



# LARGE BANK

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Comptroller of the Currency  
Administrator of National Banks

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Washington, DC 20219

## PUBLIC DISCLOSURE

July 23, 2012

### COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Woodforest National Bank  
Charter Number 16892

1330 Lake Robbins Drive  
The Woodlands, TX 77380

Office of the Comptroller of the Currency – Houston Field Office

1301 McKinney Street  
Suite 1410  
Houston, TX 77010-3031

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

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## Overall Community Reinvestment Act Rating

**Institution’s Community Reinvestment Act (CRA) Rating:** Needs to Improve

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

<b>Performance Levels</b>	Woodforest National Bank (WNB) Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory			
Low Satisfactory		X	X
Needs to Improve	X		
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:

- The overall bank ratings are based on a combination of all the state ratings and the multi-state assessment area (AA) rating.
- Overall lending performance in 17 of 18 rating areas is poor. The level of performance in Texas is adequate.
- The overall level of Community Development (CD) investments is adequate. The level of investments in 15 of 18 rating areas range from adequate to good. The investment level in 3 rating areas is poor.
- WNB’s retail delivery systems are reasonably accessible to geographies and individuals of different income levels in its AAs. In 10 rating areas, including Texas, the banks’ delivery systems are either accessible or reasonably accessible to geographies and individuals of different income levels. In the remaining 8 rating areas, the retail delivery systems are accessible to limited portions of geographies and individuals of different income levels.

## 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 Metropolitan Area/assessment area.

**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-low- or moderate-income geographies; designated disaster areas; or distressed or underserved non-metropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-rates of poverty, unemployment, and population loss; or 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/assessment area.

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

**Metropolitan Area (MA):** Any 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:** 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 MSA 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.

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

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

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

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

**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

Woodforest National Bank (WNB) is a \$3.6 billion interstate financial institution headquartered in The Woodlands, Montgomery County, Texas. WNB was founded in 1980 and has become one of the largest independently owned banks in the Houston-Sugar Land MSA.

The bank's primary business strategy is to expand through non-traditional branching in retail stores. This strategy is largely dependent on the bank having an agreement with Wal-Mart to open a banking office in their new store locations. The Wal-Mart branches are not staffed with loan officers, although loan applications are available in these offices. All loan applications are centrally underwritten and processed at a facility in The Woodlands.

WNB offers all types of loan products, including home purchase, home improvement, refinance, and small loans to businesses and farms. However, the bank does not actively market or advertise any of its loan products. Customers who inquire about loan products are directed to call a toll free number (1-800) to receive additional information. The bank's retail strategy in markets other than Texas is to purchase mortgage-related loans from third party originators. WNB does not make a significant number of small business or farm loans in any market other than Texas, although these products are available in all markets.

WNB is a wholly-owned subsidiary of Woodforest Financial Group (WFG), which is also headquartered in The Woodlands. The WFG had assets of \$3.7 billion as of July 2012 and WNB represented 97 percent of WFG's assets. In addition to the bank, WFG also owns three non-bank subsidiaries including Woodforest Financial Services Inc. (WFS), Woodforest Leasing, Inc. (WFL) and Par Real Estate Holdings II LLC (Par II). WFS provides non-deposit investment products such as mutual funds and annuities and provides comprehensive employee benefit plans to small- and medium-sized businesses. WLI provides capital and operating leases on leasehold improvements and equipment to WNB. Par II is a real estate asset holding company. The activities of these affiliates were not considered in this Performance Evaluation as they had no CRA impact nor did the activities hamper the bank's ability to meet the credit needs of the community.

In addition to the subsidiaries discussed above, WFG also owned a federally-chartered savings and loan association, Woodforest Bank (WFB), in Refugio, Texas. In March 2011, WFG merged WFB into WNB. As of March 31, 2011, WFB had assets of \$171 million and 168 banking offices located in Alabama, Florida, Georgia, Kentucky, Louisiana, Mississippi, New York, South Carolina, and Texas. The Home Mortgage Disclosure Act (HMDA) lending data of the legacy WFB is included in this Performance Evaluation.

As a result of the merger, WNB is now located in 17 states, encompassing 237 assessment areas, including: Alabama, Florida, Georgia, Illinois, Indiana, Kentucky, Louisiana, Maryland, Mississippi, New York, North Carolina, Ohio, Pennsylvania, South Carolina, Texas, Virginia and West Virginia and the Charlotte, North Carolina-South Carolina Multi-State MSA. WNB operates 766 banking offices throughout its AAs.

The bank's primary market area is Texas where the bank has 88 percent of its deposits and operates 202 branches, of which 36 branches are traditional brick and mortar offices. Texas is the only state where WNB currently has traditional brick and mortar branches. In the other states, the bank's banking offices are located primarily in Wal-Mart or other retail stores and are referred to in this Performance Evaluation as "in-store" branches. Within Texas, the Houston Metropolitan Area is the bank's primary market area with 91 percent of the state's deposits and 103 banking offices, including 34 offices that are traditional brick and mortar branches.

Since our last CRA examination, bank assets increased from \$3.2 billion to \$3.6 billion as a result of organic growth from the existing branch network as well as the merger with WFB. At March 31, 2012, the bank's loan mix as a percentage of average gross loans were as follows: construction and land development 16.99 percent, 1-4 family residential 33.03 percent, nonfarm nonresidential 35.44 percent, multifamily 2.61 percent, and farmland 0.44 percent. As illustrated by the bank's loan mix, WNB is primarily a commercial lender. Agriculture lending is not a significant lending product of the bank.

As of June 30, 2012, total loans were \$1.6 billion and represented 44 percent of total assets. Tier One Capital was \$340 million. WNB's loan-to-deposit ratio as of June 30, 2012, was 48.14 percent.

We did not identify any legal, financial, or other factors that impede the bank's ability to help meet the credit needs in its AAs. The bank received a *Needs to Improve* rating at the last CRA Examination, dated October 26, 2009. The bank was relatively new in many of their markets and the Needs to Improve rating was assigned primarily based on their overdraft program, which violated Section 5 of the Federal Trade Commission Act.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

WNB qualifies as a Large Bank under the CRA regulation and is therefore subject to being evaluated under the Lending, Investment and Service Tests.

The scope of this evaluation included all loans subject to filing under the Home Mortgage Disclosure Act (HMDA) and all small loans to businesses and farms subject to filing under CRA data collection. Community Development (CD) loans, investments and services include all activities that meet the regulatory definition.

The evaluation period under the Lending Test includes all loans originated or purchased from January 1, 2009 until December 31, 2011. The evaluation period for CD loans, investments and services includes all activities from October 27, 2009 until July 23, 2012.

### **Data Integrity**

The OCC verified the accuracy of the bank's loan data and CD activities in June 2012. We reviewed a sample of HMDA, small loans to businesses and farms loans and also tested a sample of CD loans and investments. The data was considered accurate and this Performance Evaluation is based on accurate loan and investment data.

### **Selection of Areas for Full-Scope Review**

In each state where the bank has an office, a sample of assessment areas (AAs) within that state was selected for full-scope review. The bank has one multi-state AA, the Charlotte AA, and this AA was also selected to receive a full-scope review. 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 AA rating and state ratings. While the state of Texas carried more weight than the other rating areas, the consolidated performance of all the remaining rating areas influenced the rating.

The overall Lending, Investment, and Service Test ratings for the multi-state MSA and each state are primarily based on conclusions drawn on those areas that received full-scope reviews. However, the bank's performance in the limited-scope areas also influenced the rating.

In many markets, the bank made few, if any, HMDA or small business or farm loans. Where there was an insufficient volume of loans to analyze, it was noted in the narrative for the applicable rating area and no analysis was performed.

Equal weight was assigned to the geographic distribution and lending by borrower income level. We also assigned equal weight to the bank's lending performance to low- and moderate-income geographies and/or individuals.

Geographic and borrower distribution conclusions for HMDA, small business, and small farm lending provided the most weight in determining the overall Lending Test conclusions. Community development lending received lesser weight. In determining the conclusions for the Investment Test, the dollar volume of the investment activity and the responsiveness to the community's credit needs were given the most weight. Finally, when determining the Service Test conclusions, accessibility to branch offices and changes in branch locations provided the most weight. Branch hours and services as well as community development services received a lesser amount of weight.

Generally, the same types of products and services are offered throughout WNB's footprint and branch hours may vary in each market but not significantly. Therefore, the narrative regarding the bank's products and services and their banking hours were discussed only in the Texas state rating, but these factors were considered in all full-scope areas.

Refer to the "Scope" section under each state and multi-state metropolitan area for details regarding how the areas were weighted in arriving at the respective ratings.

### **Community Contacts**

Community Affairs Officers from the OCC completed and/or updated community contacts in the majority of the full-scope AAs during the first and second quarters of 2012. Various types of leaders from CD organizations were interviewed including low-income housing, community action leaders and local and governmental leaders. Comments regarding these contacts are summarized in Appendix C Market Profiles for the full-scope areas.

### **Fair Lending or Other Illegal Credit Practices Review**

Pursuant to 12 C.F.R. 25.28(c), or 12 C.F.R. 195.28(c), in determining a national bank's (bank) or Federal Savings Association's (FSA) CRA rating, respectively, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank or FSA, or in any assessment area by an affiliate whose loans have been considered as part of the bank's or FSA's lending performance.

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

## **Charlotte Multi-State**

**CRA Rating for Charlotte Multi-State: Needs to Improve**

**The Lending Test is rated: Needs to Improve**

**The Investment Test is rated: Low Satisfactory**

**The Service Test is rated: Low Satisfactory**

The major factors that support this rating include:

- The geographic distribution of HMDA loans is poor and the distribution of loans by income level is adequate.
- The bank's CD lending in the Charlotte AA had a neutral impact on the Lending Test performance.
- The level of CD investments is adequate.
- Retail banking systems are reasonably accessible to geographies and individuals of different income levels.

### **Description of Institution's Operations in Charlotte Multi-State (Charlotte AA)**

In February 2010, WNB opened an office in Rock Hill, SC which created the Charlotte NC-SC Multi-State AA. WNB has 13 branches in this AA. The Charlotte AA represents 2 percent of the bank's branching network. WNB has a deposit market share of 0.01 percent in the Charlotte AA and has \$16 million in deposits in this AA. The Charlotte AA represents 0.52 percent of the bank's total deposit base.

In terms of lending activity, the Charlotte AA represents 4 percent of the bank's lending activity institution-wide and the bank has a 0.04 percent HMDA market share in this AA.

Refer to the market profiles for the Charlotte AA in Appendix C for detailed demographics.

### **Scope of Evaluation in Charlotte Multi-State AA**

The Charlotte AA was selected to receive a full-scope review. Refer to the tables in Appendix D for more information on lending activity for the Charlotte AA.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Lending Test in Charlotte AA is rated Needs to Improve. Based on a full-scope review, the bank's performance in the Charlotte AA is poor.

### **Lending Activity**

The bank's overall volume of loans in the Charlotte AA is adequate. Lending levels are reasonable considering the bank's size, capacity and presence in the market.

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

During this evaluation period, WNB made 21 home purchase, 5 home improvement and 82 refinance loans. WNB did not make any multifamily or small loans to businesses or farm loans. Home improvement loans were not analyzed as the bank did not make a sufficient volume of loans to perform a meaningful analysis.

More weight was placed on refinance loans than home purchase loans as refinance loans represent 75 percent of all mortgage loans originated in this AA. WNB is not a predominant home mortgage lender in the AA. In 2010, WNB was ranked 151 out of 532 lenders in overall market share for total home mortgage loans in the Charlotte AA. WNB had nominal total market share of 0.04 percent.

### **Distribution of Loans by Income Level of the Geography**

Overall, WNB's geographic distribution of loans is poor. The geographic distribution of both home purchase and refinance loans is poor.

#### ***Home Mortgage Loans***

Refer to Tables 2, 3, 4, and 5 in the Charlotte AA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases for 2009-2011.

#### **Home Purchase Loans**

The geographic distribution of home purchase loans is very poor. During this evaluation period, WNB made no home purchase loans in either low- or moderate-income census tracts (CTs). This is considered very poor performance. The bank did not have a home purchase market share in either low- or moderate-income census tracts.

Home purchase loans represent 19 percent of the bank's HMDA-reportable loans in the Charlotte AA. Very little weight was given to this product in the overall Lending Test rating for HMDA-reportable loans.

### Home Mortgage Refinance Loans

The geographic distribution of refinance loans is poor. During this evaluation period, WNB made no refinance loans in low-income CTs. Their percentage of loans in moderate-income CTs was poor and is lower than the percentage of owner occupied units in these tracts.

The bank did not have a market share of refinance loans in low-income tracts. However, their refinance market share in moderate-income tracts was excellent and exceeds their overall market share.

### ***Lending Gap Analysis***

A lending gap analysis was not performed for this AA, as the lending volume in the Charlotte AA represents 4 percent of the total reported loans for WNB during this evaluation period.

### ***Inside/Outside Ratio***

All loans in the Charlotte AA were purchased by the bank and inside the AA. The percentage of lending in the AA was a neutral factor in the overall analysis of the Lending Test.

### **Distribution of Loans by Income Level of the Borrower**

Overall, WNB's distribution of HMDA loans by income level of the borrower is adequate. The bank's distribution of home purchase loans is poor and their distribution of refinance loans is adequate.

### ***Home Mortgage Loans***

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

### Home Purchase Loans

The distribution of home purchase loans by borrower income level is poor. WNB made no home purchase loans to low-income borrowers in the AA. WNB had no low-income market share. The percentage of loans to moderate-income borrowers is adequate and somewhat lower than the percent of moderate-income families in the AA. Their market share to moderate-income borrowers equals their overall market share.

### Home Mortgage Refinance Loans

The distribution of refinance loans by borrower income level is adequate. The percentage of loans to low-income borrowers is significantly lower than the percentage of low-income families in the AA. This is considered very poor performance. The percentage of loans to moderate-income borrowers is good and near the percent of the moderate-income families. WNB's market share to low-income borrowers is adequate and somewhat lower than their overall market share. Whereas, their moderate-income market share is poor and lower than their overall market share.

### **Community Development Loans**

WNB's level of CD lending had a neutral impact on the Lending Test rating. WNB made two loans totaling \$6.5 million to a foundation for crime prevention for senior citizens. The 1 percent yield on this loan is allocated throughout the banks' AAs and the allocated portion of the yield to this AA is \$300. This loan was not considered complex or innovative.

The primary objective of this foundation is to reduce crime in the nation's senior housing facilities and to provide ongoing, effective crime prevention programs that promote safe, secure and high quality of life environments for senior housing residents. The organization purchases securities with the loan proceeds and uses the first 1.875 percent of the earnings to fund the programs. These funds help ensure a safe and secure crime-free residence to more than 1,800 residents. The loan meets the regulatory definition of a CD loan.

### **INVESTMENT TEST**

The bank's performance under the Investment Test for the Charlotte Multi-State AA is rated Low Satisfactory. Based upon a full-scope review, the bank's performance in the Charlotte Multi-State AA is adequate.

### **Conclusions for Areas Receiving Full-Scope Reviews**

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

The opportunity to make CD investments in this AA is high. Based on the bank's responsiveness to the identified credit needs, their level of CD investments is adequate. During the evaluation period, WNB made four investments within the Charlotte Multi-State AA totaling \$151 thousand. This represented approximately 10.06 percent of allocated Tier One Capital for the full-scope AA. All of the investments were grants/donations to organizations in the AA that provide affordable housing for low- and moderate-income (LMI) individuals and families. Affordable housing was identified as a community credit need in this AA.

Refer to Table 14 in Appendix C for this multi-state AA 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 Charlotte AA is rated Low Satisfactory. Based on a full-scope review, the bank's performance in the Charlotte AA is adequate.

### **Retail Banking Services**

Refer to Table 15 in the Charlotte AA 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.

WNB operates 13 banking offices in the Charlotte AA, all of which are located in Wal-Mart stores. Of the 13 branches, none are located in low-income CTs and 3 are in moderate-income CTs. The bank's branch distribution in low-income CTs is significantly lower than the percentage of the population in the AA. However, only 3.2 percent of the population reside in these low-income tracts. In moderate-income tracts, the bank's percentage of branches exceeds the percentage of the population in the area. The bank's delivery systems are reasonably accessible to geographies and individuals of different income levels in the AA.

The bank's record of opening and closing branches has not adversely affected the accessibility of delivery systems, particularly in low- or moderate-income geographies or to low- or moderate-income families in the area. During this evaluation period, there were no banking offices closed in the AA and the bank opened one office located in a middle-income census tract.

### **Community Development Services**

In the Charlotte AA, WNB's record of providing CD services is adequate based on their resources and their responsiveness to identified needs in the community. We identified a significant number of non-profit organizations and Community Development Financial Institutions (CDFIs) that operate in this AA. During this evaluation period, WNB provided financial services using the FDIC's Money Smart program and held 78 classes totaling 125 hours for low- and moderate-income individuals in the area.

## State of Texas

### **CRA Rating for Texas: Satisfactory**

**The Lending Test is rated: Low Satisfactory**

**The Investment Test is rated: Low Satisfactory**

**The Service Test is rated: Low Satisfactory**

The major factors that support this rating include:

- The overall level of lending is adequate.
- Lending inside the AAs in Texas is excellent. A substantial majority of loans originated during this evaluation period were originated in the AAs.
- The geographic distribution of loans is adequate. The distribution of loans by income level is also adequate.
- The level of CD investments is adequate.
- Retail delivery systems are reasonably accessible to geographies and individuals of different income levels in the AAs.

### **Description of Institution's Operations in Texas**

WNB's primary operations are in Texas. The bank has 24 AAs in the state and operates 34 traditional branches and 168 in-store branches, primarily located in Wal-Mart and other retail stores. The bank's branch network in the other 16 states is exclusively in Wal-Mart stores. The state of Texas represents 26 percent of the bank's branching network and 88 percent of their deposit base. WNB has \$2.6 billion in deposits concentrated in the state.

WNB is ranked number 18 in the state with a deposit market share of 0.47 percent. Competition in the state is strong with 648 financial institutions with banking offices. Primary competition is provided by multi-national banks and large regional institutions such as JP Morgan Chase, Bank of America, Wells Fargo, USAA, Amegy Bank, Compass Bank, and Frost Bank.

Refer to the market profiles for the state of Texas in Appendix C for detailed demographics and other performance context information for the AA that received a full-scope review.

## **Scope of Evaluation in Texas**

We selected three full-scope AAs to review in the state of Texas. These are Houston-Sugarland-Baytown MSA (Houston AA), Dallas-Plano-Irving MSA (Dallas AA), and Fort Worth-Arlington MSA (Fort Worth AA). The bank's performance in the Houston AA will drive the rating for Texas as 94 percent of the bank's lending activity, 51 percent of their branching network and 91 percent of their deposits in the state is centered in this AA.

Limited-scope reviews were performed for the Amarillo MSA, Austin MSA, Beaumont MSA, Bee and Refugio counties, Brownsville MSA, Cass County, Cooke County, East Texas Non-MSA, Gillespie County, Harrison County, Henderson County, Howard County, Longview MSA, Matagorda-Wharton counties, San Antonio MSA, Sherman MSA, Texarkana MSA, Titus County, Tyler MSA, Victoria MSA, and Washington County.

Small business loans received the most weight in determining the overall rating for the Lending Test. WNB made more small business loans than any other loan product; thereby, we assigned more weight to this product. In terms of mortgage lending, equal weight was assigned to home purchase and refinance loans. Home improvement loans received the least weight. This weighting is reflective of the bank's lending performance during this evaluation period and their overall business strategy.

Farm lending was not a primary product and represented one percent of total reportable loans. While we analyzed this product in the Houston AA, this product carried very little weight in arriving at the overall Lending Test rating.

Refer to the tables in Appendix D for more information on lending activity for the state of Texas.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Lending Test in Texas is rated Low Satisfactory. Based on a full-scope review, the bank's performance is adequate in the Houston AA and poor in the Dallas and Fort Worth AAs. The banks' performance in the Houston AA drove the overall state rating.

### **Lending Activity**

Overall, lending activity in Texas is adequate. Lending levels are reasonable considering the bank's capacity.

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

Based on Federal Deposit Insurance Corporation (FDIC) Deposit Market Share data as of June 30, 2011, WNB is the 11th largest banking institution in the Houston AA with a 1.5 percent deposit market share. The largest competitors in the AA are JP Morgan Chase (35 percent of market share), Wells Fargo (21 percent), Bank of America (7 percent), Compass Bank (5 percent) and Amegy Bank (5 percent). WNB also has a 0.48 percent small business market share and 0.11 percent HMDA market share.

During this evaluation period, the bank made 1,314 small business loans and 766 HMDA loans. In terms of individual mortgage products, WNB made 281 home purchase loans, 198 home improvement loans, 268 refinance loans and 5 multifamily loans in the Houston AA. Multifamily loans were not analyzed, as any analysis of this product would not be meaningful.

As illustrated by the bank's lending activity, WNB is not a predominant mortgage lender in the Houston AA. In 2010, WNB was ranked 93rd out of 755 HMDA lenders in overall market share. In terms of individual loan products, the bank ranked 100<sup>th</sup> in home purchase loans (market share 0.08 percent), 115th in refinance loans (market share 0.08 percent) and 13th in home improvement loans (market share 1.7 percent). There are 595 home purchase, 578 refinance and 210 home improvement lenders in the Houston AA. The reporting lenders included several large banks and mortgage companies.

WNB is one of the top 20 small business lenders in the Houston AA. Based on 2010 peer Small Business data, WNB was ranked 19th based on the number of loans with a 0.48 percent market share and 14th by dollar volume with 2.12 percent market share. There are 154 small business lenders in the AA. Small business lending is dominated by several large banks and major credit card lenders.

The bank did not have a significant deposit market share in either the Dallas or Fort Worth AA. WNB has a 0.05 percent deposit market share in the Dallas AA, representing \$70 million in deposits and a 0.16 percent of the market share in the Fort Worth AA, representing \$42 million in deposits. There is strong financial competition in the Texas full-scope markets.

In the Fort Worth AA, WNB made 9 home purchase, 1 home improvement and 10 refinance loans. Whereas, in the Dallas AA, WNB made 12 home purchase, 3 home improvement and 21 refinance loans. WNB made 8 and 14 small business loans in the Dallas and Fort Worth AAs, respectively. In addition, WNB made no multifamily or small loans to farms in either the Dallas or Fort Worth AAs.

We did not analyze any products in the Fort Worth AA and the only product analyzed in the Dallas AA was refinance loans. The bank did not make a sufficient volume of loans in these products to perform a meaningful analysis.

## **Distribution of Loans by Income Level of the Geography**

Overall, WNB's geographic distribution of loans is adequate. Their distribution of HMDA loans is poor. Whereas, their distribution of small loans to businesses is good and their distribution of small loans to farms is adequate. More weight was assigned to small loans to businesses.

### ***Home Mortgage Loans***

Refer to Tables 2, 3, 4, and 5 in the state of Texas section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases for 2009 to 2011.

#### Home Purchase Loans

Overall, the geographic distribution of home purchase loans in both low- and moderate-income CTs is poor.

WNB's percentage of loans in low-income CTs is adequate and is somewhat lower than the percentage of owner occupied units. However, the bank did not have a market share of home purchase loans in low-income tracts. The percentage of loans in moderate-income CTs is lower than the percentage of owner occupied units. Their market share of home purchase loans is also significantly lower than the bank's overall market share. This reflects poor performance.

Home purchase loans represent 37 percent of the bank's HMDA-reportable loans in the Houston AA. Equal weight was given to home purchase and refinance loans in determining the bank's overall performance for HMDA-reportable loans.

#### Home Improvement Loans

In the Houston AA, the bank's geographic distribution of home improvement loans is adequate.

In low-income CTs, the bank's distribution of loans is poor and is significantly lower than the percentage of owner occupied units in these tracts. However, the bank's market share in low-income tracts is near their overall market share. In moderate-income CTs, WNB's percentage of loans and their markets share is somewhat lower than the demographic comparators. The bank's performance in moderate-income tracts is adequate.

Home improvement loans represent 26 percent of the HMDA-reportable loans in the Houston AA and received the least weight of the three HMDA loan products.

### Home Mortgage Refinance Loans

In the Houston AA, the bank's geographic distribution of refinance loans is poor. The percentage of loans in both low- and moderate-income CTs is significantly lower than the percentage of owner occupied units and is very poor. The bank did not have a market share of refinance loans in low-income tracts. However, their market share in moderate-income CTs is good and is near their overall market.

Refinance loans represent 35 percent of the bank's HMDA-reportable loans in the Houston AA.

In the Dallas AA, the bank's geographic distribution of refinance loans is poor. The bank did not make any refinance loans in low-income CTs. This performance is considered very poor. The percentage of loans in moderate-income CTs is poor and is significantly lower than the percentage of owner occupied units in the Dallas AA. The bank did not have a notable market share for refinance loans in either low- or moderate-income CTs.

### ***Small Loans to Businesses***

Overall, the geographic distribution of small loans to businesses is good in the Houston AA.

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

The geographic distribution of small loans to businesses is adequate in low-income CTs and good in moderate-income CTs. The bank's percentage of loans in low-income tracts is somewhat lower than the percentage of businesses in these tracts. The bank's low-income market share is also somewhat lower than their overall market share of loans in all tracts. Whereas, the percentage of loans in moderate-income CTs is near the demographic comparator and the bank's market share exceeds their overall market share.

### ***Small Loans to Farms***

Overall, the geographic distribution for small loans to farms in the Houston AA is adequate.

Refer to Table 7 in the state of Texas 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.

WNB originated 21 small loans to farms in the Houston AA during the evaluation period. No loans were originated in low-income CTs; however, only 2.81 percent of the farms in the AA are located in these CTs. Thus, lending opportunities are considered limited. WNB did not have a small farm loan market share in low-income tracts. WNB's distribution of loans in moderate-income tracts is good and is near the percent of farms in these tracts. Their small farm loan market share in moderate-income CTs exceeds their overall market share.

### ***Lending Gap Analysis***

Reports and maps detailing WNB's lending activity over the evaluation period for home mortgage loans and small loans to businesses were reviewed in the Houston AA to identify gaps in the geographic distribution of those loans. No unexplained gaps were identified.

### ***Inside/Outside Ratio***

An analysis of the inside/outside ratio was completed at the state level. WNB has an excellent record of lending inside its AAs. A substantial majority of the number of loans originated during the evaluation period were in the bank's AAs. Overall, 89 percent of the loans originated were in the bank's AAs. About 85 percent of HMDA loans and 96 percent of small loans to businesses were originated inside the AAs in the state of Texas. The bank's lending in the AA had a positive impact on the overall lending analysis.

### **Distribution of Loans by Income Level of the Borrower**

Overall, WNB's distribution of loans by borrower income level is adequate. The distribution of HMDA loans is poor. The distribution of small loans to businesses and small loans to farms is good. Small farm lending received very little weight in determining the final rating.

### ***Home Mortgage Loans***

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

### **Home Purchase Loans**

The distribution of home purchase loans by borrower income level is poor. The percentage of loans to both low- and moderate-income borrowers is poor and is significantly lower than the percent of the low- or moderate-income families in the Houston AA, respectively. The market share for both low- and moderate-income borrowers is also lower than the bank's overall market share.

### Home Improvement Loans

The distribution of home improvement loans by borrower income level in the Houston AA is good. WNB's dispersion of loans to low-income borrowers is adequate. Their percentage of loans to low-income borrowers is poor and lower than the percent of the low-income families in the AA. However, WNB's low-income market share of home improvement loans is excellent and exceeds their overall market share.

For moderate-income borrowers, the bank's dispersion of loans is good as their percentage of loans is near the percent of the moderate-income families in the AA. WNB's market share to moderate-income borrowers is also near their overall market share.

### Home Mortgage Refinance Loans

The distribution of refinance loans in the Houston AA by borrower income level is poor. The percentage of loans to low-income borrowers is poor and is significantly lower than the percent of low-income families in the AA. WNB does not have a notable market share for low-income borrowers. Their percentage of loans to moderate-income borrowers is also poor as the dispersion of loans is lower than the percent of the moderate-income families in the AA. However, WNB's moderate-income market share is good and is near the bank's overall market share.

The distribution of refinance loans in the Dallas AA is poor. The percentage of loans to both low- and moderate-income borrowers is significantly lower than the percentage of these families in the AA. WNB does not have a market share for either low-income or moderate-income borrowers.

### ***Small Loans to Businesses***

Refer to Table 11 in the state of 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.

Overall, the distribution of loans to small businesses in the Houston AA is good. WNB's dispersion of loans to small businesses is somewhat lower than the percent of small businesses in the AA. However, the bank has an excellent small business market share, which significantly exceeds their overall market share to all businesses. In addition, a majority of the bank's loans was for amounts \$100 thousand or less which indicates that they are meeting the needs of businesses for smaller dollar loans.

### ***Small Loans to Farms***

Refer to Table 12 in the state of 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 farms.

Overall, the distribution of loans to small farms in the Houston AA is good. Both WNB's dispersion of loans to small farms and their market share is near the demographic comparators.

## **Community Development Loans**

WNB's level of CD loans is adequate. The bank made 16 loans for \$14.2 million. The bank's CD lending volume represents 4.2 percent of allocated Tier One Capital. These loans were not considered innovative or complex but were responsive to the identified credit needs of the community. The following summarizes the bank's CD lending activity in the Houston AA:

Affordable Housing - \$12.8 million: Eleven loans totaling \$12.8 million were made for affordable housing. The bank's CD loans were made to a variety of entities that provide CD benefits to the community including affordable housing and meeting the residential needs of adults with intellectual and development disabilities, and a loan to a non-profit community redevelopment corporation that provides housing to low- and moderate-income families.

Community Development Services - \$1.4 million: Five loans totaling \$1.4 million were made to non-profit organizations that provide direct social and educational services to Montgomery County's economically disadvantaged children and adults and assisted with Hurricane Ike disaster recovery assistance for home repair and replacement, household items replacement, and disaster case management services.

WNB also made two loans totaling \$6.5 million to a foundation that promotes crime prevention for senior citizens. The 1 percent yield on this loan is allocated throughout the banks' AAs and the allocated portion of the yield to this AA is \$5,500.

WNB made no community development loans in either the Dallas or Fort Worth AAs.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Austin MSA is not inconsistent with the bank's overall Low Satisfactory performance under the Lending Test in Texas. Performance in the Amarillo MSA, Austin MSA, Beaumont MSA, Bee and Refugio counties, Brownsville MSA, Cass County, Cooke County, East Texas Non-MSA, Gillespie County, Harrison County, Henderson County, Howard County, Longview MSA, Matagorda-Wharton counties, San Antonio MSA, Sherman MSA, Texarkana MSA, Titus County, Tyler MSA, Victoria MSA, and Washington County is weaker than the bank's performance in the full-scope AA.

The bank's lending levels in these AAs were significantly weaker than in the Houston full-scope AA. However, the combined performance in these limited-scope AAs was not significant enough to impact the bank's overall state rating.

Refer to the Tables 1 through 12 in the state of Texas section of Appendix D for the facts and data that support these conclusions.

## **INVESTMENT TEST**

The bank's performance under the Investment Test in Texas is rated Low Satisfactory. Based upon the full-scope review, the bank's performance in the Fort Worth, Dallas and Houston AAs is adequate. Performance in the limited-scope AAs did not impact the bank's overall Investment Test rating.

### **Conclusions for Areas Receiving Full-Scope Reviews**

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

During the evaluation period, WNB made 23 investments in the Houston AA totaling \$12.1 million. Given the ample opportunities in the AA and the bank's responsiveness to meeting the identified credit needs of the community, this performance is adequate. In terms of total dollar amount, 22.58 percent of the bank's investments and grants were made to organizations in the AA that provide affordable housing for LMI individuals and families. The remaining investments were donations to non-profit organizations that provide community services and an investment in a qualifying Community Development Financial Institution (CDFI). The bank's investment in the AA represents 4.55 percent of allocated Tier One Capital.

In the Dallas AA, WNB made eight investments totaling \$1.3 million. Based upon the dollar amount of the investments and ample opportunities in the AA, the bank's responsiveness to the CD needs in the Dallas AA is adequate. In terms of total dollar amount, 24.93 percent of the bank's investments and grants were made to organizations in the AA that provide affordable housing for LMI individuals and families. The remaining investments were donations to non-profit organizations that provide community services and an investment in a qualifying CDFI. This investment amount represents 20.38 percent of allocated Tier One Capital.

For the Fort Worth AA, WNB made one investment during this evaluation period totaling \$386 thousand. This investment was made to an organization that provides affordable housing to LMI individuals and represents 7.24 percent of allocated Tier One Capital for this full-scope AA. There are ample opportunities to make CD investments in this AA. Given the banks' size and resources, the banks' responsiveness to the community's credit needs is adequate.

## **Conclusions for Area Receiving Limited-Scope Reviews**

Based upon the limited-scope reviews, the bank's performance in the Amarillo MSA, Beaumont MSA, Bee and Refugio counties, Brownsville MSA, Cass County, Cooke County, East Texas Non-MSA, Gillespie County, Harrison County, Henderson County, Howard County, Longview MSA, Matagorda-Wharton counties, Sherman MSA, Texarkana MSA, Titus County, Tyler MSA, Victoria MSA, and Washington County is weaker than the bank's overall performance in the full-scope AAs. The bank's investment amount in these AAs was less than in the full-scope areas.

However, the bank's investments in the Austin and San Antonio MSA AAs is not inconsistent with the bank's performance in the full-scope AAs. The combined performance in the limited-scope AAs was not significant enough to impact the overall rating for the state.

Refer to Table 14 in Appendix C for this state 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 Texas is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the Houston and Fort Worth AAs is adequate but poor in the Dallas AA.

### **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.

#### Houston AA

In the Houston AA, WNB's delivery systems are reasonably accessible to geographies and individuals of different income levels. The bank operates 103 banking offices in this AA, of which 34 are traditional banking offices. Of the 103 banking offices, one is located in a low-income CT and 17 are located in moderate-income CTs. In both low- and moderate-income CTs, WNB's branch distribution is significantly lower than the percentage of the population in these tracts.

However, when we considered the 2010 Census changes to the tract designation, the bank now has seven branches in a low-income and 21 in moderate-income tracts. The bank's branch distribution in both low- and moderate-income tracts is considered adequate and is somewhat lower than the demographic comparators based on 2010 census data.

The bank's record of opening and closing branches has not adversely affected the accessibility of delivery systems, particularly in low- or moderate-income geographies or to low- or moderate-income families in the area. During this evaluation period, the bank closed two banking offices located in moderate-income CTs. However, the bank also opened two other offices located in moderate-income CTs.

WNB offers home purchase, home improvement, refinance, consumer and commercial loans over the internet or applicants can receive an application at a banking office. Additionally, WNB offers Western Union money services and credit cards through a third party. The bank also offers a low-cost checking product that features unlimited transactions with an opening deposit of \$25 dollars. This account does not have a monthly service charge if the account has a direct deposit or if a minimum balance greater than \$100 dollars is maintained.

The bank's business hours and services do not vary in a way that inconvenience low- or moderate-income geographies or individuals. All in-store branches are open 7-days a week and the hours of operation vary, with opening times between 8 and 10 am to closing times between 4 and 6 pm, Monday through Friday. Saturday banking hours vary from 9 or 10 am until 4 or 5 pm. Banking hours on Sunday vary from 11 am until noon with closing hours between 4 or 5 pm.

Traditional branch hours vary market to market based on transaction volume and local demand. Generally, traditional branch hours are Monday through Thursday from 9 am to 5 pm and Friday from 9 am to 6 pm. WNB also offers Saturday lobby hours in the majority of traditional branches from 9 am to 2 pm.

WNB offers online banking that provides access to bill pay, transfers, statements, available balances, images of checks, and the ability to receive electronic statements and daily or weekly email notifications of account balances, pending and posted transactions and fees.

#### *Dallas AA*

WNB's delivery systems are accessible to limited portions of the banks' AA. There are 25 banking offices in this AA, primarily in Wal-Mart stores. None of the branches are in low-income CTs and two are in moderate-income tracts. The bank's distribution of branches in both low- and moderate-income tracts is significantly lower than the percentage of the population in these tracts. Since the last exam, WNB opened one office in an upper-income tract. No banking offices were closed in this AA.

### *Fort Worth AA*

WNB's delivery systems are reasonably accessible to geographies and individuals of different income levels. WNB has 15 banking offices in this AA. One office is a traditional branch. WNB has no branches located in low-income tracts and therefore the percentage of branches is significantly lower than the percentage of the population in these tracts. In moderate-income tracts, the bank's percentage of branches exceeds the percentage of the population in these tracts. There were no banking offices opened or closed in this AA.

### **Community Development Services**

#### Houston AA

WNB's record of providing CD services is good. While these services were not innovative, they demonstrated a good responsiveness to meeting the identified needs of the community. We identified a significant number of non-profit organizations and CDFIs that operate in this AA. During this evaluation period, WNB primarily provided financial services using the FDIC's Money Smart and Junior Achievement programs and held 421 classes totaling 804 hours for low- and moderate-income individuals in the area.

In addition, bank employees provided CD services to 14 organizations in the AA through membership on Boards and committees that provide financial literacy programs. Some specific examples are:

- The CRA Officer serves on the Board of Directors for an organization that offers credit counseling services and teaches the Fundamentals of Good Credit course. Clients of the organization are predominantly low- and moderate-income. The organization reports that in 2011, 58 percent of their clients have incomes of less than 50 percent of the median family income and 34 percent have incomes of 50 to 80 percent of the median family income. The CRA Officer is also involved in public speaking events about financial education and has taught a six-week Good Credit Workshop.
- A bank employee serves as a Board member for an organization that provides financial education at low-income schools.

#### Dallas AA

WNB's record of providing CD services is adequate based on their responsiveness to meeting the needs of the AA. We identified a significant number of qualified CD organizations that operate in this AA. During this evaluation period, WNB primarily provided financial services using the FDIC's Money Smart and Junior Achievement programs and held 79 classes totaling 116 hours for low- and moderate-income individuals in the area.

### Fort Worth AA

WNB's record of providing CD services is adequate based on their responsiveness to meeting the needs of the AA. We identified a significant number of qualified CD organizations that operate in this AA. During this evaluation period, WNB primarily provided financial services using the FDIC's Money Smart and Junior Achievement programs and held 105 classes totaling 131.50 hours for low- and moderate-income individuals in the area.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Amarillo MSA, Austin MSA, Beaumont MSA, Bee and Refugio counties, Brownsville MSA, Cass County, Cooke County, East Texas Non-MSA, Gillespie County, Harrison County, Henderson County, Howard County, Longview MSA, Matagorda-Wharton counties, San Antonio MSA, Sherman MSA, Texarkana MSA, Titus County, Tyler MSA, Victoria MSA, and Washington County is not inconsistent with the bank's overall Low Satisfactory performance under the Service Test in Texas.

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

## **State of Alabama**

**CRA Rating for State of Alabama: Needs to Improve**  
**The Lending Test is rated: Needs to Improve**  
**The Investment Test is rated: Low Satisfactory**  
**The Service Test is rated: Low Satisfactory**

The major factors that support this rating include:

- The overall level of lending is poor.
- WNB made an adequate level of CD investments.
- Retail delivery systems are reasonably accessible to geographies and individuals of different income levels.

### **Description of Institution's Operations in State of Alabama**

WNB has 37 branches in the state of Alabama. The state of Alabama represents 5 percent of the bank's branching network and 0.52 percent of their deposit base. The bank has deposits of \$16 million in the state. WNB has a small presence in the state and is ranked number 168 out of 172 institutions with a deposit market share of 0.02 percent.

WNB has 10 AAs in the state including the Anniston MSA, Birmingham MSA, Cherokee County, Cullman-Marshall counties, Decatur MSA, Huntsville MSA, Mobile MSA, Montgomery MSA, Southern AA and the Tuscaloosa MSA.

### **Scope of Evaluation in State of Alabama**

We selected one AA in the state to perform a full-scope review, the Southern AA. The Southern AA represents 22 percent of the bank's deposits and 22 percent of their branches in the state. Performance in this area was given more weight than performance in limited-scope AAs.

Limited-scope reviews were performed for Anniston MSA, Birmingham MSA, Cherokee County, Cullman-Marshall counties, Decatur MSA, Huntsville MSA, Mobile MSA, Montgomery MSA, and Tuscaloosa MSA.

Refer to the tables in Appendix D for more information on lending activity for the State of Alabama.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Lending Test in Alabama is rated Needs to Improve. Based on a full-scope review, the bank's performance in the Southern AA is poor.

### **Lending Activity**

Overall, lending activity in the Southern AA is poor. WNB made 2 home purchase, 1 home improvement, and 7 refinance loans in the Southern AA during this evaluation period. In addition, the bank made no multifamily loans, small loans to businesses or small loans to farms. No lending analysis was performed, as WNB did not make a sufficient volume of loans in any product to perform a meaningful analysis. Lending levels are not reasonable considering the bank's capacity. Community development lending had a neutral impact on the overall lending rating for the Southern AA

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

### **Community Development Loans**

WNB's level of CD lending had a neutral impact on the bank's lending performance in the Southern AA. WNB made two loans totaling \$6.5 million to a foundation that promotes crime prevention for senior citizens. This AAs' allocated portion of the 1 percent yield on this loan is \$500. This loan was not considered complex or innovative.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the for Anniston MSA, Birmingham MSA, Cherokee County, Cullman-Marshall counties, Decatur MSA, Huntsville MSA, Mobile MSA, Montgomery MSA, and Tuscaloosa MSA is not inconsistent with the bank's overall Needs to Improve performance under the Lending Test in the Southern AA.

Performance in the Birmingham MSA is slightly stronger than the bank's performance in the other AAs. However, the bank's performance in this AA was not significant enough to impact the overall rating.

Refer to the Tables 1 through 12 in the state of Alabama section of Appendix D for the facts and data that support these conclusions.

## **INVESTMENT TEST**

The bank's performance under the Investment Test in Alabama is rated Low Satisfactory. Based upon a full-scope review, the bank's performance in the Southern Non-MSA AA is adequate. Performance in the limited-scope AAs, as discussed below, did not impact the bank's overall Investment Test rating.

### **Conclusions for Areas Receiving Full-Scope Reviews**

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

During the evaluation period, WNB made six investments in the Southern Non-MSA AA totaling approximately \$127 thousand. This represents 26.62 percent of allocated Tier One Capital for the full-scope AA.

Based upon the dollar amount of investments and the limited opportunities in the AA, the bank's responsiveness to the CD needs within the Southern Non-MSA AA is adequate. All of the bank's investments and grants were made to organizations in the AA that provide affordable housing for LMI individuals and families.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on the limited-scope reviews, the bank's performance in the for Anniston MSA, Birmingham MSA, Cherokee County, Cullman-Marshall counties, Decatur MSA, Huntsville MSA, Montgomery MSA, and Tuscaloosa MSA is weaker than the bank's overall performance in the full-scope AA. The dollar amount of investments in these AA was less than in the full-scope AA.

The bank's investment in the Mobile MSA was stronger than their investments in the full-scope AA. The combined performance in the limited-scope AAs was not significant enough to impact the overall rating for the state.

Refer to Table 14 in Appendix C for this state 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 Alabama is rated Low Satisfactory. Based on a full-scope review, the bank's performance in the Southern AA is adequate.

## **Retail Banking Services**

Refer to Table 15 in the Alabama 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.

WNB's delivery systems are reasonably accessible to geographies and individuals of different income levels. The bank operates eight banking offices in this AA, all of which are located in Wal-Mart stores. There are no low-income CTs in this AA. WNB has one branch in a moderate-income CT and the percentage of branches is near to the percentage of the population in these tracts. The bank also has two branches located in distressed/underserved middle-income tracts. During this evaluation period, WNB opened two offices in the AA; both offices were located in upper-income census tracts. WNB did not close any banking offices in the AA.

## **Community Development Services**

In the Southern AA, WNB's record of providing CD services is adequate based on their responsiveness to the identified needs of the AA. We identified a limited number of non-profit organizations that operate in this AA. During this evaluation period, WNB primarily provided financial services using the FDIC's Money Smart program and held 15 classes totaling 36 hours for low- and moderate-income individuals in the area.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Anniston MSA, Birmingham MSA, Cherokee County, Cullman-Marshall counties, Decatur MSA, Huntsville MSA, Mobile MSA, Montgomery MSA, and Tuscaloosa MSA is not inconsistent with the bank's overall Low Satisfactory performance under the Service Test in Alabama.

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

## **State of Florida**

**CRA Rating for State of Florida: Needs to Improve**

**The Lending Test is rated: Needs to Improve**

**The Investment Test is rated: Low Satisfactory**

**The Service Test is rated: Low Satisfactory**

The major factors that support this rating include:

- The overall level of lending is poor.
- The level of CD investments is adequate. Performance in the limited-scope AA had a positive impact on the rating.
- Retail delivery systems are reasonably accessible to geographies and individuals of different income levels in the AA.

### **Description of Institution's Operations in State of Florida**

WNB has three AAs in the state of Florida with one branch in each AA. The state of Florida represents 0.39 percent of the bank's branching network and 0.05 percent of the deposit base. The bank has \$1.6 million in deposits in the state. WNB has a small presence in this state.

Refer to the market profiles for the Pensacola AA in Appendix C for detailed demographics.

### **Scope of Evaluation in State of Florida**

We selected one AA in the state to perform a full-scope review, the Pensacola AA. The Pensacola AA represents 33 percent of the bank's branching network and 23 percent of the deposits in the state. Performance in this area was given more weight than performance in limited-scope AAs. Although the bank's performance in the limited-scope AAs influenced the overall bank rating.

Limited-scope reviews were performed for Ocala and Tampa MSAs.

Refer to the tables in Appendix D for more information on lending activity for the State of Florida.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Lending Test in Florida is rated Needs to Improve. Based on a full-scope review, the bank's performance in the Pensacola AA is poor.

## **Lending Activity**

Overall, lending activity in the Pensacola AA is poor. WNB did not make any home purchase, home improvement, multifamily, small loans to farms or small loans to businesses. Additionally, the bank only made three refinance loans in the Pensacola AA during this evaluation period. The bank's loan volume in all products was insufficient to perform meaningful analyses. Community development lending had a neutral impact on the overall lending rating for the Pensacola AA. Lending levels are not reasonable considering the bank's capacity.

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

## **Community Development Loans**

WNB's level of CD lending had a neutral impact on their lending performance in the Pensacola AA. WNB made two loans totaling \$6.5 million to a foundation that promotes crime prevention for senior citizens. This AAs' allocated portion of the 1 percent yield on this loan is \$250. This loan was not considered complex or innovative.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Ocala and Tampa MSAs is not inconsistent with the bank's Needs to Improve performance in the full-scope AA.

Refer to the Tables 1 through 12 in the state of Florida section of Appendix D for the facts and data that support these conclusions.

## **INVESTMENT TEST**

The bank's performance under the Investment Test for Florida is rated Low Satisfactory. Based upon a full-scope review, the bank's performance in the Pensacola AA is poor. However, performance in the limited-scope AAs, as discussed below, had a positive impact on the bank's overall Investment Test rating.

## **Conclusions for Areas Receiving Full-Scope Reviews**

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

During the evaluation period, WNB made two investments in the Pensacola AA totaling \$5 thousand. Based upon the dollar amount of investments, the bank's responsiveness to the CD needs within the Pensacola AA is poor. All of the bank's investments and grants were made to organizations in the AA that provided affordable housing for LMI individuals and families.

The banks' CD investment in this AA represents 12.82 percent of allocated Tier One Capital.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based upon the limited-scope reviews, the bank's performance in the Ocala MSA is weaker than the bank's performance in the full-scope AA. The bank's investments in this area was less than the investments in the full-scope AA.

However, the bank's investments in the Tampa MSA were significantly higher than their investments in the full-scope AA. Therefore, the bank's performance in the Tampa MSA is significantly stronger than the overall performance in the full-scope AA. The investment activities in the Tampa MSA is adequate. The Tampa MSA represents 53 percent of the bank's deposits in the state of Florida. WNB's performance in this AA had a positive impact on the overall state rating.

Refer to Table 14 in Appendix C for this state 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 Florida is rated Low Satisfactory. Based on a full-scope review, the bank's performance in the Pensacola AA is poor. However, the bank's performance in the limited-scope AAs influenced the rating.

### **Retail Banking Services**

Refer to Table 15 in the state of Florida 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.

WNB operates one banking office in the Pensacola AA. This branch is located in a middle-income CT and was opened during this evaluation period. No offices were closed in this AA during this evaluation period.

## **Community Development Services**

In the Pensacola AA, WNB's record of providing CD services is poor based on their responsiveness to meeting the identified needs in the AA. We identified some non-profit organizations that operate in this AA. During this evaluation period, WNB primarily provided financial services using the FDIC's Money Smart program and held one class totaling two hours for low- and moderate-income individuals in the area.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Ocala AA is not inconsistent with the bank's performance in the full-scope AA.

However, the bank's performance in the Tampa MSA was stronger than their overall performance in the full-scope AA. WNB has one branch in the Tampa MSA located in a moderate-income tract. The Tampa AA has 53 percent of the state's deposits. The bank's performance in the Tampa AA influenced the overall bank rating.

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

## **State of Georgia**

**CRA Rating for State of Georgia: Needs to Improve**

**The Lending Test is rated: Needs to Improve**

**The Investment Test is rated: Low Satisfactory**

**The Service Test is rated: Low Satisfactory**

The major factors that support this rating include:

- Lending activity is poor.
- The level of CD investments is adequate.
- Retail delivery systems are reasonably accessible to geographies and individuals of different income levels in the AA.

### **Description of Institution's Operations in State of Georgia**

WNB has two AAs and five branches in the state of Georgia. The state of Georgia represents 0.65 percent of the bank's branching network and 0.07 percent of their deposit base. WNB has \$2.2 million in deposits in this state. WNB has a limited presence in this state.

Refer to the market profiles for the Atlanta AA in Appendix C for detailed demographics.

### **Scope of Evaluation in State of Georgia**

Since all of the bank's branches in this state were opened during this evaluation period, the state of Georgia carried very little weight in arriving at the overall bank rating. We selected one assessment area in the state to perform a full-scope review, the Atlanta AA. The Atlanta AA represents 80 percent of the bank's deposits and 80 percent of their branches in the state. Performance in this area was given more weight than the performance in the limited-scope AA.

A limited-scope review was performed on the Macon MSA.

Refer to the tables in Appendix D for more information on lending activity for the state of Georgia.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Lending Test in Georgia is rated Needs to Improve. Based on a full-scope review, the bank's performance in the Atlanta AA is poor.

## **Lending Activity**

Overall, lending activity in the Atlanta AA is poor. WNB made 2 home purchase, 1 home improvement, and 13 refinance loans in this AA during the evaluation period. In addition, the bank made no multifamily loans, small loans to businesses or small loans to farms. WNB did not have sufficient volume of loans in any loan product to perform a meaningful analysis. Community development lending had a neutral impact on the overall lending rating. Lending levels are not reasonable considering the bank's capacity.

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

## **Community Development Loans**

WNB's level of CD lending had a neutral impact on the overall lending performance in the Atlanta AA. WNB made two loans totaling \$6.5 million to a foundation that promotes crime prevention for senior citizens. This AAs' allocated portion of the 1 percent yield on this loan is \$100. This loan was not considered complex or innovative.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on a limited-scope review, the bank's performance under the Lending Test in the Macon MSA is not inconsistent with the bank's overall Needs to Improve performance in the Atlanta AA

Refer to the Tables 1 through 12 in the state of Georgia section of Appendix D for the facts and data that support these conclusions.

## **INVESTMENT TEST**

The bank's performance under the Investment Test for Georgia is rated Low Satisfactory. Based upon a full-scope review, the bank's performance in the Atlanta AA is adequate. Performance in the limited-scope AAs, as discussed below, did not impact the bank's overall Investment Test rating.

## **Conclusions for Areas Receiving Full-Scope Reviews**

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

During the evaluation period, WNB made two investments in the Atlanta AA totaling \$80 thousand. There are numerous opportunities to make CD investments in this AA. Based on the bank's capacity and the available opportunities, WNBs' responsiveness to meeting the community credit needs is adequate.

In terms of total dollar amount, 37.50 percent of the bank's investments and grants were made to organizations in the AA that provided affordable housing for LMI individuals and families. The remaining investment was in the form of a certificate of deposit with a local minority-owned bank.

The bank's CD investment in this AA represents 57.55 percent of allocated Tier One Capital.

### **Conclusions for Area Receiving Limited-Scope Reviews**

The bank's investments in the Macon MSA were higher than their investments in the full-scope AA. Therefore, the bank's performance in the Macon MSA is stronger than the overall Low Satisfactory performance in the full-scope AA. However, the Macon AA represents 20 percent of the bank's deposits in Georgia and, therefore, was not significant enough to impact the overall rating for the state.

Refer to Table 14 in Appendix C for this state 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 Georgia is rated Low Satisfactory. Based on a full-scope review, the bank's performance in the Atlanta AA is adequate.

### **Retail Banking Services**

Refer to Table 15 in the Georgia 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.

WNB's delivery systems are reasonably accessible to geographies and individuals of different income levels. The bank operates four banking offices in this AA, all of which are located in Wal-Mart stores. The bank's percentage of branches in low-income geographies exceeds the percentage of the population in these tracts. The bank has no branches in moderate-income tracts and therefore the percentage of branches is significantly lower than the percentage of the population in these tracts.

All four banking offices were opened during this evaluation period. Three were opened in middle-income tracts and one was opened in a low-income tract. No offices were closed during this evaluation period.

## **Community Development Services**

In the Atlanta AA, WNB's record of providing CD services is adequate based on their responsiveness to meeting the credit needs of the community. We identified a significant number of non-profit organizations and CDFIs that operate in this AA. During this evaluation period, WNB primarily provided financial services using the FDIC's Money Smart program and held 21 classes totaling 22 hours for low- and moderate-income individuals in the area.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on a limited-scope review, the bank's performance under the Service Test in the Macon MSA is not inconsistent with the bank's overall Low Satisfactory performance under the Service Test in Georgia.

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

## State of Illinois

**CRA Rating for Illinois: Needs to Improve**  
**The Lending Test is rated: Needs to Improve**  
**The Investment Test is rated: Low Satisfactory**  
**The Service Test is rated: Needs to Improve**

The major factors that support this rating include:

- Poor lending volumes in the limited-scope AAs had a negative impact on the Lending Test rating
- The level of CD investments is adequate. Performance in the limited-scope AAs influenced the rating.
- Retail delivery systems are unreasonably inaccessible to portions of its AA, particularly low- and moderate-income geographies and individuals.

### Description of Institution's Operations in State of Illinois

WNB has 53 branches in the state of Illinois and 17 AAs. The state of Illinois represents 6.92 percent of the bank's branching network and 0.98 percent of their deposit base. WNB has \$30 million in deposits in the state and has a deposit market share of 0.01 percent.

Refer to the market profiles for the state of Illinois in Appendix C for detailed demographics and other performance context information for the AA that received a full-scope review.

### Scope of Evaluation in Illinois

We selected one assessment area in the state of Illinois to perform a full-scope review, the Chicago-Joliet-Naperville AA (Chicago). The Chicago AA represents 30 percent of the bank's branching network and 27 percent of their deposits in the state. Performance in this area was given more weight than performance in the limited-scope AAs although the bank's performance in the limited-scope areas influenced the rating.

Limited-scope reviews were performed for Bloomington MSA, Champaign MSA, Coles County, Crawford County, Danville MSA, Davenport MSA, Decatur MSA, Kankakee MSA, Morgan County, Northern Non-MSA, Peoria MSA, Rockford MSA, Southern Non-MSA, Springfield MSA, St Louis MSA, and Western Non-MSA.

Refer to the tables in Appendix D for more information on the lending activity for the state of Illinois.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Lending Test in Illinois is rated Needs to Improve. Based on a full-scope review, the bank's performance in the Chicago AA is poor.

### **Lending Activity**

Overall, lending activity is poor. Lending levels are not reasonable considering the bank's capacity.

WNB made 12 home purchase and 3 home improvement loans in the Chicago AA during this evaluation period. The bank made no small loans to businesses or farms. The volume of lending in these products is considered poor performance. WNB did make 101 refinance loans. This is considered reasonable lending activity for this product during the evaluation period. However, we did not analyze this product as the bank's performance in this product would not mitigate its poor loan volume in all the other products and most importantly, the nominal lending in the limited-scope AAs.

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

### **Community Development Loans**

WNB's level of CD loans had a neutral impact on the overall lending performance in the Chicago AA.

WNB made two loans totaling \$6.5 million to a foundation that promotes crime prevention for senior citizens. This AAs' allocated portion of the 1 percent yield on this loan is \$250. This loan was not considered complex or innovative.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the for Bloomington MSA, Champaign MSA, Coles County, Crawford County, Danville MSA, Davenport MSA, Decatur MSA, Kankakee MSA, Morgan County, Northern Non-MSA, Peoria MSA, Rockford MSA, Southern Non-MSA, Springfield MSA, St Louis MSA, and Western Non-MSA is not inconsistent with the bank's overall Needs to Improve performance under the Lending Test in the Chicago AA. WNB made no CD loans in the limited-scope AAs.

Refer to the Tables 1 through 12 in the state of Illinois section of Appendix D for the facts and data that support these conclusions.

## **INVESTMENT TEST**

The bank's performance under the Investment Test for Illinois is rated Low Satisfactory. Based upon a full-scope review, the bank's performance in the Chicago AA is good. However, the bank's performance in the limited-scope AAs was significantly weaker and impacted the bank's overall Investment Test rating.

### **Conclusions for Areas Receiving Full-Scope Reviews**

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

During the evaluation period, WNB made four investments within the Chicago AA totaling \$594 thousand. This represented approximately 54.75 percent of allocated Tier One Capital for the full-scope AA.

There are ample opportunities to make CD investments in this AA. The bank's responsiveness to meeting the identified needs in the Chicago AA is good. All of the bank's investments and grants were made to organizations in the AA that provided affordable housing for LMI individuals. Affordable housing is an identified need in this AA.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based upon the limited-scope reviews, the bank's performance in the Bloomington MSA, Champaign MSA, Coles County, Crawford County, Danville MSA, Davenport MSA, Decatur MSA, Kankakee MSA, Morgan County, Northern Non-MSA, Peoria MSA, Rockford MSA, Southern Non-MSA, Springfield MSA, St Louis MSA, and Western Non-MSAs was significantly weaker than the bank's performance in the full-scope AA. The dollar amount of investments in each AA was less than in the full-scope AA.

The combined performance in the limited-scope AAs represent 73 percent of the deposits for the state of Illinois and was significant enough to have a negative impact the overall rating for the state.

Refer to Table 14 in Appendix C for this state 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 Illinois is rated Needs to Improve. Based on a full-scope review, the bank's performance in the Chicago AA is poor.

## **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 bank operates 16 banking offices in this AA, none of which are located in either low- or moderate-income geographies. In addition, 48 percent of low- and moderate-income families live in these tracts. The bank's branch distribution is unreasonably inaccessible to portions of its AA, particularly to low- and moderate-income areas and individuals.

During this evaluation period, there were no banking offices closed in this AA. WNB opened three branches; one in an upper-income and two in middle-income tracts.

## **Community Development Services**

In the Chicago AA, WNB's record of providing CD services is poor based on the available opportunities in the AA and the bank's responsiveness to meeting the community credit needs. We identified a significant number of non-profit organizations and CDFIs that operate in this AA. During this evaluation period, WNB primarily provided financial services using the FDIC's Money Smart program and held three classes totaling five hours for low- and moderate-income individuals in the area.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Bloomington MSA, Champaign MSA, Coles County, Crawford County, Danville MSA, Davenport MSA, Decatur MSA, Kankakee MSA, Morgan County, Northern Non-MSA, Peoria MSA, Rockford MSA, Southern Non-MSA, Springfield MSA, St Louis MSA, and Western Non-MSA is not inconsistent with the bank's overall Needs to Improve performance under the Service Test in Illinois.

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

## **State of Indiana**

**CRA Rating for Indiana: Needs to Improve**  
**The Lending Test is rated: Needs to Improve**  
**The Investment Test is rated: Needs to Improve**  
**The Service Test is rated: Needs to Improve**

The major factors that support this rating include:

- Lending activity levels are poor.
- The level of CD investments is poor. The bank's performance in the limited scope AAs had a negative impact on the rating.
- Retail delivery systems are unreasonably inaccessible to portions of low- and moderate-income tracts and individuals.

### **Description of Institution's Operations in State of Indiana**

WNB has 23 AAs and 48 branches in the state of Indiana. The state of Indiana represents 6.27 percent of the bank's branching network and 0.76 percent of their total deposits. WNB has \$23 million in deposits in the state and is ranked 171 out of 187 institutions with a deposit market share of 0.03 percent.

Refer to the market profiles for the state of Indiana in Appendix C for detailed demographics and other performance context information for the AA that received a full-scope review.

### **Scope of Evaluation in Indiana**

We selected one AA in the state for a full-scope review, the Indianapolis MSA AA. The Indianapolis AA represents 15 percent of the bank's branching network and 19 percent of the deposits in the state. Performance in this full-scope AA was given more weight than the limited-scope AAs although the bank's performance in the limited-scope AAs influenced the rating.

Limited-scope reviews were performed for Adams County, Anderson MSA, Cincinnati MSA, Clinton County, Columbus MSA, Dekalb County, Elkhart MSA, Evansville MSA, Fort Wayne MSA, Gary MSA, Henry County, Huntington and Wabash counties, Jackson and Lawrence counties, Lafayette MSA, Louisville counties, Marshall County, Michigan City MSA, Muncie MSA, South Bend MSA, Southern Non-MSA, and Terre Haute MSA.

Refer to the tables in Appendix D for more information on lending activity for the state of Indiana.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Lending Test in Indiana is rated Needs to Improve. Based on a full-scope review, the bank's performance in the Indianapolis AA is poor.

### **Lending Activity**

Overall, lending activity in the Indianapolis AA is poor. The bank made no home improvement, multifamily loans, small loans to businesses or farm loans during this evaluation period. The bank did make 7 home purchase loans and 52 refinance loans. This is considered poor lending performance.

While the volume of refinance loans was sufficient to perform a meaningful analysis, the refinance lending performance could not mitigate the poor lending volume in the other loan products or more importantly, the nominal lending in the limited scope AAs. Therefore, we did not analyze this product. Lending levels are not reasonable considering the bank's capacity.

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

### **Community Development Loans**

WNB's level of CD lending had a neutral impact on the lending performance in the Indianapolis AA. WNB made two loans totaling \$6.5 million to a foundation that promotes crime prevention for senior citizens. This AAs' allocated portion of the 1 percent yield on this loan is \$200. This loan was not considered complex or innovative.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Adams County, Anderson MSA, Cincinnati MSA, Clinton County, Columbus MSA, Dekalb County, Elkhart MSA, Evansville MSA, Fort Wayne MSA, Gary MSA, Henry County, Huntington and Wabash counties, Jackson and Lawrence counties, Lafayette MSA, Louisville counties, Marshall County, Michigan City MSA, Muncie MSA, South Bend MSA, Southern Non-MSA, and Terre Haute MSA is not inconsistent with the bank's lending performance in the full-scope AA. WNB's lending volume in these areas is nominal.

Refer to the Tables 1 through 12 in the state of Indiana section of Appendix D for the facts and data that support these conclusions.

## **INVESTMENT TEST**

The bank's performance under the Investment Test for Indiana is rated Needs to Improve. Based upon a full-scope review, the bank's performance in the Indianapolis AA is adequate. The bank's performance in the limited-scope AAs had a negative impact on the overall Investment Test rating.

### **Conclusions for Areas Receiving Full-Scope Reviews**

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

During the evaluation period, WNB made one investment within the Indianapolis AA totaling \$250 thousand. This represented approximately 46.30 percent of allocated Tier One Capital for the full-scope AA.

There are ample opportunities to make investments in this AA. The bank's responsiveness to meeting the identified needs of the AA is adequate. The bank's investment was made to an organization in the AA that provides affordable housing for LMI individuals. Affordable housing is an identified need in this AA.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based upon the limited-scope reviews, the bank's performance in the Adams County, Anderson MSA, Cincinnati MSA, Clinton County, Columbus MSA, DeKalb County, Elkhart MSA, Evansville MSA, Fort Wayne MSA, Gary MSA, Henry County, Huntington and Wabash counties, Jackson and Lawrence counties, Lafayette MSA, Louisville counties, Marshall County, Michigan City MSA, Muncie MSA, South Bend MSA, Southern Non-MSA, and Terre Haute MSA was significantly weaker than the bank's performance in the full-scope AA.

The bank's investments in each of these areas were nominal and significantly less than the investments in the full-scope AA. The limited-scope AAs represent 71 percent of the deposits in the state. The combined performance in the limited-scope AAs was significant enough to have a negative impact the overall rating for the state.

Refer to Table 14 in Appendix C for this state 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 Indiana is rated Needs to Improve.

Based on a full-scope review, the bank's performance in the Indianapolis AA is adequate. However, the bank's performance in the limited-scope AAs had a negative impact on the overall state rating.

### **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 bank operates seven banking offices in this AA, none of which are located in low-income tracts. Therefore, the percentage of branches in low-income tracts is significantly lower than the percentage of the population in these tracts. However, only 4.63 percent of the population lives in these tracts. In moderate-income tracts, the bank's percentage of branches is lower than the percentage of the population.

During this evaluation period, there were no banking offices closed in this AA and the bank opened one office in a middle-income census tract.

### **Community Development Services**

In the Indianapolis AA, WNB's record of providing CD services is adequate based on the bank's responsiveness to the identified credit needs. We identified a significant number of non-profit organizations and CDFIs that operate in this AA. During this evaluation period, WNB primarily provided financial services using the FDIC's Money Smart program and held nine classes totaling 13 hours for low- and moderate-income individuals in the area.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Adams County, Anderson MSA, Cincinnati MSA, Clinton County, Columbus MSA, Dekalb County, Elkhart MSA, Evansville MSA, Fort Wayne MSA, Gary MSA, Henry County, Huntington and Wabash counties, Jackson and Lawrence counties, Lafayette MSA, Louisville counties, Marshall County, Michigan City MSA, Muncie MSA, South Bend MSA, Southern Non-MSA, and Terre Haute MSA is weaker than the bank's performance in the full-scope AA. These AAs represent 71 percent of the bank's deposits in the state and the combined branch distribution in these AAs is weaker. This had a negative impact on the state rating.

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

## State of Kentucky

**CRA Rating for Kentucky: Needs to Improve**  
**The Lending Test is rated: Needs to Improve**  
**The Investment Test is rated: Low Satisfactory**  
**The Service Test is rated: Needs to Improve**

The major factors that support this rating include:

- The overall level of lending is poor.
- The level of CD investments is adequate.
- Retail delivery systems are unreasonably inaccessible to portions of its AA particularly low- and moderate-income geographies or individuals.

### Description of Institution's Operations in Kentucky

WNB has 28 branches in the state of Kentucky, which represents 3.66 percent of the branching network. The bank has \$12 million in deposits in the state and is ranked number 223 out of 224 institutions with a deposit market share of 0.02 percent. The state of Kentucky represents 0.39 percent of the bank's total deposit base. WNB has 16 AAs in the state.

Refer to the market profiles for the state of Kentucky in Appendix C for detailed demographics and other performance context information for the AA that received a full-scope review.

### Scope of Evaluation in Kentucky

We selected one AA in the state of Kentucky to perform a full-scope review, the Louisville AA. The Louisville MSA (Louisville AA) represents 19 percent of the deposits and 18 percent of the bank's branches in the state. Performance in this area was assigned more weight than performance in limited-scope AAs although performance in the limited-scope AAs influenced the rating.

Limited-scope reviews were performed for Adair County, Anderson and Franklin counties, Bowling Green MSA, Boyle and Marion counties, Calloway County, Cincinnati-Middletown MSA, Elizabethtown MSA, Harrison County, Laurel County, Lexington-Fayette MSA, Madison County, McCracken County, Owensboro MSA, Rowan County, and Western Non-MSA.

Refer to the tables in Appendix D for more information on lending activity for the state of Kentucky.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Lending Test in Kentucky is rated Needs to Improve. Based on a full-scope review, the bank's performance in the Louisville AA is poor.

### **Lending Activity**

Overall, lending activity in Kentucky is poor. Lending levels are not reasonable considering the bank's capacity.

WNB is not a predominant lender in the Louisville AA. During this evaluation period, the bank made 6 home purchase loans, 1 home improvement loan and no small loans to businesses or farms. The bank did not make enough loans in these products to perform a meaningful analysis. However, WNB made 31 refinance loans. We did not analyze this product, as the bank's lending performance in this product would not mitigate its poor lending volumes in the other loan products and most importantly, the nominal lending in the limited scope AAs. The bank's overall lending volume is considered poor.

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

### **Community Development Loans**

WNB's level of CD lending is low but had a neutral impact on the bank's overall lending performance in the Louisville AA. WNB made two loans totaling \$6.5 million to a foundation that promotes crime prevention for senior citizens. This AAs' allocated portion of the 1 percent yield on this loan is \$250. This loan was not considered complex or innovative.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Adair County, Anderson and Franklin counties, Bowling Green MSA, Boyle and Marion counties, Calloway County, Cincinnati-Middletown MSA, Elizabethtown MSA, Harrison County, Laurel County, Lexington-Fayette MSA, Madison County, McCracken County, Owensboro MSA, Rowan County, and Western Non-MSA is not inconsistent with the bank's overall Needs to Improve performance under the Lending Test in Louisville AA.

Refer to the Tables 1 through 12 in the state of Kentucky section of Appendix D for the facts and data that support these conclusions

## **INVESTMENT TEST**

The bank's performance under the Investment Test for Kentucky is rated Low Satisfactory. Based upon a full-scope review, the bank's performance in the Louisville AA is adequate. The bank's performance in the limited-scope AAs had a negative impact on the overall Investment Test rating.

### **Conclusions for Areas Receiving Full-Scope Reviews**

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

WNB made one investment in the Louisville AA for \$150 thousand to an organization that provides affordable housing for LMI individuals. Based on their responsiveness to meeting the identified needs in the community, the bank's investment level is adequate. The bank's investment in this full-scope AA represents approximately 53.93 percent of allocated Tier One Capital.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based upon the limited-scope reviews, the bank's performance in the Adair County, Anderson and Franklin counties, Bowling Green MSA, Boyle and Marion counties, Calloway County, Cincinnati-Middletown MSA, Elizabethtown MSA, Harrison County, Laurel County, Lexington-Fayette MSA, Madison County, McCracken County, Owensboro MSA, Rowan County, and Western Non-MSA is weaker than the bank's performance in the full-scope AA. The bank's investments in each of these areas were significantly less than the investment in the full-scope AA. The combined performance in the limited-scope AAs was significant enough to impact the overall rating for the state as they represent 81 percent of the bank's deposits in the state.

Refer to Table 14 in Appendix C for this state 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 Kentucky is rated Needs to Improve. Based on a full-scope review, the bank's performance in the Louisville AA is poor.

## **Retail Banking Services**

Refer to Table 15 in the Kentucky 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.

In the Louisville AA, WNB's delivery systems are unreasonably inaccessible to portions of its AA particularly low- and moderate-income geographies. The bank operates five banking offices in this AA. The bank has no branches located in low- or moderate-income geographies, and therefore the percentage of branches is significantly lower than the percentage of the population in these tracts.

WNB did not close any banking offices in this AA during this evaluation period and the bank opened one office in an upper-income census tract.

## **Community Development Services**

In the Louisville AA, WNB's record of providing CD services is adequate based on their responsiveness to the identified needs in the community. During this evaluation period, WNB primarily provided financial services using the FDIC's Money Smart program and held six classes totaling 16.50 hours for low- and moderate-income individuals in the area.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Adair County, Anderson and Franklin counties, Bowling Green MSA, Boyle and Marion counties, Calloway County, Cincinnati-Middletown MSA, Elizabethtown MSA, Harrison County, Laurel County, Lexington-Fayette MSA, Madison County, Owensboro MSA, and Rowan County is not inconsistent with the bank's overall Needs to Improve performance under the Service Test in Kentucky.

In the McCracken County and Western Non-MSA AA, the bank's performance is stronger than in the full-scope AA. The bank's distribution of offices is stronger in moderate-income CTs. However, this performance was not significant enough to influence the state rating.

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

## **State of Louisiana**

**CRA Rating for State of Louisiana: Needs to Improve**

**The Lending Test is rated: Needs to Improve**

**The Investment Test is rated: Needs to Improve**

**The Service Test is rated: Needs to Improve**

The major factors that support this rating include:

- The overall level of lending is poor.
- The level of CD investments is poor. The bank's investments in the limited scope AAs had a negative impact on the rating.
- Retail delivery systems are unreasonably inaccessible to portions of its AA, particularly low- and moderate-income geographies or individuals.

### **Description of Institution's Operations in Louisiana**

WNB has 17 branches in the state of Louisiana, which represent 2.21 percent of their branching network. The bank has \$6 million in deposits in the state and is ranked last with a deposit market share of 0.01 percent. The state of Louisiana represents 0.19 percent of the bank's deposit base. The bank has 13 AAs in the state.

Refer to the market profiles for the New Orleans AA in Appendix C for detailed demographics.

