47	17.33	11.34	8.87	0.00	4.17	10.11	7.02	
North Central IN	150	10.54	0.00	0.00	2.80	2.00	89.68	90.67	7.52	7.33	10.77	0.00	25.00	10.77	8.33	
Northeastern Rural IN	144	10.12	0.00	0.00	0.00	0.00	87.18	88.19	12.82	11.81	12.79	0.00	0.00	13.51	7.89	
Rush County IN	63	4.43	0.00	0.00	14.68	28.57	85.32	71.43	0.00	0.00	35.56	0.00	55.56	30.56	0.00	
South Bend-Mishawaka IN-MI MSA	161	11.31	1.29	4.35	19.73	34.16	51.29	40.99	27.68	20.50	5.40	20.00	14.18	2.78	4.10	
White County IN	42	2.95	0.00	0.00	11.63	4.76	88.37	95.24	0.00	0.00	11.11	0.00	20.00	10.45	0.00	

* Based on 2007 Peer Mortgage Data (Eastern)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: INDIANA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Fort Wayne IN MSA	3,302	18.46	0.75	0.73	18.24	17.69	58.40	49.64	22.61	31.95	8.56	10.71	7.43	8.11	10.05	
Limited Review:																
Decatur IN	275	1.54	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	13.53	0.00	0.00	13.53	0.00	
Elkhart-Goshen IN MSA	750	4.19	0.06	0.00	2.92	4.53	90.58	90.00	6.44	5.47	3.79	0.00	4.85	3.89	2.13	
Indianapolis-Carmel IN MSA	8,706	48.67	2.83	2.49	18.37	15.40	50.42	49.97	28.39	32.14	4.74	3.97	5.48	4.69	4.56	
Michigan City-La Porte IN MSA	786	4.39	0.00	0.00	13.50	8.40	69.17	76.59	17.33	15.01	5.68	0.00	2.99	6.15	6.10	
North Central IN	761	4.25	0.00	0.00	2.80	3.29	89.68	85.02	7.52	11.70	7.07	0.00	0.00	7.18	7.74	
Northeastern Rural IN	1,261	7.05	0.00	0.00	0.00	0.00	87.18	82.79	12.82	17.21	13.20	0.00	0.00	13.36	12.34	
Rush County IN	278	1.55	0.00	0.00	14.68	18.35	85.32	81.65	0.00	0.00	19.49	0.00	25.40	17.76	0.00	
South Bend-Mishawaka IN-MI MSA	1,433	8.01	1.29	1.05	19.73	22.40	51.29	48.85	27.68	27.70	5.71	2.33	8.47	5.55	4.60	
White County IN	336	1.88	0.00	0.00	11.63	9.23	88.37	90.77	0.00	0.00	9.70	0.00	10.00	9.67	0.00	

* Based on 2007 Peer Mortgage Data (Eastern)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: INDIANA															Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007														
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*																																	
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp																											
Full Review:																																												
Fort Wayne IN MSA	3	27.27	2.56	0.00	37.96	33.33	53.27	66.67	6.21	0.00	3.70	0.00	0.00	6.67	0.00																													
Limited Review:																																												
Decatur IN	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	0.00	0.00	0.00																										
Elkhart-Goshen IN MSA	0	0.00	2.97	0.00	7.24	0.00	85.35	0.00	4.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00																											
Indianapolis-Carmel IN MSA	5	45.45	6.74	0.00	31.76	20.00	47.66	80.00	13.84	0.00	0.77	0.00	0.00	1.79	0.00																													
Michigan City-La Porte IN MSA	0	0.00	0.00	0.00	43.62	0.00	48.85	0.00	7.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00																											
North Central IN	1	9.09	0.00	0.00	1.18	0.00	96.75	100.00	2.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00																											
Northeastern Rural IN	0	0.00	0.00	0.00	0.00	0.00	80.12	0.00	19.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00																											
Rush County IN	1	9.09	0.00	0.00	54.25	0.00	45.75	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00																											
South Bend-Mishawaka IN-MI MSA	1	9.09	2.28	0.00	30.66	100.00	42.25	0.00	24.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00																											
White County IN	0	0.00	0.00	0.00	1.99	0.00	98.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00																											

* Based on 2007 Peer Mortgage Data (Eastern)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

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, 2007				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Fort Wayne IN MSA	5,730	33.63	1.36	1.05	26.45	25.03	52.37	49.20	19.74	24.73	12.62	17.86	14.48	11.41	12.38						
Limited Review:																					
Decatur IN	409	2.40	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	14.30	0.00	0.00	13.67	0.00						
Elkhart-Goshen IN MSA	538	3.16	4.03	0.93	5.36	3.35	86.08	92.38	4.53	3.35	2.47	1.75	0.92	2.37	1.48						
Indianapolis-Carmel IN MSA	4,450	26.12	3.77	2.40	17.67	12.88	49.06	52.38	29.40	32.34	2.12	1.86	2.06	2.20	1.83						
Michigan City-La Porte IN MSA	734	4.31	0.00	0.00	30.55	11.31	58.25	79.97	11.20	8.72	7.11	0.00	3.06	8.73	3.71						
North Central IN	1,346	7.90	0.00	0.00	2.14	1.78	91.32	90.56	6.54	7.65	15.36	0.00	16.67	14.05	11.95						
Northeastern Rural IN	1,485	8.71	0.00	0.00	0.00	0.00	88.25	85.86	11.75	14.14	16.45	0.00	0.00	15.50	16.09						
Rush County IN	232	1.36	0.00	0.00	26.72	18.97	73.28	81.03	0.00	0.00	16.55	0.00	12.50	15.74	0.00						
South Bend-Mishawaka IN-MI MSA	1,745	10.24	2.03	1.43	28.23	29.80	46.22	46.19	23.52	22.58	7.31	6.38	8.79	6.11	5.74						
White County IN	371	2.18	0.00	0.00	9.60	3.77	90.40	96.23	0.00	0.00	11.61	0.00	11.11	9.49	0.00						

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

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, 2007				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Fort Wayne IN MSA	337	14.11	0.30	0.00	6.26	0.30	79.62	91.10	13.81	8.61	29.46	0.00	20.00	29.45	33.33						
Limited Review:																					
Decatur IN	163	6.82	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	62.71	0.00	0.00	62.71	0.00						
Elkhart-Goshen IN MSA	30	1.26	0.69	0.00	0.69	0.00	96.53	100.00	2.08	0.00	6.54	0.00	0.00	6.67	0.00						
Indianapolis-Carmel IN MSA	329	13.77	1.20	0.00	10.41	2.13	66.10	94.22	22.29	3.65	17.65	0.00	3.45	21.07	5.71						
Michigan City-La Porte IN MSA	301	12.60	0.00	0.00	6.19	1.00	84.05	95.35	9.76	3.65	35.14	0.00	0.00	35.51	28.57						
North Central IN	455	19.05	0.00	0.00	0.10	0.00	87.98	85.49	11.92	14.51	46.64	0.00	0.00	44.53	63.64						
Northeastern Rural IN	163	6.82	0.00	0.00	0.00	0.00	94.52	90.80	5.48	9.20	41.98	0.00	0.00	42.48	42.86						
Rush County IN	424	17.75	0.00	0.00	4.03	3.77	95.97	96.23	0.00	0.00	52.53	0.00	80.00	51.66	0.00						
South Bend-Mishawaka IN-MI MSA	129	5.40	0.20	1.55	7.54	2.33	72.10	95.35	20.16	0.78	17.06	100.00	0.00	18.18	0.00						
White County IN	58	2.43	0.00	0.00	11.34	20.69	88.66	79.31	0.00	0.00	34.00	0.00	83.33	27.91	0.00						

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															
Geography: INDIANA															
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007															
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families 35	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Fort Wayne IN MSA	4,474	19.31	17.82	14.61	19.25	26.58	24.87	26.63	38.06	32.18	11.92	9.58	10.30	12.38	14.65
Limited Review:															
Decatur IN	263	1.14	13.30	10.65	19.99	31.18	27.91	33.46	38.79	24.71	13.99	11.86	14.20	16.36	12.24
Elkhart-Goshen IN MSA	694	3.00	16.23	14.83	19.39	27.38	27.07	27.23	37.31	30.56	4.10	3.76	2.77	3.71	5.92
Indianapolis-Carmel IN MSA	12,554	54.18	19.27	10.26	18.64	24.22	23.18	25.17	38.90	40.35	5.91	4.91	4.75	5.42	7.30
Michigan City-La Porte IN MSA	672	2.90	17.79	11.92	19.40	27.30	25.27	23.23	37.55	37.56	8.29	4.37	9.52	8.17	8.72
North Central IN	574	2.48	15.08	17.41	19.46	27.35	26.12	27.71	39.34	27.53	7.94	9.13	6.65	8.40	8.17
Northeastern Rural IN	1,536	6.63	11.95	9.08	17.60	23.53	27.41	26.77	43.03	40.62	17.71	14.08	15.93	17.44	19.90
Rush County IN	255	1.10	18.06	15.02	20.98	29.25	25.75	30.43	35.21	25.30	29.52	26.67	29.73	27.27	32.26
South Bend-Mishawaka IN-MI MSA	1,935	8.35	18.53	11.07	18.63	24.96	23.48	25.62	39.36	38.35	6.55	6.40	6.12	6.59	6.88
White County IN	212	0.92	15.65	10.90	18.69	22.75	28.45	25.59	37.22	40.76	8.66	8.33	10.23	8.43	7.95

* Based on 2007 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 3.0% of loans originated and purchased by bank.

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

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. 35 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT															Geography: INDIANA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% BANK Loans****	% Families36	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Fort Wayne IN MSA	350	24.60	17.82	18.62	19.25	24.32	24.87	30.33	38.06	26.73	9.02	11.33	8.60	8.20	9.07									
Limited Review:																								
Decatur IN	45	3.16	13.30	9.09	19.99	22.73	27.91	25.00	38.79	43.18	12.26	9.09	0.00	22.22	15.79									
Elkhart-Goshen IN MSA	36	2.53	16.23	11.43	19.39	17.14	27.07	25.71	37.31	45.71	1.24	0.00	0.89	0.53	2.29									
Indianapolis-Carmel IN MSA	335	23.54	19.27	12.35	18.64	18.21	23.18	26.54	38.90	42.90	2.91	2.38	2.07	3.01	3.45									
Michigan City-La Porte IN MSA	97	6.82	17.79	10.42	19.40	26.04	25.27	35.42	37.55	28.13	9.02	5.13	12.00	12.38	6.12									
North Central IN	150	10.54	15.08	15.65	19.46	23.81	26.12	31.29	39.34	29.25	10.41	12.50	12.86	10.28	8.33									
Northeastern Rural IN	144	10.12	11.95	9.15	17.60	26.76	27.41	30.99	43.03	33.10	13.06	15.00	14.04	15.00	11.19									
Rush County IN	63	4.43	18.06	12.70	20.98	14.29	25.75	30.16	35.21	42.86	35.56	16.67	14.29	50.00	40.00									
South Bend-Mishawaka IN-MI MSA	161	11.31	18.53	16.25	18.63	28.13	23.48	30.00	39.36	25.62	5.56	4.55	5.53	7.65	4.41									
White County IN	42	2.95	15.65	14.29	18.69	30.95	28.45	33.33	37.22	21.43	11.11	0.00	16.67	9.09	12.90									

* Based on 2007 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 2.6% of loans originated and purchased by bank.

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

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

36 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: INDIANA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total**	% Families**	% BANK Loans****	% Families37	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Fort Wayne IN MSA	3,302	18.46	17.82	15.05	19.25	25.85	24.87	25.67	38.06	33.43	9.35	8.57	9.72	8.52	10.07	
Limited Review:																
Decatur IN	275	1.54	13.30	5.41	19.99	23.17	27.91	36.29	38.79	35.14	14.13	11.11	13.39	17.82	12.50	
Elkhart-Goshen IN MSA	750	4.19	16.23	11.73	19.39	31.23	27.07	27.80	37.31	29.24	3.94	4.60	5.08	3.46	3.39	
Indianapolis-Carmel IN MSA	8,706	48.67	19.27	11.65	18.64	23.22	23.18	27.16	38.90	37.98	4.83	4.84	5.03	5.18	4.51	
Michigan City-La Porte IN MSA	786	4.39	17.79	14.31	19.40	26.94	25.27	28.61	37.55	30.14	6.36	8.14	6.95	6.86	5.09	
North Central IN	761	4.25	15.08	14.01	19.46	24.96	26.12	28.76	39.34	32.26	7.53	9.74	9.63	6.50	6.10	
Northeastern Rural IN	1,261	7.05	11.95	7.79	17.60	20.11	27.41	30.38	43.03	41.72	14.00	13.64	16.01	11.68	14.63	
Rush County IN	278	1.55	18.06	10.89	20.98	29.57	25.75	26.46	35.21	33.07	19.53	43.48	24.19	10.67	17.71	
South Bend-Mishawaka IN-MI MSA	1,433	8.01	18.53	15.41	18.63	28.33	23.48	24.28	39.36	31.98	6.30	6.57	8.75	5.30	5.38	
White County IN	336	1.88	15.65	8.21	18.69	26.07	28.45	30.71	37.22	35.00	10.47	15.15	11.49	10.24	9.29	

* Based on 2007 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 21.6% of loans originated and purchased by bank.

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

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

37 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Fort Wayne IN MSA	5,731	33.63	63.11	68.12	91.89	3.44	4.68	12.62	22.21
Limited Review:									
Decatur IN	409	2.40	62.81	65.04	96.82	2.20	0.98	14.30	22.63
Elkhart-Goshen IN MSA	538	3.16	60.45	75.09	96.10	1.86	2.04	2.47	5.28
Indianapolis-Carmel IN MSA	4,450	26.11	63.43	73.37	97.84	1.80	0.36	2.12	4.66
Michigan City-La Porte IN MSA	734	4.31	64.64	70.30	94.55	3.13	2.32	7.11	12.99
North Central IN	1,346	7.90	60.39	66.34	92.42	3.71	3.86	15.36	23.24
Northeastern Rural IN	1,485	8.71	61.57	67.74	91.38	4.65	3.97	16.45	25.30
Rush County IN	232	1.36	61.09	65.95	91.38	5.60	3.02	16.55	20.80
South Bend-Mishawaka IN-MI MSA	1,745	10.24	62.97	72.03	94.79	2.12	3.09	7.31	13.72
White County IN	371	2.18	63.07	73.05	91.11	3.50	5.39	11.61	20.66

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** 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 11.57% of small loans to businesses originated and purchased by the bank.

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, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Fort Wayne IN MSA	337	14.11	98.49	66.17	68.84	19.29	11.87	29.46	24.25
Limited Review:									
Decatur IN	163	6.82	99.32	65.03	70.55	17.18	12.27	62.71	60.61
Elkhart-Goshen IN MSA	30	1.26	98.44	73.33	90.00	3.33	6.67	6.54	5.43
Indianapolis-Carmel IN MSA	329	13.77	97.65	77.51	68.09	22.49	9.42	17.65	18.75
Michigan City-La Porte IN MSA	301	12.60	98.33	63.12	61.13	28.24	10.63	35.14	33.33
North Central IN	455	19.05	98.16	67.69	71.43	19.34	9.23	46.64	41.01
Northeastern Rural IN	163	6.82	98.75	71.78	76.07	16.56	7.36	41.98	43.59
Rush County IN	424	17.75	99.33	75.47	68.40	25.00	6.60	52.53	48.53
South Bend-Mishawaka IN-MI MSA	129	5.40	96.74	80.62	75.19	16.28	8.53	17.06	14.77
White County IN	58	2.43	98.63	79.31	74.14	13.79	12.07	34.00	35.48

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 20.05% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: INDIANA									
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
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:									
Fort Wayne IN MSA	5	5,188	19	13,819	24	19,007	55.99	7	618
Limited Review:									
Decatur IN	1	56	0	0	1	56	0.16	0	0
Elkhart-Goshen IN MSA	1	27	1	617	2	644	1.90	1	25
Indianapolis-Carmel IN MSA	4	598	10	103	14	701	2.07	0	0
Michigan City-La Porte IN MSA	0	0	2	66	2	66	0.19	0	0
North Central IN	1	0	5	4,202	6	4,202	12.38	2	70
Northeastern Rural IN	0	0	5	2,571	5	2,571	7.57	2	305
Rush County IN	0	0	0	0	0	0	0.00	0	0
South Bend-Mishawaka IN-MI MSA	4	789	18	5,891	22	6,680	19.68	3	71
White County IN	0	0	2	23	2	23	0.07	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: INDIANA				Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Fort Wayne IN MSA	44.18	15	37.50	0.00	33.33	46.67	20.00	0	0	0	0	0	0	1.44	23.63	54.92	19.92
Limited Review:																	
Decatur IN	3.49	1	2.50	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Elkhart-Goshen IN MSA	0.00	1	2.50	100.00	0.00	0.00	0.00	1	0	1	0	0	0	0.45	6.06	88.14	5.36
Indianapolis-Carmel IN MSA	0.00	1	2.50	0.00	0.00	100.00	0.00	1	0	0	0	1	0	4.63	22.84	47.96	24.57
Michigan City-La Porte IN MSA	6.00	2	5.00	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	19.42	66.44	14.14
North Central IN	11.23	6	15.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	2.57	90.52	6.91
Northeastern Rural IN	13.40	5	12.50	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	88.96	11.04
Rush County IN	3.95	1	2.50	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	17.44	82.56	0.00
South Bend-Mishawaka IN-MI MSA	14.25	6	15.00	0.00	50.00	16.67	33.33	0	0	0	0	0	0	1.84	24.20	49.83	24.13
White County IN	3.50	2	5.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	11.54	88.46	0.00

Table 1. Lending Volume

LENDING VOLUME												
Geography: IOWA												
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007												
MA/Assessment Area (2007):	% 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:												
Cedar Rapids IA MSA	16.10	8,673	1,016,919	3,479	231,235	379	33,835	6	2,131	12,537	1,284,120	17.25
Des Moines-West Des Moines IA MSA	43.31	23,464	2,941,239	9,610	531,376	624	55,854	26	58,097	33,724	3,586,566	37.26
Limited Review:												
Ames IA MSA	4.07	1,944	243,469	1,088	38,689	135	13,587	5	6,261	3,172	302,006	2.12
Cass County IA	1.28	443	27,919	281	6,971	276	23,266	0	0	1,000	58,156	9.71
Crawford County IA	1.56	374	24,434	421	24,058	420	45,023	0	0	1,215	93,515	1.16
Fort Dodge IA	3.66	1,115	80,411	1,011	51,527	719	64,865	9	5,368	2,854	202,171	5.09
Iowa City IA MSA	4.03	2,157	309,463	909	43,412	74	2,510	1	61	3,141	355,446	0.81
Marion County IA	3.55	1,911	178,716	622	20,309	235	10,785	0	0	2,768	209,810	2.12
Marshalltown IA	2.62	1,105	84,562	595	41,890	334	33,054	6	1,701	2,040	161,207	2.34
Mason City IA	4.12	1,519	131,844	1,087	80,672	605	59,442	1	106	3,212	272,064	3.65
Ottumwa IA	2.16	793	56,501	762	36,065	124	9,847	2	240	1,681	102,653	1.34
Palo Alto County IA	0.65	172	11,913	117	4,090	214	18,023	0	0	503	34,026	0.78
Poweshiek County IA	1.71	503	48,649	387	16,116	442	35,215	1	214	1,333	100,194	1.11
Sioux City IA MSA	4.55	1,960	162,875	1,459	91,707	118	11,295	5	7,803	3,542	273,680	10.10
Waterloo-Cedar Falls IA MSA	6.61	3,224	325,845	1,620	82,628	289	18,476	18	19,964	5,151	446,913	5.17

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															Geography: IOWA		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Cedar Rapids IA MSA	5,025	18.59	0.43	0.40	9.73	6.37	67.60	58.65	22.24	34.59	18.01	8.82	13.57	16.87	21.71						
Des Moines-West Des Moines IA MSA	13,238	48.96	1.68	1.29	19.27	11.07	54.63	51.92	24.42	35.72	15.07	9.94	11.47	15.24	16.33						
Limited Review:																					
Ames IA MSA	1,104	4.08	4.12	1.45	0.00	0.00	74.25	71.56	21.63	26.99	14.11	8.51	0.00	13.62	15.59						
Cass County IA	216	0.80	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	20.00	0.00	0.00	20.00	0.00						
Crawford County IA	172	0.64	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	33.06	0.00	0.00	33.06	0.00						
Fort Dodge IA	498	1.84	0.00	0.00	1.00	0.80	92.42	86.14	6.58	13.05	14.41	0.00	0.00	14.37	16.47						
Iowa City IA MSA	1,449	5.36	0.00	0.21	17.87	9.94	49.67	56.80	32.46	33.06	6.44	0.00	4.30	6.67	6.95						
Marion County IA	850	3.14	0.00	0.00	0.00	0.00	59.30	61.06	40.70	38.94	36.06	0.00	0.00	49.29	22.78						
Marshalltown IA	504	1.86	0.00	0.00	7.74	5.36	63.71	56.55	28.55	38.10	15.67	0.00	10.20	12.85	22.07						
Mason City IA	767	2.84	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	21.10	0.00	0.00	21.10	0.00						
Ottumwa IA	387	1.43	0.00	0.00	21.36	18.35	65.88	60.72	12.75	20.93	19.82	0.00	22.37	19.72	17.57						
Palo Alto County IA	66	0.24	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	23.29	0.00	0.00	23.29	0.00						
Poweshiek County IA	209	0.77	0.00	0.00	0.00	0.00	75.92	67.94	24.08	32.06	14.57	0.00	0.00	15.26	12.87						
Sioux City IA MSA	945	3.50	0.00	0.00	12.81	8.04	54.83	48.47	32.35	43.49	13.68	0.00	9.46	11.65	17.17						
Waterloo-Cedar Falls IA MSA	1,607	5.94	0.79	1.18	19.22	13.94	61.57	60.36	18.43	24.52	10.59	13.16	8.49	10.01	13.60						

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: IOWA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Cedar Rapids IA MSA	333	11.76	0.43	0.30	9.73	10.81	67.60	65.77	22.24	23.12	10.22	0.00	14.61	9.28	11.81	
Des Moines-West Des Moines IA MSA	1,202	42.44	1.68	0.42	19.27	14.56	54.63	58.74	24.42	26.29	12.97	8.11	10.82	13.38	13.60	
Limited Review:																
Ames IA MSA	72	2.54	4.12	1.39	0.00	0.00	74.25	75.00	21.63	23.61	4.07	0.00	0.00	4.21	4.08	
Cass County IA	54	1.91	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	30.43	0.00	0.00	30.43	0.00	
Crawford County IA	51	1.80	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	51.52	0.00	0.00	51.52	0.00	
Fort Dodge IA	108	3.81	0.00	0.00	1.00	0.00	92.42	98.15	6.58	1.85	14.88	0.00	0.00	15.50	7.14	
Iowa City IA MSA	42	1.48	0.00	0.00	17.87	19.05	49.67	50.00	32.46	30.95	4.28	0.00	3.96	2.88	6.67	
Marion County IA	163	5.76	0.00	0.00	0.00	0.00	59.30	80.37	40.70	19.63	40.17	0.00	0.00	48.61	26.67	
Marshalltown IA	126	4.45	0.00	0.00	7.74	7.14	63.71	55.56	28.55	37.30	17.44	0.00	14.29	16.26	22.86	
Mason City IA	166	5.86	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	35.56	0.00	0.00	35.56	0.00	
Ottumwa IA	70	2.47	0.00	0.00	21.36	20.00	65.88	61.43	12.75	18.57	14.39	0.00	17.86	12.79	16.67	
Palo Alto County IA	17	0.60	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	31.58	0.00	0.00	31.58	0.00	
Poweshiek County IA	46	1.62	0.00	0.00	0.00	0.00	75.92	63.04	24.08	36.96	20.00	0.00	0.00	18.60	22.22	
Sioux City IA MSA	153	5.40	0.00	0.00	12.81	10.46	54.83	49.02	32.35	40.52	9.98	0.00	11.86	9.60	9.88	
Waterloo-Cedar Falls IA MSA	229	8.09	0.79	1.31	19.22	21.40	61.57	60.26	18.43	17.03	10.33	50.00	13.04	8.63	10.96	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: IOWA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Cedar Rapids IA MSA	3,310	17.04	0.43	0.30	9.73	7.85	67.60	61.27	22.24	30.57	13.46	6.67	10.39	13.07	15.69	
Des Moines-West Des Moines IA MSA	9,015	46.40	1.68	1.30	19.27	15.32	54.63	52.95	24.42	30.44	13.55	13.84	13.46	12.84	15.00	
Limited Review:																
Ames IA MSA	766	3.94	4.12	1.04	0.00	0.00	74.25	74.54	21.63	24.41	12.27	6.25	0.00	11.64	14.55	
Cass County IA	173	0.89	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	17.65	0.00	0.00	17.65	0.00	
Crawford County IA	147	0.76	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	35.04	0.00	0.00	35.04	0.00	
Fort Dodge IA	507	2.61	0.00	0.00	1.00	0.59	92.42	92.11	6.58	7.30	13.04	0.00	25.00	12.19	23.91	
Iowa City IA MSA	662	3.41	0.00	0.00	17.87	11.48	49.67	47.58	32.46	40.94	5.59	0.00	5.14	5.30	6.28	
Marion County IA	894	4.60	0.00	0.00	0.00	0.00	59.30	66.78	40.70	33.22	32.64	0.00	0.00	37.72	25.62	
Marshalltown IA	466	2.40	0.00	0.00	7.74	8.15	63.71	64.16	28.55	27.68	10.78	0.00	19.35	9.93	11.29	
Mason City IA	581	2.99	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	17.39	0.00	0.00	17.39	0.00	
Ottumwa IA	334	1.72	0.00	0.00	21.36	18.26	65.88	65.27	12.75	16.47	12.63	0.00	12.66	12.73	12.00	
Palo Alto County IA	89	0.46	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	13.40	0.00	0.00	13.40	0.00	
Poweshiek County IA	248	1.28	0.00	0.00	0.00	0.00	75.92	71.37	24.08	28.63	13.09	0.00	0.00	13.24	12.50	
Sioux City IA MSA	859	4.42	0.00	0.00	12.81	7.80	54.83	58.21	32.35	33.99	11.46	0.00	7.43	13.40	9.57	
Waterloo-Cedar Falls IA MSA	1,376	7.08	0.79	0.73	19.22	22.97	61.57	54.29	18.43	22.02	10.00	0.00	10.25	8.95	13.37	

* Based on 2007 Peer Mortgage Data (Western)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: IOWA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Cedar Rapids IA MSA	5	8.20	3.30	0.00	15.93	20.00	65.21	80.00	15.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
Des Moines-West Des Moines IA MSA	9	14.75	13.23	33.33	16.06	22.22	47.62	33.33	23.10	11.11	0.00	0.00	0.00	0.00	0.00	0.00								
Limited Review:																								
Ames IA MSA	2	3.28	18.74	0.00	0.00	0.00	62.78	0.00	18.48	100.00	0.00	0.00	0.00	0.00	0.00	0.00								
Cass County IA	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	0.00								
Crawford County IA	4	6.56	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	0.00								
Fort Dodge IA	2	3.28	0.00	0.00	18.54	0.00	72.43	100.00	9.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
Iowa City IA MSA	4	6.56	4.22	0.00	45.39	0.00	30.77	75.00	19.62	25.00	2.50	0.00	0.00	4.55	0.00	0.00								
Marion County IA	4	6.56	0.00	0.00	0.00	0.00	59.16	75.00	40.84	25.00	66.67	0.00	0.00	100.00	0.00	50.00								
Marshalltown IA	9	14.75	0.00	0.00	15.15	22.22	41.56	66.67	43.29	11.11	25.00	0.00	0.00	40.00	0.00	0.00								
Mason City IA	5	8.20	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	20.00	0.00	0.00	20.00	0.00	0.00								
Ottumwa IA	2	3.28	0.00	0.00	44.70	0.00	49.86	100.00	5.44	0.00	50.00	0.00	0.00	100.00	0.00	0.00								
Palo Alto County IA	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	0.00								
Poweshiek County IA	0	0.00	0.00	0.00	0.00	0.00	77.73	0.00	22.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
Sioux City IA MSA	3	4.92	0.07	0.00	28.29	0.00	47.97	100.00	23.67	0.00	8.70	0.00	0.00	14.29	0.00	0.00								
Waterloo-Cedar Falls IA MSA	12	19.67	11.36	8.33	12.50	25.00	48.76	50.00	27.37	16.67	5.41	0.00	33.33	4.76	0.00	0.00								

* Based on 2007 Peer Mortgage Data (Western)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

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, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
Full Review:																
Cedar Rapids IA MSA	3,418	14.88	3.10	2.72	14.97	14.25	62.54	54.18	19.39	28.85	12.23	10.33	12.14	10.59	14.80	
Des Moines-West Des Moines IA MSA	9,414	40.97	10.74	9.06	12.35	8.57	48.95	47.84	27.97	34.52	14.13	15.61	12.03	12.80	14.59	
Limited Review:																
Ames IA MSA	1,060	4.61	12.64	15.47	0.00	0.00	60.66	55.57	23.66	28.96	9.66	9.01	0.00	9.17	9.30	
Cass County IA	273	1.19	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	15.07	0.00	0.00	14.56	0.00	
Crawford County IA	412	1.79	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	26.65	0.00	0.00	25.86	0.00	
Fort Dodge IA	990	4.31	0.00	0.00	14.02	21.31	82.45	73.03	3.53	5.66	13.78	0.00	19.61	11.92	14.12	
Iowa City IA MSA	889	3.87	5.23	6.75	21.81	13.95	50.21	44.54	22.75	34.76	4.92	6.90	3.03	3.84	7.02	
Marion County IA	603	2.62	0.00	0.00	0.00	0.00	60.54	72.97	39.46	27.03	18.83	0.00	0.00	25.56	10.91	
Marshalltown IA	589	2.56	0.00	0.00	8.60	7.47	65.24	61.46	26.16	31.07	17.63	0.00	20.31	17.07	17.00	
Mason City IA	1,064	4.63	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	15.34	0.00	0.00	14.77	0.00	
Ottumwa IA	743	3.23	0.00	0.00	23.66	31.90	65.77	51.41	10.57	16.69	25.20	0.00	26.82	21.27	33.33	
Palo Alto County IA	116	0.50	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	15.19	0.00	0.00	14.93	0.00	
Poweshiek County IA	379	1.65	0.00	0.00	0.00	0.00	87.98	82.06	12.02	17.94	17.23	0.00	0.00	17.68	11.39	
Sioux City IA MSA	1,439	6.26	3.11	5.77	29.19	30.79	40.20	30.85	27.50	32.59	15.14	18.68	16.77	11.28	16.24	
Waterloo-Cedar Falls IA MSA	1,589	6.92	9.76	13.09	13.91	13.85	61.00	59.03	15.33	14.03	11.30	15.92	10.83	11.12	6.38	

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

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, 2007				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Cedar Rapids IA MSA	370	7.46	0.29	0.00	8.14	1.08	81.14	84.86	10.44	14.05	18.02	0.00	5.88	17.59	32.50						
Des Moines-West Des Moines IA MSA	621	12.53	1.03	1.29	13.95	11.59	66.79	77.46	18.23	9.66	34.36	16.67	36.59	37.38	24.14						
Limited Review:																					
Ames IA MSA	132	2.66	3.81	0.00	0.00	0.00	73.31	64.39	21.84	35.61	26.00	0.00	0.00	25.47	27.27						
Cass County IA	276	5.57	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	57.85	0.00	0.00	58.33	0.00						
Crawford County IA	419	8.45	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	86.82	0.00	0.00	86.61	0.00						
Fort Dodge IA	718	14.48	0.00	0.00	1.54	0.42	97.00	98.05	1.46	1.53	24.07	0.00	33.33	23.98	22.22						
Iowa City IA MSA	71	1.43	0.41	0.00	23.94	25.35	60.68	46.48	14.96	28.17	1.06	0.00	1.48	0.64	3.31						
Marion County IA	235	4.74	0.00	0.00	0.00	0.00	55.86	62.13	44.14	37.87	39.87	0.00	0.00	53.42	28.24						
Marshalltown IA	334	6.74	0.00	0.00	1.08	0.00	89.39	91.32	9.52	8.68	60.00	0.00	0.00	60.00	60.00						
Mason City IA	602	12.14	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	30.80	0.00	0.00	30.80	0.00						
Ottumwa IA	123	2.48	0.00	0.00	3.08	2.44	95.15	95.93	1.76	1.63	38.46	0.00	66.67	39.13	16.67						
Palo Alto County IA	214	4.32	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	75.00	0.00	0.00	75.00	0.00						
Poweshiek County IA	442	8.91	0.00	0.00	0.00	0.00	90.93	90.05	9.07	9.95	75.93	0.00	0.00	76.19	78.57						
Sioux City IA MSA	118	2.38	0.53	0.85	4.94	0.00	77.43	66.95	17.11	32.20	26.79	0.00	0.00	22.47	45.00						
Waterloo-Cedar Falls IA MSA	283	5.71	0.69	0.00	2.22	1.06	82.99	67.84	14.10	31.10	18.13	0.00	14.29	14.73	33.96						

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: IOWA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families 38	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Cedar Rapids IA MSA	5,025	18.59	15.97	10.90	19.98	25.49	26.63	30.62	37.42	32.99	19.64	11.66	14.98	21.77	25.84	
Des Moines-West Des Moines IA MSA	13,238	48.96	17.62	12.08	19.08	26.29	25.40	28.53	37.90	33.10	14.95	9.82	11.97	16.64	18.89	
Limited Review:																
Ames IA MSA	1,104	4.08	18.30	7.00	18.69	21.94	24.96	35.58	38.05	35.48	14.45	7.78	8.80	17.04	18.20	
Cass County IA	216	0.80	18.44	16.04	22.66	29.25	28.31	28.77	30.59	25.94	21.12	17.24	27.08	28.57	9.52	
Crawford County IA	172	0.64	18.37	18.60	22.33	38.95	27.33	22.09	31.97	20.35	34.45	52.63	26.53	27.59	45.45	
Fort Dodge IA	498	1.84	16.78	14.05	20.06	28.72	26.58	26.68	36.58	30.55	15.02	7.96	14.29	16.67	18.36	
Iowa City IA MSA	1,449	5.36	17.81	6.64	19.50	24.17	24.19	25.51	38.50	43.67	6.71	2.68	5.53	6.27	8.65	
Marion County IA	850	3.14	11.66	6.42	15.13	27.27	26.58	25.21	46.64	41.09	37.62	21.62	36.76	45.22	36.91	
Marshalltown IA	504	1.86	15.80	16.56	17.62	19.43	25.02	28.43	41.56	35.58	16.56	16.67	11.18	13.61	24.85	
Mason City IA	767	2.84	16.83	13.89	18.16	26.57	25.32	23.10	39.69	36.45	21.65	16.89	20.63	22.09	25.20	
Ottumwa IA	387	1.43	20.87	16.62	21.99	32.45	25.10	23.48	32.03	27.44	21.09	11.49	19.01	26.14	29.07	
Palo Alto County IA	66	0.24	18.21	16.92	21.19	43.08	27.11	16.92	33.48	23.08	25.37	38.46	37.04	7.14	7.69	
Poweshiek County IA	209	0.77	13.88	3.43	17.98	24.51	25.88	24.02	42.25	48.04	15.26	0.00	13.70	19.70	19.26	
Sioux City IA MSA	945	3.50	17.63	12.77	19.20	29.80	24.42	27.07	38.75	30.35	13.97	8.20	13.65	16.38	15.62	
Waterloo-Cedar Falls IA MSA	1,607	5.94	16.59	11.18	20.79	21.32	24.35	29.17	38.28	38.33	11.42	8.12	8.02	11.11	15.39	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 5.5% of loans originated and purchased by bank.

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

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. 38 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT													Geography: IOWA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*										
	#	% of Total**	% Families***	% BANK Loans****	% Families39	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Cedar Rapids IA MSA	333	11.76	15.97	12.16	19.98	21.88	26.63	31.31	37.42	34.65	10.52	5.16	8.27	11.49	13.73						
Des Moines-West Des Moines IA MSA	1,202	42.44	17.62	9.87	19.08	23.69	25.40	31.10	37.90	35.34	11.45	8.18	11.60	12.35	11.60						
Limited Review:																					
Ames IA MSA	72	2.54	18.30	4.35	18.69	18.84	24.96	23.19	38.05	53.62	4.19	0.00	5.80	3.23	4.52						
Cass County IA	54	1.91	18.44	16.67	22.66	18.52	28.31	33.33	30.59	31.48	30.43	55.56	33.33	27.27	9.09						
Crawford County IA	51	1.80	18.37	9.80	22.33	27.45	27.33	25.49	31.97	37.25	51.52	0.00	60.00	45.45	66.67						
Fort Dodge IA	108	3.81	16.78	7.55	20.06	31.13	26.58	23.58	36.58	37.74	14.76	12.00	16.95	7.69	18.92						
Iowa City IA MSA	42	1.48	17.81	4.76	19.50	11.90	24.19	38.10	38.50	45.24	4.92	0.00	3.37	6.25	5.99						
Marion County IA	163	5.76	11.66	7.59	15.13	18.35	26.58	25.95	46.64	48.10	39.66	62.50	29.17	33.33	42.86						
Marshalltown IA	126	4.45	15.80	10.57	17.62	21.95	25.02	24.39	41.56	43.09	17.16	9.09	18.18	11.90	26.00						
Mason City IA	166	5.86	16.83	7.32	18.16	32.32	25.32	28.05	39.69	32.32	34.85	38.46	47.50	22.73	34.29						
Ottumwa IA	70	2.47	20.87	7.35	21.99	20.59	25.10	27.94	32.03	44.12	14.06	6.45	5.41	12.00	31.43						
Palo Alto County IA	17	0.60	18.21	5.88	21.19	23.53	27.11	29.41	33.48	41.18	33.33	25.00	100.00	0.00	36.36						
Poweshiek County IA	46	1.62	13.88	8.89	17.98	11.11	25.88	20.00	42.25	60.00	19.40	25.00	0.00	0.00	35.29						
Sioux City IA MSA	153	5.40	17.63	13.33	19.20	15.33	24.42	24.00	38.75	47.33	9.89	10.71	6.67	7.41	13.61						
Waterloo-Cedar Falls IA MSA	229	8.09	16.59	8.48	20.79	28.57	24.35	26.79	38.28	36.16	10.43	8.16	15.65	7.46	9.88						

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 7.7% of loans originated and purchased by bank.

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

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

39 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: IOWA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
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** *	% BANK Loans****	% Families40	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Cedar Rapids IA MSA	3,310	17.04	15.97	11.53	19.98	24.23	26.63	28.42	37.42	35.82	14.41	13.09	14.74	14.98	14.12	
Des Moines-West Des Moines IA MSA	9,015	46.40	17.62	10.23	19.08	24.62	25.40	29.67	37.90	35.48	13.16	11.25	12.31	13.85	13.79	
Limited Review:																
Ames IA MSA	766	3.94	18.30	4.55	18.69	19.03	24.96	32.10	38.05	44.32	12.96	6.33	10.81	13.58	14.89	
Cass County IA	173	0.89	18.44	16.99	22.66	26.14	28.31	28.10	30.59	28.76	18.95	21.05	21.21	16.07	20.00	
Crawford County IA	147	0.76	18.37	10.69	22.33	26.72	27.33	32.06	31.97	30.53	36.94	25.00	55.17	34.29	29.03	
Fort Dodge IA	507	2.61	16.78	15.11	20.06	26.22	26.58	24.44	36.58	34.22	14.35	20.00	15.23	10.71	15.45	
Iowa City IA MSA	662	3.41	17.81	6.84	19.50	20.20	24.19	28.21	38.50	44.74	6.02	4.00	5.37	6.68	6.20	
Marion County IA	894	4.60	11.66	4.08	15.13	22.45	26.58	25.45	46.64	48.02	33.56	33.33	33.04	33.82	33.71	
Marshalltown IA	466	2.40	15.80	9.39	17.62	23.47	25.02	30.99	41.56	36.15	11.43	13.73	13.73	12.41	8.86	
Mason City IA	581	2.99	16.83	12.00	18.16	22.67	25.32	29.90	39.69	35.43	18.09	17.95	15.15	20.92	17.89	
Ottumwa IA	334	1.72	20.87	16.78	21.99	24.83	25.10	24.50	32.03	33.89	13.47	15.38	13.33	12.64	13.56	
Palo Alto County IA	89	0.46	18.21	13.51	21.19	25.68	27.11	24.32	33.48	36.49	12.22	7.14	7.69	15.79	16.13	
Poweshiek County IA	248	1.28	13.88	8.41	17.98	19.03	25.88	30.53	42.25	42.04	13.44	15.38	7.27	23.21	11.63	
Sioux City IA MSA	859	4.42	17.63	11.37	19.20	24.01	24.42	29.37	38.75	35.25	12.31	8.79	9.47	16.31	12.50	
Waterloo-Cedar Falls IA MSA	1,376	7.08	16.59	11.23	20.79	25.06	24.35	29.34	38.28	34.38	11.16	5.91	9.62	12.48	12.63	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 13.1% of loans originated and purchased by bank.

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

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

40 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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, 2007			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Cedar Rapids IA MSA	3,418	14.87	59.35	68.55	89.35	4.74	5.91	12.23	18.62
Des Moines-West Des Moines IA MSA	9,414	40.96	61.12	66.83	91.59	4.12	4.29	14.13	21.57
Limited Review:									
Ames IA MSA	1,063	4.63	60.00	76.86	95.48	2.92	1.60	9.66	16.47
Cass County IA	273	1.19	57.56	79.85	98.17	1.47	0.37	15.07	25.20
Crawford County IA	412	1.79	54.15	57.77	85.68	11.41	2.91	26.65	36.46
Fort Dodge IA	990	4.31	58.23	62.22	92.53	4.14	3.33	13.78	17.65
Iowa City IA MSA	889	3.87	61.89	77.62	92.46	4.16	3.37	4.92	7.92
Marion County IA	603	2.62	60.89	72.47	95.69	3.48	0.83	18.83	27.33
Marshalltown IA	589	2.56	58.65	60.78	87.78	4.41	7.81	17.63	23.84
Mason City IA	1,064	4.63	60.40	55.64	85.24	8.18	6.58	15.34	19.43
Ottumwa IA	743	3.23	56.96	70.12	93.00	4.44	2.56	25.20	32.61
Palo Alto County IA	116	0.50	54.13	72.41	96.55	2.59	0.86	15.19	21.54
Poweshiek County IA	379	1.65	56.18	81.79	95.51	1.85	2.64	17.23	29.93
Sioux City IA MSA	1,439	6.26	58.77	61.08	87.98	7.02	5.00	15.14	22.78
Waterloo-Cedar Falls IA MSA	1,589	6.91	58.94	67.97	90.12	6.86	3.02	11.30	17.27

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** 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 15.58% of small loans to businesses originated and purchased by the bank.

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, 2007					
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Cedar Rapids IA MSA	370	7.46	98.97	68.92	72.97	18.65	8.38	18.02	16.71
Des Moines-West Des Moines IA MSA	621	12.52	97.78	58.94	71.98	20.45	7.57	34.36	31.67
Limited Review:									
Ames IA MSA	133	2.68	97.05	66.17	64.66	28.57	6.77	26.00	22.22
Cass County IA	276	5.57	99.12	65.94	75.72	19.20	5.07	57.85	55.10
Crawford County IA	419	8.45	99.48	71.36	67.54	22.91	9.55	86.82	86.14
Fort Dodge IA	718	14.48	98.46	58.08	71.59	23.68	4.74	24.07	18.85
Iowa City IA MSA	71	1.43	97.52	60.56	95.77	4.23	0.00	1.06	0.99
Marion County IA	235	4.74	99.40	66.81	87.66	10.21	2.13	39.87	35.20
Marshalltown IA	334	6.74	97.62	55.39	69.16	22.75	8.08	60.00	50.47
Mason City IA	602	12.14	99.56	58.47	68.27	24.42	7.31	30.80	26.43
Ottumwa IA	123	2.48	99.12	68.29	78.05	17.07	4.88	38.46	30.77
Palo Alto County IA	214	4.32	97.98	62.62	70.09	26.64	3.27	75.00	74.29
Poweshiek County IA	442	8.91	98.93	64.93	74.66	21.04	4.30	75.93	69.83
Sioux City IA MSA	118	2.38	97.53	31.36	74.58	14.41	11.02	26.79	18.75
Waterloo-Cedar Falls IA MSA	283	5.71	98.75	61.48	84.10	12.72	3.18	18.13	15.87

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** 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 32.77% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: IOWA									
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
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:									
Cedar Rapids IA MSA	2	1,625	17	2,906	19	4,531	7.07	1	1
Des Moines-West Des Moines IA MSA	12	21,565	161	22,295	173	43,860	68.43	8	7,176
Limited Review:									
Ames IA MSA	0	0	8	148	8	148	0.23	0	0
Cass County IA	0	0	0	0	0	0	0.00	0	0
Crawford County IA	0	0	0	0	0	0	0.00	0	0
Fort Dodge IA	0	0	6	689	6	689	1.08	1	356
Iowa City IA MSA	0	0	23	1,392	23	1,392	2.17	3	604
Marion County IA	2	693	11	332	13	1,025	1.60	0	0
Marshalltown IA	0	0	5	63	5	63	0.10	0	0
Mason City IA	0	0	10	255	10	255	0.40	1	9
Ottumwa IA	0	0	5	393	5	393	0.61	2	133
Palo Alto County IA	0	0	0	0	0	0	0.00	0	0
Poweshiek County IA	0	0	2	2,425	2	2,425	3.78	0	0
Sioux City IA MSA	2	4,400	5	2,832	7	7,232	11.28	3	1,872
Waterloo-Cedar Falls IA MSA	0	0	11	1,869	11	1,869	2.92	2	960
Statewide	1	60	1	150	2	210	0.33	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: IOWA		Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008							
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Cedar Rapids IA MSA	17.25	12	17.91	0.00	25.00	58.33	16.67	0	1	0	- 1	0	0	0.78	11.58	66.91	20.74
Des Moines-West Des Moines IA MSA	37.26	23	34.33	4.35	8.70	60.87	26.09	0	0	0	0	0	0	4.23	20.52	52.31	22.94
Limited Review:																	
Ames IA MSA	2.12	4	5.97	0.00	0.00	100.00	0.00	0	0	0	0	0	0	7.09	0.00	64.15	22.80
Cass County IA	9.71	1	1.49	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Crawford County IA	1.16	1	1.49	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Fort Dodge IA	5.09	5	7.46	0.00	20.00	80.00	0.00	0	0	0	0	0	0	0.00	2.50	91.70	5.80
Iowa City IA MSA	0.81	2	2.99	50.00	50.00	0.00	0.00	0	0	0	0	0	0	2.75	24.53	43.36	29.35
Marion County IA	2.12	2	2.99	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	0.00	60.58	39.42
Marshalltown IA	2.34	2	2.99	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	10.59	63.70	25.71
Mason City IA	3.65	2	2.99	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Ottumwa IA	1.34	1	1.49	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	23.54	64.53	11.94
Palo Alto County IA	0.78	1	1.49	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Poweshiek County IA	1.11	2	2.99	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	73.23	26.77
Sioux City IA MSA	10.10	4	5.97	0.00	25.00	25.00	50.00	0	0	0	0	0	0	0.05	19.36	52.57	28.01
Waterloo-Cedar Falls IA MSA	5.17	5	7.46	20.00	0.00	80.00	0.00	0	0	0	0	0	0	2.32	20.13	60.42	17.13

Table 1. Lending Volume

LENDING VOLUME		Geography: MICHIGAN				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007						
MA/Assessment Area (2007):	% 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:												
Northwestern	56.15	6,464	609,509	6,075	235,055	212	8,244	35	20,370	12,786	873,178	97.40
Limited Review:												
Grand Rapids-Wyoming	35.17	5,798	782,642	2,134	75,163	76	1,885	1	159	8,009	859,849	2.60
Traverse	8.68	1,300	259,198	654	22,405	22	436	0	0	1,976	282,039	0.00

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.
 ** The evaluation period for Community Development Loans is from October 04, 2004 to September 30, 2008.
 *** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: MICHIGAN				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Northwestern Rural MI	2,624	43.78	0.00	0.00	12.13	13.91	82.35	77.36	5.53	8.73	28.78	0.00	26.87	28.50	36.57
Limited Review:															
Grand Rapids-Wyoming MSA	2,798	46.69	0.91	1.04	13.82	12.37	62.29	56.11	22.99	30.49	2.79	0.00	2.30	2.65	3.44
Traverse City MI	571	9.53	0.00	0.00	0.00	0.00	63.28	56.74	36.72	43.26	3.09	0.00	0.00	2.68	3.79

* Based on 2007 Peer Mortgage Data (Eastern)
 ** 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 units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.
 **** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: MICHIGAN				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Northwestern Rural MI	447	76.67	0.00	0.00	12.13	13.87	82.35	82.33	5.53	3.80	35.48	0.00	31.15	35.59	47.37	
Limited Review:																
Grand Rapids-Wyoming MI MSA	111	19.04	0.91	1.80	13.82	17.12	62.29	54.95	22.99	26.13	1.53	0.00	3.13	1.09	1.95	
Traverse City MI	25	4.29	0.00	0.00	0.00	0.00	63.28	60.00	36.72	40.00	2.22	0.00	0.00	1.89	2.88	

* Based on 2007 Peer Mortgage Data (Eastern)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: MICHIGAN				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Northwestern Rural MI	3,371	48.42	0.00	0.00	12.13	12.79	82.35	80.27	5.53	6.94	19.47	0.00	21.95	19.05	21.18	
Limited Review:																
Grand Rapids-Wyoming MI MSA	2,888	41.48	0.91	0.97	13.82	14.89	62.29	60.11	22.99	24.03	2.56	1.99	2.78	2.49	2.62	
Traverse City MI	703	10.10	0.00	0.00	0.00	0.00	63.28	56.47	36.72	43.53	2.54	0.00	0.00	2.36	2.83	

* Based on 2007 Peer Mortgage Data (Eastern)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: MICHIGAN				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Northwestern Rural MI	20	90.91	0.00	0.00	23.67	25.00	75.55	75.00	0.78	0.00	25.00	0.00	20.00	27.78	0.00	
Limited Review:																
Grand Rapids-Wyoming MI MSA	1	4.55	0.79	0.00	19.41	0.00	68.73	100.00	11.07	0.00	0.00	0.00	0.00	0.00	0.00	
Traverse City MI	1	4.55	0.00	0.00	0.00	0.00	69.84	100.00	30.16	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2007 Peer Mortgage Data (Eastern)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: MICHIGAN				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
Full Review:																
Northwestern Rural MI	5,942	68.84	0.00	0.00	17.30	15.92	78.41	78.29	4.30	5.79	21.80	0.00	23.83	20.19	20.05	
Limited Review:																
Grand Rapids-Wyoming MI MSA	2,056	23.82	2.28	1.85	16.61	14.74	55.62	59.19	25.49	24.22	1.93	1.47	1.80	2.08	1.54	
Traverse City MI	634	7.34	0.00	0.00	0.00	0.00	68.13	64.83	31.87	35.17	2.12	0.00	0.00	1.82	1.91	

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: MICHIGAN					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007									
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Northwestern Rural MI	203	68.12	0.00	0.00	11.11	6.90	85.53	92.61	3.35	0.49	48.96	0.00	33.33	51.14	0.00	
Limited Review:																
Grand Rapids-Wyoming MI MSA	73	24.50	0.15	0.00	6.53	12.33	71.52	72.60	21.80	15.07	9.13	0.00	21.43	6.90	12.77	
Traverse City MI	22	7.38	0.00	0.00	0.00	0.00	63.09	54.55	36.91	45.45	5.56	0.00	0.00	6.38	4.00	

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: MICHIGAN					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Northwestern Rural MI	2,624	43.78	19.52	9.56	21.00	21.09	23.43	25.83	36.05	43.52	30.41	23.90	31.07	33.00	30.13	
Limited Review:																
Grand Rapids-Wyoming MI MSA	2,798	46.69	18.17	10.69	18.95	28.26	24.57	26.85	38.30	34.19	3.28	2.51	2.49	3.52	3.99	
Traverse City MI	571	9.53	12.92	3.60	17.46	13.15	24.94	25.23	44.67	58.02	3.55	6.90	3.91	3.36	3.36	

* Based on 2007 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 2.6% of loans originated and purchased by bank.

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

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

1 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: MICHIGAN					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families ^{***}	% BANK Loans****	% Families	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Northwestern Rural MI	448	76.71	19.52	12.67	21.00	19.59	23.43	29.03	36.05	38.71	35.85	39.47	30.77	35.19	38.15	
Limited Review:																
Grand Rapids-Wyoming MI MSA	111	19.01	18.17	8.33	18.95	22.22	24.57	28.70	38.30	40.74	1.49	1.20	1.01	1.41	1.90	
Traverse City MI	25	4.28	12.92	8.00	17.46	12.00	24.94	24.00	44.67	56.00	2.30	6.67	0.00	0.00	3.92	

* Based on 2007 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 2.9% of loans originated and purchased by bank.

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

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

1 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: MICHIGAN					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families**	% BANK Loans****	% Families	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Northwestern Rural MI	3,372	48.43	19.52	8.55	21.00	20.42	23.43	29.65	36.05	41.38	20.80	16.00	15.98	20.51	24.32	
Limited Review:																
Grand Rapids-Wyoming MI MSA	2,888	41.48	18.17	10.35	18.95	26.35	24.57	31.04	38.30	32.26	2.88	2.56	2.38	3.26	3.00	
Traverse City MI	703	10.10	12.92	4.49	17.46	15.25	24.94	25.04	44.67	55.22	2.93	2.78	3.61	2.03	3.15	

* Based on 2007 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 13.4% of loans originated and purchased by bank.

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

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

1 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: MICHIGAN		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Northwestern Rural MI	5,942	68.84	61.69	62.74	93.67	3.79	2.54	21.80	29.64
Limited Review:									
Grand Rapids-Wyoming MI MSA	2,056	23.82	65.27	67.36	97.71	1.65	0.63	1.93	3.29
Traverse City MI	634	7.34	67.43	76.34	97.48	1.58	0.95	2.12	3.92

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 18.69% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: MICHIGAN		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Northwestern Rural MI	203	68.12	97.06	87.68	91.13	5.91	2.96	48.96	50.00
Limited Review:									
Grand Rapids-Wyoming MI MSA	73	24.50	96.20	78.08	98.63	0.00	1.37	9.13	10.00
Traverse City MI	22	7.38	96.91	90.91	100.00	0.00	0.00	5.56	7.41

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** 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 2.68% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: MICHIGAN									
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
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:									
Northwestern Rural MI	6	2,578	26	3,275	32	5,853	30.98	3	53
Limited Review:									
Grand Rapids-Wyoming MI MSA	2	3,497	7	5,580	9	9,077	48.05	3	52
Traverse City MI	0	0	1	3,961	1	3,961	20.97	1	39

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: MICHIGAN																	
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Northwestern Rural MI	97.40	23	92.00	0.00	21.74	78.26	0.00	0	0	0	0	0	0	0.00	14.09	80.94	4.98
Limited Review:																	
Grand Rapids-Wyoming MI MSA	2.60	1	4.00	0.00	100.00	0.00	0.00	1	0	0	1	0	0	2.01	18.22	59.42	20.35
Traverse City MI	0.00	1	4.00	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	0.00	63.39	36.61

Table 1. Lending Volume

LENDING VOLUME		Geography: MINNESOTA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007						
MA/Assessment Area (2007):	% 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:												
Greater	64.35	44,246	5,529,581	24,725	1,178,787	5,957	464,292	59	34,003	74,987	7,206,663	54.76
Limited Review:												
Duluth	13.78	8,299	943,322	7,598	264,178	138	3,235	23	22,883	16,058	1,233,618	19.68
Northeastern	0.99	600	85,388	533	16,495	19	364	1	152	1,153	102,399	0.91
Rochester	13.22	8,919	1,258,395	5,718	286,113	752	65,302	11	10,249	15,400	1,620,059	16.59
St Cloud	7.67	5,157	705,233	3,514	202,887	245	18,537	18	14,392	8,934	941,049	8.04

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.
 ** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.
 *** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state 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, 2007									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Greater Rural MN	20,837	63.32	0.21	0.00	6.42	4.90	81.80	75.81	11.57	19.28	20.92	0.00	16.67	19.90	27.25
Limited Review:															
Duluth MN MSA	3,794	11.53	0.86	1.27	12.81	16.16	65.96	56.46	20.38	26.12	20.15	21.13	20.22	18.51	23.88
Northeastern Rural MN	263	0.80	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	22.22	0.00	0.00	22.22	0.00
Rochester MN MSA	5,501	16.72	0.00	0.00	9.95	9.80	69.08	61.15	20.97	29.05	23.83	0.00	24.55	22.92	25.31
St Cloud MN MSA	2,513	7.64	0.00	0.08	7.89	5.69	73.68	68.60	18.43	25.63	13.74	22.22	15.82	12.88	15.46

* Based on 2007 Peer Mortgage Data (Western)
 ** 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 units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.
 **** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: MINNESOTA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Greater Rural MN	3,175	66.08	0.21	0.00	6.42	5.67	81.80	77.45	11.57	16.88	17.69	0.00	17.50	16.60	24.14	
Limited Review:																
Duluth MN MSA	819	17.04	0.86	0.98	12.81	13.68	65.96	61.78	20.38	23.57	17.02	14.29	15.57	18.24	14.55	
Northeastern Rural MN	68	1.42	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	32.69	0.00	0.00	32.69	0.00	
Rochester MN MSA	393	8.18	0.00	0.00	9.95	9.16	69.08	72.52	20.97	18.32	12.10	0.00	8.54	12.90	11.16	
St Cloud MN MSA	350	7.28	0.00	0.00	7.89	8.29	73.68	64.00	18.43	27.71	13.52	0.00	16.28	11.92	18.87	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: MINNESOTA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Greater Rural MN	20,177	68.61	0.21	0.00	6.42	4.99	81.80	76.62	11.57	18.39	13.97	0.00	9.58	13.55	18.72	
Limited Review:																
Duluth MN MSA	3,677	12.50	0.86	0.95	12.81	11.07	65.96	62.44	20.38	25.54	13.74	17.39	14.19	12.03	18.57	
Northeastern Rural MN	269	0.91	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	16.13	0.00	0.00	16.13	0.00	
Rochester MN MSA	3,007	10.22	0.00	0.00	9.95	8.48	69.08	65.11	20.97	26.41	12.52	0.00	13.93	12.37	12.41	
St Cloud MN MSA	2,280	7.75	0.00	0.09	7.89	5.53	73.68	71.36	18.43	23.03	9.85	50.00	8.78	9.52	11.14	

* Based on 2007 Peer Mortgage Data (Western)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: MINNESOTA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Greater Rural MN	57	64.04	0.04	0.00	8.59	10.53	80.27	73.68	11.10	15.79	14.67	0.00	12.50	16.95	0.00	
Limited Review:																
Duluth MN MSA	9	10.11	24.32	22.22	25.27	11.11	40.24	55.56	10.17	11.11	2.56	0.00	0.00	6.25	0.00	
Northeastern Rural MN	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	
Rochester MN MSA	9	10.11	0.00	0.00	31.89	33.33	58.02	44.44	10.09	22.22	4.00	0.00	6.67	0.00	0.00	
St Cloud MN MSA	14	15.73	1.91	0.00	17.24	7.14	66.46	71.43	14.39	21.43	2.08	0.00	0.00	0.00	33.33	

* Based on 2007 Peer Mortgage Data (Western)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

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, 2007				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Greater Rural MN	24,184	58.65	0.13	0.05	7.76	5.37	82.78	77.72	9.33	16.85	16.28	30.00	11.77	14.58	22.73						
Limited Review:																					
Duluth MN MSA	7,469	18.12	10.51	11.17	13.80	13.39	60.41	54.41	15.28	21.03	29.66	34.45	25.02	27.12	32.21						
Northeastern Rural MN	523	1.27	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	24.70	0.00	0.00	23.80	0.00						
Rochester MN MSA	5,590	13.56	0.00	0.00	16.41	18.89	64.47	54.40	18.97	26.71	26.26	0.00	30.48	23.86	27.07						
St Cloud MN MSA	3,465	8.40	3.54	2.91	10.14	10.71	70.14	65.25	16.18	21.13	17.84	22.67	20.30	15.88	19.54						

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

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, 2007								
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Greater Rural MN	5,866	83.67	0.01	0.05	3.66	3.07	87.81	83.09	8.52	13.79	25.12	100.00	22.12	23.95	40.23
Limited Review:															
Duluth MN MSA	137	1.95	2.25	0.73	7.00	2.92	71.25	79.56	19.50	16.79	61.54	0.00	50.00	58.62	73.33
Northeastern Rural MN	18	0.26	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	87.50	0.00	0.00	85.71	0.00
Rochester MN MSA	747	10.65	0.00	0.00	3.28	0.80	88.66	88.09	8.05	11.11	63.32	0.00	100.00	65.47	55.56
St Cloud MN MSA	243	3.47	0.26	0.41	11.79	4.94	81.86	88.89	6.09	5.76	16.71	0.00	10.53	16.57	33.33

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: MINNESOTA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families 41	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Greater Rural MN	20,837	63.31	17.31	9.40	19.28	23.49	25.72	26.68	37.70	40.43	23.32	17.55	21.09	23.60	25.81	
Limited Review:																
Duluth MN MSA	3,794	11.53	18.14	10.78	18.58	25.68	23.82	23.15	39.46	40.39	21.46	16.84	18.33	19.03	26.45	
Northeastern Rural MN	263	0.80	15.83	6.61	19.05	25.68	26.31	17.90	38.81	49.81	22.93	25.00	27.59	16.98	24.30	
Rochester MN MSA	5,507	16.73	16.18	16.29	19.22	31.51	27.41	24.56	37.18	27.64	26.52	25.94	27.43	25.64	26.54	
St Cloud MN MSA	2,513	7.64	16.15	9.28	19.14	30.06	27.52	29.77	37.19	30.89	15.05	10.11	15.11	16.13	15.39	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 2.8% of loans originated and purchased by bank.

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

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

41 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: MINNESOTA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families42	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Greater Rural MN	3,175	66.05	17.31	7.14	19.28	19.16	25.72	29.78	37.70	43.91	17.85	10.86	17.47	18.12	19.23	
Limited Review:																
Duluth MN MSA	819	17.04	18.14	5.82	18.58	19.22	23.82	29.71	39.46	45.26	16.85	9.64	17.17	14.89	19.14	
Northeastern Rural MN	68	1.41	15.83	9.09	19.05	16.67	26.31	25.76	38.81	48.48	31.37	100.00	30.00	15.38	34.62	
Rochester MN MSA	395	8.22	16.18	10.65	19.22	21.82	27.41	35.84	37.18	31.69	12.18	13.68	11.60	12.54	11.75	
St Cloud MN MSA	350	7.28	16.15	3.20	19.14	22.97	27.52	33.72	37.19	40.12	13.68	6.38	17.60	12.23	14.29	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 1.8% of loans originated and purchased by bank.

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

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

42 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: MINNESOTA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total**	% Families**	% BANK Loans****	% Families43	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Greater Rural MN	20,177	68.60	17.31	6.98	19.28	20.16	25.72	29.95	37.70	42.90	15.52	11.46	13.69	15.80	16.91	
Limited Review:																
Duluth MN MSA	3,677	12.50	18.14	7.80	18.58	20.40	23.82	29.56	39.46	42.24	14.61	9.25	13.37	14.17	16.78	
Northeastern Rural MN	269	0.91	15.83	8.68	19.05	16.12	26.31	27.27	38.81	47.93	17.52	22.22	12.00	13.40	21.08	
Rochester MN MSA	3,008	10.23	16.18	11.61	19.22	27.69	27.41	29.76	37.18	30.94	13.30	12.82	14.68	13.55	12.22	
St Cloud MN MSA	2,280	7.75	16.15	6.14	19.14	21.21	27.52	34.76	37.19	37.90	10.70	3.62	7.30	11.96	12.78	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 9.0% of loans originated and purchased by bank.

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

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

43 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Greater Rural MN	24,184	58.65	55.47	71.23	92.21	4.40	3.38	16.28	25.10
Limited Review:									
Duluth MN MSA	7,469	18.12	57.19	76.24	95.84	2.25	1.91	29.66	45.23
Northeastern Rural MN	523	1.27	64.86	85.28	96.18	2.29	1.53	24.70	40.17
Rochester MN MSA	5,590	13.56	61.98	67.53	91.86	4.58	3.56	26.26	36.40
St Cloud MN MSA	3,465	8.40	58.55	68.14	89.81	5.34	4.85	17.84	26.42

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 12.84% of small loans to businesses originated and purchased by the bank.

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, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Greater Rural MN	5,866	83.67	98.55	70.39	77.62	16.31	6.07	25.12	22.84
Limited Review:									
Duluth MN MSA	137	1.95	98.00	86.13	99.27	0.73	0.00	61.54	61.43
Northeastern Rural MN	18	0.26	97.37	66.67	100.00	0.00	0.00	87.50	83.33
Rochester MN MSA	747	10.65	98.12	67.87	72.42	22.89	4.69	63.32	60.10
St Cloud MN MSA	243	3.47	98.27	68.31	80.25	13.58	6.17	16.71	14.33

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 20.98% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: MINNESOTA									
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
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:									
Greater Rural MN	15	9,062	91	14,805	106	23,867	42.28	13	7,757
Limited Review:									
Duluth MN MSA	2	1,307	33	9,989	35	11,296	20.01	3	1,091
Northeastern Rural MN	0	0	0	0	0	0	0.00	0	0
Rochester MN MSA	3	968	15	5,048	18	6,016	10.66	2	1,044
St Cloud MN MSA	5	4,570	3	1,297	8	5,867	10.39	1	133

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: MINNESOTA				Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Greater Rural MN	54.76	42	60.00	0.00	9.52	83.33	7.14	0	0	0	0	0	0	0.38	6.74	81.08	11.79
Limited Review:																	
Duluth MN MSA	19.68	14	20.00	14.29	28.57	50.00	7.14	1	1	1	- 1	0	0	3.40	15.13	61.82	19.66
Northeastern Rural MN	0.91	2	2.86	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Rochester MN MSA	16.59	7	10.00	0.00	28.57	57.14	14.29	0	0	0	0	0	0	0.00	13.15	66.97	19.71
St Cloud MN MSA	8.04	5	7.14	20.00	20.00	20.00	40.00	0	0	0	0	0	0	0.66	9.93	71.05	18.36

Table 1. Lending Volume

LENDING VOLUME												
Geography: MONTANA												
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007												
MA/Assessment Area (2007):	% 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	18.62	4,338	572,595	2,392	118,483	215	15,711	4	2,070	6,949	708,859	19.85
Greater	53.71	10,758	1,596,729	7,850	279,999	1,422	94,884	11	3,443	20,041	1,975,055	53.30
Limited Review:												
Eastern	2.84	436	32,159	329	10,943	295	21,139	1	64	1,061	64,305	7.37
Fallon C	0.50	89	7,189	66	5,193	33	1,244	0	0	188	13,626	2.18
Great Falls	12.31	2,995	363,208	1,461	79,810	135	9,470	1	3,000	4,592	455,488	10.14
Mineral C	0.80	150	18,790	133	5,028	15	777	0	0	298	24,595	1.26
Missoula	11.22	2,839	478,834	1,324	44,517	19	320	3	848	4,185	524,519	5.91

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state 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, 2007						Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Billings MT MSA	2,372	22.21	1.47	0.93	11.90	8.56	68.21	68.34	18.41	22.18	10.25	8.20	10.64	9.57	12.34	
Greater Rural MT	5,015	46.96	0.00	0.00	4.75	3.19	62.57	57.91	32.68	38.90	14.16	0.00	19.58	14.25	13.73	
Limited Review:																
Eastern Rural MT	195	1.83	0.00	0.00	4.34	0.51	95.66	99.49	0.00	0.00	15.19	0.00	0.00	15.53	0.00	
Fallon County MT	47	0.44	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	38.10	0.00	0.00	38.10	0.00	
Great Falls MT MSA	1,461	13.68	0.11	0.21	11.87	12.53	72.01	67.83	16.02	19.44	16.30	0.00	14.08	17.18	14.96	
Mineral County MT	55	0.51	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	13.43	0.00	0.00	13.43	0.00	
Missoula MT MSA	1,535	14.37	0.00	0.00	13.67	16.55	72.98	68.79	13.35	14.66	12.78	0.00	12.30	12.64	14.48	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: MONTANA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Billings MT MSA	212	17.15	1.47	1.89	11.90	12.74	68.21	69.34	18.41	16.04	10.68	20.00	12.50	11.07	7.19	
Greater Rural MT	715	57.85	0.00	0.00	4.75	3.78	62.57	59.86	32.68	36.36	20.26	0.00	22.73	19.50	21.19	
Limited Review:																
Eastern Rural MT	74	5.99	0.00	0.00	4.34	1.35	95.66	98.65	0.00	0.00	41.30	0.00	0.00	41.30	0.00	
Fallon County MT	8	0.65	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00	
Great Falls MT MSA	111	8.98	0.11	0.00	11.87	18.92	72.01	63.96	16.02	17.12	6.15	0.00	6.98	6.11	5.69	
Mineral County MT	16	1.29	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	14.29	0.00	0.00	14.29	0.00	
Missoula MT MSA	100	8.09	0.00	0.00	13.67	13.00	72.98	78.00	13.35	9.00	7.38	0.00	7.69	7.44	6.52	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: MONTANA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*									
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Billings MT MSA	1,747	18.07	1.47	1.77	11.90	10.76	68.21	70.12	18.41	17.34	11.13	11.76	14.43	10.81	10.59					
Greater Rural MT	5,019	51.91	0.00	0.00	4.75	2.77	62.57	59.33	32.68	37.90	11.72	0.00	18.79	11.98	10.95					
Limited Review:																				
Eastern Rural MT	166	1.72	0.00	0.00	4.34	1.81	95.66	98.19	0.00	0.00	22.06	0.00	66.67	21.39	0.00					
Fallon County MT	34	0.35	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	24.00	0.00	0.00	24.00	0.00					
Great Falls MT MSA	1,420	14.69	0.11	0.07	11.87	11.06	72.01	70.70	16.02	18.17	17.01	0.00	18.14	16.72	17.49					
Mineral County MT	79	0.82	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	19.44	0.00	0.00	19.44	0.00					
Missoula MT MSA	1,204	12.45	0.00	0.00	13.67	12.62	72.98	73.84	13.35	13.54	8.74	0.00	7.63	9.06	7.99					

* Based on 2007 Peer Mortgage Data (Western)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: MONTANA		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp				
Full Review:																					
Billings MT MSA	7	35.00	5.83	14.29	16.94	14.29	62.92	71.43	14.31	0.00	23.81	0.00	25.00	36.36	0.00						
Greater Rural MT	9	45.00	0.00	0.00	16.01	11.11	54.52	77.78	29.47	11.11	22.73	0.00	100.00	26.67	0.00						
Limited Review:																					
Eastern Rural MT	1	5.00	0.00	0.00	1.03	0.00	98.97	100.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00						
Fallon County MT	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						
Great Falls MT MSA	3	15.00	11.78	0.00	31.62	0.00	53.79	100.00	2.81	0.00	21.43	0.00	0.00	33.33	0.00						
Mineral County MT	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						
Missoula MT MSA	0	0.00	0.00	0.00	36.83	0.00	50.11	0.00	13.06	0.00	0.00	0.00	0.00	0.00	0.00						

* Based on 2007 Peer Mortgage Data (Western)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

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, 2007				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Billings MT MSA	2,336	17.62	3.67	3.04	13.84	11.22	71.52	73.07	10.97	12.67	9.06	6.02	7.27	8.25	7.73						
Greater Rural MT	7,696	58.05	0.00	0.00	6.37	7.20	61.06	56.09	32.58	36.71	10.76	0.00	15.41	8.84	9.35						
Limited Review:																					
Eastern Rural MT	321	2.42	0.00	0.00	2.58	0.31	97.42	99.69	0.00	0.00	12.44	0.00	0.00	10.75	0.00						
Fallon County MT	66	0.50	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	23.16	0.00	0.00	15.71	0.00						
Great Falls MT MSA	1,427	10.76	10.02	8.34	19.82	19.69	60.04	58.16	10.11	13.81	12.15	11.88	12.90	9.83	12.55						
Mineral County MT	131	0.99	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	14.73	0.00	0.00	11.91	0.00						
Missoula MT MSA	1,281	9.66	0.00	0.00	32.55	30.29	59.78	61.59	7.67	8.12	6.91	0.00	7.06	6.16	5.64						

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

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, 2007				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Billings MT MSA	215	10.14	3.51	0.00	12.90	4.19	77.42	78.60	6.17	17.21	15.37	0.00	4.76	11.86	45.00						
Greater Rural MT	1,415	66.75	0.03	0.00	3.82	4.59	77.91	90.11	18.23	5.30	28.62	0.00	17.07	27.12	20.95						
Limited Review:																					
Eastern Rural MT	293	13.82	0.00	0.00	8.42	9.56	91.58	90.44	0.00	0.00	25.07	0.00	53.33	23.03	0.00						
Fallon County MT	33	1.56	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	17.54	0.00	0.00	18.18	0.00						
Great Falls MT MSA	132	6.23	4.09	11.36	5.37	0.00	84.14	87.12	6.39	1.52	20.26	66.67	0.00	19.08	0.00						
Mineral County MT	14	0.66	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	42.86	0.00	0.00	0.00	0.00						
Missoula MT MSA	18	0.85	0.00	0.00	18.26	0.00	73.31	94.44	8.43	5.56	20.45	0.00	0.00	16.22	33.33						

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: MONTANA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families 44	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Billings MT MSA	2,372	22.21	19.36	4.58	18.21	18.25	23.59	30.47	38.84	46.70	10.39	7.69	9.60	9.10	11.74	
Greater Rural MT	5,015	46.96	16.78	4.09	16.99	13.27	23.18	24.06	43.05	58.59	15.28	19.23	14.40	13.91	15.81	
Limited Review:																
Eastern Rural MT	195	1.83	17.89	2.65	19.55	19.58	24.99	28.04	37.57	49.74	15.75	11.11	10.94	8.33	25.77	
Fallon County MT	47	0.44	20.98	0.00	19.10	26.09	23.12	45.65	36.81	28.26	38.10	0.00	57.14	20.00	50.00	
Great Falls MT MSA	1,461	13.68	18.42	4.89	18.98	16.93	24.09	27.41	38.51	50.78	17.85	10.00	15.07	17.72	20.00	
Mineral County MT	55	0.51	24.28	1.85	23.08	20.37	23.18	35.19	29.46	42.59	14.52	0.00	11.11	15.38	19.35	
Missoula MT MSA	1,535	14.37	19.20	2.39	18.95	12.95	22.65	29.68	39.20	54.98	13.68	7.59	7.59	14.14	15.24	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 3.8% of loans originated and purchased by bank.

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

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. 44 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: MONTANA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families45	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Billings MT MSA	212	17.15	19.36	5.10	18.21	13.78	23.59	29.08	38.84	52.04	10.08	4.76	8.90	8.14	12.71	
Greater Rural MT	715	57.85	16.78	3.73	16.99	12.63	23.18	27.55	43.05	56.10	20.68	13.33	20.86	19.16	21.66	
Limited Review:																
Eastern Rural MT	74	5.99	17.89	2.74	19.55	10.96	24.99	21.92	37.57	64.38	42.22	0.00	0.00	20.00	76.19	
Fallon County MT	8	0.65	20.98	0.00	19.10	0.00	23.12	25.00	36.81	75.00	100.00	0.00	0.00	0.00	100.00	
Great Falls MT MSA	111	8.98	18.42	5.56	18.98	20.37	24.09	22.22	38.51	51.85	6.13	0.00	6.90	2.86	9.13	
Mineral County MT	16	1.29	24.28	0.00	23.08	13.33	23.18	40.00	29.46	46.67	16.67	0.00	25.00	20.00	12.50	
Missoula MT MSA	100	8.09	19.20	4.08	18.95	18.37	22.65	24.49	39.20	53.06	7.39	7.14	6.76	6.77	8.00	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 3.3% of loans originated and purchased by bank.

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

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

45 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: MONTANA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total**	% Families** *	% BANK Loans****	% Families46	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Billings MT MSA	1,747	18.07	19.36	5.43	18.21	18.01	23.59	32.98	38.84	43.58	11.40	5.03	12.05	12.21	11.52	
Greater Rural MT	5,019	51.91	16.78	3.40	16.99	13.87	23.18	27.36	43.05	55.37	12.93	13.60	12.65	14.36	12.45	
Limited Review:																
Eastern Rural MT	166	1.72	17.89	5.30	19.55	11.26	24.99	31.13	37.57	52.32	22.34	28.57	7.69	25.64	23.85	
Fallon County MT	34	0.35	20.98	0.00	19.10	6.90	23.12	13.79	36.81	79.31	31.58	0.00	0.00	33.33	33.33	
Great Falls MT MSA	1,420	14.69	18.42	5.86	18.98	17.34	24.09	28.82	38.51	47.98	18.48	17.35	16.21	17.20	20.31	
Mineral County MT	79	0.82	24.28	6.58	23.08	26.32	23.18	21.05	29.46	46.05	21.00	25.00	19.23	17.24	24.32	
Missoula MT MSA	1,204	12.45	19.20	2.83	18.95	18.60	22.65	34.28	39.20	44.29	9.68	2.65	9.91	12.33	8.91	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 9.6% of loans originated and purchased by bank.

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

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

46 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Billings MT MSA	2,336	17.62	64.23	71.83	92.17	4.24	3.60	9.06	17.12
Greater Rural MT	7,696	58.05	62.53	75.13	95.43	2.70	1.87	10.76	21.41
Limited Review:									
Eastern Rural MT	321	2.42	48.42	71.96	95.02	4.36	0.62	12.44	19.84
Fallon County MT	66	0.50	49.12	56.06	81.82	12.12	6.06	23.16	37.88
Great Falls MT MSA	1,427	10.76	60.81	65.03	90.54	5.26	4.20	12.15	21.22
Mineral County MT	131	0.99	62.80	86.26	95.42	3.05	1.53	14.73	33.59
Missoula MT MSA	1,281	9.66	65.52	77.44	97.66	0.86	1.48	6.91	16.29

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** 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 13.21% of small loans to businesses originated and purchased by the bank.