### **Scope of Evaluation in State of Louisiana**

We selected one AA in the state of Louisiana to perform a full-scope review, the New Orleans AA. The New Orleans AA represents 20 percent of the bank's deposits and 24 percent of their branches in the state. Performance in this area was given more weight than performance in limited-scope AAs.

Limited-scope reviews were performed for Alexandria MSA, Baton Rouge MSA, Houma MSA, Jefferson Davis Parish, Lafayette MSA, Lake Charles MSA, Lincoln Parish, Monroe MSA, Morehouse Parish, Shreveport MSA, St Landry Parish, and Tangipahoa Parish.

Refer to the tables in Appendix D for more information on lending activity for the state of Louisiana.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Lending Test in Louisiana is rated Needs to Improve. Based on a full-scope review, the bank's performance in the New Orleans AA is poor.

### **Lending Activity**

Overall, lending activity in the New Orleans AA is poor. WNB made no home purchase or home improvement loans and 3 refinance loans in this AA. In addition, the bank made no multifamily loans, small loans to businesses or farm loans. WNB did not make a sufficient volume of loans in any product to perform a meaningful analysis. Community development lending had a neutral impact on the overall lending performance in the New Orleans AA. Lending levels are not reasonable considering the bank's capacity.

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

### **Community Development Loans**

WNB's level of CD lending had a neutral impact on the overall lending performance in the New Orleans AA. WNB made two loans totaling \$6.5 million to a foundation that promotes crime prevention for senior citizens. This AAs' allocated portion of the 1 percent yield on this loan is \$250. This loan was not considered complex or innovative.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Alexandria MSA, Baton Rouge MSA, Houma MSA, Jefferson Davis Parish, Lafayette MSA, Lake Charles MSA, Lincoln Parish, Monroe MSA, Morehouse Parish, Shreveport MSA, St Landry Parish, and Tangipahoa Parish is not inconsistent with the bank's overall Needs to Improve performance under the Lending Test in the New Orleans AA

Refer to the Tables 1 through 12 in the state of Louisiana section of Appendix D for the facts and data that support these conclusions.

## **INVESTMENT TEST**

The bank's performance under the Investment Test for Louisiana is rated Needs to Improve. Based upon a full-scope review, the bank's performance in the New Orleans-Metairie AA is adequate. Performance in the limited-scope AAs, as discussed below did have a negative impact on the bank's overall Investment Test rating.

## **Conclusions for Areas Receiving Full-Scope Reviews**

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

During the evaluation period, WNB made one investment in the New Orleans AA totaling \$150 thousand. This investment was made to an organization that provides affordable housing for LMI individuals and families. Based on the ample opportunities in the AA, the bank's responsiveness to meeting the needs of the community is adequate. This represented approximately 76.14 percent of allocated Tier One Capital for the full-scope AA.

## **Conclusions for Area Receiving Limited-Scope Reviews**

Based upon the limited-scope reviews, the bank's performance in the Alexandria MSA, Baton Rouge MSA, Houma MSA, Jefferson Davis Parish, Lafayette MSA, Lake Charles MSA, Lincoln Parish, Monroe MSA, Morehouse Parish, Shreveport MSA, St Landry Parish, and Tangipahoa Parish is weaker than the bank's performance in the full-scope AA. The bank's investments in each of these areas were significantly less than the investment in the full-scope AA. The combined performance in the limited-scope AAs was significant enough to impact the overall rating for the state. These AAs represent 80 percent of the deposits in the state.

Refer to Table 14 in Appendix C for this state 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 Louisiana is rated Needs to Improve. Based on a full-scope review, the bank's performance in the New Orleans AA is poor.

### **Retail Banking Services**

Refer to Table 15 in the Louisiana 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.

WNB has four banking offices in the New Orleans AA, none of which are located in either low- or moderate-income CTs. Therefore, the bank's percentage of branches in these CTs is significantly lower than the percentage of the population in these CTs.

During this evaluation period, WNB did not close any branches in this AA. However, the bank opened three banking offices in this AA; one in a middle-income CT and two in upper-income CTs.

## **Community Development Services**

In the New Orleans AA, WNB's record of providing CD services is poor based on their responsiveness to meeting the needs in the AA. We identified a significant number of non-profit organizations and CDFIs that operate in this AA. During this evaluation period, WNB primarily provided financial services using the FDIC's Money Smart program and held four classes totaling six hours for low- and moderate-income individuals in the area.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Alexandria MSA, Baton Rouge MSA, Houma MSA, Jefferson Davis Parish, Lafayette MSA, Lake Charles MSA, Lincoln Parish, Monroe MSA, Morehouse Parish, Shreveport MSA, St Landry Parish, and Tangipahoa Parish is not inconsistent with the bank's overall Needs to Improve performance under the Service Test in Louisiana.

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

## **State of Maryland**

**CRA Rating for State of Maryland: Needs to Improve**

**The Lending Test is rated: Needs to Improve**

**The Investment Test is rated: High Satisfactory**

**The Service Test is rated: Needs to Improve**

The major factors that support this rating include:

- The overall level of lending is poor.
- The level of CD investments is good.
- Retail delivery systems are unreasonably inaccessible to portions of the AA, particularly low- and moderate-income areas.

### **Description of Institution's Operations in Maryland**

WNB operates 11 branches in the state of Maryland, which represents 1.43 percent of their branching network. The bank has \$7 million in deposits in the state and has a deposit market share of 0.01 percent. The state of Maryland represents 0.23 percent of the bank's total deposit base. WNB has five AAs in the state.

Refer to the market profiles for the Baltimore AA in Appendix C for detailed demographics.

### **Scope of Evaluation in State of Maryland**

We selected one assessment area in the state of Maryland to perform a full-scope review, the Baltimore AA. The Baltimore AA represents 42 percent of the bank's deposits and 45 percent of their branches in the state. Performance in this area was given more weight than in the limited-scope AAs.

Limited-scope reviews were performed for Bethesda MSA, Salisbury MSA, St Mary's County, Washington MSA, and Worcester County.

Refer to the tables in Appendix D for more information on lending activity for the state of Maryland.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Lending Test in Maryland is rated Needs to Improve. Based on a full-scope review, the bank's performance in the Baltimore AA is poor.

### **Lending Activity**

Overall, lending activity in the Baltimore AA is poor. WNB made 1 home purchase, 1 home improvement, and 18 refinance loans in the Baltimore AA. In addition, the bank made no multifamily loans or small loans to businesses or farms. The bank did not have a sufficient volume of loans in any one product to perform a meaningful analysis. Community development lending had a neutral impact on the overall lending rating for the Baltimore AA.

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

### **Community Development Loans**

WNB's level of CD lending had a neutral impact on the Lending Test rating. WNB made two loans totaling \$6.5 million to a foundation that promotes crime prevention for senior citizens. This AAs' allocated portion of the 1 percent yield on this loan is \$200. This loan was not considered complex or innovative.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Bethesda MSA, Salisbury MSA, St Mary's County, Washington MSA, and Worcester County AAs is not inconsistent with the bank's overall Needs to Improve performance under the Lending Test in the Baltimore AA.

Refer to the Tables 1 through 12 in the state of Maryland section of Appendix D for the facts and data that support these conclusions.

## **INVESTMENT TEST**

The bank's performance under the Investment Test for Maryland is rated High Satisfactory. Based upon a full-scope review, the bank's performance in the Baltimore AA is good. Performance in the limited-scope AAs, as discussed below, did not impact the bank's overall Investment Test rating.

## **Conclusions for Areas Receiving Full-Scope Reviews**

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

During the evaluation period, WNB made four investments in the Baltimore AA totaling \$441 thousand. Based on the bank's responsiveness to the identified needs in the AA, the bank's investment level is good. In terms of total dollar amount, 54.70 percent of the bank's investments were made to organizations in the AA that provided affordable housing for LMI individuals and families. The remaining investment was in the form of a certificate of deposit with a local minority-owned bank and to non-profit organizations that provide community development services.

This represented approximately 103.76 percent of allocated Tier One Capital for the full-scope AA.

## **Conclusions for Area Receiving Limited-Scope Reviews**

Based upon the limited-scope reviews, the bank's performance in the St. Mary's County and Washington MSA were weaker than the bank's performance in the full-scope AA.

However, WNBs performance in the Bethesda MSA, Salisbury MSA, and Worcester County AA is significantly weaker than the performance in the full-scope AA. The dollar amount of investments made in these AAs was significantly less than those made in the full-scope AA. These limited-scope AAs represent 44.81 percent of the bank's deposits in the state. The combined performance in the limited-scope AAs was not significant enough to impact the overall rating for the state.

Refer to Table 14 in Appendix C for this state 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 Maryland is rated Needs to Improve. Based on a full-scope review, the bank's performance in the Baltimore AA is poor.

### **Retail Banking Services**

Refer to Table 15 in the Maryland 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.

Retail delivery systems are reasonably inaccessible to portions of the AA, particularly low- and moderate-income areas. In the Baltimore AA, the bank operates five banking offices, all located in Wal-Mart stores. The bank has no banking offices in either low- or moderate-income CTs. Therefore the bank's percentage of branches in low- or moderate-income tracts is significantly lower than the percentage of the population in the AA.

During this evaluation period, there were no banking offices closed in the AA and the bank opened one office in an upper-income tract.

### **Community Development Services**

In the Baltimore AA, WNB's record of providing CD services is poor based on the bank's responsiveness to the needs in the AA. We identified an ample number of non-profit organizations and CDFIs that operate in this AA. During this evaluation period, WNB primarily provided financial services using the FDIC's Money Smart program and held two classes totaling six hours for low- and moderate-income individuals in the area.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Bethesda MSA, Salisbury MSA, St. Mary's County, Washington MSA, and Worcester County is not inconsistent with the bank's overall Needs to Improve performance under the Service Test in Maryland.

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

## **State of Mississippi**

**CRA Rating for State of Mississippi: Needs to Improve**

**The Lending Test is rated: Needs to Improve**

**The Investment Test is rated: Low Satisfactory**

**The Service Test is rated: Needs to Improve**

The major factors that support this rating include:

- The overall lending volume is poor.
- The level of CD investments is adequate.
- Retail delivery systems are reasonably inaccessible to portions of the AA, particularly low-and moderate-income geographies or individuals.

### **Description of Institution's Operations in State of Mississippi**

WNB has 23 branches in the state of Mississippi, which represents 3 percent of their branching network. The state of Mississippi represents 0.37 percent of the bank's total deposit base with \$11 million in deposits. The bank has a 0.03 percent deposit market share in the state and is ranked last out of 104 institutions. WNB has 12 AAs in the state.

Refer to the market profiles for the State of Mississippi in Appendix C for detailed demographics.

### **Scope of Evaluation in State of Mississippi**

We selected one full-scope AA in the state of Mississippi to review, the Eastern Non-MSA AA (Eastern AA). The Eastern AA represents 16 percent of the bank's deposits and 17 percent of their branches in the state. Performance in this AA was given more weight than the performance in the limited-scope AAs.

Limited-scope reviews were performed for Alcorn and Prentiss counties, Grenada County, Gulfport MSA, Jackson MSA, Lafayette and Pontotoc counties, Lauderdale County, Lincoln and Pike counties, Memphis MSA, Pascagoula MSA, Warren County and Western Non-MSA.

Refer to the tables in Appendix D for more information on lending activity for the state of Mississippi.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Lending Test in Mississippi is rated Needs to Improve. Based on a full-scope review, the bank's performance in the Eastern AA is poor.

### **Lending Activity**

Overall, lending activity in the Eastern AA is poor. WNB made 2 home purchase and 6 refinance loans in the Eastern AA during this evaluation period. The bank made no home improvement, multifamily loans, small loans to businesses or small loans to farms. The bank did not make a sufficient volume of loans in any one product to conduct a meaningful analysis. Community development lending had a neutral impact on the overall lending rating for the Eastern AA. Lending levels are not reasonable considering the bank's capacity.

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

### **Community Development Loans**

WNB's level of CD lending had a neutral impact on the lending performance in the Eastern AA. WNB made two loans totaling \$6.5 million to a foundation that promotes crime prevention for senior citizens. This AAs' allocated portion of the 1 percent yield on this loan is \$250. This loan was not considered complex or innovative.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Alcorn and Prentiss counties, Grenada County, Gulfport MSA, Jackson MSA, Lafayette and Pontotoc counties, Lauderdale County, Lincoln and Pike counties, Memphis MSA, Pascagoula MSA, Warren County and Western Non-MSA is not inconsistent with the bank's overall Needs to Improve performance under the Lending Test in the Eastern AA.

Refer to the Tables 1 through 12 in the state of Mississippi section of Appendix D for the facts and data that support these conclusions.

## **INVESTMENT TEST**

The bank's performance under the Investment Test for Mississippi is rated Low Satisfactory. Based upon a full-scope review, the bank's performance in the Eastern Non-MSA AA is adequate. Performance in the limited-scope AAs, as discussed below, did not impact the bank's overall Investment Test rating.

### **Conclusions for Areas Receiving Full-Scope Reviews**

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

During the evaluation period, WNB made four investments within the Eastern Non-MSA AA totaling \$2 thousand. These investments were made to organizations in the AA that provide affordable housing for low- and moderate-income individuals. Opportunities to make CD investments in this AA is limited. The bank's responsiveness to meeting the identified needs of the AA is adequate given the limited investment opportunities.

The bank's investments in this AA represent 0.82 percent of allocated Tier One Capital.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based upon the limited-scope reviews, the bank's performance in the Alcorn and Prentiss counties, Grenada County, Jackson MSA, Lafayette and Pontotoc counties, Lauderdale County, Lincoln and Pike counties, Memphis MSA, Pascagoula MSA, and Warren County is weaker than the bank's performance in the full-scope AA. The bank's investments in each of these areas were less than the investments in the full-scope AA.

The bank's performance in the Gulfport MSA and Western Non-MSA AAs is stronger than the bank's performance in the full-scope AA. The bank's investments in both of these areas were higher than the investments in the full-scope AA.

The combined performance in the limited-scope AAs was not significant enough to impact the overall rating for the bank.

Refer to Table 14 in Appendix C for this state 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 Mississippi is rated Needs to Improve. Based on a full-scope review, the bank's performance in the Eastern AA is poor.

#### **Retail Banking Services**

Refer to Table 15 in the Mississippi 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.

Retail delivery systems are reasonably inaccessible to portions of the AA, particularly low- and moderate-income areas. The bank operates four banking offices in this AA, all of which are located in Wal-Mart stores. There are no low-income census tracts in the Eastern AA. WNB has no branches in moderate-income tracts and therefore the percentage of branches is lower than the percentage of the population in these tracts. There were no banking offices opened or closed during this evaluation period.

#### **Community Development Services**

In the Eastern AA, WNB's record of providing CD services is adequate based on the limited opportunities in the AA and the responsiveness to the identified needs in the community. During this evaluation period, WNB primarily provided financial services using the FDIC's Money Smart program and held two classes totaling nine hours for low- and moderate-income individuals in the area.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Alcorn and Prentiss counties, Grenada County, Lafayette and Pontotoc counties, Lauderdale County, Lincoln and Pike counties, Memphis MSA, Pascagoula MSA, Warren County and Western Non-MSA is not inconsistent with the bank's overall Needs to Improve performance under the Service Test in Mississippi. The bank's branch distribution was poor in these AAs.

In the Gulfport and Jackson MSA AAs, the bank's performance is stronger as WNB has a stronger branch distribution in moderate-income tracts. However, this performance was not significant enough to impact the overall rating for the state.

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

## **State of New York**

**CRA Rating for State of New York: Needs to Improve**

**The Lending Test is rated: Needs to Improve**

**The Investment Test is rated: Needs to Improve**

**The Service Test is rated: Needs to Improve**

The major factors that support this rating include:

- The overall level of lending is poor.
- The level of CD investments is poor.
- Retail delivery systems are unreasonably inaccessible to portions of its AA, particularly low- and moderate-income areas or individuals.

### **Description of Institution's Operations in State of New York**

WNB has 24 branches in the state of New York, which represents 3.13 percent of their branching network. The bank has \$11 million in deposits in the state and has a deposit market share of zero percent. The state of New York represents 0.36 percent of the bank's deposit base. WNB has 11 AAs in the state.

Refer to the market profiles for the Chautauqua and Cattaraugus Counties AA and the Rochester AA in Appendix C for detailed demographics.

### **Scope of Evaluation in State of New York**

We selected two assessment areas in the state of New York to perform a full-scope review, the Chautauqua and Cattaraugus Counties AA and the Rochester MSA AA. The Chautauqua and Cattaraugus Counties AA represent 11 percent of the bank's deposits and 8.33 percent of their branching network. Whereas, the Rochester AA represents 22 percent of deposits and 20.83 of the branches. Performance in these areas was given more weight than performance in limited-scope AAs.

Limited scope reviews were performed for Albany MSA, Buffalo MSA, Elmira MSA, Genesee County, Montgomery and Otsego counties, Northern Non-MSA, Seneca County, Syracuse MSA, and Utica-Rome MSA.

Refer to the tables in Appendix D for more information on lending activity for the state of New York.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Lending Test in New York is rated Needs to Improve. Based on a full-scope review, the bank's performance in both the Chautauqua and Cattaraugus Counties AA and Rochester AAs is poor.

### **Lending Activity**

Overall lending activity in both the Chautauqua and Cattaraugus Counties AA and the Rochester AA is poor. The bank made 3 refinance loans and no home purchase or home improvement loans in the Chautauqua and Cattaraugus Counties AA. In the Rochester AA, WNB made 3 home purchase loans, 1 home improvement loan and 18 refinance loans. In addition, the bank made no multifamily loans or small loans to businesses or farms in either AA. This is considered poor performance. Lending levels are not reasonable considering the bank's capacity. WNB did not make a sufficient volume of loans in either AA to perform meaningful analyses.

Community development lending had a neutral impact on the overall lending rating.

Refer to Table 1 Lending Volume in the Chautauqua and Cattaraugus AA and Rochester AA section of Appendix D for the facts and data used to evaluate the bank's lending activity.

### **Community Development Loans**

WNB's level of CD lending had a neutral impact on the lending performance. WNB made two loans totaling \$6.5 million to a foundation that promotes crime prevention for senior citizens. This AAs' allocated portion of the 1 percent yield on this loan is \$400. This loan was not considered complex or innovative.

WNB did not make any CD loans in the Rochester AA.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Albany MSA, Buffalo MSA, Elmira MSA, Genesee County, Montgomery and Otsego counties, Northern Non-MSA, Seneca County, Syracuse MSA, and Utica-Rome MSA is not inconsistent with the bank's overall Needs to Improve performance under the Lending Test in the Chautauqua and Cattaraugus AA or Rochester AA.

Refer to the Tables 1 through 12 in the state of New York section of Appendix D for the facts and data that support these conclusions.

## **INVESTMENT TEST**

The bank's performance under the Investment Test for New York is rated Needs to Improve. Based upon full-scope reviews, the bank's performance in the Chautauqua and Cattaraugus Counties AA is adequate and in the Rochester AA the bank's performance is poor. The Rochester AA carried the most weight in arriving at the overall rating. Performance in the limited-scope AAs did not impact the bank's overall Investment Test rating.

### **Conclusions for Areas Receiving Full-Scope Reviews**

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

During the evaluation period, WNB made four investments in the Chautauqua and Cattaraugus Counties AA totaling \$6 thousand. Of this total, 16.67 percent of the bank's investments and grants were made to organizations in the AA that provided affordable housing for LMI individuals and families. The remaining investment was in the form of donations to non-profit organizations that provide community services.

Given the limited opportunities in this AA to make CD investments, the bank's responsiveness to meeting the identified needs is adequate. The bank's investment in this AA represents 3.57 percent of allocated Tier One Capital.

In the Rochester AA, WNB made five investments totaling \$2 thousand. This represented approximately 0.79 percent of allocated Tier One Capital for this full-scope AA. There are ample opportunities to make investments in this AA. The bank's responsiveness to meeting the credit needs in this AA is poor. One thousand dollars was a grant to an organization in the AA that provided affordable housing for LMI individuals and families. The remaining investment was in the form of a donation to non-profit organizations that provide community services.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based upon the limited-scope reviews, the bank's performance in the Albany MSA, Buffalo MSA, Elmira MSA, Genesee County, Montgomery and Otsego counties, Seneca County, Syracuse MSA, and Utica-Rome MSA is not inconsistent with the overall Needs to Improve rating.

The bank's investments in the Northern Non-MSA AA were higher than the investments in the full-scope AA. Therefore; the bank's performance in the Northern Non-MSA AA is stronger than the overall Needs to Improve performance for the full-scope AAs.

The bank's performance in the Northern Non-MSA was not significant enough to impact the overall rating for the state.

Refer to Table 14 in Appendix C for this state 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 New York is rated Needs to Improve. Based on full-scope reviews, the bank's performance is poor in the Chautauqua and Cattaraugus Counties AA and is adequate in the Rochester AA. However, the bank's performance in the limited-scope AAs had a negative impact on the overall state rating.

### **Retail Banking Services**

Refer to Table 15 in the New York 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.

Retail delivery systems are unreasonably inaccessible to portions of the AA, particularly low- and moderate-income areas. In the Chautauqua and Cattaraugus Counties AA, WNB has two banking offices; neither of which are located in low- or moderate-income CTs. Therefore, the percentage of branches is significantly lower than the percentage of the population in both of these CTs. About 86 percent of the population live in middle- and upper-income CTs. There were no banking offices opened or closed during this evaluation period.

In the Rochester AA, WNB operates five banking offices in this AA. The bank has no branches located in low-income CTs. The bank's percentage of branches in moderate-income tracts exceeds the percentage of the population in these CTs. During this evaluation period, there were no banking offices closed and the bank opened one office located in a middle-income census tract.

### **Community Development Services**

Based on the bank's responsiveness to the identified needs in the Chautauqua and Cattaraugus Counties AA, WNB's record of providing CD services is adequate. We identified a few CD organizations that operate in this AA. During this evaluation period, WNB primarily provided financial services using the FDIC's Money Smart program and held two classes totaling six hours for low- and moderate-income individuals in the area.

In the Rochester AA, WNB's record of providing CD services is adequate. This assessment is based on their responsiveness to the needs identified in the AA. We identified an ample number of CD organizations that operate in this AA.

During this evaluation period, WNB primarily provided financial services using the FDIC's Money Smart program and held 29 classes totaling 36 hours for low- and moderate-income individuals in the area.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Albany MSA, Buffalo MSA, Elmira MSA, Genesee County, Montgomery and Otsego counties, Northern Non-MSA, Seneca County, Syracuse MSA, and Utica-Rome MSA is weaker than the bank's performance in the full-scope AAs. The bank has no banking offices in either low- or moderate-income CTs in these limited-scope areas. These AAs represent 66 percent of the bank's total deposit base. This had a negative impact on the overall Service Test rating for the state of New York.

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

## **State of North Carolina**

**CRA Rating for State of North Carolina: Needs to Improve**

**The Lending Test is rated: Needs to Improve**

**The Investment Test is rated: Low Satisfactory**

**The Service Test is rated: High Satisfactory**

The major factors that support this rating include:

- The overall level of lending is poor.
- The level of CD investments is adequate.
- Retail delivery systems are accessible to geographies and individuals of different income levels in the AA.

### **Description of Institution's Operations in State of North Carolina**

WNB has 79 branches in North Carolina which represents 10 percent of their branching network. The bank has \$61 million in deposits in the state and has a deposit market share of 0.03 percent. The state of North Carolina represents 2.01 percent of the bank's deposit base. WNB has 21 AAs in the state.

Refer to the market profiles for the Western AA in Appendix C for detailed demographics.

### **Scope of Evaluation in State of North Carolina**

We selected one full-scope AA in the state to perform a full scope review, the Western AA. The Western AA represents 20 percent of the bank's deposits and 15 percent of their branching network in the state. Performance in this area was given more weight than performance in limited-scope AAs.

Limited-scope reviews were performed for Asheville MSA, Burlington MSA, Craven and Carteret counties, Duplin County, Durham-Chapel Hill MSA, Fayetteville MSA, Goldsboro MSA, Granville and Vance counties, Greensboro-High Point MSA, Greenville MSA, Halifax and Martin counties, Hickory MSA, Jacksonville MSA, Mitchell County, Pasquotank County, Raleigh MSA, Rocky Mount MSA, South Central Non-MSA, Wilmington MSA and Winston-Salem MSA.

Refer to the tables in Appendix D for more information on lending activity for the State of North Carolina.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Lending Test in North Carolina is rated Needs to Improve. Based on a full-scope review, the bank's performance in the Western AA is poor.

### **Lending Activity**

Overall, lending activity in the Western AA is poor. The bank made 5 home purchase, 1 home improvement, and 18 refinance loans in the Western AA during this evaluation period. In addition, the bank made no multifamily loans or small loans to businesses or farms. This is considered poor performance. WNB did not make a sufficient volume of loans in any product to perform a meaningful analysis. Community development lending had a neutral impact on the overall lending rating for the Western AA. Lending levels are not reasonable considering the bank's capacity.

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

### **Community Development Loans**

WNB's level of CD lending was adequate but had a neutral impact on the lending performance in the Western AA. WNB made two loans totaling \$6.5 million to a foundation that promotes crime prevention for senior citizens. This AAs' allocated portion of the 1 percent yield on this loan is \$1,250. This loan was not considered complex or innovative.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Asheville MSA, Burlington MSA, Craven and Carteret counties, Duplin County, Durham-Chapel Hill MSA, Fayetteville MSA, Goldsboro MSA, Granville and Vance counties, Greensboro-High Point MSA, Greenville MSA, Halifax and Martin counties, Hickory MSA, Jacksonville MSA, Mitchell County, Pasquotank County, Rocky Mount MSA, South Central Non-MSA, Wilmington MSA and Winston-Salem MSA is not inconsistent with the bank's overall Needs to Improve performance under the Lending Test in the Western AA.

The bank's performance in Raleigh MSA is stronger than in the full-scope AA as the bank made a higher volume of loans in this AA. However, the bank's performance in this AA was not significant enough to influence the overall state rating.

Refer to the Tables 1 through 12 in the state of North Carolina section of Appendix D for the facts and data that support these conclusions.

## **INVESTMENT TEST**

The bank's performance under the Investment Test for North Carolina is rated Low Satisfactory. Based upon a full-scope review, the bank's performance in the Western Non-MSA AA is adequate. The bank's level of investments in the limited-scope AAs, as discussed below, did not impact the bank's overall Investment Test rating.

### **Conclusions for Areas Receiving Full-Scope Reviews**

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

During the evaluation period, WNB made 12 investments in the Western Non-MSA AA totaling \$6 thousand. All of the bank's investments and grants were made to organizations in the AA that provided affordable housing for LMI individuals and families. This represented approximately 0.43 percent of allocated Tier One Capital for the full-scope AA.

Based upon the bank's responsiveness to the identified needs in this AA and the limited CD opportunities, the bank's investments in this AA are adequate.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based upon the limited-scope reviews, the bank's performance in the Asheville MSA, Burlington MSA, Craven and Carteret counties, Duplin County, Durham-Chapel Hill MSA, Fayetteville MSA, Goldsboro MSA, Granville and Vance counties, Greenville MSA, Halifax and Martin counties, Hickory MSA, Jacksonville MSA, Mitchell County, Pasquotank County, Rocky Mount MSA, South Central Non-MSA, and Wilmington MSA is weaker than the bank's performance in the full-scope AA. The bank's investments in each of these areas were less than the investments in the full-scope AA.

The bank's investments in the Greensboro-High Point, Raleigh, and Winston-Salem MSA AAs were significantly higher than the investments in the full-scope AA. Therefore, the bank's performance in the Greensboro-High Point, Raleigh, and Winston-Salem AAs were stronger than the overall performance for the full-scope AA. The combined performance in these limited-scope AAs was not significant enough to impact the overall rating for the state.

Refer to Table 14 in Appendix C for this state 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 North Carolina is rated High Satisfactory. Based on a full-scope review, the bank's performance in the Western AA is good.

#### **Retail Banking Services**

Refer to Table 15 in the North Carolina 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.

WNB has 12 banking offices in the Western AA. The bank has no branches in low-income tracts and therefore the percentage of branches is significantly lower than the percentage of the population in these tracts. However, only 0.45 percent of the population live in these tracts. WNB has two banking offices in moderate-income tracts and the bank's percentage of branches exceeds the percentage of the population in these tracts. In addition, the bank also has three branches in distressed/underserved middle-income tracts. The majority of the population (approximately 93 percent) live in middle- and upper-income CTs. There were no banking offices opened or closed during this evaluation period.

#### **Community Development Services**

In the Western AA, WNB's record of providing CD services is adequate based on their responsiveness to the needs in this AA. We identified a limited number of non-profit organizations that operate in this AA. During this evaluation period, WNB primarily provided financial services using the FDIC's Money Smart program and held 52 classes totaling 77 hours for low- and moderate-income individuals in the area.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Asheville MSA, Burlington MSA, Craven and Carteret counties, Duplin County, Durham-Chapel Hill MSA, Fayetteville MSA, Goldsboro MSA, Granville and Vance counties, Greensboro-High Point MSA, Greenville MSA, Halifax and Martin counties, Hickory MSA, Jacksonville MSA, Mitchell County, Pasquotank County, Raleigh MSA, Rocky Mount MSA, South Central Non-MSA, Wilmington MSA and Winston-Salem MSA is not inconsistent with the bank's overall High Satisfactory performance under the Service Test in North Carolina. While WNB has no branches in low-income tracts in any of the limited-scope AAs, they do have several branches in moderate-income tracts and distressed/underserved middle-income tracts. Refer to Table 15 in the North Carolina section of Appendix D for the facts and data that support these conclusions.

## State of Ohio

**CRA Rating for State of Ohio: Needs to Improve**  
**The Lending Test is rated: Needs to Improve**  
**The Investment Test is rated: Low Satisfactory**  
**The Service Test is rated: Low Satisfactory**

The major factors that support this rating include:

- The overall level of lending is poor.
- The level of CD investments is adequate.
- Retail delivery systems are reasonably accessible to geographies and individuals of different income levels in the AA.

### Description of Institution's Operations in State of Ohio

WNB has 77 branches in the state of Ohio which represents 10 percent of their branching network. The bank has \$55 million in deposits in the state and has a deposit market share of 0.03 percent. The state of Ohio represents 1.80 percent of the bank's total deposit base. WNB has 20 AAs in the state.

Refer to the market profiles for the Cleveland and Toledo AAs in Appendix C for detailed demographics.

### Scope of Evaluation in State of Ohio

We selected two assessment areas in the state of Ohio for a full-scope review. These are the Cleveland AA and the Toledo AAs. The Cleveland AA represents 9 percent of the deposits in the state and 8 percent of the state's branching network. The Toledo AA represents 11 percent of the deposits in the state and 10 percent of the state's branching network. Performance in these two areas was given more weight than performance in limited-scope AAs.

Limited-scope reviews were performed for Adams and Scioto counties, Akron MSA, Canton MSA, Cincinnati MSA, Clinton-Fayette-Ross counties, Columbiana County, Columbus MSA, Dayton MSA, Eastern Non-MSA, Lima MSA, Mansfield MSA, Northern Non-MSA, Northwest Non-MSA, Sandusky MSA, Springfield MSA, Western Non-MSA, Wheeling MSA, Youngstown MSA AAs.

Refer to the tables in Appendix D for more information on lending activity for the State of Ohio.

## LENDING TEST

### Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test is rated Needs to Improve. Based on a full-scope review, the bank's performance in both the Cleveland and Toledo AAs is poor.

### Lending Activity

Overall, lending activity is poor. In both AAs, the bank made no small loans to businesses or farms. In the Cleveland AA, the bank made no home improvement loans and 9 home purchase loans. In the Toledo AA, the bank made no home purchase loans, 1 home improvement and 6 refinance loans. WNB did not make a sufficient volume of loans in these loan products to perform a meaningful analysis.

WNB made 33 refinance loans in the Cleveland AA. While this volume of loans is considered reasonable given the bank's size, span of operations and resources, it does not mitigate the poor lending volume in the other loan products and more importantly, the nominal lending volume in the limited scope AAs. Therefore, we did not analyze the bank's lending performance in this product.

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

### Community Development Loans

WNB's level of CD lending had a neutral impact on the overall lending performance in the Cleveland and Toledo AAs. WNB's allocated portion of two loans totaling \$6.5 million is \$500 for each AA. The loans were made to a foundation that promotes crime prevention for senior citizens. These loan are not innovative or complex.

### Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Cincinnati MSA, Columbus MSA and Dayton MSA is stronger than the bank's performance in the state.

Performance in the Adams and Scioto counties, Akron MSA, Canton MSA, Clinton-Fayette-Ross counties, Columbiana County, Eastern Non-MSA, Lima MSA, Mansfield MSA, Northern Non-MSA, Northwest Non-MSA, Sandusky MSA, Springfield MSA, Western Non-MSA, Wheeling MSA, Youngstown MSA AAs is not inconsistent with the bank's overall Needs to Improve performance under the Lending Test in Ohio.

Refer to the Tables 1 through 12 in the state of Ohio section of Appendix D for the facts and data that support these conclusions.

## **INVESTMENT TEST**

The bank's performance under the Investment Test for Ohio is rated Low Satisfactory. Based upon full-scope reviews, the bank's performance in the Cleveland AA is good and their performance in the Toledo AAs is adequate. Performance in the limited-scope AAs, as discussed below did not influence the bank's overall Investment Test rating. The Toledo AA carried slightly more weight than the bank's performance in the Cleveland AA.

### **Conclusions for Areas Receiving Full-Scope Reviews**

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

During the evaluation period, WNB made 7 investments in the Cleveland AA totaling \$349 thousand. In addition, we considered the ongoing impact that the prior investments had on the AA. The remaining balance on two prior period investments as of the date of our examination was \$272 thousand. When considering both current and prior period investments, the total of \$621 thousand represents 100.81 percent of allocated Tier One Capital for this full-scope AA. Based upon the dollar amount of investments and the many opportunities in the AA, the bank's responsiveness to the CD needs within the Cleveland AA is good.

In terms of total dollar amount, 83.77 percent of the bank's investments and grants were made to organizations in the AA that provided affordable housing for LMI individuals and families. The remaining investments were in the form of a donation to non-profit organizations that provide community services and an investment with a qualifying CDFI.

In the Toledo AA, WNB made five investments within the Toledo AA totaling \$354 thousand. This represents 53.96 percent of allocated Tier One Capital for this full-scope AA. Based upon the dollar amount of investments and the many opportunities in the AA, the bank's responsiveness to CD needs within the Toledo AA is adequate. In terms of total dollar amount, 74.08 percent of the bank's investments and grants were made to organizations in the AA that provided affordable housing for LMI individuals and families. The remaining investment was in the form of a donation to non-profit organizations that provide community services and an investment in a qualifying CDFI.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based upon the limited-scope reviews, the bank's performance in the Adams-Scioto Counties AA, Akron AA, Canton AA, Cincinnati AA, Clinton, Fayette, and Ross Counties AA, Columbiana County AA, Dayton AA, Eastern Non-MSA AA, Lima AA, Mansfield AA, Northern Non-MSA AA, Northwest Non-MSA AA, Sandusky MSA, Springfield MSA, Western Non-MSA AA, Wheeling AA, and Youngstown MSA is weaker than the bank's

performance in the full-scope AAs. The bank's investments in each of these areas were less than the investments in the full-scope AAs.

The bank's investments in the Columbus MSA were stronger than their investment in Toledo but weaker than their investments in the Cleveland AA. The combined performance in the limited-scope AAs was not significant enough to impact the overall rating for the state.

Refer to Table 14 in Appendix C for this state 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 Ohio is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the Cleveland AA and in the Toledo AA is adequate.

### **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.

#### *Cleveland AA*

Retail delivery systems are reasonably accessible to low- and moderate-income geographies and individuals. In the Cleveland AA, WNB has six banking offices. The bank's percentage of branches in low-income geographies exceeds the percentage of the population residing in the AA. The bank has no branches located in moderate-income geographies, and therefore the percentage of branches is significantly lower than the percentage of the population in the AA. About 16.77 percent of the population live in moderate-income tracts. There were no banking offices opened or closed during this evaluation period.

#### *Toledo AA*

In the Toledo AA, the bank operates eight banking offices in this AA. No branches are located in low-income geographies, and therefore the percentage of branches is significantly lower than the percentage of the population in the AA. Approximately 6.14 percent of the population live in these low-income tracts. In moderate-income geographies, the bank's percentage of branches is lower than the percentage of the population in the area. There were no banking offices opened or closed during this evaluation period.

## **Community Development Services**

In the Cleveland AA, WNB's record of providing CD services is adequate based on their size and available resources. We identified a significant number of non-profit organizations and CDFIs that operate in this AA. During this evaluation period, WNB primarily provided financial services using the FDIC's Money Smart program and held 18 classes totaling 22 hours for low- and moderate-income individuals in the area.

In the Toledo AA, WNB's record of providing CD services is also adequate based on their available resources in this AA. We identified a significant number of qualified CD organizations that operate in this AA. WNB provided 13 FDIC Money Smart classes totaling 28 hours for low- and moderate-income individuals in the AA.

These services were not particularly responsive to the identified needs of the community.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Adams and Scioto counties, Akron MSA, Canton MSA, Cincinnati MSA, Clinton-Fayette-Ross counties, Columbiana County, Columbus MSA, Dayton MSA, Eastern Non-MSA, Lima MSA, Mansfield MSA, Northern Non-MSA, Northwest Non-MSA, Sandusky MSA, Springfield MSA, Western Non-MSA, Wheeling MSA, Youngstown MSA is weaker than their overall Low Satisfactory performance under the Service Test in Ohio. However, the combined performance in the limited-scope AAs was not significant enough to impact the overall Service test rating.

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

## **State of Pennsylvania**

**CRA Rating for State of Pennsylvania: Needs to Improve**

**The Lending Test is rated: Needs to Improve**

**The Investment Test is rated: Low Satisfactory**

**The Service Test is rated: Needs to Improve**

The major factors that support this rating include:

- The overall level of lending is poor.
- The level of CD investments is adequate.
- Retail delivery systems are unreasonably inaccessible to portions of its AA, particularly low- and moderate-income areas or individuals.

### **Description of Institution's Operations in State of Pennsylvania**

WNB operates 50 branches in the state of Pennsylvania, which represents 6.53 percent of their branching network. WNB has \$34 million in deposits in the state and has a deposit market share of 0.01 percent. The state of Pennsylvania represents 1.12 percent of the bank's deposit base. WNB has 19 AAs in the state.

Refer to the market profiles for the State of Pennsylvania in Appendix C for detailed demographics.

### **Scope of Evaluation in State of Pennsylvania**

We selected one full-scope AA to review in the state of Pennsylvania, the Pittsburgh AA. The Pittsburgh AA represents 21 percent of the deposits and 16 percent of the bank's branches in the state. Performance in this area was given more weight than performance in limited-scope AAs.

Limited-scope reviews were performed for Allentown MSA, Altoona MSA, Elk, Warren and Venango counties, Erie MSA, Franklin County, Greene County, Harrisburg MSA, Johnstown MSA, Lancaster MSA, Lebanon MSA, Newark MSA, Northern Non-MSA, Northumberland, Schuylkill and Union counties, Philadelphia MSA, Reading MSA, Scranton-Wilkes-Barre MSA, State College MSA, and York-Hanover MSA.

Refer to the tables in Appendix D for more information on lending activity for the State of Pennsylvania.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Lending Test in Pennsylvania is rated Needs to Improve. Based on a full-scope review, the bank's performance in the Pittsburgh AA is poor.

### **Lending Activity**

Overall, lending activity in the Pittsburgh AA is poor. During this evaluation period, WNB made no multifamily loans, small loans to businesses or farms or CD loans. The bank did make 2 home purchase and 3 home improvement loans in the AA. The volume of loans was insufficient to analyze. The bank also made 35 refinance loans. While the volume of refinance loans is considered reasonable given the bank's size, resources and span of operations, this does not mitigate the bank's poor lending volumes in the other loan products and more importantly, the nominal lending volume in the limited scope AAs. Therefore, we did not analyze this product.

Lending levels are not reasonable considering the bank's capacity.

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

### **Community Development Loans**

WNB did not make any Community Development loans in the Pittsburgh AA.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Allentown MSA, Altoona MSA, Elk, Warren and Venango counties, Erie MSA, Franklin County, Greene County, Harrisburg MSA, Johnstown MSA, Lancaster MSA, Lebanon MSA, Newark MSA, Northern Non-MSA, Northumberland, Schuylkill and Union counties, Philadelphia MSA, Reading MSA, Scranton-Wilkes-Barre MSA, State College MSA, and York-Hanover MSA is not inconsistent with their Needs to Improve performance in the full-scope AA. Lending volumes in these limited-scope AAs are nominal.

Refer to the Tables 1 through 12 in the state of Pennsylvania section of Appendix D for the facts and data that support these conclusions.

## **INVESTMENT TEST**

The bank's performance under the Investment Test for Pennsylvania is rated Low Satisfactory. Based upon a full-scope review, the bank's performance in the Pittsburgh AA is adequate. Performance in the limited-scope AAs, as discussed below, did not impact the bank's overall Investment Test rating.

### **Conclusions for Areas Receiving Full-Scope Reviews**

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

During the evaluation period, WNB made one investment in the Pittsburgh AA totaling \$100 thousand. This investment was made to an organization in the AA that provides affordable housing for LMI individuals. Given the many opportunities in the AA and the identified needs of the community, the bank's investment in this AA demonstrates adequate responsiveness. This investment represented approximately 14.66 percent of allocated Tier One Capital for the full-scope AA.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based upon the limited-scope reviews, the bank's performance in the Allentown MSA, Altoona MSA, Elk, Warren and Venango counties, Erie MSA, Franklin County, Greene County, Harrisburg MSA, Johnstown MSA, Lancaster MSA, Lebanon MSA, Newark MSA, Northern Non-MSA, Northumberland, Schuylkill and Union counties, Reading MSA, Scranton-Wilkes-Barre MSA, and State College MSA is weaker than the bank's overall performance. The bank's investments in each of these areas were less than the investments in the full-scope AA.

However, the bank's investments in the Philadelphia and York-Hanover MSAs were stronger than their performance in the full-scope AA. The bank made a higher dollar amount of investments in these AAs. The combined performance in these limited-scope AAs is not significant enough to impact the overall rating for the state.

Refer to Table 14 in Appendix C for this state 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 Pennsylvania is rated Needs to Improve. Based on a full-scope review, the bank's performance in the Pittsburgh AA is poor.

## **Retail Banking Services**

Refer to Table 15 in the Pennsylvania 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.

Retail delivery systems are unreasonably inaccessible to portions of its AA, particularly low- and moderate-income areas or individuals. WNB has eight banking offices in the Pittsburgh AA of which none are located in either low- or moderate-income tracts. Therefore, the percentage of branches in both low- and moderate-income tracts is significantly lower than the percentage of the population that reside in these tracts. While only 2.88 percent of the population live in low-income tracts, 20.42 percent of the population live in moderate-income tracts. This is considered poor performance. There were no banking offices opened or closed during this evaluation period.

## **Community Development Services**

In the Pittsburgh AA, WNB's record of providing CD services is poor based on the available opportunities in the AA. We identified an adequate number of non-profit organizations and CDFIs that operate in this AA. During this evaluation period, WNB primarily provided financial services using the FDIC's Money Smart program and held three classes totaling 7.50 hours for low- and moderate-income individuals in the area.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Allentown MSA, Altoona MSA, Elk, Warren and Venango counties, Erie MSA, Franklin County, Greene County, Johnstown MSA, Lancaster MSA, Lebanon MSA, Northern Non-MSA, Reading MSA, Scranton-Wilkes-Barre MSA, State College MSA, and York-Hanover MSA is not inconsistent with the bank's performance in the full-scope AA.

In the Harrisburg, Newark and Philadelphia MSAs and Northumberland AA, the bank's performance is stronger than in the full-scope area. The stronger performance is attributable to a stronger branch distribution network in moderate-income CTs. These AAs represent 23 percent of the deposits in the state. The performance in these AAs was not significant enough to impact the overall state rating.

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

## **State of South Carolina**

**CRA Rating for State of South Carolina: Needs to Improve**

**The Lending Test is rated: Needs to Improve**

**The Investment Test is rated: Low Satisfactory**

**The Service Test is rated: Low Satisfactory**

The major factors that support this rating include:

- The overall level of lending is poor.
- The level of CD investments is adequate.
- Retail delivery systems are reasonably accessible to geographies and individuals of different income levels in the AA.

### **Description of Institution's Operations in State of South Carolina**

WNB has 29 banking offices in the state of South Carolina, which represents 3.79 percent of their branching network. The state of South Carolina represents 0.59 percent of the bank's total deposit base. The bank has \$18 million in deposits in the state. WNB has 13 AAs in the state.

Refer to the market profiles for the Greenville AA in Appendix C for detailed demographics.

### **Scope of Evaluation in State of South Carolina**

We selected one AA in the state of South Carolina to perform a full-scope review, the Greenville AA. The Greenville AA represents 20 percent of the bank's deposits in the state and 21 percent of the branching network. Performance in this area was given more weight than performance in limited-scope AAs.

Limited-scope reviews were performed for Anderson MSA, Augusta MSA, Beaufort and Colleton counties, Charleston MSA, Cherokee and Union counties, Chesterfield and Lancaster counties, Columbia MSA, Dillon and Marion counties, Greenwood County, Myrtle Beach MSA, Oconee County and Spartanburg MSA.

Refer to the tables in Appendix D for more information on lending activity for the State of South Carolina.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Lending Test in South Carolina is rated Needs to Improve. Based on a full-scope review, the bank's performance in the Greenville AA is poor.

### **Lending Activity**

Overall, lending activity in the Greenville AA is poor. WNB made 7 home purchase and 17 refinance loans during this evaluation period. In addition, the bank made no home improvement, multifamily loans, small loans to businesses or farm loans. Community development lending had a neutral impact on the overall lending performance for the Greenville AA. The bank did not have a sufficient volume of loans in any loan product to perform a meaningful analysis. Lending levels are not reasonable considering the bank's capacity.

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

### **Community Development Loans**

CD loans had a neutral impact on the overall lending performance in the Greenville AA. WNB made two loans totaling \$6.5 million to a foundation that promotes crime prevention for senior citizens. This AAs' allocated portion of the 1 percent yield on this loan is \$700. This loan was not considered complex or innovative.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Anderson MSA, Augusta MSA, Beaufort and Colleton counties, Charleston MSA, Cherokee and Union counties, Chesterfield and Lancaster counties, Columbia MSA, Dillon and Marion counties, Greenwood County, Myrtle Beach MSA, Oconee County and Spartanburg MSA is not inconsistent with the bank's overall Needs to Improve performance under the Lending Test in the Greenville AA.

Refer to the Tables 1 through 12 in the state of South Carolina section of Appendix D for the facts and data that support these conclusions.

## **INVESTMENT TEST**

The bank's performance under the Investment Test for South Carolina is rated Low Satisfactory. Based upon a full-scope review, the bank's performance in the Greenville-AA is adequate. Performance in the limited-scope AAs, as discussed below, did not impact the bank's overall Investment Test rating.

### **Conclusions for Areas Receiving Full-Scope Reviews**

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

During the evaluation period, WNB made one investment in the Greenville AA totaling \$150 thousand. There are many opportunities to make CD investments in this AA. Based on the bank's responsiveness to meeting the identified needs of this AA, the bank's investment activities are adequate. This investment was made to an organization that provides affordable housing for LMI individuals. The investment amount represents 18.18 percent of allocated Tier One Capital for the full-scope AA.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based upon the limited-scope reviews, the bank's performance in the Anderson MSA, Augusta MSA, Beaufort and Colleton counties, Charleston MSA, Cherokee and Union counties, Chesterfield and Lancaster counties, Columbia MSA, Dillon and Marion counties, Greenwood County, Myrtle Beach MSA, Oconee County and Spartanburg MSA is weaker than the bank's overall performance. The bank's investments in each of these areas were less than the investments in the full-scope AA. However, the combined performance in the limited-scope AAs was not significant enough to impact the overall rating for the state.

Refer to Table 14 in Appendix C for this state 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 South Carolina is rated Low Satisfactory. Based on a full-scope review, the bank's performance in the Greenville AA is adequate.

### **Retail Banking Services**

Refer to Table 15 in the South Carolina 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.

Retail delivery systems are reasonably accessible to geographies and individuals of different income levels. WNB has six banking offices in the Greenville AA, none of which are located in low-income CTs. Therefore, the bank's percentage of branches in low-income CTs is significantly lower than the percentage of the population in these CTs. However, only 1.93 percent of the population live in these CTs. The bank's percentage of branches in moderate-income CTs significantly exceeds the percentage of the population in these geographies. The majority of population (approximately 78 percent) live in middle- and upper-income CTs. There were no banking offices opened or closed during this evaluation period.

### **Community Development Services**

In the Greenville AA, WNB's record of providing CD services is adequate based on the bank's size and available resources. We identified an adequate number of non-profit organizations and CDFIs that operate in this AA. During this evaluation period, WNB primarily provided financial services using the FDIC's Money Smart program and held 39 classes totaling 73 hours for low- and moderate-income individuals in the area.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Anderson, Charleston, and Columbia MSAs and Dillon and Marion counties AA is not inconsistent with the bank's overall Low Satisfactory performance under the Service Test in South Carolina.

Performance in the Augusta MSA, Beaufort and Colleton counties, Cherokee and Union counties, Chesterfield and Lancaster counties, Greenwood County, Myrtle Beach MSA, Oconee County and Spartanburg MSA was weaker than in the full-scope AA. The branch distribution was weaker in these areas. However, the bank's performance in these AAs was not significant enough to impact the state ratings. These AAs represent 46 percent of the bank's deposits in the state.

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

## **State of Virginia**

**CRA Rating for State of Virginia: Needs to Improve**  
**The Lending Test is rated: Needs to Improve**  
**The Investment Test is rated: Low Satisfactory**  
**The Service Test is rated: Low Satisfactory**

The major factors that support this rating include:

- The overall level of lending is poor.
- The level of CD investments is adequate.
- Retail delivery systems are reasonably accessible to geographies and individuals of different income levels in the AA.

### **Description of Institution's Operations in State of Virginia**

WNB has 57 branches in the state of Virginia, which represents 7.44 percent of their branching network. The bank has \$37 million in deposits in the state. The state of Virginia represents 1.21 percent of the bank's total deposit base. WNB is ranked 133rd in the state with a deposit market share of 0.02 percent. WNB has 20 AAs in the state.

Refer to the market profiles for the State of Virginia in Appendix C for detailed demographics.

### **Scope of Evaluation in State of Virginia**

We selected one full-scope AA to review in the state of Virginia, the Virginia Beach AA. The Virginia Beach AA represents 26 percent of the bank's deposits and 25 percent of their branches in the state. Performance in this area was given more weight than performance in limited-scope AAs. Although the bank's performance in the limited-scope AAs influenced the overall state rating.

Limited-scope reviews were performed for Accomack County, Blacksburg MSA, Central Non-MSA, Danville MSA, Galax City, Harrisonburg MSA, Henry and Martinsville counties, Kingsport-Bristol MSA, Lee and Wise counties and Norton City, Lynchburg MSA, Northumberland and Lancaster counties, Prince Edward County, Richmond MSA, Roanoke MSA, Staunton City, Tazewell County, Washington MSA, Waynesboro City and Wythe County.

Refer to the tables in Appendix D for more information on lending activity for the State of Virginia.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Lending Test in Virginia Beach AA is rated Needs to Improve. Based on a full-scope review, the bank's performance in the Virginia Beach AA is poor.

### **Lending Activity**

Overall, lending activity in the Virginia Beach AA is poor. WNB made no multifamily loans or small loans to businesses or farms. The bank made 2 home purchase, 3 improvement and 33 refinance loans during this evaluation period. Refinance loans is the only product with sufficient loan volume to perform a meaningful analysis. The volume of refinance loans is considered reasonable given the bank's size, resources and span of operations. However, the bank's refinance lending performance does not mitigate its poor lending volume in the other loan products and more importantly, the nominal lending volume in the limited scope AAs. As a result, we did not analyze this product.

### **Community Development Loans**

WNB made a \$6.5 million loan to a foundation that provides crime prevention to senior citizens. This AAs' allocated portion of the 1 percent yield on this loan is \$1,000. This loan was not considered complex or innovative.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Accomack County, Blacksburg MSA, Central Non-MSA, Danville MSA, Galax City, Harrisonburg MSA, Henry and Martinsville counties, Kingsport-Bristol MSA, Lee and Wise counties and Norton City, Lynchburg MSA, Northumberland and Lancaster counties, Prince Edward County, Richmond MSA, Roanoke MSA, Staunton City, Tazewell County, Washington MSA, Waynesboro City and Wythe County is not inconsistent with the bank's overall Needs to Improve performance under the Lending Test in Virginia.

Refer to the Tables 1 through 12 in the state of Virginia section of Appendix D for the facts and data that support these conclusions.

## **INVESTMENT TEST**

The bank's performance under the Investment Test for Virginia is rated Low Satisfactory. Based upon a full-scope review, the bank's performance in the Virginia Beach AA is adequate. Performance in the limited-scope AAs, as discussed below, did not impact the bank's overall Investment Test rating.

### **Conclusions for Areas Receiving Full-Scope Reviews**

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

During the evaluation period, WNB made 16 investments in the Virginia Beach AA totaling \$138 thousand. This represented approximately 11.11 percent of allocated Tier One Capital for the full-scope AA.

Based upon the dollar amount of investments and many opportunities in the AA, the bank's responsiveness to meeting the CD needs in the Virginia Beach-Norfolk AA is adequate. In terms of total dollar amount, 7.09 percent of the bank's investments and grants were made to organizations in the AA that provide affordable housing for LMI individuals and families. The remaining investment was in the form of a certificate deposit with a local CDFI and to non-profit organizations that provide community services.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based upon the limited-scope reviews, the bank's performance in the Accomack County, Blacksburg MSA, Central Non-MSA, Danville MSA, Galax City, Harrisonburg MSA, Henry and Martinsville counties, Kingsport-Bristol MSA, Lee and Wise counties and Norton City, Lynchburg MSA, Northumberland and Lancaster counties, Prince Edward County, Richmond MSA, Roanoke MSA, Staunton City, Tazewell County, Washington MSA, Waynesboro City and Wythe County is weaker than the bank's overall performance in the full-scope AA. The bank's investments in each of these areas were less than the investments in the full-scope AA.

The combined performance in the limited-scope AAs was not significant enough to impact the overall rating for the bank.

Refer to Table 14 in Appendix C for this state 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 Virginia is rated Low Satisfactory. Based on a full-scope review, the bank's performance in the Virginia Beach AA is adequate.

#### **Retail Banking Services**

Refer to Table 15 in the Virginia 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.

Retail delivery systems are reasonably accessible to geographies and individuals of different income level in the AA. In the Virginia Beach AA, WNB operates 14 banking offices, none of which are located in low-income CTs. Therefore, the percentage of the bank's low-income branches is significantly lower than the demographic comparator. However, only 4.35 percent of the population live in these CTs. WNB has five branches in moderate-income tracts and their percentage of branches exceeds the percentage of the population living in these tracts. WNB did not open or close any banking offices in this AA during this evaluation period.

#### **Community Development Services**

In the Virginia Beach AA, WNB's record of providing CD services is adequate based on the available opportunities in the AA. We identified an adequate number of non-profit organizations and CDFIs that operate in this AA. During this evaluation period, WNB primarily provided financial services using the FDIC's Money Smart program and held 78 classes totaling 134.50 hours for low- and moderate-income individuals in the area.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Lee AA and Richmond, Roanoke AA and Washington MSAs is not inconsistent with the bank's Low Satisfactory performance under the Service Test in Virginia. The bank's performance in the Accomack County, Blacksburg MSA, Central Non-MSA, Danville MSA, Galax City, Harrisonburg MSA, Henry and Martinsville counties, Kingsport-Bristol MSA, Lynchburg MSA, Northumberland and Lancaster counties, Prince Edward County, Staunton City, Tazewell County, Waynesboro City and Wythe County was weaker than in the full-scope AA as the bank's distribution of branches was weaker. However, this did not significantly impact the overall state rating.

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

## **State of West Virginia**

**CRA Rating for State of West Virginia: Needs to Improve**

**The Lending Test is rated: Needs to Improve**

**The Investment Test is rated: Low Satisfactory**

**The Service Test is rated: Low Satisfactory**

The major factors that support this rating include:

- The overall level of lending is poor.
- The level of CD investments is adequate.
- Retail delivery systems are reasonable accessible to geographies and individuals of different income levels in the AA.

### **Description of Institution's Operations in West Virginia**

WNB has ten branches in the state of West Virginia, which represents 1.31 percent of their branching network. The bank has \$10 million in deposits in the state. The state of West Virginia represents 0.32 percent of the bank's total deposit base. WNB has six AAs in the state.

Refer to the market profiles for the Central AA in Appendix C for detailed demographics.

### **Scope of Evaluation in State of West Virginia**

We selected one full-scope AA to review for the state of West Virginia, the Central AA. The Central AA represents 50 percent of the bank's deposits and 40 percent of their branches in the state. Performance in this area was given more weight than performance in limited-scope AAs.

Limited-scope reviews were performed for Charleston, Hagerstown MSA, Huntington MSA, Logan County, and Marion County AAs. Refer to the tables in Appendix D for more information on lending activity for the State of West Virginia.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Lending Test in West Virginia is rated Needs to Improve. Based on a full-scope review, the bank's performance in the Central AA is poor.

## **Lending Activity**

Overall, lending activity in the Central AA is poor. WNB made no home purchase, multifamily, or small loans to businesses or farms. The bank did make 1 home improvement and 4 refinance loans during this evaluation period. Lending levels are not reasonable considering the bank's capacity.

The bank's lending activity was insufficient to perform a meaningful analysis on any product. Community development lending had a neutral impact on the overall lending rating for the Central AA.

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

## **Community Development Loans**

WNB's level of CD lending was adequate but had a neutral impact on the bank's lending performance in the Central AA. WNB made two loans totaling \$6.5 million to a foundation that promotes crime prevention for senior citizens. This AAs' allocated portion of the 1 percent yield on this loan is \$550. This loan was not considered complex or innovative.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Charleston, Hagerstown MSA, Huntington MSA, Logan County and Marion County is not inconsistent with the bank's overall Needs to Improve performance under the Lending Test in the Central AA.

Refer to the Tables 1 through 12 in the state of West Virginia section of Appendix D for the facts and data that support these conclusions.

## **INVESTMENT TEST**

The bank's performance under the Investment Test for West Virginia is rated Low Satisfactory. Based upon a full-scope review, the bank's performance in the Central Non-MSA AA is adequate. Performance in the limited-scope AAs, as discussed below, did not impact the bank's overall Investment Test rating.

## **Conclusions for Areas Receiving Full-Scope Reviews**

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

During the evaluation period, WNB made five investments in the Central Non-MSA AA totaling \$102 thousand. These investments were made to organizations in the AA that provide affordable housing for LMI individuals. Based on the bank's responsiveness to this identified need in the AA, the bank's investment activity is adequate. This investment amount represents 15.50 percent of allocated Tier One Capital for the full-scope AA.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based upon the limited-scope reviews, the bank's performance in the Hagerstown MSA, Huntington MSA, Logan County, and Marion County is weaker than the bank's overall performance in the full-scope AA. The bank investments in each of these areas were less than the investments in the full-scope AA

However, the bank's investments in the Charleston AA were higher than the investments in the full-scope AA. Therefore, the bank's performance in the Charleston AA is stronger than the bank's performance in the full-scope AA.

The combined performance in the limited-scope AAs was not significant enough to impact the overall rating for the state.

Refer to Table 14 in Appendix C for this state 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 West Virginia is rated Low Satisfactory. Based on a full-scope review, the bank's performance in the Central AA is adequate.

### **Retail Banking Services**

Refer to Table 15 in the West Virginia 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.

Retail delivery systems are reasonably accessible to geographies and individuals of different income levels. WNB has four banking offices in the Central AA. All four offices are located in middle-income CTs. There are no low-income CTs in this AA and WNB has no banking offices in moderate-income tracts. Therefore, the bank's percentage of branches in moderate-income CTs is significantly lower than the percentage of the population living in these CTs. However, we also considered the fact that only 3.7 percent of the population live in moderate-income CTs. WNB did not open or close any banking offices in this AA during this evaluation period.

## **Community Development Services**

In the Central AA, WNB's record of providing CD services is adequate based on the limited opportunities in the AA. We identified a limited number of non-profit organizations and CDFIs that operate in this AA. During this evaluation period, WNB primarily provided financial services using the FDIC's Money Smart program and held one class totaling four hours for low- and moderate-income individuals in the area.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's combined performance under the Service Test in the Charleston, Hagerstown MSA, Huntington MSA, Logan County, and Marion County is not inconsistent with the bank's overall Low Satisfactory performance under the Service Test in West Virginia.

Refer to the Table 15 in the West Virginia 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 nonmetropolitan 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”).

<b>Time Period Reviewed</b>	Lending Test (excludes CD loans): 01/01/09 to 12/31/11. Investment & Service Tests & CD Loans: 10/27/09 to 07/23/12.		
<b>Financial Institution</b>		<b>Products Reviewed</b>	
Woodforest National Bank (WNB) The Woodlands, TX		HMDA, small loans to businesses and small loans to farms. CD loans, investments and services.	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>	
None		N/A	
<b>List of Assessment Areas and Type of Examination</b>			
<b>Assessment Area</b>	<b>MSA #</b>	<b>Type of Exam</b>	<b>Counties</b>
Multi-state AA			
Charlotte—Gastonia-Rock Hill NC-SC	16740	Full-scope	Anson, Cabarrus, Gaston, Mecklenburg, Union (NC), York (SC)
<b>Texas</b>			
Houston MD	26420	Full-scope	Austin, Brazoria, Fort Bend, Galveston, Harris, Liberty, Montgomery
Dallas MD	19124	Full-scope	Collin, Dallas, Denton, Johnson
Ft Worth MD	23104	Full-scope	Tarrant
Amarillo MSA	11100	Limited-scope	Potter, Randall
Austin-Round Rock MSA	12420	Limited-scope	Bastrop, Hays, Travis, Williamson
Beaumont MD	13140	Limited-scope	Jefferson
Bee and Refugio		Limited-scope	Bee, Refugio
Brownsville-Harlingen	15180	Limited-scope	Cameron
Case County		Limited-scope	Case
Cooke County		Limited-scope	Cooke
East Texas Non-MSA		Limited-scope	Henderson, Limestone, Navarro, Van Zandt
Gillespie County		Limited-scope	Gillespie

Harrison County		Limited-scope	Harrison
Howard County		Limited-scope	Howard
Longview MSA	30980	Limited-scope	Gregg, Rusk
Matagorda and Wharton Counties		Limited-scope	Matagorda, Wharton
San Antonio MSA	41700	Limited-scope	Bexar, Guadalupe, Kendall, Medina
Shelby County		Limited-scope	Shelby
Sherman-Denton MSA	43300	Limited-scope	Grayson
Texarkana MSA	45500	Limited-scope	Bowie
Titus County		Limited-scope	Titus
Tyler MSA	46340	Limited-scope	Smith
Victoria MSA	47020	Limited-scope	Calhoun
Washington County		Limited-scope	Washington
<b>Alabama</b>			
Southern Non-MSA		Full-scope	Baldwin, Butler, Coffee, Conecuh, Covington, Escambia, Monroe
Anniston-Oxford MSA	11500	Limited-scope	Calhoun
Birmingham-Hoover	13820	Limited-scope	Chilton, Jefferson, Shelby
Cherokee County		Limited-scope	Cherokee
Cullman and Marshall		Limited-scope	Cullman, Marshall
Decatur MSA	19460	Limited-scope	Lawrence, Morgan
Huntsville MSA	26620	Limited-scope	Limestone, Madison
Mobile MSA	33660	Limited-scope	Mobile
Montgomery MSA	33860	Limited-scope	Autauga, Elmore, Lowndes, Montgomery
Tuscaloosa MSA	46220	Limited-scope	Tuscaloosa
<b>Florida</b>			
Pensacola-Ferry Pass	37860	Full-scope	Escambia, Santa Rosa
Ocala MSA	36100	Limited-scope	Marion
Tampa-St. Petersburg	45300	Limited-scope	Hernando
<b>Georgia</b>			
Atlanta-Sandy Springs	12060	Full-scope	DeKalb, Gwinnett
Coweta County		Limited-scope	Coweta
Macon MSA	31420	Limited-scope	Monroe
<b>Illinois</b>			
Chicago-Joliet-Naperville MSA	16974	Full-scope	Cook, DeKalb, DuPage, Grundy, Kane, Kendall, Lake, McHenry, Will
Bloomington-Normal	14060	Limited-scope	McLean
Champaign-Urbana	16580	Limited-scope	Champaign, Ford, Platt
Coles County		Limited-scope	Coles
Crawford County		Limited-scope	Crawford
Danville MSA	19180	Limited-scope	Vermilion
Davenport-Moline-Rock Island MSA	19340	Limited-scope	Henry, Mercer, Rock Island
Decatur MSA	19500	Limited-scope	Macon

Kankakee-Bradley MSA	28100	Limited-scope	Kankakee
Morgan County		Limited-scope	Morgan
Northern Non-MSA		Limited-scope	LaSalle, Lee, Livingston, Ogle, Stephenson, Whiteside
Peoria MSA	37900	Limited-scope	Marshall, Peoria, Stark, Tazewell, Woodford
Rockford MSA	40420	Limited-scope	Winnebago
Southern Non-MSA		Limited-scope	Jefferson, Jackson, Franklin, Saline Williamson
Springfield MSA	44100	Limited-scope	Menard, Sangamon
St. Louis MSA	41180	Limited-scope	Bond, Calhoun, Clinton, Jersey, Macoupin, Madison, Monroe, St. Clair
Western Non-MSA		Limited-scope	Knox, McDonough, Warren
<b>Indiana</b>			
Indianapolis-Carmel MSA	26900	Full-scope	Boone, Brown, Hamilton, Hancock, Hendricks, Johnson, Marion, Morgan, Putnam, Shelby
Adams County		Limited-scope	Adams
Anderson MSA	11300	Limited-scope	Madison
Bloomington MSA	14020	Limited-scope	Monroe
Cincinnati-Middletown	17140	Limited-scope	Dearborn
Clinton County		Limited-scope	Clinton
Columbus MSA	18020	Limited-scope	Bartholomew
DeKalb County		Limited-scope	DeKalb
Elkhart-Goshen MSA	21140	Limited-scope	Elkhart
Evansville MSA	21780	Limited-scope	Gibson, Posey, Vanderburgh, Warrick
Fort Wayne MSA	23060	Limited-scope	Allen, Wells, Whitley
Gary MSA	23844	Limited-scope	Jasper, Lake, Newton, Porter
Henry County		Limited-scope	Henry
Huntington And Wasbash Counties		Limited-scope	Huntington, Wabash
Jackson and Lawrence Counties		Limited-scope	Jackson, Lawrence
Lafayette MSA	29140	Limited-scope	Tippecanoe
Louisville-Jefferson	31140	Limited-scope	Harrison
Marshall County		Limited-scope	Marshall
Michigan City-LaPorte	33140	Limited-scope	LaPorte
Muncie MSA	34620	Limited-scope	Delaware
South Bend-Mishawaka	43780	Limited-scope	St. Joseph
Southern Non-MSA		Limited-scope	Daviess, Dubois, Knox, Perry
Terre Haute MSA	45460	Limited-scope	Vigo
<b>Kentucky</b>			
Louisville-Jefferson		Full-scope	Jefferson, Oldham
Adair County		Limited-scope	Adair
Anderson and Franklin Counties		Limited-scope	Anderson, Franklin

Bowling Green MSA	14540	Limited-scope	Edmonson, Warren
Boyle and Marion Counties		Limited-scope	Boyle, Marion
Calloway County		Limited-scope	Calloway
Cincinnati-Middletown	17140	Limited-scope	Campbell
Elizabethtown MSA	21060	Limited-scope	Hardin, Larue
Harrison County		Limited-scope	Harrison
Laurel County		Limited-scope	Laurel
Lexington-Fayette MSA	30460	Limited-scope	Clarke, Fayette, Jessamine
Madison County		Limited-scope	Madison
McCracken County		Limited-scope	McCracken
Owensboro MSA	36980	Limited-scope	Daviess
Roman County		Limited-scope	Roman
Western Non-MSA		Limited-scope	Caldwell, Hopkins, Logan, Muhlenberg
<b>Louisiana</b>			
New Orleans-Metairie MSA	35380	Full-scope	Jefferson, Orleans, Plaquemines, St. Bernard, St. Charles, St. John the Baptist, St. Tammany
Alexandria MSA	10780	Limited-scope	Grant, Rapides
Baton Rouge MSA	12940	Limited-scope	East Baton Rouge
Houma-Bayou Cane	26380	Limited-scope	Lafourche, Terrebonne
Jefferson County Parish		Limited-scope	Jefferson Davis
Lafayette MSA	29180	Limited-scope	Lafayette, St. Martin
Lake Charles MSA	29340	Limited-scope	Calcasieu, Cameron
Lincoln Parish		Limited-scope	Lincoln
Monroe MSA	33740	Limited-scope	Ouachita, Union
Morehouse Parish		Limited-scope	Morehouse
Shreveport-Bossier City	43340	Limited-scope	Caddo
St. Landry Parish		Limited-scope	St. Landry
Tangipahoa Parish		Limited-scope	Tangipahoa
<b>Maryland</b>			
Baltimore-Towson MSA	12580	Full-scope	Anne Arundel, Baltimore, Carroll, Harford, Howard, Queen Anne's, Baltimore City
Salisbury MSA	41540	Limited-scope	Somerset, Wicomico
St. Mary's County		Limited-scope	St. Mary's
Washington-Arlington MSA	47894	Limited-scope	Frederick, Montgomery, Prince George
Worcester County		Limited-scope	Worcester
<b>Mississippi</b>			
Eastern Non-MSA		Full-scope	Clay, Lowndes, Monroe,
Alcorn and Prentiss		Limited-scope	Alcorn, Prentiss
Grenada County		Limited-scope	Grenada
Gulfport-Biloxi MSA	25060	Limited-scope	Hancock, Harrison, Stone
Jackson MSA	27140	Limited-scope	Copiah

Lafayette and Pontotoc		Limited-scope	Lafayette, Pontotoc
Lauderdale County		Limited-scope	Lauderdale
Lincoln and Pike		Limited-scope	Lincoln, Pike
Memphis MSA	32820	Limited-scope	Tate
Pascagoula MSA	37700	Limited-scope	George, Jackson
Warren County		Limited-scope	Warren
Western Non-MSA		Limited-scope	Coahoma, Sunflower, Washington
<b>New York</b>			
Chautauqua and Cattaraugus Counties		Full-scope	Chautauqua, Cattaraugus
Rochester MSA	40380	Full-scope	Livingston, Monroe, Ontario, Orleans, Wayne
Albany-Schenectady	10580	Limited-scope	Albany
Buffalo-Niagara Falls	15380	Limited-scope	Erie, Niagara
Elmira MSA	21300	Limited-scope	Chemung
Genesee County		Limited-scope	Genesee
Montgomery and Otsego		Limited-scope	Montgomery, Otsego
Northern Non-MSA		Limited-scope	Franklin, Jefferson, St. Lawrence
Seneca County		Limited-scope	Seneca
Syracuse MSA	45060	Limited-scope	Madison, Onondaga, Oswego
Utica-Rome MSA	46540	Limited-scope	Herkimer, Oneida
<b>North Carolina</b>			
Western Non-MSA		Full-scope	Cleveland, Davidson, Iredell, Lincoln, Rowan, Rutherford, Stanly, Surry, Wilkes
Asheville MSA	11700	Limited-scope	Buncombe, Haywood, Henderson, Madison
Burlington MSA	15500	Limited-scope	Alamance
Craven and Carteret		Limited-scope	Craven, Carteret
Duplin County		Limited-scope	Duplin
Durham-Chapel Hill MSA	20500	Limited-scope	Chatham, Durham, Orange, Person
Fayetteville MSA	22180	Limited-scope	Cumberland
Goldsboro MSA	24140	Limited-scope	Wayne
Granville and Vance		Limited-scope	Granville, Vance
Greensboro-High Point MSA	24660	Limited-scope	Guilford, Randolph, Rockingham
Greenville MSA	24780	Limited-scope	Pitt
Halifax and Martin		Limited-scope	Halifax, Martin
Hickory-Lenoir-Morgantown	25860	Limited-scope	Caldwell, Catawba
Jacksonville MSA	27340	Limited-scope	Onslow
Mitchell County		Limited-scope	Mitchell
Raleigh-Cary MSA	39580	Limited-scope	Franklin, Johnston, Wake

Rocky Mount MSA	40580	Limited-scope	Edgecombe, Nash
Pasquotank County		Limited-scope	Pasquotank
South Central Non-MSA		Limited-scope	Columbus, Harnett, Lee, Moore, Roberson, Scotland
Wilmington MSA	48900	Limited-scope	Brunswick
Winston-Salem MSA	49180	Limited-scope	Davie, Forsyth, Stokes
<b>Ohio</b>			
Cleveland-Elyria-Mentor MSA	17460	Full-scope	Cuyahoga, Geauga, Lake, Lorain, Medina
Toledo MSA	45780	Full-scope	Fulton, Lucas, Ottawa, Wood
Adams and Scioto		Limited-scope	Adams, Scioto
Akron MSA	10420	Limited-scope	Portage, Summit
Canton-Massillon MSA	15940	Limited-scope	Carroll, Stark
Cincinnati-Middletown MSA	17140	Limited-scope	Brown, Butler, Clermont, Hamilton, Warren
Clinton, Fayette and Columbiana County		Limited-scope	Clinton, Fayette, Ross Columbiana
Columbus MSA	18140	Limited-scope	Delaware, Fairfield, Franklin, Licking, Madison, Morrow, Pickaway, Union
Dayton MSA	19380	Limited-scope	Greene, Miami, Montgomery, Preble
Eastern Non-MSA		Limited-scope	Coshocton, Guernsey, Knox, Muskingum, Tuscarawas
Lime MSA	30620	Limited-scope	Allen
Mansfield MSA	31900	Limited-scope	Richland
Northern Non-MSA		Limited-scope	Ashland, Huron, Seneca, Sandusky, Wayne
Northwest Non-MSA		Limited-scope	Defiance, Henry, Williams
Sandusky MSA	41780	Limited-scope	Erie
Springfield MSA	44220	Limited-scope	Clark
Western Non-MSA		Limited-scope	Auglaize, Champaign, Hancock, Hardin, Logan, Mercer, Van Wert
Wheeling MSA	48540	Limited-scope	Belmont
Youngstown-Warren MSA	49660	Limited-scope	Mahoning, Trumbull
<b>Pennsylvania</b>			
Pittsburgh MSA		Full-scope	Allegheny, Armstrong, Beaver, Butler, Fayette, Washington, Westmoreland
Allentown-Bethlehem-Altoona MSA	10900	Limited-scope	Carbon, Lehigh
	11020	Limited-scope	Blair
Elk, Warren and Venango Counties		Limited-scope	Elk, Warren, Venango

Erie MSA	21500	Limited-scope	Erie
Franklin County		Limited-scope	Franklin
Greene County		Limited-scope	Greene
Harrisburg-Carlisle MSA	25420	Limited-scope	Cumberland
Lancaster MSA	29540	Limited-scope	Lancaster
Lebanon MSA	30140	Limited-scope	Lebanon
Johnstown MSA	27780	Limited-scope	Cambria
Newark-Union MSA	35084	Limited-scope	Pike
Northern Non-MSA		Limited-scope	Monroe, Wayne
Northumberland, Schuylkill and Union		Limited-scope	Northumberland, Schuylkill, Union
Philadelphia MSA	37964	Limited-scope	Bucks, Chester, Montgomery
Reading MSA	39740	Limited-scope	Berks
Scranton-Wilkes-Barre	42540	Limited-scope	Lackawanna, Luzerne
State College MSA	44300	Limited-scope	Centre
York-Hanover MSA	49620	Limited-scope	York
<b>South Carolina</b>			
Greenville-Mauldin MSA		Full-scope	Greenville, Laurens, Pickens
Anderson MSA	11340	Limited-scope	Anderson
Augusta-Richmond	12260	Limited-scope	Aiken
Beaufort and Colleton		Limited-scope	Beaufort, Colleton
Charleston-North Charleston	16700	Limited-scope	Berkeley, Charleston, Dorchester
Cherokee and Union		Limited-scope	Cherokee, Union
Chesterfield and Lancaster		Limited-scope	Chesterfield, Lancaster
Columbia MSA	17900	Limited-scope	Calhoun, Fairfield, Kershaw, Lexington, Richland, Saluda
Dillon and Marion		Limited-scope	Dillon, Marion
Greenwood County		Limited-scope	Greenwood
Myrtle Beach-Conway	34820	Limited-scope	Horry
Oconee County		Limited-scope	Oconee
Spartanburg MSA	43900	Limited-scope	Spartanburg
<b>Virginia</b>			
Virginia Beach-Norfolk – Newport News MSA	47260	Full-scope	Gloucester, Isle of Wight, James City, Mathews, Surry, York, Chesapeake City, Hampton City, Newport News City, Norfolk City, Poquasan City, Portsmouth City, Suffolk City, Virginia Beach City, Williamsburg City
Accomack County		Limited-scope	Accomack
Blacksburg- Christiansburg MSA	13980	Limited-scope	Giles, Montgomery, Pulaski, Radford City

Central Non-MSA		Limited-scope	Rockbridge, Buena Vista City, Lexington City
Danville MSA	19260	Limited-scope	Danville City, Pittsylvania
Galax City		Limited-scope	Galax City
Harrisonburg MSA	25500	Limited-scope	Harrisonburg City
Henry County and		Limited-scope	Henry, Martinsville City
Kingsport-Bristol MSA	28700	Limited-scope	Washington
Lee and Wise Counties and Norton City		Limited-scope	Lee, Wise, Norton City
Lynchburg MSA	31340	Limited-scope	Amherst, Appomattox, Bedford, Campbell, Bedford City, Lynchburg City
Northumberland and Lancaster Counties		Limited-scope	Northumberland, Lancaster
Prince Edward County		Limited-scope	Prince Edward
Richmond MSA	40060	Limited-scope	Chesterfield, Hanover, Henrico, Louisa, Richmond City
Roanoke MSA	40220	Limited-scope	Botetourt, Craig, Franklin, Roanoke, Roanoke City, Salem City
Staunton City		Limited-scope	Staunton
Tazewell County		Limited-scope	Tazewell
Washington-Arlington-Alexandria MSA	47894	Limited-scope	Arlington, Clarke, Fairfax, Fauquier, Loudoun, Prince William, Spotsylvania, Stafford, Warren, Alexandria City, Fairfax City, Falls Church City, Fredericksburg City, Manassas City, Manassas Park City
Wythe County		Limited-scope	Wythe
<b>West Virginia</b>			
Central Non-MSA		Full-scope	Fayette, Nicholas, Raleigh, Randolph, Webster
Charleston MSA	16620	Limited-scope	Boone, Clay, Kanawha, Lincoln, Putnam
Hagerstown-Martinsburg	25180	Limited-scope	Berkeley
Huntington-Ashland	26580	Limited-scope	Cabell
Logan County		Limited-scope	Logan
Marion County		Limited-scope	Marion

## Appendix B: Summary of Multi-State Metropolitan Area and State Ratings

RATINGS WOODFOREST NATIONAL BANK				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/ Multi-State Rating
Woodforest NB	Needs to Improve	Low Satisfactory	Low Satisfactory	Needs to Improve
Multi-State Metropolitan Area or State:				
Charlotte Multi-State	Needs to Improve	Low Satisfactory	Low Satisfactory	Needs to Improve
Texas	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Alabama	Needs to Improve	Low Satisfactory	Low Satisfactory	Needs to Improve
Florida	Needs to Improve	Low Satisfactory	Low Satisfactory	Needs to Improve
Georgia	Needs to Improve	Low Satisfactory	Low Satisfactory	Needs to Improve
Illinois	Needs to Improve	Low Satisfactory	Needs to Improve	Needs to Improve
Indiana	Needs to Improve	Needs to Improve	Needs to Improve	Needs to Improve
Kentucky	Needs to Improve	Low Satisfactory	Needs to Improve	Needs to Improve
Louisiana	Needs to Improve	Needs to Improve	Needs to Improve	Needs to Improve
Maryland	Needs to Improve	High Satisfactory	Needs to Improve	Needs to Improve
Mississippi	Needs to Improve	Low Satisfactory	Needs to Improve	Needs to Improve
New York	Needs to Improve	Needs to Improve	Needs to Improve	Needs to Improve
North Carolina	Needs to Improve	Low Satisfactory	High Satisfactory	Needs to Improve
Ohio	Needs to Improve	Low Satisfactory	Low Satisfactory	Needs to Improve
Pennsylvania	Needs to Improve	Low Satisfactory	Needs to Improve	Needs to Improve
South Carolina	Needs to Improve	Low Satisfactory	Low Satisfactory	Needs to Improve
Virginia	Needs to Improve	Low Satisfactory	Low Satisfactory	Needs to Improve
West Virginia	Needs to Improve	Low Satisfactory	Low Satisfactory	Needs to Improve

(\*) 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

### Charlotte multi-state MSA

#### Charlotte-Gastonia-Rock Hill MSA NC-SC Multi-State

Demographic Information for Full-Scope Area: Charlotte-Gastonia-Rock Hill MSA NC-SC Multi-State						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	267	5.99	27.34	42.70	23.22	0.75
Population by Geography	1,330,448	3.20	22.69	48.82	25.14	0.14
Owner-Occupied Housing by Geography	344,864	1.23	18.14	51.31	29.32	0.00
Business by Geography	124,160	3.03	17.38	44.40	35.06	0.12
Farms by Geography	2,960	0.98	14.97	58.51	25.51	0.03
Family Distribution by Income Level	353,333	19.43	18.53	22.93	39.11	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	134,114	5.82	34.05	49.13	11.00	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		54,850 67,500 9%	Median Housing Value Unemployment Rate (2000 US Census)	129,322 2.81%		

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

The Charlotte-Gastonia-Rock Hill NC-SC MSA is the 33rd largest MSA by population in the United States according to the U.S. Census Bureau. It has six counties including Mecklenburg County, which includes the city of Charlotte. It also includes York County in South Carolina, making it a multi-state MSA. WNB has designated the entire MSA as its AA. According to the 2000 U.S. Census, the population was 1.2 million. Based on a U.S. Census Bureau estimate, the population had grown to an estimated 1.8 million by 2011.