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, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Billings MT MSA	215	10.14	96.77	80.93	80.00	15.35	4.65	15.37	15.32
Greater Rural MT	1,415	66.75	98.37	76.04	82.33	14.42	3.25	28.62	26.58
Limited Review:									
Eastern Rural MT	293	13.82	99.57	81.57	77.13	20.14	2.73	25.07	22.98
Fallon County MT	33	1.56	99.07	87.88	100.00	0.00	0.00	17.54	17.02
Great Falls MT MSA	132	6.23	96.42	67.42	82.58	12.12	5.30	20.26	14.88
Mineral County MT	14	0.66	100.00	85.71	78.57	21.43	0.00	42.86	25.00
Missoula MT MSA	18	0.85	96.35	94.44	100.00	0.00	0.00	20.45	25.00

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** 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 18.11% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: MONTANA		Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008				
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 MT MSA	1	100	17	1,315	18	1,415	10.92	2	1,941
Greater Rural MT	10	4,379	19	5,751	29	10,129	78.19	7	3,159
Limited Review:									
Eastern Rural MT	1	150	0	0	1	150	1.16	0	0
Fallon County MT	0	0	0	0	0	0	0.00	0	0
Great Falls MT MSA	0	0	18	370	18	370	2.86	1	0
Mineral County MT	0	0	0	0	0	0	0.00	0	0
Missoula MT MSA	3	62	10	827	13	889	6.87	2	76

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: MONTANA		Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008							
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Billings MT MSA	19.85	7	11.11	0.00	0.00	85.71	14.29	0	0	0	0	0	0	2.59	13.88	66.25	17.29
Greater Rural MT	53.30	42	66.67	0.00	9.52	83.33	7.14	0	0	0	0	0	0	0.25	8.01	60.64	31.10
Limited Review:																	
Eastern Rural MT	7.37	3	4.76	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	5.65	94.35	0.00
Fallon County MT	2.18	1	1.59	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Great Falls MT MSA	10.14	5	7.94	20.00	20.00	40.00	20.00	1	0	0	1	0	0	0.90	16.06	71.11	11.93
Mineral County MT	1.26	1	1.59	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Missoula MT MSA	5.91	4	6.35	0.00	25.00	50.00	25.00	0	0	0	0	0	0	0.00	18.66	69.39	11.95

Table 1. Lending Volume

LENDING VOLUME												
Geography: NEBRASKA												
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007												
MA/Assessment Area (2007):	% 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	54.57	9,456	1,085,948	5,797	234,793	76	5,065	20	18,741	15,349	1,344,547	49.43
Limited Review:												
N	9.60	1,318	114,742	779	36,382	600	48,037	2	10,200	2,699	209,361	8.80
North	5.68	671	60,438	589	37,558	333	37,891	4	1,200	1,597	137,087	4.69
Northern	2.21	91	7,820	184	8,651	347	36,149	1	210	623	52,830	1.96
Red Willow C	1.55	149	9,606	215	8,484	73	6,334	0	0	437	24,424	2.84
T	22.46	2,822	246,803	2,417	166,239	1,069	96,406	8	1,875	6,316	511,323	28.20
Western	3.93	410	28,757	235	6,393	460	53,194	1	67	1,106	88,411	4.09

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state 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, 2007						Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Lincoln NE MSA	5,564	68.92	0.59	0.52	12.41	11.59	58.91	54.83	28.10	33.05	18.11	12.20	19.41	17.65	18.51	
Limited Review:																
Norfolk NE	567	7.02	0.00	0.00	3.38	3.00	75.16	55.73	21.45	41.27	18.78	0.00	27.78	14.02	25.64	
North Platte NE	318	3.94	0.00	0.00	1.35	0.00	77.45	69.18	21.21	30.82	11.86	0.00	0.00	9.87	18.37	
Northern Rural NE	53	0.66	0.00	0.00	16.61	0.00	83.39	100.00	0.00	0.00	22.64	0.00	0.00	24.49	0.00	
Red Willow County NE	68	0.84	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	11.90	0.00	0.00	11.90	0.00	
Tri-City NE	1,289	15.97	0.00	0.00	0.72	0.31	78.13	69.74	21.15	29.95	12.77	0.00	33.33	12.39	13.79	
Western Rural NE	214	2.65	0.00	0.00	0.00	0.00	71.97	58.41	28.03	41.59	19.35	0.00	0.00	16.15	25.29	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: NEBRASKA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Lincoln NE MSA	522	52.04	0.59	0.57	12.41	16.67	58.91	58.05	28.10	24.71	10.99	100.00	12.67	11.13	9.66	
Limited Review:																
Norfolk NE	89	8.87	0.00	0.00	3.38	4.49	75.16	74.16	21.45	21.35	26.58	0.00	0.00	26.23	29.41	
North Platte NE	59	5.88	0.00	0.00	1.35	0.00	77.45	77.97	21.21	22.03	16.81	0.00	0.00	18.39	12.00	
Northern Rural NE	6	0.60	0.00	0.00	16.61	0.00	83.39	100.00	0.00	0.00	7.69	0.00	0.00	7.69	0.00	
Red Willow County NE	14	1.40	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	4.35	0.00	0.00	4.35	0.00	
Tri-City NE	286	28.51	0.00	0.00	0.72	1.40	78.13	71.33	21.15	27.27	15.29	0.00	25.00	13.09	21.65	
Western Rural NE	27	2.69	0.00	0.00	0.00	0.00	71.97	85.19	28.03	14.81	27.78	0.00	0.00	34.62	10.00	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: NEBRASKA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*									
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Lincoln NE MSA	3,339	57.57	0.59	0.60	12.41	11.29	58.91	56.36	28.10	31.75	10.88	14.63	10.20	10.86	11.07					
Limited Review:																				
Norfolk NE	662	11.41	0.00	0.00	3.38	3.63	75.16	67.52	21.45	28.85	26.90	0.00	20.00	27.30	26.02					
North Platte NE	293	5.05	0.00	0.00	1.35	0.34	77.45	74.74	21.21	24.91	11.35	0.00	0.00	12.30	8.82					
Northern Rural NE	32	0.55	0.00	0.00	16.61	6.25	83.39	93.75	0.00	0.00	12.77	0.00	0.00	13.95	0.00					
Red Willow County NE	67	1.16	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	12.05	0.00	0.00	12.05	0.00					
Tri-City NE	1,238	21.34	0.00	0.00	0.72	0.40	78.13	72.86	21.15	26.74	14.17	0.00	33.33	12.88	18.55					
Western Rural NE	169	2.91	0.00	0.00	0.00	0.00	71.97	70.41	28.03	29.59	19.25	0.00	0.00	21.43	15.87					

* Based on 2007 Peer Mortgage Data (Western)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: NEBRASKA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Lincoln NE MSA	12	54.55	14.11	41.67	32.15	41.67	36.73	8.33	17.02	8.33	5.26	9.52	2.63	5.88	0.00	
Limited Review:																
Norfolk NE	0	0.00	0.00	0.00	31.64	0.00	37.21	0.00	31.16	0.00	0.00	0.00	0.00	0.00	0.00	
North Platte NE	1	4.55	0.00	0.00	0.16	0.00	44.73	100.00	55.11	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Rural NE	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	
Red Willow County NE	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	
Tri-City NE	9	40.91	0.00	0.00	4.33	0.00	69.57	88.89	26.10	11.11	18.18	0.00	0.00	25.00	0.00	
Western Rural NE	0	0.00	0.00	0.00	0.00	0.00	26.82	0.00	73.18	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2007 Peer Mortgage Data (Western)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

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, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
Full Review:																
Lincoln NE MSA	5,680	56.73	2.14	1.78	25.43	29.86	46.00	39.45	25.30	28.91	14.35	14.93	14.48	12.55	14.44	
Limited Review:																
Norfolk NE	762	7.61	0.00	0.00	5.39	5.77	80.54	67.45	14.07	26.77	11.19	0.00	11.32	8.41	13.98	
North Platte NE	579	5.78	0.00	0.00	1.97	1.38	64.94	58.03	33.09	40.59	13.40	0.00	18.75	10.51	15.52	
Northern Rural NE	177	1.77	0.00	0.00	27.23	6.21	72.77	93.79	0.00	0.00	17.69	0.00	2.70	19.90	0.00	
Red Willow County NE	212	2.12	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	15.52	0.00	0.00	14.65	0.00	
Tri-City NE	2,370	23.67	0.00	0.00	1.01	4.30	82.62	71.48	16.38	24.22	13.07	0.00	28.00	10.70	12.66	
Western Rural NE	232	2.32	0.00	0.00	0.00	0.00	79.27	75.43	20.73	24.57	15.57	0.00	0.00	13.03	14.81	

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

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, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Lincoln NE MSA	76	2.58	0.32	0.00	7.00	1.32	76.35	48.68	16.22	50.00	7.75	0.00	7.14	5.21	14.52	
Limited Review:																
Norfolk NE	598	20.27	0.00	0.00	0.87	0.00	94.67	97.66	4.46	2.34	12.76	0.00	0.00	12.77	12.50	
North Platte NE	332	11.25	0.00	0.00	3.92	8.43	57.37	59.64	38.71	31.93	23.08	0.00	28.00	20.49	27.85	
Northern Rural NE	347	11.76	0.00	0.00	48.20	23.63	51.80	76.37	0.00	0.00	44.05	0.00	20.63	51.40	0.00	
Red Willow County NE	73	2.47	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	41.18	0.00	0.00	41.94	0.00	
Tri-City NE	1,064	36.07	0.00	0.00	0.49	1.60	92.66	88.44	6.84	9.96	23.73	0.00	100.00	22.20	36.05	
Western Rural NE	460	15.59	0.00	0.00	0.00	0.00	81.68	85.43	18.32	14.57	40.35	0.00	0.00	40.41	39.47	

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: NEBRASKA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families 47	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Lincoln NE MSA	5,582	68.99	17.18	12.62	19.00	28.30	26.42	29.07	37.39	30.02	22.35	22.30	24.55	21.03	21.90	
Limited Review:																
Norfolk NE	567	7.01	15.63	8.98	19.97	23.52	24.77	24.78	39.63	42.73	25.67	26.19	23.42	22.61	28.89	
North Platte NE	318	3.93	16.46	4.26	16.92	17.38	23.39	30.49	43.23	47.87	12.76	12.12	12.24	12.26	13.36	
Northern Rural NE	53	0.66	22.47	7.84	22.53	25.49	23.17	17.65	31.82	49.02	25.00	0.00	18.18	18.18	34.78	
Red Willow County NE	68	0.84	17.15	6.06	19.18	19.70	29.81	24.24	33.86	50.00	15.15	22.22	0.00	9.38	23.81	
Tri-City NE	1,289	15.93	15.29	8.21	17.51	19.87	25.51	32.02	41.69	39.90	16.44	12.57	13.28	19.88	16.74	
Western Rural NE	214	2.64	18.41	4.27	16.57	19.91	23.67	27.01	41.35	48.82	22.97	20.00	22.22	20.97	24.74	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 2.4% of loans originated and purchased by bank.

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

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. 47 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: NEBRASKA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families48	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Lincoln NE MSA	522	52.04	17.18	9.69	19.00	28.68	26.42	29.26	37.39	32.36	11.16	6.96	15.83	11.52	9.12	
Limited Review:																
Norfolk NE	89	8.87	15.63	5.68	19.97	11.36	24.77	32.95	39.63	50.00	27.27	16.67	14.29	30.00	32.43	
North Platte NE	59	5.88	16.46	15.25	16.92	5.08	23.39	32.20	43.23	47.46	17.12	33.33	10.00	12.50	18.33	
Northern Rural NE	6	0.60	22.47	0.00	22.53	0.00	23.17	33.33	31.82	66.67	8.00	0.00	0.00	0.00	25.00	
Red Willow County NE	14	1.40	17.15	21.43	19.18	14.29	29.81	28.57	33.86	35.71	4.55	0.00	0.00	7.69	0.00	
Tri-City NE	286	28.51	15.29	12.50	17.51	18.93	25.51	26.07	41.69	42.50	15.28	10.81	16.18	15.15	15.93	
Western Rural NE	27	2.69	18.41	11.11	16.57	7.41	23.67	33.33	41.35	48.15	27.78	0.00	25.00	62.50	20.00	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 1.3% of loans originated and purchased by bank.

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

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

48 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: NEBRASKA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families** *	% BANK Loans****	% Families ⁴⁹	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Lincoln NE MSA	3,340	57.58	17.18	9.03	19.00	21.81	26.42	32.72	37.39	36.44	11.81	8.22	11.88	12.86	11.80	
Limited Review:																
Norfolk NE	662	11.41	15.63	6.67	19.97	17.41	24.77	30.74	39.63	45.19	28.48	36.11	29.58	28.91	26.54	
North Platte NE	293	5.05	16.46	4.67	16.92	15.56	23.39	27.24	43.23	52.53	11.55	4.17	12.66	15.00	10.31	
Northern Rural NE	32	0.55	22.47	13.79	22.53	27.59	23.17	17.24	31.82	41.38	14.63	28.57	11.11	9.09	14.29	
Red Willow County NE	67	1.15	17.15	8.77	19.18	19.30	29.81	29.82	33.86	42.11	13.16	0.00	15.38	13.04	13.89	
Tri-City NE	1,238	21.34	15.29	5.00	17.51	18.00	25.51	31.48	41.69	45.52	15.00	6.38	12.20	16.27	16.62	
Western Rural NE	169	2.91	18.41	7.38	16.57	18.79	23.67	22.82	41.35	51.01	20.41	16.67	23.53	18.75	21.05	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 12.5% of loans originated and purchased by bank.

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

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

49 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Lincoln NE MSA	5,705	56.84	63.16	61.81	94.46	2.94	2.59	14.35	21.12
Limited Review:									
Norfolk NE	762	7.59	49.77	70.08	91.99	4.59	3.41	11.19	15.62
North Platte NE	579	5.77	47.47	62.00	88.43	6.04	5.53	13.40	17.36
Northern Rural NE	177	1.76	45.64	80.23	94.35	2.82	2.82	17.69	26.35
Red Willow County NE	212	2.11	48.52	72.17	93.40	5.19	1.42	15.52	24.29
Tri-City NE	2,370	23.61	54.87	58.10	87.38	6.75	5.86	13.07	17.51
Western Rural NE	232	2.31	44.28	82.76	97.41	1.72	0.86	15.57	23.55

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** 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 21.95% of small loans to businesses originated and purchased by the bank.

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, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Lincoln NE MSA	76	2.58	97.77	73.68	75.00	23.68	1.32	7.75	6.67
Limited Review:									
Norfolk NE	598	20.27	97.77	69.57	77.76	15.89	6.35	12.76	12.00
North Platte NE	332	11.25	97.00	65.96	59.04	29.22	11.75	23.08	16.84
Northern Rural NE	347	11.76	97.84	65.42	65.42	25.36	9.22	44.05	32.84
Red Willow County NE	73	2.47	98.14	58.90	69.86	30.14	0.00	41.18	30.77
Tri-City NE	1,064	36.07	97.19	64.29	72.74	20.58	6.67	23.73	18.97
Western Rural NE	460	15.59	95.34	61.74	64.35	21.96	13.70	40.35	32.88

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** 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 28.07% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: NEBRASKA		Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008				
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 NE MSA	6	905	36	3,637	42	4,542	28.59	3	3,739
Limited Review:									
Norfolk NE	1	0	10	609	11	609	3.83	2	323
North Platte NE	1	510	7	150	8	660	4.16	2	97
Northern Rural NE	0	0	0	0	0	0	0.00	0	0
Red Willow County NE	1	78	3	83	4	161	1.01	0	0
Tri-City NE	1	20	30	9,225	31	9,245	58.20	5	1,281
Western Rural NE	0	0	2	28	2	28	0.17	0	0
Statewide	3	490	1	150	4	640	4.03	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: NEBRASKA				Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Lincoln NE MSA	49.43	10	38.46	0.00	40.00	30.00	30.00	2	1	0	0	0	1	3.11	19.81	52.45	22.56
Limited Review:																	
Norfolk NE	8.80	3	11.54	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	5.81	73.30	20.89
North Platte NE	4.69	2	7.69	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	1.48	76.52	22.00
Northern Rural NE	1.96	1	3.85	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	25.26	74.74	0.00
Red Willow County NE	2.84	1	3.85	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Tri-City NE	28.20	7	26.92	0.00	0.00	71.43	28.57	0	0	0	0	0	0	0.00	1.51	79.15	19.34
Western Rural NE	4.09	2	7.69	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	71.48	28.52

Table 1. Lending Volume

LENDING VOLUME													Geography: NEVADA		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007	
MA/Assessment Area (2007):	% 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	65.62	47,514	10,361,208	52,947	1,277,481	192	5,303	34	68,089	100,687	11,712,081	64.70				
Reno-Sparks	20.80	16,066	3,929,216	15,713	490,786	139	6,030	5	14,211	31,923	4,440,243	24.46				
Limited Review:																
Carson City	2.96	1,210	232,015	3,311	82,131	17	482	2	2,938	4,540	317,566	3.51				
Greater	10.62	8,786	1,500,282	6,950	210,781	553	32,761	3	3,637	16,292	1,747,461	7.33				

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.
 ** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.
 *** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state 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, 2007	
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*							
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full Review:																		
Las Vegas-Paradise NV MSA	21,554	64.37	0.39	0.62	16.32	9.24	44.57	48.25	38.72	41.90	7.02	22.26	4.41	7.32	7.03			
Reno-Sparks NV MSA	7,368	22.00	0.98	0.60	16.35	9.13	44.30	34.46	38.38	55.81	10.91	9.09	8.10	9.09	13.23			
Limited Review:																		
Carson City NV MSA	364	1.09	0.00	0.00	6.70	9.34	68.56	64.29	24.74	26.37	7.04	0.00	5.58	7.14	8.07			
Greater Rural NV	4,201	12.55	0.00	0.00	11.78	8.43	68.45	69.77	19.77	21.80	11.79	0.00	7.24	11.59	15.21			

* Based on 2007 Peer Mortgage Data (Western)
 ** 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 units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.
 **** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: NEVADA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Las Vegas-Paradise NV MSA	2,524	61.49	0.39	0.32	16.32	12.96	44.57	43.07	38.72	43.66	10.69	7.69	12.99	10.92	9.87	
Reno-Sparks NV MSA	873	21.27	0.98	0.11	16.35	14.78	44.30	47.77	38.38	37.34	17.45	0.00	16.36	19.03	16.16	
Limited Review:																
Carson City NV MSA	81	1.97	0.00	0.00	6.70	13.58	68.56	71.60	24.74	14.81	12.28	0.00	26.32	12.04	6.82	
Greater Rural NV	627	15.27	0.00	0.00	11.78	8.13	68.45	70.33	19.77	21.53	19.89	0.00	18.18	18.55	24.62	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: NEVADA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Las Vegas-Paradise NV MSA	23,359	65.08	0.39	0.22	16.32	10.76	44.57	42.57	38.72	46.44	6.20	4.55	6.07	6.29	6.16	
Reno-Sparks NV MSA	7,815	21.77	0.98	0.28	16.35	11.06	44.30	46.67	38.38	42.00	10.00	8.77	10.22	10.12	9.83	
Limited Review:																
Carson City NV MSA	762	2.12	0.00	0.00	6.70	8.92	68.56	71.26	24.74	19.82	9.53	0.00	10.48	9.91	8.21	
Greater Rural NV	3,955	11.02	0.00	0.00	11.78	9.53	68.45	66.55	19.77	23.92	10.62	0.00	8.58	10.88	10.93	

* Based on 2007 Peer Mortgage Data (Western)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: NEVADA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Las Vegas-Paradise NV MSA	5	26.32	5.44	0.00	45.33	80.00	37.71	20.00	11.53	0.00	1.38	0.00	1.47	1.96	0.00									
Reno-Sparks NV MSA	10	52.63	11.64	0.00	53.56	50.00	24.75	50.00	10.04	0.00	4.69	0.00	2.78	10.00	0.00									
Limited Review:																								
Carson City NV MSA	3	15.79	0.00	0.00	23.09	66.67	63.04	33.33	13.87	0.00	18.18	0.00	33.33	14.29	0.00									
Greater Rural NV	1	5.26	0.00	0.00	8.82	0.00	66.93	100.00	24.25	0.00	5.88	0.00	0.00	7.14	0.00									

* Based on 2007 Peer Mortgage Data (Western)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

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, 2007				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Las Vegas-Paradise NV MSA	52,854	67.07	4.51	1.88	20.59	14.63	37.65	39.43	36.84	44.06	18.42	15.95	16.16	18.97	17.75						
Reno-Sparks NV MSA	15,702	19.93	3.35	2.39	43.73	35.33	28.23	27.49	24.70	34.79	22.10	15.23	21.77	19.86	20.49						
Limited Review:																					
Carson City NV MSA	3,311	4.20	0.00	0.00	15.20	9.63	75.89	67.68	8.91	22.68	23.95	0.00	24.40	22.92	22.33						
Greater Rural NV	6,938	8.80	0.00	0.00	10.46	8.63	69.74	67.67	19.62	23.70	22.45	0.00	13.31	19.11	17.71						

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

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, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Las Vegas-Paradise NV MSA	192	21.31	2.48	0.00	16.50	13.02	42.23	39.58	38.80	47.40	30.00	0.00	12.50	23.19	36.00	
Reno-Sparks NV MSA	139	15.43	2.05	3.60	27.82	26.62	37.20	27.34	32.94	42.45	52.17	100.00	47.37	40.00	52.63	
Limited Review:																
Carson City NV MSA	17	1.89	0.00	0.00	10.78	0.00	71.86	70.59	17.37	29.41	60.00	0.00	0.00	60.00	0.00	
Greater Rural NV	553	61.38	0.00	0.00	12.79	10.67	71.89	77.03	14.88	12.30	64.67	0.00	51.52	58.26	76.67	

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															Geography: NEVADA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% BANK Loans****	% Families 50	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Las Vegas-Paradise NV MSA	21,623	64.44	18.69	2.51	18.74	11.65	23.47	21.06	39.10	64.78	8.21	6.30	7.43	6.63	8.98									
Reno-Sparks NV MSA	7,368	21.96	19.08	2.46	18.90	13.47	23.06	25.28	38.95	58.79	12.33	15.17	9.38	11.15	13.58									
Limited Review:																								
Carson City NV MSA	364	1.08	18.53	4.24	18.74	15.82	22.28	24.86	40.45	55.08	8.10	12.00	8.22	7.77	8.04									
Greater Rural NV	4,202	12.52	17.78	5.57	18.73	19.15	25.26	29.22	38.23	46.06	13.20	10.64	13.24	12.46	13.82									

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 5.1% of loans originated and purchased by bank.

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

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. 50 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: NEVADA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families51	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Las Vegas-Paradise NV MSA	2,524	61.49	18.69	4.29	18.74	15.52	23.47	32.90	39.10	47.29	10.82	14.21	13.15	13.25	9.02	
Reno-Sparks NV MSA	873	21.27	19.08	4.83	18.90	18.73	23.06	28.74	38.95	47.70	17.98	23.53	24.71	18.49	15.06	
Limited Review:																
Carson City NV MSA	81	1.97	18.53	5.06	18.74	21.52	22.28	25.32	40.45	48.10	12.35	10.00	15.38	10.26	12.64	
Greater Rural NV	627	15.27	17.78	5.80	18.73	16.59	25.26	30.27	38.23	47.34	20.33	16.39	18.33	16.99	23.65	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 2.1% of loans originated and purchased by bank.

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

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

51 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: NEVADA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007									
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** *	% BANK Loans****	% Families ⁵²	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Las Vegas-Paradise NV MSA	23,362	65.08	18.69	3.96	18.74	17.27	23.47	30.04	39.10	48.72	6.98	7.17	8.01	7.13	6.67	
Reno-Sparks NV MSA	7,815	21.77	19.08	4.50	18.90	17.99	23.06	30.26	38.95	47.25	11.43	16.03	11.08	12.55	10.68	
Limited Review:																
Carson City NV MSA	762	2.12	18.53	5.50	18.74	14.81	22.28	29.90	40.45	49.79	10.48	13.16	12.11	8.94	10.56	
Greater Rural NV	3,956	11.02	17.78	4.79	18.73	17.21	25.26	32.26	38.23	45.73	11.89	15.10	11.97	11.51	11.85	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 9.3% of loans originated and purchased by bank.

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

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

52 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Las Vegas-Paradise NV MSA	52,890	67.08	62.26	78.26	98.43	0.96	0.61	18.42	32.89
Reno-Sparks NV MSA	15,702	19.92	63.34	73.98	96.79	1.87	1.34	22.10	38.32
Limited Review:									
Carson City NV MSA	3,311	4.20	55.47	75.93	98.25	1.24	0.51	23.95	40.85
Greater Rural NV	6,942	8.80	63.89	74.42	96.95	1.77	1.28	22.45	38.09

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 12.67% of small loans to businesses originated and purchased by the bank.

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, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Las Vegas-Paradise NV MSA	192	21.31	94.31	84.90	96.35	3.13	0.52	30.00	31.10
Reno-Sparks NV MSA	139	15.43	93.34	56.83	94.24	2.88	2.88	52.17	45.31
Limited Review:									
Carson City NV MSA	17	1.89	97.60	70.59	100.00	0.00	0.00	60.00	66.67
Greater Rural NV	553	61.38	94.27	84.99	84.81	9.95	5.24	64.67	67.35

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 15.54% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: NEVADA		Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008				
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 NV MSA	7	11,728	120	33,135	127	44,863	65.54	5	2,211
Reno-Sparks NV MSA	3	2,915	35	5,352	38	8,267	12.08	6	6,167
Limited Review:									
Carson City NV MSA	1	17	7	7,830	8	7,847	11.46	0	0
Greater Rural NV	10	7,091	11	372	21	7,463	10.90	4	179
Statewide	0	0	2	9	2	9	0.01	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: NEVADA				Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Las Vegas-Paradise NV MSA	64.70	83	66.40	1.20	19.28	43.37	36.14	19	0	0	1	8	10	2.05	27.84	41.73	28.38
Reno-Sparks NV MSA	24.46	24	19.20	4.17	33.33	37.50	25.00	2	0	0	0	1	1	3.61	29.33	40.08	26.98
Limited Review:																	
Carson City NV MSA	3.51	4	3.20	0.00	25.00	75.00	0.00	0	0	0	0	0	0	0.00	11.55	66.93	21.52
Greater Rural NV	7.33	14	11.20	0.00	7.14	92.86	0.00	2	0	0	0	2	0	0.00	12.33	69.59	18.08

Table 1. Lending Volume

LENDING VOLUME												
Geography: NEW MEXICO												
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007												
MA/Assessment Area (2007):	% 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:												
Albuquerque NM MSA	52.43	20,884	3,130,745	17,362	763,773	236	12,389	39	28,667	38,521	3,935,574	55.46
Limited Review:												
Farmington NM MSA	5.69	2,038	270,653	2,095	103,889	49	1,993	1	3,000	4,183	379,535	6.75
Las Cruces NM MSA	9.53	4,381	544,827	2,504	89,883	102	4,566	15	3,813	7,002	643,089	7.10
Rural NM	23.25	9,396	1,031,049	6,767	291,794	911	62,260	8	40,726	17,082	1,425,829	23.16
Santa Fe NM MSA	9.09	3,530	877,651	3,104	104,763	41	1,409	5	5,489	6,680	989,312	7.54

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: NEW MEXICO					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Albuquerque NM MSA	11,459	54.34	1.39	1.14	23.24	19.09	41.85	37.59	33.52	42.19	6.80	16.28	6.45	6.24	7.15	
Limited Review:																
Farmington NM MSA	1,075	5.10	4.35	0.19	20.80	5.02	52.16	53.02	22.69	41.77	11.51	16.67	10.83	10.87	12.50	
Las Cruces NM MSA	2,203	10.45	0.00	0.00	27.58	11.48	37.80	43.94	34.62	44.58	10.28	0.00	11.70	10.28	10.00	
Rural NM	4,555	21.60	0.58	0.02	16.74	10.98	66.43	63.42	16.25	25.58	9.76	0.00	10.58	10.19	8.57	
Santa Fe NM MSA	1,794	8.51	0.84	1.45	24.88	14.05	36.23	30.43	38.05	54.07	11.33	10.00	6.56	9.59	14.98	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: NEW MEXICO				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Albuquerque NM MSA	1,087	40.51	1.39	0.83	23.24	20.42	41.85	45.26	33.52	33.49	9.91	6.90	12.85	10.71	7.80	
Limited Review:																
Farmington NM MSA	141	5.26	4.35	2.13	20.80	5.67	52.16	68.09	22.69	24.11	13.84	0.00	13.33	17.50	9.90	
Las Cruces NM MSA	368	13.72	0.00	0.27	27.58	31.52	37.80	33.97	34.62	34.24	20.08	0.00	27.19	20.75	15.61	
Rural NM	896	33.40	0.58	0.22	16.74	15.85	66.43	66.18	16.25	17.75	17.09	100.00	26.02	16.33	14.33	
Santa Fe NM MSA	191	7.12	0.84	0.52	24.88	15.18	36.23	42.41	38.05	41.88	10.13	0.00	9.57	10.81	9.91	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: NEW MEXICO					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Albuquerque NM MSA	8,329	50.66	1.39	0.73	23.24	19.56	41.85	43.63	33.52	36.08	6.53	9.20	8.09	6.46	5.82						
Limited Review:																					
Farmington NM MSA	822	5.00	4.35	0.36	20.80	4.26	52.16	59.85	22.69	35.52	7.87	0.00	5.08	7.13	9.42						
Las Cruces NM MSA	1,805	10.98	0.00	0.00	27.58	21.77	37.80	34.68	34.62	43.55	9.78	0.00	14.65	9.31	8.92						
Rural NM	3,941	23.97	0.58	0.13	16.74	12.00	66.43	69.93	16.25	17.94	8.54	0.00	13.76	8.51	6.77						
Santa Fe NM MSA	1,545	9.40	0.84	0.58	24.88	19.09	36.23	36.31	38.05	44.01	6.87	0.00	5.81	6.76	7.64						

* Based on 2007 Peer Mortgage Data (Western)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: NEW MEXICO					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Albuquerque NM MSA	9	50.00	3.74	22.22	27.16	55.56	46.31	11.11	22.79	11.11	1.35	0.00	3.45	0.00	0.00	
Limited Review:																
Farmington NM MSA	0	0.00	0.00	0.00	18.38	0.00	46.56	0.00	35.06	0.00	0.00	0.00	0.00	0.00	0.00	
Las Cruces NM MSA	5	27.78	2.29	0.00	25.45	40.00	33.41	40.00	38.84	20.00	14.29	0.00	0.00	20.00	0.00	
Rural NM	4	22.22	0.15	0.00	13.95	0.00	62.89	75.00	23.01	25.00	2.78	0.00	0.00	3.33	0.00	
Santa Fe NM MSA	0	0.00	2.34	0.00	35.29	0.00	30.73	0.00	31.65	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2007 Peer Mortgage Data (Western)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															
Geography: NEW MEXICO															
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007															
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Albuquerque NM MSA	16,872	54.62	1.78	1.45	24.20	24.74	45.85	41.09	28.17	32.72	15.53	12.93	14.39	13.54	14.94
Limited Review:															
Farmington NM MSA	2,007	6.50	4.06	0.45	12.76	16.34	60.57	63.83	22.61	19.38	13.67	5.88	16.30	10.93	11.86
Las Cruces NM MSA	2,456	7.95	1.16	0.04	19.66	22.31	40.13	44.83	39.04	32.82	17.95	0.00	19.41	18.25	13.76
Rural NM	6,556	21.22	0.17	0.15	15.52	16.26	67.65	67.86	16.66	15.73	11.87	18.18	11.30	9.72	8.75
Santa Fe NM MSA	3,001	9.71	2.07	1.97	17.87	18.29	27.31	31.89	52.74	47.85	9.72	6.90	9.30	9.89	7.78

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: NEW MEXICO					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Albuquerque NM MSA	229	17.70	2.10	0.00	23.93	45.85	47.28	35.81	26.69	18.34	30.37	0.00	26.92	22.58	35.56	
Limited Review:																
Farmington NM MSA	49	3.79	1.54	0.00	7.69	8.16	63.85	81.63	26.92	10.20	41.46	0.00	0.00	46.15	50.00	
Las Cruces NM MSA	99	7.65	0.26	0.00	40.21	31.31	28.72	42.42	30.81	26.26	39.08	0.00	45.00	24.14	39.29	
Rural NM	876	67.70	0.19	0.00	10.19	12.56	78.65	80.94	10.92	6.51	33.08	0.00	36.76	29.71	27.78	
Santa Fe NM MSA	41	3.17	1.71	0.00	18.49	24.39	34.93	51.22	44.86	24.39	23.53	0.00	42.86	15.38	21.43	

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: NEW MEXICO					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families 53	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Albuquerque NM MSA	11,459	54.34	21.03	5.17	17.68	18.76	21.02	25.24	40.27	50.82	7.33	7.37	6.15	6.71	8.12	
Limited Review:																
Farmington NM MSA	1,075	5.10	22.47	1.44	16.42	8.33	20.54	21.82	40.57	68.42	12.70	12.50	8.33	8.83	14.48	
Las Cruces NM MSA	2,203	10.45	23.12	1.87	16.27	8.63	18.83	20.52	41.78	68.98	10.94	3.90	5.96	11.03	11.52	
Rural NM	4,555	21.60	22.53	3.05	17.03	10.99	19.88	18.47	40.56	67.49	10.54	7.37	9.18	8.00	11.61	
Santa Fe NM MSA	1,794	8.51	22.01	2.76	17.85	10.72	18.89	16.13	41.25	70.39	12.59	6.93	7.99	9.55	14.66	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 2.8% of loans originated and purchased by bank.

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

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

53 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: NEW MEXICO					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families ⁵⁴	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Albuquerque NM MSA	1,087	40.51	21.03	9.08	17.68	19.85	21.02	26.03	40.27	45.04	9.86	13.45	11.90	10.08	8.64	
Limited Review:																
Farmington NM MSA	141	5.26	22.47	3.55	16.42	9.93	20.54	24.82	40.57	61.70	13.99	12.50	6.45	19.23	13.90	
Las Cruces NM MSA	368	13.72	23.12	12.40	16.27	17.91	18.83	18.73	41.78	50.96	20.47	28.57	24.19	20.78	18.87	
Rural NM	896	33.40	22.53	6.82	17.03	18.75	19.88	24.43	40.56	50.00	17.45	12.63	21.33	18.51	16.70	
Santa Fe NM MSA	191	7.12	22.01	10.00	17.85	15.26	18.89	23.68	41.25	51.05	10.57	13.79	6.85	9.17	11.60	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 1.5% of loans originated and purchased by bank.

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

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

⁵⁴ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: NEW MEXICO					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total**	% Families**	% BANK Loans****	% Families55	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Albuquerque NM MSA	8,329	50.66	21.03	5.69	17.68	19.61	21.02	28.37	40.27	46.32	7.11	7.61	7.51	7.64	6.60	
Limited Review:																
Farmington NM MSA	822	5.00	22.47	1.92	16.42	9.96	20.54	25.16	40.57	62.96	8.46	5.88	5.34	5.54	9.85	
Las Cruces NM MSA	1,805	10.98	23.12	3.59	16.27	12.65	18.83	23.47	41.78	60.29	10.47	8.00	12.80	11.39	10.14	
Rural NM	3,941	23.97	22.53	3.32	17.03	13.75	19.88	25.52	40.56	57.41	9.22	5.41	10.08	10.65	8.86	
Santa Fe NM MSA	1,545	9.40	22.01	4.07	17.85	15.66	18.89	25.22	41.25	55.05	7.52	7.83	8.02	5.91	8.02	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 9.3% of loans originated and purchased by bank.

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

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

55 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: NEW MEXICO			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Albuquerque NM MSA	16,872	54.62	66.45	71.96	93.90	3.17	2.93	15.53	27.11
Limited Review:									
Farmington NM MSA	2,007	6.50	59.78	70.30	92.08	4.58	3.34	13.67	24.58
Las Cruces NM MSA	2,456	7.95	63.46	72.64	96.17	1.71	2.12	17.95	31.20
Rural NM	6,556	21.22	62.57	75.67	93.79	3.72	2.49	11.87	21.09
Santa Fe NM MSA	3,001	9.71	66.88	74.61	96.57	2.03	1.40	9.72	16.87

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 12.20% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS									
				Geography: NEW MEXICO		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Albuquerque NM MSA	229	17.70	95.42	88.21	85.15	13.10	1.75	30.37	35.06
Limited Review:									
Farmington NM MSA	49	3.79	96.92	89.80	93.88	2.04	4.08	41.46	48.57
Las Cruces NM MSA	99	7.65	88.77	60.61	93.94	0.00	6.06	39.08	37.10
Rural NM	876	67.70	94.03	77.40	81.51	11.99	6.51	33.08	35.26
Santa Fe NM MSA	41	3.17	95.55	73.17	100.00	0.00	0.00	23.53	20.51

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** 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 9.04% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: NEW MEXICO									
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
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:									
Albuquerque NM MSA	3	1,722	85	12,018	88	13,740	36.50	5	929
Limited Review:									
Farmington NM MSA	3	2,925	3	1,848	6	4,773	12.68	2	90
Las Cruces NM MSA	1	1,084	7	1,823	8	2,907	7.72	3	252
Rural NM	7	5,406	17	4,149	24	9,555	25.39	5	5,731
Santa Fe NM MSA	2	583	13	3,544	15	4,127	10.96	3	2,641
Statewide	1	1,000	4	1,538	5	2,538	6.74	1	187

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: NEW MEXICO				Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008					
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Albuquerque NM MSA	55.46	37	37.76	0.00	32.43	40.54	27.03	0	1	0	- 1	0	0	2.77	28.03	40.78	28.41
Limited Review:																	
Farmington NM MSA	6.75	7	7.14	0.00	42.86	42.86	14.29	0	0	0	0	0	0	4.41	25.49	49.38	20.71
Las Cruces NM MSA	7.10	9	9.18	0.00	44.44	33.33	22.22	0	0	0	0	0	0	1.59	32.86	35.36	30.20
Rural NM	23.16	35	35.71	0.00	20.00	74.29	5.71	0	0	0	0	0	0	0.86	19.54	65.27	14.32
Santa Fe NM MSA	7.54	10	10.20	10.00	20.00	40.00	30.00	0	0	0	0	0	0	1.40	29.81	35.71	33.08

Table 1. Lending Volume

LENDING VOLUME												
Geography: NORTH DAKOTA												
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007												
MA/Assessment Area (2007):	% 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 ND MSA	33.76	3,172	373,916	2,065	161,260	690	46,320	4	2,409	5,931	583,905	35.09
Minot ND	18.88	2,038	197,516	931	72,655	345	27,052	4	850	3,318	298,073	21.25
Limited Review:												
Bowman County ND	4.17	116	7,978	256	13,402	361	21,846	0	0	733	43,226	4.72
Dickinson ND	9.81	754	71,857	647	42,281	322	20,007	1	100	1,724	134,245	6.92
Jamestown ND	13.55	710	53,392	755	47,204	914	76,384	1	1,400	2,380	178,380	16.02
Northeastern Rural ND	5.89	247	13,829	456	22,661	330	35,249	2	200	1,035	71,939	5.57
Traill County ND	2.93	167	12,244	112	7,012	235	20,211	0	0	514	39,467	2.45
Wahpeton ND	11.01	536	47,320	468	34,428	931	85,380	0	0	1,935	167,128	7.98

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state 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, 2007				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Bismarck ND MSA	1,636	39.63	0.00	0.00	19.62	9.35	69.12	73.17	11.26	17.48	13.12	0.00	11.61	13.19	13.86						
Minot ND	1,216	29.46	0.00	0.00	9.91	7.65	66.31	64.47	23.78	27.88	19.45	0.00	15.70	19.63	20.33						
Limited Review:																					
Bowman County ND	55	1.33	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	43.24	0.00	0.00	43.24	0.00						
Dickinson ND	391	9.47	0.00	0.00	0.00	0.00	87.99	85.93	12.01	14.07	19.64	0.00	0.00	20.62	15.73						
Jamestown ND	381	9.23	0.00	0.00	0.00	0.00	84.92	88.19	15.08	11.81	24.06	0.00	0.00	25.37	16.67						
Northeastern Rural ND	110	2.66	0.00	0.00	0.00	0.00	84.67	87.27	15.33	12.73	34.62	0.00	0.00	31.90	57.14						
Traill County ND	76	1.84	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	19.44	0.00	0.00	19.44	0.00						
Wahpeton ND	263	6.37	0.00	0.00	0.50	0.38	58.72	64.26	40.78	35.36	23.39	0.00	0.00	23.21	23.73						

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT															Geography: NORTH DAKOTA		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Bismarck ND MSA	151	29.15	0.00	0.00	19.62	13.91	69.12	73.51	11.26	12.58	8.75	0.00	9.09	8.26	11.11						
Minot ND	135	26.06	0.00	0.00	9.91	2.96	66.31	62.96	23.78	34.07	18.31	0.00	0.00	20.59	15.94						
Limited Review:																					
Bowman County ND	10	1.93	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	22.22	0.00	0.00	22.22	0.00						
Dickinson ND	35	6.76	0.00	0.00	0.00	0.00	87.99	91.43	12.01	8.57	7.55	0.00	0.00	7.61	7.14						
Jamestown ND	82	15.83	0.00	0.00	0.00	0.00	84.92	91.46	15.08	8.54	11.43	0.00	0.00	11.48	11.11						
Northeastern Rural ND	36	6.95	0.00	0.00	0.00	0.00	84.67	91.67	15.33	8.33	20.83	0.00	0.00	20.00	33.33						
Traill County ND	22	4.25	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	29.17	0.00	0.00	29.17	0.00						
Wahpeton ND	47	9.07	0.00	0.00	0.50	4.26	58.72	53.19	40.78	42.55	19.48	0.00	0.00	19.05	20.59						

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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, 2007				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Bismarck ND MSA	1,376	44.84	0.00	0.00	19.62	9.96	69.12	73.84	11.26	16.21	17.02	0.00	11.82	17.64	17.79						
Minot ND	679	22.12	0.00	0.00	9.91	6.92	66.31	60.97	23.78	32.11	18.71	0.00	7.79	19.96	19.81						
Limited Review:																					
Bowman County ND	51	1.66	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	17.39	0.00	0.00	17.39	0.00						
Dickinson ND	328	10.69	0.00	0.00	0.00	0.00	87.99	82.62	12.01	17.38	19.02	0.00	0.00	18.64	21.15						
Jamestown ND	246	8.02	0.00	0.00	0.00	0.00	84.92	89.02	15.08	10.98	21.18	0.00	0.00	20.09	27.78						
Northeastern Rural ND	101	3.29	0.00	0.00	0.00	0.00	84.67	93.07	15.33	6.93	10.81	0.00	0.00	10.83	10.71						
Traill County ND	68	2.22	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	5.95	0.00	0.00	5.95	0.00						
Wahpeton ND	220	7.17	0.00	0.00	0.50	1.36	58.72	58.18	40.78	40.45	21.89	0.00	100.00	23.08	19.48						

* Based on 2007 Peer Mortgage Data (Western)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: NORTH DAKOTA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Bismarck ND MSA	9	36.00	0.00	0.00	4.08	11.11	84.44	77.78	11.48	11.11	15.38	0.00	25.00	9.52	100.00	
Minot ND	8	32.00	0.00	0.00	15.07	0.00	71.92	75.00	13.01	25.00	20.00	0.00	0.00	22.22	0.00	
Limited Review:																
Bowman County ND	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	
Dickinson ND	0	0.00	0.00	0.00	0.00	0.00	93.24	0.00	6.76	0.00	0.00	0.00	0.00	0.00	0.00	
Jamestown ND	1	4.00	0.00	0.00	0.00	0.00	93.25	100.00	6.75	0.00	25.00	0.00	0.00	25.00	0.00	
Northeastern Rural ND	0	0.00	0.00	0.00	0.00	0.00	84.60	0.00	15.40	0.00	0.00	0.00	0.00	0.00	0.00	
Traill County ND	1	4.00	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	
Wahpeton ND	6	24.00	0.00	0.00	0.00	0.00	93.56	100.00	6.44	0.00	50.00	0.00	0.00	50.00	0.00	

* Based on 2007 Peer Mortgage Data (Western)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

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, 2007				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Bismarck ND MSA	2,035	36.37	0.00	0.00	21.35	17.64	69.03	73.17	9.63	9.19	15.76	0.00	13.54	14.86	12.58						
Minot ND	920	16.44	0.00	0.00	7.96	15.54	73.16	63.59	18.87	20.87	16.45	0.00	23.30	12.89	14.84						
Limited Review:																					
Bowman County ND	249	4.45	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	44.71	0.00	0.00	39.29	0.00						
Dickinson ND	634	11.33	0.00	0.00	0.00	0.00	88.68	85.65	11.32	14.35	18.21	0.00	0.00	16.16	19.12						
Jamestown ND	742	13.26	0.00	0.00	0.00	0.00	86.73	87.60	13.27	12.40	19.26	0.00	0.00	17.77	17.86						
Northeastern Rural ND	445	7.95	0.00	0.00	0.00	0.00	84.43	95.73	15.57	4.27	14.96	0.00	0.00	15.53	6.00						
Traill County ND	111	1.98	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	14.18	0.00	0.00	11.71	0.00						
Wahpeton ND	460	8.22	0.00	0.00	0.52	0.00	61.98	62.61	37.49	37.39	20.16	0.00	0.00	19.85	17.59						

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

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, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Bismarck ND MSA	683	16.63	0.00	0.00	35.81	20.79	56.95	74.38	7.24	4.83	61.17	0.00	54.35	64.63	45.45	
Minot ND	344	8.38	0.00	0.00	2.36	5.23	87.26	75.00	10.38	19.77	23.34	0.00	62.50	18.60	38.30	
Limited Review:																
Bowman County ND	357	8.69	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	85.71	0.00	0.00	85.42	0.00	
Dickinson ND	319	7.77	0.00	0.00	0.00	0.00	95.79	97.18	4.21	2.82	33.33	0.00	0.00	33.62	28.57	
Jamestown ND	912	22.21	0.00	0.00	0.00	0.00	76.78	77.74	23.22	22.26	26.08	0.00	0.00	24.96	30.43	
Northeastern Rural ND	328	7.99	0.00	0.00	0.00	0.00	88.55	92.68	11.45	7.32	26.89	0.00	0.00	23.88	50.00	
Traill County ND	234	5.70	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	55.81	0.00	0.00	57.89	0.00	
Wahpeton ND	930	22.64	0.00	0.00	1.17	0.22	39.30	22.37	59.53	77.42	57.71	0.00	0.00	40.87	65.68	

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															
Geography: NORTH DAKOTA							Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007								
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families 56	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Bismarck ND MSA	1,636	39.63	17.38	10.22	18.54	26.22	27.27	33.14	36.81	30.41	13.98	5.80	12.61	14.40	16.58
Minot ND	1,216	29.46	16.07	5.70	19.29	24.06	24.61	31.60	40.03	38.64	20.24	20.34	20.63	16.07	23.47
Limited Review:															
Bowman County ND	55	1.33	17.90	15.09	17.03	26.42	27.84	28.30	37.23	30.19	41.67	50.00	50.00	41.67	37.50
Dickinson ND	391	9.47	17.19	6.53	17.27	21.15	24.48	27.68	41.05	44.65	21.50	26.32	21.31	17.16	24.19
Jamestown ND	381	9.23	16.03	6.43	17.31	22.79	23.95	30.83	42.71	39.95	24.67	29.73	14.46	28.46	26.09
Northeastern Rural ND	110	2.66	14.62	9.17	16.92	25.69	26.08	39.45	42.37	25.69	36.29	12.50	25.00	51.35	38.46
Traill County ND	76	1.84	12.48	12.16	13.90	21.62	26.34	28.38	47.28	37.84	21.43	25.00	38.10	11.11	21.21
Wahpeton ND	263	6.37	12.67	6.27	14.10	26.67	27.06	22.35	46.17	44.71	23.93	33.33	33.33	17.78	20.90

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 2.7% of loans originated and purchased by bank.

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

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

56 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: NORTH DAKOTA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families57	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Bismarck ND MSA	151	29.15	17.38	7.38	18.54	26.17	27.27	28.19	36.81	38.26	8.89	7.69	5.49	7.59	11.59	
Minot ND	135	26.06	16.07	4.51	19.29	18.05	24.61	30.83	40.03	46.62	18.84	8.33	13.51	23.81	18.95	
Limited Review:																
Bowman County ND	10	1.93	17.90	0.00	17.03	0.00	27.84	11.11	37.23	88.89	22.22	0.00	0.00	0.00	40.00	
Dickinson ND	35	6.76	17.19	11.43	17.27	14.29	24.48	22.86	41.05	51.43	7.77	0.00	5.56	6.45	10.20	
Jamestown ND	82	15.83	16.03	6.25	17.31	17.50	23.95	30.00	42.71	46.25	10.95	8.33	3.23	13.33	14.06	
Northeastern Rural ND	36	6.95	14.62	2.94	16.92	23.53	26.08	41.18	42.37	32.35	19.57	0.00	16.67	28.57	18.75	
Traill County ND	22	4.25	12.48	13.64	13.90	22.73	26.34	31.82	47.28	31.82	29.17	100.00	50.00	20.00	20.00	
Wahpeton ND	47	9.07	12.67	6.52	14.10	6.52	27.06	17.39	46.17	69.57	18.42	50.00	7.14	5.88	25.58	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 1.9% of loans originated and purchased by bank.

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

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

57 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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, 2007				
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** *	% BANK Loans****	% Families58	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Bismarck ND MSA	1,376	44.84	17.38	7.15	18.54	21.06	27.27	32.85	36.81	38.94	18.10	4.80	17.60	17.89	21.10									
Minot ND	679	22.12	16.07	4.78	19.29	21.05	24.61	30.14	40.03	44.02	19.67	9.62	20.28	21.35	20.00									
Limited Review:																								
Bowman County ND	51	1.66	17.90	0.00	17.03	14.29	27.84	42.86	37.23	42.86	13.64	0.00	50.00	0.00	0.00									
Dickinson ND	328	10.69	17.19	6.17	17.27	20.45	24.48	31.82	41.05	41.56	20.51	16.00	14.29	19.59	24.63									
Jamestown ND	246	8.02	16.03	6.09	17.31	19.57	23.95	29.57	42.71	44.78	21.25	11.54	23.26	21.79	22.58									
Northeastern Rural ND	101	3.29	14.62	8.60	16.92	25.81	26.08	34.41	42.37	31.18	11.43	18.18	9.68	14.00	8.33									
Traill County ND	68	2.22	12.48	4.69	13.90	7.81	26.34	32.81	47.28	54.69	6.49	0.00	0.00	3.13	13.79									
Wahpeton ND	220	7.17	12.67	4.95	14.10	15.35	27.06	31.19	46.17	48.51	23.87	16.67	26.32	21.74	25.64									

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 5.9% of loans originated and purchased by bank.

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

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

58 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Bismarck ND MSA	2,035	36.37	49.04	63.49	84.96	7.22	7.81	15.76	22.29
Minot ND	920	16.44	46.34	58.70	86.09	5.98	7.93	16.45	19.84
Limited Review:									
Bowman County ND	249	4.45	39.45	75.50	91.97	4.42	3.61	44.71	57.45
Dickinson ND	634	11.33	47.61	54.73	86.59	6.62	6.78	18.21	19.58
Jamestown ND	742	13.26	44.79	66.98	89.62	5.39	4.99	19.26	25.89
Northeastern Rural ND	445	7.95	45.81	72.58	90.56	5.62	3.82	14.96	23.58
Traill County ND	111	1.98	42.60	72.97	91.89	3.60	4.50	14.18	24.60
Wahpeton ND	460	8.22	44.96	67.17	86.52	5.00	8.48	20.16	27.82

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** 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 the bank.

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, 2007					
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Bismarck ND MSA	683	16.63	97.65	72.04	84.48	11.86	3.66	61.17	61.96
Minot ND	344	8.38	99.06	76.16	75.58	18.31	6.10	23.34	21.11
Limited Review:									
Bowman County ND	357	8.69	100.00	80.11	86.83	9.80	3.36	85.71	88.31
Dickinson ND	319	7.77	98.60	70.22	82.76	13.17	4.08	33.33	27.80
Jamestown ND	912	22.21	98.34	71.60	73.14	22.81	4.06	26.08	25.52
Northeastern Rural ND	328	7.99	96.95	63.11	70.12	17.99	11.89	26.89	20.77
Traill County ND	234	5.70	98.22	66.67	73.50	17.52	8.97	55.81	58.73
Wahpeton ND	930	22.64	98.53	72.37	73.12	18.82	8.06	57.71	53.45

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** 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 21.09% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: NORTH DAKOTA									
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
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 ND MSA	3	170	13	2,273	16	2,443	31.63	2	311
Minot ND	3	78	5	1,117	8	1,195	15.48	4	107
Limited Review:									
Bowman County ND	0	0	0	0	0	0	0.00	0	0
Dickinson ND	0	0	0	0	0	0	0.00	0	0
Jamestown ND	0	0	1	2,864	1	2,864	37.08	0	0
Northeastern Rural ND	0	0	0	0	0	0	0.00	0	0
Traill County ND	0	0	0	0	0	0	0.00	0	0
Wahpeton ND	9	28	0	0	9	28	0.36	0	0
Statewide	1	133	2	1,060	3	1,193	15.44	1	2,565

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: NORTH DAKOTA				Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Bismarck ND MSA	35.09	4	22.22	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	17.05	71.16	11.79
Minot ND	21.25	4	22.22	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	9.46	70.91	19.63
Limited Review:																	
Bowman County ND	4.72	2	11.11	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Dickinson ND	6.92	1	5.56	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	88.51	11.49
Jamestown ND	16.02	3	16.67	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	85.22	14.78
Northeastern Rural ND	5.57	2	11.11	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	84.70	15.30
Traill County ND	2.45	1	5.56	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Wahpeton ND	7.98	1	5.56	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.45	65.82	33.73

Table 1. Lending Volume

LENDING VOLUME												
Geography: OHIO				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007								
MA/Assessment Area (2007):	% 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:												
Van Wert OH	100.00	384	28,881	347	13,587	322	25,499	0	0	1,053	67,967	100.00

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.
 ** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.
 *** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															
Geography: OHIO				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007											
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Van Wert OH	185	100.00	0.00	0.00	4.45	3.24	79.08	75.68	16.47	21.08	10.20	0.00	9.52	9.02	17.95

* Based on 2007 Peer Mortgage Data (Eastern)
 ** 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 units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.
 **** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: OHIO				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Van Wert OH	37	100.00	0.00	0.00	4.45	5.41	79.08	72.97	16.47	21.62	6.82	0.00	0.00	6.45	10.53	

* Based on 2007 Peer Mortgage Data (Eastern)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: OHIO				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Van Wert OH	162	100.00	0.00	0.00	4.45	4.32	79.08	75.93	16.47	19.75	10.40	0.00	12.50	9.62	13.73	

* Based on 2007 Peer Mortgage Data (Eastern)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: OHIO				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007									
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Van Wert OH	0	0.00	0.00	0.00	36.71	0.00	58.45	0.00	4.83	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2007 Peer Mortgage Data (Eastern)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

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, 2007									
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Van Wert OH	338	100.00	0.00	0.00	7.60	7.40	80.24	77.51	12.16	15.09	14.00	0.00	13.11	13.09	14.06

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

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, 2007				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Van Wert OH	322	100.00	0.00	0.00	0.95	0.93	76.90	77.64	22.15	21.43	48.61	0.00	0.00	47.41	55.56						

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															Geography: OHIO		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*										
	#	% of Total**	% Families***	% BANK Loans****	% Families 59	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Van Wert OH	185	100.00	12.22	12.64	19.57	32.97	27.43	30.22	40.79	24.18	11.83	15.38	9.68	13.33	11.76						

* Based on 2007 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 1.6% of loans originated and purchased by bank.

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

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. 59 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: OHIO					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007									
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families ^{S***}	% BANK Loans****	% Families	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Van Wert OH	37	100.00	12.22	10.81	19.57	29.73	27.43	35.14	40.79	24.32	6.90	0.00	0.00	4.00	12.50	

* Based on 2007 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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

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

Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: OHIO					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007									
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**	% BANK Loans****	% Families ⁶⁰	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Van Wert OH	162	100.00	12.22	10.42	19.57	26.39	27.43	25.00	40.79	38.19	11.22	7.14	16.18	8.05	11.71	

* Based on 2007 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 11.1% of loans originated and purchased by bank.

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

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

⁶⁰ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Van Wert OH	338	100.00	58.20	71.60	94.67	2.37	2.96	14.00	22.37

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** 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 20.12% of small loans to businesses originated and purchased by the bank.

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, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Van Wert OH	322	100.00	100.00	65.84	78.26	18.32	3.42	48.61	33.33

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** 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 32.61% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: OHIO									
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
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:									
Van Wert OH	0	0	1	344	1	344	22.18	0	0
Statewide	0	0	1	1,207	1	1,207	77.82	1	3,793

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: OHIO																	
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Van Wert OH	100.00	1	100.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	6.10	78.19	15.71

Table 1. Lending Volume

LENDING OLUME													Geography: OREGON		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007	
MA/Assessment Area (2007):	% 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:																
Eugene-Springfield OR MSA	15.65	9,055	1,608,501	4,451	163,315	124	3,628	5	8,680	13,635	1,784,124	18.26				
Salem OR MSA	19.60	11,262	1,763,574	5,423	206,853	397	13,419	3	8,587	17,085	1,992,433	19.23				
Southwestern Rural OR	13.49	7,313	1,142,686	4,177	122,334	259	9,003	4	3,148	11,753	1,277,171	14.47				
Limited Review:																
Bend OR MSA	13.23	7,177	1,610,877	4,252	158,672	97	4,053	1	1,450	11,527	1,775,052	9.89				
Coastal Rural OR	6.50	3,701	686,936	1,765	67,267	199	6,862	2	1,950	5,667	763,015	5.87				
Corvallis OR MSA	4.34	2,245	417,036	1,471	47,476	61	1,884	1	7,500	3,778	473,896	5.90				
Eastern Rural OR	5.33	3,054	346,240	1,378	42,085	209	9,260	0	0	4,641	397,585	4.20				
Medford OR MSA	10.56	4,617	955,451	4,370	130,281	213	6,371	3	9,145	9,203	1,101,248	11.11				
Northern Rural OR	11.31	6,419	941,464	3,134	112,578	305	10,915	1	2,000	9,859	1,066,957	11.07				

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															Geography: OREGON					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Eugene-Springfield OR MSA	4,048	15.65	0.53	0.30	10.64	8.65	65.10	63.56	23.73	27.50	11.37	6.78	9.17	11.81	11.46									
Salem OR MSA	5,349	20.69	0.09	0.13	14.36	13.18	59.70	55.41	25.85	31.28	14.80	16.67	12.94	14.48	16.60									
Southwestern Rural OR	3,120	12.07	0.00	0.00	13.29	9.52	74.85	76.41	11.86	14.07	12.43	0.00	8.08	12.27	17.89									
Limited Review:																								
Bend OR MSA	3,540	13.69	0.00	0.00	18.64	17.40	48.92	51.02	32.44	31.58	13.14	0.00	13.73	12.98	13.10									
Coastal Rural OR	1,930	7.46	0.00	0.00	3.49	6.48	81.22	79.84	15.29	13.68	13.47	0.00	17.34	13.21	13.54									
Corvallis OR MSA	1,250	4.83	0.00	0.00	26.55	30.56	28.42	21.84	45.02	47.60	14.69	0.00	15.28	12.29	15.49									
Eastern Rural OR	1,631	6.31	0.00	0.00	5.20	1.47	79.35	83.14	15.45	15.39	13.96	0.00	5.81	14.71	12.22									
Medford OR MSA	1,874	7.25	0.31	0.16	15.60	16.76	56.76	57.47	27.33	25.61	11.63	0.00	11.23	10.65	14.57									
Northern Rural OR	3,117	12.05	0.00	0.00	0.85	0.00	72.51	71.25	26.64	28.75	13.63	0.00	0.00	13.62	13.64									

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: OREGON				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Eugene-Springfield OR MSA	275	13.05	0.53	0.00	10.64	9.45	65.10	66.91	23.73	23.64	11.09	0.00	10.42	10.66	13.07	
Salem OR MSA	425	20.17	0.09	0.00	14.36	12.94	59.70	55.53	25.85	31.53	13.21	0.00	12.00	13.09	14.14	
Southwestern Rural OR	399	18.94	0.00	0.00	13.29	12.03	74.85	75.19	11.86	12.78	8.65	0.00	6.62	8.69	10.24	
Limited Review:																
Bend OR MSA	230	10.92	0.00	0.00	18.64	21.74	48.92	52.17	32.44	26.09	13.05	0.00	10.42	15.28	12.18	
Coastal Rural OR	163	7.74	0.00	0.00	3.49	7.98	81.22	77.30	15.29	14.72	11.04	0.00	23.81	9.19	16.67	
Corvallis OR MSA	63	2.99	0.00	0.00	26.55	25.40	28.42	23.81	45.02	50.79	8.90	0.00	11.63	9.43	7.37	
Eastern Rural OR	102	4.84	0.00	0.00	5.20	2.94	79.35	88.24	15.45	8.82	10.54	0.00	0.00	11.83	5.08	
Medford OR MSA	197	9.35	0.31	0.00	15.60	24.87	56.76	52.79	27.33	22.34	8.27	0.00	12.00	7.63	7.41	
Northern Rural OR	253	12.01	0.00	0.00	0.85	0.00	72.51	79.84	26.64	20.16	12.62	0.00	0.00	13.67	8.84	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: OREGON				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*									
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Eugene-Springfield OR MSA	4,724	17.60	0.53	0.51	10.64	10.03	65.10	63.61	23.73	25.85	10.58	8.00	11.03	10.33	11.17					
Salem OR MSA	5,482	20.42	0.09	0.15	14.36	14.56	59.70	56.73	25.85	28.57	12.29	8.33	12.68	12.37	11.92					
Southwestern Rural OR	3,790	14.12	0.00	0.00	13.29	9.97	74.85	76.60	11.86	13.43	9.65	0.00	8.69	9.71	10.24					
Limited Review:																				
Bend OR MSA	3,404	12.68	0.00	0.00	18.64	19.39	48.92	49.44	32.44	31.17	11.61	0.00	11.58	11.72	11.45					
Coastal Rural OR	1,607	5.99	0.00	0.00	3.49	5.72	81.22	79.84	15.29	14.44	10.71	0.00	8.72	10.55	12.38					
Corvallis OR MSA	928	3.46	0.00	0.00	26.55	24.78	28.42	28.23	45.02	46.98	13.41	0.00	11.74	12.37	14.98					
Eastern Rural OR	1,320	4.92	0.00	0.00	5.20	4.02	79.35	76.59	15.45	19.39	11.34	0.00	6.14	11.30	13.00					
Medford OR MSA	2,543	9.47	0.31	0.20	15.60	16.63	56.76	58.40	27.33	24.77	8.58	7.69	8.29	8.47	9.11					
Northern Rural OR	3,048	11.35	0.00	0.00	0.85	0.00	72.51	74.93	26.64	25.07	13.18	0.00	0.00	13.22	13.09					

* Based on 2007 Peer Mortgage Data (Western)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: OREGON		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp				
Full Review:																					
Eugene-Springfield OR MSA	8	25.81	14.02	12.50	28.02	0.00	42.14	62.50	15.82	25.00	8.96	10.00	0.00	10.34	40.00						
Salem OR MSA	6	19.35	0.46	0.00	40.27	16.67	41.61	66.67	17.66	16.67	2.25	0.00	0.00	2.22	9.09						
Southwestern Rural OR	4	12.90	0.00	0.00	16.83	50.00	72.89	50.00	10.28	0.00	4.76	0.00	14.29	3.45	0.00						
Limited Review:																					
Bend OR MSA	3	9.68	0.00	0.00	27.32	33.33	57.45	33.33	15.23	33.33	15.38	0.00	20.00	14.29	0.00						
Coastal Rural OR	1	3.23	0.00	0.00	19.01	0.00	72.45	100.00	8.55	0.00	0.00	0.00	0.00	0.00	0.00						
Corvallis OR MSA	4	12.90	0.00	0.00	69.50	50.00	11.08	50.00	19.41	0.00	0.00	0.00	0.00	0.00	0.00						
Eastern Rural OR	1	3.23	0.00	0.00	7.39	100.00	73.47	0.00	19.14	0.00	0.00	0.00	0.00	0.00	0.00						
Medford OR MSA	3	9.68	4.18	0.00	38.22	0.00	32.71	100.00	24.89	0.00	3.33	0.00	0.00	11.11	0.00						
Northern Rural OR	1	3.23	0.00	0.00	0.11	0.00	80.10	100.00	19.79	0.00	0.00	0.00	0.00	0.00	0.00						

* Based on 2007 Peer Mortgage Data (Western)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

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, 2007				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Eugene-Springfield OR MSA	4,297	14.62	4.73	6.19	18.05	19.43	56.64	53.92	20.57	20.46	8.23	11.42	8.61	7.06	6.67						
Salem OR MSA	5,239	17.82	0.26	0.11	23.23	21.38	58.39	57.66	18.12	20.84	10.51	11.76	9.39	9.35	8.82						
Southwestern Rural OR	4,012	13.65	0.00	0.00	16.64	11.96	69.83	71.71	13.53	16.33	8.07	0.00	5.63	6.77	10.02						
Limited Review:																					
Bend OR MSA	4,125	14.03	0.00	0.00	23.68	18.23	44.96	40.95	31.36	40.82	11.61	0.00	9.54	9.52	12.10						
Coastal Rural OR	1,699	5.78	0.00	0.00	9.33	10.48	78.09	76.63	12.58	12.89	9.44	0.00	12.42	6.90	5.84						
Corvallis OR MSA	1,429	4.86	0.00	0.00	47.76	46.61	24.18	21.62	28.06	31.77	13.44	0.00	12.64	9.45	12.34						
Eastern Rural OR	1,319	4.49	0.00	0.00	7.18	12.28	80.30	70.66	12.52	17.06	6.43	0.00	9.46	4.58	8.53						
Medford OR MSA	4,234	14.40	6.17	5.41	24.58	26.59	48.83	45.23	20.43	22.77	10.46	9.82	12.02	8.63	8.88						
Northern Rural OR	3,040	10.34	0.00	0.00	0.76	0.10	77.66	78.22	21.57	21.68	10.77	0.00	0.00	10.03	7.43						

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

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, 2007				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Eugene-Springfield OR MSA	121	6.70	1.20	0.00	10.41	2.48	68.85	67.77	19.54	29.75	24.21	0.00	0.00	22.22	24.39						
Salem OR MSA	381	21.11	0.00	0.00	9.14	6.82	73.20	67.19	17.65	25.98	23.90	0.00	47.83	16.40	30.68						
Southwestern Rural OR	254	14.07	0.00	0.00	15.03	5.12	70.65	71.65	14.32	23.23	25.08	0.00	10.71	21.43	40.54						
Limited Review:																					
Bend OR MSA	95	5.26	0.00	0.00	15.41	6.32	49.33	43.16	35.26	50.53	25.00	0.00	14.29	18.03	29.31						
Coastal Rural OR	191	10.58	0.00	0.00	2.86	0.00	80.98	82.20	16.16	17.80	32.50	0.00	0.00	30.71	45.45						
Corvallis OR MSA	61	3.38	0.00	0.00	27.49	19.67	51.46	52.46	21.05	27.87	37.50	0.00	54.55	16.22	30.77						
Eastern Rural OR	200	11.08	0.00	0.00	4.40	11.50	85.73	86.00	9.87	2.50	8.09	0.00	41.67	6.74	3.57						
Medford OR MSA	210	11.63	2.00	4.76	18.33	23.81	57.48	54.76	22.19	16.67	43.02	100.00	65.38	37.37	32.35						
Northern Rural OR	292	16.18	0.00	0.00	0.21	0.00	76.14	83.22	23.65	16.78	14.32	0.00	0.00	14.21	13.04						

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: OREGON					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families 61	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Eugene-Springfield OR MSA	4,048	15.65	19.02	4.26	18.57	15.89	22.91	29.38	39.49	50.47	12.56	11.11	10.50	12.96	12.88	
Salem OR MSA	5,349	20.69	18.49	3.99	18.97	20.03	23.62	32.42	38.92	43.56	16.09	11.98	13.82	16.50	16.75	
Southwestern Rural OR	3,120	12.07	20.90	3.67	19.27	14.96	22.72	27.35	37.11	54.02	13.61	15.00	13.37	12.41	14.10	
Limited Review:																
Bend OR MSA	3,540	13.69	17.37	3.11	20.54	12.96	22.66	20.54	39.43	63.39	14.69	13.89	16.47	14.40	14.57	
Coastal Rural OR	1,930	7.46	18.12	2.06	17.94	8.50	22.35	16.40	41.59	73.05	14.66	10.71	15.45	13.04	14.91	
Corvallis OR MSA	1,250	4.83	19.62	6.33	18.42	18.23	22.30	28.14	39.65	47.29	15.82	12.31	18.05	12.88	17.10	
Eastern Rural OR	1,631	6.31	18.85	5.19	18.84	21.71	22.97	28.91	39.34	44.18	15.21	9.21	14.42	16.01	15.43	
Medford OR MSA	1,874	7.25	19.34	2.27	18.89	13.55	21.45	24.28	40.32	59.90	12.88	10.96	10.18	11.05	14.32	
Northern Rural OR	3,117	12.05	16.44	2.77	17.28	14.95	22.94	28.37	43.33	53.91	14.78	5.36	11.11	15.01	15.54	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 3.5% of loans originated and purchased by bank.

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

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

61 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: OREGON					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families62	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Eugene-Springfield OR MSA	275	13.05	19.02	3.02	18.57	17.36	22.91	29.43	39.49	50.19	10.96	7.14	15.09	9.87	10.90	
Salem OR MSA	425	20.17	18.49	4.56	18.97	17.75	23.62	32.13	38.92	45.56	13.29	9.09	10.19	15.82	13.05	
Southwestern Rural OR	399	18.94	20.90	3.89	19.27	19.69	22.72	24.09	37.11	52.33	8.79	6.56	7.45	8.66	9.42	
Limited Review:																
Bend OR MSA	230	10.92	17.37	1.34	20.54	13.39	22.66	29.91	39.43	55.36	13.19	2.94	8.91	13.37	15.64	
Coastal Rural OR	163	7.74	18.12	3.77	17.94	11.32	22.35	24.53	41.59	60.38	11.16	7.69	4.65	13.40	11.50	
Corvallis OR MSA	63	2.99	19.62	11.11	18.42	20.63	22.30	31.75	39.65	36.51	9.09	22.22	9.38	12.77	6.06	
Eastern Rural OR	102	4.84	18.85	3.00	18.84	18.00	22.97	25.00	39.34	54.00	10.45	0.00	8.62	8.08	12.95	
Medford OR MSA	197	9.35	19.34	3.68	18.89	19.47	21.45	29.47	40.32	47.37	8.28	0.00	11.90	9.03	7.65	
Northern Rural OR	253	12.01	16.44	4.42	17.28	13.25	22.94	26.10	43.33	56.22	12.77	7.69	9.38	13.84	13.48	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 2.6% of loans originated and purchased by bank.

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

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

62 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: OREGON					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families** *	% BANK Loans****	% Families63	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Eugene-Springfield OR MSA	4,724	17.60	19.02	5.00	18.57	18.73	22.91	31.58	39.49	44.69	12.03	11.39	13.19	12.43	11.55	
Salem OR MSA	5,482	20.42	18.49	4.61	18.97	19.64	23.62	31.66	38.92	44.09	13.79	9.56	15.19	14.76	13.03	
Southwestern Rural OR	3,790	14.12	20.90	4.61	19.27	18.20	22.72	28.35	37.11	48.84	10.84	10.37	12.34	10.94	10.45	
Limited Review:																
Bend OR MSA	3,404	12.68	17.37	4.01	20.54	19.04	22.66	28.32	39.43	48.63	13.29	11.11	19.10	15.81	11.34	
Coastal Rural OR	1,607	5.99	18.12	3.72	17.94	11.93	22.35	22.69	41.59	61.66	11.93	17.24	13.83	13.80	11.13	
Corvallis OR MSA	928	3.46	19.62	6.52	18.42	23.25	22.30	28.23	39.65	41.99	14.76	17.81	15.97	13.80	14.55	
Eastern Rural OR	1,320	4.92	18.85	4.18	18.84	16.98	22.97	29.24	39.34	49.60	12.71	9.52	13.64	13.17	12.44	
Medford OR MSA	2,543	9.47	19.34	4.05	18.89	18.64	21.45	28.71	40.32	48.59	9.74	10.69	10.27	9.56	9.66	
Northern Rural OR	3,048	11.35	16.44	2.95	17.28	14.70	22.94	28.81	43.33	53.54	14.53	16.67	14.19	15.71	14.09	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 10.3% of loans originated and purchased by bank.

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

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

63 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Eugene-Springfield OR MSA	4,297	14.62	66.17	69.98	95.83	2.75	1.42	8.23	14.50
Salem OR MSA	5,239	17.82	65.46	67.72	94.88	3.34	1.78	10.51	16.43
Southwestern Rural OR	4,012	13.65	66.49	73.48	97.61	1.97	0.42	8.07	13.16
Limited Review:									
Bend OR MSA	4,125	14.03	67.07	74.11	95.13	3.01	1.87	11.61	18.47
Coastal Rural OR	1,699	5.78	68.69	73.28	95.53	2.65	1.82	9.44	15.88
Corvallis OR MSA	1,429	4.86	66.04	71.24	97.27	1.54	1.19	13.44	22.13
Eastern Rural OR	1,319	4.49	60.91	70.20	97.42	2.05	0.53	6.43	10.02
Medford OR MSA	4,234	14.40	67.18	76.12	96.88	2.43	0.68	10.46	19.20
Northern Rural OR	3,040	10.34	65.05	71.51	95.69	2.89	1.41	10.77	18.19

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** 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 16.19% of small loans to businesses originated and purchased by the bank.

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, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Eugene-Springfield OR MSA	121	6.70	95.96	77.69	99.17	0.83	0.00	24.21	23.68
Salem OR MSA	381	21.11	92.52	67.45	96.85	2.10	1.05	23.90	21.05
Southwestern Rural OR	254	14.07	95.91	76.38	97.24	1.18	1.57	25.08	25.31
Limited Review:									
Bend OR MSA	95	5.26	96.89	77.89	92.63	4.21	3.16	25.00	25.93
Coastal Rural OR	191	10.58	95.09	72.25	95.29	3.66	1.05	32.50	36.45
Corvallis OR MSA	61	3.38	96.20	72.13	100.00	0.00	0.00	37.50	30.51
Eastern Rural OR	200	11.08	95.54	85.00	93.50	3.00	3.50	8.09	8.90
Medford OR MSA	210	11.63	96.13	74.29	96.67	1.90	1.43	43.02	46.46
Northern Rural OR	292	16.18	95.24	75.34	96.58	2.40	1.03	14.32	15.01

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 15.62% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: OREGON									
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
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:									
Eugene-Springfield OR MSA	0	0	24	2,582	24	2,582	4.91	3	325
Salem OR MSA	2	1,128	22	2,056	24	3,184	6.05	4	2,599
Southwestern Rural OR	2	1,321	16	15,375	18	16,696	31.74	5	404
Limited Review:									
Bend OR MSA	2	620	3	741	5	1,361	2.59	2	286
Coastal Rural OR	1	862	13	3,311	14	4,173	7.93	2	1,041
Corvallis OR MSA	0	0	3	19	3	19	0.04	0	0
Eastern Rural OR	3	4,205	8	8,655	11	12,860	24.45	6	859
Medford OR MSA	0	0	6	445	6	445	0.85	0	0
Northern Rural OR	2	156	6	2,999	8	3,155	6.00	1	1,153
Statewide	5	950	2	7,175	7	8,125	15.45	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: OREGON				Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Eugene-Springfield OR MSA	18.26	9	14.29	0.00	33.33	66.67	0.00	0	0	0	0	0	0	2.90	14.69	61.85	20.56
Salem OR MSA	19.23	15	23.81	0.00	33.33	60.00	6.67	0	0	0	0	0	0	0.98	21.38	56.75	20.89
Southwestern Rural OR	14.47	6	9.52	0.00	16.67	66.67	16.67	0	0	0	0	0	0	0.00	14.35	74.28	11.36
Limited Review:																	
Bend OR MSA	9.89	6	9.52	0.00	50.00	33.33	16.67	1	0	0	0	0	1	0.00	21.19	49.23	29.58
Coastal Rural OR	5.87	4	6.35	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	5.83	80.77	13.40
Corvallis OR MSA	5.90	3	4.76	0.00	66.67	0.00	33.33	0	0	0	0	0	0	0.00	43.47	23.14	33.39
Eastern Rural OR	4.20	4	6.35	0.00	25.00	75.00	0.00	0	0	0	0	0	0	0.00	6.94	77.99	15.07
Medford OR MSA	11.11	8	12.70	12.50	37.50	50.00	0.00	0	1	0	- 1	0	0	1.16	22.53	52.66	23.65
Northern Rural OR	11.07	8	12.70	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	1.42	74.84	23.74

Table 1. Lending Volume

LENDING VOLUME												
Geography: SOUTH DAKOTA												
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007												
MA/Assessment Area (2007):	% 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 SD MSA	33.50	9,343	1,173,599	5,986	424,787	999	83,069	37	23,426	16,365	1,704,881	18.33
Limited Review:												
Fall River County SD	1.47	284	27,655	383	13,737	49	2,672	1	55	717	44,119	2.48
Greater Rural SD	35.06	6,164	576,591	5,309	389,602	5,625	584,952	31	16,389	17,129	1,567,534	45.23
Mitchell SD	3.69	823	76,997	694	31,632	288	28,557	0	0	1,805	137,186	4.07
Rapid City SD MSA	15.97	4,123	540,455	3,283	216,084	381	24,075	17	5,301	7,804	785,915	18.12
Western Rural SD	6.69	1,734	203,486	1,314	58,690	216	8,928	3	2,098	3,267	273,202	8.48
Yankton-Vermillion SD	3.62	883	88,980	542	30,363	341	28,120	1	112	1,767	147,575	3.30

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state 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, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Sioux Falls SD MSA	5,240	41.70	0.00	0.00	13.26	6.47	69.94	74.50	16.80	19.03	18.68	0.00	12.04	18.88	20.56	
Limited Review:																
Fall River County SD	131	1.04	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	27.59	0.00	0.00	27.59	0.00	
Greater Rural SD	3,121	24.84	1.34	0.64	6.44	3.46	63.44	52.93	28.78	42.97	19.61	50.00	40.23	19.19	18.89	
Mitchell SD	404	3.22	0.00	0.00	0.00	0.00	80.37	72.52	19.63	27.48	22.85	0.00	0.00	22.22	24.75	
Rapid City SD MSA	2,173	17.29	0.00	0.00	19.41	15.23	53.94	56.42	26.65	28.35	12.66	0.00	10.62	12.50	14.30	
Western Rural SD	999	7.95	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	27.93	0.00	0.00	27.93	0.00	
Yankton-Vermillion SD	497	3.96	0.00	0.00	0.00	0.00	81.46	82.49	18.54	17.51	18.02	0.00	0.00	18.90	14.29	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: SOUTH DAKOTA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Sioux Falls SD MSA	589	37.44	0.00	0.00	13.26	9.85	69.94	68.25	16.80	21.90	16.59	0.00	12.64	16.61	18.50	
Limited Review:																
Fall River County SD	21	1.34	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	19.44	0.00	0.00	19.44	0.00	
Greater Rural SD	567	36.05	1.34	0.53	6.44	4.76	63.44	61.90	28.78	32.80	15.44	0.00	40.00	17.00	11.78	
Mitchell SD	74	4.70	0.00	0.00	0.00	0.00	80.37	70.27	19.63	29.73	18.75	0.00	0.00	16.98	27.27	
Rapid City SD MSA	182	11.57	0.00	0.00	19.41	13.74	53.94	62.09	26.65	24.18	13.20	0.00	4.60	16.25	13.33	
Western Rural SD	107	6.80	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	33.06	0.00	0.00	33.06	0.00	
Yankton-Vermillion SD	33	2.10	0.00	0.00	0.00	0.00	81.46	81.82	18.54	18.18	8.41	0.00	0.00	8.25	10.00	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Sioux Falls SD MSA	3,491	38.14	0.00	0.00	13.26	8.14	69.94	69.84	16.80	22.03	14.93	0.00	12.85	14.13	19.66	
Limited Review:																
Fall River County SD	132	1.44	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	25.58	0.00	0.00	25.58	0.00	
Greater Rural SD	2,461	26.89	1.34	0.28	6.44	1.83	63.44	62.74	28.78	35.15	14.20	66.67	16.92	16.16	11.46	
Mitchell SD	338	3.69	0.00	0.00	0.00	0.00	80.37	66.57	19.63	33.43	21.09	0.00	0.00	18.52	28.36	
Rapid City SD MSA	1,757	19.20	0.00	0.00	19.41	14.00	53.94	60.22	26.65	25.78	14.24	0.00	13.15	14.65	14.09	
Western Rural SD	625	6.83	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	18.66	0.00	0.00	18.66	0.00	
Yankton-Vermillion SD	349	3.81	0.00	0.00	0.00	0.00	81.46	83.67	18.54	16.33	18.03	0.00	0.00	17.25	21.18	

* Based on 2007 Peer Mortgage Data (Western)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: SOUTH DAKOTA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Sioux Falls SD MSA	23	36.51	0.00	0.00	32.79	21.74	59.58	65.22	7.63	13.04	8.16	0.00	0.00	10.53	0.00	
Limited Review:																
Fall River County SD	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	
Greater Rural SD	15	23.81	0.85	0.00	6.66	13.33	49.36	53.33	43.13	33.33	13.16	0.00	0.00	17.65	11.11	
Mitchell SD	7	11.11	0.00	0.00	0.00	0.00	49.80	0.00	50.20	100.00	40.00	0.00	0.00	0.00	66.67	
Rapid City SD MSA	11	17.46	0.00	0.00	42.91	36.36	30.94	36.36	26.14	27.27	12.50	0.00	10.00	16.67	0.00	
Western Rural SD	3	4.76	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	6.67	0.00	0.00	6.67	0.00	
Yankton-Vermillion SD	4	6.35	0.00	0.00	0.00	0.00	83.64	100.00	16.36	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2007 Peer Mortgage Data (Western)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

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, 2007				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Sioux Falls SD MSA	5,900	34.26	0.00	0.00	21.64	20.10	70.12	69.83	8.24	10.07	20.50	0.00	22.14	18.73	17.21									
Limited Review:																								
Fall River County SD	379	2.20	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	33.70	0.00	0.00	30.54	0.00									
Greater Rural SD	5,218	30.30	1.24	0.50	9.91	6.36	64.57	61.69	24.28	31.45	18.58	11.54	15.29	16.04	16.31									
Mitchell SD	675	3.92	0.00	0.00	0.00	0.00	83.26	73.48	16.74	26.52	22.15	0.00	0.00	20.06	18.03									
Rapid City SD MSA	3,231	18.76	0.00	0.00	33.80	24.79	50.76	54.97	15.45	20.24	18.98	0.00	15.10	20.39	17.33									
Western Rural SD	1,283	7.45	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	26.18	0.00	0.00	24.33	0.00									
Yankton-Vermillion SD	534	3.10	0.00	0.00	0.00	0.00	90.31	85.02	9.69	14.98	14.54	0.00	0.00	12.37	15.23									

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

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, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Sioux Falls SD MSA	992	12.62	0.00	0.00	19.82	15.02	76.88	80.95	3.30	4.03	30.16	0.00	35.24	28.25	50.00	
Limited Review:																
Fall River County SD	49	0.62	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	27.27	0.00	0.00	27.91	0.00	
Greater Rural SD	5,603	71.30	0.44	0.82	6.60	9.00	80.16	75.21	12.80	14.97	32.08	10.00	23.48	32.42	42.64	
Mitchell SD	282	3.59	0.00	0.00	0.00	0.00	94.81	87.23	5.19	12.77	28.90	0.00	0.00	26.16	53.85	
Rapid City SD MSA	379	4.82	0.00	0.00	32.66	50.66	59.88	45.91	7.46	3.43	56.18	0.00	72.46	48.42	23.08	
Western Rural SD	215	2.74	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	69.51	0.00	0.00	68.75	0.00	
Yankton-Vermillion SD	338	4.30	0.00	0.00	0.00	0.00	93.81	95.27	6.19	4.73	28.09	0.00	0.00	29.55	10.00	

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: SOUTH DAKOTA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families 64	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Sioux Falls SD MSA	5,240	41.70	15.28	10.02	19.59	24.84	28.64	27.81	36.48	37.33	18.12	12.20	16.67	18.31	20.59	
Limited Review:																
Fall River County SD	131	1.04	18.42	5.38	21.61	18.46	22.73	20.00	37.24	56.15	29.36	50.00	45.00	12.00	28.57	
Greater Rural SD	3,121	24.84	18.77	5.92	16.84	17.32	23.51	25.98	40.89	50.78	20.60	17.29	20.47	20.69	21.04	
Mitchell SD	404	3.22	15.93	5.58	16.07	20.81	23.27	31.73	44.73	41.88	23.33	18.52	18.09	25.42	25.83	
Rapid City SD MSA	2,173	17.29	17.62	4.74	18.58	21.61	25.85	27.35	37.94	46.30	13.08	8.92	12.35	12.04	14.78	
Western Rural SD	999	7.95	19.24	3.91	19.40	14.39	24.02	22.61	37.35	59.10	29.10	31.03	29.29	25.44	30.37	
Yankton-Vermillion SD	497	3.96	16.46	2.73	16.96	15.72	23.23	24.53	43.34	57.02	18.58	8.00	17.89	16.55	20.66	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 5.5% of loans originated and purchased by bank.