Charlotte is the largest city in North Carolina and the 17th largest city in the nation based on U.S. Census Bureau information. The Charlotte metropolitan area is home to eight Fortune 500 companies and is the nation's second largest financial hub, behind New York City. Carolinas Healthcare System; Bank of America, NA; Wells Fargo Bank, NA; Charlotte-Mecklenburg Schools; Wal-Mart; Food Lion; and U.S. Airways are among the area's largest employers. The U.S. Bureau of Labor Statistics showed that the June 2012 unemployment rate for the MSA was 10 percent which was higher than the unemployment rates of 9.4 percent for both the states of North and South Carolina.

Banking competition is intense in the Charlotte AA. According to FDIC information as of June 30, 2011, the five largest competitors include Bank of America, NA, Wells Fargo Bank, NA, Branch Banking & Trust Company, Fifth Third Bank, NA, and SunTrust Bank. According to the same FDIC information, WNB is ranked 46th of 48 banks in the Charlotte AA for market share of deposits with a 0.01 percent market share.

WNB operates 13 banking offices in the Charlotte AA, including one office opened during the review period. These branches are all non-traditional in-store offices located in Wal-Mart stores. WNB has \$16 million in deposits in this AA at December 31, 2011.

### Community Contact

To help identify needs and opportunities in the assessment area, our Community Affairs Officer interviewed an affordable housing community organization in the MSA. The community representative identified the need for banks to receive CRA credit for the value of lost income of zero percent or reduced rate loans to Community Development organizations. The corresponding opportunity is the establishment of a multi-bank \$10 million revolving line of credit at zero percent interest to allow the Community Development organization to construct approximately 80 affordable homes. The credit line would be repaid from payments received from the affordable home buyers. The annual costs to the participating banks would be the loss of interest income, which would approximate the amounts they now contribute in cash.

The OCC Community Affairs Officer also reviewed the City of Charlotte and Charlotte Mecklenburg Consortium Five-Year Consolidated Plan to help identify needs and opportunities in the assessment area. Needs identified by the plan included the following: affordable housing, homelessness solutions, community development infrastructure, public services, neighborhood stabilization, and small business lending and investments especially through Community Development Financial Institutions (CDFIs). Opportunities for financial institutions include: forming partnerships and alliances to lend and invest in viable programs and projects in targeted areas of the city; developing partnerships with certified entities through the CDFI Fund; and partnerships with recipients of New Markets Tax Credits or Community Development Entities.

Key organizations involved in the MSA's Community development initiatives include United Way of Central Carolinas, Habitat for Humanity International Inc., Neighborhood Housing Services of Charlotte, Charlotte Mecklenburg Housing Partnership Inc., North Carolina Community Action, Charlotte Housing Authority, and CDFI Fund.

**STATE OF TEXAS**

**Houston-Sugarland-Baytown MSA TX**

Demographic Information for Full-Scope Area: Houston-Sugar Land-Baytown MSA TX						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	879	8.08	31.29	30.60	29.12	0.91
Population by Geography	4,634,467	6.54	30.07	31.36	31.98	0.05
Owner-Occupied Housing by Geography	986,095	2.94	22.74	32.84	41.48	0.00
Business by Geography	426,518	4.27	22.84	28.67	43.61	0.60
Farms by Geography	7,966	2.81	17.88	39.59	39.53	0.19
Family Distribution by Income Level	1,169,598	22.55	17.34	18.91	41.21	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	466,465	11.56	43.33	30.55	14.56	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		51,431 66,000 12%	Median Housing Value Unemployment Rate (2000 US Census)	99,213 2.98%		

(\*) The NA category consists of geographies that have not been assigned an income classification.  
Source: 2000 US Census and 2011 HUD updated MFI

The Houston-Sugar Land-Baytown MSA is the sixth largest metropolitan area in the country by population, and consists of ten counties. WNB has designated a portion of the MSA as its AA, including the following seven counties: Harris, Montgomery, Fort Bend, Galveston, Brazoria, Austin, and Liberty.

Based on 2000 Census data, the population of the AA was 4,634,467 and has seen significant growth since that period. From 2000 to 2010, the population grew 26 percent. The 2011 HUD adjusted median family income for the AA was \$66,000. About 11.6 percent of the families in the AA were low-income, earning a median annual income of \$33,000 or less. Approximately 43.3 percent of the families were moderate-income, earning an annual income of \$52,800 or less. Approximately 13 percent of all households in the AA had incomes below the poverty level, and 1.4 percent received public assistance.

Based on internal bank data, the bank has \$2.45 billion in deposits in this AA, and a total of 103 banking offices of which 18 are located in LMI tracts. June 30, 2011 FDIC Deposit Market Share data shows that the WNB has 1.5 percent of total deposits in this market. There are 117 FDIC insured financial institutions in the MSA with over 1,500 offices. Given the large number of banks in the MSA, competition for deposit products, loans, and investments is strong. Some of the larger deposit competitors include JPMorgan Chase Bank, NA, Wells Fargo Bank, NA, Wells Fargo Bank South Central, NA, Bank of America, NA, Compass Bank, and Amegy Bank, who hold a combined 73.5 percent of deposits in this market.

The city of Houston comprises 36 percent of the AA population, while the combined populations of Harris and Montgomery Counties represent about 78 percent of the Houston AA population.

Houston is the county seat of Harris County and is the largest city in the Houston AA. Montgomery County includes the county seat of Conroe, as well as The Woodlands, a small portion of Houston, and other small communities north of Houston.

Houston is the largest city in Texas and the fourth largest in the nation. In January 2012, the Brookings Institute named Houston as North America's fastest growing metro area. Houston is home to the Port of Houston, which ranks first in the United States in foreign waterborne tonnage and first in United States imports. Houston is also home to the largest medical center in the world, the Texas Medical Center. With 160 thousand visitors a day, the Center's economic impact exceeds \$14 billion annually, and it has approximately 93 thousand employees. Houston is second only to New York City in Fortune 500 company headquarters, and more than five thousand energy-related firms are located in the city. The county's major employers include Memorial Hermann Healthcare System, Administaff, The University of Texas MD Anderson Cancer Center, ExxonMobil, Shell, Continental Airlines, and Wal-Mart Stores.

There are changes for some of the top employers in the Houston AA that will have a significant impact to the area's economics. Following the announcements of the end of the space shuttle program and cancellation of the Constellation program, a number of contract aerospace companies including Boeing and United Space Alliance announced layoffs. Bob Mitchell, President of the Bay Area Houston Economic Partnership, says that the Houston area has already lost about 2,000 space shuttle-related jobs. NASA had an economic impact on Texas of \$6.5 billion, with \$2 billion stemming directly from the space shuttle program.

Continental Airlines reported that an additional 500 Houston jobs were eliminated in February 2011 as a result of the merger with United Airlines. The combined company has moved its headquarters to Chicago, although some departments will remain in Houston. Therefore, the company is not yet sure how many of the 3,000 employees who worked at the headquarters before the merger will keep their jobs.

Funding cuts to education budgets across Texas have further strained local economies and will continue to have an impact in the near future. Layoffs and furloughs have been common in many school districts. The Houston Independent School District's Board is expected to cut approximately 12,000 school-based employees such as teachers, librarians, and nurses. An additional 282 administrative positions are also likely to be cut. In addition, during 2011, the city of Houston instituted a policy requiring that all city workers take six days of unpaid leave during the year. This policy was followed in April 2011 by an announcement that budget constraints would require the city to layoff or furlough as many as 23,000 employees.

Harris County is the largest county in Texas, representing 16 percent of the state's population and is the third largest county in the nation. The Harris County population is estimated at 4.1 million according to a 2010 U.S. Census Bureau estimate with a growth rate of 20 percent from the 2000 to 2010 Census. The U.S. Bureau of Labor Statistics shows an unemployment rate of 8.7 percent in 2010. As of 2010, Harris County accounts for 9 percent of all U.S. jobs, which is up from 1.7 percent ten years ago. The Montgomery County population is much smaller at 456 thousand based on 2010 Census data, with growth of 55 percent over the previous 10 years.

### Housing

According to the 2010 Census, the median housing value was \$155,904 and median monthly gross rent was \$854. Home-related costs exceeded 30 percent of income for 15.4 percent of homeowners and 14.9 percent of renters. Data from the Houston Association of Realtors (HAR) shows that the Houston housing market ended 2011 with increases in sales volume, average sales price and median sales price. HAR indicated that December 2011 was the seventh straight month of increased home sales and the inventory of homes for sale was the lowest level in two years. In 2011, the average sales price of a single family home was \$213,723, an increase of 0.9 percent from year-end 2010. The median single-family home price rose 0.7 percent to \$155,000 at year-end 2011.

According to the HAR December 2011 Monthly Summary, foreclosures account for 20.5 percent of all property sales. The December 2011, median sales price for foreclosures was \$82,550, unchanged from December 2010. According to the Texas Comptroller of Public Accounts, the Texas foreclosure rate, for December 2011 was one in every 1,133 mortgages, substantially better than the national rate of one in every 634 mortgages.

### Community Contact

In conjunction with this CRA exam, the OCC contacted two groups in the Houston-Sugarland-Baytown MSA to identify the credit needs of the community and the opportunities financial institutions have to meet these needs. We contacted a housing counseling agency and a business management consulting entity. The housing agency indicated a need for lower-fee bank accounts, more Automated Teller Machines (ATMs) in LMI areas, ability for consumers to get lower cost accounts, and greater participation in the Bank on Houston initiative. The business management consultant stated that there is a need for small business loans including lines of credit and working capital loans for small businesses.

Other needs identified in this AA based on the City of Houston 2012 Consolidated Plan and Annual Action Plan (Plan) include the following: acquisition, rehabilitation, and new construction of multifamily properties; down payment and closing cost assistance to increase low- and moderate-income persons' access to homeownership; single family home repair to preserve existing housing stock; gap financing for supportive housing and medical care for the homeless; and jobs and job-related training for LMI Houstonians.

There were also some opportunities identified in the Plan. In early 2012, the Houston Community Development Department (HCDD) instituted new Affordable Lenders Policies and Procedures (ALPP). ALPP allows HCDD to add more authorized lenders several times a year instead of once annually and pre-schedule and publish upcoming authorized lenders application dates to prospective lenders.

HCDD's Homebuyer Assistance Program is currently accepting applications for Houston Homebuyer Assistance, Houston HOPE, and Workforce Housing. In order to be considered for funding, potential clients are required to contact and obtain mortgage financing through one of the HCDD's approved lending partners.

Houston Business Development Inc. (HBDI) is the non-profit responsible for administering HCDD's economic development activity. HBDI continues to provide assistance to businesses that result in the availability of needed services in the community, as well as the provision of capital that allows businesses to expand their operations. These efforts help to continually create jobs for low- and moderate-income populations in the Houston AA.

There are many obstacles to addressing the needs of the underserved. HCDD and the City of Houston have had the two-fold challenge of meeting the needs of the underserved and facing the budget realities of the recession in the larger economy. Obstacles to addressing the growing needs of underserved low- and moderate-income residents include:

- Citizens lack substantial funds or access to credit to initiate homeownership (down payment/closing costs).
- The demand far surpasses the funding available for the various services required to adequately serve the needs of Houston's low- and moderate-income individuals and neighborhoods.
- Households seeking mortgages having difficulty meeting underwriting requirements (creditworthiness, bank accounts).
- The ability for prospective households to sustain necessary income for homeownership.
- Households earning fixed incomes (Social Security, Disability).
- Due to language barriers or low educational attainment, many resident are unaware of the services available to them.
- Working families also encounter the unique challenge of often "making too much money" to qualify for various public services.

There are numerous affordable housing, community service and economic development organizations that operate in the AA and help meet the needs in the community. There is also a Community Development Corporation (CDC) and several Community Revitalization Corporations (CRCs) that operate in the area.

**Dallas-Fort Worth-Arlington, TX MSA****Dallas MD TX**

Demographic Information for Full-Scope Area: Dallas MD TX						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	628	9.87	29.14	30.10	30.25	0.64
Population by Geography	3,143,550	8.22	27.51	32.05	32.22	0.00
Owner-Occupied Housing by Geography	652,192	2.80	19.87	33.85	43.49	0.00
Business by Geography	304,882	4.10	21.02	31.77	42.00	1.12
Farms by Geography	5,559	2.27	16.62	41.48	39.22	0.41
Family Distribution by Income Level	783,520	21.32	17.79	20.00	40.89	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	306,418	14.40	39.65	31.82	14.13	0.00
Median Family Income		56,313	Median Housing Value		123,699	
HUD Adjusted Median Family Income for 2011		69,600	Unemployment Rate (2000		2.55%	
Households Below Poverty Level		10%	US Census)			

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

**Fort Worth-Arlington MD TX**

Demographic Information for Full-Scope Area: Fort Worth-Arlington MD TX						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	333	7.21	27.33	37.24	28.23	0.00
Population by Geography	1,573,030	5.55	25.95	38.77	29.73	0.00
Owner-Occupied Housing by Geography	359,174	3.48	19.52	40.41	36.59	0.00
Business by Geography	141,928	3.02	22.14	38.36	36.48	0.00
Farms by Geography	2,906	1.72	16.38	46.11	35.79	0.00
Family Distribution by Income Level	406,198	19.49	18.62	21.70	40.18	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	154,833	9.58	38.02	38.60	13.80	0.00
Median Family Income		53,268	Median Housing Value		99,729	
HUD Adjusted Median Family Income for 2011		68,200	Unemployment Rate (2000		2.35%	
Households Below Poverty Level		10%	US Census)			

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

The Dallas-Fort Worth-Arlington (DFWA) Metropolitan Statistical Area (MSA) is the fourth largest metropolitan area in the country by population, and consists of twelve counties. WNB designated a portion of the MSA as its AA, including the three counties in the Dallas Metropolitan Division (MD) and two counties in Fort Worth. Collin, Dallas, and Denton counties in the Dallas MD and Johnson and Tarrant counties in the Fort

Worth-Arlington MD were included in the bank's AA. In this AA, the bank's branches are concentrated in Dallas, Collin, and Tarrant (90%).

The 2011 HUD adjusted median family income for the Dallas MD was \$69,600. About 14.4 percent of the families in the AA were low-income, earning a median annual income of \$34,800 or less. Approximately 39.7 percent of the families were moderate-income, earning an annual income of \$55,680 or less. Approximately 10 percent of all households in the AA had incomes below the poverty level, and 1.3 percent received public assistance.

Dallas is the county seat and largest city in Dallas County, with portions of the city extending into neighboring counties. Dallas is the ninth largest city in the US. The city of Dallas population in 2010 was 1.2 million and grew a nominal 0.8 percent between 2000 and 2010.

According to the 2010 Census, the median housing value was \$177,540 and median monthly gross rent was \$885. Sixteen percent of homeowners and 16.6 percent of renters had home-related costs that exceeded 30 percent of their income.

#### Fort Worth

For the Fort Worth-Arlington MD, the 2011 HUD adjusted median family income (MFI) was \$68,200. Approximately 9.6 percent of families in the AA were low-income, earning a median annual income of \$34,100 or less. Approximately 38 percent of families were moderate-income, earning an annual income of \$54,560 or less. About 10 percent of all households in the AA had incomes below the poverty level, and 1.7 percent received public assistance.

Fort Worth is the county seat of Tarrant County, and the second most populous city in the DFWA MSA. Fort Worth is the 17th largest city in the US. The City of Fort Worth population in 2010 was 741 thousand and grew 38.6 percent during that same time frame.

Since 2000, WNB's Dallas-Fort Worth AA has seen significant population growth, which from 2000 to 2010 was approximately 22.4 percent. The total population of the bank's designated DFW AA as of 2010 US Census data was 5.77 million. The population of Dallas comprises 21 percent of the AA population, while the combined populations of Dallas, Collin, and Denton counties represent about 66 percent of the DFW AA population. The population of Fort Worth represents 12.8 percent of the AA population, while the combined populations of Tarrant and Johnson counties represent 34 percent of the DFW AA population.

Year-end 2011 bank data reflects that the bank has \$108.6 million in total deposits in the DFW AA, and a total of 40 branches. Using 2000 Census data, five of those locations are located in moderate-income CTs. Based on the June 30, 2011 FDIC Deposit Market Share Report, there are 128 financial institutions with 1,077 branches in the Dallas portion of the bank's DFW AA.

WNB's deposit market share is only 0.05 percent. Major competitors in the AA are Bank of America, NA, JPMorgan Chase Bank, NA, and Wells Fargo, NA, who hold a combined 64.9 percent of deposits in this segment of the bank's AA. For the Fort Worth area (Johnson and Tarrant counties), the June 30, 2011 FDIC Deposit Market Share Report indicates that there are 69 financial institutions with 490 branches. WNB's deposit market share in this part of the AA is 0.16 percent. Major competitors in the Fort Worth area include JPMorgan Chase Bank, Bank, NA, Wells Fargo, NA, Bank of America, NA, and Frost Bank, which hold a combined 59 percent of deposits in this segment of the bank's AA.

### Employment and Economic Factors

A well-diversified business environment supports the economy of the DFW MSA. The DFW Metroplex ranks fourth in population, and Dallas is the key city driving the economy. The city's economy is primarily based on banking, commerce, telecommunications, computer technology, energy, healthcare and medical research, transportation and logistics. The city is home to the third largest concentration of Fortune 500 companies in the nation. Located in North Texas and a major city in the American South, Dallas is the main core of the largest inland metropolitan area in the United States that lacks any navigable link to the sea. Dallas developed a strong industrial and financial sector, and a major inland port due largely to the presence of Dallas/Fort Worth International Airport, one of the largest and busiest airports in the world. In the latest rankings released on September 14, 2011, Dallas was rated as an Alpha- world city by the Globalization and World Cities Study Group & Network and is the only city in the South Central and Southwest regions to achieve that status. Dallas is also ranked 14th in world rankings of Gross Domestic Product by the Organization for Economic Co-Operation and Development.

According to the Greater Dallas Chamber of Commerce, the Dallas-Fort Worth Metroplex holds about 43 percent of the state's high-tech workers. Further, 13 privately held companies with at least \$1 billion in annual revenues are headquartered in the area. Among the 19 Fortune 500 companies headquartered in the area are Advance PCS, Dean Foods, ExxonMobil, Kimberly-Clark, Neiman Marcus, Southwest Airlines and Texas Instruments. The Fort Worth Chamber of Commerce reflects that Fortune 500 companies based in the city are American Airlines, RadioShack, and D.R. Horton. Real estate and tourism are other major industry sectors in the Dallas area. While the DFW economy is well diversified, it is not completely insulated from a weakened national economy. The national economy, combined with the local crash in the telecommunications and computer industries, has negatively impacted housing, commercial real estate and unemployment.

Moody's Analytics data indicates that the MSA's major employers in Dallas include Wal-Mart, Carlson Restaurants, Bank of America, NA, Baylor Healthcare System, and Texas Health Resources. In Fort Worth, major employers include American Airlines, and Lockheed Martin Aeronautics Company. Top industries in the MSA include state and local government, restaurants, and employment services.

The annual unemployment rate in the DFW MSA was about 3.6 percent in 2000, based on Bureau of Labor Statistics data. That rate jumped up to 8.2 percent based on year-end 2010 annual information, and was 7.8 percent in 2011. Texas unemployment overall was 4.4 percent in 2000 and 7.9 percent in 2011, versus 4 percent and 8.9 percent, respectively, for the U.S.

### Housing

Within the Fort Worth MD portion of the AA, 58.5 percent of the housing units are owner occupied, 32.4 percent are renter occupied, and 9.1 percent of the housing units are vacant. Additionally, 24.5 percent of all owner occupied units and 46.6 percent of renter occupied units were located in LMI CTs. Thirty-one percent of all single family (1-4 unit) homes and 45.8 percent multifamily (5+ unit) housing units were located in LMI CTs. According to the 2010 Census, the median housing value was \$144,922 and median monthly gross rent was \$852. Home-related costs exceeded 30 percent of income for 15.4 percent of homeowners and 14.9 percent of renters.

The MetroTex website, a real estate website providing data for the DFW Metroplex, indicates some improvement in the local real estate market based on a comparison of June 2011 to June 2012. The change in new listings in the area is generally down, with increased sales and higher median values reported in 2012.

### Community Contact

In conjunction with the CRA exam for this institution, the OCC contacted an affordable housing group in the Dallas-Fort Worth-Arlington MSA in order to help ascertain community development needs and opportunities in the bank's DFW AA. The contact indicated that there were several needs in the area relating to housing. Construction financing for spec housing including townhomes, condos and some single-family housing is needed given the growth in the DFW area. Builder lines of credit are drying up due to the high foreclosure rate in the area, and barriers include a lack of flexible underwriting criteria, tighter reins on mortgage financing, and reduced level of special loan programs (mortgage) compared to the past. Greater opportunities tied to financing for transit-oriented development projects, financing for supportive housing to remove the homeless, and increased flexibility in working through foreclosures and delinquencies would benefit the AA.

There are a variety of community development opportunities available in the Dallas-Fort Worth-Arlington metro area. For example, we identified a Local Initiatives Support Corporation; four housing-related organizations; a partnership that provides foreclosure assistance; and the Dallas Metro United Way, which provides education, income and health resources for the economically disadvantaged. Some additional information on select community development needs and opportunities is summarized below.

The Consolidated Plan of the City of Dallas outlines the city's needs which include housing, homelessness, community development priorities and improvement in economic development conditions of the city. The plan helps to identify other critical

and strategic needs, and it is designed to help identify those resources, priorities and proposed activities that will enable the city to achieve its goals with the assistance of federal funds.

One of the needs identified in the City's Community Development plan is stabilizing neighborhoods affected by home foreclosures through the Neighborhood Stabilization Program (NSP). The city experienced over 3,100 foreclosures in a period of eight months at the height of the foreclosure crisis and was averaging over 380 per month for a sustained period.

Financial institutions have an opportunity to work with government entities and community development organizations involved with the Neighborhood Stabilization Program to stabilize these neighborhoods. The programs of the Texas Department of Housing and Community Affairs give financial institutions more opportunities to participate in Low Income Housing Tax Credit (LIHTC) transactions and also make loans to both non- and for-profit developers for affordable housing development. The department also lists programs for non-profit and community developers that look for partnerships with banks to develop affordable housing.

Through the Dallas Neighborhood Initiatives program, the city is also working with community and economic development partners to improve economic opportunities and neighborhood conditions through collaboration with local public and private partnerships. Financial institutions have a significant opportunity to participate in this initiative through its small business program.

With federal funds totaling approximately \$9.3 million for economic and affordable housing development for the 2012-13 fiscal year (and similar funding each year), Fort Worth always looks for opportunities to leverage those funds through private sector sources. For banks that are looking for community development lending and investment opportunities, tracking the use of these federal funds which are targeted to low- and moderate-income families will provide them with ways to mitigate risks.

The Tarrant County Housing Partnership in Fort Worth, for example, is a reputable housing development entity that has developed more than 3,600 affordable housing units, administered over \$20 million for new construction and neighborhood stabilization as well as generating over \$51 million in first time homebuyer mortgages through partnerships with the private sector. This entity and the NHS of Fort Worth and Tarrant County are good partners for affordable housing development lending and investments.

Key non-profit players in the Fort Worth area include four affordable housing organizations, an organization that helps facilitate financing for small businesses, and a Community Development Corporation.

**State of Alabama****Southern Non-MSA AL**

Demographic Information for Full-Scope Area: Southern Non-MSA AL						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	81	0.00	20.99	58.02	20.99	0.00
Population by Geography	319,913	0.00	13.59	56.83	29.58	0.00
Owner-Occupied Housing by Geography	98,286	0.00	12.43	58.31	29.26	0.00
Business by Geography	26,887	0.00	11.78	51.21	37.01	0.00
Farms by Geography	1,010	0.00	9.41	64.16	26.44	0.00
Family Distribution by Income Level	90,695	18.65	15.47	20.54	45.34	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	30,945	0.00	20.88	61.08	18.04	0.00
Median Family Income		36,638	Median Housing Value		86,093	
HUD Adjusted Median Family Income for 2011		47,000	Unemployment Rate		2.68%	
Households Below Poverty Level		16%	(2000 US Census)			

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

WNB's Southern Non-MSA Alabama AA is comprised of seven contiguous counties in Southern Alabama including: Baldwin, Butler, Coffee, Conecuh, Covington, Escambia, and Monroe counties. Except for Baldwin, all counties are classified by the Federal Financial Institutions Examination Council as Distressed Middle-Income Non-Metropolitan Tracts primarily because of poverty and/or high unemployment. There are no low-income tracts in the AA and 21 percent of the tracts are moderate-income. The population of these counties increased from approximately 320 thousand in 2000 to 366 thousand in 2010.

The population in this AA is concentrated in Baldwin County, which is part of the Daphne-Fairhope-Foley area and is located in the Mobile Bay region. Baldwin County had a population of 182 thousand based on 2010 Census data, and represents almost 50 percent of the population in WNB-designated Southern AL AA. Baldwin County includes the towns of Daphne and Bay Minette (county seat). Due to its proximity to the Gulf of Mexico, the county frequently endures tropical weather systems, and was impacted by Hurricanes Ivan and Katrina in 2004 and 2005.

Bank data reflects that this AA has a total of \$3.6 million in deposits and eight branches. One branch is in a moderate-income CT, and two are in distressed/underserved middle-income CTs. As of June 30, 2011, the FDIC Deposit Market Share Report reflects 38 FDIC insured financial institutions in the MSA with 165 offices.

Woodforest NB has only 0.07 percent deposit market share. There is plenty of competition in this market, and WNB is not a key player, being the smallest deposit holder in the market.

Some of the largest deposit competitors include Regions Bank; Wells Fargo Bank; Branch Banking and Trust Company; RBC Bank; BankTrust; and Vision Bank; which hold a combined 53.3 percent of AA deposits.

### Employment and Economic Factors

The state has invested in aerospace, education, health care, banking, and various heavy industries. Much of Alabama's economic growth has come from the state's expanding automotive manufacturing industry. Based on 2008 data, Alabama ranks fourth in the nation based on automobile output. Alabama's agricultural outputs include poultry and eggs, cattle, plant nursery items, peanuts, cotton, grains such as corn and sorghum, vegetables, milk, soybeans, and peaches.

According to the Bureau of Labor Statistics, the state of Alabama had an unemployment rate (annual rate, not seasonally adjusted) of 4.1 percent in 2000, versus 9.5 percent in 2010 and 9 percent in 2011. The key county in this AA, Baldwin County, had a 2011 unemployment rate of 8.1 percent, which has declined somewhat from 8.9 percent in 2010. Other counties in the AA had various unemployment rates, but in general, all rates jumped significantly from 2000 to 2010, and went down slightly in 2011.

Moody's Analytics economic data reflect that top employers in the state of Alabama include University of Alabama, Redstone Arsenal, Maxwell-Gunter Air Force Base, Wal-Mart Stores, and Regions Financial Corporation. The most relevant industry sectors based on volume of employment include government, manufacturing, retail trade, and education and health services.

### Community Contact

In conjunction with the CRA exam for this institution, the OCC contacted a rural development group in Southern Alabama to determine the credit needs in the community and the opportunities in the AA. According to this contact, there is an opportunity for local banks to help small businesses and small farms through United States Department of Agriculture (USDA) programs such as the revolving USDA loan fund that is available to small businesses.

The counties included in the AA are poor and demonstrate major needs in housing affordability, business development and access to credit and financial services. The community-based organizations operating in the communities that cater to the LMI generally do not have the necessary capacity or the resources to provide adequate services to the target groups. Banks, foundations and other private entities have an opportunity to support such community based organizations to develop the capacity to support LMI individuals.

We identified a few organizations that operate in the AA including Habitat for Humanity and a couple of community organizations that serve as key non-profits operating to serve the local LMI community.

**State of Florida**

**Pensacola-Ferry MSA FL**

Demographic Information for Full-Scope Area: Pensacola-Ferry MSA FL						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	77	3.90	28.57	48.05	19.48	0.00
Population by Geography	412,153	2.03	22.09	53.96	21.92	0.00
Owner-Occupied Housing by Geography	109,888	1.32	16.18	56.87	25.63	0.00
Business by Geography	39,387	2.68	20.74	51.39	25.19	0.00
Farms by Geography	1,303	1.15	15.89	59.86	23.10	0.00
Family Distribution by Income Level	108,105	20.39	17.84	22.05	39.73	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	41,320	3.63	27.08	54.96	14.33	0.00
Median Family Income		43,355	Median Housing Value		88,459	
HUD Adjusted Median Family Income for 2011		58,400	Unemployment Rate (2000 US Census)		2.75%	
Households Below Poverty Level		13%				

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 2000 US Census and 2011 HUD updated MFI

The Pensacola-Ferry Pass-Brent FL MSA ranks 110th in the country by population size, and consists of two counties, Escambia and Santa Rosa. WNB has designated this entire MSA as its Pensacola AA, though the bank only has one location in this AA. The population of the MSA was 449 thousand based on 2010 U.S. Census data.

Bank data as of year-end 2011 reflects that the bank has \$365 thousand in deposits in this AA and one location in a middle-income CT. The FDIC Deposit Market Share Report as of June 30, 2011 reflects that there were 24 financial institutions with 112 office locations in this market, and WNB’s deposit market share was only 0.01 percent. Major competitors in the AA include Regions Bank, Wells Fargo, Synovus Bank, and Bank of America, who hold a combined total of 57.5 percent of the deposits in this market.

**Employment & Economic Data**

Moody’s Analytics, Inc., as of mid-2010 indicates that major employers in this market include the Naval Air Station in Pensacola as well as Whiting Field, the Sacred Heart Health System, and Baptist Health Care. Leading industries include state and local government, the U.S. military, hospitals, and restaurants. The financial crisis, followed by the BP Oil Spill in 2010 did impact the local economy during this evaluation period. However, overall economic performance is now improving, though job revival is centered in services. The housing market shows signs of improvement. Based on Bureau of Labor Statistics, the annual unemployment rate for the MSA was 3.8 percent in 2000, and increased to 11.3 percent as of 2010, and 10.5 percent as of 2011.

### Housing

Within the Pensacola AA, 59.7 percent of the housing units are owner occupied, 24.7 percent are renter occupied, and 15.6 percent of the housing units are vacant. Owner occupied housing located in LMI tracts equates to 8.9 percent, and renter occupied housing located in LMI tracts equates to 39.5 percent. The HUD adjusted median family income for 2011 is \$58,400. The median housing value is \$165,863, and average monthly gross rent is \$852. Home-related costs exceeded 30 percent of net income for 18.3 percent of homeowners and 12.5 percent of renters.

### Community Contact

In conjunction with this CRA exam, the OCC contacted a group in the Pensacola-Ferry Pass-Brent FL MSA in order to determine the credit needs in the community and opportunity for financial institutions to meet those needs. Based on this contact, the following needs were identified in this AA: affordable housing and flexible loans for affordable housing and small businesses. There are opportunities to provide funds for non-profits to purchase homes at below appraised value using the Fannie Mae First Look Program and to assist non-profits by providing lines of credit and grants for operations. The contact also identified opportunities to be more flexible on underwriting for 1 to 4 family home purchasers and small businesses in microloan program and small business funding. There are also opportunities to become the agent for the Veterans Administration (VA) new VENDEE Program, which allows non-profits to buy VA foreclosed (other real estate owned) properties at 5% down at a lower interest rate.

Based on the most recent Escambia Consortium Consolidated Plan, priority needs targeting very low-, low- and moderate-income families include: rehabilitation of existing owner occupied housing units; homebuyer assistance; production of additional affordable rental units primarily for low- and very low-income persons/families through acquisition, rehabilitation or construction; construction or acquisition/rehabilitation of affordable housing units; support development of housing for persons with special needs; expand the availability of subsidized rental housing; and provide support and assistance for agencies targeting the needs of the homeless and near homeless, including activities targeting the prevention of homelessness.

There are numerous obstacles to meeting the identified needs. These include, but are not limited to, the following: inadequate and declining funding levels compared to the increasing level of need; continued depressed economic conditions for an extended term; the housing crisis, including foreclosures, declining housing values and over-supply of housing units; and the tightened mortgage lending market with limited access to financing. Despite these obstacles, there are opportunities for private financial institutions to work closely and cooperatively with local government and non-profits. This partnership will attain an expanded lending volume targeting the housing improvement loan needs of lower income homeowners, especially those owners who reside within identified redevelopment areas.

We identified several key community development partners in this AA, including five organizations assisting the homeless or providing emergency/transitional housing, four housing developers, two community development housing/planning entities, two homeowner counseling organizations, a community action program (including assistance with home repairs), an elderly services non-profit entity, a financial planning organization, and a job training entity. In addition, there are several public/government players that focus on housing finance, education and technical skills, as well as planning/finance.

**State of Georgia**

**Atlanta AA MSA**

Demographic Information for Full-Scope Area: Atlanta AA MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	196	3.06	25.00	41.33	30.61	0.00
Population by Geography	1,343,528	1.90	22.13	44.56	31.40	0.00
Owner-Occupied Housing by Geography	316,919	0.88	13.95	45.79	39.38	0.00
Business by Geography	154,423	1.28	16.44	44.49	37.80	0.00
Farms by Geography	2,551	1.02	13.25	49.12	36.61	0.00
Family Distribution by Income Level	336,450	17.67	18.35	23.18	40.80	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	121,203	3.71	32.81	45.18	18.30	0.00
Median Family Income		58,537	Median Housing Value		147,797	
HUD Adjusted Median Family Income for 2011		68,300	Unemployment Rate (2000 US Census)		2.43%	
Households Below Poverty Level		7%				

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

The Atlanta-Sandy Springs-Marietta MSA is the ninth largest by population in the United States based on U.S. Census Bureau information. The MSA includes DeKalb and Gwinnett Counties. WNB designated the entire MSA as its AA. The MSA is the most populous metro area in the state of Georgia and is located in the northwest portion of the state.

The economic, cultural, and demographic center is Atlanta, Georgia's capital and largest city. The 2010 census counted 5,268,860 people in the 28-county metro area. This was an increase of 1,020,879 individuals (a 24 percent increase) which is second only to Houston. By U.S. Census Bureau standards, the population of the Atlanta region spreads across a metropolitan area of 8,376 square miles.

WNB has five bank branches in Georgia. Four branches are located in Coweta, Gwinnett, and Monroe counties which are all located in middle-income census tracts. There is one branch in a low-income census tract located in DeKalb County. All of the branch locations in Georgia are considered “in-store” locations.

**Employment and Economic Factors**

According to Moody’s Analytics, top employers in the MSA are Delta Airlines, Inc., Wal-Mart Stores, Inc., and Emory University. The unemployment rate dropped to 8.4 percent in 2012. There has been strong population growth in the area since the last census. A major strength of the MSA includes a diverse economy. There is also a favorable business climate. The area is host to many headquarters of Fortune 500 companies. The area also has the world’s busiest airport and some of the largest airlines.

According to the FDIC Deposit Market Share Report as of June 30, 2011, there are 53 institutions in this AA and WNB has a deposit market share of 0.01 percent. Wells Fargo, Bank of America, and SunTrust Bank are the largest competitors in the market with 51.64 percent market share. WNB has four banking offices in this AA. Based on the bank's internal report, WNB had \$1.8 million in deposits in this AA as of year-end, December 31, 2011.

From 2008 through 2010, Atlanta and surrounding cities lost a total of 194,000 jobs, and the area continues to shed jobs. While employment in the U.S. increased by 1 percent in the third quarter 2011 from a year earlier, local employment in Atlanta fell by 26,000 jobs, or 1.1 percent, during the same period. More than half of job losses in the Atlanta MSA over the past year were from the financial services sector (11,300) and construction (7,000), primarily as a result of continued weakness in the local housing market. Also, there was a decline in government sector jobs (12,700) as a result of state and local budget cuts. The local economy added jobs in transportation and utilities (4,400), manufacturing (4,200), and professional and business services (2,200).

### Housing

According to 2010 Census Data, there are 588,595 total housing units with 58.26 percent owner occupied units, 30.97 percent rental occupied units, and 10.77 percent vacant housing units. There are 9.30 percent low-income census tracts within the MSA and 27.13 percent moderate-income census tracts. The HUD adjusted median family income for 2010 is \$58,537. The median housing value is \$149,830.

According to the most recent census, the Atlanta MSA has a population of 5.27 million which has increased by an average of approximately 102,000 people (2.4 percent) each year since 2000, including an average of 55,000 new residents that moved to the area. Migration was the most rapid between 2005 and 2007 when an average of 62,000 jobs a year were added. Population growth peaked at 160,000 in 2006 but has since slowed to less than half that level. Household growth averaged 2.5 percent annually between 2000 and 2010, but net annual housing unit growth at 3.2 percent exceeded corresponding population and household growth rates.

The housing market in Atlanta remains fragile with a high percentage of distressed mortgages, deeply discounted foreclosed properties, and low property values.

### Community Contact

We held a housing and small business panel which consisted of local members of the community. They indicated that opportunities exist in housing preservation and housing counseling; both were identified needs in the community. In addition, working capital loans for non-profits and small business lending, including access to credit and business counseling, represent an opportunity within the MSA.

**State of Illinois**

**Chicago-Joliet-Naperville MSA IL**

Demographic Information for Full-Scope Area: Chicago-Joliet-Naperville MSA IL						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	1,724	13.63	24.83	35.67	24.88	0.99
Population by Geography	7,628,412	8.00	23.35	39.50	29.15	0.01
Owner-Occupied Housing by Geography	1,751,998	2.59	15.03	45.23	37.15	0.00
Business by Geography	440,006	3.60	13.87	38.32	43.95	0.27
Farms by Geography	7,631	1.24	7.93	52.48	38.34	0.00
Family Distribution by Income Level	1,863,871	20.85	17.60	22.09	39.45	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	716,797	14.42	33.36	38.20	14.02	0.00
Median Family Income		60,166	Median Housing Value		174,526	
HUD Adjusted Median Family Income for 2011		76,200	Unemployment Rate (2000 US Census)		3.20%	
Households Below Poverty Level		10%				

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 2000 US Census and 2011 HUD updated MFI

The Chicago-Joliet-Naperville MSA is the third largest MSA by population in the United States based on U.S. Census Bureau data. It encompasses fourteen counties including Cook County, where the city of Chicago is located. WNB has designated a portion of the MSA as its AA to be nine counties, including Cook, DeKalb, DuPage, Grundy, Kane, Kendall, Lake, McHenry, and Will counties. According to the 2010 U.S. Census, the population of the Chicago-Joliet-Naperville MSA was 9.5 million; representing a four percent increase compared to 2000 U.S. Census data. The city of Chicago actually lost 6.9 percent of their population over the same time period.

Year-end 2011 bank data reflects that the bank has \$8.24 million in total deposits in the Chicago, IL AA, and a total of 16 branches located in Will, McHenry, Kane, Lake, Kendall, and Cook counties. None of the branches in this AA are located in LMI tracts or distressed and/or underserved tracts. Based on the June 30, 2011 FDIC Deposit Market Share Report, there are 231 financial institutions with 2,898 branches in this AA. WNB's deposit market share is nominal at zero percent of total deposits in this market. Major competitors in the AA are JPMorgan Chase Bank, Harris National Association, The Northern Trust Co., and PNC Bank, who hold a combined 51.4 percent of deposits in this AA.

**Employment and Economic Factors**

The city is an international hub for finance, commerce, industry, telecommunications, and transportation, with O'Hare International Airport being the second-busiest airport in the world in terms of traffic movement. Chicago is one of the most important Worldwide Centers of Commerce and trade.

Today, Chicago is listed as an Alpha+ Global City by the Globalization and World Cities Research Network, and ranks seventh in the world in the 2012 Global Cities Index.

According to CNN Money, the Chicago metropolitan area is home to the corporate headquarters of 28 Fortune 500 companies, including Boeing, Exelon, and United Continental Holdings. The area is a major financial center in North America. According to the city of Chicago's Official Site, it is home to the busiest futures exchange in the world, the Chicago Board of Trade. Per the U.S. Bureau of Labor Statistics, the annual unemployment rate in 2000 for the state of Illinois was 4.5 percent, versus 10.5 percent in 2010 and 9.8 percent in 2011. For the Chicago-Joliet-Naperville MSA, the 2000 unemployment rate was 4.3 percent, versus 10.4 percent in 2010 and 9.8 percent in 2011.

### Housing

Within the Chicago AA, low-income CTs represent 13.3 percent of total CTs within the MSA, while moderate-income CTs represent 23.5 percent. 60.3 percent of the housing units are owner occupied, 30.4 percent are renter occupied, and 9.3 percent of the housing units are vacant. The HUD adjusted median family income for 2011 is \$76,200. The median housing value is \$287,573, and average monthly gross rent is \$946. Housing-related costs exceeded 30 percent of income for 23.2 percent of homeowners and 14.8 percent of renters.

### Community Contact

In conjunction with this CRA exam, the OCC contacted numerous groups in the Chicago-Naperville-Joliet MSA to ascertain the credit needs of the community and opportunities that financial institutions have to meet those needs. Our community contacts included a non-profit housing counseling organization and a non-profit development corporation focused on affordable housing. Based on these contacts, we identified the following housing-related needs: (1) grants to fund services and programs; (2) participation on boards and councils; (3) access to affordable credit with resources to buy, fix or maintain homes and to prevent foreclosures; and, (4) independent living for senior citizens and affordable housing close to employment opportunities.

Other identified credit needs include: lines of credit, especially to finance property acquisition; pre-development financing; investor purchase of Low-Income Housing Tax Credits; construction financing to build affordable housing; and permanent mortgage loans.

Some of the barriers in reducing housing-related community development needs include: high land cost; gaps created by the difference between unit construction cost and market value upon completion (requiring a need for subsidies, which are scarce); the fact that zoning requirements often increase the cost per unit by requiring less-intensive use of land and more expensive construction techniques and materials; and finally, public opposition to affordable housing can result in zoning and other requirements that increase the gap between cost and value.

However, Chicago presents abundant opportunities for financial institutions to serve the credit and community development needs of low- and moderate-income persons and areas. Many sophisticated, accomplished and well-capitalized community development organizations operate in the region. These organizations are supported by an extensive network of foundations, research centers and universities that provide them with funding, information and expertise.

Based on other community contacts conducted by the Chicago Field Office of the OCC, some additional needs include: support for foreclosure relief and counseling programs geared to LMI; reasonably-priced, small dollar consumer loans on an amortizing schedule; low-cost DDA accounts; greater participation in Bank on Chicago; more investment in CDFIs for various purposes; working capital lines of credit under \$250 thousand, longer term financing for fixed assets; and banks willing to use Small Business Administration (SBA) guarantee and subordinated debt programs to provide extended terms and higher loan-to-values and to extend credit to second- and third-stage small businesses that are just short of meeting conventional underwriting standards.

In the Chicago area, we identified a partial list of community development organizations, including seven organizations providing financial services and/or financial education to LMI or small businesses, three housing/neighborhood revitalization entities, a CDFI, an organization assisting small businesses with financing, a Local Initiatives Support Corporation (LISC) with 12 locations, a community loan fund, and an economic development organization.

**State of Indiana**

**Indianapolis-Carmel MSA (Indianapolis AA)**

Demographic Information for Full-Scope Area: Indianapolis-Carmel MSA IN						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	315	8.25	27.62	45.08	18.73	0.32
Population by Geography	1,525,104	4.63	22.84	47.96	24.57	0.00
Owner-Occupied Housing by Geography	402,315	2.83	18.37	50.42	28.39	0.00
Business by Geography	111,938	2.57	14.72	50.13	32.51	0.07
Farms by Geography	3,874	0.67	8.75	67.27	23.31	0.00
Family Distribution by Income Level	400,777	19.27	18.64	23.18	38.90	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	151,944	8.13	34.75	45.75	11.38	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		55,425 66,000 8%	Median Housing Value Unemployment Rate (2000 US Census)	112,486 2.27%		

(\*) The NA category consists of geographies that have not been assigned an income classification.  
Source: 2000 US Census and 2011 HUD updated MFI

The Indianapolis-Carmel MSA is the 34th largest MSA by population in the United States according to the U.S. Census Bureau. It has ten counties including Marion County, which includes the city of Indianapolis. WNB has designated the entire MSA as its AA. According to the 2000 U.S. Census, the population was 1.5 million. Based on a U.S. Census Bureau estimate, the population had grown to an estimated 1.8 million by 2011.

WNB operates seven branches in the Indianapolis AA, including one that opened during the review period. These banking offices are all non-traditional and are located in Wal-Mart stores. WNB has total deposits of \$4.4 million at December 31, 2011 in this AA.

Indianapolis is the largest city in Indiana, and the 12th largest city in the nation according to the U.S. Census Bureau. The largest industry sectors by employment in Indianapolis are state and local government, health care, restaurants, employment services, and insurance carriers. The area has also developed into a major logistics and distribution center with companies such as Amazon, FedEx, UPS, Foxconn, and Medco. According to a local economic development organization, Indy Partnership, major employers in the area include Indiana University Health (hospitals), Eli Lilly and Company, St. Vincent Hospitals, Community Health Network, Indiana University-Perdue University Indianapolis, Rolls Royce (turbine engines), and WellPoint (insurance).

A Manpower survey published by Forbes magazine in June 2012 indicated the Indianapolis MSA was ranked at 56 (tie) on the list of best cities for jobs. Per the U.S. Bureau of Labor Statistics, the June 2012 unemployment rate for the MSA was 7.8 percent, which was lower than the unemployment rate of 8 percent for the state of Indiana.

Banking competition is intense in the Indianapolis AA. According to FDIC data as of June 30, 2011, the five largest competitors include JP Morgan Chase Bank, PNC Bank, Fifth Third Bank, The Huntington National Bank, and Marshall & Ilsley Bank. According to the same FDIC information, WNB is ranked last out of 51 banks in the Indianapolis AA for market share of deposits with \$4.8 million in deposits and a 0.02 percent market share at June 30, 2011.

### Community Contacts

To help identify needs and opportunities in the assessment area, our Community Affairs Officer reviewed the City of Indianapolis 2010-2014 Consolidated Plan. Priority needs included affordable rental and owner occupied housing for extremely low-income and large households, the homeless, and persons with HIV/AIDs; financial education to help improve credit history; job training for the unemployed; and foreclosure prevention.

The plan identified specific opportunities to help meet the identified needs, such as loan guarantees and interest caps to lower holding costs on spec homes; additional subsidies to assist with developing affordable housing and down payment assistance; economic development activities focused on assisting commercial development; job training; encouraging new business development; and providing economic and educational opportunities to area youth.

Key organizations involved the MSA's community development initiatives include Coalition of Homeless Intervention and Prevention, Indiana Coalition of Housing and Homelessness Issues, Indianapolis Neighborhood Housing Partnership, Connect 2 Help, United Way of Central Indiana, Indiana Housing and Community Development Authority, the City of Indianapolis, and Indianapolis Housing Agency.

Based on a review of the City of Indianapolis 2010-2014 Consolidated Plan, there is an opportunity for the provision of loan guarantees and interest caps to lower holding costs on spec homes; create additional subsidies to assist with developing affordable housing and down payment assistance; increase economic development activities by focusing on assisting commercial development; encourage new business development, assist individuals and households move onto self-sufficiency through job training and economic development; and providing economic and educational opportunities to area youth.

**State of Kentucky**

**Louisville-Jefferson County MSA KY**

Demographic Information for Full-Scope Area: Louisville-Jefferson County MSA KY						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	181	7.18	28.18	33.15	31.49	0.00
Population by Geography	739,782	5.62	22.11	37.37	34.90	0.00
Owner-Occupied Housing by Geography	199,246	2.46	17.42	40.11	40.00	0.00
Business by Geography	57,996	4.36	19.94	29.66	46.04	0.00
Farms by Geography	1,194	1.34	12.14	31.66	54.86	0.00
Family Distribution by Income Level	195,908	20.53	17.08	21.44	40.95	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	73,690	11.20	32.82	38.88	17.10	0.00
Median Family Income		49,301	Median Housing Value		112,515	
HUD Adjusted Median Family Income for 2011		62,900	Unemployment Rate (2000 US Census)		2.48%	
Households Below Poverty Level		12%				

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 2000 US Census and 2011 HUD updated MFI

The Louisville MSA is the 42nd largest MSA in the United States based on population according to the U.S. Census Bureau. The MSA is located in southern Kentucky and includes Jefferson and Oldham Counties. WNB designated the entire MSA as its AA. The largest city in Kentucky in the MSA is Louisville, which is the county seat of Jefferson County. The MSA has a population of 1,283,566 according to 2010 Census data.

Jefferson County is the most populous county in Kentucky whereas Oldham County is the wealthiest county in Kentucky and is the 48th wealthiest county in the U.S. The county seat for Oldham County is La Grange.

**Employment and Economic Factors**

According to Moody’s Analytics, strengths in the area include affordable housing, a large healthcare presence, low business costs, and a large United Parcel Service, Inc. (UPS) hub that attracts relocating firms. According to the Bureau of Labor Statistics, the unemployment rate for the MSA is 8.1 percent as of May 2012. Top employers within the MSA are Fort Knox, UPS, and Humana, Inc.

Recently, Louisville has emerged as a major center for the health care and medical sciences industries. Louisville’s thriving downtown medical research campus includes an \$88 million rehabilitation center and a health sciences research and commercialization park. Louisville is also home to Humana, one of the nation’s largest health insurance companies.

Louisville's early economy was first developed through the shipping and cargo industries. Its strategic location at the Falls of the Ohio, as well as its unique position in the central United States make it an ideal location for the transfer of cargo along its route to other destinations. Louisville's importance to the shipping industry continues today with the presence of the Worldport global air-freight hub for UPS at Louisville International Airport. Louisville's location at the crossroads of three major highways contributes to its modern-day strategic importance to the shipping and cargo industry. Louisville continues to have one of the largest inland ports in the United States.

The city of Louisville is well known for horse racing and is a leading producer of gin, whiskey, tobacco, and Louisville Slugger baseball bats. Other major exports include chemicals, rubber, paint, and electrical appliances. It is home to the American Printing House for the Blind, the world's largest publisher of books in Braille, and the Kentucky School for the Blind.

According to the WNB's year-end report, there are 28 branches in Kentucky with five LMI branches and six branches in distressed or underserved communities. According to the FDIC Deposit Market Share Report, WNB has five offices within the Louisville AA. As of the June 30, 2011 Market Share Report, there are 27 institutions in the market. The majority of the market share is held by PNC Bank, JPMorgan Chase Bank, and Fifth Third Bank with 55.27 percent market share. WNB has .01 percent market share with \$2.3 million in deposits inside the market as of June 30, 2011.

### Housing

There are currently 354,410 housing units in the Louisville MSA with 59.51 percent owner occupied, 30.74 percent renter occupied, and 9.75 percent vacant. The weighted average of HUD updated MSA median family income is \$62,900. The median housing value is \$121,515. There are currently 16.10 percent low-income census tracts and 18.05 percent moderate-income census tracts within the MSA.

### Community Contact

Our Community Affairs Officer contacted a housing partnership agency that operates in the Louisville AA. The contact identified a need for affordable housing in the area. Opportunities exist in providing lines of credit for housing development, down payment assistance, a microloan program, and construction lending. In addition, there is opportunity for small business lending in the area.

**State of Louisiana**

**New Orleans MSA**

Demographic Information for Full-Scope Area: New Orleans-Metairie MSA LA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	388	14.95	23.71	34.54	26.29	0.52
Population by Geography	1,316,510	10.40	21.36	38.40	29.83	0.01
Owner-Occupied Housing by Geography	306,612	4.41	16.22	42.55	36.82	0.00
Business by Geography	87,059	5.70	18.63	36.87	38.80	0.01
Farms by Geography	1,251	3.52	13.67	46.76	36.05	0.00
Family Distribution by Income Level	337,637	23.82	16.31	18.91	40.96	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	135,494	17.92	29.65	37.16	15.27	0.00
Median Family Income		42,770	Median Housing Value		107,523	
HUD Adjusted Median Family Income for 2011		61,100	Unemployment Rate (2000 US		3.14%	
Households Below Poverty Level		17%	Census)			

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

The New Orleans-Metairie-Kenner MSA is a seven-parish metropolitan area located in Southeast Louisiana, bordering the Gulf of Mexico and a portion of the state of Mississippi. Nationwide, this MSA ranks 46th in size, with a population of about 1.17 million based on 2010 U.S. Census data.

WNB has defined its New Orleans AA to include all seven Parishes: Jefferson, Orleans, Plaquemines, St. Bernard, St. Charles, St. John the Baptist and St. Tammany. In this AA, the bank has four branches located in Orleans, St. Bernard, St. John the Baptist, and St. Tammany Parishes.

The New Orleans-Metairie-Kenner MSA has a total area of 7,355 square miles of which 3,399 square miles is land. New Orleans is in Orleans Parish, and the boundaries of both are the same. New Orleans is the largest city in the state of Louisiana. The city of New Orleans population was approximately 485 thousand according to 2000 U.S. Census information. Based on more current 2010 U.S. Census Bureau data, the population had declined significantly to just under 344 thousand, reflecting the impact of severe weather events in the past decade.

Based on the 2000 Census, the population of the New Orleans AA (the entire MSA) was 1.3 million. From 2000 to 2010, the AA had a net population loss of 11.3 percent. The city of New Orleans comprises 29.4 percent of the AA population. The 2011 HUD adjusted median family income for the AA was \$61,100. About 17.9 percent of families in the AA were low-income, earning a median annual income of \$30,550 or less and 29.7 percent of families were moderate-income, earning an annual income of \$48,880 or less. Approximately 17 percent of all households in the AA had incomes below the poverty level, and almost 2 percent of households received public assistance.

Bank data as of year-end 2011 reflects that WNB has \$1.2 million in deposits in the New Orleans AA, and four locations. The bank has no locations in LMI tracts based on 2000 Census data. As of June 30, 2011, the FDIC Deposit Market Share Report shows that WNB had a nominal percentage of total deposits in the AA (zero percent). WNB has the smallest amount of deposits out of all financial institutions serving this market. There are 36 FDIC insured financial institutions in the MSA with 374 offices. There is a significant amount of competition in this market, and WNB is not a key player. Some of the largest deposit competitors include Capital One, Whitney Bank (merged into Hancock Bank in 2011), JPMorgan Chase Bank, and Regions Bank, who hold a combined 70.5 percent of deposits in this market.

### Employment and Economic Factors

Although Hurricanes Katrina and Rita occurred in 2005, their damaging effects still have substantial influence on the AA's economy. In Orleans Parish, 42% of the housing was destroyed or significantly damaged by the two hurricanes. The damage encompassed a high percentage of rental properties and much of the public housing available in the area. The population dropped dramatically as residents left the area to find housing and jobs elsewhere. Some residents have returned, but the population is still less than pre-hurricane levels and many who returned are living outside of New Orleans. Many large and small businesses were destroyed. Rebuilding has been slow, with a gap in affordable rental housing still an issue.

In addition, the B.P. oil spill in April 2010 hurt the area's economy as tourism was reduced and key industries that depend on the Gulf waters, like fishing, and oil drilling and related services, suffered downturns.

Based on 2010 data from Moody's, major employers include the Naval Air Station Joint Reserve Base in New Orleans, Harrah's Entertainment, Northrop Grumman, Ochsner Clinic Foundation and several other medical facilities, as well as Tulane University. Industries providing the most employment in the MSA are state, local, and federal government, restaurants, hospitals, accommodations, and colleges/universities.

Based on 2000 U.S. Census data, the annual unemployment rate for Louisiana and the New Orleans MSA were 5 percent and 4.7 percent, respectively. After the hurricanes, resident employment decreased by 22 percent and the unemployment rate rose to as high as 15.9 percent as of November 2005. In the New Orleans metropolitan area, almost 78,000 jobs were lost. The financial crisis of 2007-2010 also negatively affected employment in the New Orleans AA, though unemployment statistics are currently better than state and national averages. According to the Bureau of Labor Statistics, the 2010 unemployment rate for the entire New Orleans-Metairie-Kenner MSA was 7.3 percent, and was largely unchanged in 2011 at 7.2 percent. For the state of Louisiana and nationwide in 2010, this rate was 7.5 percent and 9.6 percent, respectively.

### Housing

Within the New Orleans AA, 53.9 percent of the housing units are owner occupied, 29 percent are renter occupied, and 17 percent of the housing units are vacant. Owner occupied housing located in LMI tracts equates to 22.3 percent and renter occupied housing located in LMI tracts equates to 46.1 percent; single family housing located in LMI tracts equates to 31.2 percent; and, multifamily housing located in LMI tracts equates to 45.6 percent. The HUD adjusted median family income for 2011 is \$61,100. The median housing value is \$192,282, and average monthly gross rent is \$894. Housing-related costs exceeded 30 percent of income for 14.8 percent of homeowners and 14.4 percent of renters.

### Community Contact

In conjunction with this CRA exam, the OCC contacted a group in the New Orleans-Metairie-Kenner MSA to ascertain the community's credit needs and opportunities for financial institutions to help meet those needs. We contacted an entity that assists small businesses with financing needs. According to this contact, more financial education is needed for small business owners to help them manage their personal and business finances.

One related opportunity for banks is that they could work with CDFIs to create a "Second Look" program. A Second Look program would enable a bank to review its list of denied small business customers to see if clients could be referred to CDFI for technical assistance and a non-traditional loan.

We also reviewed the consolidated plan for the city of New Orleans. The city of New Orleans is in the midst of rebuilding after several presidentially-declared disasters. With significant support from the federal government, the rebuilding has been robust and moved into a phase when major initiatives have been completed, jobs are being created, infrastructure is being restored and the population is growing. However, as available resources begin to decline, there remains much to be accomplished. The city is still plagued with too many blighted properties, high poverty rates, significant murder rates and diminishing revenues.

The city of New Orleans has determined that the priority needs in the area are rehabilitation of owner occupied and rental units, rental assistance, production of new rental units, acquisition and redevelopment, job training, neighborhood stabilization, chronic homelessness, rapid re-housing, homeless prevention, public services, public improvement and infrastructure, and special needs assistance.

There are numerous non-profit and government entities in this MSA that serve the needs of this area, and many opportunities exist for banks to play a part in rebuilding the city.

There are numerous organizations in this MSA that are actively seeking to improve the communities in the New Orleans area. We identified 13 health and social services related organizations (which include language and legal assistance for the needy),

seven affordable housing organizations, four entities with organizational models that encompass a variety of CD activities, and a data center that accumulates important statistical data for use by various CD and governmental organizations. In addition, there are at least eight public/government entities that provide a variety of CD-related assistance to the community.

**State of Maryland**

**Baltimore-Towson MSA MD**

Demographic Information for Full-Scope Area: Baltimore-Towson MSA MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	625	12.64	21.92	39.52	25.12	0.80
Population by Geography	2,552,994	8.92	20.01	40.13	30.53	0.40
Owner-Occupied Housing by Geography	651,691	4.55	16.09	42.83	36.52	0.00
Business by Geography	177,071	4.91	15.25	42.21	37.59	0.04
Farms by Geography	4,014	0.70	5.90	46.04	47.36	0.00
Family Distribution by Income Level	658,188	20.46	17.74	22.48	39.33	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	251,370	16.49	30.07	37.51	15.94	0.00
Median Family Income		59,301	Median Housing Value		131,956	
HUD Adjusted Median Family Income for 2011		84,500	Unemployment Rate (2000 US Census)		2.54%	
Households Below Poverty Level		10%				

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 2000 US Census and 2011 HUD updated MFI

The Baltimore-Towson MD MSA is the 20th largest MSA in the United States based on population according to U.S. Census data. The MSA is located in central Maryland and includes Anne Arundel, Baltimore, Carroll, Harford, Howard, Queen Anne’s, and Baltimore City counties. WNB designated the entire MSA as its AA. As of the 2010 Census, the combined population of the seven counties is 2,710,489.

Baltimore is the largest city in the state of Maryland. Baltimore is the largest seaport in the Mid-Atlantic United States and is situated closer to Midwestern markets than any other major seaport on the East Coast. It has a modern service economy providing a growing financial, business, and health service base for the southern Mid-Atlantic region.

Since the previous evaluation, the bank has opened three additional branches in the state. As of June 1, 2012, the bank has a total of 11 branches in the state of Maryland. The most recent branch was opened on July 21, 2010. WNB currently has three branches located in LMI CTs. Compared to the bank as a whole, WNB’s presence in the state of Maryland is relatively small.

*Employment and Economic Factors*

According to the Bureau of Labor Statistics, the unemployment rate for the MSA is 7.1 percent as of May 2012. According to the FDIC Deposit Market Share Report as of June 30, 2011, there are 77 institutions in the market. Bank of America, Manufacturers and Traders Trust Company, and PNC Bank, maintain the majority of the market share with 59.21 percent market share. WNB has five offices in this AA and has a deposit

market share of 0.01 percent. Based on internal data, WNB has \$2.9 million in deposits as of year-end 2011.

According to Moody's Analytics, top employers in the MSA are Fort George G. Meade, Johns Hopkins University, and Med Star Health. Maryland's economy continues to outperform the country as a whole. Information technology, telecommunications, and aerospace and defense are leading forces behind Maryland's economic growth. In the biotechnology area, Maryland is a noted leader and is at the center in the mapping of the human genome (chromosomes) and commercial applications that result from its research.

Agriculture plays a vital role in Maryland's economy. Of Maryland's over 6 million acres of total land area, more than 2 million acres are farmland. In 2007, Maryland's total farm production revenue exceeded \$2.38 billion.

#### Housing

Per the 2010 Census data, there are 1,122,992 housing units with 61.66 percent owner occupied, 29.01 percent renter occupied, and 9.33 percent vacant housing units. Within the MSA, there are 14.68 percent low-income CTs and 21.59 percent moderate-income CTs. The median housing value is \$131,956. The weighted average of HUD updated MSA median family income is \$84,500.

#### Community Contact

Our Community Affairs Officer conducted a community contact with a city employee involved in housing in Baltimore. The contact identified a need for financial literacy services to LMI individuals. Opportunities exist in the community to participate in projects to revitalize abandoned or vacant properties.

**State of Mississippi**

**Eastern Non-MSA MS**

Demographic Information for Full-Scope Area: Eastern Non-MSA AA MS						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	32	0.00	18.75	50.00	31.25	0.00
Population by Geography	164,481	0.00	13.97	52.13	33.90	0.00
Owner-Occupied Housing by Geography	41,606	0.00	10.51	52.73	36.76	0.00
Business by Geography	14,153	0.00	14.89	52.11	33.00	0.00
Farms by Geography	358	0.00	10.34	58.38	31.28	0.00
Family Distribution by Income Level	42,527	22.00	13.86	17.97	46.16	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	15,253	0.00	20.48	55.10	24.42	0.00
Median Family Income		33,550	Median Housing Value		68,851	
HUD Adjusted Median Family Income for 2011		41,600	Unemployment Rate (2000 US Census)		3.97%	
Households Below Poverty Level		23%				

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 2000 US Census and 2011 HUD updated MFI

The Eastern Non-MSA AA is rural and considered poor. According to 2010 U.S Census data, the population in this AA is 165 thousand or 1.3 percent of the total population in the state of Mississippi. WNB’s AA includes all of Clay, Lowndes, Monroe and Oktibbeha counties. WNB has four branches in this AA.

Based on year end 2011 internal data, WNB has \$1.8 million in deposits in this AA. June 30, 2011 FDIC Deposit Market Share data shows that there are 14 institutions in this AA operating out of 68 banking offices. WNB is ranked 14th with a deposit market share of 0.08 percent and \$2 million in deposits. Major competitors in the market include Cadence Bank, BancCorpSouth Bank, Regions and BankFirst, with a combined 67.3 deposit market share.

**Employment and Economic Factors**

According to the Bureau of Labor Statistics in July 2012, the unemployment rate in Clay and Monroe Counties was 11.6 percent and 14.7 percent, respectively. These rates are higher than the Mississippi state unemployment rate of 9.1 percent. The campus of Mississippi State University in Oktibbeha County is one of the major employers in the area.

**Community Contacts**

In conjunction with this CRA exam, the OCC contacted USDA Rural Development of Mississippi (USDA MS), a government organization. USDA MS identified the following needs for the AA: more job training, financial education for first time homebuyers and high school students, and second chance checking accounts. They also indicated that there are opportunities for financial institutions to offer the USDA 502 Guarantee loan

product, work with organizations that provide first time home buyer training and provide financial education, and create start-up and/or second chance accounts for persons with previous checking account problems.

Also, the State of Mississippi Five-Year Consolidated Plan 2010 was reviewed during this exam. The plan identified the need for increased homeownership and rehabilitation, regional approaches to address affordable housing needs, and reduce the level of chronic homelessness. The plan indicated that in many cases, with down payment and closing cost assistance, homeownership would be more attainable.

**State of New York**

**Rochester MSA NY**

Demographic Information for Full-Scope Area: Rochester MSA NY						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	253	15.02	17.79	43.08	22.13	1.98
Population by Geography	1,037,831	8.63	14.32	48.68	27.76	0.61
Owner-Occupied Housing by Geography	269,898	3.53	11.76	51.96	32.74	0.00
Business by Geography	59,828	8.13	13.95	46.74	31.06	0.13
Farms by Geography	2,427	0.78	6.72	67.04	25.46	0.00
Family Distribution by Income Level	263,806	19.78	18.27	22.85	39.10	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	100,384	15.85	20.37	48.19	15.58	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		53,852 67,800 10%	Median Housing Value Unemployment Rate (2000 US Census)	95,330 2.96%		

(\*) The NA category consists of geographies that have not been assigned an income classification.  
Source: 2000 US Census and 2011 HUD updated MFI

The Rochester New York MSA is the 51st largest MSA by population in the United States and second largest MSA in the state of New York. The Rochester MSA has a population of 1 million individuals based on 2010 census data. The MSA is located in western New York along the southern bank of Lake Ontario and includes the five contiguous counties of Livingston, Monroe, Ontario, Orleans, and Wayne. WNB has designated a portion of this MSA as its Rochester AA including the three counties of Monroe, Ontario, and Wayne. Two of the bank’s five branches are located in Monroe County, one in Ontario County, and two in Wayne County. The information below focuses primarily on these three counties.

Monroe County is the most populous county in the Rochester NY MSA. The largest city in Monroe County is Rochester with population of 210,565 based on 2010 Census data and it is also the county seat. Monroe County also includes 19 other towns and ten villages.

Ontario County with population of 107,931 per 2010 Census Data has a total area of 662 square miles, of which 644 square miles is land. The largest city in the Ontario County is Geneva and the city of Canandaigua is the county seat.

Wayne County is rural and the largest town/village is Arcadia.

The population of the Rochester NY MSA is centered in Monroe County, which comprises approximately 71 percent of the population. The 2011 HUD adjusted median family income for the AA was \$67,800. The AA's population decreased 43,478 or 4.12 percent from 2000 to 2010. There are currently 38 (15 percent) low-income census tracts and 45 (17.8 percent) moderate-income census tracts within the MSA. Approximately 8.6 percent of the families in the AA were low-income, earning a median annual income of \$33,900 or less while approximately 14.3 percent of the families were moderate-income, earning an annual income of \$54,240 or less. Approximately 10.2 percent of all households in the AA had incomes below the poverty level, and 4.6 percent received public assistance.

Year-end 2011 bank data reflects that the bank has \$2.4 billion in total deposits in the Rochester AA. Based on the June 30, 2011 FDIC Deposit Market Share Report, there are 22 financial institutions with 278 branches in the Rochester AA. WNB's deposit market share is only 0.01 percent. Major competitors in the AA are HSBC Bank USA, Manufacturers and Traders Trust Company, JPMorgan Chase Bank, RBS Citizens, The Canandaigua National Bank and Trust Company, who hold a combined 72.5 percent of deposits in this segment of the bank's AA.

#### Employment and Economic Factors

According to the National Association of Home Builders (NAHB), Rochester is considered a regional healthcare center and is also home to the University of Rochester and the Rochester Institute of technology. A substantial amount of local imaging and optical research have chosen to locate in Rochester. Historically, Rochester's key industry has been photographic equipment and related manufacturing and has developed a well-educated, high-tech workforce.

Prior to 2000, its industry mix and the presence of a number of large multinational headquarters enabled the local economy to weather recessions better than almost any other part of New York State. However, metropolitan Rochester sustained fairly steep job losses in the last two economic downturns (2001 and 2008-09) and saw little or no job growth during the intervening expansion and local manufacturing employment shrank by roughly 40 percent during the last decade. In 2010, however, manufacturing employment leveled off, and total employment rebounded more strongly than at the national level. Rochester area employment accelerated in early 2011, and grew at a brisk annual rate of more than 3.5 percent in the first half of the year. As of mid-year, the metro area had recouped nearly all of the 19,000 net jobs lost during the 2008-09 economic downturn. The job gains in 2011 were driven by professional and business services, education and health services, and manufacturing sectors.

The May 2002 Bureau of Labor Statistics reports the labor force totaled 531,453 persons, of which 28,516 or 5.4 percent were unemployed. The labor force has since declined slightly to 529,522 or 0.4 percent of which 42,488 or 8 percent is unemployed. Major employers in Rochester include Eastman Kodak, Wegman's Food Markets, Rochester General Health System, Xerox, and Unity Health Systems, and Paychex.

### Housing

In 2000, the median price of a single family home was \$95,330. Data from the National Association of Realtors (NAR) indicates that the fourth quarter 2011 median home sales prices was \$114,300, an increase of 19.9 percent from the median price in 2000. The level of foreclosures and sale of other real estate owned has not impacted this AA as much as neighboring regions. The percentage of existing home closings involving foreclosures stayed at only 5.6% in April 2011 while other real estate owned closings as a percentage of sales decreased from 7.5% to 3.9% the previous year.

### Community Contact

Recent community contacts were made in Rochester MSA in 2011, and were reviewed as part this examination. We also reviewed the city's consolidated plan for 2010 – 2014 to determine the credit needs of the community and opportunities for banks to meet these needs. The type of groups contacted included a local Community Development Corporation (CDC) and a non-profit public interest law firm that focuses on poverty law.

The CDC indicated that there is a strong need for small businesses in the area to have easier access to capital, often in small amounts of money (typically \$2,000 to \$10,000) to replace facades on their buildings, small equipment loans, etc. Also, there are opportunities for less conventional financing to small businesses in Rochester. The law firm indicated that there were also numerous opportunities for participation for local financial institutions to meet the credit needs of the community by providing deposit and loan products for LMI residents who are currently using check cashers and payday lenders. They also noted that there is a recent decrease in small business lending, particularly for SBA loans, and that there were many opportunities available for local financial institutions to partner with local non-profit organizations as a way to revitalize and stabilize Rochester's LMI neighborhoods.

Rochester's Consolidated Plan for 2010 to 2014 details several needs and opportunities for improving the city's housing inventory and promote economic development. The plan provides details of the activities and projects that the city will fund to address the high priority needs identified in the plan. The plan also indicates that the level of federal, state and local government funding for these projects have been reduced. This provides many opportunities for banks and other financial entities to leverage the city funds for lending and investment in the community. These lending and investing opportunities specifically address the need for affordable housing, shelter and support services for the homeless and senior citizens, and projects to promote economic development.

**State of North Carolina**

**Western Non-MSA NC**

Demographic Information for Full-Scope Area: Western Non-MSA NC						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	140	0.71	10.00	72.86	16.43	0.00
Population by Geography	818,163	0.45	6.07	73.18	20.31	0.00
Owner-Occupied Housing by Geography	239,628	0.13	3.96	74.11	21.80	0.00
Business by Geography	54,742	0.58	6.80	64.21	28.41	0.00
Farms by Geography	2,181	0.18	1.88	76.30	21.64	0.00
Family Distribution by Income Level	233,040	16.56	17.07	22.70	43.66	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	78,380	0.73	8.71	76.27	14.28	0.00
Median Family Income		40,566	Median Housing Value	90,374		
HUD Adjusted Median Family Income for 2011		49,500	Unemployment Rate (2000 US Census)	2.35%		
Households Below Poverty Level		12%				

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 2000 US Census and 2011 HUD updated MFI

WNB’s Western Non-MSA North Carolina AA is comprised of Cleveland, Davidson, Iredell, Lincoln, Rowan, Rutherford, Stanly, Surry, and Wilkes counties in west central NC. Per 2010 U.S. Census data, the combined population of these counties is 908 thousand which represents about 9.5 percent of the total population of North Carolina. Since 2000, the population in this AA has increased by about 11 percent. About 9.4 percent of families in the AA live in LMI geographies, and 33.6 percent of families had an income of 80 percent or less of median family income.

Bank data reflects that this AA has a total of \$12 million in deposits, and a total of 12 branches distributed throughout the AA. Davidson, Iredell, and Stanly counties each had two WNB locations, versus other counties, which had only one. Two of these branches are in moderate-income CTs and three are in distressed/underserved middle-income tracts. As of June 30, 2011, the FDIC Deposit Market Share Report reflects 40 FDIC insured financial institutions in the MSA with 280 offices. Woodforest NB has only 0.11 percent deposit market share. There is plenty of competition in this market, and WNB is not a key player, being one of the smallest deposit holders in the market. Some of the largest deposit competitors include Branch Banking and Trust Company, Wells Fargo Bank, NA, and Bank of North Carolina, which hold a combined 36.4 percent of AA deposits.

**Employment and Economic Factors**

Western North Carolina contains very few major urban centers. Asheville, North Carolina, located in the region’s center, is the area’s largest city and most prominent commercial hub. However, this city is excluded from the bank’s AA. The Foothills region of the state is loosely defined as the area along Western North Carolina’s

eastern boundary; this region consists of a transitional terrain of hills between the Appalachians and the Piedmont Plateau of central North Carolina. The bank's Western NC AA extends into a portion of the Piedmont Plateau region.

Tourism is a major part of the Western NC economy. The area contains half of the Great Smoky Mountains National Park as well as the Nantahala and Pisgah National Forests. There are also several lakes and dams scattered throughout Western North Carolina like Lake Lure and Fontana Dam. The timber industry is also a major economic sector. Covering nearly one half of North Carolina in the central part of the state, the Piedmont is an area of gently rolling foothills. The Piedmont region has a dynamic economy, and is home to the state's largest cities and biggest financial institutions. Renowned research universities, textile and furniture factories, tobacco farms, shopping meccas, golf courses and historic sites are also part of the makeup of the North Carolina Piedmont. The bank's AA includes some of the more rural counties in the Eastern section of the Piedmont.

According to the Bureau of Labor Statistics, North Carolina's unemployment rate (annual, unadjusted) was 10.5 percent in 2011, versus 10.9 percent in 2010 and 3.7 percent in 2000. The counties of Davidson, Iredell, and Stanly currently reflect unemployment rates above 11 percent, which represents a decline from 2010. In contrast, rates based on 2000 data were below 4 percent.

Moody's Analytics economic data reflects top employers in the state include Wal-Mart, military installations, the Carolinas Healthcare System, and Duke University. Government, education and health services, professional and business services, and manufacturing are major industry sectors.

### Housing

The HUD adjusted median family income for 2011 is \$49,500. The median housing value is \$134,650, and average monthly gross rent is \$623. Housing-related costs exceeded 30 percent of income for 15.5 percent of homeowners and 9.3 percent of renters.

### Community Contact

In conjunction with this CRA examination, the OCC contacted an affordable housing organization in North Carolina to determine the credit needs of the communities and the opportunities for banks to meet those needs. According to this contact, area needs include affordable housing and financial education. This contact discussed CRA investment in affordable housing organizations as an opportunity to support the need for more in-house financing because borrowers do not qualify for standard bank financing as a result of poor credit scores and excessive debt. Other opportunities include serving on board committees; and training for non-profits on how to approach financial institutions and build effective partnerships.

**State of Ohio**

**Cleveland-Elyria-Mentor OH MSA (Cleveland AA)**

Demographic Information for Full-Scope Area: Cleveland-Elyria-Mentor MSA OH						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	693	16.02	20.06	38.82	23.81	1.30
Population by Geography	2,148,143	9.74	16.77	43.79	29.67	0.03
Owner-Occupied Housing by Geography	580,878	4.83	12.41	48.22	34.54	0.00
Business by Geography	124,464	7.13	13.71	40.96	37.57	0.63
Farms by Geography	3,330	1.56	5.47	52.76	40.12	0.09
Family Distribution by Income Level	562,913	20.34	18.08	22.21	39.37	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	216,274	17.82	24.67	41.67	15.84	0.00
Median Family Income		52,660	Median Housing Value	121,274		
HUD Adjusted Median Family Income for 2011		62,800	Unemployment Rate	2.62%		
Households Below Poverty Level		11%	(2000 US Census)			

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 2000 US Census and 2011 HUD updated MFI

The Cleveland-Elyria-Mentor MSA has a population of 2 million based on 2010 US Census data and is the 28th largest metropolitan area in the country. The AA consists of five contiguous counties including Cuyahoga, Geauga, Lake, Lorain, and Medina county. The AA is located in northeastern Ohio on the south bank of Lake Erie. WNB has designated a portion of this MSA as its Cleveland AA including the counties of Cuyahoga, Geauga, Lake, and Lorain. Three of the bank’s six branches are located in Cuyahoga County and one branch each in Geauga, Lake, and Lorain counties.

The population of the Cleveland-Elyria-Mentor Ohio MSA was 2,148,143 per the 2000 US Census. The AA’s growth rate declined from 2000 to 2010 by approximately 73 thousand or 3.4 per cent. The population of the Cleveland Ohio MSA is centered in Cuyahoga County which comprises approximately 62 percent of the population of which 19 percent is centered in the county seat, Cleveland. The 2011 HUD adjusted median family income for the AA was \$62,800. Approximately 9.7 percent of the families in the AA were low-income, earning a median annual income of \$31,400 or less while approximately 16.8 percent of the families were moderate-income, earning an annual income of \$50,240 or less. Approximately 10.6 percent of all households in the AA had incomes below the poverty level, and 4.2 percent received public assistance.

Year-end 2011 bank data reflects that the bank has \$5 million in total deposits in the Cleveland AA, and a total of six branches. Based on the June 30, 2011 FDIC Deposit Market Share Report, there are 43 financial institutions with 722 branches in the Cleveland portion of the bank’s AA. WNB’s deposit market share is only 0.01 percent. Major competitors in the AA are Key Bank, PNC Bank, Third Federal Savings and Loan

Association of Cleveland, RBS Citizens, The Huntington National Bank, Fifth Third Bank, and First Merit Bank, which hold a combined 74 percent of deposits in this AA.

### Employment and Economic Factors

The Cleveland AA's location on Lake Erie and its railroad connections make it an important manufacturing, industrial, and transportation center. The Cleveland AA is headquarters to Progressive Insurance, Eaton Corporation, Parker-Hannifin, Sherwin-Williams, KeyCorp, Lubrizol Corporation, Nacco Industries, Medical Mutual of Ohio, Cliffs, Natural Resources, Applied Industrial Technologies, Agilysis, Lincoln Electric, Invacare, and Progressive Corp., all of which are in the May 2011 Fortune 500 list of companies. Other major employers include Cleveland Clinic, Developers Diversified Realty Corporation, Forest City Enterprises, IMG, Jones Day, Nestle USA, Rockwell Automation, and the University Hospitals of Cleveland.

Negative job growth has occurred in this AA within the last ten years. Since June 2002, the labor force has declined by approximately 32 thousand or 2.9% percent. The Bureau of Labor Statistics (BLS) for June 2002 reported that the civilian labor force was approximately 1.12 million with 65 thousand or 5.9% unemployed. June 2012 data reported that the civilian labor force at 1.09 million people has 82 thousand or 7.5 percent unemployed. This is a recent improvement from June 2009 when 105 thousand or 7.5 percent of the labor force was unemployed.

The BLS reported that the largest labor sector was education and healthcare which employees 190 thousand or 17.5 percent of the workforce. The Cleveland Clinic is the single largest employer with over 15 thousand employees or 7.9 percent of the education and healthcare sector. Trade, transportation and utilities is the next largest sector employing 181 thousand or 16.6 percent of the workforce.

### Housing

According to the 2000 Census, the median housing value was \$121,274 and median monthly gross rent was \$552. Data from the National Association of Realtors (NAR) shows that the city of Cleveland housing market had steadily declined and ended 2011 with the median sales price of \$103,100, a decline of 17.6 percent since 2000. The decline in median home price was driven by the volume of distressed, short sales, and foreclosures. HUD data, for June 2011, indicate that foreclosures accounted for 27 percent of all property sales in the previous year in the AA.

### Community Contact

As part of this CRA exam, the OCC contacted two groups in the Cleveland-Elyria-Mentor MSA to ascertain the credit needs of the community and opportunities for financial institutions to meet those needs. A youth mentoring organization and an economic development organization were contacted. We also reviewed the Consolidated Plan for the city of Cleveland.

The city of Cleveland has one of the highest foreclosure rates in the nation and the effects of abandoned foreclosed properties have devastated some neighborhoods. The

city and many entities including community-based organizations, foundations, public and private entities including banks have come together around this problem to help stabilize the affected neighborhoods. Reduced state and city finances have made stabilization of the affected neighborhoods more difficult and there is a significant opportunity for financial institutions to provide credit and investment funds to help stabilize those neighborhoods through the Neighborhood Stabilization Program.

There is the need for access to capital by small and minority-owned businesses, but given the city's fiscal crisis and reduced amount of funds from the state, banks have an opportunity to partner with and support organizations such as the Greater Cleveland Partnership to make their programs for more effective. Banks can assist with other special needs of the city through the provision of credit and investments for affordable housing for the LMI, homeless habitation and economic development activities.

The CDFI Fund programs offer banks opportunities to work with certified Community Development financial institutions in many localities. Many of these organizations do small business lending and provide community development financing to qualified borrowers who have trouble accessing the credit markets to grow. Cleveland has certified CDFIs and Community Development Entities with New Markets Tax Credits that typically seek bank partners to leverage funds for lending and investments.

## Toledo MSA OH

Demographic Information for Full-Scope Area: Toledo MSA OH						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	174	9.77	20.69	50.00	19.54	0.00
Population by Geography	659,188	6.14	17.69	52.10	24.07	0.00
Owner-Occupied Housing by Geography	177,066	2.74	13.99	56.25	27.01	0.00
Business by Geography	36,513	3.85	10.78	53.87	31.50	0.00
Farms by Geography	1,678	0.60	3.58	73.30	22.53	0.00
Family Distribution by Income Level	170,448	20.18	18.07	22.67	39.08	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	65,203	9.37	26.16	50.57	13.90	0.00
Median Family Income		50,408	Median Housing Value		99,238	
HUD Adjusted Median Family Income for 2011		61,700	Unemployment Rate		3.03%	
Households Below Poverty Level		12%	(2000 US Census)			

(\*) The NA category consists of geographies that have not been assigned an income classification Source: 2000 US Census and 2011 HUD updated MFI

The Toledo OH MSA with a population 651,439 per the 2010 US Census is the 81st largest metropolitan area in the country, and consists of four contiguous counties: Fulton, Lucas, Ottawa, and Wood, located in northwestern Ohio on the western bank of Lake Erie. WNB has designated all of the counties in this MSA as its Toledo AA. In this AA, four of the bank's eight branches are located in Lucas County, two in Wood County, and one branch each in Fulton and Ottawa counties.

The population of the Toledo Ohio MSA was 601 thousand per the 2000 US Census. The AA's growth rate from 2000 to 2010 was approximately 8.4 per cent. The population of the Toledo Ohio MSA is centered in Lucas County which comprises approximately 68 percent of the population while 44 percent is centered in the county seat, Toledo. The 2011 HUD adjusted median family income for the AA was \$61,700. Approximately 20.2 percent of the families in the AA were low-income, earning a median annual income of \$30,850 or less while approximately 18.1 percent of the families were moderate-income, earning an annual income of \$49,360 or less. Approximately 12 percent of all households in the AA had incomes below the poverty level, and 8.18 percent received public assistance.

Year-end 2011 bank data reflects that the bank has \$6.3 million in total deposits in the Toledo AA, and a total of eight branches. Based on the June 30, 2011 FDIC Deposit Market Share Report, there are 25 financial institutions with 213 branches in the Toledo portion of the bank's AA. WNB's deposit market share is only 0.06 percent. Major competitors in the AA are The Huntington National Bank, Fifth Third Bank, Key Bank, PNC Bank, and RBS Citizens, who hold a combined 74.3 percent of deposits in this segment of the bank's AA.

### Employment and Economic Factors

The Toledo AA is located within a one hour drive to the Detroit-Windsor, Canada MSA, with a 2010 census population 6 million residents. It is located on the western end of Lake Erie and on the major railway links from Chicago, Illinois to New York, New York. Major industries include glass and auto assembly. Toledo is currently home to the following Fortune 500 company headquarters, including HCR Manor Care, Dana Corporation, Owens Corning, and Owens Illinois. While the AA has mostly had an automotive and glass manufacturing history, plant closings and relocations have now made trade, transportation, and utilities the city's largest employment sector.

ProMedica Health System largest single employer in the Toledo MSA. Jeep remains headquartered in Toledo and maintains two production facilities in Toledo and Owens Illinois. Owens Corning Libby Glass, Pilkington North America, and Therma-Tru also maintain a manufacturing presence in Toledo.

Job growth in this AA has been negative in the last ten years. According to the Bureau of Labor Statistics (BLS), the labor force has declined by approximately 19 thousand or 5.65 percent. The BLS data for June 2012 reported the civilian labor force was approximately 317 thousand with 26 thousand or 8.1 percent unemployed. BLS reported that in June 2002, the civilian labor force at 336 thousand with 22 thousand or 6.5 percent unemployed. There has been recent improvement since June 2009 when 45 thousand or 13.5 percent of the labor force was unemployed.

The June 2012 BLS reported trade, transportation, and utilities as the largest labor sector, employing 58 thousand, or 18.28 percent of the workforce, and is followed by education and health services which employs 52 thousand, or 16.9 percent of the workforce. ProMedica Health System has almost 15 thousand employees or 28.8 percent of the health and education sector.

### Housing

Within the Toledo AA, 59.2 percent of the housing units are owner occupied, 27.9 percent are renter occupied, and 12.8 percent of the housing units are vacant. Additionally, 17.7 percent of all owner occupied units and 43.1 percent of renter occupied units were located in LMI CTs while 25.6 percent of all single family (1-4 unit) homes and 38.5 percent multifamily (5+ unit) housing units were located in LMI CTs. According to the 2000 Census, the median housing value was \$131,090 and median monthly gross rent was \$642. The census data also reported that 15.89 percent of homeowners and 13.2 percent of renters had home-related costs that exceeded 30 percent of their income. In 2000, the median price of a single family home was \$131,090. Data from the National Association of Realtors (NAR) indicate that the fourth quarter 2011 median home sales prices was \$73,600, down 9.7 percent from fourth quarter 2010. The decrease in price was driven by the volume of distressed, short sales, and foreclosures. Foreclosures accounted for 23.7 percent of all property sales in April 2012, down from 30.17 per cent in April 2011.

Community Contact

As part of the CRA exam for this institution, the OCC contacted six groups in the Toledo MSA in order to help ascertain community development needs and opportunities in the bank's Toledo AA. The organizations contacted by this agency were the Toledo Fair Housing Center (TFHC), which provides funding for a foreclosure prevention program, and a mortgage product that provides financing to borrowers with credit scores under 600; Northwest Ohio Development Agency (NODA); ASSETS Toledo, which provides financing for a micro-loan fund by capitalizing it with bank investments; Regional Growth Partnership; Toledo Regional Chamber of Commerce; and the Ohio Dept. of Development (TRCOC & ODOD), which provides financing for working capital to small or startup businesses.

The city's Consolidated Plan details several needs and opportunities that include housing for special needs population, affordable rental housing, community and economic development. The plan delineates all the activities and projects the city will fund, and with reduced federal, state and local government funds, opportunities exist for banks and other financial entities to leverage the city funds for lending and investments. The city has identified eleven goals many of which present banks with opportunities to explore for lending and investments. Specifically, Toledo has identified housing affordability, enhancement of economic development activities to create jobs, improving neighborhood conditions by eliminating vacant lots, promoting green technology and remediating and improving brown-field sites.

Given the severity of the economic conditions in Toledo over the past couple of years, there have been higher incidents of home foreclosures, bankruptcies, and an increase in unemployment. This has resulted in a growing homeless population and a tremendous increase in demand for social service programs now experiencing unprecedented large financial gaps in their funding. Banks have an opportunity in this market to leverage the available city resources to help address some the needs of Toledo.

**State of Pennsylvania**

**Pittsburgh MSA PA**

Demographic Information for Full-Scope Area: Pittsburgh MSA PA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	721	5.13	23.99	49.79	20.94	0.14
Population by Geography	2,431,087	2.88	20.42	51.63	25.06	0.00
Owner-Occupied Housing by Geography	711,338	1.23	17.74	54.91	26.11	0.00
Business by Geography	144,016	3.28	17.62	46.56	32.43	0.12
Farms by Geography	3,470	0.46	12.16	64.47	22.88	0.03
Family Distribution by Income Level	654,982	19.53	18.74	22.04	39.70	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	250,635	4.83	28.87	53.06	13.24	0.00
Median Family Income		47,195	Median Housing Value		86,535	
HUD Adjusted Median Family Income for 2011		64,000	Unemployment Rate (2000 US Census)		2.81%	
Households Below Poverty Level		11%				

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 2000 US Census and 2011 HUD updated MFI

The size of the Pittsburgh, PA MSA ranks 22nd in the country by population size, and consists of seven counties in Western Pennsylvania: Allegheny, Armstrong, Beaver, Butler, Fayette, Washington and Westmoreland. The City of Pittsburgh is the county seat of Allegheny County. WNB has designated this entire MSA as its Pittsburgh AA. The population of the MSA was 2.36 million based on 2010 U.S. Census data, reflecting a decline of approximately 3 percent since the 2000 U.S. Census.

Bank data as of year-end 2011 reflects that the bank has \$7.19 million in deposits in this AA and eight locations in five counties. There are no locations located in LMI tracts or distressed/underserved tracts. The FDIC Deposit Market Share Report as of June 30, 2011 reflects that there were 59 financial institutions with 876 office locations in this market, and WNB’s deposit market share was only 0.01 percent of total deposits held in this AA. Major competitors in the AA include PNC Bank, Citizens Bank of Pennsylvania, and The Bank of New York Mellon, who hold a combined total of 63.5 percent of the deposits in this market.

**Employment & Economic Factors**

Moody’s Analytics, Inc. in 2010 indicated that major employers in this market include University of Pittsburgh Medical Center, West Penn Allegheny Health System, University of Pittsburgh, and Wal-Mart Stores. Leading industries include state and local government, hospitals, restaurants, and colleges/universities/professional schools. Pittsburgh’s recovery is generally in good shape as both private employment and housing prices are rising. Job gains are concentrated in education/healthcare and business/professional services. Retailers are adding payrolls as the improvement in the labor market and wage gains support spending. Industrial production has recovered half of the decline seen during the recession, but manufacturing employment has been

unchanged since the beginning of the year. Based on Bureau of Labor Statistics, the annual unemployment rate for the MSA was 4.4 percent in 2000, and increased to 7.8 percent as of 2010, and was 7.2 percent as of 2011. In comparison, the state unemployment rates for 2000, 2010, and 2011 were 4.2 percent, 8.5 percent, and 7.9 percent, respectively.

### Housing

Within the Pittsburgh AA, 63.7 percent of the housing units are owner occupied, 25.7 percent are renter occupied, and 10.6 percent of the housing units are vacant. Additionally, 21.3 percent of all owner occupied units and 39.5 percent of renter occupied units were located in LMI CTs. Single family (1-4 unit) homes located in LMI census tracts equates to 28.1 percent and multifamily (5+ unit) located in LMI census tracts equates to 32.6 percent. According to the 2010 Census, the median housing value was \$123,872 and median monthly gross rent was \$655. Housing-related costs exceeded 30 percent of income for 14.7 percent of homeowners and 11 percent of renters.

### Community Contact

In conjunction with the CRA exam for this institution, the OCC contacted a neighborhood group in Pittsburgh to ascertain community development needs and opportunities in the bank's Pittsburgh AA. Based on this contact, the Pittsburgh area has significant economic development needs, especially in the areas of affordable housing, foreclosure prevention and financial literacy among the youth in public schools. One opportunity is to step up the amount of homeowner counseling available to struggling homeowners, but the lack of funding has made the task of preventing home foreclosures very difficult in this AA.

**State of South Carolina**

**Greenville-Mauldin MSA SC**

Demographic Information for Full-Scope Area: Greenville-Mauldin MSA SC						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	126	3.97	24.60	50.79	20.63	0.00
Population by Geography	559,940	1.93	20.48	53.15	24.44	0.00
Owner-Occupied Housing by Geography	152,651	1.08	16.80	56.73	25.39	0.00
Business by Geography	37,991	3.04	16.37	52.03	28.56	0.00
Farms by Geography	914	1.20	12.04	66.30	20.46	0.00
Family Distribution by Income Level	150,195	19.99	18.25	22.03	39.72	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	57,446	3.26	28.62	55.97	12.15	0.00
Median Family Income		47,387	Median Housing Value	98,875		
HUD Adjusted Median Family Income for 2011		58,300	Unemployment Rate (2000	2.61%		
Households Below Poverty Level		12%	US Census)			

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 2000 US Census and 2011 HUD updated MFI

The Greenville-Mauldin-Easley MSA is the 83rd largest metropolitan statistical area by population in the United States based on U.S. Census Bureau information. South Carolina has three total MSAs. The Greenville-Mauldin-Easley MSA consists of three counties in upstate South Carolina located in the northwest portion of the state. This MSA is anchored mainly by the city of Greenville, as well as the smaller cities of Mauldin and Easley. The assessment area is comprised of the following contiguous counties: Greenville, Laurens and Pickens. WNB designated the entire MSA as its Greenville AA. Census data for 2010 indicates the population of the MSA has increased approximately 13.8 percent from 559,940 to 636,986 when comparing data to 2000 Census information.

There are 29 in-store branches in South Carolina located exclusively in Wal-Mart stores. WNB has six banking offices in this AA.

Greenville County is approximately 795 square miles with a population of 451,225. Pickens County is 512 square miles with a population of 119,224. Laurens County is 724 square miles with a population of 66,537.

**Employment and Economic Factors**

Greenville is the most populous county in South Carolina. The majority of business and commerce in the area occurs in Greenville County. Greenville has the largest concentration of businesses and financial institutions in its downtown area. Many financial institutions have regional offices located in downtown Greenville, including Wachovia and Bank of America. According to the Bureau of Labor Statistics, the unemployment rate in the MSA is 8.6 percent as of May 2012. Unemployment rates are currently in line with the national average.

The auto industry, as well as healthcare and pharmaceuticals, are major industries in the area. Greenville Hospital System and Bon Secours St. Francis Health System are the area's largest in the healthcare sector, while the pharmaceutical corporation of Bausch & Lomb has regional operations in the area. The Upstate area is also home to a large amount of private sector and university-based research including Research & Development facilities for Michelin, Fuji, and General Electric and research centers to support the automotive, life sciences, plastics and photonics industries.

According to the Greenville Chamber, this area is the fastest-growing region in South Carolina. Future development and growth prospects are bright. Population growth is strong. Competition in the MSA is also strong. Foreign companies have made a substantial presence in the area with several large corporations establishing regional, national, or continental headquarters in the region. Greenville is the largest city in the region and the base of most commercial activity.

According to Moody's Analytics, Clemson University helps stabilize employment and draw investors. Top employers are the Greenville Hospital System, Michelin North America, Inc., and Clemson University.

Based on FDIC Deposit Market Share Report as of June 30, 2011, WNB is ranked last out of 35 institutions in this AA with a deposit market share of 0.03 percent. The larger competitors in the market based on deposits are Wells Fargo Bank, NA, Bank of America, NA, and Branch Banking and Trust, with 50 percent market share. WNB has \$3.6 million in deposits in this AA.

#### Housing

According to 2010 Census data, there are 272,770 housing units with 60.74 percent owner occupied, 27.57 percent renter occupied, and 11.70 percent of housing units are vacant. The median housing value in the assessment area is \$98,875. The HUD updated MSA median family income is \$58,300. Low-income tracts represent 7.69 percent of the assessment area while moderate-income census tracts represent 25 percent.

#### Community Contact

Our Community Affairs Officer contacted a county agency in the AA who indicated a need for more manufactured commercial and residential buildings. Opportunities exist in the area to provide construction financing for private developers to construct manufacturing buildings.

**State of Virginia**

**Virginia Beach-Norfolk MSA VA**

Demographic Information for Full-Scope Area: Virginia Beach-Norfolk MSA VA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	361	6.93	27.98	37.40	27.15	0.55
Population by Geography	1,558,180	4.35	23.97	42.02	29.65	0.01
Owner-Occupied Housing by Geography	360,198	1.82	15.61	44.99	37.58	0.00
Business by Geography	101,435	2.59	20.52	40.95	35.67	0.26
Farms by Geography	2,242	1.20	13.43	48.57	36.80	0.00
Family Distribution by Income Level	403,487	19.21	18.61	23.23	38.95	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	152,599	8.41	34.11	41.77	15.70	0.00
Median Family Income		49,157	Median Housing Value		112,602	
HUD Adjusted Median Family Income for 2011		69,900	Unemployment Rate (2000 US Census)		2.62%	
Households Below Poverty Level		10%				

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

The Virginia Beach-Norfolk MSA is the 36th largest MSA by population in the United States based on U.S. Census Bureau information. The MSA is located in southeastern Virginia.

WNB designated the entire Virginia Beach MSA as its AA. The Virginia Beach MSA includes the following six counties and cities: Gloucester, Isle of Wight, James City, Mathews, Surry, and York counties. Also included are the cities of Chesapeake, Hampton, Newport News, Norfolk, Poquoson, Portsmouth, Suffolk, Virginia Beach, and Williamsburg. According to the 2010 Census, the MSA has a population of approximately 1.7 million. Per the U.S. Bureau of Labor Statistics, the May 2012 unemployment rate for the Virginia Beach-Norfolk VA MSA was 6.3 percent.

Year 2011 internal reports show that WNB has \$9.6 million in deposits in this AA. According to June 30, 2011 FDIC Deposit Market Share data, WNB is ranked 29th out of 31 institutions in the AA with a deposit market share of 0.05 percent. Institutions such as Wells Fargo, SunTrust Bank, Towne Bank, and Branch Banking and Trust Company dominate the market with a combined market share of 65.18 percent.

According to Moody’s Analytics, the top employers in the area include Norfolk Naval Station, Northrop Grumman Newport News, and Norfolk Naval Shipyard.

Since the previous evaluation, the MSA has grown considerably. This MSA contains the majority of the deposits, loans and branches for the state.

Since the previous examination, the bank has opened eight additional branches in Virginia, bringing the total to 57 in the state. The most recent branch was opened on January 26, 2011. Branches in the AA total 14 or 25 percent of the bank's total branches in the state. Of the bank's 57 banking offices, eleven are located in low- and moderate-income tracts and three are located in distressed or underserved areas.

#### Employment and Economic Factors

The state of Virginia benefits from its proximity to Washington. The favorable regulatory environment attracts businesses. The Virginia Beach port also provides support to the economy with significant imports and exports moving through the area. Virginia remains a desirable place to do business, which is a positive for future investment and job growth.

Almost 80% of the region's economy is derived from federal sources. This includes the large military presence, NASA, and facilities of the Departments of Energy, Transportation, Commerce and the Veteran's Administration. The region also receives a substantial impact in government student loans and grants, university research grants, and federal aid to cities.

This area has the largest concentration of military bases and facilities of any metropolitan area in the world. Nearly one-fourth of the nation's active-duty military personnel are stationed in Hampton Roads, and 45% of the region's \$81 billion gross regional output is defense-related. All five military services' operating forces are there, as well as several major command centers.

#### Housing

The HUD adjusted median family income for 2011 is \$69,900. The median housing value in the MSA is \$112,602. Per 2010 Census data, there are 665,979 housing units with 59.13 percent owner occupied units, 32.68 percent renter occupied units, and 8.19 percent vacant housing units. There are 7.04 percent low-income census tracts and 25 percent moderate-income census tracts within the MSA.

#### Community Contact

Our Community Affairs Officer contacted an individual in the AA involved in local economic development. The contact identified the need for affordable housing in the area. Adequate affordable housing is lacking in the city, and there is a need for workforce housing. Opportunities include credit for affordable and workforce housing development in the city, small business lending, and financing for community development projects.

**State of West Virginia**

**Central Non-MSA WV**

Demographic Information for Full-Scope Area: Central Non-MSA WV						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	44	0.00	4.55	88.64	6.82	0.00
Population by Geography	191,342	0.00	3.70	88.55	7.75	0.00
Owner-Occupied Housing by Geography	59,395	0.00	3.72	88.30	7.98	0.00
Business by Geography	9,148	0.00	2.35	89.88	7.77	0.00
Farms by Geography	243	0.00	1.65	89.30	9.05	0.00
Family Distribution by Income Level	53,791	21.20	17.84	20.72	40.24	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	21,004	0.00	5.57	88.11	6.33	0.00
Median Family Income		32,500	Median Housing Value		57,050	
HUD Adjusted Median Family Income for 2011		44,800	Unemployment Rate (2000 US Census)		3.56%	
Households Below Poverty Level		20%				

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 2000 US Census and 2011 HUD updated MFI

The Central Non-MSA AA includes Fayette, Nicholas, Raleigh, Randolph, and Webster counties. West Virginia’s total population is 1,852,994 according to the U.S. Census Bureau’s 2010 data. WNB has four banking offices located in this AA.

According to the June 30, 2011 FDIC Deposit Market Share Report, there are 20 institutions in the Central Non-MSA AA. United Bank, City National Bank of West Virginia, and Branch Banking and Trust Company are the main competitors in the market with 47.96 percent market share. WNB has a deposit market share of 0.19 percent. WNB has \$4.8 million in deposits in this AA.

WNB has ten branches in West Virginia with one LMI branch and two branches in distressed or underserved census tracts. Since the previous examination, the bank opened one additional branch on November 14, 2009.

**Employment and Economic Factors**

West Virginia is located in the Appalachian Mountain Range. The state covers an area of 24,230 square miles, with 24,078 square miles of land and 152 square miles of water, making it the 41st largest state in the United States.

According to the Bureau of Labor Statistics, West Virginia’s unemployment rate is 6.9 percent as of May 2012. According to Moody’s Analytics, strengths in the area include a cheap and consistent energy supply, high housing affordability, and low business and living costs. Top employers in the area include West Virginia University, Charleston Area Medical Center, and Wal-Mart Stores, Inc.

West Virginia is among the largest energy producers and the second largest interstate energy exporter in the country.

The state is a global hub for chemicals, a national hub for biotech industries, and a leader in energy, while having a diverse economy in aerospace, automotive, healthcare and education, metals and steels, media and telecommunications, manufacturing, hospitality, biometrics, forestry, and tourism.

West Virginia is considered a national energy hub, leading the nation in net interstate electricity exports and underground coal mine production. Overall, it produces approximately 15 percent of the nation's fossil fuel energy. The state's underground natural gas storage represents approximately 6 percent of the nation's total, and overall it has 5.1 billion cubic feet of natural gas reserves through 2008 estimates.

### Housing

Per the 2010 Census Data, there are 90,313 housing units with 64.63 percent owner occupied, 18.49 percent renter occupied, and 16.88 percent vacant housing units. The weighted average of HUD updated median family income is \$44,800. The median housing value is \$57,050. Moderate-income census tracts represent 3.04 percent and there are no low-income census tracts.

### Community Contact

Our Community Affairs Officer conducted a community contact with a local individual involved in the community. The individual indicated that there are significant LMI neighborhoods that need community development groups especially in the areas of housing, financial literacy, and economic empowerment. Also, there is a lack of affordable housing in the area. There are opportunities in the area to help key community development groups develop the necessary capacity to provide critical services including funds to hire counselors and trainers.

## Appendix D: Tables of Performance Data

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### 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 30<sup>th</sup> of each year. Tables without data are not included in this Performance Evaluation.

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.

**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 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.

**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**

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### **Charlotte NC-SC Multi-state Metropolitan Area**

**State of Texas**

**State of Alabama**

**State of Florida**

**State of Georgia**

**State of Illinois**

**State of Indiana**

**State of Kentucky**

**State of Louisiana**

**State of Maryland**

**State of Mississippi**

**State of New York**

**State of North Carolina**

**State of Pennsylvania**

**State of South Carolina**

**State of Virginia**

**State of West Virginia**

Table 1. Lending Volume

LENDING VOLUME												
Geography: CHARLOTTE MULTI STATE												
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011												
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
	#	#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
<b>Full Review:</b>												
Charlotte-Gastonia-Rock Hill MSA NC-SC	100.00	108	19,876	0	0	0	0	1	0	109	19,876	100.00

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: CHARLOTTE MULTI STATE				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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					
<b>Full Review:</b>															
Charlotte-Gastonia-Rock Hill MSA NC-SC	21	100.00	1.23	0.00	18.14	0.00	51.31	38.10	29.32	61.90	0.03	0.00	0.00	0.02	0.03

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: CHARLOTTE MULTI STATE				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Charlotte-Gastonia-Rock Hill MSA NC-SC	5	100.00	1.23	0.00	18.14	0.00	51.31	20.00	29.32	80.00	0.09	0.00	0.00	0.20	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: CHARLOTTE MULTI STATE						Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011						
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
<b>Full Review:</b>															
Charlotte-Gastonia-Rock Hill MSA NC-SC	82	100.00	1.23	0.00	18.14	6.10	51.31	40.24	29.32	53.66	0.05	0.00	0.07	0.03	0.06

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: CHARLOTTE MULTI STATE				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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					
<b>Full Review:</b>															
Charlotte-Gastonia-Rock Hill MSA NC-SC	0	0.00	3.38	0.00	25.80	0.00	46.15	0.00	24.67	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: CHARLOTTE MULTI STATE      Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011															
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 Businessess***	% BANK Loans	% of Businessess***	% BANK Loans	% of Businessess***	% BANK Loans	% of Businessess***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Charlotte-Gastonia-Rock Hill MSA NC-SC	0	0.00	3.03	0.00	17.38	0.00	44.40	0.00	35.06	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 (2010).

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS			Geography: CHARLOTTE MULTI STATE				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Charlotte-Gastonia-Rock Hill MSA NC-SC	0	0.00	0.98	0.00	14.97	0.00	58.51	0.00	25.51	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2010).

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: CHARLOTTE MULTI STATE					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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 1	% BANK Loans****	% Families***	% BANK Loans****	% Families**	% BANK Loans****						
<b>Full Review:</b>																
Charlotte-Gastonia-Rock Hill MSA NC-SC	21	100.00	19.43	0.00	18.53	14.29	22.93	4.76	39.11	80.95	0.03	0.00	0.03	0.00	0.06	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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: CHARLOTTE MULTI STATE				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Families*	% BANK Loans***	% Families2	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
<b>Full Review:</b>																
Charlotte-Gastonia-Rock Hill MSA NC-SC	5	100.00	19.43	0.00	18.53	20.00	22.93	0.00	39.11	80.00	0.10	0.00	0.44	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

2 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: CHARLOTTE MULTI STATE				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp
	#	% of Total**	% Families***	% BANK Loans****	% Families <sup>3</sup>	% BANK Loans****	% Families***	% BANK Loans*** *	% Families***	% BANK Loans****					
<b>Full Review:</b>															
Charlotte-Gastonia-Rock Hill MSA NC-SC	82	100.00	19.43	2.44	18.53	15.85	22.93	7.32	39.11	74.39	0.06	0.04	0.03	0.01	0.09

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

<sup>3</sup> 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: CHARLOTTE MULTI STATE			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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
<b>Full Review:</b>									
Charlotte-Gastonia-Rock Hill MSA NC-SC	0	0.00	77.75	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: CHARLOTTE MULTI STATE			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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 \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Charlotte-Gastonia-Rock Hill MSA NC-SC Multi-State	0	0.00	95.57	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: CHARLOTTE MULTI STATE				Evaluation Period: OCTOBER 27, 2009 TO JULY 23, 2012					
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Charlotte-Gastonia-Rock Hill MSA NC-SC	0	0	4	151	4	151	100.00	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: CHARLOTTE MULTI STATE				Evaluation Period: October 27, 2009 to July 23, 2012									
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
<b>Full Review:</b>																	
Charlotte-Gastonia-Rock Hill MSA NC-SC	100	13	100	0.00	23.08	69.23	7.69	1	0	0	0	+1	0	3.20	22.69	48.82	25.14

## STATE OF TEXAS

Table 1. Lending Volume

LENDING VOLUME		Geography: TEXAS				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011						
Assessment Area (2011):	% 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)	
<b>Full Review:</b>												
Dallas MD TX	2.07	38	7,022	8	2,273	0	0	0	0	46	9,295	2.17
Fort Worth-Arlington MD TX	1.53	20	4,074	14	5,375	0	0	0	0	34	9,449	1.85
Houston-Sugar Land-Baytown MSA	94.43	766	125,984	1,314	214,975	21	2,253	18	14,206	2,119	357,418	90.58
<b>Limited Review:</b>												
Amarillo MSA TX	0.58	8	1,880	3	327	2	250	0	0	13	2,457	0.87
Austin-Round Rock-San Marcos MSA	0.13	1	26	2	210	0	0	0	0	3	236	0.17
Beaumont-Port Arthur TX	0.00	0	0	0	0	0	0	0	0	0	0	0.50
Bee and Refugio Counties TX	0.04	1	1,760	0	0	0	0	0	0	1	1,760	0.03
Brownsville-Harlingen MSA TX	0.00	0	0	0	0	0	0	0	0	0	0	0.06
Cass County TX	0.00	0	0	0	0	0	0	0	0	0	0	0.04
Cooke County TX	0.13	1	49	2	90	0	0	0	0	3	139	1.09
East Texas Non-MSA TX	0.00	0	0	0	0	0	0	0	0	0	0	0.11
Gillespie County TX	0.00	0	0	0	0	0	0	0	0	0	0	0.15
Harrison County TX	0.00	0	0	0	0	0	0	0	0	0	0	0.11
Howard County TX	0.00	0	0	0	0	0	0	0	0	0	0	0.16
Longview MSA TX	0.09	2	185	0	0	0	0	0	0	2	185	0.11
Matagorda and Wharton Counties	0.67	12	2,385	3	1,552	0	0	0	0	15	3,937	1.06
San Antonio-New Braunfels MSA												

\* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from October 27, 2009 to July 23, 2012.

\*\*\* Deposit Data as of December 31, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Lending Volume

LENDING VOLUME												
Geography: TEXAS												
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011												
Assessment Area (2011):	% of Rated Area Loans (#) in MA/AA <sup>*</sup>	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans <sup>**</sup>		Total Reported Loans		% of Rated Area Deposits in MA/AA <sup>***</sup>
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Shelby County TX	0.04	1	5	0	0	0	0	0	0	1	5	0.11
Sherman-Denison MSA TX	0.04	1	171	0	0	0	0	0	0	1	171	0.10
Texarkana MSA TX	0.04	0	0	1	106	0	0	0	0	1	106	0.07
Titus County TX	0.00	0	0	0	0	0	0	0	0	0	0	0.09
Tyler MSA TX	0.04	1	8	0	0	0	0	0	0	1	8	0.11
Victoria MSA TX	0.04	1	195	0	0	0	0	0	0	1	195	0.08
Washington County TX	0.09	1	318	1	12	0	0	0	0	2	330	0.13

\* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from October 27, 2009 to July 23, 2012.

\*\*\* Deposit Data as of December 31, 2011. Rated Area refers to either 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, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	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						
<b>Full Review:</b>																
Dallas MD TX	12	3.80	2.80	0.00	19.87	0.00	33.85	25.00	43.49	75.00	0.00	0.00	0.00	0.00	0.00	
Fort Worth-Arlington MD TX	9	2.85	3.48	0.00	19.52	22.22	40.41	11.11	36.59	66.67	0.01	0.00	0.00	0.00	0.01	
Houston-Sugar Land-Baytown MSA	281	88.92	2.94	2.14	22.74	7.83	32.84	18.51	41.48	71.53	0.07	0.00	0.03	0.04	0.10	
<b>Limited Review:</b>																
Amarillo MSA TX	0	0.00	1.25	0.00	24.08	0.00	42.03	0.00	32.63	0.00	0.00	0.00	0.00	0.00	0.00	
Austin-Round Rock-San Marcos MSA	3	0.95	2.87	0.00	16.98	33.33	43.47	66.67	36.69	0.00	0.00	0.00	0.00	0.01	0.00	
Beaumont-Port Arthur TX	0	0.00	5.26	0.00	22.39	0.00	40.14	0.00	32.21	0.00	0.00	0.00	0.00	0.00	0.00	
Bee and Refugio Counties TX	0	0.00	0.00	0.00	19.29	0.00	80.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Brownsville-Harlingen MSA TX	1	0.32	0.87	0.00	21.06	0.00	43.90	0.00	34.18	100.00	0.00	0.00	0.00	0.00	0.00	
Cass 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	
Cooke County TX	0	0.00	0.00	0.00	10.27	0.00	41.39	0.00	48.33	0.00	0.00	0.00	0.00	0.00	0.00	
East Texas Non-MSA TX	0	0.00	0.00	0.00	0.73	0.00	85.44	0.00	13.83	0.00	0.00	0.00	0.00	0.00	0.00	
Gillespie County TX	0	0.00	0.00	0.00	0.00	0.00	17.07	0.00	82.93	0.00	0.00	0.00	0.00	0.00	0.00	
Harrison County TX	0	0.00	0.00	0.00	10.25	0.00	47.59	0.00	42.16	0.00	0.00	0.00	0.00	0.00	0.00	
Howard County TX	0	0.00	0.00	0.00	14.80	0.00	54.60	0.00	30.60	0.00	0.00	0.00	0.00	0.00	0.00	
Longview MSA TX	0	0.00	0.00	0.00	17.22	0.00	60.76	0.00	22.02	0.00	0.00	0.00	0.00	0.00	0.00	
Matagorda and Wharton Counties	1	0.32	0.00	0.00	1.98	0.00	56.12	100.00	41.90	0.00	0.17	0.00	0.00	0.33	0.00	
San Antonio-New Braunfels MSA	7	2.22	1.70	0.00	31.19	0.00	32.02	14.29	35.09	85.71	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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, 2009 TO DECEMBER 31, 2011						Market Share (%) by Geography*				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	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						
Shelby 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	
Sherman-Denison MSA TX	1	0.32	0.00	0.00	13.89	0.00	75.65	100.00	10.46	0.00	0.00	0.00	0.00	0.00	0.00	
Texarkana MSA TX	0	0.00	3.73	0.00	8.09	0.00	73.70	0.00	14.48	0.00	0.00	0.00	0.00	0.00	0.00	
Titus County TX	0	0.00	0.00	0.00	13.51	0.00	59.53	0.00	26.96	0.00	0.00	0.00	0.00	0.00	0.00	
Tyler MSA TX	0	0.00	2.09	0.00	17.19	0.00	55.58	0.00	25.14	0.00	0.00	0.00	0.00	0.00	0.00	
Victoria MSA TX	0	0.00	0.00	0.00	17.54	0.00	82.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Washington County TX	1	0.32	0.00	0.00	0.00	0.00	32.39	0.00	67.61	100.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	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						
<b>Full Review:</b>																
Dallas MD TX	3	1.44	2.80	0.00	19.87	33.33	33.85	33.33	43.49	33.33	0.00	0.00	0.00	0.00	0.00	
Fort Worth-Arlington MD	1	0.48	3.48	0.00	19.52	100.00	40.41	0.00	36.59	0.00	0.00	0.00	0.00	0.00	0.00	
Houston-Sugar Land-Baytown MSA TX	198	95.19	2.94	0.51	22.74	17.17	32.84	29.80	41.48	52.53	1.65	1.59	1.08	1.74	1.76	
<b>Limited Review:</b>																
Amarillo MSA TX	0	0.00	1.25	0.00	24.08	0.00	42.03	0.00	32.63	0.00	0.00	0.00	0.00	0.00	0.00	
Austin-Round Rock-San Marcos MSA TX	1	0.48	2.87	0.00	16.98	0.00	43.47	100.00	36.69	0.00	0.00	0.00	0.00	0.00	0.00	
Beaumont-Port Arthur	0	0.00	5.26	0.00	22.39	0.00	40.14	0.00	32.21	0.00	0.00	0.00	0.00	0.00	0.00	
Bee and Refugio Counties TX	0	0.00	0.00	0.00	19.29	0.00	80.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Brownsville-Harlingen	0	0.00	0.87	0.00	21.06	0.00	43.90	0.00	34.18	0.00	0.00	0.00	0.00	0.00	0.00	
Cass 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	
Cooke County TX	0	0.00	0.00	0.00	10.27	0.00	41.39	0.00	48.33	0.00	0.00	0.00	0.00	0.00	0.00	
East Texas Non-MSA	1	0.48	0.00	0.00	0.73	0.00	85.44	100.00	13.83	0.00	0.00	0.00	0.00	0.00	0.00	
Gillespie County TX	0	0.00	0.00	0.00	0.00	0.00	17.07	0.00	82.93	0.00	0.00	0.00	0.00	0.00	0.00	
Harrison County TX	0	0.00	0.00	0.00	10.25	0.00	47.59	0.00	42.16	0.00	0.00	0.00	0.00	0.00	0.00	
Howard County TX	0	0.00	0.00	0.00	14.80	0.00	54.60	0.00	30.60	0.00	0.00	0.00	0.00	0.00	0.00	
Longview MSA TX	0	0.00	0.00	0.00	17.22	0.00	60.76	0.00	22.02	0.00	0.00	0.00	0.00	0.00	0.00	
Matagorda and Wharton Counties TX	1	0.48	0.00	0.00	1.98	0.00	56.12	100.00	41.90	0.00	0.00	0.00	0.00	0.00	0.00	
San Antonio-New Braunfels MSA TX	1	0.48	1.70	0.00	31.19	100.00	32.02	0.00	35.09	0.00	0.04	0.00	0.24	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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, 2009 TO DECEMBER 31, 2011															
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	Overa ll	Low	Mod	Mid	Upp
Shelby County TX	1	0.48	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	12.50	0.00	0.00	12.50	0.00
Sherman-Denison MSA	0	0.00	0.00	0.00	13.89	0.00	75.65	0.00	10.46	0.00	0.00	0.00	0.00	0.00	0.00
Texarkana MSA TX	0	0.00	3.73	0.00	8.09	0.00	73.70	0.00	14.48	0.00	0.00	0.00	0.00	0.00	0.00
Titus County TX	0	0.00	0.00	0.00	13.51	0.00	59.53	0.00	26.96	0.00	0.00	0.00	0.00	0.00	0.00
Tyler MSA TX	1	0.48	2.09	0.00	17.19	0.00	55.58	100.00	25.14	0.00	0.00	0.00	0.00	0.00	0.00
Victoria MSA TX	0	0.00	0.00	0.00	17.54	0.00	82.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Washington County TX	0	0.00	0.00	0.00	0.00	0.00	32.39	0.00	67.61	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Dallas MD TX	23	7.40	2.80	0.00	19.87	4.35	33.85	17.39	43.49	78.26	0.00	0.00	0.00	0.00	0.00	
Fort Worth-Arlington MD	10	3.22	3.48	0.00	19.52	20.00	40.41	20.00	36.59	60.00	0.00	0.00	0.00	0.00	0.00	
Houston-Sugar Land-Baytown MSA TX	268	86.17	2.94	0.37	22.74	5.22	32.84	22.39	41.48	72.01	0.08	0.00	0.06	0.09	0.08	
<b>Limited Review:</b>																
Amarillo MSA TX	0	0.00	1.25	0.00	24.08	0.00	42.03	0.00	32.63	0.00	0.00	0.00	0.00	0.00	0.00	
Austin-Round Rock-San Marcos MSA TX	4	1.29	2.87	0.00	16.98	25.00	43.47	25.00	36.69	50.00	0.00	0.00	0.00	0.00	0.00	
Beaumont-Port Arthur	1	0.32	5.26	0.00	22.39	0.00	40.14	100.00	32.21	0.00	0.00	0.00	0.00	0.00	0.00	
Bee and Refugio Counties TX	0	0.00	0.00	0.00	19.29	0.00	80.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Brownsville-Harlingen	0	0.00	0.87	0.00	21.06	0.00	43.90	0.00	34.18	0.00	0.00	0.00	0.00	0.00	0.00	
Cass 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	
Cooke County TX	0	0.00	0.00	0.00	10.27	0.00	41.39	0.00	48.33	0.00	0.00	0.00	0.00	0.00	0.00	
East Texas Non-MSA	0	0.00	0.00	0.00	0.73	0.00	85.44	0.00	13.83	0.00	0.00	0.00	0.00	0.00	0.00	
Gillespie County TX	0	0.00	0.00	0.00	0.00	0.00	17.07	0.00	82.93	0.00	0.00	0.00	0.00	0.00	0.00	
Harrison County TX	0	0.00	0.00	0.00	10.25	0.00	47.59	0.00	42.16	0.00	0.00	0.00	0.00	0.00	0.00	
Howard County TX	0	0.00	0.00	0.00	14.80	0.00	54.60	0.00	30.60	0.00	0.00	0.00	0.00	0.00	0.00	
Longview MSA TX	0	0.00	0.00	0.00	17.22	0.00	60.76	0.00	22.02	0.00	0.00	0.00	0.00	0.00	0.00	
Matagorda and Wharton Counties TX	0	0.00	0.00	0.00	1.98	0.00	56.12	0.00	41.90	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
San Antonio-New Braunfels MSA TX	4	1.29	1.70	0.00	31.19	0.00	32.02	0.00	35.09	100.00	0.00	0.00	0.00	0.00	0.00	
Shelby 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	
Sherman-Denison MSA	0	0.00	0.00	0.00	13.89	0.00	75.65	0.00	10.46	0.00	0.00	0.00	0.00	0.00	0.00	
Texarkana MSA TX	0	0.00	3.73	0.00	8.09	0.00	73.70	0.00	14.48	0.00	0.00	0.00	0.00	0.00	0.00	
Titus County TX	0	0.00	0.00	0.00	13.51	0.00	59.53	0.00	26.96	0.00	0.00	0.00	0.00	0.00	0.00	
Tyler MSA TX	0	0.00	2.09	0.00	17.19	0.00	55.58	0.00	25.14	0.00	0.00	0.00	0.00	0.00	0.00	
Victoria MSA TX	1	0.32	0.00	0.00	17.54	0.00	82.46	100.00	0.00	0.00	0.70	0.00	0.00	0.79	0.00	
Washington County TX	0	0.00	0.00	0.00	0.00	0.00	32.39	0.00	67.61	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units** *	% BANK Loans						
<b>Full Review:</b>																
Dallas MD TX	0	0.00	14.54	0.00	30.27	0.00	33.08	0.00	22.10	0.00	0.00	0.00	0.00	0.00	0.00	
Fort Worth-Arlington MD	0	0.00	7.10	0.00	28.62	0.00	45.36	0.00	18.92	0.00	0.00	0.00	0.00	0.00	0.00	
Houston-Sugar Land-Baytown MSA TX	5	100.00	9.86	0.00	35.85	20.00	30.31	40.00	23.98	40.00	1.37	0.00	0.00	1.82	2.63	
<b>Limited Review:</b>																
Amarillo MSA TX	0	0.00	2.20	0.00	28.97	0.00	38.48	0.00	30.34	0.00	0.00	0.00	0.00	0.00	0.00	
Austin-Round Rock-San Marcos MSA TX	0	0.00	18.95	0.00	30.67	0.00	35.40	0.00	14.98	0.00	0.00	0.00	0.00	0.00	0.00	
Beaumont-Port Arthur	0	0.00	7.29	0.00	28.82	0.00	31.73	0.00	32.15	0.00	0.00	0.00	0.00	0.00	0.00	
Bee and Refugio Counties TX	0	0.00	0.00	0.00	59.58	0.00	40.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Brownsville-Harlingen	0	0.00	2.93	0.00	15.31	0.00	19.84	0.00	61.92	0.00	0.00	0.00	0.00	0.00	0.00	
Cass 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	
Cooke County TX	0	0.00	0.00	0.00	31.13	0.00	62.78	0.00	6.09	0.00	0.00	0.00	0.00	0.00	0.00	
East Texas Non-MSA	0	0.00	0.00	0.00	1.74	0.00	77.25	0.00	21.01	0.00	0.00	0.00	0.00	0.00	0.00	
Gillespie 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	
Harrison County TX	0	0.00	0.00	0.00	30.20	0.00	45.87	0.00	23.93	0.00	0.00	0.00	0.00	0.00	0.00	
Howard County TX	0	0.00	0.00	0.00	4.73	0.00	81.87	0.00	13.40	0.00	0.00	0.00	0.00	0.00	0.00	
Longview MSA TX	0	0.00	0.00	0.00	18.50	0.00	49.39	0.00	32.11	0.00	0.00	0.00	0.00	0.00	0.00	
Matagorda and Wharton Counties TX	0	0.00	0.00	0.00	0.20	0.00	72.67	0.00	27.12	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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, 2009 TO DECEMBER 31, 2011						Market Share (%) by Geography*				
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						
San Antonio-New Braunfels MSA TX	0	0.00	1.86	0.00	36.11	0.00	39.50	0.00	22.54	0.00	0.00	0.00	0.00	0.00	0.00	
Shelby 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	
Sherman-Denison MSA TX	0	0.00	0.00	0.00	14.38	0.00	83.30	0.00	2.32	0.00	0.00	0.00	0.00	0.00	0.00	
Texarkana MSA TX	0	0.00	10.41	0.00	28.63	0.00	53.91	0.00	7.05	0.00	0.00	0.00	0.00	0.00	0.00	
Titus County TX	0	0.00	0.00	0.00	51.03	0.00	39.11	0.00	9.86	0.00	0.00	0.00	0.00	0.00	0.00	
Tyler MSA TX	0	0.00	0.53	0.00	28.79	0.00	34.75	0.00	35.93	0.00	0.00	0.00	0.00	0.00	0.00	
Victoria MSA TX	0	0.00	0.00	0.00	15.85	0.00	84.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Washington County TX	0	0.00	0.00	0.00	0.00	0.00	9.69	0.00	90.31	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans						
<b>Full Review:</b>																
Dallas MD TX	8	0.61	4.10	12.50	21.02	62.50	31.77	25.00	42.00	0.00	0.00	0.00	0.01	0.00	0.00	
Fort Worth-Arlington MD	14	1.06	3.02	7.14	22.14	21.43	38.36	71.43	36.48	0.00	0.02	0.00	0.02	0.04	0.00	
Houston-Sugar Land-Baytown MSA TX	1,283	97.42	4.27	2.73	22.84	21.75	28.67	38.35	43.61	37.18	0.48	0.37	0.60	0.69	0.34	
<b>Limited Review:</b>																
Amarillo MSA TX	0	0.00	9.01	0.00	24.31	0.00	38.96	0.00	27.73	0.00	0.00	0.00	0.00	0.00	0.00	
Austin-Round Rock-San Marcos MSA TX	3	0.23	4.09	0.00	16.43	0.00	40.08	66.67	39.30	33.33	0.00	0.00	0.00	0.00	0.01	
Beaumont-Port Arthur T	2	0.15	3.67	0.00	23.85	0.00	38.20	50.00	34.26	50.00	0.00	0.00	0.00	0.00	0.00	
Bee and Refugio	0	0.00	0.00	0.00	29.93	0.00	70.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Brownsville-Harlingen	0	0.00	2.63	0.00	24.88	0.00	34.94	0.00	37.54	0.00	0.00	0.00	0.00	0.00	0.00	
Cass 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	
Cooke County TX	0	0.00	0.00	0.00	19.86	0.00	38.74	0.00	41.41	0.00	0.00	0.00	0.00	0.00	0.00	
East Texas Non-MSA	2	0.15	0.00	0.00	0.75	0.00	83.89	100.00	15.36	0.00	0.00	0.00	0.00	0.00	0.00	
Gillespie County TX	0	0.00	0.00	0.00	0.00	0.00	12.93	0.00	87.07	0.00	0.00	0.00	0.00	0.00	0.00	
Harrison County TX	0	0.00	0.00	0.00	12.68	0.00	41.32	0.00	46.00	0.00	0.00	0.00	0.00	0.00	0.00	
Howard County TX	0	0.00	0.00	0.00	29.45	0.00	46.15	0.00	24.40	0.00	0.00	0.00	0.00	0.00	0.00	
Longview MSA TX	0	0.00	0.00	0.00	25.36	0.00	52.31	0.00	22.33	0.00	0.00	0.00	0.00	0.00	0.00	
Matagorda and Wharton	0	0.00	0.00	0.00	1.43	0.00	57.33	0.00	41.25	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2010).

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: TEXAS				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
San Antonio-New Braunfels MSA TX	3	0.23	1.69	0.00	26.58	33.33	31.69	33.33	39.85	33.33	0.00	0.00	0.00	0.00	0.00	
Shelby 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	
Sherman-Denison MSA TX	0	0.00	0.00	0.00	18.19	0.00	73.06	0.00	8.76	0.00	0.00	0.00	0.00	0.00	0.00	
Texarkana MSA TX	1	0.08	7.78	0.00	11.05	0.00	63.53	100.00	17.64	0.00	0.00	0.00	0.00	0.00	0.00	
Titus County TX	0	0.00	0.00	0.00	30.29	0.00	46.78	0.00	22.93	0.00	0.00	0.00	0.00	0.00	0.00	
Tyler MSA TX	0	0.00	3.36	0.00	21.90	0.00	45.66	0.00	29.08	0.00	0.00	0.00	0.00	0.00	0.00	
Victoria MSA TX	0	0.00	0.00	0.00	13.57	0.00	86.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Washington County	1	0.08	0.00	0.00	0.00	0.00	35.10	0.00	64.90	100.00	0.21	0.00	0.00	0.00	0.34	

\* Based on 2010 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 (2010).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: TEXAS				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Dallas MD TX	0	0.00	2.27	0.00	16.62	0.00	41.48	0.00	39.22	0.00	0.00	0.00	0.00	0.00	0.00	
Fort Worth-Arlington MD	0	0.00	1.72	0.00	16.38	0.00	46.11	0.00	35.79	0.00	0.00	0.00	0.00	0.00	0.00	
Houston-Sugar Land-Baytown MSA	21	91.30	2.81	0.00	17.88	14.29	39.59	42.86	39.53	42.86	1.08	0.00	1.69	1.82	0.39	
<b>Limited Review:</b>																
Amarillo MSA TX	0	0.00	7.01	0.00	8.36	0.00	48.21	0.00	36.42	0.00	0.00	0.00	0.00	0.00	0.00	
Austin-Round Rock-San Marcos MSA TX	2	8.70	2.10	0.00	15.35	0.00	49.53	0.00	33.02	100.00	0.28	0.00	0.00	0.00	1.28	
Beaumont-Port Arthur TX	0	0.00	2.73	0.00	13.67	0.00	53.30	0.00	30.30	0.00	0.00	0.00	0.00	0.00	0.00	
Bee and Refugio Counties	0	0.00	0.00	0.00	10.26	0.00	89.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Brownsville-Harlingen MSA	0	0.00	0.66	0.00	8.41	0.00	57.52	0.00	33.41	0.00	0.00	0.00	0.00	0.00	0.00	
Cass 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	
Cooke County TX	0	0.00	0.00	0.00	3.45	0.00	31.42	0.00	65.13	0.00	0.00	0.00	0.00	0.00	0.00	
East Texas Non-MSA TX	0	0.00	0.00	0.00	0.28	0.00	83.85	0.00	15.87	0.00	0.00	0.00	0.00	0.00	0.00	
Gillespie County TX	0	0.00	0.00	0.00	0.00	0.00	31.08	0.00	68.92	0.00	0.00	0.00	0.00	0.00	0.00	
Harrison County TX	0	0.00	0.00	0.00	6.25	0.00	46.88	0.00	46.88	0.00	0.00	0.00	0.00	0.00	0.00	
Howard County TX	0	0.00	0.00	0.00	5.45	0.00	65.45	0.00	29.09	0.00	0.00	0.00	0.00	0.00	0.00	
Longview MSA TX	0	0.00	0.00	0.00	13.57	0.00	61.90	0.00	24.52	0.00	0.00	0.00	0.00	0.00	0.00	
Matagorda and Wharton Counties	0	0.00	0.00	0.00	0.86	0.00	53.17	0.00	45.97	0.00	0.00	0.00	0.00	0.00	0.00	
San Antonio-New Braunfels MSA	0	0.00	0.81	0.00	18.29	0.00	40.85	0.00	39.91	0.00	0.00	0.00	0.00	0.00	0.00	
Shelby 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	

\* Based on 2010 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 (2010).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: TEXAS					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
Sherman-Denison MSA	0	0.00	0.00	0.00	3.47	0.00	90.92	0.00	5.61	0.00	0.00	0.00	0.00	0.00	0.00	
Texarkana MSA TX	0	0.00	2.54	0.00	7.11	0.00	77.16	0.00	13.20	0.00	0.00	0.00	0.00	0.00	0.00	
Titus County TX	0	0.00	0.00	0.00	13.24	0.00	57.35	0.00	29.41	0.00	0.00	0.00	0.00	0.00	0.00	
Tyler MSA TX	0	0.00	0.95	0.00	9.36	0.00	70.01	0.00	19.67	0.00	0.00	0.00	0.00	0.00	0.00	
Victoria MSA TX	0	0.00	0.00	0.00	3.57	0.00	96.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Washington County TX	0	0.00	0.00	0.00	0.00	0.00	45.93	0.00	54.07	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2010).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: TEXAS					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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 4	% BANK Loans****	% Families***	% BANK Loans****	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Dallas MD TX	12	3.65	21.32	0.00	17.79	0.00	20.00	0.00	40.89	100.00	0.00	0.00	0.00	0.00	0.00	
Fort Worth-Arlington MD TX	9	2.74	19.49	0.00	18.62	37.50	21.70	12.50	40.18	50.00	0.00	0.00	0.00	0.00	0.01	
Houston-Sugar Land-Baytown MSA TX	294	89.36	22.55	2.96	17.34	8.15	18.91	15.93	41.21	72.96	0.08	0.02	0.02	0.05	0.14	
<b>Limited Review:</b>																
Amarillo MSA TX	0	0.00	19.97	0.00	18.66	0.00	21.71	0.00	39.65	0.00	0.00	0.00	0.00	0.00	0.00	
Austin-Round Rock-San Marcos MSA TX	3	0.91	19.39	0.00	18.10	0.00	22.78	0.00	39.73	100.00	0.00	0.00	0.00	0.00	0.01	
Beaumont-Port Arthur TX	0	0.00	24.28	0.00	16.32	0.00	19.26	0.00	40.14	0.00	0.00	0.00	0.00	0.00	0.00	
Bee and Refugio Counties	0	0.00	26.14	0.00	16.80	0.00	19.84	0.00	37.22	0.00	0.00	0.00	0.00	0.00	0.00	
Brownsville-Harlingen MSA	1	0.30	23.75	0.00	16.04	0.00	17.82	0.00	42.40	0.00	0.00	0.00	0.00	0.00	0.00	
Cass County TX	0	0.00	22.26	0.00	18.57	0.00	21.22	0.00	37.95	0.00	0.00	0.00	0.00	0.00	0.00	
Cooke County TX	0	0.00	15.27	0.00	13.91	0.00	19.39	0.00	51.43	0.00	0.00	0.00	0.00	0.00	0.00	
East Texas Non-MSA TX	0	0.00	18.95	0.00	16.35	0.00	20.78	0.00	43.91	0.00	0.00	0.00	0.00	0.00	0.00	
Gillespie County TX	0	0.00	11.89	0.00	13.41	0.00	22.42	0.00	52.28	0.00	0.00	0.00	0.00	0.00	0.00	
Harrison County TX	0	0.00	18.23	0.00	15.82	0.00	19.07	0.00	46.88	0.00	0.00	0.00	0.00	0.00	0.00	
Howard County TX	0	0.00	20.67	0.00	16.82	0.00	21.37	0.00	41.15	0.00	0.00	0.00	0.00	0.00	0.00	
Longview MSA TX	0	0.00	20.48	0.00	17.61	0.00	20.85	0.00	41.05	0.00	0.00	0.00	0.00	0.00	0.00	
Matagorda and Wharton Counties	1	0.30	19.30	0.00	16.52	0.00	18.97	0.00	45.21	100.00	0.19	0.00	0.00	0.00	0.31	

\* Based on 2010 Peer Mortgage Data (USPR)  
 \*\* 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 Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available. No information was available for 7.9% of loans originated and purchased by bank.  
 4 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, 2009 TO DECEMBER 31, 2011															
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 5	% BANK Loans****	% Families***	% BANK Loans****	% Families** *	% BANK Loans*** *	Overall	Low	Mod	Mid	Upp
San Antonio-New Braunfels MSA TX	7	2.13	21.48	0.00	18.03	14.29	20.43	0.00	40.07	85.71	0.00	0.00	0.00	0.00	0.00
Shelby County TX	0	0.00	21.01	0.00	19.78	0.00	22.49	0.00	36.71	0.00	0.00	0.00	0.00	0.00	0.00
Sherman-Denison MSA TX	1	0.30	19.46	0.00	18.09	0.00	23.05	0.00	39.40	100.00	0.00	0.00	0.00	0.00	0.00
Texarkana MSA TX	0	0.00	21.65	0.00	16.43	0.00	19.78	0.00	42.14	0.00	0.00	0.00	0.00	0.00	0.00
Titus County TX	0	0.00	20.57	0.00	15.99	0.00	21.93	0.00	41.52	0.00	0.00	0.00	0.00	0.00	0.00
Tyler MSA TX	0	0.00	20.31	0.00	18.42	0.00	20.71	0.00	40.55	0.00	0.00	0.00	0.00	0.00	0.00
Victoria MSA TX	0	0.00	24.16	0.00	17.72	0.00	20.62	0.00	37.50	0.00	0.00	0.00	0.00	0.00	0.00
Washington County TX	1	0.30	15.66	0.00	15.17	0.00	18.52	0.00	50.65	100.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 7.9% of loans originated and purchased by bank.