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

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. 64 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: SOUTH DAKOTA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families65	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Sioux Falls SD MSA	589	37.44	15.28	8.09	19.59	18.88	28.64	29.67	36.48	43.35	15.21	10.00	9.39	16.42	18.77	
Limited Review:																
Fall River County SD	21	1.34	18.42	0.00	21.61	33.33	22.73	23.81	37.24	42.86	20.00	0.00	28.57	10.53	37.50	
Greater Rural SD	567	36.05	18.77	4.91	16.84	14.55	23.51	28.73	40.89	51.82	15.57	6.67	12.90	19.58	15.92	
Mitchell SD	74	4.70	15.93	5.56	16.07	9.72	23.27	26.39	44.73	58.33	19.05	0.00	15.38	13.33	36.36	
Rapid City SD MSA	182	11.57	17.62	4.97	18.58	12.71	25.85	32.60	37.94	49.72	13.41	8.00	9.21	16.43	13.57	
Western Rural SD	107	6.80	19.24	8.82	19.40	10.78	24.02	27.45	37.35	52.94	32.50	44.44	19.05	46.67	28.33	
Yankton-Vermillion SD	33	2.10	16.46	3.03	16.96	12.12	23.23	33.33	43.34	51.52	8.49	0.00	0.00	10.26	11.90	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 6.0% of loans originated and purchased by bank.

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

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

65 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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, 2007					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families** *	% BANK Loans****	% Families66	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Sioux Falls SD MSA	3,491	38.14	15.28	6.51	19.59	16.81	28.64	30.64	36.48	46.03	14.83	10.83	11.34	14.45	17.33	
Limited Review:																
Fall River County SD	132	1.44	18.42	3.28	21.61	13.93	22.73	22.95	37.24	59.84	27.50	0.00	36.36	27.78	26.00	
Greater Rural SD	2,461	26.89	18.77	4.35	16.84	15.24	23.51	25.67	40.89	54.74	15.04	9.76	14.21	16.86	14.83	
Mitchell SD	338	3.69	15.93	5.50	16.07	14.56	23.27	21.36	44.73	58.58	21.81	4.35	13.95	11.59	35.19	
Rapid City SD MSA	1,757	19.20	17.62	3.12	18.58	16.21	25.85	31.17	37.94	49.50	14.97	4.08	11.86	15.57	16.54	
Western Rural SD	625	6.83	19.24	5.26	19.40	13.68	24.02	25.61	37.35	55.44	19.87	19.23	20.93	18.06	20.46	
Yankton-Vermillion SD	349	3.81	16.46	4.81	16.96	18.27	23.23	23.72	43.34	53.21	18.39	13.33	13.04	19.57	19.91	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 11.7% of loans originated and purchased by bank.

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

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

66 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Sioux Falls SD MSA	5,900	34.26	58.22	63.95	87.49	5.49	7.02	20.50	28.53
Limited Review:									
Fall River County SD	379	2.20	54.05	65.96	92.61	5.01	2.37	33.70	49.09
Greater Rural SD	5,218	30.30	47.64	64.24	85.91	7.42	6.67	18.58	24.54
Mitchell SD	675	3.92	55.29	72.74	92.44	4.59	2.96	22.15	34.51
Rapid City SD MSA	3,231	18.76	59.59	67.04	87.31	7.06	5.63	18.98	28.67
Western Rural SD	1,283	7.45	56.91	74.20	91.97	4.68	3.35	26.18	35.70
Yankton-Vermillion SD	534	3.10	55.78	75.09	91.76	4.49	3.75	14.54	22.09

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** 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 15.19% of small loans to businesses originated and purchased by the bank.

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, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Sioux Falls SD MSA	992	12.62	98.38	68.25	74.09	20.16	5.75	30.16	26.64
Limited Review:									
Fall River County SD	49	0.62	97.10	67.35	87.76	10.20	2.04	27.27	15.63
Greater Rural SD	5,606	71.31	98.31	67.41	69.41	20.53	10.06	32.08	27.77
Mitchell SD	282	3.59	97.23	57.09	70.21	21.63	8.16	28.90	18.32
Rapid City SD MSA	379	4.82	98.59	66.49	84.70	11.35	3.96	56.18	52.27
Western Rural SD	215	2.74	99.49	79.53	90.23	8.84	0.93	69.51	66.18
Yankton-Vermillion SD	338	4.30	99.29	58.58	78.99	13.61	7.40	28.09	24.19

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** 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 24.21% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: SOUTH DAKOTA									
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
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 SD MSA	6	2,340	49	3,951	55	6,291	37.78	2	184
Limited Review:									
Fall River County SD	0	0	0	0	0	0	0.00	0	0
Greater Rural SD	1	250	49	2,097	50	2,347	14.09	2	3,152
Mitchell SD	0	0	0	0	0	0	0.00	0	0
Rapid City SD MSA	1	589	11	2,213	12	2,802	16.83	2	26
Western Rural SD	1	250	2	8	3	258	1.55	0	0
Yankton-Vermillion SD	2	2,569	8	861	10	3,430	20.60	3	1,177
Statewide	2	900	2	625	4	1,525	9.16	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: SOUTH DAKOTA				Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Sioux Falls SD MSA	18.33	15	28.30	0.00	33.33	53.33	13.33	1	0	0	0	1	0	0.00	16.98	68.73	14.29
Limited Review:																	
Fall River County SD	2.48	1	1.89	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Greater Rural SD	45.23	22	41.51	0.00	27.27	63.64	9.09	0	0	0	0	0	0	3.30	9.78	57.80	29.11
Mitchell SD	4.07	1	1.89	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	78.72	21.28
Rapid City SD MSA	18.12	6	11.32	0.00	33.33	66.67	0.00	0	0	0	0	0	0	0.00	28.36	47.82	23.81
Western Rural SD	8.48	4	7.55	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Yankton-Vermillion SD	3.30	4	7.55	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	85.49	14.51

Table 1. Lending Volume

LENDING VOLUME												
Geography: TEXAS												
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007												
MA/Assessment Area (2007):	% 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:												
Austin-Round Rock TX MSA	11.28	39,228	6,434,071	30,600	1,168,075	330	10,238	27	24,923	70,185	7,637,307	9.88
Brownsville-Harlingen TX MSA	1.59	5,687	527,255	4,025	139,087	166	6,357	37	4,405	9,915	677,104	3.06
Dallas-Plano-Irving TX MD	20.40	90,886	14,032,461	35,737	1,342,220	283	8,989	31	71,374	126,937	15,455,044	11.99
El Paso TX MSA	3.87	12,611	1,165,313	11,401	427,121	62	2,101	13	17,227	24,087	1,611,762	5.39
Fort Worth-Arlington TX MD	11.43	46,782	6,009,936	24,032	890,271	322	10,057	18	53,493	71,154	6,963,757	11.29
Houston-Sugar Land-Baytown TX MSA	26.35	92,029	13,408,143	71,037	2,784,641	870	35,561	39	159,093	163,975	16,387,438	29.98
Limited Review:												
Amarillo TX MSA	0.99	3,396	343,677	2,560	148,948	200	20,353	10	5,429	6,166	518,407	1.03
Beaumont-Port Arthur TX MSA	1.13	3,861	384,252	3,092	165,177	53	2,766	2	5,286	7,008	557,481	0.96
Big Spring TX	0.12	368	21,951	301	13,055	73	6,994	0	0	742	42,000	0.64
Borger TX	0.09	256	17,628	310	15,137	14	588	0	0	580	33,353	0.17
Brazos Valley Rural TX	0.39	1,041	110,950	1,244	40,415	141	6,039	0	0	2,426	157,404	0.77
Central Rural TX	0.37	1,231	194,926	1,021	32,898	39	737	0	0	2,291	228,561	0.28
College Station-Bryan TX MSA	0.84	3,128	373,212	1,990	94,770	111	5,330	2	800	5,231	474,112	1.40

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 1. Lending Volume

LENDING VOLUME												
Geography: TEXAS												
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007												
MA/Assessment Area (2007):	% 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)	
Limited Review:												
Corpus Christi TX MSA	1.53	5,505	587,747	3,865	163,484	136	7,224	2	543	9,508	758,998	1.66
Garza County TX	0.05	136	6,852	112	4,170	69	5,714	0	0	317	16,736	0.20
Hartley County TX	0.03	55	6,684	46	2,457	60	8,610	0	0	161	17,751	0.05
Hill County TX	0.19	601	49,914	439	16,844	150	10,460	2	490	1,192	77,708	0.23
Kerrville TX	0.52	1,091	140,415	2,037	116,040	79	2,689	0	0	3,207	259,144	0.77
Laredo TX MSA	0.75	2,960	316,149	1,709	64,369	9	240	1	122	4,679	380,880	1.31
Lubbock TX MSA	1.33	5,590	566,911	2,545	104,611	135	6,662	0	0	8,270	678,184	1.76
McAllen-Edinburg-Mission TX MSA	1.62	6,567	611,554	3,446	99,435	51	1,626	1	300	10,065	712,915	0.67
Midland TX MSA	0.72	2,354	246,023	2,098	183,878	42	4,644	8	1,515	4,502	436,060	2.29
Montague County TX	0.09	327	24,051	229	6,566	26	684	0	0	582	31,301	0.14
Odessa TX MSA	0.35	1,404	101,216	761	39,483	21	3,453	0	0	2,186	144,152	0.36
Plainview TX	0.17	393	23,747	432	17,604	212	28,333	0	0	1,037	69,684	0.41
San Angelo TX MSA	0.53	2,050	176,440	1,191	50,536	70	4,652	0	0	3,311	231,628	1.16
San Antonio TX MSA	9.66	40,015	5,243,180	19,449	807,183	651	30,399	27	16,424	60,142	6,097,186	6.32
South Rural TX	0.36	1,106	74,623	1,071	37,534	76	5,820	1	250	2,254	118,227	1.03

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 1. Lending Volume

LENDING VOLUME												
Geography: TEXAS												
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007												
MA/Assessment Area (2007):	% 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)	
Limited Review:												
Southeastern Rural TX	0.86	1,836	155,863	2,537	98,839	988	46,493	2	4,550	5,363	305,745	1.47
Victoria TX MSA	0.78	2,455	220,776	2,286	140,512	129	7,407	5	998	4,875	369,693	1.40
Waco TX MSA	0.87	3,094	330,838	2,120	95,520	166	10,485	12	1,444	5,392	438,287	0.67
Wichita Falls TX MSA	0.71	2,502	210,670	1,813	109,690	125	7,839	5	960	4,445	329,159	1.13
Yoakum County TX	0.03	90	5,318	70	1,991	24	2,258	0	0	184	9,567	0.11

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: TEXAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Austin-Round Rock TX MSA	28,932	10.94	2.79	1.59	18.90	10.09	42.63	49.45	35.68	38.88	9.57	6.84	7.49	9.67	10.35
Brownsville-Harlingen TX MSA	2,917	1.10	0.87	1.89	21.06	9.98	43.90	33.25	34.18	54.89	10.39	5.88	11.69	8.85	11.33
Dallas-Plano-Irving TX MD	67,256	25.43	2.57	1.22	20.21	9.86	36.31	34.92	40.91	54.00	10.33	8.33	7.99	9.35	11.59
El Paso TX MSA	5,265	1.99	0.92	0.30	26.70	13.11	34.90	35.97	37.48	50.62	7.52	7.14	4.65	6.58	9.38
Fort Worth-Arlington TX MD	32,956	12.46	3.14	0.86	18.57	9.29	43.89	44.53	34.39	45.32	9.23	7.11	8.00	9.01	9.77
Houston-Sugar Land-Baytown TX MSA	65,600	24.80	2.87	1.23	23.19	10.24	32.97	27.66	40.97	60.87	8.12	7.05	5.71	6.89	9.37
Limited Review:															
Amarillo TX MSA	2,131	0.81	1.19	0.09	22.92	14.50	44.82	53.59	31.06	31.82	6.08	0.00	4.53	5.57	7.61
Beaumont-Port Arthur TX MSA	2,613	0.99	3.21	0.34	15.67	7.23	54.46	53.69	26.66	38.73	6.92	2.56	5.74	6.11	8.35
Big Spring TX	189	0.07	0.00	0.00	14.80	5.29	54.60	53.44	30.60	41.27	8.47	0.00	0.00	11.86	7.07
Borger TX	136	0.05	0.00	0.00	10.01	8.09	29.44	19.85	60.55	72.06	8.05	0.00	15.38	4.49	8.47
Brazos Valley Rural TX	544	0.21	0.00	0.00	4.02	3.86	70.29	62.32	25.69	33.82	9.58	0.00	4.65	9.82	9.62
Central Rural TX	778	0.29	0.00	0.00	0.00	0.00	52.39	48.33	47.61	51.67	8.47	0.00	0.00	9.84	7.53
College Station-Bryan TX MSA	2,342	0.89	0.06	0.00	21.07	13.83	49.53	30.57	29.34	55.59	8.59	0.00	6.83	8.52	9.15

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															Geography: TEXAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*												
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp								
Limited Review:																							
Corpus Christi TX MSA	3,379	1.28	3.53	1.39	23.89	11.48	43.52	38.06	29.06	49.07	6.88	12.87	7.64	6.53	6.88								
Garza County TX	42	0.02	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	30.43	0.00	0.00	30.43	0.00								
Hartley County TX	36	0.01	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	15.00	0.00	0.00	0.00	15.00								
Hill County TX	327	0.12	0.00	0.00	7.86	5.20	82.34	84.40	9.80	10.40	9.38	0.00	4.00	9.53	11.54								
Kerrville TX	636	0.24	0.00	0.00	0.00	0.00	78.54	67.30	21.46	32.70	17.59	0.00	0.00	14.74	27.56								
Laredo TX MSA	1,834	0.69	0.12	0.00	34.45	17.01	33.06	19.03	32.37	63.96	7.77	0.00	8.44	4.74	9.00								
Lubbock TX MSA	3,704	1.40	0.26	0.08	23.78	11.61	43.81	44.25	32.15	44.06	8.98	16.67	8.81	8.40	9.52								
McAllen-Edinburg-Mission TX MSA	3,681	1.39	0.00	0.00	27.56	13.56	48.45	39.42	23.99	47.03	6.81	0.00	6.21	5.98	7.85								
Midland TX MSA	1,516	0.57	4.50	0.40	18.42	6.93	44.68	44.46	32.40	48.22	9.10	2.08	5.52	7.91	11.21								
Montague County TX	148	0.06	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	5.97	0.00	0.00	5.97	0.00								
Odessa TX MSA	697	0.26	2.25	0.14	15.94	3.73	43.46	31.56	38.35	64.56	6.12	0.00	2.98	5.33	6.96								
Plainview TX	185	0.07	0.00	0.00	18.86	10.81	62.48	58.92	18.66	30.27	7.32	0.00	7.55	7.32	7.29								
San Angelo TX MSA	1,225	0.46	0.93	0.16	15.85	5.80	54.08	52.90	29.15	41.14	8.11	0.00	8.64	7.70	8.62								
San Antonio TX MSA	28,976	10.95	1.49	0.25	28.43	10.47	37.16	31.69	32.91	57.59	9.11	5.81	6.05	8.69	10.02								
South Rural TX	421	0.16	0.00	0.00	40.19	28.98	59.81	71.02	0.00	0.00	9.69	0.00	8.37	10.04	0.00								

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: TEXAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007						Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Limited Review:																
Southeastern Rural TX	1,058	0.40	0.00	0.00	9.32	3.40	68.95	73.06	21.73	23.53	14.37	0.00	9.72	14.51	14.87	
Victoria TX MSA	1,465	0.55	1.51	0.55	19.84	14.13	54.88	47.10	23.77	38.23	17.87	33.33	16.62	17.75	18.52	
Waco TX MSA	2,072	0.78	4.80	3.47	18.68	10.47	36.55	31.27	39.97	54.78	10.07	5.26	8.80	10.07	10.57	
Wichita Falls TX MSA	1,410	0.53	1.52	0.28	16.68	12.48	51.23	54.33	30.57	32.91	8.21	0.00	9.20	8.00	8.29	
Yoakum County TX	45	0.02	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	13.13	0.00	0.00	13.13	0.00	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT												Geography: TEXAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*									
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Austin-Round Rock TX MSA	1,174	8.11	2.79	2.56	18.90	16.18	42.63	37.39	35.68	43.87	8.13	5.00	6.92	7.76	9.14					
Brownsville-Harlingen TX MSA	533	3.68	0.87	1.50	21.06	21.76	43.90	47.65	34.18	29.08	14.81	28.57	16.20	15.52	12.63					
Dallas-Plano-Irving TX MD	2,046	14.13	2.57	1.96	20.21	14.66	36.31	35.39	40.91	48.00	5.21	3.29	5.41	5.47	5.06					
El Paso TX MSA	907	6.27	0.92	0.66	26.70	19.29	34.90	34.73	37.48	45.31	6.74	11.11	7.00	6.26	7.03					
Fort Worth-Arlington TX MD	1,511	10.44	3.14	3.31	18.57	18.40	43.89	40.37	34.39	37.92	6.25	5.93	8.31	6.67	5.25					
Houston-Sugar Land-Baytown TX MSA	3,431	23.70	2.87	2.24	23.19	16.41	32.97	29.55	40.97	51.79	7.00	9.03	5.78	7.30	7.20					
Limited Review:																				
Amarillo TX MSA	149	1.03	1.19	0.00	22.92	14.77	44.82	57.05	31.06	28.19	6.46	0.00	4.49	7.21	7.31					
Beaumont-Port Arthur TX MSA	173	1.19	3.21	1.16	15.67	12.72	54.46	49.71	26.66	36.42	4.38	0.00	5.11	4.30	4.46					
Big Spring TX	50	0.35	0.00	0.00	14.80	18.00	54.60	50.00	30.60	32.00	26.67	0.00	0.00	32.00	28.57					
Borger TX	18	0.12	0.00	0.00	10.01	0.00	29.44	44.44	60.55	55.56	11.36	0.00	0.00	7.14	15.38					
Brazos Valley Rural TX	100	0.69	0.00	0.00	4.02	5.00	70.29	69.00	25.69	26.00	11.69	0.00	33.33	8.77	18.92					
Central Rural TX	49	0.34	0.00	0.00	0.00	0.00	52.39	55.10	47.61	44.90	12.58	0.00	0.00	13.33	11.84					
College Station-Bryan TX MSA	107	0.74	0.06	0.00	21.07	17.76	49.53	32.71	29.34	49.53	9.42	0.00	6.12	6.45	14.56					

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: TEXAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Limited Review:																
Corpus Christi TX MSA	294	2.03	3.53	2.38	23.89	21.09	43.52	45.58	29.06	30.95	7.56	10.00	9.13	7.54	6.62	
Garza County TX	32	0.22	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	50.00	0.00	0.00	50.00	0.00	
Hartley County TX	3	0.02	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	11.11	0.00	0.00	0.00	11.11	
Hill County TX	68	0.47	0.00	0.00	7.86	5.88	82.34	80.88	9.80	13.24	17.78	0.00	12.50	18.46	17.65	
Kerrville TX	96	0.66	0.00	0.00	0.00	0.00	78.54	79.17	21.46	20.83	27.93	0.00	0.00	32.05	18.18	
Laredo TX MSA	230	1.59	0.12	0.00	34.45	25.65	33.06	28.26	32.37	46.09	13.76	0.00	9.56	13.59	16.21	
Lubbock TX MSA	243	1.68	0.26	0.00	23.78	25.93	43.81	44.03	32.15	30.04	6.36	0.00	4.00	7.58	6.25	
McAllen-Edinburg-Mission TX MSA	625	4.32	0.00	0.00	27.56	17.28	48.45	55.36	23.99	27.36	10.70	0.00	9.52	12.78	8.16	
Midland TX MSA	166	1.15	4.50	4.82	18.42	23.49	44.68	43.37	32.40	28.31	10.12	16.67	4.62	11.37	10.24	
Montague County TX	42	0.29	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	31.58	0.00	0.00	31.58	0.00	
Odessa TX MSA	109	0.75	2.25	3.67	15.94	14.68	43.46	40.37	38.35	41.28	8.87	16.67	5.13	10.34	8.43	
Plainview TX	44	0.30	0.00	0.00	18.86	15.91	62.48	79.55	18.66	4.55	8.75	0.00	5.56	11.32	0.00	
San Angelo TX MSA	138	0.95	0.93	0.72	15.85	20.29	54.08	55.80	29.15	23.19	8.42	0.00	12.50	9.71	5.08	
San Antonio TX MSA	1,208	8.34	1.49	0.91	28.43	25.33	37.16	42.96	32.91	30.79	5.33	4.08	4.84	6.65	4.54	
South Rural TX	253	1.75	0.00	0.00	40.19	39.53	59.81	60.47	0.00	0.00	18.64	0.00	17.31	19.43	0.00	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: TEXAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007						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***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Limited Review:																
Southeastern Rural TX	233	1.61	0.00	0.00	9.32	7.73	68.95	76.39	21.73	15.88	16.84	0.00	6.67	18.26	14.29	
Victoria TX MSA	199	1.37	1.51	2.51	19.84	16.58	54.88	51.76	23.77	29.15	15.44	0.00	14.29	16.77	13.92	
Waco TX MSA	91	0.63	4.80	4.40	18.68	18.68	36.55	25.27	39.97	51.65	3.53	0.00	3.53	2.59	4.61	
Wichita Falls TX MSA	144	0.99	1.52	0.69	16.68	16.67	51.23	63.19	30.57	19.44	9.04	0.00	9.52	10.37	7.08	
Yoakum County TX	11	0.08	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	12.00	0.00	0.00	12.00	0.00	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: TEXAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*									
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Austin-Round Rock TX MSA	9,106	8.98	2.79	1.69	18.90	14.01	42.63	47.22	35.68	37.07	7.94	6.50	7.91	7.99	8.00					
Brownsville-Harlingen TX MSA	2,231	2.20	0.87	1.61	21.06	12.95	43.90	40.52	34.18	44.91	11.79	6.67	13.31	12.08	11.31					
Dallas-Plano-Irving TX MD	21,557	21.25	2.57	1.46	20.21	14.09	36.31	37.25	40.91	47.20	6.16	5.36	5.09	6.22	6.42					
El Paso TX MSA	6,422	6.33	0.92	0.37	26.70	17.55	34.90	38.99	37.48	43.09	12.20	21.74	13.76	14.04	10.31					
Fort Worth-Arlington TX MD	12,302	12.13	3.14	1.61	18.57	14.89	43.89	44.51	34.39	38.99	7.15	8.51	8.14	7.33	6.64					
Houston-Sugar Land-Baytown TX MSA	22,921	22.60	2.87	1.14	23.19	13.18	32.97	33.42	40.97	52.27	6.36	4.63	5.20	6.17	6.99					
Limited Review:																				
Amarillo TX MSA	1,109	1.09	1.19	0.99	22.92	18.21	44.82	49.77	31.06	31.02	7.02	13.33	6.21	7.11	7.11					
Beaumont-Port Arthur TX MSA	1,068	1.05	3.21	0.94	15.67	10.86	54.46	49.16	26.66	39.04	5.92	3.45	8.09	5.66	5.81					
Big Spring TX	128	0.13	0.00	0.00	14.80	9.38	54.60	50.00	30.60	40.63	9.47	0.00	4.17	9.46	11.27					
Borger TX	102	0.10	0.00	0.00	10.01	9.80	29.44	21.57	60.55	68.63	16.67	0.00	50.00	18.18	15.00					
Brazos Valley Rural TX	397	0.39	0.00	0.00	4.02	7.05	70.29	63.73	25.69	29.22	10.69	0.00	25.93	9.58	11.35					
Central Rural TX	404	0.40	0.00	0.00	0.00	0.00	52.39	55.94	47.61	44.06	7.15	0.00	0.00	8.60	5.38					
College Station-Bryan TX MSA	677	0.67	0.06	0.15	21.07	15.36	49.53	40.47	29.34	44.02	6.10	0.00	6.06	5.77	6.53					

* Based on 2007 Peer Mortgage Data (Western)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: TEXAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*									
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Limited Review:																				
Corpus Christi TX MSA	1,831	1.81	3.53	1.31	23.89	16.33	43.52	43.58	29.06	38.78	8.15	6.82	10.04	8.07	7.61					
Garza County TX	62	0.06	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	25.93	0.00	0.00	25.93	0.00					
Hartley County TX	16	0.02	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	21.43	0.00	0.00	0.00	21.43					
Hill County TX	205	0.20	0.00	0.00	7.86	7.32	82.34	85.85	9.80	6.83	12.73	0.00	6.25	15.25	0.00					
Kerrville TX	357	0.35	0.00	0.00	0.00	0.00	78.54	72.83	21.46	27.17	13.72	0.00	0.00	11.62	20.39					
Laredo TX MSA	889	0.88	0.12	0.00	34.45	14.17	33.06	29.47	32.37	56.36	7.35	0.00	7.37	9.14	6.49					
Lubbock TX MSA	1,642	1.62	0.26	0.06	23.78	22.47	43.81	43.24	32.15	34.23	10.94	0.00	14.82	10.85	9.52					
McAllen-Edinburg-Mission TX MSA	2,253	2.22	0.00	0.00	27.56	15.22	48.45	44.47	23.99	40.30	7.17	0.00	6.72	7.52	6.94					
Midland TX MSA	670	0.66	4.50	1.34	18.42	12.99	44.68	53.28	32.40	32.39	8.97	9.52	7.69	10.77	6.90					
Montague County TX	137	0.14	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	12.65	0.00	0.00	12.65	0.00					
Odessa TX MSA	596	0.59	2.25	1.68	15.94	8.39	43.46	35.23	38.35	54.70	13.01	42.86	15.38	14.57	11.13					
Plainview TX	164	0.16	0.00	0.00	18.86	18.90	62.48	62.20	18.66	18.90	16.30	0.00	15.79	18.18	12.82					
San Angelo TX MSA	683	0.67	0.93	0.44	15.85	10.25	54.08	55.05	29.15	34.26	12.66	33.33	21.31	12.15	11.54					
San Antonio TX MSA	9,821	9.68	1.49	0.47	28.43	17.89	37.16	39.05	32.91	42.59	7.25	5.44	6.80	8.26	6.73					
South Rural TX	432	0.43	0.00	0.00	40.19	35.42	59.81	64.58	0.00	0.00	16.50	0.00	14.12	17.74	0.00					

* Based on 2007 Peer Mortgage Data (Western)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: TEXAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Limited Review:																
Southeastern Rural TX	544	0.54	0.00	0.00	9.32	7.35	68.95	75.92	21.73	16.73	13.18	0.00	11.11	13.92	11.11	
Victoria TX MSA	789	0.78	1.51	0.51	19.84	18.38	54.88	48.29	23.77	32.83	15.23	25.00	16.52	15.50	13.81	
Waco TX MSA	927	0.91	4.80	3.99	18.68	16.50	36.55	32.15	39.97	47.36	7.41	6.00	7.17	5.97	8.57	
Wichita Falls TX MSA	946	0.93	1.52	0.32	16.68	11.95	51.23	56.87	30.57	30.87	14.03	0.00	11.33	14.70	14.21	
Yoakum County TX	33	0.03	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	16.67	0.00	0.00	16.67	0.00	

* Based on 2007 Peer Mortgage Data (Western)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: TEXAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Austin-Round Rock TX MSA	16	9.41	18.86	18.75	30.99	43.75	35.24	31.25	14.91	6.25	3.03	7.14	4.35	1.56	0.00									
Brownsville-Harlingen TX MSA	6	3.53	2.93	16.67	15.31	0.00	19.84	16.67	61.92	66.67	4.55	0.00	0.00	0.00	8.00									
Dallas-Plano-Irving TX MD	21	12.35	14.32	14.29	30.42	57.14	33.46	19.05	21.80	9.52	2.85	2.60	4.55	1.15	1.82									
El Paso TX MSA	17	10.00	11.43	11.76	31.34	64.71	26.23	11.76	31.00	11.76	8.89	0.00	15.79	7.69	0.00									
Fort Worth-Arlington TX MD	13	7.65	7.03	7.69	28.60	46.15	45.61	38.46	18.76	7.69	1.49	0.00	3.23	0.00	0.00									
Houston-Sugar Land-Baytown TX MSA	36	21.18	9.84	8.33	35.87	33.33	30.30	36.11	23.99	22.22	3.58	6.52	2.04	3.70	4.84									
Limited Review:																								
Amarillo TX MSA	7	4.12	2.20	0.00	28.94	71.43	38.55	14.29	30.31	14.29	5.88	0.00	20.00	0.00	0.00									
Beaumont-Port Arthur TX MSA	7	4.12	6.11	0.00	27.01	0.00	35.64	71.43	31.24	28.57	7.14	0.00	0.00	7.69	12.50									
Big Spring TX	1	0.59	0.00	0.00	4.73	0.00	81.87	100.00	13.40	0.00	0.00	0.00	0.00	0.00	0.00									
Borger TX	0	0.00	0.00	0.00	46.02	0.00	4.09	0.00	49.89	0.00	0.00	0.00	0.00	0.00	0.00									
Brazos Valley Rural TX	0	0.00	0.00	0.00	6.44	0.00	41.25	0.00	52.31	0.00	0.00	0.00	0.00	0.00	0.00									
Central Rural TX	0	0.00	0.00	0.00	0.00	0.00	67.66	0.00	32.34	0.00	0.00	0.00	0.00	0.00	0.00									
College Station-Bryan TX MSA	2	1.18	7.28	50.00	31.15	50.00	52.47	0.00	9.11	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2007 Peer Mortgage Data (Western)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: TEXAS		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Limited Review:																					
Corpus Christi TX MSA	1	0.59	7.25	0.00	14.32	0.00	46.80	100.00	31.63	0.00	3.23	0.00	0.00	9.09	0.00						
Garza County TX	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						
Hartley County TX	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00						
Hill County TX	1	0.59	0.00	0.00	31.26	100.00	51.88	0.00	16.85	0.00	0.00	0.00	0.00	0.00	0.00						
Kerrville TX	2	1.18	0.00	0.00	0.00	0.00	89.46	100.00	10.54	0.00	66.67	0.00	0.00	100.00	0.00						
Laredo TX MSA	7	4.12	2.50	0.00	18.94	0.00	41.52	85.71	37.04	14.29	6.67	0.00	0.00	6.67	33.33						
Lubbock TX MSA	1	0.59	9.24	0.00	29.60	0.00	43.18	0.00	17.98	100.00	0.00	0.00	0.00	0.00	0.00						
McAllen-Edinburg-Mission TX MSA	8	4.71	0.00	0.00	11.56	0.00	31.77	50.00	56.67	50.00	0.00	0.00	0.00	0.00	0.00						
Midland TX MSA	2	1.18	2.26	0.00	4.69	0.00	42.21	100.00	50.85	0.00	0.00	0.00	0.00	0.00	0.00						
Montague County TX	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						
Odessa TX MSA	2	1.18	0.72	0.00	15.47	0.00	29.62	0.00	54.19	100.00	0.00	0.00	0.00	0.00	0.00						
Plainview TX	0	0.00	0.00	0.00	40.49	0.00	42.19	0.00	17.32	0.00	0.00	0.00	0.00	0.00	0.00						
San Angelo TX MSA	4	2.35	1.95	0.00	22.15	0.00	37.89	50.00	38.01	50.00	0.00	0.00	0.00	0.00	0.00						
San Antonio TX MSA	6	3.53	1.81	0.00	35.34	33.33	40.82	33.33	22.03	33.33	3.19	0.00	2.86	3.13	4.35						
South Rural TX	0	0.00	0.00	0.00	14.41	0.00	85.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						

* Based on 2007 Peer Mortgage Data (Western)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: TEXAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp							
Limited Review:																								
Southeastern Rural TX	1	0.59	0.00	0.00	6.18	0.00	77.31	100.00	16.51	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00							
Victoria TX MSA	2	1.18	1.83	0.00	33.30	100.00	43.24	0.00	21.62	0.00	10.00	0.00	100.00	0.00	0.00	0.00	0.00							
Waco TX MSA	4	2.35	26.63	100.00	38.25	0.00	18.33	0.00	16.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00							
Wichita Falls TX MSA	2	1.18	1.83	0.00	23.79	50.00	25.70	50.00	48.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00							
Yoakum County TX	1	0.59	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00							

* Based on 2007 Peer Mortgage Data (Western)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: TEXAS		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Austin-Round Rock TX MSA	29,787	13.06	4.60	3.51	18.71	16.46	39.13	35.91	37.46	44.12	12.13	11.32	12.06	10.76	12.12						
Brownsville-Harlingen TX MSA	3,921	1.72	2.48	2.86	28.59	26.04	33.37	31.50	35.56	39.61	11.47	10.57	11.84	10.98	9.83						
Dallas-Plano-Irving TX MD	34,447	15.11	4.34	3.48	23.73	21.40	33.88	33.31	37.13	41.81	5.41	5.47	5.17	5.49	4.94						
El Paso TX MSA	11,113	4.87	8.51	8.88	30.61	25.20	25.69	24.79	35.19	41.13	15.42	15.76	15.26	15.77	14.24						
Fort Worth-Arlington TX MD	23,289	10.21	3.42	3.06	24.58	22.74	40.77	39.00	31.23	35.20	8.68	9.36	8.78	8.05	7.93						
Houston-Sugar Land-Baytown TX MSA	68,693	30.13	5.00	3.69	25.16	20.05	28.60	29.24	40.70	47.01	8.15	7.46	6.97	8.15	7.95						
Limited Review:																					
Amarillo TX MSA	2,497	1.10	9.73	7.81	26.06	21.03	38.35	39.69	25.86	31.48	7.00	7.00	6.86	6.69	6.09						
Beaumont-Port Arthur TX MSA	2,946	1.29	2.94	1.43	19.71	18.57	49.78	46.78	27.46	33.23	5.86	8.02	6.09	5.00	5.50						
Big Spring TX	293	0.13	0.00	0.00	31.25	25.94	46.22	49.49	22.53	24.57	11.76	0.00	10.95	10.99	8.88						
Borger TX	305	0.13	0.00	0.00	38.86	41.64	19.94	23.93	41.21	34.43	19.87	0.00	20.24	18.71	14.93						
Brazos Valley Rural TX	1,197	0.52	0.00	0.00	6.37	4.76	67.53	55.47	26.10	39.77	9.37	0.00	7.78	7.52	9.80						
Central Rural TX	987	0.43	0.00	0.00	0.00	0.00	66.80	60.99	33.20	39.01	11.04	0.00	0.00	8.50	11.38						
College Station-Bryan TX MSA	1,916	0.84	1.33	1.88	26.06	24.79	44.56	36.95	27.68	36.38	7.58	3.86	7.06	6.75	7.23						

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: TEXAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*									
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Limited Review:																				
Corpus Christi TX MSA	3,748	1.64	10.96	9.85	23.64	19.24	41.40	40.53	24.01	30.39	7.71	5.91	7.21	7.04	6.99					
Garza County TX	109	0.05	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	17.06	0.00	0.00	16.23	0.00					
Hartley County TX	45	0.02	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	8.26	0.00	0.00	0.00	7.62					
Hill County TX	425	0.19	0.00	0.00	14.93	11.29	73.32	74.59	11.75	14.12	15.08	0.00	7.14	12.57	21.98					
Kerrville TX	1,972	0.86	0.00	0.00	0.00	0.00	85.97	87.47	14.03	12.53	19.78	0.00	0.00	18.08	16.82					
Laredo TX MSA	1,664	0.73	5.85	7.51	21.46	16.53	21.46	28.91	51.23	47.06	5.91	8.48	5.42	7.93	4.70					
Lubbock TX MSA	2,477	1.09	0.54	0.40	23.15	22.08	43.08	41.74	33.23	35.77	6.70	17.24	7.26	6.90	5.17					
McAllen-Edinburg-Mission TX MSA	3,368	1.48	0.00	0.00	19.52	16.78	42.48	42.84	38.00	40.38	5.51	0.00	5.28	5.52	4.60					
Midland TX MSA	2,049	0.90	5.64	5.42	31.44	30.60	35.62	32.50	27.30	31.48	10.09	11.63	8.97	8.43	8.83					
Montague County TX	223	0.10	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	9.72	0.00	0.00	9.48	0.00					
Odessa TX MSA	741	0.32	1.49	1.21	19.58	21.59	38.66	31.71	40.26	45.48	5.06	6.25	4.78	2.97	4.72					
Plainview TX	417	0.18	0.00	0.00	13.39	16.07	66.67	63.79	19.95	20.14	8.90	0.00	10.00	7.40	5.87					
San Angelo TX MSA	1,155	0.51	1.84	2.25	15.46	16.19	54.23	49.44	28.47	32.12	10.02	10.34	10.57	9.03	9.12					
San Antonio TX MSA	18,722	8.21	1.76	1.46	26.27	20.58	37.58	40.00	34.21	37.96	8.04	7.10	6.81	8.71	7.09					
South Rural TX	1,024	0.45	0.00	0.00	34.79	35.64	65.21	64.36	0.00	0.00	15.50	0.00	13.51	12.22	0.00					

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: TEXAS		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Limited Review:																					
Southeastern Rural TX	2,416	1.06	0.00	0.00	8.73	13.04	68.45	69.70	22.82	17.26	12.66	0.00	20.17	11.36	7.35						
Victoria TX MSA	2,202	0.97	0.88	0.86	29.14	31.06	47.27	40.51	22.72	27.57	13.55	6.06	15.26	11.15	11.41						
Waco TX MSA	2,050	0.90	4.46	3.22	29.16	30.10	29.18	30.44	37.21	36.24	8.23	6.41	8.67	7.92	6.88						
Wichita Falls TX MSA	1,760	0.77	1.02	0.57	30.55	25.80	37.33	35.97	31.11	37.67	11.97	6.45	7.86	11.88	12.87						
Yoakum County TX	68	0.03	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	12.55	0.00	0.00	8.42	0.00						

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS																
Geography: TEXAS																
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007																
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid
Full Review:																
Austin-Round Rock TX MSA	318	5.69	2.45	2.83	17.68	20.44	49.03	36.48	30.85	40.25	17.21	100.00	23.53	9.94	29.17	
Brownsville-Harlingen TX MSA	157	2.81	0.23	0.00	12.79	50.32	53.49	33.12	33.49	16.56	19.82	0.00	48.00	11.71	12.31	
Dallas-Plano-Irving TX MD	276	4.94	2.48	0.72	19.56	13.04	41.08	53.99	36.58	32.25	9.62	7.69	5.92	9.68	9.31	
El Paso TX MSA	62	1.11	3.13	6.45	36.19	30.65	23.10	17.74	37.62	45.16	26.92	40.00	15.00	12.50	26.67	
Fort Worth-Arlington TX MD	313	5.61	1.68	1.28	16.23	13.74	50.98	62.94	31.10	22.04	20.87	33.33	19.61	20.28	18.10	
Houston-Sugar Land-Baytown TX MSA	825	14.77	3.03	0.48	19.92	12.48	37.89	45.58	39.05	41.45	18.59	8.33	10.22	19.39	19.91	
Limited Review:																
Amarillo TX MSA	199	3.56	5.66	8.54	8.81	6.53	56.48	49.25	29.06	35.68	15.90	24.14	38.46	14.46	12.61	
Beaumont-Port Arthur TX MSA	48	0.86	2.64	0.00	12.25	4.17	58.60	45.83	26.51	50.00	6.88	0.00	7.14	4.49	11.54	
Big Spring TX	71	1.27	0.00	0.00	8.47	0.00	68.64	74.65	22.88	25.35	8.59	0.00	0.00	9.09	8.93	
Borger TX	14	0.25	0.00	0.00	7.41	0.00	44.44	35.71	48.15	64.29	18.18	0.00	0.00	12.50	100.00	
Brazos Valley Rural TX	133	2.38	0.00	0.00	3.32	4.51	72.47	69.92	24.21	25.56	9.63	0.00	2.63	7.27	35.71	
Central Rural TX	38	0.68	0.00	0.00	0.00	0.00	45.78	42.11	54.22	57.89	12.99	0.00	0.00	13.33	9.52	
College Station-Bryan TX MSA	101	1.81	0.69	0.00	15.52	17.82	52.76	56.44	31.03	25.74	4.99	0.00	4.41	5.96	3.85	

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: TEXAS		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Limited Review:																					
Corpus Christi TX MSA	129	2.31	5.30	2.33	18.04	13.95	49.83	49.61	26.83	34.11	16.47	0.00	4.76	14.68	23.44						
Garza County TX	68	1.22	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	58.33	0.00	0.00	58.33	0.00						
Hartley County TX	60	1.07	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	35.48	0.00	0.00	0.00	35.48						
Hill County TX	147	2.63	0.00	0.00	0.53	0.68	82.63	76.19	16.84	23.13	49.21	0.00	0.00	42.86	66.67						
Kerrville TX	76	1.36	0.00	0.00	0.00	0.00	83.82	85.53	16.18	14.47	29.55	0.00	0.00	26.67	30.00						
Laredo TX MSA	9	0.16	2.50	0.00	13.75	0.00	30.63	33.33	53.13	66.67	4.48	0.00	0.00	10.00	3.92						
Lubbock TX MSA	132	2.36	0.11	0.00	19.85	13.64	44.50	34.85	35.54	51.52	7.20	0.00	5.41	4.14	10.78						
McAllen-Edinburg-Mission TX MSA	48	0.86	0.00	0.00	13.57	12.50	55.54	56.25	30.89	31.25	3.69	0.00	3.80	4.43	1.22						
Midland TX MSA	42	0.75	2.15	0.00	21.15	11.90	52.69	47.62	24.01	40.48	24.44	0.00	0.00	24.14	33.33						
Montague County TX	24	0.43	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	21.43	0.00	0.00	21.43	0.00						
Odessa TX MSA	21	0.38	0.00	0.00	4.42	0.00	44.25	57.14	51.33	42.86	17.39	0.00	0.00	20.00	18.18						
Plainview TX	208	3.72	0.00	0.00	3.56	3.37	85.57	91.35	10.87	5.29	11.51	0.00	11.11	13.21	1.61						
San Angelo TX MSA	69	1.24	1.39	0.00	5.29	7.25	70.47	78.26	22.84	14.49	32.91	0.00	33.33	29.09	16.67						
San Antonio TX MSA	601	10.76	0.85	0.00	15.84	9.98	48.15	69.72	35.04	20.30	22.46	0.00	17.39	24.40	18.18						
South Rural TX	70	1.25	0.00	0.00	47.87	48.57	52.13	51.43	0.00	0.00	12.50	0.00	14.58	9.38	0.00						

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: TEXAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Limited Review:																
Southeastern Rural TX	901	16.14	0.00	0.00	6.63	9.66	74.18	73.92	19.19	16.43	17.89	0.00	19.57	15.96	15.38	
Victoria TX MSA	123	2.20	0.28	0.00	12.32	2.44	67.23	70.73	20.17	26.83	6.62	0.00	0.00	6.29	6.48	
Waco TX MSA	160	2.87	2.29	0.63	13.19	3.75	37.28	50.63	47.23	45.00	31.15	0.00	25.00	28.85	31.58	
Wichita Falls TX MSA	118	2.11	1.36	0.00	14.25	16.95	56.56	72.03	27.83	11.02	28.04	0.00	37.50	33.90	8.70	
Yoakum County TX	23	0.41	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	2.99	0.00	0.00	3.08	0.00	

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															
Geography: TEXAS															
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007															
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families 67	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Austin-Round Rock TX MSA	28,932	10.94	19.76	6.45	18.30	20.74	22.76	27.00	39.17	45.81	10.74	9.68	10.28	10.76	10.99
Brownsville-Harlingen TX MSA	2,917	1.10	23.75	1.84	16.04	7.15	17.82	17.22	42.40	73.78	11.91	10.81	6.82	11.00	12.51
Dallas-Plano-Irving TX MD	67,262	25.42	21.32	6.51	18.00	20.69	20.39	26.07	40.30	46.73	11.63	9.63	10.38	11.86	12.12
El Paso TX MSA	5,265	1.99	22.11	4.38	17.46	10.51	18.92	20.02	41.51	65.09	8.56	7.34	5.11	6.01	9.66
Fort Worth-Arlington TX MD	32,956	12.46	19.56	6.74	18.78	23.16	21.95	27.95	39.71	42.15	10.44	7.20	9.37	10.82	11.08
Houston-Sugar Land-Baytown TX MSA	65,639	24.81	22.61	3.58	17.36	16.46	18.97	23.96	41.06	56.00	9.22	6.43	6.85	7.82	10.49
Limited Review:															
Amarillo TX MSA	2,131	0.81	19.77	8.94	18.63	19.23	21.81	23.91	39.78	47.92	6.60	4.23	3.82	6.29	8.03
Beaumont-Port Arthur TX MSA	2,613	0.99	22.47	5.12	17.06	17.57	20.02	24.33	40.44	52.99	7.69	4.07	4.47	5.81	9.85
Big Spring TX	189	0.07	20.67	6.56	16.82	17.49	21.37	25.14	41.15	50.82	9.52	0.00	11.11	6.98	10.76
Borger TX	136	0.05	14.95	5.22	15.56	11.94	20.78	20.90	48.70	61.94	8.73	6.67	4.84	9.38	9.76
Brazos Valley Rural TX	544	0.21	18.47	1.13	16.78	9.07	19.85	19.47	44.90	70.32	11.09	0.00	5.26	9.24	12.64
Central Rural TX	778	0.29	13.82	1.85	16.26	9.52	21.04	13.36	48.88	75.26	9.45	13.64	10.09	9.81	9.30
College Station-Bryan TX MSA	2,342	0.89	23.88	3.36	16.53	13.35	18.30	22.95	41.29	60.34	9.54	4.89	7.55	7.92	10.57

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 2.4% of loans originated and purchased by bank.