5 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, 2009 TO DECEMBER 31, 2011															
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 <sup>6</sup>	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans***	Overa ll	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Dallas MD TX	3	1.44	21.32	0.00	17.79	33.33	20.00	33.33	40.89	33.33	0.00	0.00	0.00	0.00	0.00
Fort Worth-Arlington MD	1	0.48	19.49	0.00	18.62	0.00	21.70	0.00	40.18	100.00	0.00	0.00	0.00	0.00	0.00
Houston-Sugar Land-Baytown MSA TX	198	95.19	22.55	10.47	17.34	14.14	18.91	19.37	41.21	56.02	1.61	3.09	1.43	1.37	1.52
<b>Limited Review:</b>															
Amarillo MSA TX	0	0.00	19.97	0.00	18.66	0.00	21.71	0.00	39.65	0.00	0.00	0.00	0.00	0.00	0.00
Austin-Round Rock-San Marcos MSA TX	1	0.48	19.39	0.00	18.10	0.00	22.78	0.00	39.73	100.00	0.00	0.00	0.00	0.00	0.00
Beaumont-Port Arthur	0	0.00	24.28	0.00	16.32	0.00	19.26	0.00	40.14	0.00	0.00	0.00	0.00	0.00	0.00
Bee and Refugio Counties	0	0.00	26.14	0.00	16.80	0.00	19.84	0.00	37.22	0.00	0.00	0.00	0.00	0.00	0.00
Brownsville-Harlingen	0	0.00	23.75	0.00	16.04	0.00	17.82	0.00	42.40	0.00	0.00	0.00	0.00	0.00	0.00
Cass County TX	0	0.00	22.26	0.00	18.57	0.00	21.22	0.00	37.95	0.00	0.00	0.00	0.00	0.00	0.00
Cooke County TX	0	0.00	15.27	0.00	13.91	0.00	19.39	0.00	51.43	0.00	0.00	0.00	0.00	0.00	0.00
East Texas Non-MSA	1	0.48	18.95	0.00	16.35	0.00	20.78	0.00	43.91	100.00	0.00	0.00	0.00	0.00	0.00
Gillespie County TX	0	0.00	11.89	0.00	13.41	0.00	22.42	0.00	52.28	0.00	0.00	0.00	0.00	0.00	0.00
Harrison County TX	0	0.00	18.23	0.00	15.82	0.00	19.07	0.00	46.88	0.00	0.00	0.00	0.00	0.00	0.00
Howard County TX	0	0.00	20.67	0.00	16.82	0.00	21.37	0.00	41.15	0.00	0.00	0.00	0.00	0.00	0.00
Longview MSA TX	0	0.00	20.48	0.00	17.61	0.00	20.85	0.00	41.05	0.00	0.00	0.00	0.00	0.00	0.00
Matagorda and Wharton Counties TX	1	0.48	19.30	0.00	16.52	0.00	18.97	0.00	45.21	100.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 3.4% of loans originated and purchased by bank.

<sup>6</sup> 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, 2009 TO DECEMBER 31, 2011					Market Share*				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overa ll	Low	Mod	Mid	Upp	
	#	% of Total**	% Families* **	% BANK Loans***	% Families7	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans***						
San Antonio-New Braunfels MSA TX	1	0.48	21.48	100.00	18.03	0.00	20.43	0.00	40.07	0.00	0.04	0.47	0.00	0.00	0.00	
Shelby County TX	1	0.48	21.01	0.00	19.78	100.00	22.49	0.00	36.71	0.00	12.50	0.00	25.00	0.00	0.00	
Sherman-Denison	0	0.00	19.46	0.00	18.09	0.00	23.05	0.00	39.40	0.00	0.00	0.00	0.00	0.00	0.00	
Texarkana MSA TX	0	0.00	21.65	0.00	16.43	0.00	19.78	0.00	42.14	0.00	0.00	0.00	0.00	0.00	0.00	
Titus County TX	0	0.00	20.57	0.00	15.99	0.00	21.93	0.00	41.52	0.00	0.00	0.00	0.00	0.00	0.00	
Tyler MSA TX	1	0.48	20.31	0.00	18.42	0.00	20.71	0.00	40.55	100.00	0.00	0.00	0.00	0.00	0.00	
Victoria MSA TX	0	0.00	24.16	0.00	17.72	0.00	20.62	0.00	37.50	0.00	0.00	0.00	0.00	0.00	0.00	
Washington County	0	0.00	15.66	0.00	15.17	0.00	18.52	0.00	50.65	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)  
 \*\* 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 Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available. No information was available for 3.4% of loans originated and purchased by bank.  
 7 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, 2009 TO DECEMBER 31, 2011				
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 <sup>8</sup>	% BANK Loans****	% Families***	% BANK Loans***	% Families***	% BANK Loans***	Overall	Low	Mod	Mid	Upp			
<b>Full Review:</b>																		
Dallas MD TX	23	7.37	21.32	4.35	17.79	4.35	20.00	13.04	40.89	78.26	0.00	0.00	0.00	0.00	0.00			
Fort Worth-Arlington MD	10	3.21	19.49	0.00	18.62	20.00	21.70	10.00	40.18	70.00	0.00	0.00	0.00	0.00	0.00			
Houston-Sugar Land-Baytown MSA TX	269	86.22	22.55	2.01	17.34	8.03	18.91	12.45	41.21	77.51	0.08	0.00	0.07	0.04	0.10			
<b>Limited Review:</b>																		
Amarillo MSA TX	0	0.00	19.97	0.00	18.66	0.00	21.71	0.00	39.65	0.00	0.00	0.00	0.00	0.00	0.00			
Austin-Round Rock-San Marcos MSA TX	4	1.28	19.39	0.00	18.10	0.00	22.78	25.00	39.73	75.00	0.00	0.00	0.00	0.00	0.00			
Beaumont-Port Arthur	1	0.32	24.28	0.00	16.32	0.00	19.26	100.00	40.14	0.00	0.00	0.00	0.00	0.00	0.00			
Bee and Refugio Counties	0	0.00	26.14	0.00	16.80	0.00	19.84	0.00	37.22	0.00	0.00	0.00	0.00	0.00	0.00			
Brownsville-Harlingen	0	0.00	23.75	0.00	16.04	0.00	17.82	0.00	42.40	0.00	0.00	0.00	0.00	0.00	0.00			
Cass County TX	0	0.00	22.26	0.00	18.57	0.00	21.22	0.00	37.95	0.00	0.00	0.00	0.00	0.00	0.00			
Cooke County TX	0	0.00	15.27	0.00	13.91	0.00	19.39	0.00	51.43	0.00	0.00	0.00	0.00	0.00	0.00			
East Texas Non-MSA TX	0	0.00	18.95	0.00	16.35	0.00	20.78	0.00	43.91	0.00	0.00	0.00	0.00	0.00	0.00			
Gillespie County	0	0.00	11.89	0.00	13.41	0.00	22.42	0.00	52.28	0.00	0.00	0.00	0.00	0.00	0.00			
Harrison County	0	0.00	18.23	0.00	15.82	0.00	19.07	0.00	46.88	0.00	0.00	0.00	0.00	0.00	0.00			
Howard County	0	0.00	20.67	0.00	16.82	0.00	21.37	0.00	41.15	0.00	0.00	0.00	0.00	0.00	0.00			

\* Based on 2010 Peer Mortgage Data (USPR)  
 \*\* 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 Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available. No information was available for 6.4% of loans originated and purchased by bank.  
 8 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, 2009 TO DECEMBER 31, 2011					Market Share*				
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*9	% BANK Loans****	% Families***	% BANK Loans***	% Families***	% BANK Loans***						
Longview MSA TX	0	0.00	20.48	0.00	17.61	0.00	20.85	0.00	41.05	0.00	0.00	0.00	0.00	0.00	0.00	
Matagorda and Wharton Counties	0	0.00	19.30	0.00	16.52	0.00	18.97	0.00	45.21	0.00	0.00	0.00	0.00	0.00	0.00	
San Antonio-New Braunfels MSA TX	4	1.28	21.48	25.00	18.03	0.00	20.43	25.00	40.07	50.00	0.00	0.00	0.00	0.00	0.00	
Shelby County TX	0	0.00	21.01	0.00	19.78	0.00	22.49	0.00	36.71	0.00	0.00	0.00	0.00	0.00	0.00	
Sherman-Denison	0	0.00	19.46	0.00	18.09	0.00	23.05	0.00	39.40	0.00	0.00	0.00	0.00	0.00	0.00	
Texarkana MSA	0	0.00	21.65	0.00	16.43	0.00	19.78	0.00	42.14	0.00	0.00	0.00	0.00	0.00	0.00	
Titus County TX	0	0.00	20.57	0.00	15.99	0.00	21.93	0.00	41.52	0.00	0.00	0.00	0.00	0.00	0.00	
Tyler MSA TX	0	0.00	20.31	0.00	18.42	0.00	20.71	0.00	40.55	0.00	0.00	0.00	0.00	0.00	0.00	
Victoria MSA TX	1	0.32	24.16	0.00	17.72	0.00	20.62	0.00	37.50	100.00	0.85	0.00	0.00	0.00	1.32	
Washington County TX	0	0.00	15.66	0.00	15.17	0.00	18.52	0.00	50.65	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)  
 \*\* 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 Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available. No information was available for 6.4% of loans originated and purchased by bank.  
 9 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, 2009 TO DECEMBER 31, 2011				
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
<b>Full Review:</b>									
Dallas MD TX	8	0.59	77.75	62.50	25.00	25.00	50.00	0.00	0.01
Fort Worth-Arlington MD	14	1.04	80.20	78.57	28.57	7.14	64.29	0.02	0.03
Houston-Sugar Land-Baytown MSA TX	1,314	97.48	79.14	58.68	58.22	22.30	19.48	0.48	0.91
<b>Limited Review:</b>									
Amarillo MSA TX	0	0.00	74.48	0.00	0.00	0.00	0.00	0.00	0.00
Austin-Round Rock-San Marcos MSA TX	3	0.22	79.02	66.67	66.67	33.33	0.00	0.00	0.01
Beaumont-Port Arthur	2	0.15	76.35	100.00	50.00	50.00	0.00	0.00	0.00
Bee and Refugio Counties	0	0.00	71.01	0.00	0.00	0.00	0.00	0.00	0.00
Brownsville-Harlingen MSA	0	0.00	75.36	0.00	0.00	0.00	0.00	0.00	0.00
Cass County TX	0	0.00	76.73	0.00	0.00	0.00	0.00	0.00	0.00
Cooke County TX	0	0.00	79.20	0.00	0.00	0.00	0.00	0.00	0.00
East Texas Non-MSA	2	0.15	80.27	100.00	100.00	0.00	0.00	0.00	0.00
Gillespie County TX	0	0.00	83.09	0.00	0.00	0.00	0.00	0.00	0.00
Harrison County TX	0	0.00	79.52	0.00	0.00	0.00	0.00	0.00	0.00
Howard County TX	0	0.00	74.23	0.00	0.00	0.00	0.00	0.00	0.00
Longview MSA TX	0	0.00	75.02	0.00	0.00	0.00	0.00	0.00	0.00
Matagorda and Wharton Counties TX	0	0.00	73.94	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

\*\*\*\* 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 1.48% 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, 2009 TO DECEMBER 31, 2011									
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
San Antonio-New Braunfels MSA TX	3	0.22	78.41	66.67	0.00	33.33	66.67	0.00	0.00
Shelby County TX	0	0.00	78.90	0.00	0.00	0.00	0.00	0.00	0.00
Sherman-Denison MSA TX	0	0.00	78.76	0.00	0.00	0.00	0.00	0.00	0.00
Texarkana MSA TX	1	0.07	76.05	0.00	0.00	100.00	0.00	0.00	0.00
Titus County TX	0	0.00	74.34	0.00	0.00	0.00	0.00	0.00	0.00
Tyler MSA TX	0	0.00	79.53	0.00	0.00	0.00	0.00	0.00	0.00
Victoria MSA TX	0	0.00	73.31	0.00	0.00	0.00	0.00	0.00	0.00
Washington County TX	1	0.07	80.73	0.00	100.00	0.00	0.00	0.21	0.00

\* Based on 2010 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 - 2010).

\*\*\*\* 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 1.48% 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, 2009 TO DECEMBER 31, 2011				
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 \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Dallas MD TX	0	0.00	95.14	0.00	0.00	0.00	0.00	0.00	0.00
Fort Worth-Arlington MD	0	0.00	96.59	0.00	0.00	0.00	0.00	0.00	0.00
Houston-Sugar Land-Baytown MSA TX	21	91.30	96.33	80.95	61.90	23.81	14.29	1.08	0.88
<b>Limited Review:</b>									
Amarillo MSA TX	0	0.00	96.12	0.00	0.00	0.00	0.00	0.00	0.00
Austin-Round Rock-San Marcos MSA TX	2	8.70	96.58	100.00	0.00	100.00	0.00	0.28	0.38
Beaumont-Port Arthur	0	0.00	98.63	0.00	0.00	0.00	0.00	0.00	0.00
Bee and Refugio Counties TX	0	0.00	96.58	0.00	0.00	0.00	0.00	0.00	0.00
Brownsville-Harlingen MSA TX	0	0.00	95.80	0.00	0.00	0.00	0.00	0.00	0.00
Cass County TX	0	0.00	96.34	0.00	0.00	0.00	0.00	0.00	0.00
Cooke County TX	0	0.00	98.85	0.00	0.00	0.00	0.00	0.00	0.00
East Texas Non-MSA TX	0	0.00	97.19	0.00	0.00	0.00	0.00	0.00	0.00
Gillespie County TX	0	0.00	98.20	0.00	0.00	0.00	0.00	0.00	0.00
Harrison County TX	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Howard County TX	0	0.00	99.09	0.00	0.00	0.00	0.00	0.00	0.00
Longview MSA TX	0	0.00	97.14	0.00	0.00	0.00	0.00	0.00	0.00
Matagorda and Wharton Counties	0	0.00	95.20	0.00	0.00	0.00	0.00	0.00	0.00
San Antonio-New Braunfels MSA	0	0.00	96.97	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

\*\*\*\* 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 4.35% 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, 2009 TO DECEMBER 31, 2011				
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 \$500,000	All	Rev\$ 1 Million or Less
Shelby County TX	0	0.00	97.64	0.00	0.00	0.00	0.00	0.00	0.00
Sherman-Denison MSA TX	0	0.00	98.68	0.00	0.00	0.00	0.00	0.00	0.00
Texarkana MSA TX	0	0.00	96.45	0.00	0.00	0.00	0.00	0.00	0.00
Titus County TX	0	0.00	98.53	0.00	0.00	0.00	0.00	0.00	0.00
Tyler MSA TX	0	0.00	97.42	0.00	0.00	0.00	0.00	0.00	0.00
Victoria MSA TX	0	0.00	97.62	0.00	0.00	0.00	0.00	0.00	0.00
Washington County TX	0	0.00	97.61	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

\*\*\*\* 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 4.35% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
	Geography: TEXAS				Evaluation Period: OCTOBER 27, 2009 TO JULY 23, 2012				
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Dallas MD TX	0	0	8	1,334	8	1,334	8.95	0	0
Fort Worth-Arlington MD	0	0	1	386	1	386	2.60	0	0
Houston-Sugar Land-Baytown MSA TX	0	0	23	12,180	23	12,180	81.66	0	0
<b>Limited Review:</b>									
Amarillo MSA TX	0	0	2	1	2	1	0.00	0	0
Austin-Round Rock-San Marcos MSA TX	0	0	3	431	3	431	2.90	0	0
Beaumont-Port Arthur	0	0	2	1	2	1	0.00	0	0
Bee and Refugio Counties TX	0	0	3	121	3	121	0.82	0	0
Brownsville-Harlingen	0	0	2	20	2	20	0.14	0	0
Cass County TX	0	0	1	1	1	1	0.00	0	0
Cooke County TX	0	0	1	1	1	1	0.00	0	0
East Texas Non-MSA	0	0	5	2	5	2	0.01	0	0
Gillespie County TX	0	0	1	1	1	1	0.00	0	0
Harrison County TX	0	0	2	1	2	1	0.00	0	0
Howard County TX	0	0	1	1	1	1	0.00	0	0
Longview MSA TX	0	0	2	1	2	1	0.00	0	0
Matagorda and Wharton Counties TX	0	0	2	1	2	1	0.00	0	0
San Antonio-New Braunfels MSA TX	0	0	3	390	3	390	2.64	0	0
Shelby County TX	0	0	1	1	1	1	0.00	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 27, 2009 TO JULY 23, 2012				
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Sherman-Denison MSA	0	0	2	1	2	1	0.00	0	0
Texarkana MSA TX	0	0	1	1	1	1	0.00	0	0
Titus County TX	0	0	1	1	1	1	0.00	0	0
Tyler MSA TX	0	0	1	1	1	1	0.00	0	0
Victoria MSA TX	0	0	1	40	1	40	0.28	0	0
Washington County TX	0	0	1	1	1	1	0.00	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: TEXAS Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011																	
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
<b>Full Review:</b>																	
Dallas MD TX	2.17	25	12.32	0.00	8.00	48.00	44.00	1	0	0	0	0	1	8.22	27.51	32.05	32.22
Fort Worth-Arlington MD	1.85	15	7.39	0.00	26.67	13.33	60.00	0	0	0	0	0	0	5.55	25.95	38.77	29.73
Houston-Sugar Land-Baytown MSA TX	90.58	103	50.99	0.97	16.50	36.89	41.75	2	2	0	0	0	0	6.54	30.07	31.36	31.98
<b>Limited Review:</b>																	
Amarillo MSA TX	0.26	2	0.99	0.00	50.00	0.00	50.00	0	0	0	0	0	0	1.86	30.21	41.88	26.04
Austin-Round Rock-San Marcos MSA TX	0.87	11	5.42	9.09	9.09	72.73	9.09	0	0	0	0	0	0	8.53	23.99	40.12	27.16
Beaumont-Port Arthur TX	0.17	2	0.99	0.00	0.00	50.00	50.00	0	0	0	0	0	0	6.21	27.52	35.50	27.81
Bee and Refugio Counties TX	0.50	2	0.99	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	23.15	76.85	0.00
Brownsville-Harlingen MSA TX	0.03	1	0.50	0.00	100.00	0.00	0.00	0	0	0	0	0	0	2.26	25.87	42.69	29.18
Cass County TX	0.06	1	0.50	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Cooke County TX	0.04	1	0.50	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	15.47	42.99	41.54
East Texas Non-MSA TX	1.09	5	2.48	0.00	0.00	80.00	20.00	0	0	0	0	0	0	0.00	0.88	85.63	13.48
Gillespie County TX	0.11	1	0.50	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	0.00	15.85	84.15
Harrison County TX	0.15	2	0.99	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	15.17	44.33	40.50
Howard County TX	0.11	1	0.50	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	17.09	60.24	22.67
Longview MSA TX	0.16	2	0.99	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	22.81	57.22	19.96
Matagorda and Wharton Counties TX	0.11	2	0.99	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	2.29	59.25	38.46

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: TEXAS Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011																	
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
San Antonio-New Braunfels MSA TX	1.06	18	8.91	0.00	16.67	44.44	38.89	0	0	0	0	0	0	2.71	37.94	31.78	27.56
Shelby County TX	0.11	1	0.50	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Sherman-Denison MSA	0.10	2	0.99	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	17.24	73.81	8.94
Texarkana MSA TX	0.07	1	0.50	0.00	100.00	0.00	0.00	0	0	0	0	0	0	7.06	9.72	70.89	12.33
Titus County TX	0.09	1	0.50	0.00	0.00	0.00	100	0	0	0	0	0	0	0.00	20.53	54.11	25.36
Tyler MSA TX	0.11	1	0.50	0.00	0.00	100	0.00	0	0	0	0	0	0	3.06	24.26	49.91	22.77
Victoria MSA TX	0.08	1	0.50	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	21.10	78.90	0.00
Washington County TX	0.13	1	0.50	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	0.00	30.58	69.42

\*Houston opened 3 branches and closed 2 branches – all except one were located in a moderate tract  
 \*\* Only one branch was opened in the state of Texas since 12/31/2011 – This branch is included in table above.  
 \*\*\* There were four census tracts with unknown income located in the Houston AA

## State of Alabama

Table 1. Lending Volume

LENDING VOLUME												
Geography: ALABAMA												
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011												
Assessment Area (2011):	% 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)	
<b>Full Review:</b>												
Southern Non-MSA AL	10.31	10	1,326	0	0	0	0	1	0	11	1,326	22.19
<b>Limited Review:</b>												
Anniston Oxford AL	2.06	2	203	0	0	0	0	0	0	2	203	3.33
Birmingham Hoover AL	25.77	24	4,171	0	0	0	0	0	0	24	4,171	20.50
Cherokee County AL	0.00	0	0	0	0	0	0	0	0	0	0	2.46
Cullman and Marshall Counties AL	5.15	5	748	0	0	0	0	0	0	5	748	10.30
Decatur AL	5.15	5	543	0	0	0	0	0	0	5	543	7.62
Huntsville AL	27.84	27	4,898	0	0	0	0	0	0	27	4,898	13.13
Mobile AL	6.19	6	749	0	0	0	0	0	0	6	749	7.39
Montgomery AL	9.28	9	1,420	0	0	0	0	0	0	9	1,420	11.75
Tuscaloosa AL	7.22	7	851	0	0	0	0	0	0	7	851	1.33

\* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from October 27, 2009 to July 23, 2012.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: ALABAMA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Southern Non-MSA AL	2	13.33	0.00	0.00	12.43	0.00	58.31	50.00	29.26	50.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Anniston Oxford AL	0	0.00	3.53	0.00	12.90	0.00	60.73	0.00	22.83	0.00	0.00	0.00	0.00	0.00	0.00	
Birmingham Hoover AL	2	13.33	2.87	0.00	19.19	0.00	36.34	0.00	41.60	100.00	0.00	0.00	0.00	0.00	0.00	
Cherokee County AL	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	
Cullman and Marshall Counties AL	1	6.67	0.00	0.00	0.00	0.00	82.86	100.00	17.14	0.00	0.00	0.00	0.00	0.00	0.00	
Decatur AL	0	0.00	1.41	0.00	17.55	0.00	53.95	0.00	27.10	0.00	0.00	0.00	0.00	0.00	0.00	
Huntsville AL	6	40.00	1.20	0.00	20.78	0.00	47.79	50.00	30.24	50.00	0.00	0.00	0.00	0.00	0.00	
Mobile AL	1	6.67	4.91	0.00	11.89	0.00	51.55	100.00	31.65	0.00	0.00	0.00	0.00	0.00	0.00	
Montgomery AL	0	0.00	4.07	0.00	17.55	0.00	49.52	0.00	28.86	0.00	0.00	0.00	0.00	0.00	0.00	
Tuscaloosa AL	3	20.00	0.06	0.00	19.03	0.00	54.09	66.67	26.81	33.33	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: ALABAMA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Southern Non-MSA AL	1	20.00	0.00	0.00	12.43	0.00	58.31	0.00	29.26	100.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Anniston Oxford AL	0	0.00	3.53	0.00	12.90	0.00	60.73	0.00	22.83	0.00	0.00	0.00	0.00	0.00	0.00	
Birmingham Hoover AL	2	40.00	2.87	0.00	19.19	0.00	36.34	100.00	41.60	0.00	0.00	0.00	0.00	0.00	0.00	
Cherokee County AL	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	
Cullman and Marshall Counties AL	1	20.00	0.00	0.00	0.00	0.00	82.86	100.00	17.14	0.00	0.00	0.00	0.00	0.00	0.00	
Decatur AL	0	0.00	1.41	0.00	17.55	0.00	53.95	0.00	27.10	0.00	0.00	0.00	0.00	0.00	0.00	
Huntsville AL	1	20.00	1.20	0.00	20.78	0.00	47.79	0.00	30.24	100.00	0.00	0.00	0.00	0.00	0.00	
Mobile AL	0	0.00	4.91	0.00	11.89	0.00	51.55	0.00	31.65	0.00	0.00	0.00	0.00	0.00	0.00	
Montgomery AL	0	0.00	4.07	0.00	17.55	0.00	49.52	0.00	28.86	0.00	0.00	0.00	0.00	0.00	0.00	
Tuscaloosa AL	0	0.00	0.06	0.00	19.03	0.00	54.09	0.00	26.81	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: ALABAMA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Southern Non-MSA AL	7	9.33	0.00	0.00	12.43	0.00	58.31	57.14	29.26	42.86	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Anniston Oxford AL	2	2.67	3.53	0.00	12.90	0.00	60.73	0.00	22.83	100.00	0.00	0.00	0.00	0.00	0.00	
Birmingham Hoover AL	20	26.67	2.87	0.00	19.19	5.00	36.34	30.00	41.60	65.00	0.00	0.00	0.00	0.00	0.00	
Cherokee County AL	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	
Cullman and Marshall Counties AL	3	4.00	0.00	0.00	0.00	0.00	82.86	66.67	17.14	33.33	0.00	0.00	0.00	0.00	0.00	
Decatur AL	5	6.67	1.41	0.00	17.55	0.00	53.95	60.00	27.10	40.00	0.00	0.00	0.00	0.00	0.00	
Huntsville AL	20	26.67	1.20	0.00	20.78	5.00	47.79	60.00	30.24	35.00	0.00	0.00	0.00	0.00	0.00	
Mobile AL	5	6.67	4.91	0.00	11.89	20.00	51.55	60.00	31.65	20.00	0.00	0.00	0.00	0.00	0.00	
Montgomery AL	9	12.00	4.07	0.00	17.55	33.33	49.52	44.44	28.86	22.22	0.00	0.00	0.00	0.00	0.00	
Tuscaloosa AL	4	5.33	0.06	0.00	19.03	0.00	54.09	75.00	26.81	25.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: ALABAMA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Southern Non-MSA AL	0	0.00	0.00	0.00	7.04	0.00	15.23	0.00	77.73	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Anniston Oxford AL	0	0.00	23.26	0.00	20.04	0.00	26.21	0.00	30.50	0.00	0.00	0.00	0.00	0.00	0.00	
Birmingham Hoover AL	0	0.00	15.11	0.00	22.62	0.00	30.13	0.00	32.14	0.00	0.00	0.00	0.00	0.00	0.00	
Cherokee County AL	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	
Cullman and Marshall Counties AL	0	0.00	0.00	0.00	0.00	0.00	86.20	0.00	13.80	0.00	0.00	0.00	0.00	0.00	0.00	
Decatur AL	0	0.00	0.51	0.00	36.14	0.00	39.96	0.00	23.39	0.00	0.00	0.00	0.00	0.00	0.00	
Huntsville AL	0	0.00	10.43	0.00	44.68	0.00	27.32	0.00	17.57	0.00	0.00	0.00	0.00	0.00	0.00	
Mobile AL	0	0.00	6.92	0.00	14.06	0.00	46.74	0.00	32.28	0.00	0.00	0.00	0.00	0.00	0.00	
Montgomery AL	0	0.00	16.74	0.00	13.57	0.00	33.19	0.00	36.50	0.00	0.00	0.00	0.00	0.00	0.00	
Tuscaloosa AL	0	0.00	4.18	0.00	39.52	0.00	42.82	0.00	13.48	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: ALABAMA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Southern Non-MSA AL	0	0.00	0.00	0.00	11.78	0.00	51.21	0.00	37.01	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Anniston Oxford AL	0	0.00	4.46	0.00	22.94	0.00	48.89	0.00	23.71	0.00	0.00	0.00	0.00	0.00	0.00	
Birmingham Hoover AL	0	0.00	10.51	0.00	14.69	0.00	31.11	0.00	43.69	0.00	0.00	0.00	0.00	0.00	0.00	
Cherokee County AL	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	
Cullman and Marshall Counties AL	0	0.00	0.00	0.00	0.00	0.00	82.23	0.00	17.77	0.00	0.00	0.00	0.00	0.00	0.00	
Decatur AL	0	0.00	1.19	0.00	25.53	0.00	49.18	0.00	24.09	0.00	0.00	0.00	0.00	0.00	0.00	
Huntsville AL	0	0.00	7.62	0.00	22.31	0.00	43.22	0.00	26.85	0.00	0.00	0.00	0.00	0.00	0.00	
Mobile AL	0	0.00	7.06	0.00	10.11	0.00	50.77	0.00	32.06	0.00	0.00	0.00	0.00	0.00	0.00	
Montgomery AL	0	0.00	10.88	0.00	13.75	0.00	41.41	0.00	33.96	0.00	0.00	0.00	0.00	0.00	0.00	
Tuscaloosa AL	0	0.00	2.50	0.00	28.58	0.00	44.82	0.00	24.10	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2010).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: ALABAMA															
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011															
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
<b>Full Review:</b>															
Southern Non-MSA AL	0	0.00	0.00	0.00	9.41	0.00	64.16	0.00	26.44	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>															
Anniston Oxford AL	0	0.00	4.55	0.00	11.36	0.00	63.64	0.00	20.45	0.00	0.00	0.00	0.00	0.00	
Birmingham Hoover AL	0	0.00	3.71	0.00	10.79	0.00	38.64	0.00	46.86	0.00	0.00	0.00	0.00	0.00	
Cherokee County AL	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	
Cullman and Marshall Counties AL	0	0.00	0.00	0.00	0.00	0.00	83.85	0.00	16.15	0.00	0.00	0.00	0.00	0.00	
Decatur AL	0	0.00	0.56	0.00	15.97	0.00	62.46	0.00	21.01	0.00	0.00	0.00	0.00	0.00	
Huntsville AL	0	0.00	3.70	0.00	17.80	0.00	55.61	0.00	22.89	0.00	0.00	0.00	0.00	0.00	
Mobile AL	0	0.00	2.69	0.00	6.92	0.00	58.85	0.00	31.54	0.00	0.00	0.00	0.00	0.00	
Montgomery AL	0	0.00	3.70	0.00	13.83	0.00	51.77	0.00	30.71	0.00	0.00	0.00	0.00	0.00	
Tuscaloosa AL	0	0.00	0.37	0.00	19.10	0.00	52.43	0.00	28.09	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2010).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: ALABAMA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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 10	% BANK Loans****	% Families**	% BANK Loans****	% Families***	% BANK Loans****						
<b>Full Review:</b>																
Southern Non-MSA AL	2	13.33	18.65	0.00	15.47	0.00	20.54	50.00	45.34	50.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Anniston Oxford AL	0	0.00	21.37	0.00	17.29	0.00	22.35	0.00	39.00	0.00	0.00	0.00	0.00	0.00	0.00	
Birmingham Hoover AL	2	13.33	20.71	0.00	16.57	100.00	19.90	0.00	42.82	0.00	0.00	0.00	0.00	0.00	0.00	
Cherokee County AL	0	0.00	19.99	0.00	16.70	0.00	24.28	0.00	39.03	0.00	0.00	0.00	0.00	0.00	0.00	
Cullman and Marshall Counties AL	1	6.67	18.02	0.00	16.67	0.00	22.92	100.00	42.38	0.00	0.00	0.00	0.00	0.00	0.00	
Decatur AL	0	0.00	20.49	0.00	18.46	0.00	21.04	0.00	40.01	0.00	0.00	0.00	0.00	0.00	0.00	
Huntsville AL	6	40.00	21.15	0.00	17.80	50.00	21.00	0.00	40.05	50.00	0.00	0.00	0.00	0.00	0.00	
Mobile AL	1	6.67	23.72	0.00	15.73	100.00	19.92	0.00	40.63	0.00	0.00	0.00	0.00	0.00	0.00	
Montgomery AL	0	0.00	21.92	0.00	17.03	0.00	21.00	0.00	40.05	0.00	0.00	0.00	0.00	0.00	0.00	
Tuscaloosa AL	3	20.00	20.02	0.00	16.79	33.33	20.05	33.33	43.14	33.33	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

10 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: ALABAMA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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 11	% BANK Loans****	% Families ***	% BANK Loans*** *	% Families ***	% BANK Loans*** *						
<b>Full Review:</b>																
Southern Non-MSA AL	1	20.00	18.65	0.00	15.47	0.00	20.54	0.00	45.34	100.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Anniston Oxford AL	0	0.00	21.37	0.00	17.29	0.00	22.35	0.00	39.00	0.00	0.00	0.00	0.00	0.00	0.00	
Birmingham Hoover AL	2	40.00	20.71	0.00	16.57	0.00	19.90	50.00	42.82	50.00	0.00	0.00	0.00	0.00	0.00	
Cherokee County AL	0	0.00	19.99	0.00	16.70	0.00	24.28	0.00	39.03	0.00	0.00	0.00	0.00	0.00	0.00	
Cullman and Marshall Counties AL	1	20.00	18.02	0.00	16.67	0.00	22.92	100.00	42.38	0.00	0.00	0.00	0.00	0.00	0.00	
Decatur AL	0	0.00	20.49	0.00	18.46	0.00	21.04	0.00	40.01	0.00	0.00	0.00	0.00	0.00	0.00	
Huntsville AL	1	20.00	21.15	0.00	17.80	0.00	21.00	100.00	40.05	0.00	0.00	0.00	0.00	0.00	0.00	
Mobile AL	0	0.00	23.72	0.00	15.73	0.00	19.92	0.00	40.63	0.00	0.00	0.00	0.00	0.00	0.00	
Montgomery AL	0	0.00	21.92	0.00	17.03	0.00	21.00	0.00	40.05	0.00	0.00	0.00	0.00	0.00	0.00	
Tuscaloosa AL	0	0.00	20.02	0.00	16.79	0.00	20.05	0.00	43.14	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

11 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: ALABAMA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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 12	% BANK Loans*** *	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****	Overall	Low	Mod	Mid	Upp					
<b>Full Review:</b>																				
Southern Non-MSA AL	7	9.33	18.65	0.00	15.47	28.57	20.54	14.29	45.34	57.14	0.00	0.00	0.00	0.00	0.00					
<b>Limited Review:</b>																				
Anniston Oxford AL	2	2.67	21.37	50.00	17.29	0.00	22.35	0.00	39.00	50.00	0.00	0.00	0.00	0.00	0.00					
Birmingham Hoover AL	20	26.67	20.71	0.00	16.57	10.00	19.90	10.00	42.82	80.00	0.00	0.00	0.00	0.00	0.00					
Cherokee County AL	0	0.00	19.99	0.00	16.70	0.00	24.28	0.00	39.03	0.00	0.00	0.00	0.00	0.00	0.00					
Cullman and Marshall Counties AL	3	4.00	18.02	0.00	16.67	33.33	22.92	0.00	42.38	66.67	0.00	0.00	0.00	0.00	0.00					
Decatur AL	5	6.67	20.49	0.00	18.46	60.00	21.04	0.00	40.01	40.00	0.00	0.00	0.00	0.00	0.00					
Huntsville AL	20	26.67	21.15	5.00	17.80	15.00	21.00	20.00	40.05	60.00	0.00	0.00	0.00	0.00	0.00					
Mobile AL	5	6.67	23.72	0.00	15.73	60.00	19.92	20.00	40.63	20.00	0.00	0.00	0.00	0.00	0.00					
Montgomery AL	9	12.00	21.92	0.00	17.03	33.33	21.00	11.11	40.05	55.56	0.00	0.00	0.00	0.00	0.00					
Tuscaloosa AL	4	5.33	20.02	25.00	16.79	25.00	20.05	25.00	43.14	25.00	0.00	0.00	0.00	0.00	0.00					

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

12 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: ALABAMA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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
<b>Full Review:</b>									
Southern Non-MSA AL	0	0.00	77.80	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Anniston Oxford AL	0	0.00	76.22	0.00	0.00	0.00	0.00	0.00	0.00
Birmingham Hoover AL	0	0.00	76.59	0.00	0.00	0.00	0.00	0.00	0.00
Cherokee County AL	0	0.00	83.11	0.00	0.00	0.00	0.00	0.00	0.00
Cullman and Marshall Counties AL	0	0.00	81.08	0.00	0.00	0.00	0.00	0.00	0.00
Decatur AL	0	0.00	79.02	0.00	0.00	0.00	0.00	0.00	0.00
Huntsville AL	0	0.00	77.92	0.00	0.00	0.00	0.00	0.00	0.00
Mobile AL	0	0.00	75.70	0.00	0.00	0.00	0.00	0.00	0.00
Montgomery AL	0	0.00	75.50	0.00	0.00	0.00	0.00	0.00	0.00
Tuscaloosa AL	0	0.00	77.45	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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&amp;B - 2010).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS									
Geography: ALABAMA									
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011									
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 \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Southern Non-MSA AL	0	0.00	94.75	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Anniston Oxford AL	0	0.00	97.73	0.00	0.00	0.00	0.00	0.00	0.00
Birmingham Hoover AL	0	0.00	93.81	0.00	0.00	0.00	0.00	0.00	0.00
Cherokee County AL	0	0.00	96.81	0.00	0.00	0.00	0.00	0.00	0.00
Cullman and Marshall Counties AL	0	0.00	97.50	0.00	0.00	0.00	0.00	0.00	0.00
Decatur AL	0	0.00	96.92	0.00	0.00	0.00	0.00	0.00	0.00
Huntsville AL	0	0.00	96.07	0.00	0.00	0.00	0.00	0.00	0.00
Mobile AL	0	0.00	95.19	0.00	0.00	0.00	0.00	0.00	0.00
Montgomery AL	0	0.00	95.18	0.00	0.00	0.00	0.00	0.00	0.00
Tuscaloosa AL	0	0.00	96.25	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: ALABAMA									
Evaluation Period: OCTOBER 27, 2009 TO JULY 23, 2012									
Assessment Area:	Prior Period Investments <sup>*</sup>		Current Period Investments		Total Investments			Unfunded Commitments <sup>**</sup>	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Southern Non-MSA AL	0	0	6	127	6	127	29.95	0	0
Limited Review:									
Anniston Oxford AL	0	0	2	1	2	1	0.24	0	0
Birmingham Hoover AL	0	0	2	61	2	61	14.38	0	0
Cherokee County AL	0	0	1	1	1	1	0.24	0	0
Cullman and Marshall Counties AL	0	0	3	1	3	1	0.24	0	0
Decatur AL	0	0	2	1	2	1	0.24	0	0
Huntsville AL	0	0	4	2	4	2	0.47	0	0
Mobile AL	0	0	1	150	1	150	35.38	0	0
Montgomery AL	0	0	2	60	2	60	14.15	0	0
Tuscaloosa AL	0	0	2	20	2	20	4.71	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: ALABAMA																	
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011																	
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:																	
Southern Non-MSA AL	22.19	8	21.62	0.00	12.50	25.00	62.50	2	0	0	0	0	+2	0.00	13.59	56.83	29.58
Limited Review:																	
Anniston Oxford AL	3.33	2	5.41	0.00	50.00	0.00	50.00	0	0	0	0	0	0	6.64	14.79	56.73	21.84
Birmingham Hoover AL	20.50	8	21.62	0.00	25.00	37.50	37.50	0	0	0	0	0	0	6.34	22.73	33.96	36.97
Cherokee County AL	2.46	1	2.70	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Cullman and Marshall Counties AL	10.30	3	8.11	0.00	0.00	66.67	33.33	0	0	0	0	0	0	0.00	0.00	83.99	16.01
Decatur AL	7.62	2	5.41	0.00	50.00	50.00	0.00	0	0	0	0	0	0	2.15	21.02	51.61	25.23
Huntsville AL	13.13	4	10.81	0.00	0.00	100	0.00	2	0	0	0	+2	0	3.50	25.68	44.04	26.78
Mobile AL	7.39	3	8.11	0.00	0.00	66.67	33.33	1	0	0	+1	0	0	9.29	14.08	48.87	27.77
Montgomery AL	11.75	5	13.51	0.00	0.00	80.00	20.00	2	0	0	0	+2	0	7.26	18.70	49.04	25.00
Tuscaloosa AL	1.33	1	2.70	0.00	0.00	100	0.00	0	0	0	0	0	0	1.18	27.97	49.26	21.59

State of Florida

Table 1. Lending Volume

LENDING VOLUME												
geography: FLORIDA												
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011												
Assessment Area (2011):	% 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)	
<b>Full Review:</b>												
Pensacola-Ferry MSA FL	50.00	3	389	0	0	0	0	1	0	4	389	22.70
<b>Limited Review:</b>												
Ocala FL MSA	33.33	2	190	0	0	0	0	0	0	2	190	24.30
Tampa-St Petersburg-Clearwater FL MSA	16.67	1	157	0	0	0	0	1	0	2	167	53.01

\*\*\*% of area deposits totals 100.01 due to rounding

\* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from October 27, 2009 to July 23, 2012.

\*\*\* Deposit Data as of December 31, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: FLORIDA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Pensacola-Ferry MSA FL	0	0.00	1.32	0.00	16.18	0.00	56.87	0.00	25.63	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Ocala FL MSA	0	0.00	0.36	0.00	2.80	0.00	79.14	0.00	17.70	0.00	0.00	0.00	0.00	0.00	0.00	
Tampa-St Petersburg-Clearwater FL MSA	0	0.00	0.00	0.00	47.02	0.00	52.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: FLORIDA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	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					
<b>Full Review:</b>															
Pensacola-Ferry MSA FL	0	0.00	1.32	0.00	16.18	0.00	56.87	0.00	25.63	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Ocala FL MSA	0	0.00	0.36	0.00	2.80	0.00	79.14	0.00	17.70	0.00	0.00	0.00	0.00	0.00	0.00
Tampa-St Petersburg-Clearwater	0	0.00	0.00	0.00	47.02	0.00	52.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: FLORIDA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Pensacola-Ferry MSA FL	3	50.00	1.32	0.00	16.18	0.00	56.87	33.33	25.63	66.67	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Ocala FL MSA	2	33.33	0.36	0.00	2.80	0.00	79.14	100.00	17.70	0.00	0.00	0.00	0.00	0.00	0.00	
Tampa-St Petersburg-Clearwater	1	16.67	0.00	0.00	47.02	0.00	52.98	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: FLORIDA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Pensacola-Ferry MSA	0	0.00	3.92	0.00	17.60	0.00	60.48	0.00	18.00	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Ocala FL MSA	0	0.00	3.42	0.00	19.52	0.00	45.14	0.00	31.92	0.00	0.00	0.00	0.00	0.00	0.00	
Tampa-St Petersburg-Clearwater FL MSA	0	0.00	0.00	0.00	55.12	0.00	44.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: FLORIDA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Pensacola-Ferry MSA	0	0.00	2.68	0.00	20.74	0.00	51.39	0.00	25.19	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Ocala FL MSA	0	0.00	0.64	0.00	4.25	0.00	73.28	0.00	21.84	0.00	0.00	0.00	0.00	0.00	0.00	
Tampa-St Petersburg-Clearwater FL MSA	0	0.00	0.00	0.00	48.10	0.00	51.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2010).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: FLORIDA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overa ll	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
<b>Full Review:</b>																
Pensacola-Ferry MSA FL	0	0.00	1.15	0.00	15.89	0.00	59.86	0.00	23.10	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Ocala FL MSA	0	0.00	0.19	0.00	1.47	0.00	84.56	0.00	13.78	0.00	0.00	0.00	0.00	0.00	0.00	
Tampa-St Petersburg-Clearwater FL MSA	0	0.00	0.00	0.00	47.27	0.00	52.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2010).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: FLORIDA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families 13	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans***						
<b>Full Review:</b>																
Pensacola-Ferry MSA	0	0.00	20.39	0.00	17.84	0.00	22.05	0.00	39.73	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Ocala FL MSA	0	0.00	17.12	0.00	19.85	0.00	23.46	0.00	39.56	0.00	0.00	0.00	0.00	0.00	0.00	
Tampa-St Petersburg-Clearwater FL MSA	0	0.00	22.38	0.00	25.24	0.00	23.97	0.00	28.41	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

13 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: FLORIDA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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 <sup>14</sup>	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
<b>Full Review:</b>																
Pensacola-Ferry MSA FL	0	0.00	20.39	0.00	17.84	0.00	22.05	0.00	39.73	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Ocala FL MSA	0	0.00	17.12	0.00	19.85	0.00	23.46	0.00	39.56	0.00	0.00	0.00	0.00	0.00	0.00	
Tampa-St Petersburg-Clearwater	0	0.00	22.38	0.00	25.24	0.00	23.97	0.00	28.41	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

<sup>14</sup> 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: FLORIDA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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 15	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans***						
<b>Full Review:</b>																
Pensacola-Ferry MSA	3	50.00	20.39	0.00	17.84	33.33	22.05	33.33	39.73	33.33	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Ocala FL MSA	2	33.33	17.12	50.00	19.85	0.00	23.46	0.00	39.56	50.00	0.00	0.00	0.00	0.00	0.00	
Tampa-St Petersburg-Clearwater	1	16.67	22.38	0.00	25.24	0.00	23.97	0.00	28.41	100.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

15 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: FLORIDA			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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
<b>Full Review:</b>									
Pensacola-Ferry MSA FL	0	0.00	83.27	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Ocala FL MSA	0	0.00	83.49	0.00	0.00	0.00	0.00	0.00	0.00
Tampa-St Petersburg-Clearwater	0	0.00	87.64	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: FLORIDA			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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 \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Pensacola-Ferry MSA FL	0	0.00	97.85	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Ocala FL MSA	0	0.00	97.49	0.00	0.00	0.00	0.00	0.00	0.00
Tampa-St Petersburg-Clearwater	0	0.00	98.36	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
		Geography: FLORIDA				Evaluation Period: OCTOBER 27, 2009 TO JULY 23, 2012			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Pensacola-Ferry MSA FL	0	0	2	5	2	5	3.21	0	0
<b>Limited Review:</b>									
Ocala FL MSA	0	0	1	1	1	1	0.64	0	0
Tampa-St Petersburg-Clearwater FL MSA	0	0	1	150	1	150	96.15	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: FLORIDA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011									
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
<b>Full Review:</b>																	
Pensacola-Ferry MSA FL	22.70	1	33.33	0.00	0.00	100	0.00	1	0	0	0	+1	0	2.03	22.09	53.96	21.92
<b>Limited Review:</b>																	
Ocala FL MSA	24.30	1	33.33	0.00	0.00	0.00	100	1	0	0	0	0	+1	0.80	4.61	76.20	18.39
Tampa-St Petersburg-Clearwater FL MSA	53.01	1	33.33	0.00	100	0.00	0.00	1	0	0	+1	0	0	0.00	48.49	51.51	0.00

\*\*\*% of area deposits totals 100.01 due to rounding

State of Georgia

Table 1. Lending Volume

LENDING VOLUME												
Geography: GEORGIA												
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011												
Assessment Area (2011):	% 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)	
<b>Full Review:</b>												
Atlanta AA MSA	94.12	16	2,536	0	0	0	0	1	0	17	2,536	80.37
<b>Limited Review:</b>												
Macon GA MSA	5.88	1	184	0	0	0	0	0	0	1	184	19.63

\* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from January 01, 2011 to December 31, 2011.

\*\*\* Deposit Data as of July 31, 2012. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: GEORGIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies						
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa II	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Atlanta AA MSA	2	100.00	0.88	0.00	13.95	0.00	45.79	50.00	39.38	50.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Macon GA MSA	0	0.00	0.00	0.00	0.00	0.00	55.07	0.00	44.93	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: GEORGIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011									
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	Overa ll	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Atlanta AA MSA	1	100.00	0.88	0.00	13.95	0.00	45.79	0.00	39.38	100.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Macon GA MSA	0	0.00	0.00	0.00	0.00	0.00	55.07	0.00	44.93	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: GEORGIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Atlanta AA MSA	13	92.86	0.88	0.00	13.95	15.38	45.79	38.46	39.38	46.15	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Macon GA MSA	1	7.14	0.00	0.00	0.00	0.00	55.07	0.00	44.93	100.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: GEORGIA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Atlanta AA MSA	0	0.00	2.04	0.00	37.14	0.00	44.20	0.00	16.61	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Macon GA MSA	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	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: GEORGIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Atlanta AA MSA	0	0.00	1.28	0.00	16.44	0.00	44.49	0.00	37.80	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Macon GA MSA	0	0.00	0.00	0.00	0.00	0.00	58.62	0.00	41.38	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2010).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: GEORGIA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011									
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	
<b>Full Review:</b>																
Atlanta AA MSA	0	0.00	1.02	0.00	13.25	0.00	49.12	0.00	36.61	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Macon GA MSA	0	0.00	0.00	0.00	0.00	0.00	36.99	0.00	63.01	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2010).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: GEORGIA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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 16	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overa II	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Atlanta AA MSA	2	100.00	17.67	0.00	18.35	50.00	23.18	0.00	40.80	50.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Macon GA MSA	0	0.00	17.04	0.00	14.96	0.00	20.06	0.00	47.94	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

16 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: GEORGIA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total**	% Families* **	% BANK Loans*** *	% Families <sup>17</sup>	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Over all	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Atlanta AA MSA	1	100.00	17.67	100.00	18.35	0.00	23.18	0.00	40.80	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Macon GA MSA	0	0.00	17.04	0.00	14.96	0.00	20.06	0.00	47.94	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)  
 \*\* 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 Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.  
 17 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: GEORGIA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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 18	% BANK Loans****	% Families ***	% BANK Loans*** *	% Families ***	% BANK Loans****						
<b>Full Review:</b>																
Atlanta AA MSA	13	92.86	17.67	7.69	18.35	23.08	23.18	38.46	40.80	30.77	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Macon GA MSA	1	7.14	17.04	0.00	14.96	0.00	20.06	0.00	47.94	100.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

18 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: GEORGIA			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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
<b>Full Review:</b>									
Atlanta AA MSA	0	0.00	81.55	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Macon GA MSA	0	0.00	82.86	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: GEORGIA			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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 \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Atlanta AA MSA	0	0.00	94.75	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Macon GA MSA	0	0.00	95.89	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: GEORGIA		Evaluation Period: OCTOBER 27, 2009 TO JULY 23, 2012				
Assessment Area:	Prior Period Investments <sup>*</sup>		Current Period Investments		Total Investments			Unfunded Commitments <sup>**</sup>	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Atlanta AA MSA	0	0	2	80	2	80	40.00	0	0
<b>Limited Review:</b>									
Macon GA MSA	0	0	1	120	1	120	60.00	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: GEORGIA Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011																	
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
<b>Full Review:</b>																	
Atlanta AA MSA	80.37	4	80.00	25.00	0.00	75.00	0.00	4	0	+1	0	+3	0	1.90	22.13	44.56	31.40
<b>Limited Review:</b>																	
Macon GA MSA	19.63	1	20.00	0.00	0.00	100	0.00	1	0	0	0	+1	0	0.00	0.00	60.79	39.21

State of Illinois

Table 1. Lending Volume

LENDING VOLUME		Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011						
Assessment Area (2011):	% 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)	
<b>Full Review:</b>												
Chicago-Joliet MSA	76.97	116	22,282	0	0	0	0	1	0	117	22,282	27.46
<b>Limited Review:</b>												
Bloomington-Normal MSA IL	3.29	5	759	0	0	0	0	0	0	5	759	3.23
Champaign-Urbana IL	1.97	3	789	0	0	0	0	0	0	3	789	5.13
Coles County IL	0.66	1	287	0	0	0	0	0	0	1	287	1.45
Crawford County IL	0.00	0	0	0	0	0	0	0	0	0	0	1.34
Danville IL MSA	0.00	0	0	0	0	0	0	0	0	0	0	1.68
Davenport-Moline-Rock Island	1.32	2	335	0	0	0	0	0	0	2	335	3.13
Decatur IL	1.32	2	470	0	0	0	0	0	0	2	470	0.72
Kankakee-Bradley IL MSA	0.00	0	0	0	0	0	0	0	0	0	0	6.05
Morgan County IL	0.00	0	0	0	0	0	0	0	0	0	0	1.96
Northern Non-MSA IL	1.32	2	168	0	0	0	0	0	0	2	168	9.33
Peoria MSA IL	3.95	6	648	0	0	0	0	0	0	6	648	8.83
Rockford MSA IL	1.32	2	380	0	0	0	0	0	0	2	380	3.55
Southern Non-MSA IL	1.32	2	356	0	0	0	0	0	0	2	356	10.05
Springfield IL MSA	1.97	3	500	0	0	0	0	0	0	3	500	4.39
St Louis IL MSA	4.61	7	968	0	0	0	0	0	0	7	968	6.06
Western Non-MSA IL	0.00	0	0	0	0	0	0	0	0	0	0	5.65

\*\*\*% of area deposits totals 100.01 due to rounding

\* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.  
 \*\* The evaluation period for Community Development Loans is from October 27, 2009 to July 23, 2012.  
 \*\*\* Deposit Data as of December 31, 2012. Rated Area refers to either 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, 2009 TO DECEMBER 31, 2011				
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	Over all	Low	Mod	Mid	Upp									
<b>Full Review:</b>																								
Chicago-Joliet MSA	12	75.00	2.59	0.00	15.03	8.33	45.23	41.67	37.15	50.00	0.01	0.00	0.01	0.01	0.01									
<b>Limited Review:</b>																								
Bloomington-Normal MSA IL	1	6.25	0.00	0.00	21.24	100.00	55.27	0.00	23.49	0.00	0.04	0.00	0.18	0.00	0.00									
Champaign-Urbana IL	1	6.25	0.73	0.00	14.97	0.00	61.63	0.00	22.67	100.00	0.04	0.00	0.00	0.00	0.15									
Coles County IL	0	0.00	0.00	0.00	1.11	0.00	89.66	0.00	9.23	0.00	0.00	0.00	0.00	0.00	0.00									
Crawford County IL	0	0.00	0.00	0.00	15.92	0.00	84.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Danville IL MSA	0	0.00	0.00	0.00	8.14	0.00	69.82	0.00	22.04	0.00	0.00	0.00	0.00	0.00	0.00									
Davenport-Moline-Rock Island	0	0.00	0.94	0.00	13.36	0.00	71.89	0.00	13.82	0.00	0.00	0.00	0.00	0.00	0.00									
Decatur IL	0	0.00	3.18	0.00	21.90	0.00	50.66	0.00	24.26	0.00	0.00	0.00	0.00	0.00	0.00									
Kankakee-Bradley IL MSA	0	0.00	1.40	0.00	9.84	0.00	74.97	0.00	13.79	0.00	0.00	0.00	0.00	0.00	0.00									
Morgan County IL	0	0.00	0.00	0.00	8.22	0.00	76.77	0.00	15.00	0.00	0.00	0.00	0.00	0.00	0.00									
Northern Non-MSA IL	0	0.00	0.00	0.00	4.16	0.00	62.41	0.00	33.43	0.00	0.00	0.00	0.00	0.00	0.00									
Peoria MSA IL	1	6.25	3.11	0.00	9.80	0.00	66.51	100.00	20.59	0.00	0.00	0.00	0.00	0.00	0.00									
Rockford MSA IL	0	0.00	1.61	0.00	17.05	0.00	56.27	0.00	25.07	0.00	0.00	0.00	0.00	0.00	0.00									
Southern Non-MSA IL	0	0.00	0.24	0.00	29.39	0.00	64.22	0.00	6.15	0.00	0.00	0.00	0.00	0.00	0.00									
Springfield IL MSA	1	6.25	2.43	0.00	19.13	0.00	44.75	100.00	33.69	0.00	0.00	0.00	0.00	0.00	0.00									
St Louis IL MSA	0	0.00	3.09	0.00	23.14	0.00	60.84	0.00	12.93	0.00	0.00	0.00	0.00	0.00	0.00									
Western Non-MSA IL	0	0.00	0.00	0.00	6.60	0.00	85.85	0.00	7.55	0.00	0.00	0.00	0.00	0.00	0.00									

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Chicago-Joliet MSA	3	100.00	2.59	0.00	15.03	0.00	45.23	33.33	37.15	66.67	0.04	0.00	0.00	0.00	0.10	
<b>Limited Review:</b>																
Bloomington-Normal	0	0.00	0.00	0.00	21.24	0.00	55.27	0.00	23.49	0.00	0.00	0.00	0.00	0.00	0.00	
Champaign-Urbana IL	0	0.00	0.73	0.00	14.97	0.00	61.63	0.00	22.67	0.00	0.00	0.00	0.00	0.00	0.00	
Coles County IL	0	0.00	0.00	0.00	1.11	0.00	89.66	0.00	9.23	0.00	0.00	0.00	0.00	0.00	0.00	
Crawford County IL	0	0.00	0.00	0.00	15.92	0.00	84.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Danville IL MSA	0	0.00	0.00	0.00	8.14	0.00	69.82	0.00	22.04	0.00	0.00	0.00	0.00	0.00	0.00	
Davenport-Moline	0	0.00	0.94	0.00	13.36	0.00	71.89	0.00	13.82	0.00	0.00	0.00	0.00	0.00	0.00	
Decatur IL	0	0.00	3.18	0.00	21.90	0.00	50.66	0.00	24.26	0.00	0.00	0.00	0.00	0.00	0.00	
Kankakee-Bradley IL	0	0.00	1.40	0.00	9.84	0.00	74.97	0.00	13.79	0.00	0.00	0.00	0.00	0.00	0.00	
Morgan County IL	0	0.00	0.00	0.00	8.22	0.00	76.77	0.00	15.00	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA IL	0	0.00	0.00	0.00	4.16	0.00	62.41	0.00	33.43	0.00	0.00	0.00	0.00	0.00	0.00	
Peoria MSA IL	0	0.00	3.11	0.00	9.80	0.00	66.51	0.00	20.59	0.00	0.00	0.00	0.00	0.00	0.00	
Rockford MSA IL	0	0.00	1.61	0.00	17.05	0.00	56.27	0.00	25.07	0.00	0.00	0.00	0.00	0.00	0.00	
Southern Non-MSA IL	0	0.00	0.24	0.00	29.39	0.00	64.22	0.00	6.15	0.00	0.00	0.00	0.00	0.00	0.00	
Springfield IL MSA	0	0.00	2.43	0.00	19.13	0.00	44.75	0.00	33.69	0.00	0.00	0.00	0.00	0.00	0.00	
St Louis IL MSA	0	0.00	3.09	0.00	23.14	0.00	60.84	0.00	12.93	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA IL	0	0.00	0.00	0.00	6.60	0.00	85.85	0.00	7.55	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Chicago-Joliet MSA	101	76.52	2.59	1.98	15.03	8.91	45.23	29.70	37.15	59.41	0.02	0.00	0.01	0.02	0.03	
<b>Limited Review:</b>																
Bloomington-Normal	4	3.03	0.00	0.00	21.24	25.00	55.27	25.00	23.49	50.00	0.04	0.00	0.00	0.03	0.06	
Champaign-Urbana IL	2	1.52	0.73	0.00	14.97	0.00	61.63	0.00	22.67	100.00	0.02	0.00	0.00	0.00	0.05	
Coles County IL	1	0.76	0.00	0.00	1.11	0.00	89.66	100.00	9.23	0.00	0.00	0.00	0.00	0.00	0.00	
Crawford County IL	0	0.00	0.00	0.00	15.92	0.00	84.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Danville IL MSA	0	0.00	0.00	0.00	8.14	0.00	69.82	0.00	22.04	0.00	0.00	0.00	0.00	0.00	0.00	
Davenport-Moline	2	1.52	0.94	0.00	13.36	0.00	71.89	50.00	13.82	50.00	0.00	0.00	0.00	0.00	0.00	
Decatur IL	2	1.52	3.18	0.00	21.90	0.00	50.66	0.00	24.26	100.00	0.00	0.00	0.00	0.00	0.00	
Kankakee-Bradley IL	0	0.00	1.40	0.00	9.84	0.00	74.97	0.00	13.79	0.00	0.00	0.00	0.00	0.00	0.00	
Morgan County IL	0	0.00	0.00	0.00	8.22	0.00	76.77	0.00	15.00	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA IL	2	1.52	0.00	0.00	4.16	0.00	62.41	100.00	33.43	0.00	0.00	0.00	0.00	0.00	0.00	
Peoria MSA IL	5	3.79	3.11	0.00	9.80	0.00	66.51	100.00	20.59	0.00	0.00	0.00	0.00	0.00	0.00	
Rockford MSA IL	2	1.52	1.61	0.00	17.05	50.00	56.27	0.00	25.07	50.00	0.01	0.00	0.00	0.00	0.03	
Southern Non-MSA IL	2	1.52	0.24	0.00	29.39	0.00	64.22	50.00	6.15	50.00	0.00	0.00	0.00	0.00	0.00	
Springfield IL MSA	2	1.52	2.43	0.00	19.13	0.00	44.75	0.00	33.69	100.00	0.00	0.00	0.00	0.00	0.00	
St Louis IL MSA	7	5.30	3.09	0.00	23.14	14.29	60.84	57.14	12.93	28.57	0.01	0.00	0.00	0.01	0.00	
Western Non-MSA IL	0	0.00	0.00	0.00	6.60	0.00	85.85	0.00	7.55	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Chicago-Joliet MSA IL	0	0.00	12.02	0.00	24.02	0.00	35.72	0.00	28.23	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Bloomington-Normal	0	0.00	2.12	0.00	36.51	0.00	54.30	0.00	7.07	0.00	0.00	0.00	0.00	0.00	0.00	
Champaign-Urbana IL	0	0.00	17.24	0.00	44.18	0.00	23.44	0.00	15.14	0.00	0.00	0.00	0.00	0.00	0.00	
Coles County IL	0	0.00	0.00	0.00	18.87	0.00	75.49	0.00	5.64	0.00	0.00	0.00	0.00	0.00	0.00	
Crawford County IL	0	0.00	0.00	0.00	31.40	0.00	68.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Danville IL MSA	0	0.00	0.00	0.00	30.15	0.00	42.26	0.00	27.59	0.00	0.00	0.00	0.00	0.00	0.00	
Davenport-Moline	0	0.00	3.67	0.00	23.85	0.00	67.62	0.00	4.86	0.00	0.00	0.00	0.00	0.00	0.00	
Decatur IL	0	0.00	9.52	0.00	56.14	0.00	20.99	0.00	13.34	0.00	0.00	0.00	0.00	0.00	0.00	
Kankakee-Bradley IL	0	0.00	1.30	0.00	28.00	0.00	57.04	0.00	13.66	0.00	0.00	0.00	0.00	0.00	0.00	
Morgan County IL	0	0.00	0.00	0.00	13.78	0.00	75.49	0.00	10.73	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA IL	0	0.00	0.00	0.00	12.07	0.00	61.22	0.00	26.71	0.00	0.00	0.00	0.00	0.00	0.00	
Peoria MSA IL	0	0.00	14.71	0.00	14.83	0.00	44.83	0.00	25.63	0.00	0.00	0.00	0.00	0.00	0.00	
Rockford MSA IL	0	0.00	10.79	0.00	27.95	0.00	49.69	0.00	11.57	0.00	0.00	0.00	0.00	0.00	0.00	
Southern Non-MSA IL	0	0.00	19.15	0.00	54.04	0.00	21.55	0.00	5.25	0.00	0.00	0.00	0.00	0.00	0.00	
Springfield IL MSA	0	0.00	11.83	0.00	41.06	0.00	23.54	0.00	23.57	0.00	0.00	0.00	0.00	0.00	0.00	
St Louis IL MSA	0	0.00	12.81	0.00	21.59	0.00	53.77	0.00	11.84	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA IL	0	0.00	7.41	0.00	18.68	0.00	60.84	0.00	13.07	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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, 2009 TO DECEMBER 31, 2011				
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 Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
<b>Full Review:</b>																								
Chicago-Joliet MSA	0	0.00	3.60	0.00	13.87	0.00	38.32	0.00	43.95	0.00	0.00	0.00	0.00	0.00	0.00									
<b>Limited Review:</b>																								
Bloomington-Normal	0	0.00	0.54	0.00	22.40	0.00	59.34	0.00	17.72	0.00	0.00	0.00	0.00	0.00	0.00									
Champaign-Urbana	0	0.00	3.93	0.00	22.25	0.00	53.74	0.00	18.25	0.00	0.00	0.00	0.00	0.00	0.00									
Coles County IL	0	0.00	0.00	0.00	2.13	0.00	91.75	0.00	6.12	0.00	0.00	0.00	0.00	0.00	0.00									
Crawford County IL	0	0.00	0.00	0.00	19.34	0.00	80.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Danville IL MSA	0	0.00	0.00	0.00	16.17	0.00	65.32	0.00	18.51	0.00	0.00	0.00	0.00	0.00	0.00									
Davenport-Moline	0	0.00	3.87	0.00	19.95	0.00	65.59	0.00	10.59	0.00	0.00	0.00	0.00	0.00	0.00									
Decatur IL	0	0.00	12.99	0.00	28.47	0.00	38.57	0.00	19.96	0.00	0.00	0.00	0.00	0.00	0.00									
Kankakee-Bradley IL	0	0.00	1.60	0.00	16.35	0.00	72.27	0.00	9.78	0.00	0.00	0.00	0.00	0.00	0.00									
Morgan County IL	0	0.00	0.00	0.00	8.72	0.00	76.71	0.00	14.58	0.00	0.00	0.00	0.00	0.00	0.00									
Northern Non-MSA	0	0.00	0.00	0.00	7.62	0.00	60.82	0.00	31.55	0.00	0.00	0.00	0.00	0.00	0.00									
Peoria MSA IL	0	0.00	7.82	0.00	11.49	0.00	58.60	0.00	22.09	0.00	0.00	0.00	0.00	0.00	0.00									
Rockford MSA IL	0	0.00	3.88	0.00	17.36	0.00	52.14	0.00	26.62	0.00	0.00	0.00	0.00	0.00	0.00									
Southern Non-MSA	0	0.00	2.11	0.00	42.98	0.00	49.60	0.00	5.31	0.00	0.00	0.00	0.00	0.00	0.00									
Springfield IL MSA	0	0.00	7.80	0.00	23.49	0.00	35.38	0.00	33.32	0.00	0.00	0.00	0.00	0.00	0.00									
St Louis IL MSA	0	0.00	3.00	0.00	22.75	0.00	59.78	0.00	14.48	0.00	0.00	0.00	0.00	0.00	0.00									
Western Non-MSA	0	0.00	0.32	0.00	15.21	0.00	77.88	0.00	6.59	0.00	0.00	0.00	0.00	0.00	0.00									

\* Based on 2010 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 (2010).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Chicago-Joliet MSA	0	0.00	1.24	0.00	7.93	0.00	52.48	0.00	38.34	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Bloomington-Normal MSA	0	0.00	0.00	0.00	5.61	0.00	72.72	0.00	21.67	0.00	0.00	0.00	0.00	0.00	0.00	
Champaign-Urbana IL	0	0.00	0.30	0.00	3.76	0.00	89.16	0.00	6.77	0.00	0.00	0.00	0.00	0.00	0.00	
Coles County IL	0	0.00	0.00	0.00	0.35	0.00	94.70	0.00	4.95	0.00	0.00	0.00	0.00	0.00	0.00	
Crawford County IL	0	0.00	0.00	0.00	1.74	0.00	98.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Danville IL MSA	0	0.00	0.00	0.00	0.66	0.00	88.38	0.00	10.96	0.00	0.00	0.00	0.00	0.00	0.00	
Davenport-Moline-Rock Island MSA IL	0	0.00	0.16	0.00	4.07	0.00	86.58	0.00	9.19	0.00	0.00	0.00	0.00	0.00	0.00	
Decatur IL	0	0.00	0.48	0.00	6.90	0.00	70.00	0.00	22.62	0.00	0.00	0.00	0.00	0.00	0.00	
Kankakee-Bradley IL	0	0.00	0.00	0.00	4.26	0.00	84.38	0.00	11.36	0.00	0.00	0.00	0.00	0.00	0.00	
Morgan County IL	0	0.00	0.00	0.00	1.48	0.00	90.37	0.00	8.15	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA IL	0	0.00	0.00	0.00	0.98	0.00	60.62	0.00	38.40	0.00	0.00	0.00	0.00	0.00	0.00	
Peoria MSA IL	0	0.00	0.38	0.00	2.34	0.00	82.62	0.00	14.67	0.00	0.00	0.00	0.00	0.00	0.00	
Rockford MSA IL	0	0.00	0.61	0.00	9.23	0.00	52.80	0.00	37.37	0.00	0.00	0.00	0.00	0.00	0.00	
Southern Non-MSA IL	0	0.00	0.00	0.00	14.83	0.00	81.73	0.00	3.44	0.00	0.00	0.00	0.00	0.00	0.00	
Springfield IL MSA	0	0.00	1.29	0.00	7.75	0.00	63.57	0.00	27.39	0.00	0.00	0.00	0.00	0.00	0.00	
St Louis IL MSA	0	0.00	0.30	0.00	12.74	0.00	79.79	0.00	7.17	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA IL	0	0.00	0.00	0.00	1.63	0.00	93.47	0.00	4.90	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2010).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: ILLINOIS					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families 19	% BANK Loans****	% Families* **	% BANK Loans****	% Families***	% BANK Loans***						
<b>Full Review:</b>																
Chicago-Joliet MSA	12	75.00	20.85	16.67	17.60	33.33	22.09	16.67	39.45	33.33	0.01	0.01	0.02	0.00	0.01	
<b>Limited Review:</b>																
Bloomington-Normal	1	6.25	17.41	0.00	18.87	0.00	26.57	100.00	37.15	0.00	0.04	0.00	0.00	0.17	0.00	
Champaign-Urbana IL	1	6.25	17.76	0.00	19.22	0.00	25.12	0.00	37.90	100.00	0.04	0.00	0.00	0.00	0.11	
Coles County IL	0	0.00	16.91	0.00	18.34	0.00	22.59	0.00	42.17	0.00	0.00	0.00	0.00	0.00	0.00	
Crawford County IL	0	0.00	19.74	0.00	23.02	0.00	23.53	0.00	33.71	0.00	0.00	0.00	0.00	0.00	0.00	
Danville IL MSA	0	0.00	18.09	0.00	18.78	0.00	23.64	0.00	39.49	0.00	0.00	0.00	0.00	0.00	0.00	
Davenport-Moline	0	0.00	19.65	0.00	19.61	0.00	24.91	0.00	35.83	0.00	0.00	0.00	0.00	0.00	0.00	
Decatur IL	0	0.00	20.06	0.00	18.49	0.00	22.27	0.00	39.18	0.00	0.00	0.00	0.00	0.00	0.00	
Kankakee-Bradley IL	0	0.00	19.07	0.00	18.85	0.00	23.04	0.00	39.04	0.00	0.00	0.00	0.00	0.00	0.00	
Morgan County IL	0	0.00	14.81	0.00	19.54	0.00	24.21	0.00	41.43	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA IL	0	0.00	14.17	0.00	16.75	0.00	23.20	0.00	45.89	0.00	0.00	0.00	0.00	0.00	0.00	
Peoria MSA IL	1	6.25	18.96	0.00	18.78	0.00	24.11	0.00	38.15	100.00	0.00	0.00	0.00	0.00	0.00	
Rockford MSA IL	0	0.00	19.09	0.00	19.24	0.00	24.25	0.00	37.43	0.00	0.00	0.00	0.00	0.00	0.00	
Southern Non-MSA IL	0	0.00	23.48	0.00	19.55	0.00	23.58	0.00	33.39	0.00	0.00	0.00	0.00	0.00	0.00	
Springfield IL MSA	1	6.25	18.52	0.00	18.90	0.00	24.00	100.00	38.58	0.00	0.00	0.00	0.00	0.00	0.00	
St Louis IL MSA	0	0.00	21.94	0.00	20.24	0.00	24.26	0.00	33.56	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA IL	0	0.00	17.58	0.00	19.15	0.00	25.04	0.00	38.23	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)  
 \*\* 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 Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.  
 19 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, 2009 TO DECEMBER 31, 2011					Market Share*				
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 20	% BANK Loans****	% Families**	% BANK Loans****	% Families***	% BANK Loans***						
<b>Full Review:</b>																
Chicago-Joliet MSA	3	100.00	20.85	0.00	17.60	33.33	22.09	0.00	39.45	66.67	0.04	0.00	0.00	0.00	0.10	
<b>Limited Review:</b>																
Bloomington-Normal	0	0.00	17.41	0.00	18.87	0.00	26.57	0.00	37.15	0.00	0.00	0.00	0.00	0.00	0.00	
Champaign-Urbana	0	0.00	17.76	0.00	19.22	0.00	25.12	0.00	37.90	0.00	0.00	0.00	0.00	0.00	0.00	
Coles County IL	0	0.00	16.91	0.00	18.34	0.00	22.59	0.00	42.17	0.00	0.00	0.00	0.00	0.00	0.00	
Crawford County IL	0	0.00	19.74	0.00	23.02	0.00	23.53	0.00	33.71	0.00	0.00	0.00	0.00	0.00	0.00	
Danville IL MSA	0	0.00	18.09	0.00	18.78	0.00	23.64	0.00	39.49	0.00	0.00	0.00	0.00	0.00	0.00	
Davenport-Moline	0	0.00	19.65	0.00	19.61	0.00	24.91	0.00	35.83	0.00	0.00	0.00	0.00	0.00	0.00	
Decatur IL	0	0.00	20.06	0.00	18.49	0.00	22.27	0.00	39.18	0.00	0.00	0.00	0.00	0.00	0.00	
Kankakee-Bradley IL	0	0.00	19.07	0.00	18.85	0.00	23.04	0.00	39.04	0.00	0.00	0.00	0.00	0.00	0.00	
Morgan County IL	0	0.00	14.81	0.00	19.54	0.00	24.21	0.00	41.43	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA IL	0	0.00	14.17	0.00	16.75	0.00	23.20	0.00	45.89	0.00	0.00	0.00	0.00	0.00	0.00	
Peoria MSA IL	0	0.00	18.96	0.00	18.78	0.00	24.11	0.00	38.15	0.00	0.00	0.00	0.00	0.00	0.00	
Rockford MSA IL	0	0.00	19.09	0.00	19.24	0.00	24.25	0.00	37.43	0.00	0.00	0.00	0.00	0.00	0.00	
Southern Non-MSA	0	0.00	23.48	0.00	19.55	0.00	23.58	0.00	33.39	0.00	0.00	0.00	0.00	0.00	0.00	
Springfield IL MSA	0	0.00	18.52	0.00	18.90	0.00	24.00	0.00	38.58	0.00	0.00	0.00	0.00	0.00	0.00	
St Louis IL MSA	0	0.00	21.94	0.00	20.24	0.00	24.26	0.00	33.56	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA IL	0	0.00	17.58	0.00	19.15	0.00	25.04	0.00	38.23	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)  
 \*\* 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 Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.  
 20 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, 2009 TO DECEMBER 31, 2011					Market Share*				
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 21	% BANK Loans***	% Families***	% BANK Loans****	% Families**	% BANK Loans***						
<b>Full Review:</b>																
Chicago-Joliet MSA	101	76.52	20.85	2.97	17.60	13.86	22.09	29.70	39.45	53.47	0.03	0.00	0.02	0.04	0.03	
<b>Limited Review:</b>																
Bloomington-Normal	4	3.03	17.41	0.00	18.87	50.00	26.57	25.00	37.15	25.00	0.05	0.00	0.10	0.06	0.03	
Champaign-Urbana	2	1.52	17.76	0.00	19.22	0.00	25.12	0.00	37.90	100.00	0.02	0.00	0.00	0.00	0.03	
Coles County IL	1	0.76	16.91	0.00	18.34	0.00	22.59	0.00	42.17	100.00	0.00	0.00	0.00	0.00	0.00	
Crawford County IL	0	0.00	19.74	0.00	23.02	0.00	23.53	0.00	33.71	0.00	0.00	0.00	0.00	0.00	0.00	
Danville IL MSA	0	0.00	18.09	0.00	18.78	0.00	23.64	0.00	39.49	0.00	0.00	0.00	0.00	0.00	0.00	
Davenport-Moline	2	1.52	19.65	0.00	19.61	50.00	24.91	0.00	35.83	50.00	0.00	0.00	0.00	0.00	0.00	
Decatur IL	2	1.52	20.06	0.00	18.49	0.00	22.27	0.00	39.18	100.00	0.00	0.00	0.00	0.00	0.00	
Kankakee-Bradley IL	0	0.00	19.07	0.00	18.85	0.00	23.04	0.00	39.04	0.00	0.00	0.00	0.00	0.00	0.00	
Morgan County IL	0	0.00	14.81	0.00	19.54	0.00	24.21	0.00	41.43	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA IL	2	1.52	14.17	0.00	16.75	50.00	23.20	0.00	45.89	50.00	0.00	0.00	0.00	0.00	0.00	
Peoria MSA IL	5	3.79	18.96	20.00	18.78	20.00	24.11	60.00	38.15	0.00	0.00	0.00	0.00	0.00	0.00	
Rockford MSA IL	2	1.52	19.09	0.00	19.24	0.00	24.25	50.00	37.43	50.00	0.01	0.00	0.00	0.00	0.03	
Southern Non-MSA	2	1.52	23.48	0.00	19.55	0.00	23.58	50.00	33.39	50.00	0.00	0.00	0.00	0.00	0.00	
Springfield IL MSA	2	1.52	18.52	0.00	18.90	0.00	24.00	0.00	38.58	100.00	0.00	0.00	0.00	0.00	0.00	
St Louis IL MSA	7	5.30	21.94	14.29	20.24	0.00	24.26	28.57	33.56	57.14	0.01	0.00	0.00	0.02	0.01	
Western Non-MSA IL	0	0.00	17.58	0.00	19.15	0.00	25.04	0.00	38.23	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

21 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: ILLINOIS			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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
<b>Full Review:</b>									
Chicago-Joliet MSA	0	0.00	74.71	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Bloomington-Normal M	0	0.00	73.19	0.00	0.00	0.00	0.00	0.00	0.00
Champaign-Urbana IL	0	0.00	72.79	0.00	0.00	0.00	0.00	0.00	0.00
Coles County IL	0	0.00	76.17	0.00	0.00	0.00	0.00	0.00	0.00
Crawford County IL	0	0.00	79.38	0.00	0.00	0.00	0.00	0.00	0.00
Danville IL MSA	0	0.00	74.23	0.00	0.00	0.00	0.00	0.00	0.00
Davenport-Moline	0	0.00	74.88	0.00	0.00	0.00	0.00	0.00	0.00
Decatur IL	0	0.00	72.30	0.00	0.00	0.00	0.00	0.00	0.00
Kankakee-Bradley IL	0	0.00	75.67	0.00	0.00	0.00	0.00	0.00	0.00
Morgan County IL	0	0.00	75.34	0.00	0.00	0.00	0.00	0.00	0.00
Northern Non-MSA IL	0	0.00	76.19	0.00	0.00	0.00	0.00	0.00	0.00
Peoria MSA IL	0	0.00	73.52	0.00	0.00	0.00	0.00	0.00	0.00
Rockford MSA IL	0	0.00	76.11	0.00	0.00	0.00	0.00	0.00	0.00
Southern Non-MSA IL	0	0.00	76.95	0.00	0.00	0.00	0.00	0.00	0.00
Springfield IL MSA	0	0.00	73.37	0.00	0.00	0.00	0.00	0.00	0.00
St Louis IL MSA	0	0.00	77.36	0.00	0.00	0.00	0.00	0.00	0.00
Western Non-MSA IL	0	0.00	74.66	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS									
Geography: ILLINOIS									
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011									
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 \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Chicago-Joliet MSA	0	0.00	94.29	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Bloomington-Normal	0	0.00	97.65	0.00	0.00	0.00	0.00	0.00	0.00
Champaign-Urbana IL	0	0.00	98.42	0.00	0.00	0.00	0.00	0.00	0.00
Coles County IL	0	0.00	99.29	0.00	0.00	0.00	0.00	0.00	0.00
Crawford County IL	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Danville IL MSA	0	0.00	99.34	0.00	0.00	0.00	0.00	0.00	0.00
Davenport-Moline	0	0.00	98.56	0.00	0.00	0.00	0.00	0.00	0.00
Decatur IL	0	0.00	97.38	0.00	0.00	0.00	0.00	0.00	0.00
Kankakee-Bradley IL	0	0.00	97.57	0.00	0.00	0.00	0.00	0.00	0.00
Morgan County IL	0	0.00	98.89	0.00	0.00	0.00	0.00	0.00	0.00
Northern Non-MSA IL	0	0.00	98.88	0.00	0.00	0.00	0.00	0.00	0.00
Peoria MSA IL	0	0.00	98.32	0.00	0.00	0.00	0.00	0.00	0.00
Rockford MSA IL	0	0.00	96.82	0.00	0.00	0.00	0.00	0.00	0.00
Southern Non-MSA IL	0	0.00	98.46	0.00	0.00	0.00	0.00	0.00	0.00
Springfield IL MSA	0	0.00	97.55	0.00	0.00	0.00	0.00	0.00	0.00
St Louis IL MSA	0	0.00	98.60	0.00	0.00	0.00	0.00	0.00	0.00
Western Non-MSA IL	0	0.00	98.67	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: ILLINOIS									
Evaluation Period: OCTOBER 27, 2009 TO JULY 23, 2012									
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Chicago-Joliet MSA	0	0	4	594	4	594	97.06	0	0
<b>Limited Review:</b>									
Bloomington-Normal	0	0	2	1	2	1	0.16	0	0
Champaign-Urbana IL	0	0	4	2	4	2	0.33	0	0
Coles County IL	0	0	1	1	1	1	0.08	0	0
Crawford County IL	0	0	1	1	1	1	0.08	0	0
Danville IL MSA	0	0	1	1	1	1	0.08	0	0
Davenport-Moline	0	0	2	1	2	1	0.16	0	0
Decatur IL	0	0	1	1	1	1	0.08	0	0
Kankakee-Bradley IL	0	0	1	1	1	1	0.08	0	0
Morgan County IL	0	0	1	1	1	1	0.08	0	0
Northern Non-MSA IL	0	0	5	3	5	3	0.42	0	0
Peoria MSA IL	0	0	4	2	4	2	0.33	0	0
Rockford MSA IL	0	0	1	1	1	1	0.08	0	0
Southern Non-MSA IL	0	0	4	2	4	2	0.33	0	0
Springfield IL MSA	0	0	2	1	2	1	0.16	0	0
St Louis IL MSA	0	0	4	2	4	2	0.33	0	0
Western Non-MSA IL	0	0	2	1	2	1	0.16	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: ILLINOIS				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011									
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
<b>Full Review:</b>																	
Chicago-Joliet MSA	27.46	16	30.19	0.00	0.00	50.00	50.00	3	0	0	0	+2	+1	8.00	23.35	39.50	29.15
<b>Limited Review:</b>																	
Bloomington-Normal	3.23	2	3.77	0.00	0.00	100	0.00	0	0	0	0	0	0	5.16	22.68	53.48	18.67
Champaign-Urbana IL	5.13	4	7.55	0.00	0.00	100	0.00	0	0	0	0	0	0	5.29	24.52	52.43	17.67
Coles County IL	1.45	1	1.89	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	4.15	88.43	7.42
Crawford County IL	1.34	1	1.89	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	16.58	83.42	0.00
Danville IL MSA	1.68	1	1.89	0.00	0.00	0.00	100	0	0	0	0	0	0	0.00	11.46	69.85	18.69
Davenport-Moline	3.13	2	3.77	0.00	50.00	50.00	0.00	0	0	0	0	0	0	2.06	16.68	68.80	12.46
Decatur IL	0.72	1	1.89	0.00	0.00	0.00	100	1	0	0	0	0	+1	6.43	27.76	44.95	20.87
Kankakee-Bradley IL	6.05	2	3.77	0.00	0.00	100	0.00	0	0	0	0	0	0	2.31	15.38	69.99	12.32
Morgan County IL	1.96	1	1.89	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	10.57	76.80	12.63
Northern Non-MSA IL	9.33	5	9.43	0.00	0.00	80.00	20.00	0	0	0	0	0	0	0.00	5.00	62.83	32.17
Peoria MSA IL	8.83	4	7.55	0.00	0.00	75.00	25.00	0	0	0	0	0	0	5.89	12.34	61.99	19.78
Rockford MSA IL	3.55	1	1.89	0.00	0.00	100	0.00	0	0	0	0	0	0	4.28	22.43	51.50	21.79
Southern Non-MSA IL	10.05	4	7.55	0.00	50.00	25.00	25.00	0	0	0	0	0	0	1.67	34.99	57.73	5.62
Springfield IL MSA	4.39	2	3.77	0.00	0.00	50.00	50.00	0	0	0	0	0	0	5.05	22.27	42.31	30.37
St Louis IL MSA	6.06	4	7.55	0.00	0.00	100	0.00	1	0	0	0	+1	0	5.32	24.55	58.04	12.09
Western Non-MSA IL	5.65	2	3.77	0.00	50.00	50.00	0.00	0	0	0	0	0	0	3.17	9.29	80.97	6.57

Table 1. Lending Volume

LENDING VOLUME												
Geography: INDIANA												
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011												
Assessment Area (2011):	% 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)	
<b>Full Review:</b>												
Indianapolis-Carmel	45.04	59	9,952	0	0	0	0	1	0	60	9,952	18.94
<b>Limited Review:</b>												
Adams County IN	0.00	0	0	0	0	0	0	0	0	0	0	0.84
Anderson MSA IN	0.00	0	0	0	0	0	0	0	0	0	0	3.38
Bloomington MSA IN	0.76	1	163	0	0	0	0	0	0	1	163	2.25
Cincinnati-Middletown	0.00	0	0	0	0	0	0	0	0	0	0	2.18
Clinton County IN	0.00	0	0	0	0	0	0	0	0	0	0	1.28
Columbus MSA IN	2.29	3	398	0	0	0	0	0	0	3	398	4.77
Dekalb County IN	0.76	1	131	0	0	0	0	0	0	1	131	1.57
Elkhart-Goshen MSA IN	2.29	3	280	0	0	0	0	0	0	3	280	3.03
Evansville MSA IN	7.63	10	1,508	0	0	0	0	0	0	10	1,508	13.20
Fort Wayne MSA IN	9.92	13	1,978	0	0	0	0	0	0	13	1,978	4.64
Gary MSA IN	16.03	21	3,043	0	0	0	0	0	0	21	3,043	7.03
Henry County IN	0.00	0	0	0	0	0	0	0	0	0	0	1.74
Huntington and Wabash Counties	0.76	1	123	0	0	0	0	0	0	1	123	1.40
Jackson and Lawrence Counties	3.05	4	312	0	0	0	0	0	0	4	312	5.65
Lafayette MSA IN	2.29	3	404	0	0	0	0	0	0	3	404	1.12
Louisville-Jefferson	0.00	0	0	0	0	0	0	0	0	0	0	2.79
Marshall County	0.00	0	0	0	0	0	0	0	0	0	0	1.83
Michigan City-LaPorte	0.00	0	0	0	0	0	0	0	0	0	0	3.49
Muncie MSA IN	0.76	1	160	0	0	0	0	0	0	1	160	1.50
South Bend-Mishawaka	5.34	7	798	0	0	0	0	0	0	7	798	2.71

\* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from October 27, 2009 to July 23, 2012.

\*\*\* Deposit Data as of December 31, 2012. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Lending Volume

LENDING VOLUME												
Geography: INDIANA												
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011												
Assessment Area (2011):	% 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)	
Southern Non-MSA IN	1.53	2	309	0	0	0	0	0	0	2	309	8.90
Terre Haute MSA IN	1.53	2	274	0	0	0	0	0	0	2	274	5.73

\* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from October 27, 2009 to July 23, 2012.

\*\*\* Deposit Data as of December 31, 2011. Rated Area refers to either 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, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Indianapolis-Carmel	7	38.89	2.83	0.00	18.37	0.00	50.42	14.29	28.39	85.71	0.01	0.00	0.00	0.01	0.01	
<b>Limited Review:</b>																
Adams County 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	
Anderson MSA IN	0	0.00	2.46	0.00	13.30	0.00	52.79	0.00	31.45	0.00	0.00	0.00	0.00	0.00	0.00	
Bloomington MSA IN	0	0.00	0.77	0.00	8.38	0.00	54.51	0.00	36.34	0.00	0.00	0.00	0.00	0.00	0.00	
Cincinnati-Middletown	0	0.00	0.00	0.00	14.32	0.00	65.43	0.00	20.25	0.00	0.00	0.00	0.00	0.00	0.00	
Clinton County IN	0	0.00	0.00	0.00	7.17	0.00	75.50	0.00	17.32	0.00	0.00	0.00	0.00	0.00	0.00	
Columbus MSA IN	2	11.11	0.00	0.00	11.17	0.00	70.83	100.00	18.00	0.00	0.00	0.00	0.00	0.00	0.00	
Dekalb County IN	0	0.00	0.00	0.00	0.00	0.00	83.66	0.00	16.34	0.00	0.00	0.00	0.00	0.00	0.00	
Elkhart-Goshen MSA IN	0	0.00	0.06	0.00	2.92	0.00	90.58	0.00	6.44	0.00	0.00	0.00	0.00	0.00	0.00	
Evansville MSA IN	5	27.78	1.77	0.00	15.59	0.00	51.76	60.00	30.88	40.00	0.02	0.00	0.00	0.05	0.00	
Fort Wayne MSA IN	2	11.11	0.75	0.00	18.24	50.00	58.40	0.00	22.61	50.00	0.01	0.00	0.00	0.00	0.04	
Gary MSA IN	0	0.00	1.89	0.00	18.12	0.00	48.63	0.00	31.36	0.00	0.00	0.00	0.00	0.00	0.00	
Henry County IN	0	0.00	0.00	0.00	13.70	0.00	86.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Huntington and Wabash Counties	0	0.00	0.00	0.00	0.00	0.00	86.49	0.00	13.51	0.00	0.00	0.00	0.00	0.00	0.00	
Jackson and Lawrence Counties	0	0.00	0.00	0.00	7.57	0.00	85.15	0.00	7.28	0.00	0.00	0.00	0.00	0.00	0.00	
Lafayette MSA IN	1	5.56	0.25	0.00	9.47	0.00	54.56	0.00	35.72	100.00	0.04	0.00	0.00	0.00	0.08	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: INDIANA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
Louisville-Jefferson	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	
Marshall County	0	0.00	0.00	0.00	0.00	0.00	92.66	0.00	7.34	0.00	0.00	0.00	0.00	0.00	0.00	
Michigan City-LaPorte	0	0.00	0.00	0.00	13.50	0.00	69.17	0.00	17.33	0.00	0.00	0.00	0.00	0.00	0.00	
Muncie MSA IN	0	0.00	0.11	0.00	26.38	0.00	34.99	0.00	38.52	0.00	0.00	0.00	0.00	0.00	0.00	
South Bend-Mishawaka	0	0.00	1.29	0.00	19.73	0.00	51.29	0.00	27.68	0.00	0.00	0.00	0.00	0.00	0.00	
Southern Non-MSA IN	0	0.00	0.00	0.00	15.51	0.00	71.67	0.00	12.83	0.00	0.00	0.00	0.00	0.00	0.00	
Terre Haute MSA IN	1	5.56	0.00	0.00	23.30	0.00	39.05	0.00	37.65	100.00	0.10	0.00	0.00	0.00	0.21	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overa ll	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						
<b>Full Review:</b>																
Indianapolis-Carmel	0	0.00	2.83	0.00	18.37	0.00	50.42	0.00	28.39	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Adams County 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	
Anderson MSA IN	0	0.00	2.46	0.00	13.30	0.00	52.79	0.00	31.45	0.00	0.00	0.00	0.00	0.00	0.00	
Bloomington MSA IN	0	0.00	0.77	0.00	8.38	0.00	54.51	0.00	36.34	0.00	0.00	0.00	0.00	0.00	0.00	
Cincinnati-Middletown	0	0.00	0.00	0.00	14.32	0.00	65.43	0.00	20.25	0.00	0.00	0.00	0.00	0.00	0.00	
Clinton County IN	0	0.00	0.00	0.00	7.17	0.00	75.50	0.00	17.32	0.00	0.00	0.00	0.00	0.00	0.00	
Columbus MSA IN	0	0.00	0.00	0.00	11.17	0.00	70.83	0.00	18.00	0.00	0.00	0.00	0.00	0.00	0.00	
Dekalb County IN	0	0.00	0.00	0.00	0.00	0.00	83.66	0.00	16.34	0.00	0.00	0.00	0.00	0.00	0.00	
Elkhart-Goshen MSA	0	0.00	0.06	0.00	2.92	0.00	90.58	0.00	6.44	0.00	0.00	0.00	0.00	0.00	0.00	
Evansville MSA IN	0	0.00	1.77	0.00	15.59	0.00	51.76	0.00	30.88	0.00	0.00	0.00	0.00	0.00	0.00	
Fort Wayne MSA IN	2	66.67	0.75	0.00	18.24	0.00	58.40	50.00	22.61	50.00	0.18	0.00	0.00	0.00	0.73	
Gary MSA IN	0	0.00	1.89	0.00	18.12	0.00	48.63	0.00	31.36	0.00	0.00	0.00	0.00	0.00	0.00	
Henry County IN	0	0.00	0.00	0.00	13.70	0.00	86.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Huntington and Wabash	0	0.00	0.00	0.00	0.00	0.00	86.49	0.00	13.51	0.00	0.00	0.00	0.00	0.00	0.00	
Jackson and Lawrence	0	0.00	0.00	0.00	7.57	0.00	85.15	0.00	7.28	0.00	0.00	0.00	0.00	0.00	0.00	
Lafayette MSA IN	0	0.00	0.25	0.00	9.47	0.00	54.56	0.00	35.72	0.00	0.00	0.00	0.00	0.00	0.00	
Louisville-Jefferson	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	
Marshall County IN	0	0.00	0.00	0.00	0.00	0.00	92.66	0.00	7.34	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: INDIANA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
Michigan City-LaPorte	0	0.00	0.00	0.00	13.50	0.00	69.17	0.00	17.33	0.00	0.00	0.00	0.00	0.00	0.00	
Muncie MSA IN	1	33.33	0.11	0.00	26.38	0.00	34.99	0.00	38.52	100.00	0.00	0.00	0.00	0.00	0.00	
South Bend-Mishawaka	0	0.00	1.29	0.00	19.73	0.00	51.29	0.00	27.68	0.00	0.00	0.00	0.00	0.00	0.00	
Southern Non-MSA IN	0	0.00	0.00	0.00	15.51	0.00	71.67	0.00	12.83	0.00	0.00	0.00	0.00	0.00	0.00	
Terre Haute MSA IN	0	0.00	0.00	0.00	23.30	0.00	39.05	0.00	37.65	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Indianapolis-Carmel	52	47.27	2.83	0.00	18.37	7.69	50.42	30.77	28.39	61.54	0.04	0.00	0.00	0.03	0.05	
<b>Limited Review:</b>																
Adams County 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	
Anderson MSA IN	0	0.00	2.46	0.00	13.30	0.00	52.79	0.00	31.45	0.00	0.00	0.00	0.00	0.00	0.00	
Bloomington MSA IN	1	0.91	0.77	0.00	8.38	0.00	54.51	0.00	36.34	100.00	0.03	0.00	0.00	0.00	0.06	
Cincinnati-Middletown	0	0.00	0.00	0.00	14.32	0.00	65.43	0.00	20.25	0.00	0.00	0.00	0.00	0.00	0.00	
Clinton County IN	0	0.00	0.00	0.00	7.17	0.00	75.50	0.00	17.32	0.00	0.00	0.00	0.00	0.00	0.00	
Columbus MSA IN	1	0.91	0.00	0.00	11.17	0.00	70.83	100.00	18.00	0.00	0.04	0.00	0.00	0.07	0.00	
Dekalb County IN	1	0.91	0.00	0.00	0.00	0.00	83.66	100.00	16.34	0.00	0.00	0.00	0.00	0.00	0.00	
Elkhart-Goshen MSA	3	2.73	0.06	0.00	2.92	0.00	90.58	100.00	6.44	0.00	0.00	0.00	0.00	0.00	0.00	
Evansville MSA IN	5	4.55	1.77	0.00	15.59	0.00	51.76	40.00	30.88	60.00	0.01	0.00	0.00	0.00	0.02	
Fort Wayne MSA IN	9	8.18	0.75	0.00	18.24	0.00	58.40	44.44	22.61	55.56	0.01	0.00	0.00	0.00	0.02	
Gary MSA IN	21	19.09	1.89	0.00	18.12	0.00	48.63	47.62	31.36	52.38	0.02	0.00	0.00	0.03	0.01	
Henry County IN	0	0.00	0.00	0.00	13.70	0.00	86.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Huntington and Wabash Counties IN	1	0.91	0.00	0.00	0.00	0.00	86.49	100.00	13.51	0.00	0.00	0.00	0.00	0.00	0.00	
Jackson and Lawrence Counties IN	4	3.64	0.00	0.00	7.57	25.00	85.15	75.00	7.28	0.00	0.00	0.00	0.00	0.00	0.00	
Lafayette MSA IN	2	1.82	0.25	0.00	9.47	0.00	54.56	50.00	35.72	50.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: INDIANA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
Louisville-Jefferson County MSA 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	
Marshall County IN	0	0.00	0.00	0.00	0.00	0.00	92.66	0.00	7.34	0.00	0.00	0.00	0.00	0.00	0.00	
Michigan City-LaPorte MSA IN	0	0.00	0.00	0.00	13.50	0.00	69.17	0.00	17.33	0.00	0.00	0.00	0.00	0.00	0.00	
Muncie MSA IN	0	0.00	0.11	0.00	26.38	0.00	34.99	0.00	38.52	0.00	0.00	0.00	0.00	0.00	0.00	
South Bend-Mishawaka MSA	7	6.36	1.29	0.00	19.73	14.29	51.29	28.57	27.68	57.14	0.04	0.00	0.00	0.04	0.05	
Southern Non-MSA IN	2	1.82	0.00	0.00	15.51	0.00	71.67	0.00	12.83	100.00	0.04	0.00	0.00	0.00	0.22	
Terre Haute MSA IN	1	0.91	0.00	0.00	23.30	0.00	39.05	100.00	37.65	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Indianapolis-Carmel	0	0.00	6.74	0.00	31.76	0.00	47.66	0.00	13.84	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Adams County 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	
Anderson MSA IN	0	0.00	1.95	0.00	13.44	0.00	76.21	0.00	8.40	0.00	0.00	0.00	0.00	0.00	0.00	
Bloomington MSA IN	0	0.00	25.20	0.00	18.67	0.00	33.44	0.00	22.69	0.00	0.00	0.00	0.00	0.00	0.00	
Cincinnati-Middletown	0	0.00	0.00	0.00	57.79	0.00	36.11	0.00	6.10	0.00	0.00	0.00	0.00	0.00	0.00	
Clinton County IN	0	0.00	0.00	0.00	10.30	0.00	71.95	0.00	17.75	0.00	0.00	0.00	0.00	0.00	0.00	
Columbus MSA IN	0	0.00	0.00	0.00	35.23	0.00	47.85	0.00	16.91	0.00	0.00	0.00	0.00	0.00	0.00	
Dekalb County IN	0	0.00	0.00	0.00	0.00	0.00	57.64	0.00	42.36	0.00	0.00	0.00	0.00	0.00	0.00	
Elkhart-Goshen 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	
Evansville MSA IN	0	0.00	2.89	0.00	42.37	0.00	43.76	0.00	10.98	0.00	0.00	0.00	0.00	0.00	0.00	
Fort Wayne MSA IN	0	0.00	2.56	0.00	37.96	0.00	53.27	0.00	6.21	0.00	0.00	0.00	0.00	0.00	0.00	
Gary MSA IN	0	0.00	10.68	0.00	24.48	0.00	49.72	0.00	15.12	0.00	0.00	0.00	0.00	0.00	0.00	
Henry County IN	0	0.00	0.00	0.00	22.19	0.00	77.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Huntington and Wabash Counties IN	0	0.00	0.00	0.00	0.00	0.00	96.77	0.00	3.23	0.00	0.00	0.00	0.00	0.00	0.00	
Jackson and Lawrence Counties IN	0	0.00	0.00	0.00	10.37	0.00	82.72	0.00	6.91	0.00	0.00	0.00	0.00	0.00	0.00	
Lafayette MSA IN	0	0.00	28.12	0.00	23.97	0.00	20.11	0.00	27.79	0.00	0.00	0.00	0.00	0.00	0.00	
Louisville-Jefferson County MSA 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	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: INDIANA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
Marshall County IN	0	0.00	0.00	0.00	0.00	0.00	99.05	0.00	0.95	0.00	0.00	0.00	0.00	0.00	0.00	
Michigan City-LaPorte MSA IN	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	
Muncie MSA IN	0	0.00	9.02	0.00	26.64	0.00	33.28	0.00	31.06	0.00	0.00	0.00	0.00	0.00	0.00	
South Bend-Mishawaka MSA	0	0.00	2.28	0.00	30.66	0.00	42.25	0.00	24.82	0.00	0.00	0.00	0.00	0.00	0.00	
Southern Non-MSA IN	0	0.00	0.00	0.00	34.39	0.00	57.85	0.00	7.76	0.00	0.00	0.00	0.00	0.00	0.00	
Terre Haute MSA IN	0	0.00	0.00	0.00	44.43	0.00	24.44	0.00	31.13	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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 Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans						
<b>Full Review:</b>																
Indianapolis-Carmel MSA IN	0	0.00	2.57	0.00	14.72	0.00	50.13	0.00	32.51	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Adams County 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	
Anderson MSA IN	0	0.00	1.87	0.00	16.37	0.00	53.64	0.00	28.13	0.00	0.00	0.00	0.00	0.00	0.00	
Bloomington MSA IN	0	0.00	13.98	0.00	12.62	0.00	44.20	0.00	29.20	0.00	0.00	0.00	0.00	0.00	0.00	
Cincinnati-Middletown MSA IN	0	0.00	0.00	0.00	29.37	0.00	58.30	0.00	12.33	0.00	0.00	0.00	0.00	0.00	0.00	
Clinton County IN	0	0.00	0.00	0.00	15.17	0.00	69.36	0.00	15.47	0.00	0.00	0.00	0.00	0.00	0.00	
Columbus MSA IN	0	0.00	0.00	0.00	26.89	0.00	56.44	0.00	16.67	0.00	0.00	0.00	0.00	0.00	0.00	
Dekalb County IN	0	0.00	0.00	0.00	0.00	0.00	88.63	0.00	11.37	0.00	0.00	0.00	0.00	0.00	0.00	
Elkhart-Goshen MSA IN	0	0.00	3.65	0.00	4.58	0.00	86.93	0.00	4.85	0.00	0.00	0.00	0.00	0.00	0.00	
Evansville MSA IN	0	0.00	1.98	0.00	23.63	0.00	47.57	0.00	26.82	0.00	0.00	0.00	0.00	0.00	0.00	
Fort Wayne MSA IN	0	0.00	1.15	0.00	23.13	0.00	52.59	0.00	23.03	0.00	0.00	0.00	0.00	0.00	0.00	
Gary MSA IN	0	0.00	3.42	0.00	13.30	0.00	47.92	0.00	35.36	0.00	0.00	0.00	0.00	0.00	0.00	
Henry County IN	0	0.00	0.00	0.00	12.23	0.00	87.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Huntington and Wabash Counties IN	0	0.00	0.00	0.00	0.00	0.00	86.86	0.00	13.14	0.00	0.00	0.00	0.00	0.00	0.00	
Jackson and Lawrence Counties	0	0.00	0.00	0.00	9.34	0.00	82.36	0.00	8.30	0.00	0.00	0.00	0.00	0.00	0.00	
Lafayette MSA IN	0	0.00	5.38	0.00	28.39	0.00	35.88	0.00	30.16	0.00	0.00	0.00	0.00	0.00	0.00	
Louisville-Jefferson County MSA 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	

\* Based on 2010 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 (2010).

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: INDIANA		Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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			
Marshall County IN	0	0.00	0.00	0.00	0.00	0.00	94.15	0.00	5.85	0.00	0.00	0.00	0.00	0.00	0.00			
Michigan City-LaPorte MSA IN	0	0.00	0.00	0.00	27.63	0.00	60.03	0.00	12.34	0.00	0.00	0.00	0.00	0.00	0.00			
Muncie MSA IN	0	0.00	1.66	0.00	31.10	0.00	32.27	0.00	34.97	0.00	0.00	0.00	0.00	0.00	0.00			
South Bend-Mishawaka MSA IN	0	0.00	1.75	0.00	25.61	0.00	46.81	0.00	25.83	0.00	0.00	0.00	0.00	0.00	0.00			
Southern Non-MSA	0	0.00	0.00	0.00	19.49	0.00	64.23	0.00	16.28	0.00	0.00	0.00	0.00	0.00	0.00			
Terre Haute MSA IN	0	0.00	0.00	0.00	24.52	0.00	42.02	0.00	32.07	0.00	0.00	0.00	0.00	0.00	0.00			

\* Based on 2010 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 (2010).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: INDIANA															
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011															
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
<b>Full Review:</b>															
Indianapolis-Carmel MSA IN	0	0.00	0.67	0.00	8.75	0.00	67.27	0.00	23.31	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Adams County 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
Anderson MSA IN	0	0.00	0.21	0.00	2.28	0.00	51.97	0.00	45.55	0.00	0.00	0.00	0.00	0.00	0.00
Bloomington MSA IN	0	0.00	2.84	0.00	4.74	0.00	62.09	0.00	30.33	0.00	0.00	0.00	0.00	0.00	0.00
Cincinnati-Middletown MSA	0	0.00	0.00	0.00	5.70	0.00	85.44	0.00	8.86	0.00	0.00	0.00	0.00	0.00	0.00
Clinton County IN	0	0.00	0.00	0.00	0.00	0.00	75.85	0.00	24.15	0.00	0.00	0.00	0.00	0.00	0.00
Columbus MSA IN	0	0.00	0.00	0.00	4.42	0.00	84.69	0.00	10.88	0.00	0.00	0.00	0.00	0.00	0.00
Dekalb County IN	0	0.00	0.00	0.00	0.00	0.00	95.51	0.00	4.49	0.00	0.00	0.00	0.00	0.00	0.00
Elkhart-Goshen MSA IN	0	0.00	0.29	0.00	0.58	0.00	97.22	0.00	1.90	0.00	0.00	0.00	0.00	0.00	0.00
Evansville MSA IN	0	0.00	0.20	0.00	8.67	0.00	52.32	0.00	38.81	0.00	0.00	0.00	0.00	0.00	0.00
Fort Wayne MSA IN	0	0.00	0.15	0.00	5.28	0.00	80.41	0.00	14.16	0.00	0.00	0.00	0.00	0.00	0.00
Gary MSA IN	0	0.00	0.59	0.00	7.01	0.00	63.54	0.00	28.86	0.00	0.00	0.00	0.00	0.00	0.00
Henry County IN	0	0.00	0.00	0.00	2.25	0.00	97.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Huntington and Wabash Counties IN	0	0.00	0.00	0.00	0.00	0.00	77.66	0.00	22.34	0.00	0.00	0.00	0.00	0.00	0.00
Jackson and Lawrence Counties IN	0	0.00	0.00	0.00	3.54	0.00	79.20	0.00	17.26	0.00	0.00	0.00	0.00	0.00	0.00
Lafayette MSA IN	0	0.00	0.20	0.00	4.40	0.00	61.60	0.00	33.80	0.00	0.00	0.00	0.00	0.00	0.00
Louisville-Jefferson County MSA 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
Marshall County IN	0	0.00	0.00	0.00	0.00	0.00	88.61	0.00	11.39	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 (2010).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: INDIANA															
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011															
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
Michigan City-LaPorte MSA IN	0	0.00	0.00	0.00	7.31	0.00	83.25	0.00	9.43	0.00	0.00	0.00	0.00	0.00	0.00
Muncie MSA IN	0	0.00	0.00	0.00	8.43	0.00	59.04	0.00	32.53	0.00	0.00	0.00	0.00	0.00	0.00
South Bend-Mishawaka MSA IN	0	0.00	0.20	0.00	6.97	0.00	69.67	0.00	23.16	0.00	0.00	0.00	0.00	0.00	0.00
Southern Non-MSA IN	0	0.00	0.00	0.00	4.74	0.00	77.99	0.00	17.27	0.00	0.00	0.00	0.00	0.00	0.00
Terre Haute MSA IN	0	0.00	0.00	0.00	7.87	0.00	32.41	0.00	59.72	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 (2010).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															
Geography: INDIANA															
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011															
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
<b>Full Review:</b>															
Indianapolis-Carmel MSA IN	7	38.89	19.27	0.00	18.64	0.00	23.18	28.57	38.90	71.43	0.01	0.00	0.01	0.00	0.01
<b>Limited Review:</b>															
Adams County IN	0	0.00	13.30	0.00	19.99	0.00	27.91	0.00	38.79	0.00	0.00	0.00	0.00	0.00	0.00
Anderson MSA IN	0	0.00	18.05	0.00	19.37	0.00	23.21	0.00	39.38	0.00	0.00	0.00	0.00	0.00	0.00
Bloomington MSA IN	0	0.00	17.40	0.00	16.89	0.00	21.13	0.00	44.58	0.00	0.00	0.00	0.00	0.00	0.00
Cincinnati-Middletown MSA	0	0.00	16.32	0.00	19.74	0.00	27.23	0.00	36.71	0.00	0.00	0.00	0.00	0.00	0.00
Clinton County IN	0	0.00	16.76	0.00	18.29	0.00	22.25	0.00	42.71	0.00	0.00	0.00	0.00	0.00	0.00
Columbus MSA IN	2	11.11	17.59	0.00	19.75	0.00	24.22	50.00	38.44	50.00	0.00	0.00	0.00	0.00	0.00
Dekalb County IN	0	0.00	10.93	0.00	15.84	0.00	27.53	0.00	45.70	0.00	0.00	0.00	0.00	0.00	0.00
Elkhart-Goshen MSA IN	0	0.00	16.23	0.00	19.39	0.00	27.07	0.00	37.31	0.00	0.00	0.00	0.00	0.00	0.00
Evansville MSA IN	5	27.78	17.67	0.00	18.30	40.00	24.22	0.00	39.82	60.00	0.03	0.00	0.09	0.00	0.00
Fort Wayne MSA IN	2	11.11	17.82	50.00	19.25	0.00	24.87	0.00	38.06	50.00	0.02	0.00	0.00	0.00	0.07
Gary MSA IN	0	0.00	20.06	0.00	17.97	0.00	23.27	0.00	38.70	0.00	0.00	0.00	0.00	0.00	0.00
Henry County IN	0	0.00	17.51	0.00	19.15	0.00	23.59	0.00	39.75	0.00	0.00	0.00	0.00	0.00	0.00
Huntington and Wabash Counties IN	0	0.00	13.88	0.00	19.42	0.00	26.09	0.00	40.61	0.00	0.00	0.00	0.00	0.00	0.00
Jackson and Lawrence Counties IN	0	0.00	17.47	0.00	20.61	0.00	25.65	0.00	36.28	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 Peer Mortgage Data (USPR)  
 \*\* 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 Families is based on the 2000 Census information.  
 \*\*\*\* 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.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: INDIANA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011									
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 22	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Lafayette MSA IN	1	5.56	18.42	0.00	18.69	100.00	23.75	0.00	39.15	0.00	0.05	0.00	0.17	0.00	0.00
Louisville-Jefferson County	0	0.00	16.32	0.00	19.71	0.00	27.09	0.00	36.88	0.00	0.00	0.00	0.00	0.00	0.00
Marshall County IN	0	0.00	13.03	0.00	17.82	0.00	27.81	0.00	41.33	0.00	0.00	0.00	0.00	0.00	0.00
Michigan City-LaPorte	0	0.00	17.79	0.00	19.40	0.00	25.27	0.00	37.55	0.00	0.00	0.00	0.00	0.00	0.00
Muncie MSA IN	0	0.00	20.00	0.00	18.73	0.00	21.12	0.00	40.15	0.00	0.00	0.00	0.00	0.00	0.00
South Bend-Mishawaka	0	0.00	18.53	0.00	18.63	0.00	23.48	0.00	39.36	0.00	0.00	0.00	0.00	0.00	0.00
Southern Non-MSA IN	0	0.00	18.05	0.00	19.30	0.00	25.34	0.00	37.31	0.00	0.00	0.00	0.00	0.00	0.00
Terre Haute MSA IN	1	5.56	20.13	0.00	17.84	100.00	21.71	0.00	40.31	0.00	0.11	0.00	0.44	0.00	0.00

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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: INDIANA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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****						
<b>Full Review:</b>																
Indianapolis-Carmel MSA IN	0	0.00	19.27	0.00	18.64	0.00	23.18	0.00	38.90	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Adams County IN	0	0.00	13.30	0.00	19.99	0.00	27.91	0.00	38.79	0.00	0.00	0.00	0.00	0.00	0.00	
Anderson MSA IN	0	0.00	18.05	0.00	19.37	0.00	23.21	0.00	39.38	0.00	0.00	0.00	0.00	0.00	0.00	
Bloomington MSA	0	0.00	17.40	0.00	16.89	0.00	21.13	0.00	44.58	0.00	0.00	0.00	0.00	0.00	0.00	
Cincinnati-Middletown MSA	0	0.00	16.32	0.00	19.74	0.00	27.23	0.00	36.71	0.00	0.00	0.00	0.00	0.00	0.00	
Clinton County IN	0	0.00	16.76	0.00	18.29	0.00	22.25	0.00	42.71	0.00	0.00	0.00	0.00	0.00	0.00	
Columbus MSA IN	0	0.00	17.59	0.00	19.75	0.00	24.22	0.00	38.44	0.00	0.00	0.00	0.00	0.00	0.00	
Dekalb County IN	0	0.00	10.93	0.00	15.84	0.00	27.53	0.00	45.70	0.00	0.00	0.00	0.00	0.00	0.00	
Elkhart-Goshen MSA IN	0	0.00	16.23	0.00	19.39	0.00	27.07	0.00	37.31	0.00	0.00	0.00	0.00	0.00	0.00	
Evansville MSA IN	0	0.00	17.67	0.00	18.30	0.00	24.22	0.00	39.82	0.00	0.00	0.00	0.00	0.00	0.00	
Fort Wayne MSA	2	66.67	17.82	0.00	19.25	0.00	24.87	0.00	38.06	100.00	0.18	0.00	0.00	0.00	0.51	
Gary MSA IN	0	0.00	20.06	0.00	17.97	0.00	23.27	0.00	38.70	0.00	0.00	0.00	0.00	0.00	0.00	
Henry County IN	0	0.00	17.51	0.00	19.15	0.00	23.59	0.00	39.75	0.00	0.00	0.00	0.00	0.00	0.00	
Huntington and Wabash Counties	0	0.00	13.88	0.00	19.42	0.00	26.09	0.00	40.61	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: INDIANA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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****						
Jackson and Lawrence Counties	0	0.00	17.47	0.00	20.61	0.00	25.65	0.00	36.28	0.00	0.00	0.00	0.00	0.00	0.00	
Lafayette MSA IN	0	0.00	18.42	0.00	18.69	0.00	23.75	0.00	39.15	0.00	0.00	0.00	0.00	0.00	0.00	
Louisville-Jefferson County MSA IN	0	0.00	16.32	0.00	19.71	0.00	27.09	0.00	36.88	0.00	0.00	0.00	0.00	0.00	0.00	
Marshall County IN	0	0.00	13.03	0.00	17.82	0.00	27.81	0.00	41.33	0.00	0.00	0.00	0.00	0.00	0.00	
Michigan City-LaPorte MSA IN	0	0.00	17.79	0.00	19.40	0.00	25.27	0.00	37.55	0.00	0.00	0.00	0.00	0.00	0.00	
Muncie MSA IN	1	33.33	20.00	0.00	18.73	0.00	21.12	100.00	40.15	0.00	0.00	0.00	0.00	0.00	0.00	
South Bend-Mishawaka MSA	0	0.00	18.53	0.00	18.63	0.00	23.48	0.00	39.36	0.00	0.00	0.00	0.00	0.00	0.00	
Southern Non-MSA	0	0.00	18.05	0.00	19.30	0.00	25.34	0.00	37.31	0.00	0.00	0.00	0.00	0.00	0.00	
Terre Haute MSA	0	0.00	20.13	0.00	17.84	0.00	21.71	0.00	40.31	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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: INDIANA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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****						
<b>Full Review:</b>																
Indianapolis-Carmel MSA IN	52	47.27	19.27	5.77	18.64	13.46	23.18	17.31	38.90	63.46	0.05	0.00	0.03	0.04	0.07	
<b>Limited Review:</b>																
Adams County IN	0	0.00	13.30	0.00	19.99	0.00	27.91	0.00	38.79	0.00	0.00	0.00	0.00	0.00	0.00	
Anderson MSA IN	0	0.00	18.05	0.00	19.37	0.00	23.21	0.00	39.38	0.00	0.00	0.00	0.00	0.00	0.00	
Bloomington MSA	1	0.91	17.40	0.00	16.89	0.00	21.13	0.00	44.58	100.00	0.04	0.00	0.00	0.00	0.07	
Cincinnati-Middletown MSA	0	0.00	16.32	0.00	19.74	0.00	27.23	0.00	36.71	0.00	0.00	0.00	0.00	0.00	0.00	
Clinton County IN	0	0.00	16.76	0.00	18.29	0.00	22.25	0.00	42.71	0.00	0.00	0.00	0.00	0.00	0.00	
Columbus MSA IN	1	0.91	17.59	0.00	19.75	0.00	24.22	0.00	38.44	100.00	0.05	0.00	0.00	0.00	0.10	
Dekalb County IN	1	0.91	10.93	0.00	15.84	0.00	27.53	0.00	45.70	100.00	0.00	0.00	0.00	0.00	0.00	
Elkhart-Goshen MSA IN	3	2.73	16.23	0.00	19.39	33.33	27.07	66.67	37.31	0.00	0.00	0.00	0.00	0.00	0.00	
Evansville MSA IN	5	4.55	17.67	20.00	18.30	20.00	24.22	20.00	39.82	40.00	0.02	0.00	0.00	0.00	0.04	
Fort Wayne MSA	9	8.18	17.82	11.11	19.25	44.44	24.87	22.22	38.06	22.22	0.01	0.00	0.00	0.00	0.02	
Gary MSA IN	21	19.09	20.06	0.00	17.97	23.81	23.27	33.33	38.70	42.86	0.02	0.00	0.04	0.02	0.02	
Henry County IN	0	0.00	17.51	0.00	19.15	0.00	23.59	0.00	39.75	0.00	0.00	0.00	0.00	0.00	0.00	
Huntington and Wabash Counties	1	0.91	13.88	0.00	19.42	0.00	26.09	0.00	40.61	100.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: INDIANA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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 24	% BANK Loans***	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Jackson and Lawrence Counties	4	3.64	17.47	0.00	20.61	50.00	25.65	50.00	36.28	0.00	0.00	0.00	0.00	0.00	0.00	
Lafayette MSA IN	2	1.82	18.42	0.00	18.69	0.00	23.75	0.00	39.15	100.00	0.00	0.00	0.00	0.00	0.00	
Louisville-Jefferson County MSA IN	0	0.00	16.32	0.00	19.71	0.00	27.09	0.00	36.88	0.00	0.00	0.00	0.00	0.00	0.00	
Marshall County	0	0.00	13.03	0.00	17.82	0.00	27.81	0.00	41.33	0.00	0.00	0.00	0.00	0.00	0.00	
Michigan City-LaPorte MSA IN	0	0.00	17.79	0.00	19.40	0.00	25.27	0.00	37.55	0.00	0.00	0.00	0.00	0.00	0.00	
Muncie MSA IN	0	0.00	20.00	0.00	18.73	0.00	21.12	0.00	40.15	0.00	0.00	0.00	0.00	0.00	0.00	
South Bend-Mishawaka MSA	7	6.36	18.53	0.00	18.63	28.57	23.48	14.29	39.36	57.14	0.05	0.00	0.00	0.00	0.10	
Southern Non-MSA	2	1.82	18.05	0.00	19.30	0.00	25.34	0.00	37.31	100.00	0.06	0.00	0.00	0.00	0.12	
Terre Haute MSA	1	0.91	20.13	0.00	17.84	0.00	21.71	0.00	40.31	100.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

24 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, 2009 TO DECEMBER 31, 2011									
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
<b>Full Review:</b>									
Indianapolis-Carmel MSA IN	0	0.00	76.35	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Adams County IN	0	0.00	79.36	0.00	0.00	0.00	0.00	0.00	0.00
Anderson MSA IN	0	0.00	78.65	0.00	0.00	0.00	0.00	0.00	0.00
Bloomington MSA IN	0	0.00	76.31	0.00	0.00	0.00	0.00	0.00	0.00
Cincinnati-Middletown MSA IN	0	0.00	83.49	0.00	0.00	0.00	0.00	0.00	0.00
Clinton County IN	0	0.00	79.42	0.00	0.00	0.00	0.00	0.00	0.00
Columbus MSA IN	0	0.00	74.24	0.00	0.00	0.00	0.00	0.00	0.00
Dekalb County IN	0	0.00	77.18	0.00	0.00	0.00	0.00	0.00	0.00
Elkhart-Goshen MSA	0	0.00	74.85	0.00	0.00	0.00	0.00	0.00	0.00
Evansville MSA IN	0	0.00	74.23	0.00	0.00	0.00	0.00	0.00	0.00
Fort Wayne MSA IN	0	0.00	75.89	0.00	0.00	0.00	0.00	0.00	0.00
Gary MSA IN	0	0.00	76.92	0.00	0.00	0.00	0.00	0.00	0.00
Henry County IN	0	0.00	77.00	0.00	0.00	0.00	0.00	0.00	0.00
Huntington and Wabash Counties IN	0	0.00	75.95	0.00	0.00	0.00	0.00	0.00	0.00
Jackson and Lawrence Counties IN	0	0.00	78.68	0.00	0.00	0.00	0.00	0.00	0.00
Lafayette MSA IN	0	0.00	73.43	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES									
Geography: INDIANA									
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011									
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
Louisville-Jefferson County MSA IN	0	0.00	84.27	0.00	0.00	0.00	0.00	0.00	0.00
Marshall County IN	0	0.00	76.01	0.00	0.00	0.00	0.00	0.00	0.00
Michigan City-LaPorte MSA IN	0	0.00	74.90	0.00	0.00	0.00	0.00	0.00	0.00
Muncie MSA IN	0	0.00	75.56	0.00	0.00	0.00	0.00	0.00	0.00
South Bend-Mishawaka MSA IN	0	0.00	74.60	0.00	0.00	0.00	0.00	0.00	0.00
Southern Non-MSA IN	0	0.00	75.57	0.00	0.00	0.00	0.00	0.00	0.00
Terre Haute MSA IN	0	0.00	73.32	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: INDIANA			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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 \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Indianapolis-Carmel	0	0.00	97.63	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Adams County IN	0	0.00	99.68	0.00	0.00	0.00	0.00	0.00	0.00
Anderson MSA IN	0	0.00	99.17	0.00	0.00	0.00	0.00	0.00	0.00
Bloomington MSA IN	0	0.00	96.68	0.00	0.00	0.00	0.00	0.00	0.00
Cincinnati-Middletown	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Clinton County IN	0	0.00	98.64	0.00	0.00	0.00	0.00	0.00	0.00
Columbus MSA IN	0	0.00	97.96	0.00	0.00	0.00	0.00	0.00	0.00
Dekalb County IN	0	0.00	99.18	0.00	0.00	0.00	0.00	0.00	0.00
Elkhart-Goshen MSA	0	0.00	98.25	0.00	0.00	0.00	0.00	0.00	0.00
Evansville MSA IN	0	0.00	98.29	0.00	0.00	0.00	0.00	0.00	0.00
Fort Wayne MSA IN	0	0.00	98.09	0.00	0.00	0.00	0.00	0.00	0.00
Gary MSA IN	0	0.00	96.01	0.00	0.00	0.00	0.00	0.00	0.00
Henry County IN	0	0.00	98.50	0.00	0.00	0.00	0.00	0.00	0.00
Huntington and Wabash Counties IN	0	0.00	97.56	0.00	0.00	0.00	0.00	0.00	0.00
Jackson and Lawrence Counties IN	0	0.00	97.79	0.00	0.00	0.00	0.00	0.00	0.00
Lafayette MSA IN	0	0.00	97.60	0.00	0.00	0.00	0.00	0.00	0.00
Louisville-Jefferson County MSA IN	0	0.00	99.06	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: INDIANA			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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 \$500,000	All	Rev\$ 1 Million or Less
Marshall County IN	0	0.00	98.61	0.00	0.00	0.00	0.00	0.00	0.00
Michigan City-LaPorte MSA IN	0	0.00	97.41	0.00	0.00	0.00	0.00	0.00	0.00
Muncie MSA IN	0	0.00	96.69	0.00	0.00	0.00	0.00	0.00	0.00
South Bend-Mishawaka MSA IN	0	0.00	95.49	0.00	0.00	0.00	0.00	0.00	0.00
Southern Non-MSA IN	0	0.00	96.96	0.00	0.00	0.00	0.00	0.00	0.00
Terre Haute MSA IN	0	0.00	96.30	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: INDIANA									
Evaluation Period: OCTOBER 27, 2009 TO JULY 23, 2012									
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Indianapolis-Carmel MSA IN	0	0	1	250	1	250	90.97	0	0
<b>Limited Review:</b>									
Adams County IN	0	0	1	1	1	1	0.36	0	0
Anderson MSA IN	0	0	1	1	1	1	0.36	0	0
Bloomington MSA IN	0	0	1	1	1	1	0.36	0	0
Cincinnati-Middletown MSA	0	0	1	1	1	1	0.36	0	0
Clinton County IN	0	0	1	1	1	1	0.36	0	0
Columbus MSA IN	0	0	1	1	1	1	0.36	0	0
Dekalb County IN	0	0	1	1	1	1	0.36	0	0
Elkhart-Goshen MSA IN	0	0	2	1	2	1	0.36	0	0
Evansville MSA IN	0	0	5	2	5	2	0.73	0	0
Fort Wayne MSA IN	0	0	4	2	4	2	0.73	0	0
Gary MSA IN	0	0	3	1	3	1	0.36	0	0
Henry County IN	0	0	1	1	1	1	0.36	0	0
Huntington and Wabash	0	0	2	1	2	1	0.36	0	0
Jackson and Lawrence	0	0	2	1	2	1	0.36	0	0
Lafayette MSA IN	0	0	1	1	1	1	0.36	0	0
Louisville-Jefferson County	0	0	1	1	1	1	0.36	0	0
Marshall County IN	0	0	1	1	1	1	0.36	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: INDIANA									
Evaluation Period: OCTOBER 27, 2009 TO JULY 23, 2012									
Assessment Area:	Prior Period Investments <sup>*</sup>		Current Period Investments		Total Investments			Unfunded Commitments <sup>**</sup>	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Michigan City-LaPorte MSA IN	0	0	2	1	2	1	0.36	0	0
Muncie MSA IN	0	0	1	1	1	1	0.36	0	0
South Bend-Mishawaka MSA	0	0	2	1	2	1	0.36	0	0
Southern Non-MSA IN	0	0	4	2	4	2	0.73	0	0
Terre Haute MSA IN	0	0	2	1	2	1	0.36	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: JANUARY 1, 2009 TO DECEMBER 31, 2011							
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
<b>Full Review:</b>																	
Indianapolis-Carmel	18.94	7	14.58	0.00	14.29	57.14	28.57	1	0	0	0	+1	0	4.63	22.84	47.96	24.57
<b>Limited Review:</b>																	
Adams County IN	0.84	1	2.08	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Anderson MSA IN	3.38	1	2.08	0.00	0.00	100	0.00	0	0	0	0	0	0	2.80	16.93	52.62	27.64
Bloomington MSA IN	2.25	1	2.08	0.00	0.00	100	0.00	0	0	0	0	0	0	14.07	15.72	43.21	27.00
Cincinnati-Middletown	2.18	1	2.08	0.00	100	0.00	0.00	0	0	0	0	0	0	0.00	19.65	61.69	18.66
Clinton County IN	1.28	1	2.08	0.00	0.00	0.00	100	0	0	0	0	0	0	0.00	10.76	73.45	15.79
Columbus MSA IN	4.77	2	4.17	0.00	50.00	0.00	50.00	0	0	0	0	0	0	0.00	16.97	66.59	16.43
Dekalb County IN	1.57	1	2.08	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	0.00	83.73	16.27
Elkhart-Goshen MSA	3.03	2	4.17	0.00	0.00	100	0.00	0	0	0	0	0	0	0.45	6.06	88.14	5.36
Evansville MSA IN	13.20	5	10.42	0.00	20.00	60.00	20.00	0	0	0	0	0	0	2.72	20.31	48.52	28.44
Fort Wayne MSA IN	4.64	4	8.33	0.00	25.00	75.00	0.00	2	0	0	+1	+1	0	1.44	23.63	54.92	19.92
Gary MSA IN	7.03	3	6.25	0.00	0.00	33.33	66.67	0	0	0	0	0	0	4.08	22.28	46.95	26.69
Henry County IN	1.74	1	2.08	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	16.36	83.64	0.00
Huntington and Wabash Counties IN	1.40	2	4.17	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	0.00	87.74	12.26
Jackson and Lawrence Counties IN	5.65	2	4.17	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	7.96	84.78	7.27
Lafayette MSA IN	1.12	1	2.08	0.00	0.00	0.00	100	0	0	0	0	0	0	11.66	13.40	41.74	28.61
Louisville-Jefferson County MSA IN	2.79	1	2.08	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Marshall County IN	1.83	1	2.08	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	0.00	92.35	7.65

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: INDIANA		Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011							
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
Michigan City-LaPorte MSA IN	3.49	2	4.17	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	19.42	66.44	14.14
Muncie MSA IN	1.50	1	2.08	0.00	0.00	100	0.00	0	0	0	0	0	0	5.12	28.04	34.40	32.44
South Bend-Mishawaka MSA IN	2.71	2	4.17	0.00	0.00	100	0.00	0	0	0	0	0	0	1.84	24.20	49.83	24.13
Southern Non-MSA IN	8.90	4	8.33	0.00	25.00	75.00	0.00	0	0	0	0	0	0	0.00	18.67	69.17	12.17
Terre Haute MSA IN	5.73	2	4.17	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	29.07	34.24	33.84

State of Kentucky

Table 1. Lending Volume

LENDING VOLUME												
Geography: KENTUCKY												
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011												
Assessment Area (2011):	% 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)	
<b>Full Review:</b>												
Louisville-Jefferson County	51.35	38	5,767	0	0	0	0	1	0	39	5,767	19.21
<b>Limited Review:</b>												
Adair County KY	0.00	0	0	0	0	0	0	0	0	0	0	4.29
Anderson and Franklin Counties KY	4.05	3	344	0	0	0	0	0	0	3	344	6.13
Bowling Green MSA KY	0.00	0	0	0	0	0	0	0	0	0	0	3.88
Boyle and Marion Counties	2.70	2	285	0	0	0	0	0	0	2	285	9.55
Calloway County KY	0.00	0	0	0	0	0	0	0	0	0	0	7.64
Cincinnati-Middletown	1.35	1	93	0	0	0	0	0	0	1	93	2.74
Elizabethtown MSA KY	4.05	3	504	0	0	0	0	0	0	3	504	3.84
Harrison County KY	0.00	0	0	0	0	0	0	0	0	0	0	1.26
Laurel County KY	2.70	2	238	0	0	0	0	0	0	2	238	4.20
Lexington-Fayette MSA	20.27	15	2,050	0	0	0	0	0	0	15	2,050	14.53
Madison County KY	4.05	3	320	0	0	0	0	0	0	3	320	4.80
McCracken County KY	2.70	2	232	0	0	0	0	0	0	2	232	3.59
Owensboro MSA KY	2.70	2	275	0	0	0	0	0	0	2	275	1.56
Rowan County KY	0.00	0	0	0	0	0	0	0	0	0	0	4.31
Western Non-MSA KY	4.05	3	280	0	0	0	0	0	0	3	280	8.47

\* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.  
 \*\* The evaluation period for Community Development Loans is from October 27, 2009 to July 23, 2012.  
 \*\*\* Deposit Data as of December 31, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: KENTUCKY				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography				
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						
<b>Full Review:</b>																
Louisville-Jefferson County	6	60.00	2.46	0.00	17.42	0.00	40.11	33.33	40.00	66.67	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Adair County KY	0	0.00	0.00	0.00	17.68	0.00	82.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Anderson and Franklin Counties KY	0	0.00	0.00	0.00	0.00	0.00	3.12	0.00	96.88	0.00	0.00	0.00	0.00	0.00	0.00	
Bowling Green MSA KY	0	0.00	0.00	0.00	16.08	0.00	53.52	0.00	30.39	0.00	0.00	0.00	0.00	0.00	0.00	
Boyle and Marion Counties	0	0.00	0.00	0.00	0.00	0.00	45.57	0.00	54.43	0.00	0.00	0.00	0.00	0.00	0.00	
Calloway County KY	0	0.00	0.00	0.00	0.00	0.00	50.19	0.00	49.81	0.00	0.00	0.00	0.00	0.00	0.00	
Cincinnati-Middletown	0	0.00	0.71	0.00	14.39	0.00	72.61	0.00	12.30	0.00	0.00	0.00	0.00	0.00	0.00	
Elizabethtown MSA KY	1	10.00	0.00	0.00	8.65	0.00	78.06	100.00	13.30	0.00	0.00	0.00	0.00	0.00	0.00	
Harrison County KY	0	0.00	0.00	0.00	0.00	0.00	14.94	0.00	85.06	0.00	0.00	0.00	0.00	0.00	0.00	
Laurel County KY	0	0.00	0.00	0.00	4.90	0.00	95.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Lexington-Fayette MSA	1	10.00	3.43	0.00	18.95	0.00	43.48	100.00	34.15	0.00	0.00	0.00	0.00	0.00	0.00	
Madison County KY	0	0.00	0.14	0.00	1.28	0.00	26.97	0.00	71.61	0.00	0.00	0.00	0.00	0.00	0.00	
McCracken County KY	0	0.00	0.00	0.00	14.24	0.00	17.66	0.00	68.10	0.00	0.00	0.00	0.00	0.00	0.00	
Owensboro MSA KY	1	10.00	0.00	0.00	12.09	0.00	62.07	0.00	25.84	100.00	0.00	0.00	0.00	0.00	0.00	
Rowan County KY	0	0.00	0.00	0.00	22.67	0.00	77.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA KY	1	10.00	0.00	0.00	2.16	0.00	60.16	0.00	37.68	100.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: KENTUCKY				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overa II	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						
<b>Full Review:</b>																
Louisville-Jefferson County MSA KY	1	50.00	2.46	0.00	17.42	0.00	40.11	0.00	40.00	100.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Adair County KY	0	0.00	0.00	0.00	17.68	0.00	82.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Anderson and Franklin Counties KY	0	0.00	0.00	0.00	0.00	0.00	3.12	0.00	96.88	0.00	0.00	0.00	0.00	0.00	0.00	
Bowling Green MSA	0	0.00	0.00	0.00	16.08	0.00	53.52	0.00	30.39	0.00	0.00	0.00	0.00	0.00	0.00	
Boyle and Marion Counties KY	0	0.00	0.00	0.00	0.00	0.00	45.57	0.00	54.43	0.00	0.00	0.00	0.00	0.00	0.00	
Calloway County KY	0	0.00	0.00	0.00	0.00	0.00	50.19	0.00	49.81	0.00	0.00	0.00	0.00	0.00	0.00	
Cincinnati-Middletown MSA KY	0	0.00	0.71	0.00	14.39	0.00	72.61	0.00	12.30	0.00	0.00	0.00	0.00	0.00	0.00	
Elizabethtown MSA KY	0	0.00	0.00	0.00	8.65	0.00	78.06	0.00	13.30	0.00	0.00	0.00	0.00	0.00	0.00	
Harrison County KY	0	0.00	0.00	0.00	0.00	0.00	14.94	0.00	85.06	0.00	0.00	0.00	0.00	0.00	0.00	
Laurel County KY	0	0.00	0.00	0.00	4.90	0.00	95.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Lexington-Fayette MSA	0	0.00	3.43	0.00	18.95	0.00	43.48	0.00	34.15	0.00	0.00	0.00	0.00	0.00	0.00	
Madison County KY	1	50.00	0.14	0.00	1.28	0.00	26.97	0.00	71.61	100.00	0.00	0.00	0.00	0.00	0.00	
McCracken County KY	0	0.00	0.00	0.00	14.24	0.00	17.66	0.00	68.10	0.00	0.00	0.00	0.00	0.00	0.00	
Owensboro MSA KY	0	0.00	0.00	0.00	12.09	0.00	62.07	0.00	25.84	0.00	0.00	0.00	0.00	0.00	0.00	
Rowan County KY	0	0.00	0.00	0.00	22.67	0.00	77.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA KY	0	0.00	0.00	0.00	2.16	0.00	60.16	0.00	37.68	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: KENTUCKY				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Louisville-Jefferson County MSA KY	31	50.00	2.46	0.00	17.42	3.23	40.11	41.94	40.00	54.84	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Adair County KY	0	0.00	0.00	0.00	17.68	0.00	82.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Anderson and Franklin Counties KY	3	4.84	0.00	0.00	0.00	0.00	3.12	33.33	96.88	66.67	0.00	0.00	0.00	0.00	0.00	
Bowling Green MSA	0	0.00	0.00	0.00	16.08	0.00	53.52	0.00	30.39	0.00	0.00	0.00	0.00	0.00	0.00	
Boyle and Marion Counties KY	2	3.23	0.00	0.00	0.00	0.00	45.57	50.00	54.43	50.00	0.00	0.00	0.00	0.00	0.00	
Calloway County KY	0	0.00	0.00	0.00	0.00	0.00	50.19	0.00	49.81	0.00	0.00	0.00	0.00	0.00	0.00	
Cincinnati-Middletown	1	1.61	0.71	0.00	14.39	0.00	72.61	100.00	12.30	0.00	0.00	0.00	0.00	0.00	0.00	
Elizabethtown MSA KY	2	3.23	0.00	0.00	8.65	0.00	78.06	50.00	13.30	50.00	0.00	0.00	0.00	0.00	0.00	
Harrison County KY	0	0.00	0.00	0.00	0.00	0.00	14.94	0.00	85.06	0.00	0.00	0.00	0.00	0.00	0.00	
Laurel County KY	2	3.23	0.00	0.00	4.90	0.00	95.10	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Lexington-Fayette MSA	14	22.58	3.43	0.00	18.95	28.57	43.48	28.57	34.15	42.86	0.00	0.00	0.00	0.00	0.00	
Madison County KY	2	3.23	0.14	0.00	1.28	0.00	26.97	0.00	71.61	100.00	0.00	0.00	0.00	0.00	0.00	
McCracken County KY	2	3.23	0.00	0.00	14.24	0.00	17.66	0.00	68.10	100.00	0.00	0.00	0.00	0.00	0.00	
Owensboro MSA KY	1	1.61	0.00	0.00	12.09	0.00	62.07	0.00	25.84	100.00	0.00	0.00	0.00	0.00	0.00	
Rowan County KY	0	0.00	0.00	0.00	22.67	0.00	77.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA KY	2	3.23	0.00	0.00	2.16	0.00	60.16	0.00	37.68	100.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: KENTUCKY					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography				
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						
<b>Full Review:</b>																
Louisville-Jefferson County MSA KY	0	0.00	11.17	0.00	27.22	0.00	34.83	0.00	26.78	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Adair County KY	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	
Anderson and Franklin Counties KY	0	0.00	0.00	0.00	0.00	0.00	9.47	0.00	90.53	0.00	0.00	0.00	0.00	0.00	0.00	
Bowling Green MSA	0	0.00	0.00	0.00	40.94	0.00	48.42	0.00	10.64	0.00	0.00	0.00	0.00	0.00	0.00	
Boyle and Marion Counties KY	0	0.00	0.00	0.00	0.00	0.00	49.94	0.00	50.06	0.00	0.00	0.00	0.00	0.00	0.00	
Calloway County KY	0	0.00	0.00	0.00	0.00	0.00	84.35	0.00	15.65	0.00	0.00	0.00	0.00	0.00	0.00	
Cincinnati-Middletown	0	0.00	13.78	0.00	8.34	0.00	73.66	0.00	4.22	0.00	0.00	0.00	0.00	0.00	0.00	
Elizabethtown MSA KY	0	0.00	0.00	0.00	21.24	0.00	70.56	0.00	8.20	0.00	0.00	0.00	0.00	0.00	0.00	
Harrison County KY	0	0.00	0.00	0.00	0.00	0.00	7.84	0.00	92.16	0.00	0.00	0.00	0.00	0.00	0.00	
Laurel County KY	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	
Lexington-Fayette MSA	0	0.00	17.72	0.00	23.44	0.00	40.94	0.00	17.90	0.00	0.00	0.00	0.00	0.00	0.00	
Madison County KY	0	0.00	3.68	0.00	6.33	0.00	50.57	0.00	39.43	0.00	0.00	0.00	0.00	0.00	0.00	
McCracken County KY	0	0.00	0.00	0.00	38.43	0.00	28.93	0.00	32.65	0.00	0.00	0.00	0.00	0.00	0.00	
Owensboro MSA KY	0	0.00	0.00	0.00	24.69	0.00	69.29	0.00	6.02	0.00	0.00	0.00	0.00	0.00	0.00	
Rowan County KY	0	0.00	0.00	0.00	53.25	0.00	46.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA KY	0	0.00	0.00	0.00	10.92	0.00	53.28	0.00	35.79	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: KENTUCKY				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans						
<b>Full Review:</b>																
Louisville-Jefferson County MSA KY	0	0.00	4.36	0.00	19.94	0.00	29.66	0.00	46.04	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Adair County KY	0	0.00	0.00	0.00	12.47	0.00	87.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Anderson and Franklin Counties KY	0	0.00	0.00	0.00	0.00	0.00	3.35	0.00	96.65	0.00	0.00	0.00	0.00	0.00	0.00	
Bowling Green MSA	0	0.00	0.00	0.00	23.51	0.00	51.50	0.00	24.99	0.00	0.00	0.00	0.00	0.00	0.00	
Boyle and Marion Counties KY	0	0.00	0.00	0.00	0.00	0.00	52.28	0.00	47.72	0.00	0.00	0.00	0.00	0.00	0.00	
Calloway County KY	0	0.00	0.00	0.00	0.00	0.00	66.26	0.00	33.74	0.00	0.00	0.00	0.00	0.00	0.00	
Cincinnati-Middletown MSA KY	0	0.00	6.43	0.00	16.04	0.00	66.93	0.00	10.61	0.00	0.00	0.00	0.00	0.00	0.00	
Elizabethtown MSA	0	0.00	0.00	0.00	10.38	0.00	75.31	0.00	14.31	0.00	0.00	0.00	0.00	0.00	0.00	
Harrison County KY	0	0.00	0.00	0.00	0.00	0.00	15.16	0.00	84.84	0.00	0.00	0.00	0.00	0.00	0.00	
Laurel County KY	0	0.00	0.00	0.00	3.16	0.00	96.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Lexington-Fayette	0	0.00	11.06	0.00	17.42	0.00	36.63	0.00	34.67	0.00	0.00	0.00	0.00	0.00	0.00	
Madison County KY	0	0.00	0.60	0.00	7.45	0.00	27.55	0.00	64.40	0.00	0.00	0.00	0.00	0.00	0.00	
McCracken County	0	0.00	0.00	0.00	28.63	0.00	17.01	0.00	54.36	0.00	0.00	0.00	0.00	0.00	0.00	
Owensboro MSA KY	0	0.00	0.00	0.00	22.62	0.00	55.37	0.00	22.02	0.00	0.00	0.00	0.00	0.00	0.00	
Rowan County KY	0	0.00	0.00	0.00	26.46	0.00	73.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA	0	0.00	0.00	0.00	4.40	0.00	54.26	0.00	41.34	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2010).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: KENTUCKY					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography				
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						
<b>Full Review:</b>																
Louisville-Jefferson County MSA KY	0	0.00	1.34	0.00	12.14	0.00	31.66	0.00	54.86	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Adair County KY	0	0.00	0.00	0.00	21.55	0.00	78.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Anderson and Franklin Counties KY	0	0.00	0.00	0.00	0.00	0.00	1.62	0.00	98.38	0.00	0.00	0.00	0.00	0.00	0.00	
Bowling Green MSA	0	0.00	0.00	0.00	12.19	0.00	54.48	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	
Boyle and Marion Counties KY	0	0.00	0.00	0.00	0.00	0.00	45.79	0.00	54.21	0.00	0.00	0.00	0.00	0.00	0.00	
Calloway County KY	0	0.00	0.00	0.00	0.00	0.00	43.32	0.00	56.68	0.00	0.00	0.00	0.00	0.00	0.00	
Cincinnati-Middletown	0	0.00	0.52	0.00	4.19	0.00	90.05	0.00	5.24	0.00	0.00	0.00	0.00	0.00	0.00	
Elizabethtown MSA KY	0	0.00	0.00	0.00	16.32	0.00	68.62	0.00	15.06	0.00	0.00	0.00	0.00	0.00	0.00	
Harrison County KY	0	0.00	0.00	0.00	0.00	0.00	7.34	0.00	92.66	0.00	0.00	0.00	0.00	0.00	0.00	
Laurel County KY	0	0.00	0.00	0.00	8.93	0.00	91.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Lexington-Fayette MSA	0	0.00	4.70	0.00	13.30	0.00	38.21	0.00	43.79	0.00	0.00	0.00	0.00	0.00	0.00	
Madison County KY	0	0.00	0.00	0.00	3.00	0.00	24.00	0.00	73.00	0.00	0.00	0.00	0.00	0.00	0.00	
McCracken County KY	0	0.00	0.00	0.00	7.84	0.00	7.19	0.00	84.97	0.00	0.00	0.00	0.00	0.00	0.00	
Owensboro MSA KY	0	0.00	0.00	0.00	5.14	0.00	73.43	0.00	21.43	0.00	0.00	0.00	0.00	0.00	0.00	
Rowan County KY	0	0.00	0.00	0.00	20.45	0.00	79.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA KY	0	0.00	0.00	0.00	0.74	0.00	43.36	0.00	55.90	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2010).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: KENTUCKY					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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***						
<b>Full Review:</b>																
Louisville-Jefferson County	6	60.00	20.53	0.00	17.08	33.33	21.44	16.67	40.95	50.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Adair County KY	0	0.00	24.46	0.00	19.61	0.00	17.54	0.00	38.40	0.00	0.00	0.00	0.00	0.00	0.00	
Anderson and Franklin Counties	0	0.00	9.74	0.00	9.77	0.00	15.81	0.00	64.68	0.00	0.00	0.00	0.00	0.00	0.00	
Bowling Green MSA KY	0	0.00	21.17	0.00	17.48	0.00	21.08	0.00	40.27	0.00	0.00	0.00	0.00	0.00	0.00	
Boyle and Marion Counties	0	0.00	16.87	0.00	13.85	0.00	19.01	0.00	50.27	0.00	0.00	0.00	0.00	0.00	0.00	
Calloway County KY	0	0.00	14.21	0.00	14.10	0.00	21.38	0.00	50.31	0.00	0.00	0.00	0.00	0.00	0.00	
Cincinnati-Middletown	0	0.00	20.33	0.00	20.45	0.00	24.35	0.00	34.87	0.00	0.00	0.00	0.00	0.00	0.00	
Elizabethtown MSA KY	1	10.00	18.86	0.00	18.92	0.00	22.81	0.00	39.40	100.00	0.00	0.00	0.00	0.00	0.00	
Harrison County KY	0	0.00	12.23	0.00	12.85	0.00	21.46	0.00	53.46	0.00	0.00	0.00	0.00	0.00	0.00	
Laurel County KY	0	0.00	23.39	0.00	18.06	0.00	21.43	0.00	37.13	0.00	0.00	0.00	0.00	0.00	0.00	
Lexington-Fayette MSA	1	10.00	21.07	0.00	17.81	0.00	21.54	100.00	39.57	0.00	0.00	0.00	0.00	0.00	0.00	
Madison County KY	0	0.00	15.57	0.00	14.21	0.00	18.06	0.00	52.17	0.00	0.00	0.00	0.00	0.00	0.00	
McCracken County KY	0	0.00	15.37	0.00	12.63	0.00	17.93	0.00	54.06	0.00	0.00	0.00	0.00	0.00	0.00	
Owensboro MSA KY	1	10.00	18.70	0.00	17.31	0.00	23.07	0.00	40.92	100.00	0.00	0.00	0.00	0.00	0.00	
Rowan County KY	0	0.00	21.84	0.00	16.25	0.00	18.70	0.00	43.21	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA KY	1	10.00	18.33	0.00	15.75	0.00	20.29	100.00	45.63	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT															
Geography: KENTUCKY															
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011															
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 <sup>25</sup>	% BANK Loans****	% Families***	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Louisville-Jefferson County MSA KY	1	50.00	20.53	0.00	17.08	0.00	21.44	0.00	40.95	100.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Adair County KY	0	0.00	24.46	0.00	19.61	0.00	17.54	0.00	38.40	0.00	0.00	0.00	0.00	0.00	0.00
Anderson and Franklin Counties KY	0	0.00	9.74	0.00	9.77	0.00	15.81	0.00	64.68	0.00	0.00	0.00	0.00	0.00	0.00
Bowling Green MSA	0	0.00	21.17	0.00	17.48	0.00	21.08	0.00	40.27	0.00	0.00	0.00	0.00	0.00	0.00
Boyle and Marion Counties KY	0	0.00	16.87	0.00	13.85	0.00	19.01	0.00	50.27	0.00	0.00	0.00	0.00	0.00	0.00
Calloway County KY	0	0.00	14.21	0.00	14.10	0.00	21.38	0.00	50.31	0.00	0.00	0.00	0.00	0.00	0.00
Cincinnati-Middletown	0	0.00	20.33	0.00	20.45	0.00	24.35	0.00	34.87	0.00	0.00	0.00	0.00	0.00	0.00
Elizabethtown MSA	0	0.00	18.86	0.00	18.92	0.00	22.81	0.00	39.40	0.00	0.00	0.00	0.00	0.00	0.00
Harrison County KY	0	0.00	12.23	0.00	12.85	0.00	21.46	0.00	53.46	0.00	0.00	0.00	0.00	0.00	0.00
Laurel County KY	0	0.00	23.39	0.00	18.06	0.00	21.43	0.00	37.13	0.00	0.00	0.00	0.00	0.00	0.00
Lexington-Fayette MSA	0	0.00	21.07	0.00	17.81	0.00	21.54	0.00	39.57	0.00	0.00	0.00	0.00	0.00	0.00
Madison County KY	1	50.00	15.57	0.00	14.21	0.00	18.06	0.00	52.17	100.00	0.00	0.00	0.00	0.00	0.00
McCracken County	0	0.00	15.37	0.00	12.63	0.00	17.93	0.00	54.06	0.00	0.00	0.00	0.00	0.00	0.00
Owensboro MSA	0	0.00	18.70	0.00	17.31	0.00	23.07	0.00	40.92	0.00	0.00	0.00	0.00	0.00	0.00
Rowan County KY	0	0.00	21.84	0.00	16.25	0.00	18.70	0.00	43.21	0.00	0.00	0.00	0.00	0.00	0.00
Western Non-MSA	0	0.00	18.33	0.00	15.75	0.00	20.29	0.00	45.63	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 Peer Mortgage Data (USPR)  
 \*\* 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 Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.  
 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: KENTUCKY				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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 <sub>26</sub>	% BANK Loans***	% Families <sub>***</sub>	% BANK Loans****	% Families <sub>***</sub>	% BANK Loans****						
<b>Full Review:</b>																
Louisville-Jefferson County	31	50.00	20.53	6.45	17.08	19.35	21.44	29.03	40.95	45.16	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Adair County KY	0	0.00	24.46	0.00	19.61	0.00	17.54	0.00	38.40	0.00	0.00	0.00	0.00	0.00	0.00	
Anderson and Franklin	3	4.84	9.74	0.00	9.77	33.33	15.81	33.33	64.68	33.33	0.00	0.00	0.00	0.00	0.00	
Bowling Green MSA	0	0.00	21.17	0.00	17.48	0.00	21.08	0.00	40.27	0.00	0.00	0.00	0.00	0.00	0.00	
Boyle and Marion Counties	2	3.23	16.87	0.00	13.85	0.00	19.01	0.00	50.27	100.00	0.00	0.00	0.00	0.00	0.00	
Calloway County	0	0.00	14.21	0.00	14.10	0.00	21.38	0.00	50.31	0.00	0.00	0.00	0.00	0.00	0.00	
Cincinnati-Middletown	1	1.61	20.33	0.00	20.45	100.00	24.35	0.00	34.87	0.00	0.00	0.00	0.00	0.00	0.00	
Elizabethtown MSA	2	3.23	18.86	0.00	18.92	0.00	22.81	0.00	39.40	100.00	0.00	0.00	0.00	0.00	0.00	
Harrison County KY	0	0.00	12.23	0.00	12.85	0.00	21.46	0.00	53.46	0.00	0.00	0.00	0.00	0.00	0.00	
Laurel County KY	2	3.23	23.39	0.00	18.06	50.00	21.43	0.00	37.13	50.00	0.00	0.00	0.00	0.00	0.00	
Lexington-Fayette	14	22.58	21.07	0.00	17.81	42.86	21.54	35.71	39.57	21.43	0.00	0.00	0.00	0.00	0.00	
Madison County KY	2	3.23	15.57	0.00	14.21	50.00	18.06	50.00	52.17	0.00	0.00	0.00	0.00	0.00	0.00	
McCracken County	2	3.23	15.37	0.00	12.63	0.00	17.93	0.00	54.06	100.00	0.00	0.00	0.00	0.00	0.00	
Owensboro MSA	1	1.61	18.70	0.00	17.31	0.00	23.07	0.00	40.92	100.00	0.00	0.00	0.00	0.00	0.00	
Rowan County KY	0	0.00	21.84	0.00	16.25	0.00	18.70	0.00	43.21	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA KY	2	3.23	18.33	0.00	15.75	0.00	20.29	0.00	45.63	100.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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: KENTUCKY									
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011									
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
<b>Full Review:</b>									
Louisville-Jefferson County MSA KY	0	0.00	76.60	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Adair County KY	0	0.00	83.58	0.00	0.00	0.00	0.00	0.00	0.00
Anderson and Franklin Counties KY	0	0.00	74.13	0.00	0.00	0.00	0.00	0.00	0.00
Bowling Green MSA	0	0.00	76.98	0.00	0.00	0.00	0.00	0.00	0.00
Boyle and Marion Counties KY	0	0.00	79.01	0.00	0.00	0.00	0.00	0.00	0.00
Calloway County KY	0	0.00	81.58	0.00	0.00	0.00	0.00	0.00	0.00
Cincinnati-Middletown	0	0.00	76.36	0.00	0.00	0.00	0.00	0.00	0.00
Elizabethtown MSA KY	0	0.00	79.41	0.00	0.00	0.00	0.00	0.00	0.00
Harrison County KY	0	0.00	83.39	0.00	0.00	0.00	0.00	0.00	0.00
Laurel County KY	0	0.00	79.02	0.00	0.00	0.00	0.00	0.00	0.00
Lexington-Fayette	0	0.00	76.57	0.00	0.00	0.00	0.00	0.00	0.00
Madison County KY	0	0.00	79.65	0.00	0.00	0.00	0.00	0.00	0.00
McCracken County KY	0	0.00	77.34	0.00	0.00	0.00	0.00	0.00	0.00
Owensboro MSA KY	0	0.00	75.36	0.00	0.00	0.00	0.00	0.00	0.00
Rowan County KY	0	0.00	76.16	0.00	0.00	0.00	0.00	0.00	0.00
Western Non-MSA KY	0	0.00	80.08	0.00	0.00	0.00	0.00	0.00	0.00

Table 12. Borrower Distribution of Small Loans to Farms

\* Based on 2010 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&amp;B - 2010).