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

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. 67 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															
Geography: TEXAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007										
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families 68	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Limited Review:															
Corpus Christi TX MSA	3,379	1.28	22.82	3.28	16.99	12.68	19.76	23.04	40.43	60.99	7.57	3.38	7.91	7.83	7.55
Garza County TX	42	0.02	24.66	2.44	19.51	19.51	25.46	24.39	30.37	53.66	31.11	0.00	16.67	25.00	41.67
Hartley County TX	36	0.01	8.05	0.00	10.71	8.82	18.09	8.82	63.15	82.35	16.22	0.00	0.00	8.33	18.33
Hill County TX	327	0.12	18.98	3.43	17.35	14.33	22.08	28.35	41.58	53.89	10.82	18.18	10.00	11.67	10.29
Kerrville TX	636	0.24	15.86	0.81	16.38	7.89	22.08	16.59	45.68	74.72	19.48	7.69	13.27	10.46	23.13
Laredo TX MSA	1,834	0.69	22.96	0.72	16.89	7.96	18.19	21.48	41.96	69.84	8.83	0.00	6.57	9.24	9.00
Lubbock TX MSA	3,704	1.40	21.02	4.62	17.88	16.88	20.74	24.97	40.36	53.53	9.47	8.14	9.83	8.51	9.88
McAllen-Edinburg-Mission TX MSA	3,681	1.39	23.48	0.55	16.86	4.57	17.67	15.02	41.98	79.85	7.75	5.88	4.55	5.42	8.20
Midland TX MSA	1,516	0.57	20.88	7.16	18.60	15.27	19.33	21.55	41.20	56.01	10.44	1.40	8.74	7.33	12.47
Montague County TX	148	0.06	18.79	5.41	16.82	25.00	23.51	30.41	40.87	39.19	7.01	0.00	2.94	8.77	7.56
Odessa TX MSA	697	0.26	21.22	5.36	17.50	17.68	21.98	25.36	39.30	51.59	6.81	4.55	3.91	5.90	7.83
Plainview TX	185	0.07	19.60	4.89	20.54	19.02	22.27	28.80	37.60	47.28	7.74	0.00	3.92	7.51	9.39
San Angelo TX MSA	1,225	0.46	19.37	7.30	18.37	18.84	22.73	27.22	39.53	46.64	9.08	7.79	7.55	7.10	11.02
San Antonio TX MSA	28,979	10.95	21.16	4.17	17.99	16.10	20.54	25.50	40.31	54.23	10.49	8.06	8.26	10.48	11.18
South Rural TX	421	0.16	28.87	2.15	17.89	13.37	19.50	24.82	33.74	59.67	10.88	0.00	9.89	8.06	12.06

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 2.4% of loans originated and purchased by bank.

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

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. 68 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															
Geography: TEXAS															
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007															
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families 69	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Limited Review:															
Southeastern Rural TX	1,058	0.40	20.41	2.88	16.95	13.45	19.86	22.86	42.79	60.81	15.85	11.11	16.42	16.67	15.62
Victoria TX MSA	1,465	0.55	21.10	4.15	17.47	17.55	20.57	21.70	40.86	56.60	20.06	15.25	22.18	17.56	20.74
Waco TX MSA	2,072	0.78	20.68	4.32	17.54	17.13	21.36	26.80	40.42	51.74	12.02	9.69	10.64	13.45	11.93
Wichita Falls TX MSA	1,410	0.53	18.22	6.50	19.08	18.42	23.92	29.48	38.78	45.59	9.07	6.25	8.77	9.38	9.35
Yoakum County TX	45	0.02	21.57	0.00	18.07	15.56	19.84	20.00	40.52	64.44	13.98	0.00	7.69	8.70	17.54

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 2.4% of loans originated and purchased by bank.

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

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. 69 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: TEXAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families70	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Austin-Round Rock TX MSA	1,174	8.11	19.76	7.94	18.30	17.53	22.76	21.59	39.17	52.94	8.35	6.10	8.22	8.11	8.84	
Brownsville-Harlingen TX MSA	533	3.68	23.75	5.52	16.04	15.81	17.82	20.76	42.40	57.90	15.03	7.46	9.40	13.42	18.33	
Dallas-Plano-Irving TX MD	2,046	14.13	21.32	7.69	18.00	16.43	20.39	20.83	40.30	55.04	5.34	4.78	5.21	6.27	5.16	
El Paso TX MSA	907	6.27	22.11	4.22	17.46	14.22	18.92	21.89	41.51	59.67	6.69	5.37	7.82	7.37	6.42	
Fort Worth-Arlington TX MD	1,511	10.44	19.56	10.10	18.78	21.02	21.95	22.51	39.71	46.37	6.43	8.04	8.72	6.79	5.57	
Houston-Sugar Land-Baytown TX MSA	3,431	23.70	22.61	6.78	17.36	13.73	18.97	20.86	41.06	58.64	7.00	5.79	5.67	6.83	7.44	
Limited Review:																
Amarillo TX MSA	149	1.03	19.77	6.94	18.63	18.06	21.81	20.83	39.78	54.17	6.34	3.03	4.24	6.29	7.63	
Beaumont-Port Arthur TX MSA	173	1.19	22.47	7.60	17.06	8.77	20.02	22.22	40.44	61.40	4.37	3.95	0.63	5.88	4.73	
Big Spring TX	50	0.35	20.67	6.00	16.82	22.00	21.37	12.00	41.15	60.00	26.67	100.00	42.86	8.33	28.00	
Borger TX	18	0.12	14.95	5.88	15.56	11.76	20.78	17.65	48.70	64.71	11.36	0.00	0.00	0.00	17.86	
Brazos Valley Rural TX	100	0.69	18.47	3.06	16.78	17.35	19.85	18.37	44.90	61.22	10.81	0.00	7.14	12.90	11.00	
Central Rural TX	49	0.34	13.82	0.00	16.26	12.24	21.04	24.49	48.88	63.27	13.57	0.00	20.00	23.08	11.22	
College Station-Bryan TX MSA	107	0.74	23.88	6.67	16.53	13.33	18.30	26.67	41.29	53.33	9.26	12.50	14.29	17.54	5.33	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 1.6% of loans originated and purchased by bank.

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

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. 70 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: TEXAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families71	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Limited Review:																
Corpus Christi TX MSA	294	2.03	22.82	7.59	16.99	15.86	19.76	23.45	40.43	53.10	7.64	8.96	6.83	7.36	7.81	
Garza County TX	32	0.22	24.66	9.38	19.51	15.63	25.46	28.13	30.37	46.88	50.00	0.00	33.33	66.67	50.00	
Hartley County TX	3	0.02	8.05	0.00	10.71	0.00	18.09	66.67	63.15	33.33	11.11	0.00	0.00	100.00	0.00	
Hill County TX	68	0.47	18.98	0.00	17.35	14.71	22.08	32.35	41.58	52.94	18.60	0.00	21.43	21.05	18.37	
Kerrville TX	96	0.66	15.86	4.26	16.38	10.64	22.08	30.85	45.68	54.26	27.93	20.00	27.78	36.84	26.09	
Laredo TX MSA	230	1.59	22.96	3.06	16.89	7.42	18.19	22.71	41.96	66.81	14.58	6.90	5.88	14.85	16.91	
Lubbock TX MSA	243	1.68	21.02	11.81	17.88	21.94	20.74	18.14	40.36	48.10	6.49	2.56	8.20	5.05	7.17	
McAllen-Edinburg-Mission TX MSA	625	4.32	23.48	2.73	16.86	11.24	17.67	24.72	41.98	61.32	10.93	2.86	6.59	13.83	11.54	
Midland TX MSA	166	1.15	20.88	4.27	18.60	20.12	19.33	25.61	41.20	50.00	10.19	0.00	11.76	12.50	9.96	
Montague County TX	42	0.29	18.79	4.88	16.82	19.51	23.51	21.95	40.87	53.66	32.43	0.00	20.00	50.00	29.17	
Odessa TX MSA	109	0.75	21.22	2.78	17.50	10.19	21.98	37.96	39.30	49.07	8.92	0.00	12.50	16.92	6.42	
Plainview TX	44	0.30	19.60	11.63	20.54	23.26	22.27	23.26	37.60	41.86	8.75	0.00	12.50	16.67	4.44	
San Angelo TX MSA	138	0.95	19.37	8.09	18.37	24.26	22.73	26.47	39.53	41.18	8.49	4.35	11.43	9.33	8.05	
San Antonio TX MSA	1,208	8.34	21.16	10.62	17.99	16.53	20.54	23.02	40.31	49.83	5.39	5.13	4.87	5.53	5.52	
South Rural TX	253	1.75	28.87	9.92	17.89	15.08	19.50	21.43	33.74	53.57	19.19	19.05	13.04	16.98	21.85	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 1.6% of loans originated and purchased by bank.

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

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

71 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT															Geography: TEXAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% BANK Loans****	% Families ⁷²	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
Limited Review:																								
Southeastern Rural TX	233	1.61	20.41	5.22	16.95	13.91	19.86	22.17	42.79	58.70	16.55	0.00	14.29	24.59	15.82									
Victoria TX MSA	199	1.37	21.10	9.33	17.47	17.62	20.57	23.32	40.86	49.74	15.46	9.09	16.28	17.54	15.82									
Waco TX MSA	91	0.63	20.68	6.59	17.54	15.38	21.36	23.08	40.42	54.95	3.78	2.08	2.08	4.38	4.32									
Wichita Falls TX MSA	144	0.99	18.22	7.86	19.08	23.57	23.92	27.86	38.78	40.71	8.85	10.53	10.71	10.13	7.57									
Yoakum County TX	11	0.08	21.57	0.00	18.07	0.00	19.84	36.36	40.52	63.64	12.50	0.00	0.00	16.67	12.50									

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 1.6% of loans originated and purchased by bank.

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

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

⁷² Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE												Geography: TEXAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
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** *	% BANK Loans****	% Families73	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Austin-Round Rock TX MSA	9,106	8.98	19.76	6.22	18.30	18.46	22.76	26.09	39.17	49.23	8.33	7.31	8.54	8.48	8.30						
Brownsville-Harlingen TX MSA	2,231	2.20	23.75	2.10	16.04	10.63	17.82	18.50	42.40	68.78	13.02	0.00	8.26	12.50	13.68						
Dallas-Plano-Irving TX MD	21,557	21.25	21.32	6.65	18.00	16.94	20.39	23.97	40.30	52.43	6.36	5.80	6.04	6.20	6.54						
El Paso TX MSA	6,422	6.33	22.11	4.74	17.46	14.66	18.92	25.12	41.51	55.48	12.67	10.33	13.81	15.71	11.81						
Fort Worth-Arlington TX MD	12,302	12.13	19.56	8.87	18.78	20.24	21.95	26.17	39.71	44.72	7.31	7.29	8.10	7.68	6.93						
Houston-Sugar Land-Baytown TX MSA	22,923	22.60	22.61	4.46	17.36	16.19	18.97	24.04	41.06	55.31	6.76	5.21	5.82	6.13	7.36						
Limited Review:																					
Amarillo TX MSA	1,109	1.09	19.77	4.52	18.63	17.14	21.81	26.67	39.78	51.67	6.93	1.80	5.93	7.28	7.50						
Beaumont-Port Arthur TX MSA	1,068	1.05	22.47	4.37	17.06	13.36	20.02	19.98	40.44	62.30	6.18	5.45	5.92	6.83	6.06						
Big Spring TX	128	0.13	20.67	3.77	16.82	10.38	21.37	22.64	41.15	63.21	8.97	0.00	0.00	2.94	12.90						
Borger TX	102	0.10	14.95	7.89	15.56	11.84	20.78	13.16	48.70	67.11	17.07	0.00	20.00	12.50	18.18						
Brazos Valley Rural TX	397	0.39	18.47	1.15	16.78	7.76	19.85	21.84	44.90	69.25	11.48	0.00	6.52	8.55	12.95						
Central Rural TX	404	0.40	13.82	1.73	16.26	9.54	21.04	17.34	48.88	71.39	8.04	0.00	9.30	13.33	7.20						
College Station-Bryan TX MSA	677	0.67	23.88	2.68	16.53	12.43	18.30	22.94	41.29	61.95	6.85	2.70	6.54	7.18	7.01						

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 31.7% of loans originated and purchased by bank.

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

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

73 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: TEXAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families** *	% BANK Loans****	% Families74	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Limited Review:																
Corpus Christi TX MSA	1,831	1.81	22.82	3.32	16.99	13.67	19.76	21.09	40.43	61.93	8.46	8.33	6.51	9.50	8.42	
Garza County TX	62	0.06	24.66	0.00	19.51	13.56	25.46	27.12	30.37	59.32	29.17	0.00	25.00	0.00	31.58	
Hartley County TX	16	0.02	8.05	0.00	10.71	0.00	18.09	22.22	63.15	77.78	25.00	0.00	0.00	0.00	27.27	
Hill County TX	205	0.20	18.98	3.80	17.35	16.85	22.08	23.37	41.58	55.98	13.43	0.00	33.33	15.00	10.45	
Kerrville TX	357	0.35	15.86	0.00	16.38	11.62	22.08	20.77	45.68	67.61	15.12	0.00	18.52	16.67	14.60	
Laredo TX MSA	889	0.88	22.96	1.61	16.89	8.05	18.19	17.87	41.96	72.46	7.57	7.14	6.00	7.94	7.67	
Lubbock TX MSA	1,642	1.62	21.02	6.05	17.88	18.80	20.74	23.91	40.36	51.24	11.47	10.20	17.65	12.10	10.11	
McAllen-Edinburg-Mission TX MSA	2,253	2.22	23.48	1.51	16.86	9.35	17.67	18.35	41.98	70.79	7.57	11.43	7.59	6.77	7.64	
Midland TX MSA	670	0.66	20.88	6.10	18.60	16.95	19.33	25.14	41.20	51.81	9.87	11.94	10.56	9.76	9.58	
Montague County TX	137	0.14	18.79	1.54	16.82	14.62	23.51	21.54	40.87	62.31	14.19	0.00	25.00	4.55	15.24	
Odessa TX MSA	596	0.59	21.22	1.05	17.50	12.97	21.98	27.20	39.30	58.79	13.63	0.00	22.22	12.86	13.10	
Plainview TX	164	0.16	19.60	5.30	20.54	20.45	22.27	37.12	37.60	37.12	18.10	25.00	23.53	27.59	12.12	
San Angelo TX MSA	683	0.67	19.37	9.39	18.37	20.99	22.73	25.97	39.53	43.65	12.83	13.73	15.91	14.12	11.24	
San Antonio TX MSA	9,822	9.68	21.16	6.37	17.99	15.91	20.54	24.66	40.31	53.07	7.30	7.66	6.87	7.58	7.27	
South Rural TX	432	0.43	28.87	4.44	17.89	15.40	19.50	21.41	33.74	58.75	17.44	25.00	18.60	19.78	16.17	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 31.7% of loans originated and purchased by bank.

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

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

74 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: TEXAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families** *	% BANK Loans****	% Families75	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Limited Review:																
Southeastern Rural TX	544	0.54	20.41	2.77	16.95	8.09	19.86	18.30	42.79	70.85	13.97	6.67	9.43	14.05	14.81	
Victoria TX MSA	789	0.78	21.10	6.05	17.47	13.64	20.57	22.64	40.86	57.67	16.22	29.63	14.29	9.09	18.34	
Waco TX MSA	927	0.91	20.68	4.79	17.54	17.29	21.36	25.66	40.42	52.26	7.57	4.26	8.70	9.11	6.92	
Wichita Falls TX MSA	946	0.93	18.22	6.48	19.08	19.93	23.92	25.09	38.78	48.50	15.16	7.69	21.52	13.62	14.65	
Yoakum County TX	33	0.03	21.57	0.00	18.07	3.45	19.84	13.79	40.52	82.76	18.42	0.00	0.00	20.00	19.35	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 31.7% of loans originated and purchased by bank.

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

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

75 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES									
Geography: TEXAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Austin-Round Rock TX MSA	29,812	13.05	67.08	75.11	95.51	2.45	2.05	12.13	23.76
Brownsville-Harlingen TX MSA	3,921	1.72	60.26	80.97	95.51	2.96	1.53	11.47	22.16
Dallas-Plano-Irving TX MD	34,614	15.15	67.25	72.83	96.17	2.19	1.64	5.41	10.73
El Paso TX MSA	11,113	4.86	67.05	78.73	95.31	2.41	2.28	15.42	31.47
Fort Worth-Arlington TX MD	23,289	10.20	65.28	74.49	95.62	2.60	1.78	8.68	16.92
Houston-Sugar Land-Baytown TX MSA	68,881	30.15	68.06	73.11	95.33	2.74	1.93	8.15	17.66
Limited Review:									
Amarillo TX MSA	2,497	1.09	65.75	73.37	90.39	5.45	4.16	7.00	14.03
Beaumont-Port Arthur TX MSA	2,947	1.29	65.46	71.84	92.16	4.68	3.16	5.86	11.00
Big Spring TX	293	0.13	59.87	68.60	94.88	3.41	1.71	11.76	16.35
Borger TX	305	0.13	63.17	63.28	90.49	6.23	3.28	19.87	31.82
Brazos Valley Rural TX	1,197	0.52	52.72	80.62	97.58	1.59	0.84	9.37	19.33
Central Rural TX	987	0.43	64.16	82.27	96.35	2.23	1.42	11.04	20.73
College Station-Bryan TX MSA	1,918	0.84	60.12	74.87	93.07	4.12	2.82	7.58	15.09

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** 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 9.46% of small loans to businesses originated and purchased by the bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES									
Geography: TEXAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Limited Review:									
Corpus Christi TX MSA	3,748	1.64	66.83	78.20	94.72	2.53	2.75	7.71	15.28
Garza County TX	109	0.05	54.04	79.82	92.66	7.34	0.00	17.06	21.74
Hartley County TX	45	0.02	51.17	75.56	95.56	0.00	4.44	8.26	20.59
Hill County TX	425	0.19	56.82	77.41	93.88	4.00	2.12	15.08	28.02
Kerrville TX	1,972	0.86	71.11	73.53	89.86	5.93	4.21	19.78	30.77
Laredo TX MSA	1,664	0.73	66.72	74.58	94.71	3.49	1.80	5.91	10.45
Lubbock TX MSA	2,477	1.08	64.98	73.48	94.51	3.35	2.14	6.70	11.28
McAllen-Edinburg-Mission TX MSA	3,368	1.47	62.66	77.17	97.03	1.99	0.98	5.51	10.02
Midland TX MSA	2,049	0.90	63.69	64.08	83.21	8.44	8.35	10.09	19.78
Montague County TX	223	0.10	56.32	80.27	96.41	1.79	1.79	9.72	20.72
Odessa TX MSA	741	0.32	62.30	65.99	89.74	7.29	2.97	5.06	9.91
Plainview TX	417	0.18	55.22	77.94	93.53	3.84	2.64	8.90	13.67
San Angelo TX MSA	1,155	0.51	62.86	71.60	94.11	3.38	2.51	10.02	19.10
San Antonio TX MSA	18,744	8.21	66.92	73.95	94.47	3.19	2.34	8.04	16.41
South Rural TX	1,024	0.45	56.59	75.59	96.29	2.34	1.37	15.50	26.82

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** 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 9.46% of small loans to businesses originated and purchased by the bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: TEXAS			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less	
Limited Review:										
Southeastern Rural TX	2,416	1.06	54.89	79.06	95.20	3.52	1.28	12.66	23.12	
Victoria TX MSA	2,202	0.96	63.40	66.39	88.06	7.08	4.86	13.55	20.25	
Waco TX MSA	2,050	0.90	64.14	75.37	94.05	3.02	2.93	8.23	16.14	
Wichita Falls TX MSA	1,760	0.77	65.41	72.84	89.55	4.89	5.57	11.97	22.38	
Yoakum County TX	68	0.03	53.10	67.65	100.00	0.00	0.00	12.55	20.88	

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** 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 9.46% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS									
Geography: TEXAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Austin-Round Rock TX MSA	318	5.69	97.18	83.02	95.91	2.83	1.26	17.21	17.08
Brownsville-Harlingen TX MSA	157	2.81	96.26	86.62	92.36	7.64	0.00	19.82	19.66
Dallas-Plano-Irving TX MD	276	4.94	96.16	83.70	94.93	5.07	0.00	9.62	10.22
El Paso TX MSA	62	1.11	95.57	82.26	96.77	1.61	1.61	26.92	31.34
Fort Worth-Arlington TX MD	313	5.61	97.19	82.11	94.57	4.15	1.28	20.87	22.90
Houston-Sugar Land-Baytown TX MSA	825	14.77	96.02	81.94	93.21	5.70	1.09	18.59	18.40
Limited Review:									
Amarillo TX MSA	199	3.56	96.60	64.32	73.37	15.08	11.56	15.90	12.20
Beaumont-Port Arthur TX MSA	48	0.86	98.14	83.33	81.25	18.75	0.00	6.88	6.12
Big Spring TX	71	1.27	97.46	81.69	67.61	23.94	8.45	8.59	6.85
Borger TX	14	0.25	100.00	71.43	92.86	0.00	7.14	18.18	20.00
Brazos Valley Rural TX	133	2.38	97.68	84.96	92.48	6.02	1.50	9.63	8.84
Central Rural TX	38	0.68	97.78	97.37	97.37	2.63	0.00	12.99	14.29
College Station-Bryan TX MSA	101	1.81	93.62	84.16	88.12	7.92	3.96	4.99	5.77

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 10.30% of small loans to farms originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: TEXAS		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Limited Review:									
Corpus Christi TX MSA	129	2.31	96.84	83.72	88.37	8.53	3.10	16.47	19.79
Garza County TX	68	1.22	95.74	80.88	75.00	20.59	4.41	58.33	56.52
Hartley County TX	60	1.07	94.29	65.00	48.33	35.00	16.67	35.48	43.75
Hill County TX	147	2.63	99.47	78.91	77.55	19.05	3.40	49.21	47.92
Kerrville TX	76	1.36	98.04	88.16	96.05	2.63	1.32	29.55	31.58
Laredo TX MSA	9	0.16	94.38	88.89	100.00	0.00	0.00	4.48	6.67
Lubbock TX MSA	132	2.36	95.73	83.33	85.61	12.88	1.52	7.20	7.69
McAllen-Edinburg-Mission TX MSA	48	0.86	91.26	72.92	97.92	2.08	0.00	3.69	4.10
Midland TX MSA	42	0.75	97.49	76.19	69.05	14.29	16.67	24.44	19.44
Montague County TX	24	0.43	97.64	95.83	100.00	0.00	0.00	21.43	25.00
Odessa TX MSA	21	0.38	98.23	76.19	57.14	14.29	28.57	17.39	16.67
Plainview TX	208	3.72	94.86	77.88	61.54	19.23	19.23	11.51	10.33
San Angelo TX MSA	69	1.24	95.82	73.91	84.06	8.70	7.25	32.91	31.25
San Antonio TX MSA	601	10.76	97.23	85.36	90.85	6.82	2.33	22.46	22.41
South Rural TX	70	1.25	90.78	82.86	88.57	1.43	10.00	12.50	14.29

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 10.30% of small loans to farms originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS									
				Geography: TEXAS		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Limited Review:									
Southeastern Rural TX	901	16.14	97.13	92.12	92.01	5.66	2.33	17.89	18.24
Victoria TX MSA	123	2.20	98.32	79.67	85.37	11.38	3.25	6.62	7.36
Waco TX MSA	160	2.87	97.51	81.25	87.50	7.50	5.00	31.15	32.63
Wichita Falls TX MSA	118	2.11	97.74	61.02	93.22	5.08	1.69	28.04	25.00
Yoakum County TX	23	0.41	95.05	60.87	78.26	8.70	13.04	2.99	1.82

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 10.30% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: TEXAS									
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
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:									
Austin-Round Rock TX MSA	12	8,887	69	18,204	81	27,091	9.07	7	18,802
Brownsville-Harlingen TX MSA	0	0	3	4,191	3	4,191	1.40	1	9
Dallas-Plano-Irving TX MD	14	12,365	35	24,541	49	36,906	12.35	9	9,345
El Paso TX MSA	5	6,407	21	16,945	26	23,352	7.82	3	9,345
Fort Worth-Arlington TX MD	9	8,102	39	12,626	48	20,728	6.94	8	6,033
Houston-Sugar Land-Baytown TX MSA	27	32,388	146	56,955	173	89,343	29.91	18	27,041
Limited Review:									
Amarillo TX MSA	0	0	2	500	2	500	0.17	1	1
Beaumont-Port Arthur TX MSA	0	0	7	5,800	7	5,800	1.94	3	9,237
Big Spring TX	0	0	0	0	0	0	0.00	0	0
Borger TX	0	0	0	0	0	0	0.00	0	0
Brazos Valley Rural TX	0	0	4	1,100	4	1,000	0.33	0	0
Central Rural TX	1	1,186	1	1,843	2	3,029	1.01	1	52
College Station-Bryan TX MSA	1	1,084	20	717	21	1,801	0.60	2	1,271

* 'Prior Period Investments' means investments made in a previous 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 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: TEXAS									
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Limited Review:									
Corpus Christi TX MSA	1	3,149	4	1,656	5	4,805	1.61	1	259
Garza County TX	0	0	0	0	0	0	0.00	0	0
Hartley County TX	0	0	0	0	0	0	0.00	0	0
Hill County TX	0	0	0	0	0	0	0.00	0	0
Kerrville TX	0	0	1	1	1	1	0.00	0	0
Laredo TX MSA	1	6,025	3	804	4	6,828	2.29	0	0
Lubbock TX MSA	1	260	3	1,012	4	1,272	0.43	1	2
McAllen-Edinburg-Mission TX MSA	4	1,979	9	5,890	13	7,896	2.63	5	1,856
Midland TX MSA	0	0	3	812	3	812	0.27	1	1
Montague County TX	0	0	0	0	0	0	0.00	0	0
Odessa TX MSA	1	333	0	0	1	333	0.11	0	0
Plainview TX	0	0	0	0	0	0	0.00	0	0
San Angelo TX MSA	0	0	7	5,427	7	5,427	1.82	1	1,808
San Antonio TX MSA	17	12,422	53	16,430	70	28,852	9.66	8	2,205
South Rural TX	0	0	1	25	1	25	0.01	0	0

* 'Prior Period Investments' means investments made in a previous 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 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: TEXAS		Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Limited Review:									
Southeastern Rural TX	2	982	4	510	6	1,492	0.50	2	45
Victoria TX MSA	1	590	11	2,850	12	3,440	1.15	1	1,056
Waco TX MSA	1	1,875	4	2,630	5	4,505	1.51	1	1,504
Wichita Falls TX MSA	0	0	1	25	1	25	0.01	0	0
Yoakum County TX	0	0	0	0	0	0	0.00	0	0
Statewide	9	4,377	5	14,928	14	19,305	6.46	5	10,292

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: TEXAS		Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008							
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Austin-Round Rock TX MSA	9.88	55	10.56	7.27	25.45	29.09	38.18	7	0	0	1	2	4	8.31	25.66	39.38	26.46
Brownsville-Harlingen TX MSA	3.06	12	2.30	0.00	41.67	16.67	41.67	0	0	0	0	0	0	2.26	25.87	42.69	29.18
Dallas-Plano-Irving TX MD	11.99	74	14.20	5.41	21.62	27.03	45.95	16	3	0	0	5	8	7.60	27.39	34.04	30.98
El Paso TX MSA	5.39	14	2.69	14.29	21.43	21.43	42.86	0	0	0	0	0	0	3.70	30.92	33.98	31.40
Fort Worth-Arlington TX MD	11.29	58	11.13	5.17	29.31	43.10	22.41	4	2	0	- 1	0	3	5.10	24.80	41.72	28.37
Houston-Sugar Land-Baytown TX MSA	29.98	144	27.64	2.78	18.06	27.08	52.08	17	0	0	2	2	13	6.43	30.28	31.45	31.74
Limited Review:																	
Amarillo TX MSA	1.03	6	1.15	16.67	16.67	16.67	50.00	0	1	- 1	0	0	0	1.78	29.05	44.10	25.06
Beaumont-Port Arthur TX MSA	0.96	5	0.96	0.00	20.00	40.00	40.00	0	0	0	0	0	0	4.06	20.33	49.45	24.22
Big Spring TX	0.64	1	0.19	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	17.09	60.24	22.67
Borger TX	0.17	2	0.38	0.00	50.00	0.00	50.00	0	0	0	0	0	0	0.00	12.99	29.19	57.83
Brazos Valley Rural TX	0.77	9	1.73	0.00	22.22	55.56	22.22	0	0	0	0	0	0	0.00	4.62	68.60	26.78
Central Rural TX	0.28	2	0.38	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	56.26	43.74
College Station-Bryan TX MSA	1.40	7	1.34	14.29	28.57	14.29	42.86	0	0	0	0	0	0	1.87	28.66	42.54	21.66

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: TEXAS		Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008							
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Limited Review:																	
Corpus Christi TX MSA	1.66	14	2.69	21.43	7.14	50.00	21.43	0	0	0	0	0	0	5.95	26.89	41.64	25.52
Garza County TX	0.20	1	0.19	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Hartley County TX	0.05	1	0.19	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	0.00	0.00	100.00
Hill County TX	0.23	3	0.58	0.00	33.33	66.67	0.00	0	0	0	0	0	0	0.00	13.54	76.48	9.97
Kerrville TX	0.77	3	0.58	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	82.71	17.29
Laredo TX MSA	1.31	4	0.77	25.00	25.00	25.00	25.00	2	0	0	0	0	2	0.52	38.06	33.72	27.69
Lubbock TX MSA	1.76	12	2.30	0.00	33.33	25.00	41.67	0	0	0	0	0	0	1.23	30.78	43.24	24.74
McAllen-Edinburg-Mission TX MSA	0.67	6	1.15	0.00	0.00	83.33	16.67	0	0	0	0	0	0	0.00	29.73	48.29	21.98
Midland TX MSA	2.29	5	0.96	0.00	40.00	40.00	20.00	0	0	0	0	0	0	5.79	19.81	43.64	30.76
Montague County TX	0.14	1	0.19	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Odessa TX MSA	0.36	1	0.19	0.00	0.00	0.00	100.00	0	0	0	0	0	0	1.84	19.77	42.31	36.08
Plainview TX	0.41	3	0.58	0.00	0.00	66.67	33.33	0	0	0	0	0	0	0.00	21.85	63.37	14.78
San Angelo TX MSA	1.16	4	0.77	25.00	0.00	50.00	25.00	0	0	0	0	0	0	1.49	17.76	53.45	27.30
San Antonio TX MSA	6.32	39	7.49	2.56	23.08	53.85	20.51	5	1	1	- 1	3	1	2.45	35.31	35.83	26.41
South Rural TX	1.03	6	1.15	0.00	33.33	66.67	0.00	0	0	0	0	0	0	0.00	40.39	59.61	0.00

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
								Geography: TEXAS				Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008					
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Limited Review:																	
Southeastern Rural TX	1.47	12	2.30	0.00	25.00	58.33	16.67	0	0	0	0	0	0	0.00	12.36	67.20	20.44
Victoria TX MSA	1.40	6	1.15	0.00	50.00	33.33	16.67	0	0	0	0	0	0	1.88	25.41	51.40	21.31
Waco TX MSA	0.67	3	0.58	0.00	33.33	33.33	33.33	0	0	0	0	0	0	10.94	25.71	31.10	32.24
Wichita Falls TX MSA	1.13	7	1.34	0.00	14.29	28.57	57.14	0	0	0	0	0	0	1.65	23.49	48.15	26.70
Yoakum County TX	0.11	1	0.19	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00

Table 1. Lending Volume

LENDING VOLUME												
Geography: UTAH												
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007												
MA/Assessment Area (2007):	% 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 UT MSA	39.10	16,125	3,175,351	31,167	1,264,644	246	10,077	17	51,715	47,555	4,501,787	54.94
Limited Review:												
Brigham City UT	1.86	1,021	132,271	864	31,767	380	23,729	3	739	2,268	188,506	1.57
Greater Rural UT	9.76	5,522	787,477	5,610	209,280	729	42,036	10	5,656	11,871	1,044,449	10.89
Ogden-Clearfield UT MSA	22.06	16,132	2,545,147	10,563	424,934	134	5,526	3	611	26,832	2,976,218	13.35
Provo-Orem UT MSA	20.16	12,862	2,160,176	11,500	393,467	148	8,982	15	20,009	24,525	2,582,634	13.22
St George UT MSA	7.05	4,596	840,029	3,911	144,543	62	2,769	4	1,477	8,573	988,818	6.03

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: UTAH				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007						Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Salt Lake City UT MSA	7,244	26.71	0.20	1.27	16.53	13.83	52.75	47.63	30.52	37.27	8.48	19.28	8.50	8.19	8.88	
Limited Review:																
Brigham City UT	483	1.78	0.00	0.00	0.00	0.00	59.23	62.94	40.77	37.06	7.89	0.00	0.00	7.93	7.83	
Greater Rural UT	2,489	9.18	2.75	0.00	7.96	9.36	81.68	80.63	7.61	10.00	9.78	0.00	9.88	10.25	6.67	
Ogden-Clearfield UT MSA	7,989	29.45	0.84	1.83	13.51	12.97	59.46	63.39	26.19	21.82	8.19	11.97	6.46	8.07	9.72	
Provo-Orem UT MSA	6,543	24.12	1.40	2.46	10.97	8.82	54.53	61.87	33.10	26.85	7.75	9.84	6.39	7.95	7.60	
St George UT MSA	2,378	8.77	0.00	0.00	9.35	9.21	71.27	71.87	19.38	18.92	9.75	0.00	10.76	10.30	7.40	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: UTAH				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Salt Lake City UT MSA	913	39.85	0.20	0.33	16.53	13.25	52.75	59.04	30.52	27.38	12.07	0.00	13.45	12.18	11.28	
Limited Review:																
Brigham City UT	42	1.83	0.00	0.00	0.00	0.00	59.23	76.19	40.77	23.81	10.79	0.00	0.00	12.50	8.47	
Greater Rural UT	327	14.27	2.75	0.31	7.96	6.42	81.68	89.60	7.61	3.67	15.73	100.00	12.07	16.43	10.17	
Ogden-Clearfield UT MSA	451	19.69	0.84	0.22	13.51	8.20	59.46	64.08	26.19	27.49	8.35	0.00	8.74	7.73	10.27	
Provo-Orem UT MSA	398	17.37	1.40	2.76	10.97	4.77	54.53	57.54	33.10	34.92	11.55	16.67	13.16	12.10	10.39	
St George UT MSA	160	6.98	0.00	0.00	9.35	7.50	71.27	70.00	19.38	22.50	13.21	0.00	16.28	12.41	14.49	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: UTAH		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*							
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full Review:																		
Salt Lake City UT MSA	7,957	29.68	0.20	0.23	16.53	13.41	52.75	54.08	30.52	32.29	8.19	8.89	8.63	8.28	7.78			
Limited Review:																		
Brigham City UT	496	1.85	0.00	0.00	0.00	0.00	59.23	58.47	40.77	41.53	7.33	0.00	0.00	7.01	7.71			
Greater Rural UT	2,701	10.08	2.75	0.00	7.96	7.96	81.68	83.89	7.61	8.15	9.09	0.00	8.68	9.51	6.60			
Ogden-Clearfield UT MSA	7,687	28.67	0.84	0.75	13.51	10.62	59.46	63.59	26.19	25.04	8.09	11.59	8.14	8.09	7.96			
Provo-Orem UT MSA	5,912	22.05	1.40	1.34	10.97	7.07	54.53	56.88	33.10	34.71	8.05	14.05	8.48	8.28	7.47			
St George UT MSA	2,055	7.67	0.00	0.00	9.35	8.81	71.27	70.27	19.38	20.92	8.12	0.00	10.12	8.00	7.75			

* Based on 2007 Peer Mortgage Data (Western)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: UTAH					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Salt Lake City UT MSA	11	33.33	3.14	9.09	49.56	81.82	36.55	9.09	10.76	0.00	1.80	0.00	3.08	0.00	0.00	
Limited Review:																
Brigham City UT	0	0.00	0.00	0.00	0.00	0.00	80.53	0.00	19.47	0.00	0.00	0.00	0.00	0.00	0.00	
Greater Rural UT	5	15.15	0.81	0.00	12.24	0.00	81.34	100.00	5.61	0.00	7.14	0.00	0.00	11.11	0.00	
Ogden-Clearfield UT MSA	5	15.15	10.09	20.00	37.76	40.00	43.01	40.00	9.14	0.00	2.04	10.00	0.00	0.00	0.00	
Provo-Orem UT MSA	9	27.27	37.41	11.11	29.69	44.44	28.80	44.44	4.10	0.00	1.56	0.00	7.14	0.00	0.00	
St George UT MSA	3	9.09	0.00	0.00	17.60	0.00	80.02	100.00	2.38	0.00	22.22	0.00	0.00	28.57	0.00	

* Based on 2007 Peer Mortgage Data (Western)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

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, 2007				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*									
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Salt Lake City UT MSA	30,522	48.96	7.32	5.91	21.38	21.27	40.39	39.03	30.90	33.79	15.00	14.73	15.88	12.99	14.41					
Limited Review:																				
Brigham City UT	850	1.36	0.00	0.00	0.00	0.00	65.32	65.18	34.68	34.82	16.79	0.00	0.00	16.33	13.38					
Greater Rural UT	5,470	8.78	0.52	0.13	10.95	8.79	80.70	83.67	7.83	7.40	15.73	13.64	10.19	12.86	12.64					
Ogden-Clearfield UT MSA	10,354	16.61	5.37	5.17	16.63	15.70	52.35	49.25	25.65	29.88	13.73	15.85	10.43	12.47	14.91					
Provo-Orem UT MSA	11,309	18.14	3.40	2.96	13.10	11.53	50.34	47.78	33.13	37.73	16.05	17.05	15.27	15.16	16.29					
St George UT MSA	3,831	6.15	0.00	0.00	10.45	11.82	73.29	68.52	16.26	19.66	16.34	0.00	15.65	14.72	16.31					

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

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, 2007				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Salt Lake City UT MSA	241	14.54	3.75	6.22	15.47	16.18	47.25	42.74	33.53	34.85	36.07	42.86	36.36	35.37	30.36						
Limited Review:																					
Brigham City UT	375	22.62	0.00	0.00	0.00	0.00	62.21	61.07	37.79	38.93	46.30	0.00	0.00	50.59	33.87						
Greater Rural UT	707	42.64	0.09	0.00	7.93	8.20	86.10	90.81	5.88	0.99	27.13	0.00	20.34	22.66	14.29						
Ogden-Clearfield UT MSA	132	7.96	2.36	1.52	12.63	7.58	60.57	63.64	24.44	27.27	40.24	50.00	57.14	37.78	33.33						
Provo-Orem UT MSA	144	8.69	1.02	0.69	6.92	13.19	61.52	65.97	30.53	20.14	35.00	0.00	83.33	31.58	27.59						
St George UT MSA	59	3.56	0.00	0.00	8.96	6.78	68.66	61.02	22.39	32.20	19.35	0.00	0.00	19.57	25.00						

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															
Geography: UTAH					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007										
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families 76	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Salt Lake City UT MSA	7,244	26.71	16.76	3.98	19.97	16.57	24.84	21.99	38.44	57.46	9.18	7.82	7.82	9.03	9.87
Limited Review:															
Brigham City UT	483	1.78	10.34	4.01	15.56	20.68	24.42	34.81	49.68	40.51	8.54	2.04	7.21	9.65	8.73
Greater Rural UT	2,489	9.18	19.72	3.23	19.68	14.33	24.33	25.35	36.27	57.08	10.94	11.00	8.01	9.51	12.03
Ogden-Clearfield UT MSA	7,989	29.45	15.92	8.06	20.34	28.22	25.67	30.58	38.07	33.14	8.71	5.42	7.65	9.13	9.64
Provo-Orem UT MSA	6,543	24.12	17.85	4.75	19.45	23.40	24.56	30.76	38.14	41.09	8.48	7.77	6.75	8.73	8.88
St George UT MSA	2,378	8.77	16.37	1.96	19.57	11.39	25.69	22.60	38.37	64.06	10.70	7.55	10.28	10.71	10.81

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 4.7% of loans originated and purchased by bank.