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

Borrower Distribution: SMALL LOANS TO FARMS		Geography: KENTUCKY			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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 \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Louisville-Jefferson County MSA KY	0	0.00	95.73	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Adair County KY	0	0.00	99.14	0.00	0.00	0.00	0.00	0.00	0.00
Anderson and Franklin Counties KY	0	0.00	98.38	0.00	0.00	0.00	0.00	0.00	0.00
Bowling Green MSA	0	0.00	98.26	0.00	0.00	0.00	0.00	0.00	0.00
Boyle and Marion Counties KY	0	0.00	98.60	0.00	0.00	0.00	0.00	0.00	0.00
Calloway County KY	0	0.00	98.62	0.00	0.00	0.00	0.00	0.00	0.00
Cincinnati-Middletown	0	0.00	98.95	0.00	0.00	0.00	0.00	0.00	0.00
Elizabethtown MSA KY	0	0.00	99.37	0.00	0.00	0.00	0.00	0.00	0.00
Harrison County KY	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Laurel County KY	0	0.00	99.11	0.00	0.00	0.00	0.00	0.00	0.00
Lexington-Fayette	0	0.00	95.57	0.00	0.00	0.00	0.00	0.00	0.00
Madison County KY	0	0.00	99.00	0.00	0.00	0.00	0.00	0.00	0.00
McCracken County KY	0	0.00	97.39	0.00	0.00	0.00	0.00	0.00	0.00
Owensboro MSA KY	0	0.00	99.14	0.00	0.00	0.00	0.00	0.00	0.00
Rowan County KY	0	0.00	97.73	0.00	0.00	0.00	0.00	0.00	0.00
Western Non-MSA KY	0	0.00	98.34	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: KENTUCKY									
Evaluation Period: OCTOBER 27, 2009 TO JULY 23, 2012									
Assessment Area:	Prior Period Investments <sup>*</sup>		Current Period Investments		Total Investments			Unfunded Commitments <sup>**</sup>	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Louisville-Jefferson County MSA KY	0	0	1	150	1	150	89.80	0	0
<b>Limited Review:</b>									
Adair County KY	0	0	1	1	1	1	0.60	0	0
Anderson and Franklin Counties KY	0	0	2	1	2	1	0.60	0	0
Bowling Green MSA	0	0	1	1	1	1	0.60	0	0
Boyle and Marion Counties KY	0	0	2	1	2	1	0.60	0	0
Calloway County KY	0	0	1	1	1	1	0.60	0	0
Cincinnati-Middletown	0	0	1	1	1	1	0.60	0	0
Elizabethtown MSA KY	0	0	1	1	1	1	0.60	0	0
Harrison County KY	0	0	1	1	1	1	0.60	0	0
Laurel County KY	0	0	1	1	1	1	0.60	0	0
Lexington-Fayette MSA	0	0	4	2	4	2	1.20	0	0
Madison County KY	0	0	1	1	1	1	0.60	0	0
McCracken County KY	0	0	1	1	1	1	0.60	0	0
Owensboro MSA KY	0	0	1	1	1	1	0.60	0	0
Rowan County KY	0	0	1	1	1	1	0.60	0	0
Western Non-MSA KY	0	0	4	2	4	2	1.20	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: KENTUCKY																	
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011																	
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
<b>Full Review:</b>																	
Louisville-Jefferson County MSA KY	19.21	5	17.86	0.00	0.00	60.00	40.00	1	0	0	0	0	+1	5.62	22.11	37.37	34.90
<b>Limited Review:</b>																	
Adair County KY	4.29	1	3.57	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	16.77	83.23	0.00
Anderson and Franklin Counties KY	6.13	2	7.14	0.00	0.00	0.00	100	0	0	0	0	0	0	0.00	0.00	4.22	95.78
Bowling Green MSA KY	3.88	1	3.57	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	21.75	53.74	24.51
Boyle and Marion Counties	9.55	2	7.14	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	0.00	46.56	53.44
Calloway County KY	7.64	1	3.57	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	0.00	59.50	40.50
Cincinnati-Middletown MSA	2.74	1	3.57	0.00	0.00	100	0.00	0	0	0	0	0	0	4.11	18.77	66.55	10.57
Elizabethtown MSA KY	3.84	1	3.57	0.00	0.00	0.00	100	0	0	0	0	0	0	0.00	15.77	72.87	11.36
Harrison County KY	1.26	1	3.57	0.00	0.00	0.00	100	0	0	0	0	0	0	0.00	0.00	15.71	84.29
Laurel County KY	4.20	1	3.57	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	4.56	95.44	0.00
Lexington-Fayette MSA	14.53	4	14.29	0.00	0.00	75.00	0.00	0	0	0	0	0	0	8.81	21.66	41.47	27.93
Madison County KY	4.80	1	3.57	0.00	0.00	0.00	100	0	0	0	0	0	0	6.09	2.76	28.40	62.75
McCracken County KY	3.59	1	3.57	0.00	100	0.00	0.00	0	0	0	0	0	0	0.00	19.97	19.52	60.52
Owensboro MSA KY	1.56	1	3.57	0.00	0.00	0.00	100	0	0	0	0	0	0	0.00	16.43	60.78	22.79
Rowan County KY	4.31	1	3.57	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	21.47	78.53	0.00
Western Non-MSA KY	8.47	4	14.29	0.00	25.00	50.00	25.00	0	0	0	0	0	0	0.00	2.80	58.98	38.21

State of Louisiana

Table 1. Lending Volume

LENDING VOLUME												
Geography: LOUISIANA												
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011												
Assessment Area (2011):	% 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)	
<b>Full Review:</b>												
New Orleans-Metairie MSA LA	8.11	3	530	0	0	0	0	1	0	4	530	20.29
<b>Limited Review:</b>												
Alexandria MSA LA	5.41	2	257	0	0	0	0	0	0	2	257	5.19
Baton Rouge MSA LA	27.03	10	1,946	0	0	0	0	0	0	10	1,946	12.83
Houma-Bayou Cane-Thibodeaux MSA LA	2.70	1	168	0	0	0	0	0	0	1	168	3.44
Jefferson Davis Parish	8.11	3	218	0	0	0	0	0	0	3	218	4.98
Lafayette MSA LA	8.11	3	238	0	0	0	0	0	0	3	238	6.91
Lake Charles MSA LA	8.11	3	411	0	0	0	0	1	0	4	411	5.48
Lincoln Parish LA	2.70	1	104	0	0	0	0	0	0	1	104	4.78
Monroe MSA LA	2.70	1	105	0	0	0	0	0	0	1	105	6.83
Morehouse Parish LA	0.00	0	0	0	0	0	0	0	0	0	0	5.75
Shreveport-Bossier City	5.41	2	264	0	0	0	0	0	0	2	264	6.68
St Landry Parish LA	18.92	7	556	0	0	0	0	0	0	7	556	10.99
Tangipahoa Parish LA	2.70	1	208	0	0	0	0	0	0	1	208	5.85

\* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.  
 \*\* The evaluation period for Community Development Loans is from January 01, 2009 to December 31, 2011.  
 \*\*\* Deposit Data as of December 31, 2012. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: LOUISIANA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography <sup>1</sup>				
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 <sup>**</sup>	% Owner Occ Units <sup>***</sup>	% BANK Loans <sup>****</sup>	% Owner Occ Units <sup>***</sup>	% BANK Loans	% Owner Occ Units <sup>***</sup>	% BANK Loans	% Owner Occ Units <sup>***</sup>	% BANK Loans						
<b>Full Review:</b>																
New Orleans-Metairie MSA LA	0	0.00	4.41	0.00	16.22	0.00	42.55	0.00	36.82	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Alexandria MSA LA	0	0.00	2.27	0.00	15.41	0.00	49.41	0.00	32.90	0.00	0.00	0.00	0.00	0.00	0.00	
Baton Rouge MSA LA	4	80.00	6.76	0.00	18.14	0.00	24.78	25.00	50.32	75.00	0.02	0.00	0.00	0.00	0.03	
Houma-Bayou Cane-Thibodeaux MSA LA	0	0.00	0.78	0.00	14.52	0.00	69.72	0.00	14.98	0.00	0.00	0.00	0.00	0.00	0.00	
Jefferson Davis Parish	0	0.00	0.00	0.00	9.62	0.00	76.94	0.00	13.44	0.00	0.00	0.00	0.00	0.00	0.00	
Lafayette MSA LA	1	20.00	2.50	0.00	14.18	0.00	51.28	0.00	32.04	100.00	0.00	0.00	0.00	0.00	0.00	
Lake Charles MSA LA	0	0.00	1.30	0.00	17.64	0.00	47.96	0.00	33.10	0.00	0.00	0.00	0.00	0.00	0.00	
Lincoln Parish LA	0	0.00	0.00	0.00	11.59	0.00	39.36	0.00	49.05	0.00	0.00	0.00	0.00	0.00	0.00	
Monroe MSA LA	0	0.00	5.79	0.00	14.55	0.00	47.29	0.00	32.37	0.00	0.00	0.00	0.00	0.00	0.00	
Morehouse Parish LA	0	0.00	0.00	0.00	10.02	0.00	68.07	0.00	21.90	0.00	0.00	0.00	0.00	0.00	0.00	
Shreveport-Bossier City	0	0.00	5.85	0.00	23.24	0.00	27.68	0.00	43.23	0.00	0.00	0.00	0.00	0.00	0.00	
St Landry Parish LA	0	0.00	0.00	0.00	23.51	0.00	68.41	0.00	8.08	0.00	0.00	0.00	0.00	0.00	0.00	
Tangipahoa Parish LA	0	0.00	0.00	0.00	6.69	0.00	47.41	0.00	45.90	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: LOUISIANA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	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						
<b>Full Review:</b>																
New Orleans-Metairie MSA LA	0	0.00	4.41	0.00	16.22	0.00	42.55	0.00	36.82	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Alexandria MSA LA	0	0.00	2.27	0.00	15.41	0.00	49.41	0.00	32.90	0.00	0.00	0.00	0.00	0.00	0.00	
Baton Rouge MSA LA	0	0.00	6.76	0.00	18.14	0.00	24.78	0.00	50.32	0.00	0.00	0.00	0.00	0.00	0.00	
Houma-Bayou Cane-Thibodeaux MSA LA	0	0.00	0.78	0.00	14.52	0.00	69.72	0.00	14.98	0.00	0.00	0.00	0.00	0.00	0.00	
Jefferson Davis Parish	1	50.00	0.00	0.00	9.62	0.00	76.94	100.00	13.44	0.00	0.00	0.00	0.00	0.00	0.00	
Lafayette MSA LA	1	50.00	2.50	0.00	14.18	0.00	51.28	100.00	32.04	0.00	0.00	0.00	0.00	0.00	0.00	
Lake Charles MSA LA	0	0.00	1.30	0.00	17.64	0.00	47.96	0.00	33.10	0.00	0.00	0.00	0.00	0.00	0.00	
Lincoln Parish LA	0	0.00	0.00	0.00	11.59	0.00	39.36	0.00	49.05	0.00	0.00	0.00	0.00	0.00	0.00	
Monroe MSA LA	0	0.00	5.79	0.00	14.55	0.00	47.29	0.00	32.37	0.00	0.00	0.00	0.00	0.00	0.00	
Morehouse Parish LA	0	0.00	0.00	0.00	10.02	0.00	68.07	0.00	21.90	0.00	0.00	0.00	0.00	0.00	0.00	
Shreveport-Bossier City MSA LA	0	0.00	5.85	0.00	23.24	0.00	27.68	0.00	43.23	0.00	0.00	0.00	0.00	0.00	0.00	
St Landry Parish LA	0	0.00	0.00	0.00	23.51	0.00	68.41	0.00	8.08	0.00	0.00	0.00	0.00	0.00	0.00	
Tangipahoa Parish LA	0	0.00	0.00	0.00	6.69	0.00	47.41	0.00	45.90	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: LOUISIANA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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									
<b>Full Review:</b>																								
New Orleans-Metairie MSA LA	3	10.00	4.41	0.00	16.22	0.00	42.55	33.33	36.82	66.67	0.00	0.00	0.00	0.00	0.00									
<b>Limited Review:</b>																								
Alexandria MSA LA	2	6.67	2.27	0.00	15.41	0.00	49.41	50.00	32.90	50.00	0.00	0.00	0.00	0.00	0.00									
Baton Rouge MSA LA	6	20.00	6.76	0.00	18.14	0.00	24.78	0.00	50.32	100.00	0.00	0.00	0.00	0.00	0.00									
Houma-Bayou Cane-Thibodeaux MSA LA	1	3.33	0.78	0.00	14.52	0.00	69.72	100.00	14.98	0.00	0.00	0.00	0.00	0.00	0.00									
Jefferson Davis Parish	2	6.67	0.00	0.00	9.62	0.00	76.94	50.00	13.44	50.00	0.00	0.00	0.00	0.00	0.00									
Lafayette MSA LA	1	3.33	2.50	0.00	14.18	100.00	51.28	0.00	32.04	0.00	0.00	0.00	0.00	0.00	0.00									
Lake Charles MSA LA	3	10.00	1.30	0.00	17.64	33.33	47.96	0.00	33.10	66.67	0.00	0.00	0.00	0.00	0.00									
Lincoln Parish LA	1	3.33	0.00	0.00	11.59	0.00	39.36	100.00	49.05	0.00	0.00	0.00	0.00	0.00	0.00									
Monroe MSA LA	1	3.33	5.79	0.00	14.55	0.00	47.29	100.00	32.37	0.00	0.00	0.00	0.00	0.00	0.00									
Morehouse Parish LA	0	0.00	0.00	0.00	10.02	0.00	68.07	0.00	21.90	0.00	0.00	0.00	0.00	0.00	0.00									
Shreveport-Bossier City MSA LA	2	6.67	5.85	0.00	23.24	0.00	27.68	50.00	43.23	50.00	0.00	0.00	0.00	0.00	0.00									
St Landry Parish LA	7	23.33	0.00	0.00	23.51	28.57	68.41	57.14	8.08	14.29	0.00	0.00	0.00	0.00	0.00									
Tangipahoa Parish LA	1	3.33	0.00	0.00	6.69	0.00	47.41	100.00	45.90	0.00	0.00	0.00	0.00	0.00	0.00									

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: LOUISIANA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography				
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						
<b>Full Review:</b>																
New Orleans-Metairie MSA LA	0	0.00	16.38	0.00	27.14	0.00	32.69	0.00	23.79	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Alexandria MSA LA	0	0.00	5.36	0.00	20.99	0.00	25.01	0.00	48.63	0.00	0.00	0.00	0.00	0.00	0.00	
Baton Rouge MSA LA	0	0.00	16.55	0.00	21.29	0.00	23.71	0.00	38.44	0.00	0.00	0.00	0.00	0.00	0.00	
Houma-Bayou Cane-Thibodaux MSA LA	0	0.00	1.72	0.00	8.01	0.00	61.93	0.00	28.34	0.00	0.00	0.00	0.00	0.00	0.00	
Jefferson Davis Parish	0	0.00	0.00	0.00	6.43	0.00	45.78	0.00	47.79	0.00	0.00	0.00	0.00	0.00	0.00	
Lafayette MSA LA	0	0.00	3.79	0.00	8.96	0.00	50.79	0.00	36.46	0.00	0.00	0.00	0.00	0.00	0.00	
Lake Charles MSA LA	0	0.00	1.23	0.00	41.68	0.00	25.53	0.00	31.56	0.00	0.00	0.00	0.00	0.00	0.00	
Lincoln Parish LA	0	0.00	0.00	0.00	28.21	0.00	46.36	0.00	25.44	0.00	0.00	0.00	0.00	0.00	0.00	
Monroe MSA LA	0	0.00	8.39	0.00	10.43	0.00	33.81	0.00	47.38	0.00	0.00	0.00	0.00	0.00	0.00	
Morehouse Parish LA	0	0.00	0.00	0.00	13.62	0.00	73.01	0.00	13.37	0.00	0.00	0.00	0.00	0.00	0.00	
Shreveport-Bossier City MSA LA	0	0.00	11.48	0.00	16.98	0.00	36.54	0.00	35.00	0.00	0.00	0.00	0.00	0.00	0.00	
St Landry Parish LA	0	0.00	0.00	0.00	53.21	0.00	42.86	0.00	3.93	0.00	0.00	0.00	0.00	0.00	0.00	
Tangipahoa Parish LA	0	0.00	0.00	0.00	11.66	0.00	41.36	0.00	46.98	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: LOUISIANA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography'				
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 Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans						
<b>Full Review:</b>																
New Orleans-Metairie MSA LA	0	0.00	5.70	0.00	18.63	0.00	36.87	0.00	38.80	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Alexandria MSA LA	0	0.00	7.44	0.00	16.64	0.00	42.93	0.00	32.99	0.00	0.00	0.00	0.00	0.00	0.00	
Baton Rouge MSA	0	0.00	8.07	0.00	20.37	0.00	25.21	0.00	46.35	0.00	0.00	0.00	0.00	0.00	0.00	
Houma-Bayou Cane-Thibodeaux MSA LA	0	0.00	1.48	0.00	13.11	0.00	68.14	0.00	17.02	0.00	0.00	0.00	0.00	0.00	0.00	
Jefferson Davis Parish LA	0	0.00	0.00	0.00	9.99	0.00	60.87	0.00	29.15	0.00	0.00	0.00	0.00	0.00	0.00	
Lafayette MSA LA	0	0.00	2.82	0.00	11.88	0.00	46.61	0.00	38.69	0.00	0.00	0.00	0.00	0.00	0.00	
Lake Charles MSA	0	0.00	1.39	0.00	27.41	0.00	43.95	0.00	27.25	0.00	0.00	0.00	0.00	0.00	0.00	
Lincoln Parish LA	0	0.00	0.00	0.00	15.83	0.00	34.54	0.00	49.63	0.00	0.00	0.00	0.00	0.00	0.00	
Monroe MSA LA	0	0.00	9.26	0.00	21.35	0.00	39.45	0.00	29.94	0.00	0.00	0.00	0.00	0.00	0.00	
Morehouse Parish	0	0.00	0.00	0.00	9.28	0.00	70.62	0.00	20.10	0.00	0.00	0.00	0.00	0.00	0.00	
Shreveport-Bossier City MSA LA	0	0.00	6.67	0.00	26.63	0.00	31.28	0.00	35.43	0.00	0.00	0.00	0.00	0.00	0.00	
St Landry Parish LA	0	0.00	0.00	0.00	33.33	0.00	59.66	0.00	7.01	0.00	0.00	0.00	0.00	0.00	0.00	
Tangipahoa Parish	0	0.00	0.00	0.00	7.87	0.00	53.92	0.00	38.21	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2010).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: LOUISIANA		Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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						
<b>Full Review:</b>																					
New Orleans-Metairie MSA LA	0	0.00	3.52	0.00	13.67	0.00	46.76	0.00	36.05	0.00	0.00	0.00	0.00	0.00	0.00						
<b>Limited Review:</b>																					
Alexandria MSA LA	0	0.00	1.81	0.00	9.37	0.00	54.08	0.00	34.74	0.00	0.00	0.00	0.00	0.00	0.00						
Baton Rouge MSA LA	0	0.00	4.34	0.00	11.39	0.00	24.95	0.00	59.31	0.00	0.00	0.00	0.00	0.00	0.00						
Houma-Bayou Cane-Thibodeaux MSA LA	0	0.00	0.31	0.00	11.91	0.00	68.65	0.00	19.12	0.00	0.00	0.00	0.00	0.00	0.00						
Jefferson Davis Parish	0	0.00	0.00	0.00	1.14	0.00	92.57	0.00	6.29	0.00	0.00	0.00	0.00	0.00	0.00						
Lafayette MSA LA	0	0.00	1.58	0.00	12.67	0.00	50.23	0.00	35.52	0.00	0.00	0.00	0.00	0.00	0.00						
Lake Charles MSA LA	0	0.00	0.32	0.00	14.29	0.00	47.30	0.00	38.10	0.00	0.00	0.00	0.00	0.00	0.00						
Lincoln Parish LA	0	0.00	0.00	0.00	5.32	0.00	38.30	0.00	56.38	0.00	0.00	0.00	0.00	0.00	0.00						
Monroe MSA LA	0	0.00	2.19	0.00	11.25	0.00	54.69	0.00	31.87	0.00	0.00	0.00	0.00	0.00	0.00						
Morehouse Parish LA	0	0.00	0.00	0.00	0.54	0.00	87.03	0.00	12.43	0.00	0.00	0.00	0.00	0.00	0.00						
Shreveport-Bossier City MSA LA	0	0.00	4.41	0.00	14.60	0.00	34.16	0.00	46.83	0.00	0.00	0.00	0.00	0.00	0.00						
St Landry Parish LA	0	0.00	0.00	0.00	18.57	0.00	71.43	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00						
Tangipahoa Parish LA	0	0.00	0.00	0.00	6.33	0.00	50.68	0.00	42.99	0.00	0.00	0.00	0.00	0.00	0.00						

\* Based on 2010 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 (2010).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: LOUISIANA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share <sup>7</sup>				
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 <sup>27</sup>	% BANK Loans****	% Families***	% BANK Loans***	% Families***	% BANK Loans***						
<b>Full Review:</b>																
New Orleans-Metairie MSA LA	0	0.00	23.82	0.00	16.31	0.00	18.91	0.00	40.96	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Alexandria MSA LA	0	0.00	23.11	0.00	16.73	0.00	19.04	0.00	41.12	0.00	0.00	0.00	0.00	0.00	0.00	
Baton Rouge MSA LA	4	80.00	22.99	0.00	15.31	25.00	17.97	0.00	43.73	75.00	0.02	0.00	0.00	0.00	0.04	
Houma-Bayou Cane-Thibodeaux MSA LA	0	0.00	22.82	0.00	16.00	0.00	20.83	0.00	40.36	0.00	0.00	0.00	0.00	0.00	0.00	
Jefferson Davis Parish	0	0.00	22.73	0.00	16.62	0.00	19.40	0.00	41.25	0.00	0.00	0.00	0.00	0.00	0.00	
Lafayette MSA LA	1	20.00	23.34	0.00	16.00	0.00	19.69	0.00	40.97	100.00	0.00	0.00	0.00	0.00	0.00	
Lake Charles MSA LA	0	0.00	22.43	0.00	16.77	0.00	19.63	0.00	41.17	0.00	0.00	0.00	0.00	0.00	0.00	
Lincoln Parish LA	0	0.00	22.43	0.00	12.22	0.00	15.79	0.00	49.56	0.00	0.00	0.00	0.00	0.00	0.00	
Monroe MSA LA	0	0.00	23.22	0.00	16.74	0.00	18.93	0.00	41.11	0.00	0.00	0.00	0.00	0.00	0.00	
Morehouse Parish LA	0	0.00	26.84	0.00	15.83	0.00	18.42	0.00	38.91	0.00	0.00	0.00	0.00	0.00	0.00	
Shreveport-Bossier City MSA LA	0	0.00	25.80	0.00	16.17	0.00	18.79	0.00	39.24	0.00	0.00	0.00	0.00	0.00	0.00	
St Landry Parish LA	0	0.00	29.86	0.00	16.11	0.00	18.03	0.00	36.00	0.00	0.00	0.00	0.00	0.00	0.00	
Tangipahoa Parish LA	0	0.00	21.60	0.00	13.78	0.00	18.06	0.00	46.56	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)  
 \*\* 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 Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.  
 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: LOUISIANA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share <sup>7</sup>				
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 <sup>**</sup>	% Families <sup>*</sup>	% BANK Loans <sup>****</sup>	% Families <sup>28</sup>	% BANK Loans <sup>****</sup>	% Families <sup>***</sup>	% BANK Loans <sup>****</sup>	% Families <sup>***</sup>	% BANK Loans <sup>****</sup>						
<b>Full Review:</b>																
New Orleans-Metairie MSA LA	0	0.00	23.82	0.00	16.31	0.00	18.91	0.00	40.96	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Alexandria MSA LA	0	0.00	23.11	0.00	16.73	0.00	19.04	0.00	41.12	0.00	0.00	0.00	0.00	0.00	0.00	
Baton Rouge MSA LA	0	0.00	22.99	0.00	15.31	0.00	17.97	0.00	43.73	0.00	0.00	0.00	0.00	0.00	0.00	
Houma-Bayou Cane-Thibodeaux MSA LA	0	0.00	22.82	0.00	16.00	0.00	20.83	0.00	40.36	0.00	0.00	0.00	0.00	0.00	0.00	
Jefferson Davis Parish	1	50.00	22.73	0.00	16.62	0.00	19.40	0.00	41.25	100.00	0.00	0.00	0.00	0.00	0.00	
Lafayette MSA LA	1	50.00	23.34	0.00	16.00	100.00	19.69	0.00	40.97	0.00	0.00	0.00	0.00	0.00	0.00	
Lake Charles MSA LA	0	0.00	22.43	0.00	16.77	0.00	19.63	0.00	41.17	0.00	0.00	0.00	0.00	0.00	0.00	
Lincoln Parish LA	0	0.00	22.43	0.00	12.22	0.00	15.79	0.00	49.56	0.00	0.00	0.00	0.00	0.00	0.00	
Monroe MSA LA	0	0.00	23.22	0.00	16.74	0.00	18.93	0.00	41.11	0.00	0.00	0.00	0.00	0.00	0.00	
Morehouse Parish LA	0	0.00	26.84	0.00	15.83	0.00	18.42	0.00	38.91	0.00	0.00	0.00	0.00	0.00	0.00	
Shreveport-Bossier City MSA LA	0	0.00	25.80	0.00	16.17	0.00	18.79	0.00	39.24	0.00	0.00	0.00	0.00	0.00	0.00	
St Landry Parish LA	0	0.00	29.86	0.00	16.11	0.00	18.03	0.00	36.00	0.00	0.00	0.00	0.00	0.00	0.00	
Tangipahoa Parish LA	0	0.00	21.60	0.00	13.78	0.00	18.06	0.00	46.56	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)  
 \*\* 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 Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.  
 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: LOUISIANA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share <sup>1</sup>				
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 <sup>**</sup>	% Families <sup>*</sup>	% BANK Loans <sup>****</sup>	% Families <sup>29</sup>	% BANK Loans <sup>****</sup>	% Families <sup>***</sup>	% BANK Loans <sup>****</sup>	% Families <sup>***</sup>	% BANK Loans <sup>****</sup>						
<b>Full Review:</b>																
New Orleans-Metairie MSA LA	3	10.00	23.82	0.00	16.31	0.00	18.91	100.00	40.96	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Alexandria MSA LA	2	6.67	23.11	0.00	16.73	0.00	19.04	0.00	41.12	100.00	0.00	0.00	0.00	0.00	0.00	
Baton Rouge MSA LA	6	20.00	22.99	0.00	15.31	16.67	17.97	16.67	43.73	66.67	0.00	0.00	0.00	0.00	0.00	
Houma-Bayou Cane-Thibodeaux MSA LA	1	3.33	22.82	0.00	16.00	0.00	20.83	0.00	40.36	100.00	0.00	0.00	0.00	0.00	0.00	
Jefferson Davis Parish	2	6.67	22.73	0.00	16.62	0.00	19.40	0.00	41.25	100.00	0.00	0.00	0.00	0.00	0.00	
Lafayette MSA LA	1	3.33	23.34	0.00	16.00	0.00	19.69	0.00	40.97	100.00	0.00	0.00	0.00	0.00	0.00	
Lake Charles MSA LA	3	10.00	22.43	0.00	16.77	33.33	19.63	0.00	41.17	66.67	0.00	0.00	0.00	0.00	0.00	
Lincoln Parish LA	1	3.33	22.43	0.00	12.22	0.00	15.79	100.00	49.56	0.00	0.00	0.00	0.00	0.00	0.00	
Monroe MSA LA	1	3.33	23.22	0.00	16.74	0.00	18.93	0.00	41.11	100.00	0.00	0.00	0.00	0.00	0.00	
Morehouse Parish LA	0	0.00	26.84	0.00	15.83	0.00	18.42	0.00	38.91	0.00	0.00	0.00	0.00	0.00	0.00	
Shreveport-Bossier City MSA LA	2	6.67	25.80	0.00	16.17	0.00	18.79	0.00	39.24	100.00	0.00	0.00	0.00	0.00	0.00	
St Landry Parish LA	7	23.33	29.86	0.00	16.11	28.57	18.03	42.86	36.00	28.57	0.00	0.00	0.00	0.00	0.00	
Tangipahoa Parish LA	1	3.33	21.60	0.00	13.78	0.00	18.06	0.00	46.56	100.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)  
 \*\* 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 Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.  
 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: LOUISIANA			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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
<b>Full Review:</b>									
New Orleans-Metairie MSA LA	0	0.00	78.18	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Alexandria MSA LA	0	0.00	77.58	0.00	0.00	0.00	0.00	0.00	0.00
Baton Rouge MSA LA	0	0.00	75.22	0.00	0.00	0.00	0.00	0.00	0.00
Houma-Bayou Cane-Thibodeaux MSA LA	0	0.00	78.60	0.00	0.00	0.00	0.00	0.00	0.00
Jefferson Davis Parish	0	0.00	76.82	0.00	0.00	0.00	0.00	0.00	0.00
Lafayette MSA LA	0	0.00	76.91	0.00	0.00	0.00	0.00	0.00	0.00
Lake Charles MSA LA	0	0.00	77.79	0.00	0.00	0.00	0.00	0.00	0.00
Lincoln Parish LA	0	0.00	79.99	0.00	0.00	0.00	0.00	0.00	0.00
Monroe MSA LA	0	0.00	80.13	0.00	0.00	0.00	0.00	0.00	0.00
Morehouse Parish LA	0	0.00	82.03	0.00	0.00	0.00	0.00	0.00	0.00
Shreveport-Bossier City MSA LA	0	0.00	78.59	0.00	0.00	0.00	0.00	0.00	0.00
St Landry Parish LA	0	0.00	77.67	0.00	0.00	0.00	0.00	0.00	0.00
Tangipahoa Parish LA	0	0.00	78.84	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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&amp;B - 2010).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: LOUISIANA			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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 \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
New Orleans-Metairie MSA	0	0.00	95.76	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Alexandria MSA LA	0	0.00	95.17	0.00	0.00	0.00	0.00	0.00	0.00
Baton Rouge MSA LA	0	0.00	94.39	0.00	0.00	0.00	0.00	0.00	0.00
Houma-Bayou Cane-Thibodeaux MSA LA	0	0.00	95.92	0.00	0.00	0.00	0.00	0.00	0.00
Jefferson Davis Parish LA	0	0.00	97.71	0.00	0.00	0.00	0.00	0.00	0.00
Lafayette MSA LA	0	0.00	97.74	0.00	0.00	0.00	0.00	0.00	0.00
Lake Charles MSA LA	0	0.00	96.51	0.00	0.00	0.00	0.00	0.00	0.00
Lincoln Parish LA	0	0.00	90.43	0.00	0.00	0.00	0.00	0.00	0.00
Monroe MSA LA	0	0.00	98.44	0.00	0.00	0.00	0.00	0.00	0.00
Morehouse Parish LA	0	0.00	97.30	0.00	0.00	0.00	0.00	0.00	0.00
Shreveport-Bossier City MSA LA	0	0.00	94.49	0.00	0.00	0.00	0.00	0.00	0.00
St Landry Parish LA	0	0.00	98.10	0.00	0.00	0.00	0.00	0.00	0.00
Tangipahoa Parish LA	0	0.00	95.93	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: LOUISIANA									
Evaluation Period: OCTOBER 23, 2009 TO JULY 23, 2012									
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
New Orleans-Metairie MSA LA	0	0	1	150	1	150	68.21	0	0
<b>Limited Review:</b>									
Alexandria MSA LA	0	0	1	1	1	1	0.45	0	0
Baton Rouge MSA LA	0	0	2	20	2	20	9.10	0	0
Houma-Bayou Cane-Thibodeaux MSA LA	0	0	1	1	1	1	0.45	0	0
Jefferson Davis Parish	0	0	1	1	1	1	0.45	0	0
Lafayette MSA LA	0	0	2	40	2	40	18.19	0	0
Lake Charles MSA LA	0	0	2	1	2	1	0.45	0	0
Lincoln Parish LA	0	0	1	1	1	1	0.45	0	0
Monroe MSA LA	0	0	1	1	1	1	0.45	0	0
Morehouse Parish LA	0	0	1	1	1	1	0.45	0	0
Shreveport-Bossier City MSA LA	0	0	1	1	1	1	0.45	0	0
St Landry Parish LA	0	0	1	1	1	1	0.45	0	0
Tangipahoa Parish LA	0	0	1	1	1	1	0.45	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: LOUISIANA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011									
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
<b>Full Review:</b>																	
New Orleans-Metairie MSA LA	20.29	4	23.53	0.00	0.00	50.00	50.00	3	0	0	0	+1	+2	10.40	21.36	38.40	29.83
<b>Limited Review:</b>																	
Alexandria MSA LA	5.19	1	5.88	0.00	0.00	100	0.00	0	0	0	0	0	0	4.15	19.61	46.76	29.48
Baton Rouge MSA LA	12.83	2	11.76	0.00	0.00	50.00	50.00	0	0	0	0	0	0	12.49	22.43	23.52	41.57
Houma-Bayou Cane-Thibodeaux MSA LA	3.44	1	5.88	0.00	0.00	100	0.00	0	0	0	0	0	0	1.28	15.59	68.29	14.53
Jefferson Davis Parish	4.98	1	5.88	0.00	0.00	0.00	100	0	0	0	0	0	0	0.00	12.42	73.57	14.02
Lafayette MSA LA	6.91	1	5.88	0.00	0.00	100	0.00	0	0	0	0	0	0	4.09	15.35	50.72	29.84
Lake Charles MSA LA	5.48	1	5.88	0.00	100	0.00	0.00	0	0	0	0	0	0	2.03	23.18	44.76	30.03
Lincoln Parish LA	4.78	1	5.88	0.00	0.00	0.00	100	0	0	0	0	0	0	0.00	15.34	47.04	37.61
Monroe MSA LA	6.83	1	5.88	0.00	0.00	0.00	100	0	0	0	0	0	0	10.40	18.46	41.49	29.66
Morehouse Parish LA	5.75	1	5.88	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	13.36	68.03	18.61
Shreveport-Bossier City MSA LA	6.68	1	5.88	0.00	0.00	100	0.00	1	0	0	0	+1	0	9.29	28.10	27.28	35.33
St Landry Parish LA	10.99	1	5.88	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	29.23	63.66	7.11
Tangipahoa Parish LA	5.85	1	5.88	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	7.96	48.42	43.62

## State of Maryland

Table 1. Lending Volume

LENDING VOLUME												
Geography: MARYLAND												
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011												
Assessment Area (2011):	% 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)	
<b>Full Review:</b>												
Baltimore-Towson MSA MD	61.11	20	3,515	1	217	0	0	1	0	22	3,732	42.08
<b>Limited Review:</b>												
Bethesda-Rockville-Frederick MD	16.67	6	1,181	0	0	0	0	0	0	6	1,181	3.07
Salisbury MSA MD	2.78	1	110	0	0	0	0	0	0	1	110	21.05
St Mary's County MD	5.56	2	264	0	0	0	0	0	0	2	264	4.65
Washington-Arlington-Alexandria MSA MD	11.11	4	728	0	0	0	0	0	0	4	728	8.46
Worcester County MD	2.78	1	171	0	0	0	0	0	0	1	171	20.69

\* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from January 01, 2009 to December 31, 2011.

\*\*\* Deposit Data as of December 31, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: MARYLAND					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography				
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						
<b>Full Review:</b>																
Baltimore-Towson MSA MD	1	50.00	4.55	0.00	16.09	0.00	42.83	100.00	36.52	0.00	0.00	0.00	0.00	0.01	0.00	
<b>Limited Review:</b>																
Bethesda-Rockville-Frederick MD	1	50.00	0.57	0.00	16.20	0.00	49.83	100.00	33.40	0.00	0.00	0.00	0.00	0.00	0.00	
Salisbury MSA MD	0	0.00	0.23	0.00	12.76	0.00	69.54	0.00	17.47	0.00	0.00	0.00	0.00	0.00	0.00	
St Mary's County MD	0	0.00	0.00	0.00	0.03	0.00	30.51	0.00	69.46	0.00	0.00	0.00	0.00	0.00	0.00	
Washington-Arlington-Alexandria MSA MD	0	0.00	1.15	0.00	26.78	0.00	55.35	0.00	16.72	0.00	0.00	0.00	0.00	0.00	0.00	
Worcester County MD	0	0.00	0.00	0.00	13.35	0.00	86.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: MARYLAND				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography				
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						
<b>Full Review:</b>																
Baltimore-Towson MSA MD	1	100.00	4.55	0.00	16.09	0.00	42.83	100.00	36.52	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Bethesda-Rockville-Frederick MD	0	0.00	0.57	0.00	16.20	0.00	49.83	0.00	33.40	0.00	0.00	0.00	0.00	0.00	0.00	
Salisbury MSA MD	0	0.00	0.23	0.00	12.76	0.00	69.54	0.00	17.47	0.00	0.00	0.00	0.00	0.00	0.00	
St Mary's County MD	0	0.00	0.00	0.00	0.03	0.00	30.51	0.00	69.46	0.00	0.00	0.00	0.00	0.00	0.00	
Washington-Arlington-Alexandria MSA MD	0	0.00	1.15	0.00	26.78	0.00	55.35	0.00	16.72	0.00	0.00	0.00	0.00	0.00	0.00	
Worcester County MD	0	0.00	0.00	0.00	13.35	0.00	86.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: MARYLAND				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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					
<b>Full Review:</b>																				
Baltimore-Towson MSA MD	18	58.06	4.55	5.56	16.09	16.67	42.83	33.33	36.52	44.44	0.01	0.00	0.02	0.02	0.01					
<b>Limited Review:</b>																				
Bethesda-Rockville-Frederick MD	5	16.13	0.57	0.00	16.20	20.00	49.83	20.00	33.40	60.00	0.01	0.00	0.02	0.00	0.00					
Salisbury MSA MD	1	3.23	0.23	0.00	12.76	0.00	69.54	100.00	17.47	0.00	0.00	0.00	0.00	0.00	0.00					
St Mary's County MD	2	6.45	0.00	0.00	0.03	0.00	30.51	50.00	69.46	50.00	0.03	0.00	0.00	0.09	0.00					
Washington-Arlington-Alexandria MSA MD	4	12.90	1.15	0.00	26.78	0.00	55.35	75.00	16.72	25.00	0.00	0.00	0.00	0.00	0.00					
Worcester County MD	1	3.23	0.00	0.00	13.35	0.00	86.65	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: MARYLAND					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography				
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						
<b>Full Review:</b>																
Baltimore-Towson MSA MD	0	0.00	9.27	0.00	27.09	0.00	44.67	0.00	18.97	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Bethesda-Rockville-Frederick MD	0	0.00	1.69	0.00	44.59	0.00	41.98	0.00	11.74	0.00	0.00	0.00	0.00	0.00	0.00	
Salisbury MSA MD	0	0.00	2.73	0.00	29.21	0.00	60.23	0.00	7.83	0.00	0.00	0.00	0.00	0.00	0.00	
St Mary's County MD	0	0.00	0.00	0.00	19.37	0.00	58.93	0.00	21.70	0.00	0.00	0.00	0.00	0.00	0.00	
Washington-Arlington-Alexandria MSA MD	0	0.00	6.15	0.00	65.29	0.00	26.37	0.00	2.19	0.00	0.00	0.00	0.00	0.00	0.00	
Worcester County MD	0	0.00	0.00	0.00	3.76	0.00	96.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: MARYLAND		Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography <sup>1</sup>										
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
<b>Full Review:</b>																					
Baltimore-Towson MSA MD	1	100.00	4.91	0.00	15.25	100.00	42.21	0.00	37.59	0.00	0.00	0.00	0.00	0.00	0.00						
<b>Limited Review:</b>																					
Bethesda-Rockville-Frederick MD	0	0.00	1.05	0.00	21.73	0.00	46.29	0.00	30.92	0.00	0.00	0.00	0.00	0.00	0.00						
Salisbury MSA MD	0	0.00	1.26	0.00	16.39	0.00	62.68	0.00	19.62	0.00	0.00	0.00	0.00	0.00	0.00						
St Mary's County MD	0	0.00	0.00	0.00	3.11	0.00	31.72	0.00	65.16	0.00	0.00	0.00	0.00	0.00	0.00						
Washington-Arlington-Alexandria MSA MD	0	0.00	1.98	0.00	26.59	0.00	54.55	0.00	16.88	0.00	0.00	0.00	0.00	0.00	0.00						
Worcester County MD	0	0.00	0.00	0.00	15.98	0.00	84.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						

\* Based on 2010 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 (2010).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: MARYLAND					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography <sup>1</sup>				
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 <sup>**</sup>	% of Farms <sup>***</sup>	% BANK Loans	% of Farms <sup>**</sup> *	% BANK Loans	% of Farms <sup>***</sup>	% BANK Loans	% of Farms <sup>*</sup>	% BANK Loans						
<b>Full Review:</b>																
Baltimore-Towson MSA MD	0	0.00	0.70	0.00	5.90	0.00	46.04	0.00	47.36	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Bethesda-Rockville-Frederick MD	0	0.00	0.60	0.00	17.46	0.00	58.38	0.00	23.56	0.00	0.00	0.00	0.00	0.00	0.00	
Salisbury MSA MD	0	0.00	0.69	0.00	6.86	0.00	71.17	0.00	21.28	0.00	0.00	0.00	0.00	0.00	0.00	
St Mary's County MD	0	0.00	0.00	0.00	0.00	0.00	30.06	0.00	69.94	0.00	0.00	0.00	0.00	0.00	0.00	
Washington-Arlington-Alexandria MSA MD	0	0.00	0.81	0.00	16.11	0.00	61.21	0.00	21.88	0.00	0.00	0.00	0.00	0.00	0.00	
Worcester County MD	0	0.00	0.00	0.00	12.17	0.00	87.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2010).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: MARYLAND					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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 30	% BANK Loans****	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****						
<b>Full Review:</b>																
Baltimore-Towson MSA MD	1	50.00	20.46	0.00	17.74	100.00	22.48	0.00	39.33	0.00	0.00	0.00	0.01	0.00	0.00	
<b>Limited Review:</b>																
Bethesda-Rockville-Frederick MD	1	50.00	18.47	0.00	19.10	100.00	23.46	0.00	38.97	0.00	0.00	0.00	0.00	0.00	0.00	
Salisbury MSA MD	0	0.00	21.13	0.00	17.82	0.00	22.01	0.00	39.03	0.00	0.00	0.00	0.00	0.00	0.00	
St Mary's County MD	0	0.00	12.42	0.00	14.03	0.00	22.19	0.00	51.36	0.00	0.00	0.00	0.00	0.00	0.00	
Washington-Arlington-Alexandria MSA MD	0	0.00	22.90	0.00	21.70	0.00	24.69	0.00	30.71	0.00	0.00	0.00	0.00	0.00	0.00	
Worcester County MD	0	0.00	20.17	0.00	19.45	0.00	25.53	0.00	34.85	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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: MARYLAND					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share <sup>1</sup>				
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 <sup>31</sup>	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
<b>Full Review:</b>																
Baltimore-Towson MSA MD	1	100.00	20.46	100.00	17.74	0.00	22.48	0.00	39.33	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Bethesda-Rockville-Frederick MD	0	0.00	18.47	0.00	19.10	0.00	23.46	0.00	38.97	0.00	0.00	0.00	0.00	0.00	0.00	
Salisbury MSA MD	0	0.00	21.13	0.00	17.82	0.00	22.01	0.00	39.03	0.00	0.00	0.00	0.00	0.00	0.00	
St Mary's County MD	0	0.00	12.42	0.00	14.03	0.00	22.19	0.00	51.36	0.00	0.00	0.00	0.00	0.00	0.00	
Washington-Arlington-Alexandria MSA MD	0	0.00	22.90	0.00	21.70	0.00	24.69	0.00	30.71	0.00	0.00	0.00	0.00	0.00	0.00	
Worcester County MD	0	0.00	20.17	0.00	19.45	0.00	25.53	0.00	34.85	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

<sup>31</sup> 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: MARYLAND				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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 <sup>32</sup>	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Baltimore-Towson MSA MD	18	58.06	20.46	5.56	17.74	55.56	22.48	22.22	39.33	16.67	0.02	0.02	0.06	0.01	0.00	
<b>Limited Review:</b>																
Bethesda-Rockville-Frederick MD	5	16.13	18.47	0.00	19.10	40.00	23.46	20.00	38.97	40.00	0.01	0.00	0.01	0.01	0.00	
Salisbury MSA MD	1	3.23	21.13	0.00	17.82	100.00	22.01	0.00	39.03	0.00	0.00	0.00	0.00	0.00	0.00	
St Mary's County MD	2	6.45	12.42	0.00	14.03	50.00	22.19	0.00	51.36	50.00	0.04	0.00	0.41	0.00	0.00	
Washington-Arlington-Alexandria MSA MD	4	12.90	22.90	25.00	21.70	50.00	24.69	25.00	30.71	0.00	0.00	0.00	0.00	0.00	0.00	
Worcester County MD	1	3.23	20.17	0.00	19.45	0.00	25.53	0.00	34.85	100.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

<sup>32</sup> 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: MARYLAND			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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 <sup>7</sup>	
	#	% of Total <sup>**</sup>	% of Businesses <sup>***</sup>	% BANK Loans <sup>****</sup>	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Baltimore-Towson MSA MD	1	100.00	77.78	0.00	0.00	100.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Bethesda-Rockville-Frederick MD	0	0.00	79.44	0.00	0.00	0.00	0.00	0.00	0.00
Salisbury MSA MD	0	0.00	76.51	0.00	0.00	0.00	0.00	0.00	0.00
St Mary's County MD	0	0.00	76.08	0.00	0.00	0.00	0.00	0.00	0.00
Washington-Arlington-Alexandria MSA MD	0	0.00	81.10	0.00	0.00	0.00	0.00	0.00	0.00
Worcester County MD	0	0.00	77.40	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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&amp;B - 2010).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: MARYLAND			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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 \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Baltimore-Towson MSA MD	0	0.00	95.39	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Bethesda-Rockville-Frederick MD	0	0.00	94.30	0.00	0.00	0.00	0.00	0.00	0.00
Salisbury MSA MD	0	0.00	95.88	0.00	0.00	0.00	0.00	0.00	0.00
St Mary's County MD	0	0.00	95.38	0.00	0.00	0.00	0.00	0.00	0.00
Washington-Arlington-Alexandria MSA MD	0	0.00	94.36	0.00	0.00	0.00	0.00	0.00	0.00
Worcester County MD	0	0.00	98.26	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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&amp;B - 2010).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: MARYLAND									
Evaluation Period: OCTOBER 27, 2009 TO JULY 23, 2012									
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Baltimore-Towson MSA MD	0	0	4	441	4	441	54.92	0	0
<b>Limited Review:</b>									
Bethesda-Rockville-Frederick MD	0	0	1	1	1	1	0.12	0	0
Salisbury MSA MD	0	0	2	1	2	1	0.12	0	0
St Mary's County MD	0	0	2	100	2	100	12.47	0	0
Washington-Arlington-Alexandria MSA MD	0	0	2	259	2	259	32.25	0	0
Worcester County MD	0	0	1	1	1	1	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: MARYLAND				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011									
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
<b>Full Review:</b>																	
Baltimore-Towson MSA MD	42.08	5	45.45	0.00	0.00	80.00	20.00	1	0	0	0	0	+1	8.92	20.01	40.13	30.53
<b>Limited Review:</b>																	
Bethesda-Rockville-Frederick MD	3.07	1	9.09	0.00	0.00	100	0.00	1	0	0	0	+1	0	1.30	24.13	46.78	27.78
Salisbury MSA MD	21.05	2	18.18	0.00	0.00	100	0.00	0	0	0	0	0	0	1.36	20.52	63.25	14.78
St Mary's County MD	4.65	1	9.09	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	3.82	35.63	60.55
Washington-Arlington-Alexandria MSA MD	8.46	1	9.09	0.00	0.00	100	0.00	1	0	0	0	+1	0	3.35	38.87	45.38	12.40
Worcester County MD	20.69	1	9.09	0.00	100	0.00	0.00	0	0	0	0	0	0	0.00	19.61	80.39	0.00

## State of Mississippi

Table 1. Lending Volume

LENDING VOLUME												
Geography: MISSISSIPPI												
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011												
Assessment Area (2011):	% 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)	
<b>Full Review:</b>												
Eastern Non-MSA AA MS	19.51	8	1,062	0	0	0	0	1	0	9	1,062	15.98
<b>Limited Review:</b>												
Alcorn and Prentiss Counties MS	7.32	3	245	0	0	0	0	0	0	3	245	10.36
Grenada County MS	2.44	1	95	0	0	0	0	0	0	1	95	3.23
Gulfport-Biloxi MSA MS	34.15	14	2,550	0	0	0	0	1	0	15	2,550	18.02
Jackson MSA MS	0.00	0	0	0	0	0	0	0	0	0	0	3.19
Lafayette and Pontotoc Counties	12.20	5	1,062	0	0	0	0	0	0	5	1,062	8.33
Lauderdale County MS	2.44	1	131	0	0	0	0	0	0	1	131	4.35
Lincoln and Pike Counties MS	7.32	3	233	0	0	0	0	0	0	3	233	12.54
Memphis MSA MS	0.00	0	0	0	0	0	0	0	0	0	0	4.08
Pascagoula MSA MS	7.32	3	446	0	0	0	0	0	0	3	446	2.26
Warren County MS	2.44	1	364	0	0	0	0	0	0	1	364	5.68
Western Non-MSA MS	4.88	2	224	0	0	0	0	0	0	2	224	11.98

\* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from October 27, 2009 to July 23, 2012.

\*\*\* Deposit Data as of December 31, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: MISSISSIPPI					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Eastern Non-MSA AA MS	2	50.00	0.00	0.00	10.51	0.00	52.73	50.00	36.76	50.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Alcorn and Prentiss Counties MS	0	0.00	0.00	0.00	0.00	0.00	79.60	0.00	20.40	0.00	0.00	0.00	0.00	0.00	0.00	
Grenada County MS	0	0.00	0.00	0.00	11.34	0.00	88.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Gulfport-Biloxi MSA MS	0	0.00	0.00	0.00	9.28	0.00	74.62	0.00	16.10	0.00	0.00	0.00	0.00	0.00	0.00	
Jackson MSA MS	0	0.00	0.00	0.00	66.09	0.00	33.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Lafayette and Pontotoc Counties	2	50.00	0.00	0.00	0.00	0.00	35.68	50.00	64.32	50.00	0.00	0.00	0.00	0.00	0.00	
Lauderdale County MS	0	0.00	7.06	0.00	8.26	0.00	45.23	0.00	39.44	0.00	0.00	0.00	0.00	0.00	0.00	
Lincoln and Pike Counties MS	0	0.00	0.00	0.00	26.72	0.00	69.26	0.00	4.02	0.00	0.00	0.00	0.00	0.00	0.00	
Memphis MSA MS	0	0.00	0.00	0.00	14.16	0.00	85.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Pascagoula MSA MS	0	0.00	0.02	0.00	12.83	0.00	72.18	0.00	14.97	0.00	0.00	0.00	0.00	0.00	0.00	
Warren County MS	0	0.00	0.00	0.00	2.77	0.00	31.98	0.00	65.25	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA MS	0	0.00	3.60	0.00	37.96	0.00	32.19	0.00	26.24	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: MISSISSIPPI				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Eastern Non-MSA AA MS	0	0.00	0.00	0.00	10.51	0.00	52.73	0.00	36.76	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Alcorn and Prentiss Counties MS	1	100.00	0.00	0.00	0.00	0.00	79.60	0.00	20.40	100.00	0.00	0.00	0.00	0.00	0.00	
Grenada County MS	0	0.00	0.00	0.00	11.34	0.00	88.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Gulfport-Biloxi MSA MS	0	0.00	0.00	0.00	9.28	0.00	74.62	0.00	16.10	0.00	0.00	0.00	0.00	0.00	0.00	
Jackson MSA MS	0	0.00	0.00	0.00	66.09	0.00	33.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Lafayette and Pontotoc Counties	0	0.00	0.00	0.00	0.00	0.00	35.68	0.00	64.32	0.00	0.00	0.00	0.00	0.00	0.00	
Lauderdale County MS	0	0.00	7.06	0.00	8.26	0.00	45.23	0.00	39.44	0.00	0.00	0.00	0.00	0.00	0.00	
Lincoln and Pike Counties MS	0	0.00	0.00	0.00	26.72	0.00	69.26	0.00	4.02	0.00	0.00	0.00	0.00	0.00	0.00	
Memphis MSA MS	0	0.00	0.00	0.00	14.16	0.00	85.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Pascagoula MSA MS	0	0.00	0.02	0.00	12.83	0.00	72.18	0.00	14.97	0.00	0.00	0.00	0.00	0.00	0.00	
Warren County MS	0	0.00	0.00	0.00	2.77	0.00	31.98	0.00	65.25	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA MS	0	0.00	3.60	0.00	37.96	0.00	32.19	0.00	26.24	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: MISSISSIPPI				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography				
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						
<b>Full Review:</b>																
Eastern Non-MSA AA MS	6	16.67	0.00	0.00	10.51	16.67	52.73	33.33	36.76	50.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Alcorn and Prentiss Counties MS	2	5.56	0.00	0.00	0.00	0.00	79.60	50.00	20.40	50.00	0.00	0.00	0.00	0.00	0.00	
Grenada County MS	1	2.78	0.00	0.00	11.34	0.00	88.66	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Gulfport-Biloxi MSA MS	14	38.89	0.00	0.00	9.28	0.00	74.62	85.71	16.10	14.29	0.00	0.00	0.00	0.00	0.00	
Jackson MSA MS	0	0.00	0.00	0.00	66.09	0.00	33.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Lafayette and Pontotoc Counties	3	8.33	0.00	0.00	0.00	0.00	35.68	66.67	64.32	33.33	0.00	0.00	0.00	0.00	0.00	
Lauderdale County MS	1	2.78	7.06	0.00	8.26	0.00	45.23	0.00	39.44	100.00	0.00	0.00	0.00	0.00	0.00	
Lincoln and Pike Counties MS	3	8.33	0.00	0.00	26.72	33.33	69.26	66.67	4.02	0.00	0.00	0.00	0.00	0.00	0.00	
Memphis MSA MS	0	0.00	0.00	0.00	14.16	0.00	85.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Pascagoula MSA MS	3	8.33	0.02	0.00	12.83	0.00	72.18	66.67	14.97	33.33	0.00	0.00	0.00	0.00	0.00	
Warren County MS	1	2.78	0.00	0.00	2.77	0.00	31.98	0.00	65.25	100.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA MS	2	5.56	3.60	0.00	37.96	0.00	32.19	100.00	26.24	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: MISSISSIPPI					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography <sup>1</sup>				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total <sup>**</sup>	% of MF Units <sup>***</sup>	% BANK Loans <sup>****</sup>	% MF Units <sup>***</sup>	% BANK Loans	% MF Units <sup>***</sup>	% BANK Loans	% MF Units <sup>***</sup>	% BANK Loans						
<b>Full Review:</b>																
Eastern Non-MSA AA MS	0	0.00	0.00	0.00	18.24	0.00	50.49	0.00	31.27	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Alcorn and Prentiss Counties MS	0	0.00	0.00	0.00	0.00	0.00	70.48	0.00	29.52	0.00	0.00	0.00	0.00	0.00	0.00	
Grenada County MS	0	0.00	0.00	0.00	46.24	0.00	53.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Gulfport-Biloxi MSA MS	0	0.00	0.00	0.00	18.98	0.00	61.15	0.00	19.88	0.00	0.00	0.00	0.00	0.00	0.00	
Jackson MSA MS	0	0.00	0.00	0.00	85.71	0.00	14.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Lafayette and Pontotoc Counties	0	0.00	0.00	0.00	0.00	0.00	45.56	0.00	54.44	0.00	0.00	0.00	0.00	0.00	0.00	
Lauderdale County MS	0	0.00	20.46	0.00	16.61	0.00	14.62	0.00	48.31	0.00	0.00	0.00	0.00	0.00	0.00	
Lincoln and Pike Counties MS	0	0.00	0.00	0.00	41.55	0.00	37.72	0.00	20.73	0.00	0.00	0.00	0.00	0.00	0.00	
Memphis MSA MS	0	0.00	0.00	0.00	77.98	0.00	22.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Pascagoula MSA MS	0	0.00	0.00	0.00	28.51	0.00	47.25	0.00	24.24	0.00	0.00	0.00	0.00	0.00	0.00	
Warren County MS	0	0.00	0.00	0.00	15.53	0.00	23.63	0.00	60.84	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA MS	0	0.00	8.65	0.00	42.59	0.00	21.22	0.00	27.54	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: MISSISSIPPI				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography <sup>1</sup>				
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 <sup>**</sup>	% of Business <sup>***</sup>	% BANK Loans	% of Business <sup>***</sup>	% BANK Loans	% of Business <sup>***</sup>	% BANK Loans	% of Business <sup>***</sup>	% BANK Loans						
<b>Full Review:</b>																
Eastern Non-MSA AA MS	0	0.00	0.00	0.00	14.89	0.00	52.11	0.00	33.00	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Alcorn and Prentiss Counties MS	0	0.00	0.00	0.00	0.00	0.00	84.39	0.00	15.61	0.00	0.00	0.00	0.00	0.00	0.00	
Grenada County MS	0	0.00	0.00	0.00	16.65	0.00	83.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Gulfport-Biloxi MSA MS	0	0.00	0.00	0.00	16.50	0.00	68.58	0.00	13.43	0.00	0.00	0.00	0.00	0.00	0.00	
Jackson MSA MS	0	0.00	0.00	0.00	73.46	0.00	26.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Lafayette and Pontotoc Counties	0	0.00	0.00	0.00	0.00	0.00	38.22	0.00	61.78	0.00	0.00	0.00	0.00	0.00	0.00	
Lauderdale County MS	0	0.00	19.93	0.00	14.32	0.00	36.12	0.00	29.64	0.00	0.00	0.00	0.00	0.00	0.00	
Lincoln and Pike Counties MS	0	0.00	0.00	0.00	26.76	0.00	68.00	0.00	5.25	0.00	0.00	0.00	0.00	0.00	0.00	
Memphis MSA MS	0	0.00	0.00	0.00	28.19	0.00	71.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Pascagoula MSA MS	0	0.00	0.03	0.00	21.01	0.00	60.75	0.00	18.22	0.00	0.00	0.00	0.00	0.00	0.00	
Warren County MS	0	0.00	0.00	0.00	12.19	0.00	28.26	0.00	59.55	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA MS	0	0.00	7.82	0.00	35.47	0.00	29.71	0.00	27.00	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2010).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: MISSISSIPPI					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011										
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
<b>Full Review:</b>															
Eastern Non-MSA AA MS	0	0.00	0.00	0.00	10.34	0.00	58.38	0.00	31.28	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Alcorn and Prentiss Counties MS	0	0.00	0.00	0.00	0.00	0.00	83.50	0.00	16.50	0.00	0.00	0.00	0.00	0.00	0.00
Grenada County MS	0	0.00	0.00	0.00	10.71	0.00	89.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gulfport-Biloxi MSA MS	0	0.00	0.00	0.00	11.38	0.00	80.31	0.00	7.69	0.00	0.00	0.00	0.00	0.00	0.00
Jackson MSA MS	0	0.00	0.00	0.00	49.18	0.00	50.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Lafayette and Pontotoc Counties	0	0.00	0.00	0.00	0.00	0.00	35.04	0.00	64.96	0.00	0.00	0.00	0.00	0.00	0.00
Lauderdale County MS	0	0.00	12.37	0.00	6.19	0.00	31.96	0.00	49.48	0.00	0.00	0.00	0.00	0.00	0.00
Lincoln and Pike Counties MS	0	0.00	0.00	0.00	19.57	0.00	78.26	0.00	2.17	0.00	0.00	0.00	0.00	0.00	0.00
Memphis MSA MS	0	0.00	0.00	0.00	7.45	0.00	92.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Pascagoula MSA MS	0	0.00	0.00	0.00	8.24	0.00	79.12	0.00	12.64	0.00	0.00	0.00	0.00	0.00	0.00
Warren County MS	0	0.00	0.00	0.00	5.21	0.00	33.33	0.00	61.46	0.00	0.00	0.00	0.00	0.00	0.00
Western Non-MSA MS	0	0.00	1.74	0.00	29.50	0.00	46.53	0.00	22.24	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 (2010).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: MISSISSIPPI					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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 <sup>33</sup>	% BANK Loans****	% Families <sup>***</sup>	% BANK Loans****	% Families <sup>***</sup>	% BANK Loans****						
<b>Full Review:</b>																
Eastern Non-MSA AA MS	2	50.00	22.00	0.00	13.86	50.00	17.97	0.00	46.16	50.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Alcorn and Prentiss Counties MS	0	0.00	19.36	0.00	16.01	0.00	21.25	0.00	43.38	0.00	0.00	0.00	0.00	0.00	0.00	
Grenada County MS	0	0.00	21.95	0.00	16.93	0.00	21.35	0.00	39.77	0.00	0.00	0.00	0.00	0.00	0.00	
Gulfport-Biloxi MSA MS	0	0.00	20.56	0.00	17.60	0.00	22.27	0.00	39.57	0.00	0.00	0.00	0.00	0.00	0.00	
Jackson MSA MS	0	0.00	35.65	0.00	20.07	0.00	18.61	0.00	25.68	0.00	0.00	0.00	0.00	0.00	0.00	
Lafayette and Pontotoc Counties	2	50.00	15.43	0.00	14.77	0.00	18.75	0.00	51.05	100.00	0.00	0.00	0.00	0.00	0.00	
Lauderdale County MS	0	0.00	21.99	0.00	13.54	0.00	17.59	0.00	46.89	0.00	0.00	0.00	0.00	0.00	0.00	
Lincoln and Pike Counties MS	0	0.00	25.12	0.00	18.02	0.00	18.44	0.00	38.43	0.00	0.00	0.00	0.00	0.00	0.00	
Memphis MSA MS	0	0.00	23.32	0.00	20.85	0.00	21.76	0.00	34.07	0.00	0.00	0.00	0.00	0.00	0.00	
Pascagoula MSA MS	0	0.00	19.17	0.00	18.56	0.00	23.07	0.00	39.20	0.00	0.00	0.00	0.00	0.00	0.00	
Warren County MS	0	0.00	18.82	0.00	12.82	0.00	16.53	0.00	51.83	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA MS	0	0.00	29.74	0.00	16.93	0.00	16.82	0.00	36.51	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)  
 \*\* 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 Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.  
 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: MISSISSIPPI					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share <sup>7</sup>				
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 34	% BANK Loans****	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****						
<b>Full Review:</b>																
Eastern Non-MSA AA MS	0	0.00	22.00	0.00	13.86	0.00	17.97	0.00	46.16	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Alcorn and Prentiss Counties MS	1	100.00	19.36	0.00	16.01	0.00	21.25	0.00	43.38	100.00	0.00	0.00	0.00	0.00	0.00	
Grenada County MS	0	0.00	21.95	0.00	16.93	0.00	21.35	0.00	39.77	0.00	0.00	0.00	0.00	0.00	0.00	
Gulfport-Biloxi MSA MS	0	0.00	20.56	0.00	17.60	0.00	22.27	0.00	39.57	0.00	0.00	0.00	0.00	0.00	0.00	
Jackson MSA MS	0	0.00	35.65	0.00	20.07	0.00	18.61	0.00	25.68	0.00	0.00	0.00	0.00	0.00	0.00	
Lafayette and Pontotoc Counties	0	0.00	15.43	0.00	14.77	0.00	18.75	0.00	51.05	0.00	0.00	0.00	0.00	0.00	0.00	
Lauderdale County MS	0	0.00	21.99	0.00	13.54	0.00	17.59	0.00	46.89	0.00	0.00	0.00	0.00	0.00	0.00	
Lincoln and Pike Counties MS	0	0.00	25.12	0.00	18.02	0.00	18.44	0.00	38.43	0.00	0.00	0.00	0.00	0.00	0.00	
Memphis MSA MS	0	0.00	23.32	0.00	20.85	0.00	21.76	0.00	34.07	0.00	0.00	0.00	0.00	0.00	0.00	
Pascagoula MSA MS	0	0.00	19.17	0.00	18.56	0.00	23.07	0.00	39.20	0.00	0.00	0.00	0.00	0.00	0.00	
Warren County MS	0	0.00	18.82	0.00	12.82	0.00	16.53	0.00	51.83	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA MS	0	0.00	29.74	0.00	16.93	0.00	16.82	0.00	36.51	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

34 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: MISSISSIPPI					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share <sup>7</sup>				
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 <sup>35</sup>	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
<b>Full Review:</b>																
Eastern Non-MSA AA MS	6	16.67	22.00	0.00	13.86	0.00	17.97	16.67	46.16	83.33	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Alcorn and Prentiss Counties MS	2	5.56	19.36	0.00	16.01	50.00	21.25	50.00	43.38	0.00	0.00	0.00	0.00	0.00	0.00	
Grenada County MS	1	2.78	21.95	0.00	16.93	0.00	21.35	0.00	39.77	100.00	0.00	0.00	0.00	0.00	0.00	
Gulfport-Biloxi MSA MS	14	38.89	20.56	0.00	17.60	7.69	22.27	7.69	39.57	84.62	0.00	0.00	0.00	0.00	0.00	
Jackson MSA MS	0	0.00	35.65	0.00	20.07	0.00	18.61	0.00	25.68	0.00	0.00	0.00	0.00	0.00	0.00	
Lafayette and Pontotoc Counties	3	8.33	15.43	0.00	14.77	0.00	18.75	33.33	51.05	66.67	0.00	0.00	0.00	0.00	0.00	
Lauderdale County MS	1	2.78	21.99	0.00	13.54	0.00	17.59	0.00	46.89	100.00	0.00	0.00	0.00	0.00	0.00	
Lincoln and Pike Counties MS	3	8.33	25.12	0.00	18.02	0.00	18.44	66.67	38.43	33.33	0.00	0.00	0.00	0.00	0.00	
Memphis MSA MS	0	0.00	23.32	0.00	20.85	0.00	21.76	0.00	34.07	0.00	0.00	0.00	0.00	0.00	0.00	
Pascagoula MSA MS	3	8.33	19.17	0.00	18.56	66.67	23.07	33.33	39.20	0.00	0.00	0.00	0.00	0.00	0.00	
Warren County MS	1	2.78	18.82	0.00	12.82	0.00	16.53	0.00	51.83	100.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA MS	2	5.56	29.74	0.00	16.93	0.00	16.82	0.00	36.51	100.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 2.8% of loans originated and purchased by bank.