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

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. 76 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT															Geography: UTAH		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*										
	#	% of Total**	% Families***	% BANK Loans****	% Families77	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Salt Lake City UT MSA	913	39.85	16.76	4.08	19.97	17.85	24.84	29.40	38.44	48.66	11.90	5.24	11.93	10.83	13.29						
Limited Review:																					
Brigham City UT	42	1.83	10.34	2.38	15.56	19.05	24.42	21.43	49.68	57.14	11.19	0.00	0.00	2.56	18.42						
Greater Rural UT	327	14.27	19.72	4.69	19.68	14.69	24.33	27.50	36.27	53.13	15.74	8.57	15.48	11.89	17.92						
Ogden-Clearfield UT MSA	451	19.69	15.92	5.12	20.34	18.60	25.67	34.19	38.07	42.09	8.21	6.25	7.56	8.17	8.81						
Provo-Orem UT MSA	398	17.37	17.85	2.36	19.45	18.37	24.56	29.40	38.14	49.87	11.57	3.33	13.92	10.76	11.76						
St George UT MSA	160	6.98	16.37	1.27	19.57	10.19	25.69	28.03	38.37	60.51	13.71	5.26	11.11	20.99	12.33						

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 4.5% of loans originated and purchased by bank.

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

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

77 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: UTAH					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007									
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** *	% BANK Loans****	% Families78	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Salt Lake City UT MSA	7,957	29.68	16.76	5.15	19.97	18.55	24.84	30.74	38.44	45.56	8.93	7.75	8.69	9.66	8.66	
Limited Review:																
Brigham City UT	496	1.85	10.34	1.97	15.56	14.00	24.42	32.19	49.68	51.84	7.85	9.52	8.89	7.74	7.65	
Greater Rural UT	2,701	10.08	19.72	3.42	19.68	16.52	24.33	29.16	36.27	50.91	10.27	7.41	10.93	10.99	9.98	
Ogden-Clearfield UT MSA	7,687	28.67	15.92	5.02	20.34	21.52	25.67	34.71	38.07	38.75	8.74	7.31	8.21	9.47	8.61	
Provo-Orem UT MSA	5,912	22.05	17.85	2.80	19.45	16.29	24.56	31.99	38.14	48.91	8.93	9.95	10.10	9.14	8.56	
St George UT MSA	2,055	7.67	16.37	1.60	19.57	12.06	25.69	29.40	38.37	56.94	8.92	4.84	7.26	10.85	8.66	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 18.4% of loans originated and purchased by bank.

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

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

78 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Salt Lake City UT MSA	30,522	48.96	61.90	69.78	94.96	2.34	2.70	15.00	32.52
Limited Review:									
Brigham City UT	850	1.36	61.01	61.53	94.47	3.53	2.00	16.79	26.45
Greater Rural UT	5,470	8.78	60.48	67.81	94.75	3.36	1.88	15.73	28.28
Ogden-Clearfield UT MSA	10,354	16.61	62.03	68.33	94.51	2.81	2.68	13.73	29.39
Provo-Orem UT MSA	11,309	18.14	61.52	72.28	95.76	2.30	1.94	16.05	32.28
St George UT MSA	3,831	6.15	64.53	70.58	95.20	2.85	1.96	16.34	29.04

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** 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 15.40% of small loans to businesses originated and purchased by the bank.

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, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Salt Lake City UT MSA	241	14.54	95.37	73.03	92.53	4.56	2.90	36.07	35.71
Limited Review:									
Brigham City UT	375	22.62	97.32	56.53	85.07	9.87	5.07	46.30	46.04
Greater Rural UT	707	42.64	96.92	63.22	85.43	10.61	3.96	27.13	23.54
Ogden-Clearfield UT MSA	132	7.96	95.99	80.30	89.39	9.85	0.76	40.24	42.25
Provo-Orem UT MSA	144	8.69	95.91	73.61	86.11	8.33	5.56	35.00	35.64
St George UT MSA	59	3.56	97.01	72.88	91.53	5.08	3.39	19.35	20.41

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** 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 26.30% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: UTAH									
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
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 UT MSA	19	12,137	111	29,845	130	41,982	78.21	7	12,861
Limited Review:									
Brigham City UT	1	261	3	869	4	1,130	2.11	1	3
Greater Rural UT	1	19	5	1,108	6	1,127	2.10	1	3
Ogden-Clearfield UT MSA	1	1,071	3	710	4	1,781	3.32	0	0
Provo-Orem UT MSA	0	0	17	2,840	17	2,840	5.29	1	0
St George UT MSA	0	0	8	2,317	8	2,317	4.32	2	456
Statewide	2	1,370	2	1,130	4	2,500	4.66	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: UTAH				Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Salt Lake City UT MSA	54.94	51	39.84	9.80	23.53	41.18	25.49	0	1	0	- 1	0	0	0.79	22.59	49.65	26.97
Limited Review:																	
Brigham City UT	1.57	2	1.56	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	61.20	38.80
Greater Rural UT	10.89	21	16.41	0.00	4.76	90.48	4.76	0	0	0	0	0	0	3.12	9.39	80.41	7.08
Ogden-Clearfield UT MSA	13.35	25	19.53	4.00	24.00	60.00	12.00	0	0	0	0	0	0	2.29	16.87	55.98	24.85
Provo-Orem UT MSA	13.22	21	16.41	4.76	38.10	47.62	9.52	0	0	0	0	0	0	8.86	14.60	48.47	27.91
St George UT MSA	6.03	8	6.25	0.00	0.00	87.50	12.50	0	0	0	0	0	0	0.00	10.35	72.42	17.23

Table 1. Lending Volume

LENDING VOLUME		Geography: WASHINGTON				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007						
MA/Assessment Area (2007):	% 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 WA MD	53.97	77,687	20,558,939	44,983	1,736,203	339	10,649	31	53,546	123,040	22,359,337	69.32
Limited Review:												
Bellingham WA MSA	3.02	4,770	912,542	2,053	74,575	56	1,764	6	85,162	6,885	1,074,043	1.35
Bremerton-Silverdale WA MSA	3.68	5,827	1,177,349	2,554	89,338	19	692	0	0	8,400	1,267,379	2.10
Centralia WA	0.96	1,474	210,703	653	25,974	52	1,218	0	0	2,179	237,895	0.71
Ellensburg WA	0.84	1,065	190,149	724	24,558	120	19,787	0	0	1,909	234,494	0.53
Kennewick-Pasco-Richland WA MSA	3.64	7,368	985,951	870	32,735	64	2,837	1	300	8,303	1,021,823	0.28
Mount Vernon-Anacortes WA MSA	2.16	3,436	684,840	1,436	47,061	38	901	3	14,513	4,913	747,315	1.51
Okanogan County WA	0.72	791	91,444	618	20,158	230	17,267	2	3,750	1,641	132,619	1.37
Olympia WA MSA	4.25	7,882	1,491,434	1,762	74,213	34	897	2	25,000	9,680	1,591,544	1.26
Olympic-Islands WA	3.21	4,479	911,616	2,784	85,474	55	1,389	1	305	7,319	998,784	3.87
Spokane WA MSA	6.91	11,337	1,638,582	4,309	167,049	97	3,970	11	25,241	15,754	1,834,842	4.67
Tacoma WA MD	12.53	21,106	4,142,199	7,361	282,892	96	3,241	1	50	28,564	4,428,382	9.61
Wenatchee WA MSA	1.98	2,591	426,801	1,512	70,310	420	37,082	0	0	4,523	534,193	2.03
Yakima WA MSA	2.14	2,791	351,952	1,780	90,747	298	29,958	0	0	4,869	472,657	1.41

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: WASHINGTON					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Seattle-Bellevue-Everett WA MD	43,668	52.74	0.49	0.72	15.58	15.10	55.45	52.48	28.48	31.70	11.35	11.47	10.33	10.95	13.04	
Limited Review:																
Bellingham WA MSA	2,622	3.17	0.00	0.00	8.83	8.09	71.28	68.08	19.90	23.84	10.55	0.00	8.90	10.15	12.63	
Bremerton-Silverdale WA MSA	2,527	3.05	1.75	2.65	9.31	10.68	69.62	65.18	19.32	21.49	9.07	6.96	7.94	9.12	10.20	
Centralia WA	734	0.89	0.00	0.00	12.40	11.72	78.81	79.97	8.78	8.31	9.19	0.00	4.67	9.76	10.67	
Ellensburg WA	601	0.73	0.00	0.00	9.23	15.64	60.26	55.74	30.50	28.62	9.72	0.00	6.40	9.42	12.97	
Kennewick-Pasco-Richland WA MSA	5,151	6.22	2.95	2.08	13.08	12.62	55.11	50.96	28.86	34.34	17.13	9.72	16.67	16.22	18.98	
Mount Vernon-Anacortes WA MSA	1,888	2.28	0.00	0.00	9.11	9.85	71.16	77.97	19.73	12.18	12.19	0.00	9.12	12.79	10.87	
Okanogan County WA	371	0.45	0.00	0.00	51.98	52.29	48.02	47.71	0.00	0.00	13.01	0.00	13.95	12.00	0.00	
Olympia WA MSA	4,496	5.43	0.00	0.00	12.34	8.52	68.09	72.58	19.57	18.91	13.58	0.00	11.21	13.41	15.38	
Olympic-Islands WA	2,183	2.64	0.00	0.00	2.40	1.65	62.37	48.01	35.23	50.34	9.75	0.00	8.25	9.60	9.99	
Spokane WA MSA	5,623	6.79	0.28	1.53	21.71	22.12	44.82	43.34	33.20	33.01	9.27	15.50	7.20	9.58	10.65	
Tacoma WA MD	10,073	12.16	0.50	0.55	10.96	10.04	63.09	63.66	25.46	25.76	8.90	8.19	6.71	9.23	9.09	
Wenatchee WA MSA	1,346	1.63	0.00	0.00	18.55	20.51	54.40	49.48	27.04	30.01	9.43	0.00	10.14	8.46	10.51	
Yakima WA MSA	1,521	1.84	1.43	1.25	22.04	16.04	38.95	41.68	37.58	41.03	8.40	13.79	8.45	8.64	8.04	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: WASHINGTON				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Seattle-Bellevue-Everett WA MD	2,429	43.24	0.49	0.45	15.58	14.57	55.45	59.86	28.48	25.11	10.44	10.17	9.64	9.88	12.36	
Limited Review:																
Bellingham WA MSA	256	4.56	0.00	0.00	8.83	8.98	71.28	75.00	19.90	16.02	6.82	0.00	5.95	7.68	3.85	
Bremerton-Silverdale WA MSA	271	4.82	1.75	2.58	9.31	11.81	69.62	73.06	19.32	12.55	7.30	13.79	9.91	6.66	7.59	
Centralia WA	65	1.16	0.00	0.00	12.40	10.77	78.81	87.69	8.78	1.54	6.22	0.00	7.41	6.79	0.00	
Ellensburg WA	42	0.75	0.00	0.00	9.23	4.76	60.26	66.67	30.50	28.57	12.57	0.00	0.00	18.63	4.92	
Kennewick-Pasco-Richland WA MSA	124	2.21	2.95	4.03	13.08	12.90	55.11	53.23	28.86	29.84	6.13	15.00	8.62	5.43	5.81	
Mount Vernon-Anacortes WA MSA	162	2.88	0.00	0.00	9.11	11.73	71.16	72.84	19.73	15.43	15.12	0.00	14.29	15.16	15.22	
Okanogan County WA	76	1.35	0.00	0.00	51.98	57.89	48.02	42.11	0.00	0.00	19.66	0.00	24.14	15.25	0.00	
Olympia WA MSA	270	4.81	0.00	0.00	12.34	10.37	68.09	75.19	19.57	14.44	7.84	0.00	6.71	8.42	6.28	
Olympic-Islands WA	244	4.34	0.00	0.00	2.40	1.23	62.37	56.56	35.23	42.21	13.62	0.00	10.00	15.36	11.68	
Spokane WA MSA	507	9.03	0.28	0.20	21.71	21.70	44.82	41.22	33.20	36.88	7.76	0.00	7.31	7.91	7.86	
Tacoma WA MD	963	17.14	0.50	0.21	10.96	12.05	63.09	63.86	25.46	23.88	9.00	10.00	8.65	9.55	7.78	
Wenatchee WA MSA	116	2.07	0.00	0.00	18.55	18.10	54.40	50.00	27.04	31.90	9.34	0.00	9.68	8.81	9.93	
Yakima WA MSA	92	1.64	1.43	0.00	22.04	18.48	38.95	33.70	37.58	47.83	5.43	0.00	5.93	5.81	5.11	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: WASHINGTON				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*									
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Seattle-Bellevue-Everett WA MD	31,561	49.23	0.49	0.51	15.58	15.54	55.45	56.66	28.48	27.29	7.17	5.86	6.64	7.21	7.49					
Limited Review:																				
Bellingham WA MSA	1,890	2.95	0.00	0.00	8.83	8.47	71.28	71.80	19.90	19.74	5.76	0.00	5.21	6.03	4.95					
Bremerton-Silverdale WA MSA	3,028	4.72	1.75	2.01	9.31	11.00	69.62	73.58	19.32	13.41	5.63	3.13	6.31	6.04	3.70					
Centralia WA	674	1.05	0.00	0.00	12.40	12.31	78.81	77.45	8.78	10.24	6.90	0.00	7.97	6.58	8.33					
Ellensburg WA	419	0.65	0.00	0.00	9.23	8.35	60.26	56.09	30.50	35.56	7.76	0.00	8.04	7.98	7.29					
Kennewick-Pasco-Richland WA MSA	2,092	3.26	2.95	3.01	13.08	11.90	55.11	54.92	28.86	30.16	10.98	13.01	14.01	10.60	10.36					
Mount Vernon-Anacortes WA MSA	1,386	2.16	0.00	0.00	9.11	9.09	71.16	76.77	19.73	14.14	9.26	0.00	10.16	9.49	7.74					
Okanogan County WA	341	0.53	0.00	0.00	51.98	51.32	48.02	48.68	0.00	0.00	11.33	0.00	13.68	9.33	0.00					
Olympia WA MSA	3,115	4.86	0.00	0.00	12.34	11.65	68.09	71.43	19.57	16.92	7.69	0.00	8.68	7.68	7.06					
Olympic-Islands WA	2,051	3.20	0.00	0.00	2.40	1.02	62.37	47.20	35.23	51.78	7.08	0.00	6.02	6.59	7.65					
Spokane WA MSA	5,193	8.10	0.28	0.44	21.71	21.82	44.82	45.81	33.20	31.93	8.07	9.86	8.51	8.17	7.60					
Tacoma WA MD	10,058	15.69	0.50	0.34	10.96	10.11	63.09	64.69	25.46	24.86	6.58	4.19	6.17	6.82	6.18					
Wenatchee WA MSA	1,125	1.75	0.00	0.00	18.55	19.29	54.40	52.44	27.04	28.27	7.61	0.00	10.15	6.91	7.37					
Yakima WA MSA	1,177	1.84	1.43	1.53	22.04	18.44	38.95	37.47	37.58	42.57	6.20	5.77	5.42	6.20	6.54					

* Based on 2007 Peer Mortgage Data (Western)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: WASHINGTON				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Seattle-Bellevue-Everett WA MD	29	39.73	3.72	20.69	36.96	24.14	43.29	48.28	16.04	6.90	0.56	7.69	0.00	0.80	0.00	
Limited Review:																
Bellingham WA MSA	2	2.74	0.00	0.00	27.18	0.00	62.25	100.00	10.58	0.00	2.56	0.00	0.00	4.00	0.00	
Bremerton-Silverdale WA MSA	1	1.37	9.25	0.00	28.01	0.00	54.98	100.00	7.76	0.00	0.00	0.00	0.00	0.00	0.00	
Centralia WA	1	1.37	0.00	0.00	19.04	0.00	74.45	100.00	6.51	0.00	0.00	0.00	0.00	0.00	0.00	
Ellensburg WA	3	4.11	0.00	0.00	20.88	0.00	78.84	100.00	0.28	0.00	10.00	0.00	0.00	12.50	0.00	
Kennewick-Pasco-Richland WA MSA	1	1.37	18.46	0.00	22.92	0.00	45.18	100.00	13.44	0.00	0.00	0.00	0.00	0.00	0.00	
Mount Vernon-Anacortes WA MSA	0	0.00	0.00	0.00	13.16	0.00	84.67	0.00	2.16	0.00	0.00	0.00	0.00	0.00	0.00	
Okanogan County WA	3	4.11	0.00	0.00	60.60	66.67	39.40	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Olympia WA MSA	1	1.37	0.00	0.00	31.69	0.00	66.41	100.00	1.90	0.00	0.00	0.00	0.00	0.00	0.00	
Olympic-Islands WA	1	1.37	0.00	0.00	12.68	0.00	81.18	100.00	6.15	0.00	0.00	0.00	0.00	0.00	0.00	
Spokane WA MSA	14	19.18	9.33	42.86	54.66	42.86	25.88	14.29	10.14	0.00	1.25	9.09	0.00	0.00	0.00	
Tacoma WA MD	12	16.44	8.47	0.00	29.99	33.33	52.41	50.00	9.13	16.67	1.22	0.00	0.00	2.17	0.00	
Wenatchee WA MSA	4	5.48	0.00	0.00	38.67	50.00	51.29	50.00	10.04	0.00	11.11	0.00	11.11	12.50	0.00	
Yakima WA MSA	1	1.37	15.70	0.00	38.09	100.00	29.23	0.00	16.99	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2007 Peer Mortgage Data (Western)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

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, 2007				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*									
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Seattle-Bellevue-Everett WA MD	43,826	61.31	2.56	2.42	24.07	19.60	47.28	47.94	26.09	30.05	9.90	10.03	8.86	9.29	9.99					
Limited Review:																				
Bellingham WA MSA	2,002	2.80	0.00	0.00	11.84	13.84	76.10	70.63	12.06	15.53	6.89	0.00	5.95	6.06	7.56					
Bremerton-Silverdale WA MSA	2,499	3.50	3.61	3.12	11.56	9.04	62.96	53.94	21.88	33.89	8.87	7.55	7.98	6.32	11.07					
Centralia WA	630	0.88	0.00	0.00	15.25	10.79	77.61	80.95	7.14	8.25	7.50	0.00	5.49	7.18	6.19					
Ellensburg WA	700	0.98	0.00	0.00	8.77	8.71	68.73	64.71	22.50	26.57	13.50	0.00	12.05	12.67	11.05					
Kennewick-Pasco-Richland WA MSA	836	1.17	4.34	3.11	22.89	25.60	47.54	50.72	25.24	20.57	3.23	4.79	3.48	3.02	2.61					
Mount Vernon-Anacortes WA MSA	1,400	1.96	0.00	0.00	18.69	20.14	66.44	58.79	14.87	21.07	7.22	0.00	7.76	6.19	6.53					
Okanogan County WA	610	0.85	0.00	0.00	49.90	69.02	50.10	30.98	0.00	0.00	15.71	0.00	13.65	7.40	0.00					
Olympia WA MSA	1,709	2.39	0.00	0.00	22.52	19.60	63.93	59.74	13.55	20.66	5.97	0.00	5.44	4.97	6.34					
Olympic-Islands WA	2,716	3.80	0.00	0.00	6.17	2.25	66.73	62.70	27.11	35.05	9.31	0.00	4.72	7.56	8.56					
Spokane WA MSA	4,187	5.86	4.30	3.46	37.00	32.84	36.34	35.51	22.36	28.18	6.68	6.02	5.96	6.12	6.43					
Tacoma WA MD	7,166	10.02	2.04	1.16	21.87	21.07	55.22	52.69	20.87	25.08	7.93	4.61	7.61	7.44	7.44					
Wenatchee WA MSA	1,484	2.08	0.00	0.00	24.36	19.14	58.42	64.56	17.22	16.31	10.81	0.00	7.89	9.58	6.54					
Yakima WA MSA	1,720	2.41	10.28	13.60	23.42	16.80	37.73	33.14	28.57	36.45	6.88	12.63	4.83	4.44	7.67					

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

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, 2007				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Seattle-Bellevue-Everett WA MD	338	17.87	1.07	0.89	16.80	10.65	58.02	63.31	24.12	25.15	21.44	16.67	16.07	19.93	25.27									
Limited Review:																								
Bellingham WA MSA	53	2.80	0.00	0.00	5.62	3.77	86.36	86.79	8.01	9.43	5.86	0.00	20.00	4.17	16.67									
Bremerton-Silverdale WA MSA	19	1.00	0.89	0.00	6.03	0.00	67.02	36.84	26.06	63.16	21.74	0.00	0.00	6.25	53.85									
Centralia WA	52	2.75	0.00	0.00	8.76	9.62	81.51	53.85	9.73	36.54	26.15	0.00	60.00	14.00	66.67									
Ellensburg WA	120	6.35	0.00	0.00	3.91	2.50	50.18	65.83	45.91	31.67	38.27	0.00	100.00	48.57	23.81									
Kennewick-Pasco-Richland WA MSA	61	3.23	1.07	0.00	21.63	44.26	64.21	40.98	13.09	14.75	5.51	0.00	9.09	4.07	8.00									
Mount Vernon-Anacortes WA MSA	37	1.96	0.00	0.00	10.76	2.70	60.76	35.14	28.48	62.16	12.88	0.00	0.00	5.80	16.36									
Okanogan County WA	227	12.00	0.00	0.00	65.16	81.50	34.84	18.50	0.00	0.00	41.62	0.00	35.16	35.71	0.00									
Olympia WA MSA	34	1.80	0.00	0.00	18.35	8.82	65.90	44.12	15.75	47.06	14.52	0.00	9.09	8.57	23.08									
Olympic-Islands WA	55	2.91	0.00	0.00	2.05	0.00	65.73	36.36	32.22	63.64	21.74	0.00	0.00	11.32	33.33									
Spokane WA MSA	93	4.92	0.77	0.00	17.03	16.13	45.36	23.66	36.84	60.22	19.29	0.00	50.00	6.78	26.15									
Tacoma WA MD	95	5.02	0.95	1.05	13.58	4.21	61.80	68.42	23.68	26.32	22.14	0.00	5.56	21.05	23.33									
Wenatchee WA MSA	419	22.16	0.00	0.00	16.13	28.40	62.36	61.58	21.51	10.02	38.13	0.00	51.22	34.59	16.07									
Yakima WA MSA	288	15.23	1.33	1.04	12.23	4.17	67.30	64.58	19.15	30.21	15.37	0.00	4.88	12.65	30.65									

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															Geography: WASHINGTON					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% BANK Loans****	% Families 79	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Seattle-Bellevue-Everett WA MD	43,668	52.74	18.50	2.88	18.70	14.74	24.54	27.28	38.26	55.09	12.28	6.86	9.22	11.06	13.92									
Limited Review:																								
Bellingham WA MSA	2,622	3.17	18.16	4.07	18.66	16.99	23.94	28.66	39.24	50.27	12.09	8.47	11.78	12.56	12.17									
Bremerton-Silverdale WA MSA	2,527	3.05	17.45	3.11	19.02	17.53	24.52	32.77	39.02	46.60	9.66	7.63	7.93	10.67	9.73									
Centralia WA	734	0.89	19.91	4.91	19.63	17.95	23.50	28.89	36.96	48.25	9.93	15.56	8.07	11.65	9.38									
Ellensburg WA	601	0.73	18.08	0.87	16.33	9.39	21.63	22.43	43.95	67.30	10.86	0.00	9.84	7.61	11.70									
Kennewick-Pasco-Richland WA MSA	5,151	6.22	20.23	9.91	18.40	24.48	21.76	27.95	39.61	37.66	17.98	12.52	16.64	19.63	18.82									
Mount Vernon-Anacortes WA MSA	1,888	2.28	18.11	2.15	18.93	14.02	23.36	29.36	39.60	54.47	13.89	4.17	8.71	15.90	14.48									
Okanogan County WA	371	0.45	27.59	6.15	20.88	22.63	22.80	27.93	28.73	43.30	14.67	10.00	15.79	14.56	14.76									
Olympia WA MSA	4,496	5.43	17.26	3.19	18.90	18.37	25.85	34.73	37.98	43.71	15.30	10.20	14.70	15.68	15.45									
Olympic-Islands WA	2,183	2.64	14.37	1.41	16.86	9.32	22.68	25.27	46.09	64.00	11.07	5.88	8.73	9.97	11.68									
Spokane WA MSA	5,623	6.79	18.88	5.91	18.97	20.86	22.97	25.69	39.18	47.54	10.15	4.10	7.94	9.39	12.92									
Tacoma WA MD	10,073	12.16	18.66	2.19	18.89	15.25	23.23	33.02	39.22	49.55	9.36	11.81	7.98	9.17	9.73									
Wenatchee WA MSA	1,346	1.63	19.86	5.42	19.12	19.16	21.01	27.71	40.01	47.71	11.22	14.89	10.78	13.45	10.27									
Yakima WA MSA	1,521	1.84	20.45	4.67	18.68	19.22	20.51	29.30	40.36	46.82	9.29	2.83	7.13	10.50	10.09									

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 5.8% of loans originated and purchased by bank.

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

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. 79 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: WASHINGTON				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families80	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Seattle-Bellevue-Everett WA MD	2,429	43.24	18.50	3.88	18.70	15.84	24.54	31.69	38.26	48.59	10.42	9.20	8.17	10.66	11.16	
Limited Review:																
Bellingham WA MSA	256	4.56	18.16	3.14	18.66	16.47	23.94	37.25	39.24	43.14	6.99	3.23	5.13	8.24	7.36	
Bremerton-Silverdale WA MSA	271	4.82	17.45	5.64	19.02	15.79	24.52	30.45	39.02	48.12	7.53	9.09	8.42	7.47	7.07	
Centralia WA	65	1.16	19.91	4.69	19.63	10.94	23.50	34.38	36.96	50.00	6.34	0.00	4.65	9.38	5.69	
Ellensburg WA	42	0.75	18.08	5.00	16.33	2.50	21.63	17.50	43.95	75.00	12.21	0.00	0.00	19.23	12.40	
Kennewick-Pasco-Richland WA MSA	124	2.21	20.23	7.32	18.40	24.39	21.76	21.14	39.61	47.15	6.23	4.35	5.43	5.66	6.93	
Mount Vernon-Anacortes WA MSA	162	2.88	18.11	0.63	18.93	19.38	23.36	32.50	39.60	47.50	15.54	0.00	22.58	13.97	15.93	
Okanogan County WA	76	1.35	27.59	10.96	20.88	19.18	22.80	23.29	28.73	46.58	19.47	37.50	30.77	13.16	18.52	
Olympia WA MSA	270	4.81	17.26	2.65	18.90	16.29	25.85	32.20	37.98	48.86	8.01	5.36	7.27	7.44	8.84	
Olympic-Islands WA	244	4.34	14.37	5.79	16.86	10.74	22.68	23.14	46.09	60.33	13.94	15.79	9.09	13.33	14.75	
Spokane WA MSA	507	9.03	18.88	5.43	18.97	20.12	22.97	24.14	39.18	50.30	7.76	6.50	7.27	5.77	9.44	
Tacoma WA MD	963	17.14	18.66	4.03	18.89	15.89	23.23	31.12	39.22	48.97	8.86	10.78	7.89	9.04	8.92	
Wenatchee WA MSA	116	2.07	19.86	3.45	19.12	16.38	21.01	20.69	40.01	59.48	9.52	0.00	8.70	10.00	9.82	
Yakima WA MSA	92	1.64	20.45	1.10	18.68	18.68	20.51	26.37	40.36	53.85	5.51	0.00	7.21	4.24	6.05	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 2.8% of loans originated and purchased by bank.

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

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. 80 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															Geography: WASHINGTON					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
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** *	% BANK Loans****	% Families81	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Seattle-Bellevue-Everett WA MD	31,561	49.23	18.50	4.07	18.70	18.72	24.54	30.75	38.26	46.46	8.03	7.04	7.94	8.08	8.10									
Limited Review:																								
Bellingham WA MSA	1,890	2.95	18.16	3.37	18.66	18.62	23.94	32.57	39.24	45.45	6.76	8.64	7.33	7.40	6.20									
Bremerton-Silverdale WA MSA	3,028	4.72	17.45	4.09	19.02	18.52	24.52	33.01	39.02	44.38	6.26	4.76	6.94	6.31	6.11									
Centralia WA	674	1.05	19.91	4.15	19.63	14.43	23.50	27.69	36.96	53.73	7.53	3.45	6.14	6.03	8.85									
Ellensburg WA	419	0.65	18.08	1.81	16.33	9.30	21.63	25.32	43.95	63.57	8.72	16.67	7.95	10.09	8.24									
Kennewick-Pasco-Richland WA MSA	2,092	3.26	20.23	7.50	18.40	19.29	21.76	27.95	39.61	45.26	11.96	11.57	9.58	12.46	12.72									
Mount Vernon-Anacortes WA MSA	1,386	2.16	18.11	3.10	18.93	20.05	23.36	29.42	39.60	47.43	10.42	7.29	12.23	10.40	10.10									
Okanogan County WA	341	0.53	27.59	7.89	20.88	20.39	22.80	27.96	28.73	43.75	12.43	10.53	12.14	10.15	13.97									
Olympia WA MSA	3,115	4.86	17.26	4.12	18.90	18.32	25.85	32.77	37.98	44.79	8.65	6.54	8.65	8.34	9.00									
Olympic-Islands WA	2,051	3.20	14.37	2.71	16.86	11.22	22.68	23.49	46.09	62.58	8.09	10.23	7.34	8.50	8.00									
Spokane WA MSA	5,193	8.10	18.88	6.43	18.97	21.44	22.97	29.56	39.18	42.57	8.98	6.72	9.07	9.86	8.72									
Tacoma WA MD	10,058	15.69	18.66	3.11	18.89	16.45	23.23	31.50	39.22	48.94	7.33	7.24	7.99	7.44	7.12									
Wenatchee WA MSA	1,125	1.75	19.86	5.29	19.12	18.36	21.01	29.74	40.01	46.61	8.96	7.78	12.44	12.06	7.00									
Yakima WA MSA	1,177	1.84	20.45	4.85	18.68	16.41	20.51	26.63	40.36	52.12	6.81	6.67	6.67	7.99	6.37									

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 12.1% of loans originated and purchased by bank.

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

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

81 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Seattle-Bellevue-Everett WA MD	43,826	61.31	69.32	69.40	95.54	2.29	2.17	9.90	17.14
Limited Review:									
Bellingham WA MSA	2,002	2.80	69.96	77.17	95.30	3.25	1.45	6.89	13.85
Bremerton-Silverdale WA MSA	2,499	3.50	72.51	72.31	96.52	1.52	1.96	8.87	15.76
Centralia WA	630	0.88	68.74	72.38	95.08	3.49	1.43	7.50	13.83
Ellensburg WA	700	0.98	69.88	69.43	94.43	4.57	1.00	13.50	21.63
Kennewick-Pasco-Richland WA MSA	836	1.17	66.84	70.57	96.17	2.63	1.20	3.23	5.80
Mount Vernon-Anacortes WA MSA	1,400	1.96	68.80	74.14	97.21	1.43	1.36	7.22	15.40
Okanogan County WA	610	0.85	68.50	76.72	96.89	2.95	0.16	15.71	27.04
Olympia WA MSA	1,709	2.39	70.36	69.16	95.14	2.63	2.22	5.97	11.55
Olympic-Islands WA	2,716	3.80	75.10	81.63	97.39	1.58	1.03	9.31	18.21
Spokane WA MSA	4,187	5.86	66.92	72.32	94.98	3.30	1.72	6.68	12.27
Tacoma WA MD	7,166	10.02	68.94	70.07	95.30	2.50	2.20	7.93	14.12
Wenatchee WA MSA	1,484	2.08	67.47	68.33	92.59	4.04	3.37	10.81	17.45
Yakima WA MSA	1,720	2.41	65.99	63.55	91.45	5.12	3.43	6.88	11.57

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** 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 15.13% of small loans to businesses originated and purchased by the bank.

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, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Seattle-Bellevue-Everett WA MD	338	17.87	95.59	64.20	97.93	1.48	0.59	21.44	22.26
Limited Review:									
Bellingham WA MSA	53	2.80	94.26	92.45	94.34	5.66	0.00	5.86	7.61
Bremerton-Silverdale WA MSA	19	1.00	97.87	42.11	84.21	15.79	0.00	21.74	10.00
Centralia WA	52	2.75	95.38	42.31	100.00	0.00	0.00	26.15	16.28
Ellensburg WA	120	6.35	95.37	61.67	49.17	20.83	30.00	38.27	37.50
Kennewick-Pasco-Richland WA MSA	61	3.23	90.49	65.57	93.44	4.92	1.64	5.51	4.85
Mount Vernon-Anacortes WA MSA	37	1.96	92.62	89.19	97.30	0.00	2.70	12.88	15.91
Okanogan County WA	227	12.00	93.90	80.62	77.97	14.10	7.93	41.62	42.76
Olympia WA MSA	34	1.80	96.24	70.59	100.00	0.00	0.00	14.52	14.89
Olympic-Islands WA	55	2.91	97.30	85.45	98.18	1.82	0.00	21.74	24.64
Spokane WA MSA	93	4.92	96.56	67.74	88.17	11.83	0.00	19.29	18.63
Tacoma WA MD	95	5.02	95.26	73.68	96.84	2.11	1.05	22.14	27.59
Wenatchee WA MSA	419	22.16	93.17	84.01	71.36	19.33	9.31	38.13	39.29
Yakima WA MSA	288	15.23	88.40	70.83	69.10	18.75	12.15	15.37	16.05

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** 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 17.13% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: WASHINGTON									
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
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 WA MD	28	14,029	190	64,747	218	78,776	77.22	22	24,146
Limited Review:									
Bellingham WA MSA	0	0	12	185	12	185	0.18	1	55
Bremerton-Silverdale WA MSA	0	0	2	8	2	8	0.01	0	0
Centralia WA	0	0	1	5	1	5	0.00	0	0
Ellensburg WA	0	0	1	18	1	18	0.02	0	0
Kennewick-Pasco-Richland WA MSA	0	0	1	3	1	3	0.00	0	0
Mount Vernon-Anacortes WA MSA	2	1,297	5	1,989	7	3,286	3.22	3	385
Okanogan County WA	0	0	2	25	2	25	0.02	0	0
Olympia WA MSA	1	10	0	0	1	10	0.01	0	0
Olympic-Islands WA	0	0	9	4,482	9	4,482	4.39	1	1
Spokane WA MSA	4	811	26	2,843	30	3,654	3.58	5	6,749
Tacoma WA MD	3	1,979	11	2,139	14	4,118	4.04	2	4,082
Wenatchee WA MSA	0	0	0	0	0	0	0.00	0	0
Yakima WA MSA	2	1,227	4	2,538	6	3,765	3.69	2	1,711
Statewide	6	3,677	0	0	6	3,677	3.60	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: WASHINGTON				Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Seattle-Bellevue-Everett WA MD	69.32	80	54.42	2.50	27.50	41.25	28.75	2	0	0	1	0	1	1.93	21.89	52.39	23.79
Limited Review:																	
Bellingham WA MSA	1.35	4	2.72	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	13.44	70.37	16.19
Bremerton-Silverdale WA MSA	2.10	7	4.76	0.00	28.57	57.14	14.29	0	0	0	0	0	0	3.15	16.39	63.80	16.66
Centralia WA	0.71	3	2.04	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	14.01	78.19	7.80
Ellensburg WA	0.53	2	1.36	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	12.71	65.20	22.09
Kennewick-Pasco-Richland WA MSA	0.28	1	0.68	0.00	100.00	0.00	0.00	0	0	0	0	0	0	6.87	18.55	51.89	22.69
Mount Vernon-Anacortes WA MSA	1.51	3	2.04	0.00	33.33	66.67	0.00	1	0	0	0	1	0	0.00	9.71	74.25	16.04
Okanogan County WA	1.37	4	2.72	0.00	75.00	25.00	0.00	0	0	0	0	0	0	0.00	56.29	43.71	0.00
Olympia WA MSA	1.26	4	2.72	0.00	50.00	50.00	0.00	2	0	0	0	2	0	0.00	15.50	68.02	16.48
Olympic-Islands WA	3.87	9	6.12	0.00	11.11	55.56	33.33	0	0	0	0	0	0	0.00	6.58	61.81	31.61
Spokane WA MSA	4.67	7	4.76	0.00	57.14	42.86	0.00	0	1	0	- 1	0	0	1.61	30.19	40.90	27.30
Tacoma WA MD	9.61	14	9.52	0.00	28.57	57.14	14.29	0	1	0	- 1	0	0	2.73	18.13	58.48	20.44
Wenatchee WA MSA	2.03	5	3.40	0.00	20.00	80.00	0.00	0	0	0	0	0	0	0.00	24.88	52.36	22.75
Yakima WA MSA	1.41	4	2.72	50.00	0.00	0.00	50.00	0	0	0	0	0	0	3.68	29.57	38.98	27.77

Table 1. Lending Volume

LENDING VOLUME		Geography: WISCONSIN				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007						
MA/Assessment Area (2007):	% 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:												
Green Bay WI MSA	11.36	7,023	925,961	3,965	202,331	136	8,361	11	5,787	11,135	1,142,440	14.05
La Crosse WI MSA	4.16	2,207	278,265	1,838	137,713	25	555	5	5,623	4,075	422,156	14.07
Milwaukee-Waukesha-West Allis WI MSA	39.53	31,524	5,272,440	7,166	256,351	41	1,211	10	8,438	38,741	5,538,440	28.46
Limited Review:												
Appleton WI MSA	6.63	4,988	642,496	1,477	64,402	36	2,089	1	500	6,502	709,487	5.49
Baraboo WI	1.76	1,160	153,232	552	21,190	17	752	0	0	1,729	175,174	2.50
Eau Claire WI MSA	4.31	2,592	335,374	1,591	95,490	42	1,247	2	5,212	4,227	437,323	5.79
Fond du Lac WI MSA	1.93	1,489	185,239	373	10,471	26	760	0	0	1,888	196,470	1.23
Madison WI MSA	11.39	8,445	1,481,395	2,595	88,614	108	4,002	11	3,737	11,159	1,577,748	7.27
Manitowoc WI	1.60	1,208	118,283	342	14,039	13	748	1	144	1,564	133,214	1.73
Marinette WI	1.00	664	59,126	303	15,287	9	154	3	1,106	979	75,673	0.24
Northern Rural WI	1.01	630	54,410	327	10,597	27	545	2	266	986	65,818	3.22
Oshkosh-Neenah WI MSA	3.83	3,073	391,107	661	23,635	19	664	4	6,054	3,757	421,460	0.78
Racine WI MSA	5.23	4,437	631,763	680	20,100	10	196	1	245	5,128	652,304	4.39
Sheboygan WI MSA	4.13	2,622	302,178	1,381	70,460	42	1,162	3	3,515	4,048	377,315	9.32
Wausau WI MSA	2.14	1,420	166,941	514	15,241	161	5,037	0	0	2,095	187,219	1.46

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															Geography: WISCONSIN					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Green Bay WI MSA	2,673	8.25	0.00	0.00	12.53	11.22	68.81	65.88	18.66	22.90	10.03	0.00	10.83	9.88	10.10									
La Crosse WI MSA	1,147	3.54	0.00	0.00	11.09	9.68	75.06	71.49	13.85	18.83	14.10	0.00	11.11	14.08	17.05									
Milwaukee-Waukesha-West Allis WI MSA	13,515	41.69	4.46	4.55	12.07	11.39	46.58	46.44	36.88	37.62	8.02	5.03	7.32	7.84	9.08									
Limited Review:																								
Appleton WI MSA	2,454	7.57	0.00	0.00	4.66	4.97	83.48	66.30	11.86	28.73	10.54	0.00	8.33	9.98	12.85									
Baraboo WI	464	1.43	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	8.08	0.00	0.00	8.08	0.00									
Eau Claire WI MSA	1,245	3.84	0.00	0.00	9.89	16.47	72.19	65.70	17.92	17.83	9.18	0.00	10.76	9.01	8.69									
Fond du Lac WI MSA	664	2.05	0.00	0.00	0.00	0.00	92.04	92.92	7.96	7.08	8.64	0.00	0.00	8.49	10.42									
Madison WI MSA	4,159	12.83	0.58	0.22	15.02	10.48	65.27	61.67	19.14	27.63	6.22	1.19	7.16	5.78	7.13									
Manitowoc WI	533	1.64	0.00	0.00	2.93	4.32	67.92	71.48	29.15	24.20	9.77	0.00	15.09	10.48	7.24									
Marinette WI	230	0.71	0.00	0.00	11.35	10.87	81.88	82.61	6.76	6.52	7.79	0.00	12.12	7.02	10.81									
Northern Rural WI	223	0.69	0.00	0.00	7.41	7.17	92.59	92.83	0.00	0.00	17.51	0.00	13.04	17.88	0.00									
Oshkosh-Neenah WI MSA	1,598	4.93	0.00	0.00	5.18	4.88	74.00	67.52	20.82	27.60	10.14	0.00	5.83	9.39	13.59									
Racine WI MSA	1,828	5.64	3.43	3.06	6.59	6.95	71.55	73.63	18.42	16.36	8.19	4.19	8.16	8.14	9.55									
Sheboygan WI MSA	990	3.05	0.00	0.00	10.78	11.72	75.94	69.19	13.28	19.09	10.01	0.00	7.34	9.90	12.69									
Wausau WI MSA	694	2.14	0.00	0.00	14.02	15.85	70.90	63.69	15.08	20.46	7.18	0.00	8.19	6.79	7.69									

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: WISCONSIN					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Green Bay WI MSA	226	8.60	0.00	0.00	12.53	25.22	68.81	60.62	18.66	14.16	5.50	0.00	11.46	4.77	4.29	
La Crosse WI MSA	111	4.22	0.00	0.00	11.09	12.61	75.06	73.87	13.85	13.51	6.94	0.00	10.34	6.36	7.58	
Milwaukee-Waukesha-West Allis WI MSA	1,094	41.61	4.46	8.41	12.07	19.38	46.58	42.96	36.88	29.25	5.46	6.32	7.18	4.73	5.59	
Limited Review:																
Appleton WI MSA	159	6.05	0.00	0.00	4.66	7.55	83.48	73.58	11.86	18.87	3.71	0.00	6.94	3.24	5.03	
Baraboo WI	50	1.90	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	6.25	0.00	0.00	6.25	0.00	
Eau Claire WI MSA	118	4.49	0.00	0.00	9.89	7.63	72.19	63.56	17.92	28.81	7.09	0.00	1.59	7.02	10.78	
Fond du Lac WI MSA	39	1.48	0.00	0.00	0.00	0.00	92.04	94.87	7.96	5.13	3.47	0.00	0.00	3.85	0.00	
Madison WI MSA	241	9.17	0.58	0.00	15.02	10.37	65.27	65.15	19.14	24.48	3.02	0.00	2.37	2.80	4.29	
Manitowoc WI	65	2.47	0.00	0.00	2.93	1.54	67.92	75.38	29.15	23.08	4.70	0.00	0.00	6.31	1.95	
Marinette WI	44	1.67	0.00	0.00	11.35	6.82	81.88	77.27	6.76	15.91	6.18	0.00	8.70	4.86	18.18	
Northern Rural WI	64	2.43	0.00	0.00	7.41	10.94	92.59	89.06	0.00	0.00	12.28	0.00	40.00	9.62	0.00	
Oshkosh-Neenah WI MSA	84	3.20	0.00	0.00	5.18	3.57	74.00	71.43	20.82	25.00	4.58	0.00	4.88	3.85	7.05	
Racine WI MSA	161	6.12	3.43	8.70	6.59	3.73	71.55	73.91	18.42	13.66	7.16	12.12	2.78	7.33	6.50	
Sheboygan WI MSA	130	4.94	0.00	0.00	10.78	15.38	75.94	72.31	13.28	12.31	6.55	0.00	2.82	7.57	4.55	
Wausau WI MSA	43	1.64	0.00	0.00	14.02	6.98	70.90	86.05	15.08	6.98	2.05	0.00	2.44	2.31	0.00	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: WISCONSIN		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*							
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full Review:																		
Green Bay WI MSA	4,111	10.71	0.00	0.00	12.53	14.81	68.81	65.51	18.66	19.68	7.21	0.00	10.33	7.09	5.97			
La Crosse WI MSA	941	2.45	0.00	0.00	11.09	12.86	75.06	70.35	13.85	16.79	6.77	0.00	5.71	6.67	8.36			
Milwaukee-Waukesha-West Allis WI MSA	16,909	44.04	4.46	6.29	12.07	16.49	46.58	43.34	36.88	33.88	6.77	5.72	6.44	6.70	7.24			
Limited Review:																		
Appleton WI MSA	2,375	6.19	0.00	0.00	4.66	7.16	83.48	72.97	11.86	19.87	6.19	0.00	8.92	5.85	6.99			
Baraboo WI	646	1.68	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	7.55	0.00	0.00	7.55	0.00			
Eau Claire WI MSA	1,225	3.19	0.00	0.00	9.89	10.12	72.19	70.37	17.92	19.51	7.74	0.00	7.56	7.66	8.25			
Fond du Lac WI MSA	785	2.04	0.00	0.00	0.00	0.00	92.04	91.21	7.96	8.79	5.05	0.00	0.00	5.00	5.53			
Madison WI MSA	4,039	10.52	0.58	0.50	15.02	12.58	65.27	65.12	19.14	21.81	4.38	2.46	4.73	4.35	4.33			
Manitowoc WI	609	1.59	0.00	0.00	2.93	2.46	67.92	68.31	29.15	29.23	6.30	0.00	5.66	6.46	6.06			
Marinette WI	390	1.02	0.00	0.00	11.35	11.79	81.88	83.08	6.76	5.13	6.54	0.00	8.80	6.60	3.03			
Northern Rural WI	343	0.89	0.00	0.00	7.41	6.71	92.59	93.29	0.00	0.00	10.20	0.00	12.82	10.00	0.00			
Oshkosh-Neenah WI MSA	1,389	3.62	0.00	0.00	5.18	6.05	74.00	71.92	20.82	22.03	5.39	0.00	4.26	5.65	4.87			
Racine WI MSA	2,448	6.38	3.43	4.82	6.59	6.58	71.55	70.38	18.42	18.22	7.77	10.44	8.09	7.75	7.11			
Sheboygan WI MSA	1,499	3.90	0.00	0.00	10.78	14.68	75.94	70.51	13.28	14.81	8.31	0.00	8.19	8.29	8.51			
Wausau WI MSA	682	1.78	0.00	0.00	14.02	11.73	70.90	72.87	15.08	15.40	4.20	0.00	3.64	4.35	4.04			

* Based on 2007 Peer Mortgage Data (Western)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: WISCONSIN					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Green Bay WI MSA	13	28.89	0.00	0.00	22.26	38.46	70.14	46.15	7.60	15.38	7.27	0.00	18.18	5.88	0.00	
La Crosse WI MSA	8	17.78	0.00	0.00	43.47	50.00	54.78	50.00	1.75	0.00	2.22	0.00	4.76	0.00	0.00	
Milwaukee-Waukesha-West Allis WI MSA	6	13.33	12.61	0.00	19.46	50.00	48.14	33.33	19.79	16.67	0.58	0.00	0.71	0.92	0.00	
Limited Review:																
Appleton WI MSA	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	
Baraboo WI	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	
Eau Claire WI MSA	4	8.89	0.00	0.00	32.43	0.00	46.32	100.00	21.26	0.00	0.00	0.00	0.00	0.00	0.00	
Fond du Lac WI MSA	1	2.22	0.00	0.00	0.00	0.00	97.56	100.00	2.44	0.00	6.67	0.00	0.00	6.67	0.00	
Madison WI MSA	6	13.33	15.47	0.00	20.66	16.67	48.76	83.33	15.11	0.00	0.56	0.00	1.79	0.00	0.00	
Manitowoc WI	1	2.22	0.00	0.00	4.51	0.00	88.64	100.00	6.85	0.00	0.00	0.00	0.00	0.00	0.00	
Marinette WI	0	0.00	0.00	0.00	4.48	0.00	95.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Rural WI	0	0.00	0.00	0.00	2.51	0.00	97.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Oshkosh-Neenah WI MSA	2	4.44	0.00	0.00	8.86	0.00	76.30	100.00	14.84	0.00	0.00	0.00	0.00	0.00	0.00	
Racine WI MSA	0	0.00	3.26	0.00	24.26	0.00	57.04	0.00	15.44	0.00	0.00	0.00	0.00	0.00	0.00	
Sheboygan WI MSA	3	6.67	0.00	0.00	32.21	33.33	62.80	66.67	4.99	0.00	0.00	0.00	0.00	0.00	0.00	
Wausau WI MSA	1	2.22	0.00	0.00	28.01	0.00	59.37	100.00	12.62	0.00	3.45	0.00	0.00	8.33	0.00	

* Based on 2007 Peer Mortgage Data (Western)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

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, 2007				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*									
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Green Bay WI MSA	3,891	16.83	0.00	0.00	16.48	19.33	68.48	64.64	15.01	16.04	9.79	0.00	12.93	9.35	6.89					
La Crosse WI MSA	1,815	7.85	0.00	0.00	20.66	24.74	68.05	69.59	11.29	5.67	17.45	0.00	21.72	16.25	11.08					
Milwaukee-Waukesha-West Allis WI MSA	6,888	29.78	8.36	4.92	13.53	13.08	42.55	41.61	34.98	40.39	3.79	3.74	4.17	3.50	3.78					
Limited Review:																				
Appleton WI MSA	1,439	6.22	0.00	0.00	8.41	19.87	75.77	59.21	15.83	20.92	5.29	0.00	11.83	4.18	6.05					
Baraboo WI	541	2.34	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	8.53	0.00	0.00	7.92	0.00					
Eau Claire WI MSA	1,560	6.75	0.00	0.00	19.64	23.27	66.54	58.78	13.81	17.95	10.71	0.00	13.50	9.09	10.93					
Fond du Lac WI MSA	365	1.58	0.00	0.00	0.00	0.00	94.44	98.36	5.56	1.64	3.24	0.00	0.00	3.41	0.69					
Madison WI MSA	2,518	10.89	3.87	2.34	15.49	10.64	62.73	64.77	17.92	22.24	3.82	2.23	2.42	3.65	4.32					
Manitowoc WI	334	1.44	0.00	0.00	3.57	3.89	70.94	73.95	25.49	22.16	5.30	0.00	0.00	4.84	4.30					
Marinette WI	292	1.26	0.00	0.00	7.14	1.71	87.53	93.84	5.33	4.45	5.56	0.00	0.00	5.31	5.71					
Northern Rural WI	321	1.39	0.00	0.00	5.29	3.12	94.71	96.88	0.00	0.00	10.63	0.00	1.72	10.44	0.00					
Oshkosh-Neenah WI MSA	648	2.80	0.00	0.00	7.31	4.78	72.93	60.65	19.77	34.57	4.01	0.00	4.33	3.64	4.45					
Racine WI MSA	663	2.87	7.44	12.07	11.23	11.01	67.59	64.40	13.74	12.52	3.26	8.04	3.54	2.88	2.12					
Sheboygan WI MSA	1,351	5.84	0.00	0.00	16.80	17.47	71.39	70.91	11.81	11.62	11.01	0.00	12.41	10.30	7.81					
Wausau WI MSA	500	2.16	0.00	0.00	20.16	15.00	62.44	74.60	17.40	10.40	3.54	0.00	3.00	3.78	1.41					

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

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, 2007															
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Green Bay WI MSA	134	19.48	0.00	0.00	12.07	38.81	78.87	54.48	9.05	6.72	9.95	0.00	35.29	6.67	18.75
La Crosse WI MSA	23	3.34	0.00	0.00	4.07	0.00	86.63	100.00	9.30	0.00	33.33	0.00	0.00	36.36	0.00
Milwaukee-Waukesha-West Allis WI MSA	38	5.52	2.42	0.00	5.09	2.63	48.38	31.58	43.96	65.79	5.98	0.00	0.00	5.00	7.32
Limited Review:															
Appleton WI MSA	35	5.09	0.00	0.00	0.85	0.00	89.82	97.14	9.33	2.86	3.04	0.00	0.00	3.20	0.00
Baraboo WI	17	2.47	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	5.50	0.00	0.00	5.56	0.00
Eau Claire WI MSA	42	6.10	0.00	0.00	5.54	4.76	79.21	71.43	15.24	23.81	8.86	0.00	16.67	7.25	25.00
Fond du Lac WI MSA	23	3.34	0.00	0.00	0.00	0.00	91.37	82.61	8.63	17.39	1.77	0.00	0.00	2.00	0.00
Madison WI MSA	102	14.83	0.67	0.00	16.17	27.45	69.20	55.88	13.97	16.67	4.75	0.00	7.41	3.50	10.20
Manitowoc WI	12	1.74	0.00	0.00	0.38	0.00	58.71	100.00	40.91	0.00	1.05	0.00	0.00	1.64	0.00
Marinette WI	9	1.31	0.00	0.00	7.82	0.00	85.47	100.00	6.70	0.00	0.00	0.00	0.00	0.00	0.00
Northern Rural WI	27	3.92	0.00	0.00	10.69	0.00	89.31	100.00	0.00	0.00	28.57	0.00	0.00	33.33	0.00
Oshkosh-Neenah WI MSA	18	2.62	0.00	0.00	1.59	0.00	79.82	83.33	18.59	16.67	5.66	0.00	0.00	7.06	0.00
Racine WI MSA	10	1.45	0.65	20.00	2.18	0.00	75.38	60.00	21.79	20.00	3.40	100.00	0.00	1.89	5.41
Sheboygan WI MSA	40	5.81	0.00	0.00	2.13	0.00	85.50	100.00	12.37	0.00	6.62	0.00	0.00	7.20	0.00
Wausau WI MSA	158	22.97	0.00	0.00	10.72	9.49	79.02	88.61	10.26	1.90	13.33	0.00	27.78	13.43	5.88

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE													Geography: WISCONSIN				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*										
	#	% of Total**	% Families***	% BANK Loans****	% Families 82	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Green Bay WI MSA	2,673	8.25	16.46	9.49	19.20	22.38	27.30	29.43	37.04	38.70	10.62	8.85	9.84	10.78	11.61						
La Crosse WI MSA	1,147	3.54	16.24	5.42	19.83	19.40	26.51	28.34	37.43	46.84	15.74	9.55	13.35	15.91	18.66						
Milwaukee-Waukesha-West Allis WI MSA	13,515	41.69	19.84	5.11	17.89	19.68	23.61	29.47	38.65	45.74	8.99	5.33	7.50	9.00	10.28						
Limited Review:																					
Appleton WI MSA	2,454	7.57	13.81	8.47	20.05	24.15	30.79	31.69	35.34	35.70	11.02	5.45	9.83	11.95	13.56						
Baraboo WI	464	1.43	14.10	3.54	17.53	14.60	28.09	32.96	40.29	48.89	8.75	7.94	11.24	9.88	7.43						
Eau Claire WI MSA	1,245	3.84	16.25	7.30	20.21	21.81	26.25	30.35	37.29	40.55	10.25	7.86	9.15	9.67	11.84						
Fond du Lac WI MSA	664	2.05	14.43	11.64	18.74	30.47	31.55	29.71	35.27	28.18	9.22	7.87	10.28	8.61	9.34						
Madison WI MSA	4,159	12.83	16.01	6.25	19.36	21.97	28.49	32.01	36.14	39.76	6.69	5.85	5.90	6.51	7.45						
Manitowoc WI	533	1.64	12.60	8.71	16.87	24.24	26.13	28.03	44.40	39.02	10.68	9.24	10.12	11.72	10.79						
Marinette WI	230	0.71	19.04	12.00	22.47	28.89	25.83	21.78	32.65	37.33	8.35	4.92	10.86	4.51	9.71						
Northern Rural WI	223	0.69	22.82	14.22	22.00	23.39	26.16	19.72	29.02	42.66	18.71	18.42	28.30	11.43	18.80						
Oshkosh-Neenah WI MSA	1,598	4.93	15.68	8.80	19.70	26.20	28.02	28.81	36.60	36.20	10.73	6.19	9.67	10.55	13.27						
Racine WI MSA	1,828	5.64	17.83	9.27	18.46	25.07	25.73	30.99	37.98	34.67	8.74	4.18	8.21	9.22	9.63						
Sheboygan WI MSA	990	3.05	14.72	8.27	19.38	22.54	29.30	33.71	36.60	35.47	10.55	7.66	7.74	12.31	12.42						
Wausau WI MSA	694	2.14	15.30	10.87	19.58	25.55	28.61	30.84	36.51	32.75	7.79	8.49	7.84	8.04	7.25						

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 2.7% of loans originated and purchased by bank.

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

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. 82 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: WISCONSIN				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families83	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Green Bay WI MSA	226	8.60	16.46	13.12	19.20	21.72	27.30	33.03	37.04	32.13	5.53	7.91	5.17	5.52	5.02	
La Crosse WI MSA	111	4.22	16.24	6.67	19.83	19.05	26.51	24.76	37.43	49.52	6.84	3.70	4.27	5.16	10.75	
Milwaukee-Waukesha-West Allis WI MSA	1,094	41.61	19.84	8.09	17.89	21.79	23.61	30.73	38.65	39.39	5.43	3.13	6.78	5.79	5.05	
Limited Review:																
Appleton WI MSA	159	6.05	13.81	5.88	20.05	20.26	30.79	26.14	35.34	47.71	3.62	0.93	4.10	1.95	5.34	
Baraboo WI	50	1.90	14.10	8.33	17.53	20.83	28.09	27.08	40.29	43.75	6.51	6.67	8.93	6.58	5.52	
Eau Claire WI MSA	118	4.49	16.25	7.83	20.21	12.17	26.25	33.91	37.29	46.09	7.71	5.26	5.13	9.62	8.04	
Fond du Lac WI MSA	39	1.48	14.43	13.16	18.74	26.32	31.55	34.21	35.27	26.32	3.62	4.44	6.54	2.61	2.42	
Madison WI MSA	241	9.17	16.01	2.99	19.36	19.66	28.49	36.75	36.14	40.60	3.03	1.52	3.88	2.51	3.29	
Manitowoc WI	65	2.47	12.60	4.76	16.87	22.22	26.13	33.33	44.40	39.68	4.58	4.88	4.17	4.65	4.66	
Marinette WI	44	1.67	19.04	4.55	22.47	18.18	25.83	36.36	32.65	40.91	6.32	0.00	1.92	7.32	12.07	
Northern Rural WI	64	2.43	22.82	12.50	22.00	34.38	26.16	29.69	29.02	23.44	12.39	8.33	13.64	13.89	11.63	
Oshkosh-Neenah WI MSA	84	3.20	15.68	5.00	19.70	20.00	28.02	42.50	36.60	32.50	4.59	1.47	4.40	8.33	2.78	
Racine WI MSA	161	6.12	17.83	11.32	18.46	27.04	25.73	26.42	37.98	35.22	7.18	3.28	6.62	7.47	8.24	
Sheboygan WI MSA	130	4.94	14.72	4.88	19.38	29.27	29.30	31.71	36.60	34.15	6.30	2.17	4.88	7.94	6.37	
Wausau WI MSA	43	1.64	15.30	7.32	19.58	26.83	28.61	19.51	36.51	46.34	2.13	1.72	2.08	0.68	3.27	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 3.4% of loans originated and purchased by bank.

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

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. 83 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE													Geography: WISCONSIN		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
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** *	% BANK Loans****	% Families84	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp				
Full Review:																			
Green Bay WI MSA	4,111	10.71	16.46	9.06	19.20	21.85	27.30	31.27	37.04	37.83	7.45	8.27	8.05	6.74	7.53				
La Crosse WI MSA	941	2.45	16.24	6.57	19.83	22.31	26.51	30.58	37.43	40.54	7.20	2.59	8.80	7.36	7.48				
Milwaukee-Waukesha-West Allis WI MSA	16,909	44.04	19.84	9.09	17.89	23.60	23.61	28.98	38.65	38.33	7.40	6.28	7.04	7.30	7.87				
Limited Review:																			
Appleton WI MSA	2,375	6.19	13.81	8.74	20.05	25.85	30.79	33.10	35.34	32.30	6.45	5.28	6.80	4.91	8.00				
Baraboo WI	646	1.68	14.10	4.80	17.53	16.23	28.09	29.47	40.29	49.50	8.36	7.94	9.09	7.06	8.92				
Eau Claire WI MSA	1,225	3.19	16.25	5.52	20.21	21.74	26.25	31.29	37.29	41.45	8.67	3.98	8.69	9.31	9.05				
Fond du Lac WI MSA	785	2.04	14.43	6.57	18.74	27.88	31.55	35.12	35.27	30.43	5.49	6.56	5.77	5.52	5.02				
Madison WI MSA	4,039	10.52	16.01	6.95	19.36	23.02	28.49	33.32	36.14	36.71	4.69	4.57	4.75	4.52	4.83				
Manitowoc WI	609	1.59	12.60	7.44	16.87	20.42	26.13	31.66	44.40	40.48	6.65	7.69	6.05	6.46	6.92				
Marinette WI	390	1.02	19.04	11.26	22.47	20.05	25.83	32.69	32.65	35.99	6.79	12.00	6.50	6.56	5.92				
Northern Rural WI	343	0.89	22.82	13.96	22.00	21.43	26.16	34.09	29.02	30.52	10.08	9.23	14.29	8.44	9.55				
Oshkosh-Neenah WI MSA	1,389	3.62	15.68	7.39	19.70	30.60	28.02	28.92	36.60	33.09	5.65	3.60	6.32	5.74	5.74				
Racine WI MSA	2,448	6.38	17.83	10.49	18.46	27.33	25.73	31.25	37.98	30.93	8.33	8.56	8.94	7.30	8.78				
Sheboygan WI MSA	1,499	3.90	14.72	7.91	19.38	26.82	29.30	33.00	36.60	32.28	8.48	5.48	8.34	8.94	8.79				
Wausau WI MSA	682	1.78	15.30	10.63	19.58	24.35	28.61	38.67	36.51	26.35	4.52	4.20	3.72	5.41	4.33				

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 8.1% of loans originated and purchased by bank.

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

**** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. 84 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Green Bay WI MSA	3,891	16.80	56.88	65.92	89.69	6.35	3.96	9.79	15.36
La Crosse WI MSA	1,815	7.83	57.04	57.30	85.90	6.17	7.93	17.45	24.82
Milwaukee-Waukesha-West Allis WI MSA	6,929	29.91	63.15	75.47	96.41	2.05	1.54	3.79	7.63
Limited Review:									
Appleton WI MSA	1,439	6.21	53.30	71.99	93.40	4.24	2.36	5.29	9.57
Baraboo WI	541	2.34	60.34	75.79	93.90	3.88	2.22	8.53	15.04
Eau Claire WI MSA	1,560	6.73	50.86	60.90	88.72	5.77	5.51	10.71	15.88
Fond du Lac WI MSA	365	1.58	54.20	76.16	97.53	1.64	0.82	3.24	5.04
Madison WI MSA	2,518	10.87	60.76	75.22	96.23	2.38	1.39	3.82	6.98
Manitowoc WI	334	1.44	56.10	76.95	93.11	4.19	2.69	5.30	9.01
Marinette WI	292	1.26	56.03	65.07	91.44	4.79	3.77	5.56	9.48
Northern Rural WI	321	1.39	49.00	84.42	96.26	2.80	0.93	10.63	19.52
Oshkosh-Neenah WI MSA	648	2.80	53.23	70.37	95.68	3.09	1.23	4.01	6.39
Racine WI MSA	663	2.86	60.50	78.73	98.04	1.06	0.90	3.26	6.60
Sheboygan WI MSA	1,351	5.83	61.17	67.58	90.90	4.89	4.22	11.01	15.63
Wausau WI MSA	500	2.16	52.51	77.60	97.20	2.00	0.80	3.54	5.92

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** 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 11.66% of small loans to businesses originated and purchased by the bank.

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, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Green Bay WI MSA	134	19.48	97.70	64.18	83.58	10.45	5.97	9.95	9.40
La Crosse WI MSA	23	3.34	97.97	95.65	100.00	0.00	0.00	33.33	44.44
Milwaukee-Waukesha-West Allis WI MSA	38	5.52	95.89	94.74	100.00	0.00	0.00	5.98	7.43
Limited Review:									
Appleton WI MSA	35	5.09	97.03	80.00	91.43	2.86	5.71	3.04	3.05
Baraboo WI	17	2.47	98.51	82.35	100.00	0.00	0.00	5.50	5.95
Eau Claire WI MSA	42	6.10	98.96	80.95	95.24	4.76	0.00	8.86	8.62
Fond du Lac WI MSA	23	3.34	98.31	78.26	100.00	0.00	0.00	1.77	1.50
Madison WI MSA	102	14.83	97.42	84.31	95.10	4.90	0.00	4.75	4.22
Manitowoc WI	12	1.74	97.16	75.00	75.00	25.00	0.00	1.05	1.23
Marinette WI	9	1.31	100.00	100.00	100.00	0.00	0.00	0.00	0.00
Northern Rural WI	27	3.92	98.47	88.89	100.00	0.00	0.00	28.57	32.14
Oshkosh-Neenah WI MSA	18	2.62	96.60	100.00	100.00	0.00	0.00	5.66	6.45
Racine WI MSA	10	1.45	96.08	100.00	100.00	0.00	0.00	3.40	3.85
Sheboygan WI MSA	40	5.81	96.80	87.50	100.00	0.00	0.00	6.62	7.21
Wausau WI MSA	158	22.97	98.14	84.18	94.30	5.70	0.00	13.33	13.64

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 10.17% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: WISCONSIN									
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
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:									
Green Bay WI MSA	2	2	14	2,714	16	2,716	5.38	2	1
La Crosse WI MSA	0	0	9	1,852	9	1,852	3.67	3	88
Milwaukee-Waukesha-West Allis WI MSA	16	8,537	68	25,288	84	33,826	67.03	14	20,463
Limited Review:									
Appleton WI MSA	0	0	6	453	6	453	0.90	1	955
Baraboo WI	0	0	4	20	4	20	0.04	0	0
Eau Claire WI MSA	1	1,051	4	580	5	1,631	3.23	1	590
Fond du Lac WI MSA	2	2,328	2	772	4	3,100	6.14	0	0
Madison WI MSA	1	2,337	14	1,005	15	3,342	6.62	0	0
Manitowoc WI	1	150	2	50	3	200	0.40	0	0
Marinette WI	1	22	5	7	6	29	0.06	0	0
Northern Rural WI	0	0	0	0	0	0	0.00	0	0
Oshkosh-Neenah WI MSA	0	0	2	50	2	50	0.10	0	0
Racine WI MSA	0	0	5	2,190	5	2,190	4.34	0	0
Sheboygan WI MSA	0	3	802	3	802	1.59	1	0	0
Wausau WI MSA	0	0	0	0	0	0	0.00	0	0
Statewide	0	0	1	250	1	250	0.50	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: WISCONSIN		Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008							
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Green Bay WI MSA	14.05	7	12.07	0.00	42.86	57.14	0.00	0	0	0	0	0	0	0.00	15.48	66.93	16.90
La Crosse WI MSA	14.07	3	5.17	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	19.38	69.70	10.92
Milwaukee-Waukesha-West Allis WI MSA	28.46	14	24.14	0.00	21.43	57.14	21.43	1	0	0	0	1	0	11.87	16.37	42.27	29.29
Limited Review:																	
Appleton WI MSA	5.49	3	5.17	0.00	66.67	33.33	0.00	0	0	0	0	0	0	0.00	6.16	82.89	10.95
Baraboo WI	2.50	3	5.17	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Eau Claire WI MSA	5.79	4	6.90	0.00	75.00	25.00	0.00	0	0	0	0	0	0	0.00	14.91	66.07	19.02
Fond du Lac WI MSA	1.23	1	1.72	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	92.18	7.82
Madison WI MSA	7.27	7	12.07	0.00	0.00	85.71	14.29	2	0	0	0	1	1	6.44	16.67	60.58	16.31
Manitowoc WI	1.73	2	3.45	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	3.87	69.12	27.01
Marinette WI	0.24	1	1.72	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	11.57	82.36	6.07
Northern Rural WI	3.22	3	5.17	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	6.87	93.13	0.00
Oshkosh-Neenah WI MSA	0.78	1	1.72	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	6.60	75.01	18.39
Racine WI MSA	4.39	2	3.45	0.00	0.00	50.00	50.00	0	0	0	0	0	0	7.23	9.47	66.60	16.70
Sheboygan WI MSA	9.32	6	10.34	0.00	16.67	83.33	0.00	0	0	0	0	0	0	0.00	16.35	71.79	11.85
Wausau WI MSA	1.46	1	1.72	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	17.15	68.63	14.22

Table 1. Lending Volume

LENDING VOLUME		Geography: WYOMING				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007						
MA/Assessment Area (2007):	% 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:												
Casper WY MSA	22.55	2,436	302,944	2,057	125,153	58	2,861	6	5,781	4,557	436,739	30.13
Western Rural WY	35.33	4,831	596,578	2,100	95,753	205	14,200	5	8,102	7,141	714,633	38.38
Limited Review:												
Cheyenne WY MSA	23.58	3,199	455,055	1,488	53,290	74	3,093	5	16,343	4,766	527,781	19.81
Eastern Rural WY	18.54	2,718	363,665	953	45,861	63	5,341	12	12,418	3,746	427,285	11.69

* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.
 ** The evaluation period for Community Development Loans is from October 01, 2004 to September 30, 2008.
 *** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state 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, 2007									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Casper WY MSA	1,315	17.91	0.00	0.00	18.11	15.29	59.40	56.35	22.49	28.37	9.97	0.00	7.88	9.83	11.80
Western Rural WY	2,947	40.13	0.00	0.00	8.71	4.21	76.27	74.75	15.02	21.04	22.89	0.00	10.65	23.73	23.19
Limited Review:															
Cheyenne WY MSA	1,667	22.70	0.00	0.00	23.38	19.02	51.37	53.57	25.25	27.41	9.02	0.00	7.64	9.03	10.07
Eastern Rural WY	1,414	19.26	0.08	0.00	3.49	1.84	71.03	59.48	25.40	38.68	13.38	0.00	12.50	13.38	13.46

* Based on 2007 Peer Mortgage Data (Western)
 ** 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 units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.
 **** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: WYOMING				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Casper WY MSA	139	23.05	0.00	0.00	18.11	17.27	59.40	64.75	22.49	17.99	10.35	0.00	10.81	11.19	7.06	
Western Rural WY	230	38.14	0.00	0.00	8.71	5.65	76.27	68.26	15.02	26.09	13.88	0.00	15.00	11.73	20.00	
Limited Review:																
Cheyenne WY MSA	101	16.75	0.00	0.00	23.38	17.82	51.37	57.43	25.25	24.75	6.30	0.00	6.25	6.37	6.19	
Eastern Rural WY	133	22.06	0.08	0.00	3.49	0.75	71.03	63.16	25.40	36.09	8.06	0.00	0.00	6.21	13.01	

* Based on 2007 Peer Mortgage Data (Western)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: WYOMING					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Casper WY MSA	981	18.78	0.00	0.00	18.11	14.98	59.40	62.59	22.49	22.43	9.65	0.00	8.48	9.94	9.69	
Western Rural WY	1,652	31.62	0.00	0.00	8.71	3.81	76.27	70.76	15.02	25.42	11.36	0.00	12.71	10.81	13.07	
Limited Review:																
Cheyenne WY MSA	1,426	27.29	0.00	0.00	23.38	17.11	51.37	54.28	25.25	28.61	10.38	0.00	11.89	10.30	9.75	
Eastern Rural WY	1,166	22.32	0.08	0.00	3.49	0.94	71.03	63.98	25.40	35.08	12.26	0.00	5.56	11.00	15.02	

* Based on 2007 Peer Mortgage Data (Western)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: WYOMING					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					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***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Casper WY MSA	1	7.69	0.00	0.00	40.92	100.00	25.76	0.00	33.32	0.00	0.00	0.00	0.00	0.00	0.00	
Western Rural WY	2	15.38	0.00	0.00	9.62	0.00	81.26	50.00	9.12	50.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Cheyenne WY MSA	5	38.46	0.00	0.00	30.90	60.00	51.48	40.00	17.61	0.00	14.29	0.00	9.09	33.33	0.00	
Eastern Rural WY	5	38.46	6.63	0.00	8.83	0.00	74.65	100.00	9.89	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2007 Peer Mortgage Data (Western)

** 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 Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

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, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businessess***	% BANK Loans	% of Businessess***	% BANK Loans	% of Businessess***	% BANK Loans	% of Businessess***	% BANK Loans						
Full Review:																
Casper WY MSA	2,055	31.17	0.00	0.00	37.29	37.37	48.09	44.91	14.61	17.71	17.63	0.00	15.16	15.42	15.47	
Western Rural WY	2,097	31.81	0.00	0.00	8.77	11.44	77.34	78.35	13.89	10.21	16.77	0.00	16.76	12.85	9.05	
Limited Review:																
Cheyenne WY MSA	1,488	22.57	0.00	0.00	41.66	48.45	41.03	36.22	17.31	15.32	16.47	0.00	21.11	14.16	10.16	
Eastern Rural WY	953	14.45	1.04	0.00	4.08	3.67	76.16	70.20	18.72	26.13	10.58	0.00	9.57	8.50	9.69	

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

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, 2007				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Casper WY MSA	58	14.50	0.00	0.00	22.75	13.79	58.68	58.62	18.56	27.59	17.05	0.00	25.00	8.57	50.00									
Western Rural WY	205	51.25	0.00	0.00	7.35	24.39	84.69	75.61	7.96	0.00	21.30	0.00	17.54	18.88	0.00									
Limited Review:																								
Cheyenne WY MSA	74	18.50	0.00	0.00	13.43	2.70	56.72	40.54	29.85	56.76	31.43	0.00	0.00	23.68	46.43									
Eastern Rural WY	63	15.75	0.42	0.00	1.05	0.00	84.18	69.84	14.35	30.16	6.44	0.00	0.00	7.59	4.35									

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															Geography: WYOMING					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% BANK Loans****	% Families 85	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Casper WY MSA	1,315	17.91	19.04	4.94	19.09	21.94	23.45	28.29	38.43	44.83	10.74	4.04	8.39	11.33	12.94									
Western Rural WY	2,947	40.13	18.49	5.12	17.70	20.95	23.62	33.84	40.19	40.08	24.24	20.83	25.77	25.00	23.58									
Limited Review:																								
Cheyenne WY MSA	1,667	22.70	17.14	4.74	19.99	22.51	24.55	30.75	38.32	42.00	9.64	8.61	6.52	9.49	11.61									
Eastern Rural WY	1,414	19.26	17.92	2.76	17.05	16.36	22.72	35.42	42.30	45.45	14.09	4.35	8.57	14.95	16.14									

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 2.7% of loans originated and purchased by bank.

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

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

85 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: WYOMING					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families ⁸⁶	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Casper WY MSA	139	23.05	19.04	9.56	19.09	16.91	23.45	23.53	38.43	50.00	10.34	17.95	4.82	9.73	11.43	
Western Rural WY	230	38.14	18.49	6.64	17.70	11.95	23.62	32.74	40.19	48.67	13.89	16.67	5.00	15.58	14.56	
Limited Review:																
Cheyenne WY MSA	101	16.75	17.14	6.19	19.99	17.53	24.55	36.08	38.32	40.21	5.92	4.00	11.54	2.75	6.51	
Eastern Rural WY	133	22.06	17.92	6.82	17.05	12.12	22.72	35.61	42.30	45.45	8.29	17.39	10.17	8.55	6.73	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 2.0% of loans originated and purchased by bank.

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

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

⁸⁶ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: WYOMING					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007									
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** *	% BANK Loans****	% Families ⁸⁷	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Casper WY MSA	981	18.78	19.04	9.32	19.09	23.51	23.45	30.34	38.43	36.84	10.61	8.39	11.41	10.45	10.77	
Western Rural WY	1,652	31.62	18.49	6.48	17.70	17.15	23.62	30.50	40.19	45.88	12.35	8.18	12.35	11.91	12.93	
Limited Review:																
Cheyenne WY MSA	1,426	27.29	17.14	5.94	19.99	21.69	24.55	30.14	38.32	42.24	11.41	9.30	12.74	11.23	11.31	
Eastern Rural WY	1,166	22.32	17.92	4.20	17.05	12.24	22.72	32.69	42.30	50.87	13.44	8.57	8.87	13.93	14.34	

* Based on 2007 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 7.0% of loans originated and purchased by bank.

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

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

⁸⁷ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Casper WY MSA	2,055	31.17	58.60	69.29	89.83	5.11	5.06	17.63	27.94
Western Rural WY	2,097	31.81	51.16	73.15	92.18	4.77	3.05	16.77	29.88
Limited Review:									
Cheyenne WY MSA	1,488	22.57	58.58	72.18	95.03	2.89	2.08	16.47	27.83
Eastern Rural WY	953	14.45	53.80	73.35	92.13	4.09	3.78	10.58	18.15

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** 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 13.39% of small loans to businesses originated and purchased by the bank.

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, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Casper WY MSA	58	14.50	95.21	72.41	82.76	17.24	0.00	17.05	16.00
Western Rural WY	205	51.25	97.55	68.29	79.02	15.61	5.37	21.30	17.95
Limited Review:									
Cheyenne WY MSA	74	18.50	95.52	87.84	93.24	6.76	0.00	31.43	32.26
Eastern Rural WY	63	15.75	96.62	68.25	74.60	17.46	7.94	6.44	5.95

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** 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 21.75% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: WYOMING									
Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
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:									
Casper WY MSA	0	0	8	1,240	8	1,240	7.32	3	58
Western Rural WY	4	4,619	13	4,161	17	8,780	51.85	4	106
Limited Review:									
Cheyenne WY MSA	1	23	9	4,760	10	4,783	28.25	0	0
Eastern Rural WY	2	147	6	1,983	8	2,130	12.58	1	300

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: WYOMING				Evaluation Period: OCTOBER 1, 2004 TO SEPTEMBER 30, 2008									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Casper WY MSA	30.13	4	21.05	0.00	75.00	25.00	0.00	0	0	0	0	0	0	0.00	20.30	56.97	22.73
Western Rural WY	38.38	9	47.37	0.00	11.11	88.89	0.00	0	0	0	0	0	0	0.00	10.16	74.97	14.87
Limited Review:																	
Cheyenne WY MSA	19.81	2	10.53	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	30.33	48.51	21.16
Eastern Rural WY	11.69	4	21.05	25.00	0.00	75.00	0.00	1	0	1	0	0	0	3.86	4.76	68.32	23.06