35 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: MISSISSIPPI			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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
<b>Full Review:</b>									
Eastern Non-MSA AA MS	0	0.00	80.55	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Alcorn and Prentiss Counties MS	0	0.00	83.15	0.00	0.00	0.00	0.00	0.00	0.00
Grenada County MS	0	0.00	80.40	0.00	0.00	0.00	0.00	0.00	0.00
Gulfport-Biloxi MSA MS	0	0.00	79.93	0.00	0.00	0.00	0.00	0.00	0.00
Jackson MSA MS	0	0.00	84.06	0.00	0.00	0.00	0.00	0.00	0.00
Lafayette and Pontotoc Counties	0	0.00	81.54	0.00	0.00	0.00	0.00	0.00	0.00
Lauderdale County MS	0	0.00	79.00	0.00	0.00	0.00	0.00	0.00	0.00
Lincoln and Pike Counties MS	0	0.00	82.21	0.00	0.00	0.00	0.00	0.00	0.00
Memphis MSA MS	0	0.00	83.01	0.00	0.00	0.00	0.00	0.00	0.00
Pascagoula MSA MS	0	0.00	83.35	0.00	0.00	0.00	0.00	0.00	0.00
Warren County MS	0	0.00	81.52	0.00	0.00	0.00	0.00	0.00	0.00
Western Non-MSA MS	0	0.00	75.93	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: MISSISSIPPI			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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 \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Eastern Non-MSA AA MS	0	0.00	96.65	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Alcorn and Prentiss Counties MS	0	0.00	98.06	0.00	0.00	0.00	0.00	0.00	0.00
Grenada County MS	0	0.00	92.86	0.00	0.00	0.00	0.00	0.00	0.00
Gulfport-Biloxi MSA MS	0	0.00	95.08	0.00	0.00	0.00	0.00	0.00	0.00
Jackson MSA MS	0	0.00	95.08	0.00	0.00	0.00	0.00	0.00	0.00
Lafayette and Pontotoc Counties	0	0.00	96.35	0.00	0.00	0.00	0.00	0.00	0.00
Lauderdale County MS	0	0.00	94.85	0.00	0.00	0.00	0.00	0.00	0.00
Lincoln and Pike Counties MS	0	0.00	96.20	0.00	0.00	0.00	0.00	0.00	0.00
Memphis MSA MS	0	0.00	96.81	0.00	0.00	0.00	0.00	0.00	0.00
Pascagoula MSA MS	0	0.00	94.51	0.00	0.00	0.00	0.00	0.00	0.00
Warren County MS	0	0.00	92.71	0.00	0.00	0.00	0.00	0.00	0.00
Western Non-MSA MS	0	0.00	92.59	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: MISSISSIPPI									
Evaluation Period: OCTOBER 27, 2009 TO JULY 23, 2012									
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Eastern Non-MSA AA MS	0	0	4	2	4	2	1.24	0	0
<b>Limited Review:</b>									
Alcorn and Prentiss Counties MS	0	0	2	1	2	1	0.62	0	0
Grenada County MS	0	0	1	1	1	1	0.62	0	0
Gulfport-Biloxi MSA MS	0	0	1	50	1	50	31.06	0	0
Jackson MSA MS	0	0	1	1	1	1	0.62	0	0
Lafayette and Pontotoc Counties	0	0	2	1	2	1	0.62	0	0
Lauderdale County MS	0	0	1	1	1	1	0.62	0	0
Lincoln and Pike Counties MS	0	0	2	1	2	1	0.62	0	0
Memphis MSA MS	0	0	1	1	1	1	0.62	0	0
Pascagoula MSA MS	0	0	1	1	1	1	0.62	0	0
Warren County MS	0	0	1	1	1	1	0.62	0	0
Western Non-MSA MS	0	0	1	100	1	100	62.12	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: MISSISSIPPI Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011																	
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
<b>Full Review:</b>																	
Eastern Non-MSA AA MS	15.98	4	17.39	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	13.97	52.13	33.90
<b>Limited Review:</b>																	
Alcorn and Prentiss Counties MS	10.36	2	8.70	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	0.00	80.60	19.40
Grenada County MS	3.23	1	4.35	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	14.94	85.06	0.00
Gulfport-Biloxi MSA MS	18.02	4	17.39	0.00	50.00	50.00	0.00	1	0	0	+1	0	0	0.00	13.40	73.05	13.54
Jackson MSA MS	3.19	1	4.35	0.00	100	0.00	0.00	0	0	0	0	0	0	0.00	66.88	33.12	0.00
Lafayette and Pontotoc Counties	8.33	2	8.70	0.00	0.00	0.00	100	0	0	0	0	0	0	0.00	0.00	39.98	60.02
Lauderdale County MS	4.35	1	4.35	0.00	0.00	100	0.00	0	0	0	0	0	0	11.40	11.05	39.73	37.82
Lincoln and Pike Counties MS	12.54	2	8.70	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	30.47	65.40	4.13
Memphis MSA MS	4.08	1	4.35	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	21.88	78.12	0.00
Pascagoula MSA MS	2.26	1	4.35	0.00	0.00	0.00	100	0	0	0	0	0	0	0.56	16.02	69.23	14.19
Warren County MS	5.68	1	4.35	0.00	0.00	0.00	100	0	0	0	0	0	0	0.00	6.43	33.18	60.39
Western Non-MSA MS	11.98	3	13.04	0.00	0.00	33.33	66.67	0	0	0	0	0	0	4.96	47.26	27.44	20.33

## State of New York

Table 1. Lending Volume

LENDING VOLUME												
Geography: NEW YORK												
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011												
Assessment Area (2011):	% 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)	
<b>Full Review:</b>												
Chautauqua and Cattaraugus Counties NY	2.82	2	163	0	0	0	0	1	0	3	163	11.33
Rochester MSA NY	30.99	22	3,194	0	0	0	0	1	0	23	3,194	21.85
<b>Limited Review:</b>												
Albany-Schenectady-Troy MSA NY	22.54	16	2,854	0	0	0	0	0	0	16	2,854	8.19
Buffalo-Niagara Falls MSA NY	15.49	11	1,784	0	0	0	0	0	0	11	1,784	7.05
Elmira MSA NY	0.00	0	0	0	0	0	0	0	0	0	0	11.17
Genesee County NY	0.00	0	0	0	0	0	0	0	0	0	0	6.87
Montgomery and Otsego Counties NY	2.82	2	247	0	0	0	0	0	0	2	247	5.56
Northern Non-MSA NY	2.82	2	338	0	0	0	0	0	0	2	338	11.62
Seneca County NY	0.00	0	0	0	0	0	0	0	0	0	0	1.00
Syracuse MSA NY	18.31	13	1,424	0	0	0	0	0	0	13	1,424	5.44
Utica-Rome MSA NY	4.23	3	385	0	0	0	0	0	0	3	385	9.91

\*\*\*% of rated area deposits 99.99 due to rounding

\* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from October 27, 2009 to July 23, 2012.

\*\*\* Deposit Data as of December 31, 2012. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: NEW YORK					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography				
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						
<b>Full Review:</b>																
Chautauqua and Cattaraugus Counties NY	0	0.00	0.50	0.00	9.55	0.00	84.49	0.00	5.46	0.00	0.00	0.00	0.00	0.00	0.00	
Rochester MSA NY	3	37.50	3.53	0.00	11.76	0.00	51.96	33.33	32.74	66.67	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Albany-Schenectady-Troy MSA NY	1	12.50	4.29	0.00	8.51	100.00	49.91	0.00	37.30	0.00	0.00	0.00	0.00	0.00	0.00	
Buffalo-Niagara Falls MSA NY	3	37.50	4.34	0.00	13.17	0.00	51.87	66.67	30.61	33.33	0.00	0.00	0.00	0.00	0.00	
Elmira MSA NY	0	0.00	0.44	0.00	9.73	0.00	63.37	0.00	26.45	0.00	0.00	0.00	0.00	0.00	0.00	
Genesee County NY	0	0.00	0.00	0.00	3.07	0.00	51.96	0.00	44.97	0.00	0.00	0.00	0.00	0.00	0.00	
Montgomery and Otsego Counties NY	1	12.50	0.00	0.00	5.29	0.00	93.83	100.00	0.88	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA NY	0	0.00	0.00	0.00	8.48	0.00	88.48	0.00	3.03	0.00	0.00	0.00	0.00	0.00	0.00	
Seneca County NY	0	0.00	0.00	0.00	0.00	0.00	87.80	0.00	12.20	0.00	0.00	0.00	0.00	0.00	0.00	
Syracuse MSA NY	0	0.00	2.33	0.00	11.70	0.00	55.10	0.00	30.87	0.00	0.00	0.00	0.00	0.00	0.00	
Utica-Rome MSA NY	0	0.00	2.64	0.00	9.37	0.00	65.33	0.00	22.66	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 YORK				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography <sup>1</sup>				
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 <sup>**</sup>	% Owner Occ Units <sup>***</sup>	% BANK Loans <sup>****</sup>	% Owner Occ Units <sup>***</sup>	% BANK Loans	% Owner Occ Units <sup>***</sup>	% BANK Loans	% Owner Occ Units <sup>***</sup>	% BANK Loans						
<b>Full Review:</b>																
Chautauqua and Cattaraugus Counties NY	0	0.00	0.50	0.00	9.55	0.00	84.49	0.00	5.46	0.00	0.00	0.00	0.00	0.00	0.00	
Rochester MSA NY	1	25.00	3.53	0.00	11.76	100.00	51.96	0.00	32.74	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Albany-Schenectady-Troy MSA NY	2	50.00	4.29	0.00	8.51	0.00	49.91	0.00	37.30	100.00	0.00	0.00	0.00	0.00	0.00	
Buffalo-Niagara Falls MSA NY	0	0.00	4.34	0.00	13.17	0.00	51.87	0.00	30.61	0.00	0.00	0.00	0.00	0.00	0.00	
Elmira MSA NY	0	0.00	0.44	0.00	9.73	0.00	63.37	0.00	26.45	0.00	0.00	0.00	0.00	0.00	0.00	
Genesee County NY	0	0.00	0.00	0.00	3.07	0.00	51.96	0.00	44.97	0.00	0.00	0.00	0.00	0.00	0.00	
Montgomery and Otsego Counties NY	0	0.00	0.00	0.00	5.29	0.00	93.83	0.00	0.88	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA NY	0	0.00	0.00	0.00	8.48	0.00	88.48	0.00	3.03	0.00	0.00	0.00	0.00	0.00	0.00	
Seneca County NY	0	0.00	0.00	0.00	0.00	0.00	87.80	0.00	12.20	0.00	0.00	0.00	0.00	0.00	0.00	
Syracuse MSA NY	1	25.00	2.33	0.00	11.70	0.00	55.10	0.00	30.87	100.00	0.00	0.00	0.00	0.00	0.00	
Utica-Rome MSA NY	0	0.00	2.64	0.00	9.37	0.00	65.33	0.00	22.66	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 YORK				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography <sup>1</sup>				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total <sup>**</sup>	% Owner Occ Units <sup>***</sup>	% BANK Loans <sup>****</sup>	% Owner Occ Units <sup>***</sup>	% BANK Loans	% Owner Occ Units <sup>***</sup>	% BANK Loans	% Owner Occ Units <sup>***</sup>	% BANK Loans	Overall	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Chautauqua and Cattaraugus Counties NY	2	3.39	0.50	0.00	9.55	0.00	84.49	50.00	5.46	50.00	0.00	0.00	0.00	0.00	0.00	
Rochester MSA NY	18	30.51	3.53	0.00	11.76	5.56	51.96	38.89	32.74	55.56	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Albany-Schenectady-Troy MSA NY	13	22.03	4.29	0.00	8.51	0.00	49.91	53.85	37.30	46.15	0.00	0.00	0.00	0.00	0.00	
Buffalo-Niagara Falls MSA NY	8	13.56	4.34	0.00	13.17	0.00	51.87	25.00	30.61	75.00	0.00	0.00	0.00	0.00	0.00	
Elmira MSA NY	0	0.00	0.44	0.00	9.73	0.00	63.37	0.00	26.45	0.00	0.00	0.00	0.00	0.00	0.00	
Genesee County NY	0	0.00	0.00	0.00	3.07	0.00	51.96	0.00	44.97	0.00	0.00	0.00	0.00	0.00	0.00	
Montgomery and Otsego Counties NY	1	1.69	0.00	0.00	5.29	0.00	93.83	100.00	0.88	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA NY	2	3.39	0.00	0.00	8.48	50.00	88.48	50.00	3.03	0.00	0.00	0.00	0.00	0.00	0.00	
Seneca County NY	0	0.00	0.00	0.00	0.00	0.00	87.80	0.00	12.20	0.00	0.00	0.00	0.00	0.00	0.00	
Syracuse MSA NY	12	20.34	2.33	8.33	11.70	8.33	55.10	58.33	30.87	25.00	0.00	0.00	0.00	0.00	0.00	
Utica-Rome MSA NY	3	5.08	2.64	0.00	9.37	0.00	65.33	66.67	22.66	33.33	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

<sup>\*\*</sup> 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.<sup>\*\*\*</sup> 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.<sup>\*\*\*\*</sup> 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 YORK					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography				
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						
<b>Full Review:</b>																
Chautauqua and Cattaraugus Counties NY	0	0.00	12.46	0.00	19.83	0.00	58.06	0.00	9.65	0.00	0.00	0.00	0.00	0.00	0.00	
Rochester MSA NY	0	0.00	15.95	0.00	19.52	0.00	42.90	0.00	21.64	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Albany-Schenectady-Troy MSA NY	0	0.00	22.94	0.00	14.64	0.00	41.07	0.00	21.34	0.00	0.00	0.00	0.00	0.00	0.00	
Buffalo-Niagara Falls MSA NY	0	0.00	18.07	0.00	14.71	0.00	43.80	0.00	23.42	0.00	0.00	0.00	0.00	0.00	0.00	
Elmira MSA NY	0	0.00	24.68	0.00	31.06	0.00	36.68	0.00	7.58	0.00	0.00	0.00	0.00	0.00	0.00	
Genesee County NY	0	0.00	0.00	0.00	11.94	0.00	51.15	0.00	36.91	0.00	0.00	0.00	0.00	0.00	0.00	
Montgomery and Otsego Counties NY	0	0.00	0.00	0.00	24.75	0.00	74.14	0.00	1.11	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA NY	0	0.00	0.63	0.00	27.51	0.00	67.11	0.00	4.74	0.00	0.00	0.00	0.00	0.00	0.00	
Seneca County NY	0	0.00	0.00	0.00	0.00	0.00	97.59	0.00	2.41	0.00	0.00	0.00	0.00	0.00	0.00	
Syracuse MSA NY	0	0.00	26.31	0.00	23.07	0.00	34.40	0.00	16.22	0.00	0.00	0.00	0.00	0.00	0.00	
Utica-Rome MSA NY	0	0.00	22.57	0.00	25.82	0.00	38.62	0.00	12.99	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 YORK				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Chautauqua and Cattaraugus Counties NY	0	0.00	4.92	0.00	12.75	0.00	76.08	0.00	6.26	0.00	0.00	0.00	0.00	0.00	0.00	
Rochester MSA NY	0	0.00	8.13	0.00	13.95	0.00	46.74	0.00	31.06	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Albany-Schenectady-Troy MSA NY	0	0.00	18.05	0.00	10.14	0.00	41.37	0.00	30.44	0.00	0.00	0.00	0.00	0.00	0.00	
Buffalo-Niagara Falls MSA NY	0	0.00	8.52	0.00	12.47	0.00	46.22	0.00	31.09	0.00	0.00	0.00	0.00	0.00	0.00	
Elmira MSA NY	0	0.00	12.40	0.00	14.72	0.00	47.71	0.00	25.15	0.00	0.00	0.00	0.00	0.00	0.00	
Genesee County NY	0	0.00	0.00	0.00	6.52	0.00	54.67	0.00	38.81	0.00	0.00	0.00	0.00	0.00	0.00	
Montgomery and Otsego Counties NY	0	0.00	0.00	0.00	7.32	0.00	91.86	0.00	0.77	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA NY	0	0.00	0.19	0.00	14.67	0.00	81.99	0.00	2.94	0.00	0.00	0.00	0.00	0.00	0.00	
Seneca County NY	0	0.00	0.00	0.00	0.00	0.00	90.00	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	
Syracuse MSA NY	0	0.00	12.02	0.00	12.14	0.00	49.79	0.00	26.06	0.00	0.00	0.00	0.00	0.00	0.00	
Utica-Rome MSA NY	0	0.00	8.70	0.00	12.52	0.00	59.25	0.00	19.51	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2010).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: NEW YORK		Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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	Over all	Low	Mod	Mid	Upp						
<b>Full Review:</b>																					
Chautauqua and Cattaraugus Counties NY	0	0.00	0.22	0.00	1.90	0.00	95.97	0.00	1.90	0.00	0.00	0.00	0.00	0.00	0.00						
Rochester MSA NY	0	0.00	0.78	0.00	6.72	0.00	67.04	0.00	25.46	0.00	0.00	0.00	0.00	0.00	0.00						
<b>Limited Review:</b>																					
Albany-Schenectady-Troy MSA NY	0	0.00	2.42	0.00	5.29	0.00	55.29	0.00	37.00	0.00	0.00	0.00	0.00	0.00	0.00						
Buffalo-Niagara Falls MSA NY	0	0.00	1.61	0.00	4.33	0.00	60.54	0.00	33.09	0.00	0.00	0.00	0.00	0.00	0.00						
Elmira MSA NY	0	0.00	0.63	0.00	8.18	0.00	71.07	0.00	20.13	0.00	0.00	0.00	0.00	0.00	0.00						
Genesee County NY	0	0.00	0.00	0.00	0.32	0.00	46.62	0.00	53.05	0.00	0.00	0.00	0.00	0.00	0.00						
Montgomery and Otsego Counties NY	0	0.00	0.00	0.00	0.51	0.00	99.32	0.00	0.17	0.00	0.00	0.00	0.00	0.00	0.00						
Northern Non-MSA NY	0	0.00	0.00	0.00	7.31	0.00	91.50	0.00	1.19	0.00	0.00	0.00	0.00	0.00	0.00						
Seneca County NY	0	0.00	0.00	0.00	0.00	0.00	75.51	0.00	24.49	0.00	0.00	0.00	0.00	0.00	0.00						
Syracuse MSA NY	0	0.00	1.19	0.00	10.95	0.00	53.82	0.00	34.04	0.00	0.00	0.00	0.00	0.00	0.00						
Utica-Rome MSA NY	0	0.00	0.95	0.00	3.33	0.00	81.31	0.00	14.40	0.00	0.00	0.00	0.00	0.00	0.00						

\* Based on 2010 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 (2010).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: NEW YORK					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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 <sup>36</sup>	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
<b>Full Review:</b>																
Chautauqua and Cattaraugus Counties NY	0	0.00	19.53	0.00	19.88	0.00	23.79	0.00	36.80	0.00	0.00	0.00	0.00	0.00	0.00	
Rochester MSA NY	3	37.50	19.78	0.00	18.27	0.00	22.85	33.33	39.10	66.67	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Albany-Schenectady-Troy MSA NY	1	12.50	19.56	0.00	17.52	0.00	22.13	0.00	40.79	100.00	0.00	0.00	0.00	0.00	0.00	
Buffalo-Niagara Falls MSA NY	3	37.50	20.37	0.00	18.07	0.00	22.08	66.67	39.48	33.33	0.00	0.00	0.00	0.00	0.00	
Elmira MSA NY	0	0.00	18.47	0.00	18.72	0.00	23.44	0.00	39.37	0.00	0.00	0.00	0.00	0.00	0.00	
Genesee County NY	0	0.00	12.22	0.00	18.06	0.00	22.68	0.00	47.04	0.00	0.00	0.00	0.00	0.00	0.00	
Montgomery and Otsego Counties NY	1	12.50	19.16	0.00	20.62	0.00	22.16	0.00	38.06	100.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA NY	0	0.00	21.49	0.00	20.10	0.00	23.16	0.00	35.25	0.00	0.00	0.00	0.00	0.00	0.00	
Seneca County NY	0	0.00	16.43	0.00	17.94	0.00	21.43	0.00	44.19	0.00	0.00	0.00	0.00	0.00	0.00	
Syracuse MSA NY	0	0.00	20.27	0.00	18.30	0.00	21.84	0.00	39.58	0.00	0.00	0.00	0.00	0.00	0.00	
Utica-Rome MSA NY	0	0.00	19.89	0.00	18.20	0.00	23.06	0.00	38.84	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

36 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 YORK					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total**	% Families**	% BANK Loans****	% Families 37	% BANK Loans****	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Chautauqua and Cattaraugus Counties NY	0	0.00	19.53	0.00	19.88	0.00	23.79	0.00	36.80	0.00	0.00	0.00	0.00	0.00	0.00	
Rochester MSA NY	1	25.00	19.78	100.00	18.27	0.00	22.85	0.00	39.10	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Albany-Schenectady-Troy MSA NY	2	50.00	19.56	0.00	17.52	0.00	22.13	50.00	40.79	50.00	0.00	0.00	0.00	0.00	0.00	
Buffalo-Niagara Falls MSA NY	0	0.00	20.37	0.00	18.07	0.00	22.08	0.00	39.48	0.00	0.00	0.00	0.00	0.00	0.00	
Elmira MSA NY	0	0.00	18.47	0.00	18.72	0.00	23.44	0.00	39.37	0.00	0.00	0.00	0.00	0.00	0.00	
Genesee County NY	0	0.00	12.22	0.00	18.06	0.00	22.68	0.00	47.04	0.00	0.00	0.00	0.00	0.00	0.00	
Montgomery and Otsego Counties NY	0	0.00	19.16	0.00	20.62	0.00	22.16	0.00	38.06	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA NY	0	0.00	21.49	0.00	20.10	0.00	23.16	0.00	35.25	0.00	0.00	0.00	0.00	0.00	0.00	
Seneca County NY	0	0.00	16.43	0.00	17.94	0.00	21.43	0.00	44.19	0.00	0.00	0.00	0.00	0.00	0.00	
Syracuse MSA NY	1	25.00	20.27	0.00	18.30	0.00	21.84	0.00	39.58	100.00	0.00	0.00	0.00	0.00	0.00	
Utica-Rome MSA NY	0	0.00	19.89	0.00	18.20	0.00	23.06	0.00	38.84	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

37 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 YORK				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share <sup>7</sup>				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total <sup>**</sup>	% Families <sup>*</sup>	% BANK Loans <sup>****</sup>	% Families <sup>38</sup>	% BANK Loans <sup>****</sup>	% Families <sup>***</sup>	% BANK Loans <sup>****</sup>	% Families <sup>***</sup>	% BANK Loans <sup>****</sup>						
<b>Full Review:</b>																
Chautauqua and Cattaraugus Counties NY	2	3.39	19.53	0.00	19.88	0.00	23.79	0.00	36.80	100.00	0.00	0.00	0.00	0.00	0.00	
Rochester MSA NY	18	30.51	19.78	0.00	18.27	16.67	22.85	5.56	39.10	77.78	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Albany-Schenectady-Troy MSA	13	22.03	19.56	7.69	17.52	38.46	22.13	23.08	40.79	30.77	0.00	0.00	0.00	0.00	0.00	
Buffalo-Niagara Falls MSA NY	8	13.56	20.37	0.00	18.07	12.50	22.08	50.00	39.48	37.50	0.00	0.00	0.00	0.00	0.00	
Elmira MSA NY	0	0.00	18.47	0.00	18.72	0.00	23.44	0.00	39.37	0.00	0.00	0.00	0.00	0.00	0.00	
Genesee County NY	0	0.00	12.22	0.00	18.06	0.00	22.68	0.00	47.04	0.00	0.00	0.00	0.00	0.00	0.00	
Montgomery and Otsego Counties NY	1	1.69	19.16	0.00	20.62	100.00	22.16	0.00	38.06	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA NY	2	3.39	21.49	50.00	20.10	0.00	23.16	0.00	35.25	50.00	0.00	0.00	0.00	0.00	0.00	
Seneca County NY	0	0.00	16.43	0.00	17.94	0.00	21.43	0.00	44.19	0.00	0.00	0.00	0.00	0.00	0.00	
Syracuse MSA NY	12	20.34	20.27	8.33	18.30	25.00	21.84	16.67	39.58	50.00	0.00	0.00	0.00	0.00	0.00	
Utica-Rome MSA NY	3	5.08	19.89	0.00	18.20	0.00	23.06	0.00	38.84	100.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

38 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 YORK			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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
<b>Full Review:</b>									
Chautauqua and Cattaraugus Counties NY	0	0.00	75.26	0.00	0.00	0.00	0.00	0.00	0.00
Rochester MSA NY	0	0.00	76.50	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Albany-Schenectady-Troy MSA NY	0	0.00	68.96	0.00	0.00	0.00	0.00	0.00	0.00
Buffalo-Niagara Falls MSA NY	0	0.00	74.11	0.00	0.00	0.00	0.00	0.00	0.00
Elmira MSA NY	0	0.00	71.15	0.00	0.00	0.00	0.00	0.00	0.00
Genesee County NY	0	0.00	74.97	0.00	0.00	0.00	0.00	0.00	0.00
Montgomery and Otsego Counties NY	0	0.00	74.82	0.00	0.00	0.00	0.00	0.00	0.00
Northern Non-MSA NY	0	0.00	73.33	0.00	0.00	0.00	0.00	0.00	0.00
Seneca County NY	0	0.00	75.44	0.00	0.00	0.00	0.00	0.00	0.00
Syracuse MSA NY	0	0.00	75.53	0.00	0.00	0.00	0.00	0.00	0.00
Utica-Rome MSA NY	0	0.00	75.80	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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&amp;B - 2010).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: NEW YORK			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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 \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Chautauqua and Cattaraugus Counties NY	0	0.00	98.32	0.00	0.00	0.00	0.00	0.00	0.00
Rochester MSA NY	0	0.00	95.80	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Albany-Schenectady-Troy MSA NY	0	0.00	96.48	0.00	0.00	0.00	0.00	0.00	0.00
Buffalo-Niagara Falls MSA NY	0	0.00	94.62	0.00	0.00	0.00	0.00	0.00	0.00
Elmira MSA NY	0	0.00	95.60	0.00	0.00	0.00	0.00	0.00	0.00
Genesee County NY	0	0.00	92.93	0.00	0.00	0.00	0.00	0.00	0.00
Montgomery and Otsego Counties NY	0	0.00	98.98	0.00	0.00	0.00	0.00	0.00	0.00
Northern Non-MSA NY	0	0.00	97.63	0.00	0.00	0.00	0.00	0.00	0.00
Seneca County NY	0	0.00	99.49	0.00	0.00	0.00	0.00	0.00	0.00
Syracuse MSA NY	0	0.00	96.00	0.00	0.00	0.00	0.00	0.00	0.00
Utica-Rome MSA NY	0	0.00	98.33	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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&amp;B - 2010).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: NEW YORK									
Evaluation Period: OCTOBER 27, 2009 TO JULY 23, 2012									
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Chautauqua and Cattaraugus Counties NY	0	0	4	6	4	6	3.62	0	0
Rochester MSA NY	0	0	5	2	5	2	1.21	0	0
<b>Limited Review:</b>									
Albany-Schenectady-Troy MSA NY	0	0	2	1	2	1	0.60	0	0
Buffalo-Niagara Falls MSA NY	0	0	2	1	2	1	0.60	0	0
Elmira MSA NY	0	0	1	1	1	1	0.60	0	0
Genesee County NY	0	0	1	1	1	1	0.60	0	0
Montgomery and Otsego Counties NY	0	0	2	1	2	1	0.60	0	0
Northern Non-MSA NY	0	0	1	150	1	150	90.37	0	0
Seneca County NY	0	0	1	1	1	1	0.60	0	0
Syracuse MSA NY	0	0	2	1	2	1	0.60	0	0
Utica-Rome MSA NY	0	0	2	1	2	1	0.60	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/CLOSING								Geography: NEW YORK				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					
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
<b>Full Review:</b>																	
Chautauqua and Cattaraugus Counties NY	11.33	2	8.33	0.00	0.00	100	0.00	0	0	0	0	0	0	1.66	12.25	79.96	6.13
Rochester MSA NY	21.85	5	20.83	0.00	20.00	80.00	0.00	1	0	0	0	+1	0	8.63	14.32	48.68	27.76
<b>Limited Review:</b>																	
Albany-Schenectady-Troy MSA NY	8.19	2	8.33	0.00	0.00	0.00	100	0	0	0	0	0	0	11.10	12.59	46.06	30.25
Buffalo-Niagara Falls MSA NY	7.05	2	8.33	0.00	0.00	50.00	50.00	1	0	0	0	0	+1	8.78	16.45	47.62	26.35
Elmira MSA NY	11.17	1	4.17	0.00	0.00	100	0.00	0	0	0	0	0	0	2.98	15.65	57.50	21.84
Genesee County NY	6.87	1	4.17	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	4.73	52.85	42.42
Montgomery and Otsego Counties NY	5.56	2	8.33	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	7.89	88.01	1.78
Northern Non-MSA NY	11.62	4	16.67	0.00	0.00	100	0.00	1	0	0	0	+1	0	0.80	15.54	80.21	3.09
Seneca County NY	1.00	1	4.17	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	0.00	89.07	10.93
Syracuse MSA NY	5.44	2	8.33	0.00	0.00	100	0.00	0	0	0	0	0	0	8.20	15.32	49.06	27.42
Utica-Rome MSA NY	9.91	2	8.33	0.00	0.00	50.00	50.00	0	0	0	0	0	0	5.95	13.31	60.65	20.07

State of North Carolina

Table 1. Lending Volume

LENDING VOLUME		Geography: NORTH CAROLINA						Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
Assessment Area (2011):	% 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)	
<b>Full Review:</b>												
Western Non-MSA NC	11.85	24	4,204	0	0	0	0	1	1	25	4,205	19.55
<b>Limited Review:</b>												
Asheville MSA NC	5.69	12	3,059	0	0	0	0	0	0	12	3,059	4.55
Burlington MSA NC	4.74	10	1,555	0	0	0	0	0	0	10	1,555	2.70
Craven and Carteret Counties	2.84	6	915	0	0	0	0	0	0	6	915	4.08
Duplin County	0.00	0	0	0	0	0	0	0	0	0	0	0.51
Durham-Chapel Hill MSA	7.11	15	2,979	0	0	0	0	0	0	15	2,979	2.41
Fayetteville MSA NC	1.90	4	683	0	0	0	0	0	0	4	683	1.22
Goldsboro MSA NC	0.47	1	102	0	0	0	0	0	0	1	102	3.16
Granville and Vance Counties	1.42	3	328	0	0	0	0	0	0	3	328	0.85
Greensboro-High Point M	12.32	26	4,021	0	0	0	0	0	0	26	4,021	14.61
Greenville MSA NC	2.37	5	754	0	0	0	0	0	0	5	754	1.74
Halifax and Martin Counties	1.90	4	438	0	0	0	0	0	0	4	438	1.57
Hickory-Lenoir-Morganton MSA NC	0.95	2	474	0	0	0	0	0	0	2	474	6.71
Jacksonville MSA NC	1.42	3	381	0	0	0	0	0	0	3	381	0.95
Mitchell County NC	0.00	0	0	0	0	0	0	0	0	0	0	1.45
Pasquotank County NC	0.00	0	0	0	0	0	0	0	0	0	0	1.51
Raleigh-Cary MSA NC	28.44	60	10,703	0	0	0	0	0	0	60	10,703	11.89
Rocky Mount MSA NC	0.00	0	0	0	0	0	0	0	0	0	0	2.98
South Central Non-MSA	3.12	7	1,077	0	0	0	0	0	0	7	1,077	7.02

\* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from October 27, 2009 to July 31, 2012.

\*\*\* Deposit Data as of December 31, 2012. Rated Area refers to either the state, multi-state MA, or institution, as appropriate. % of area deposits totals 100.03 due to rounding

Table 1. Lending Volume

LENDING VOLUME												
Geography: NORTH CAROLINA												
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011												
Assessment Area (2011):	% 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)	
Wilmington MSA NC	3.12	7	1,070	0	0	0	0	0	0	7	1,070	4.23
Winston-Salem MSA NC	9.95	21	3,701	0	0	0	0	0	0	21	3,701	6.34

\* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from October 27, 2009 to July 31, 2012.

\*\*\* Deposit Data as of December 31, 2012. Rated Area refers to either the state, multi-state MA, or institution, as appropriate. % of area deposits totals 100.03 due to rounding

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: NORTH CAROLINA														Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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					
<b>Full Review:</b>																				
Western Non-MSA NC	5	14.29	0.13	0.00	3.96	0.00	74.11	40.00	21.80	60.00	0.01	0.00	0.00	0.02	0.00					
<b>Limited Review:</b>																				
Asheville MSA NC	3	8.57	0.55	0.00	6.31	0.00	81.77	33.33	11.36	66.67	0.02	0.00	0.00	0.00	0.14					
Burlington MSA NC	0	0.00	0.00	0.00	12.07	0.00	76.04	0.00	11.89	0.00	0.00	0.00	0.00	0.00	0.00					
Craven and Carteret Counties	1	2.86	0.00	0.00	2.31	0.00	58.09	100.00	39.61	0.00	0.04	0.00	0.00	0.09	0.00					
Duplin County	0	0.00	0.00	0.00	10.09	0.00	89.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Durham-Chapel Hill MSA	2	5.71	2.82	0.00	10.54	0.00	52.16	100.00	34.48	0.00	0.01	0.00	0.00	0.03	0.00					
Fayetteville MSA NC	1	2.86	1.30	0.00	8.44	0.00	66.79	100.00	23.46	0.00	0.00	0.00	0.00	0.00	0.00					
Goldsboro MSA NC	0	0.00	1.16	0.00	18.30	0.00	62.30	0.00	18.23	0.00	0.00	0.00	0.00	0.00	0.00					
Granville and Vance Counties	1	2.86	0.00	0.00	7.69	0.00	67.25	0.00	25.06	100.00	0.00	0.00	0.00	0.00	0.00					
Greensboro-High Point M	1	2.86	1.58	0.00	13.70	0.00	56.38	100.00	28.34	0.00	0.00	0.00	0.00	0.00	0.00					
Greenville MSA NC	2	5.71	1.72	0.00	11.53	0.00	47.25	50.00	39.50	50.00	0.00	0.00	0.00	0.00	0.00					
Halifax and Martin Counties	1	2.86	0.00	0.00	41.31	100.00	58.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Hickory-Lenoir-Morganton MSA NC	1	2.86	0.00	0.00	10.20	0.00	79.42	100.00	10.38	0.00	0.00	0.00	0.00	0.00	0.00					
Jacksonville MSA NC	0	0.00	0.69	0.00	3.33	0.00	77.08	0.00	18.90	0.00	0.00	0.00	0.00	0.00	0.00					
Mitchell County NC	0	0.00	0.00	0.00	18.86	0.00	81.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: NORTH CAROLINA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
Pasquotank County NC	0	0.00	2.73	0.00	14.10	0.00	83.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Raleigh-Cary MSA NC	11	31.43	0.78	0.00	18.90	27.27	54.17	27.27	26.14	45.45	0.01	0.00	0.05	0.01	0.00	
Rocky Mount MSA NC	0	0.00	0.11	0.00	12.49	0.00	70.39	0.00	17.01	0.00	0.00	0.00	0.00	0.00	0.00	
South Central Non-MSA	1	2.86	0.96	0.00	24.20	0.00	54.86	100.00	19.98	0.00	0.00	0.00	0.00	0.00	0.00	
Wilmington MSA NC	1	2.86	0.00	0.00	21.59	0.00	78.41	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Winston-Salem MSA NC	4	11.43	1.01	0.00	14.92	0.00	51.28	50.00	32.78	50.00	0.06	0.00	0.00	0.04	0.11	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 CAROLINA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Western Non-MSA NC	1	9.09	0.13	0.00	3.96	0.00	74.11	100.00	21.80	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Asheville MSA NC	0	0.00	0.55	0.00	6.31	0.00	81.77	0.00	11.36	0.00	0.00	0.00	0.00	0.00	0.00	
Burlington MSA NC	0	0.00	0.00	0.00	12.07	0.00	76.04	0.00	11.89	0.00	0.00	0.00	0.00	0.00	0.00	
Craven and Carteret Counties NC	0	0.00	0.00	0.00	2.31	0.00	58.09	0.00	39.61	0.00	0.00	0.00	0.00	0.00	0.00	
Duplin County	0	0.00	0.00	0.00	10.09	0.00	89.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Durham-Chapel Hill	1	9.09	2.82	0.00	10.54	0.00	52.16	0.00	34.48	100.00	0.00	0.00	0.00	0.00	0.00	
Fayetteville MSA NC	1	9.09	1.30	0.00	8.44	0.00	66.79	100.00	23.46	0.00	0.00	0.00	0.00	0.00	0.00	
Goldsboro MSA NC	0	0.00	1.16	0.00	18.30	0.00	62.30	0.00	18.23	0.00	0.00	0.00	0.00	0.00	0.00	
Granville and Vance Counties NC	0	0.00	0.00	0.00	7.69	0.00	67.25	0.00	25.06	0.00	0.00	0.00	0.00	0.00	0.00	
Greensboro-High Point	5	45.45	1.58	0.00	13.70	0.00	56.38	80.00	28.34	20.00	0.46	0.00	0.00	0.41	0.78	
Greenville MSA NC	0	0.00	1.72	0.00	11.53	0.00	47.25	0.00	39.50	0.00	0.00	0.00	0.00	0.00	0.00	
Halifax and Martin Counties NC	1	9.09	0.00	0.00	41.31	0.00	58.69	100.00	0.00	0.00	1.52	0.00	0.00	2.78	0.00	
Hickory-Lenoir-Morganton MSA NC	0	0.00	0.00	0.00	10.20	0.00	79.42	0.00	10.38	0.00	0.00	0.00	0.00	0.00	0.00	
Jacksonville MSA NC	1	9.09	0.69	0.00	3.33	0.00	77.08	100.00	18.90	0.00	0.30	0.00	0.00	0.42	0.00	
Mitchell County NC	0	0.00	0.00	0.00	18.86	0.00	81.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Pasquotank County	0	0.00	2.73	0.00	14.10	0.00	83.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: NORTH CAROLINA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
Raleigh-Cary MSA NC	0	0.00	0.78	0.00	18.90	0.00	54.17	0.00	26.14	0.00	0.00	0.00	0.00	0.00	0.00	
Rocky Mount MSA NC	0	0.00	0.11	0.00	12.49	0.00	70.39	0.00	17.01	0.00	0.00	0.00	0.00	0.00	0.00	
South Central Non-MSA NC	0	0.00	0.96	0.00	24.20	0.00	54.86	0.00	19.98	0.00	0.00	0.00	0.00	0.00	0.00	
Wilmington MSA NC	0	0.00	0.00	0.00	21.59	0.00	78.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Winston-Salem MSA NC	1	9.09	1.01	0.00	14.92	0.00	51.28	100.00	32.78	0.00	0.27	0.00	0.00	0.52	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 CAROLINA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% 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	
<b>Full Review:</b>																
Western Non-MSA NC	18	10.98	0.13	0.00	3.96	0.00	74.11	33.33	21.80	66.67	0.03	0.00	0.00	0.01	0.05	
<b>Limited Review:</b>																
Asheville MSA NC	9	5.49	0.55	0.00	6.31	0.00	81.77	66.67	11.36	33.33	0.02	0.00	0.00	0.01	0.06	
Burlington MSA NC	10	6.10	0.00	0.00	12.07	0.00	76.04	80.00	11.89	20.00	0.14	0.00	0.00	0.14	0.18	
Craven and Carteret Counties NC	5	3.05	0.00	0.00	2.31	0.00	58.09	0.00	39.61	100.00	0.02	0.00	0.00	0.00	0.04	
Duplin County	0	0.00	0.00	0.00	10.09	0.00	89.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Durham-Chapel Hill	12	7.32	2.82	0.00	10.54	25.00	52.16	33.33	34.48	41.67	0.02	0.00	0.00	0.02	0.03	
Fayetteville MSA NC	2	1.22	1.30	0.00	8.44	0.00	66.79	0.00	23.46	100.00	0.02	0.00	0.00	0.00	0.05	
Goldsboro MSA NC	1	0.61	1.16	0.00	18.30	100.00	62.30	0.00	18.23	0.00	0.00	0.00	0.00	0.00	0.00	
Granville and Vance Counties NC	2	1.22	0.00	0.00	7.69	0.00	67.25	50.00	25.06	50.00	0.00	0.00	0.00	0.00	0.00	
Greensboro-High Point	20	12.20	1.58	0.00	13.70	5.00	56.38	60.00	28.34	35.00	0.04	0.00	0.00	0.05	0.03	
Greenville MSA NC	3	1.83	1.72	0.00	11.53	0.00	47.25	33.33	39.50	66.67	0.04	0.00	0.00	0.00	0.07	
Halifax and Martin Counties	2	1.22	0.00	0.00	41.31	50.00	58.69	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Hickory-Lenoir-Morganton MSA NC	1	0.61	0.00	0.00	10.20	0.00	79.42	0.00	10.38	100.00	0.00	0.00	0.00	0.00	0.00	
Jacksonville MSA NC	2	1.22	0.69	0.00	3.33	0.00	77.08	50.00	18.90	50.00	0.03	0.00	0.00	0.04	0.00	
Mitchell County NC	0	0.00	0.00	0.00	18.86	0.00	81.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Pasquotank County	0	0.00	2.73	0.00	14.10	0.00	83.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: NORTH CAROLINA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% 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	
Raleigh-Cary MSA NC	49	29.88	0.78	2.04	18.90	4.08	54.17	46.94	26.14	46.94	0.04	0.00	0.00	0.04	0.06	
Rocky Mount MSA NC	0	0.00	0.11	0.00	12.49	0.00	70.39	0.00	17.01	0.00	0.00	0.00	0.00	0.00	0.00	
South Central Non-MSA NC	6	3.66	0.96	0.00	24.20	0.00	54.86	50.00	19.98	50.00	0.03	0.00	0.00	0.00	0.08	
Wilmington MSA NC	6	3.66	0.00	0.00	21.59	16.67	78.41	83.33	0.00	0.00	0.03	0.00	0.00	0.03	0.00	
Winston-Salem MSA	16	9.76	1.01	0.00	14.92	0.00	51.28	25.00	32.78	75.00	0.06	0.00	0.00	0.02	0.11	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 CAROLINA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Western Non-MSA NC	0	0.00	0.75	0.00	15.76	0.00	63.80	0.00	19.68	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Asheville MSA NC	0	0.00	6.05	0.00	17.36	0.00	56.25	0.00	20.34	0.00	0.00	0.00	0.00	0.00	0.00	
Burlington MSA NC	0	0.00	0.00	0.00	14.11	0.00	70.63	0.00	15.26	0.00	0.00	0.00	0.00	0.00	0.00	
Craven and Carteret Counties NC	0	0.00	0.00	0.00	13.80	0.00	39.83	0.00	46.38	0.00	0.00	0.00	0.00	0.00	0.00	
Duplin County	0	0.00	0.00	0.00	28.24	0.00	71.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Durham-Chapel Hill	0	0.00	14.14	0.00	24.69	0.00	31.01	0.00	30.15	0.00	0.00	0.00	0.00	0.00	0.00	
Fayetteville MSA NC	0	0.00	3.12	0.00	21.85	0.00	56.33	0.00	18.71	0.00	0.00	0.00	0.00	0.00	0.00	
Goldsboro MSA NC	0	0.00	9.97	0.00	35.49	0.00	21.17	0.00	33.36	0.00	0.00	0.00	0.00	0.00	0.00	
Granville and Vance Counties NC	0	0.00	0.00	0.00	30.86	0.00	38.28	0.00	30.86	0.00	0.00	0.00	0.00	0.00	0.00	
Greensboro-High Point	0	0.00	6.20	0.00	18.44	0.00	42.14	0.00	33.21	0.00	0.00	0.00	0.00	0.00	0.00	
Greenville MSA NC	0	0.00	4.20	0.00	9.61	0.00	47.09	0.00	39.11	0.00	0.00	0.00	0.00	0.00	0.00	
Halifax and Martin Counties	0	0.00	0.00	0.00	19.43	0.00	80.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Hickory-Lenoir-Morganton MSA NC	0	0.00	0.00	0.00	31.51	0.00	55.80	0.00	12.69	0.00	0.00	0.00	0.00	0.00	0.00	
Jacksonville MSA NC	0	0.00	2.30	0.00	18.16	0.00	76.61	0.00	2.93	0.00	0.00	0.00	0.00	0.00	0.00	
Mitchell County NC	0	0.00	0.00	0.00	3.02	0.00	96.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Pasquotank County	0	0.00	35.43	0.00	23.65	0.00	40.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: NORTH CAROLINA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
Raleigh-Cary MSA NC	0	0.00	6.77	0.00	18.84	0.00	51.09	0.00	23.30	0.00	0.00	0.00	0.00	0.00	0.00	
Rocky Mount MSA NC	0	0.00	1.91	0.00	16.08	0.00	56.53	0.00	25.48	0.00	0.00	0.00	0.00	0.00	0.00	
South Central Non-MSA NC	0	0.00	7.56	0.00	23.14	0.00	37.80	0.00	31.50	0.00	0.00	0.00	0.00	0.00	0.00	
Wilmington MSA NC	0	0.00	0.00	0.00	2.74	0.00	97.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Winston-Salem MSA NC	0	0.00	4.20	0.00	22.63	0.00	52.02	0.00	21.15	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 CAROLINA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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 Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans						
<b>Full Review:</b>																
Western Non-MSA	0	0.00	0.48	0.00	5.75	0.00	64.51	0.00	29.26	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Asheville MSA NC	0	0.00	2.10	0.00	11.93	0.00	74.40	0.00	11.58	0.00	0.00	0.00	0.00	0.00	0.00	
Burlington MSA NC	0	0.00	0.00	0.00	12.45	0.00	71.68	0.00	15.87	0.00	0.00	0.00	0.00	0.00	0.00	
Craven and Carteret Counties NC	0	0.00	0.00	0.00	5.81	0.00	55.95	0.00	38.24	0.00	0.00	0.00	0.00	0.00	0.00	
Duplin County	0	0.00	0.00	0.00	10.77	0.00	89.23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Durham-Chapel Hill MSA NC	0	0.00	4.80	0.00	11.35	0.00	48.78	0.00	33.53	0.00	0.00	0.00	0.00	0.00	0.00	
Fayetteville MSA NC	0	0.00	5.72	0.00	13.44	0.00	56.97	0.00	23.87	0.00	0.00	0.00	0.00	0.00	0.00	
Goldsboro MSA NC	0	0.00	5.65	0.00	18.37	0.00	52.49	0.00	23.49	0.00	0.00	0.00	0.00	0.00	0.00	
Granville and Vance Counties NC	0	0.00	0.00	0.00	16.75	0.00	56.30	0.00	26.95	0.00	0.00	0.00	0.00	0.00	0.00	
Greensboro-High Point MSA NC	0	0.00	2.60	0.00	15.57	0.00	49.59	0.00	32.24	0.00	0.00	0.00	0.00	0.00	0.00	
Greenville MSA NC	0	0.00	1.47	0.00	15.10	0.00	39.69	0.00	43.74	0.00	0.00	0.00	0.00	0.00	0.00	
Halifax and Martin Counties NC	0	0.00	0.00	0.00	33.65	0.00	66.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Hickory-Lenoir-Morganton MSA NC	0	0.00	0.00	0.00	15.70	0.00	70.08	0.00	14.22	0.00	0.00	0.00	0.00	0.00	0.00	
Jacksonville MSA	0	0.00	4.48	0.00	5.97	0.00	72.87	0.00	16.67	0.00	0.00	0.00	0.00	0.00	0.00	
Mitchell County NC	0	0.00	0.00	0.00	9.80	0.00	90.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Pasquotank County	0	0.00	6.16	0.00	30.85	0.00	62.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Raleigh-Cary MSA	0	0.00	1.36	0.00	13.81	0.00	57.01	0.00	27.82	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2011).

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: NORTH CAROLINA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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 Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans						
Rocky Mount MSA NC	0	0.00	0.84	0.00	14.67	0.00	68.08	0.00	16.42	0.00	0.00	0.00	0.00	0.00	0.00	
South Central Non-MSA NC	0	0.00	0.99	0.00	23.69	0.00	53.99	0.00	21.33	0.00	0.00	0.00	0.00	0.00	0.00	
Wilmington MSA NC	0	0.00	0.00	0.00	20.66	0.00	79.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Winston-Salem MSA NC	0	0.00	1.57	0.00	12.63	0.00	54.22	0.00	31.57	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2011).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: NORTH CAROLINA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Western Non-MSA NC	0	0.00	0.24	0.00	1.85	0.00	75.94	0.00	21.97	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Asheville MSA NC	0	0.00	0.28	0.00	7.80	0.00	83.50	0.00	8.43	0.00	0.00	0.00	0.00	0.00	0.00	
Burlington MSA NC	0	0.00	0.00	0.00	7.63	0.00	86.01	0.00	6.36	0.00	0.00	0.00	0.00	0.00	0.00	
Craven and Carteret Counties NC	0	0.00	0.00	0.00	1.38	0.00	71.11	0.00	27.51	0.00	0.00	0.00	0.00	0.00	0.00	
Duplin County	0	0.00	0.00	0.00	9.35	0.00	90.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Durham-Chapel Hill MSA	0	0.00	1.42	0.00	7.84	0.00	67.74	0.00	22.78	0.00	0.00	0.00	0.00	0.00	0.00	
Fayetteville MSA NC	0	0.00	1.59	0.00	9.03	0.00	63.19	0.00	26.19	0.00	0.00	0.00	0.00	0.00	0.00	
Goldsboro MSA NC	0	0.00	1.29	0.00	5.17	0.00	78.23	0.00	15.31	0.00	0.00	0.00	0.00	0.00	0.00	
Granville and Vance Counties NC	0	0.00	0.00	0.00	5.10	0.00	66.67	0.00	28.23	0.00	0.00	0.00	0.00	0.00	0.0	
Greensboro-High Point MSA	0	0.00	1.36	0.00	7.68	0.00	66.31	0.00	24.65	0.00	0.00	0.00	0.00	0.00	0.00	
Greenville MSA NC	0	0.00	0.75	0.00	8.77	0.00	59.33	0.00	31.16	0.00	0.00	0.00	0.00	0.00	0.00	
Halifax and Martin Counties	0	0.00	0.00	0.00	50.37	0.00	49.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Hickory-Lenoir-Morganton MSA NC	0	0.00	0.00	0.00	6.54	0.00	84.34	0.00	9.12	0.00	0.00	0.00	0.00	0.00	0.00	
Jacksonville MSA NC	0	0.00	1.72	0.00	4.01	0.00	80.23	0.00	14.04	0.00	0.00	0.00	0.00	0.00	0.00	
Mitchell County NC	0	0.00	0.00	0.00	18.42	0.00	81.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Pasquotank County NC	0	0.00	3.52	0.00	10.56	0.00	85.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Raleigh-Cary MSA NC	0	0.00	0.45	0.00	23.05	0.00	57.67	0.00	18.83	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2011).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: NORTH CAROLINA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
Rocky Mount MSA NC	0	0.00	0.00	0.00	6.05	0.00	81.34	0.00	12.61	0.00	0.00	0.00	0.00	0.00	0.00	
South Central Non-MSA NC	0	0.00	0.18	0.00	23.12	0.00	58.09	0.00	18.62	0.00	0.00	0.00	0.00	0.00	0.00	
Wilmington MSA NC	0	0.00	0.00	0.00	11.49	0.00	88.51	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Winston-Salem MSA	0	0.00	0.16	0.00	15.72	0.00	57.38	0.00	26.74	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2011).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: NORTH CAROLINA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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 39	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Western Non-MSA NC	5	14.29	16.56	0.00	17.07	20.00	22.70	0.00	43.66	80.00	0.01	0.00	0.00	0.00	0.03	
<b>Limited Review:</b>																
Asheville MSA NC	3	8.57	18.01	0.00	19.26	0.00	23.76	0.00	38.96	100.00	0.02	0.00	0.00	0.00	0.05	
Burlington MSA NC	0	0.00	18.81	0.00	18.16	0.00	23.65	0.00	39.38	0.00	0.00	0.00	0.00	0.00	0.00	
Craven and Carteret Counties NC	1	2.86	17.36	0.00	16.89	0.00	21.77	0.00	43.98	100.00	0.05	0.00	0.00	0.00	0.08	
Duplin County	0	0.00	26.05	0.00	20.16	0.00	22.04	0.00	31.75	0.00	0.00	0.00	0.00	0.00	0.00	
Durham-Chapel Hill MSA NC	2	5.71	21.15	0.00	17.67	50.00	21.48	0.00	39.70	50.00	0.02	0.00	0.07	0.00	0.00	
Fayetteville MSA NC	1	2.86	18.85	0.00	17.69	0.00	23.51	0.00	39.94	100.00	0.00	0.00	0.00	0.00	0.00	
Goldsboro MSA NC	0	0.00	18.92	0.00	19.11	0.00	23.15	0.00	38.82	0.00	0.00	0.00	0.00	0.00	0.00	
Granville and Vance Counties NC	1	2.86	21.96	0.00	16.27	0.00	21.12	100.00	40.66	0.00	0.00	0.00	0.00	0.00	0.00	
Greensboro-High Point MSA	1	2.86	19.32	100.00	18.43	0.00	23.23	0.00	39.02	0.00	0.00	0.00	0.00	0.00	0.00	
Greenville MSA NC	2	5.71	22.71	0.00	15.91	0.00	19.18	50.00	42.21	50.00	0.00	0.00	0.00	0.00	0.00	
Halifax and Martin Counties NC	1	2.86	29.01	0.00	18.75	0.00	20.29	0.00	31.95	100.00	0.00	0.00	0.00	0.00	0.00	
Hickory-Lenoir-Morganton MSA NC	1	2.86	16.92	0.00	18.54	0.00	24.61	100.00	39.93	0.00	0.00	0.00	0.00	0.00	0.00	
Jacksonville MSA NC	0	0.00	17.36	0.00	19.59	0.00	24.25	0.00	38.80	0.00	0.00	0.00	0.00	0.00	0.00	
Mitchell County NC	0	0.00	21.17	0.00	21.48	0.00	26.17	0.00	31.18	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)  
 \*\* 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 Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.  
 39 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: NORTH CAROLINA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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 40	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Pasquotank County NC	0	0.00	26.27	0.00	17.99	0.00	20.08	0.00	35.66	0.00	0.00	0.00	0.00	0.00	0.00	
Raleigh-Cary MSA NC	11	31.43	19.58	18.18	18.24	18.18	23.50	9.09	38.68	54.55	0.01	0.00	0.02	0.00	0.02	
Rocky Mount MSA NC	0	0.00	21.93	0.00	16.94	0.00	21.11	0.00	40.02	0.00	0.00	0.00	0.00	0.00	0.00	
South Central Non-MSA NC	1	2.86	23.33	0.00	17.23	0.00	21.20	0.00	38.24	100.00	0.00	0.00	0.00	0.00	0.00	
Wilmington MSA NC	1	2.86	23.03	0.00	20.73	0.00	22.94	0.00	33.30	100.00	0.00	0.00	0.00	0.00	0.00	
Winston-Salem MSA	4	11.43	19.01	0.00	18.10	0.00	23.02	0.00	39.87	100.00	0.07	0.00	0.00	0.00	0.20	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

40 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 CAROLINA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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 41	% BANK Loans****	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Western Non-MSA	1	9.09	16.56	0.00	17.07	0.00	22.70	0.00	43.66	100.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Asheville MSA NC	0	0.00	18.01	0.00	19.26	0.00	23.76	0.00	38.96	0.00	0.00	0.00	0.00	0.00	0.00	
Burlington MSA NC	0	0.00	18.81	0.00	18.16	0.00	23.65	0.00	39.38	0.00	0.00	0.00	0.00	0.00	0.00	
Craven and Carteret Counties	0	0.00	17.36	0.00	16.89	0.00	21.77	0.00	43.98	0.00	0.00	0.00	0.00	0.00	0.00	
Duplin County	0	0.00	26.05	0.00	20.16	0.00	22.04	0.00	31.75	0.00	0.00	0.00	0.00	0.00	0.00	
Durham-Chapel Hill MSA NC	1	9.09	21.15	0.00	17.67	0.00	21.48	0.00	39.70	100.00	0.00	0.00	0.00	0.00	0.00	
Fayetteville MSA	1	9.09	18.85	0.00	17.69	0.00	23.51	0.00	39.94	100.00	0.00	0.00	0.00	0.00	0.00	
Goldsboro MSA	0	0.00	18.92	0.00	19.11	0.00	23.15	0.00	38.82	0.00	0.00	0.00	0.00	0.00	0.00	
Granville and Vance Counties	0	0.00	21.96	0.00	16.27	0.00	21.12	0.00	40.66	0.00	0.00	0.00	0.00	0.00	0.00	
Greensboro-High Point MSA NC	5	45.45	19.32	0.00	18.43	0.00	23.23	40.00	39.02	60.00	0.48	0.00	0.00	1.10	0.59	
Greenville MSA NC	0	0.00	22.71	0.00	15.91	0.00	19.18	0.00	42.21	0.00	0.00	0.00	0.00	0.00	0.00	
Halifax and Martin Counties NC	1	9.09	29.01	100.00	18.75	0.00	20.29	0.00	31.95	0.00	1.54	9.09	0.00	0.00	0.00	
Hickory-Lenoir-Morganton MSA	0	0.00	16.92	0.00	18.54	0.00	24.61	0.00	39.93	0.00	0.00	0.00	0.00	0.00	0.00	
Jacksonville MSA	1	9.09	17.36	0.00	19.59	0.00	24.25	0.00	38.80	100.00	0.31	0.00	0.00	0.00	0.52	

\* Based on 2010 Peer Mortgage Data (USPR)  
 \*\* 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 Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.  
 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: NORTH CAROLINA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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 42	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Mitchell County NC	0	0.00	21.17	0.00	21.48	0.00	26.17	0.00	31.18	0.00	0.00	0.00	0.00	0.00	0.00
Pasquotank County NC	0	0.00	26.27	0.00	17.99	0.00	20.08	0.00	35.66	0.00	0.00	0.00	0.00	0.00	0.00
Raleigh-Cary MSA	0	0.00	19.58	0.00	18.24	0.00	23.50	0.00	38.68	0.00	0.00	0.00	0.00	0.00	0.00
Rocky Mount MSA	0	0.00	21.93	0.00	16.94	0.00	21.11	0.00	40.02	0.00	0.00	0.00	0.00	0.00	0.00
South Central Non-MSA NC	0	0.00	23.33	0.00	17.23	0.00	21.20	0.00	38.24	0.00	0.00	0.00	0.00	0.00	0.00
Wilmington MSA	0	0.00	23.03	0.00	20.73	0.00	22.94	0.00	33.30	0.00	0.00	0.00	0.00	0.00	0.00
Winston-Salem MSA NC	1	9.09	19.01	0.00	18.10	100.00	23.02	0.00	39.87	0.00	0.30	0.00	1.61	0.00	0.00

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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: NORTH CAROLINA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total**	% Families***	% BANK Loans****	% Families 43	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Western Non-MSA NC	18	10.98	16.56	0.00	17.07	11.11	22.70	11.11	43.66	77.78	0.03	0.00	0.00	0.07	0.03	
<b>Limited Review:</b>																
Asheville MSA NC	9	5.49	18.01	11.11	19.26	11.11	23.76	33.33	38.96	44.44	0.02	0.00	0.06	0.00	0.02	
Burlington MSA NC	10	6.10	18.81	0.00	18.16	0.00	23.65	30.00	39.38	70.00	0.17	0.00	0.00	0.18	0.24	
Craven and Carteret Counties NC	5	3.05	17.36	0.00	16.89	0.00	21.77	0.00	43.98	100.00	0.03	0.00	0.00	0.00	0.04	
Duplin County	0	0.00	26.05	0.00	20.16	0.00	22.04	0.00	31.75	0.00	0.00	0.00	0.00	0.00	0.00	
Durham-Chapel Hill MSA NC	12	7.32	21.15	8.33	17.67	0.00	21.48	25.00	39.70	66.67	0.03	0.00	0.00	0.00	0.05	
Fayetteville MSA NC	2	1.22	18.85	0.00	17.69	0.00	23.51	0.00	39.94	100.00	0.03	0.00	0.00	0.00	0.04	
Goldsboro MSA NC	1	0.61	18.92	0.00	19.11	0.00	23.15	100.00	38.82	0.00	0.00	0.00	0.00	0.00	0.00	
Granville and Vance Counties NC	2	1.22	21.96	0.00	16.27	0.00	21.12	0.00	40.66	100.00	0.00	0.00	0.00	0.00	0.00	
Greensboro-High Point MSA NC	20	12.20	19.32	0.00	18.43	10.00	23.23	20.00	39.02	70.00	0.04	0.00	0.00	0.04	0.06	
Greenville MSA NC	3	1.83	22.71	0.00	15.91	0.00	19.18	0.00	42.21	100.00	0.05	0.00	0.00	0.00	0.07	
Halifax and Martin Counties NC	2	1.22	29.01	0.00	18.75	0.00	20.29	50.00	31.95	50.00	0.00	0.00	0.00	0.00	0.00	
Hickory-Lenoir-Morganton MSA NC	1	0.61	16.92	0.00	18.54	0.00	24.61	0.00	39.93	100.00	0.00	0.00	0.00	0.00	0.00	
Jacksonville MSA NC	2	1.22	17.36	0.00	19.59	0.00	24.25	50.00	38.80	50.00	0.05	0.00	0.00	0.22	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)  
 \*\* 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 Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.  
 43 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 CAROLINA															
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011															
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 44	% BANK Loans****	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Mitchell County NC	0	0.00	21.17	0.00	21.48	0.00	26.17	0.00	31.18	0.00	0.00	0.00	0.00	0.00	0.00
Pasquotank County NC	0	0.00	26.27	0.00	17.99	0.00	20.08	0.00	35.66	0.00	0.00	0.00	0.00	0.00	0.00
Raleigh-Cary MSA NC	49	29.88	19.58	8.16	18.24	22.45	23.50	18.37	38.68	51.02	0.05	0.05	0.08	0.01	0.06
Rocky Mount MSA NC	0	0.00	21.93	0.00	16.94	0.00	21.11	0.00	40.02	0.00	0.00	0.00	0.00	0.00	0.00
South Central Non-MSA	6	3.66	23.33	0.00	17.23	0.00	21.20	33.33	38.24	66.67	0.04	0.00	0.00	0.09	0.03
Wilmington MSA NC	6	3.66	23.03	33.33	20.73	16.67	22.94	0.00	33.30	50.00	0.03	0.00	0.21	0.00	0.00
Winston-Salem MSA NC	16	9.76	19.01	6.25	18.10	18.75	23.02	18.75	39.87	56.25	0.08	0.00	0.08	0.06	0.10

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

44 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 CAROLINA    Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011									
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
<b>Full Review:</b>									
Western Non-MSA NC	0	0.00	68.74	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Asheville MSA NC	0	0.00	64.63	0.00	0.00	0.00	0.00	0.00	0.00
Burlington MSA NC	0	0.00	65.99	0.00	0.00	0.00	0.00	0.00	0.00
Craven and Carteret Counties NC	0	0.00	70.10	0.00	0.00	0.00	0.00	0.00	0.00
Duplin County	0	0.00	70.83	0.00	0.00	0.00	0.00	0.00	0.00
Durham-Chapel Hill	0	0.00	66.24	0.00	0.00	0.00	0.00	0.00	0.00
Fayetteville MSA NC	0	0.00	67.14	0.00	0.00	0.00	0.00	0.00	0.00
Goldsboro MSA NC	0	0.00	69.59	0.00	0.00	0.00	0.00	0.00	0.00
Granville and Vance Counties NC	0	0.00	68.98	0.00	0.00	0.00	0.00	0.00	0.00
Greensboro-High Point	0	0.00	66.30	0.00	0.00	0.00	0.00	0.00	0.00
Greenville MSA NC	0	0.00	67.07	0.00	0.00	0.00	0.00	0.00	0.00
Halifax and Martin Counties NC	0	0.00	67.66	0.00	0.00	0.00	0.00	0.00	0.00
Hickory-Lenoir-Morganton MSA NC	0	0.00	66.78	0.00	0.00	0.00	0.00	0.00	0.00
Jacksonville MSA NC	0	0.00	69.35	0.00	0.00	0.00	0.00	0.00	0.00
Mitchell County NC	0	0.00	70.26	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2011).

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES    Geography: NORTH CAROLINA    Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011									
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
Pasquotank County NC	0	0.00	66.89	0.00	0.00	0.00	0.00	0.00	0.00
Raleigh-Cary MSA NC	0	0.00	68.06	0.00	0.00	0.00	0.00	0.00	0.00
Rocky Mount MSA NC	0	0.00	67.37	0.00	0.00	0.00	0.00	0.00	0.00
South Central Non-MSA NC	0	0.00	68.22	0.00	0.00	0.00	0.00	0.00	0.00
Wilmington MSA NC	0	0.00	71.46	0.00	0.00	0.00	0.00	0.00	0.00
Winston-Salem MSA	0	0.00	66.07	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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&amp;B - 2011).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: NORTH CAROLINA			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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 \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Western Non-MSA NC	0	0.00	98.62	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Asheville MSA NC	0	0.00	98.40	0.00	0.00	0.00	0.00	0.00	0.00
Burlington MSA NC	0	0.00	98.47	0.00	0.00	0.00	0.00	0.00	0.00
Craven and Carteret Counties	0	0.00	97.92	0.00	0.00	0.00	0.00	0.00	0.00
Duplin County	0	0.00	94.60	0.00	0.00	0.00	0.00	0.00	0.00
Durham-Chapel Hill MSA	0	0.00	96.94	0.00	0.00	0.00	0.00	0.00	0.00
Fayetteville MSA NC	0	0.00	97.70	0.00	0.00	0.00	0.00	0.00	0.00
Goldsboro MSA NC	0	0.00	96.31	0.00	0.00	0.00	0.00	0.00	0.00
Granville and Vance Counties	0	0.00	98.64	0.00	0.00	0.00	0.00	0.00	0.00
Greensboro-High Point	0	0.00	98.30	0.00	0.00	0.00	0.00	0.00	0.00
Greenville MSA NC	0	0.00	96.46	0.00	0.00	0.00	0.00	0.00	0.00
Halifax and Martin Counties	0	0.00	96.05	0.00	0.00	0.00	0.00	0.00	0.00
Hickory-Lenoir-Morganton MSA NC	0	0.00	97.76	0.00	0.00	0.00	0.00	0.00	0.00
Jacksonville MSA NC	0	0.00	97.13	0.00	0.00	0.00	0.00	0.00	0.00
Mitchell County NC	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Pasquotank County NC	0	0.00	97.89	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2011).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: NORTH CAROLINA			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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 \$500,000	All	Rev\$ 1 Million or Less
Raleigh-Cary MSA NC	0	0.00	95.85	0.00	0.00	0.00	0.00	0.00	0.00
Rocky Mount MSA NC	0	0.00	95.63	0.00	0.00	0.00	0.00	0.00	0.00
South Central Non-MSA	0	0.00	97.31	0.00	0.00	0.00	0.00	0.00	0.00
Wilmington MSA NC	0	0.00	98.14	0.00	0.00	0.00	0.00	0.00	0.00
Winston-Salem MSA NC	0	0.00	98.72	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2011).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: NORTH CAROLINA									
Evaluation Period: OCTOBER 23, 2009 TO JULY 23, 2012									
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Western Non-MSA NC	0	0	12	6	12	6	0.43	0	0
<b>Limited Review:</b>									
Asheville MSA NC	0	0	4	2	4	2	0.14	0	0
Burlington MSA NC	0	0	1	1	1	1	0.07	0	0
Craven and Carteret Counties	0	0	3	1	3	1	0.07	0	0
Duplin County	0	0	1	1	1	1	0.07	0	0
Durham-Chapel Hill MSA	0	0	0	0	0	0	0.00	0	0
Fayetteville MSA NC	0	0	1	1	1	1	0.07	0	0
Goldensboro MSA NC	0	0	3	1	3	1	0.07	0	0
Granville and Vance Counties	0	0	2	1	2	1	0.07	0	0
Greensboro-High Point MS	0	0	2	116	2	116	8.32	0	0
Greenville MSA NC	0	0	1	1	1	1	0.07	0	0
Halifax and Martin Counties	0	0	2	1	2	1	0.07	0	0
Hickory-Lenoir-Morganton	0	0	4	2	1	2	0.14	0	0
Jacksonville MSA NC	0	0	1	1	1	1	0.07	0	0
Mitchell County NC	0	0	1	1	1	1	0.07	0	0
Pasquotank County NC	0	0	1	1	1	1	0,07	0	0
Raleigh-Cary MSA NC	0	0	2	807	2	807	57.82	0	0
Rocky Mount MSA NC	0	0	3	1	3	1	0.07	0	0
South Central Non-MSA	0	0	6	3	6	3	0.21	0	0
Wilmington MSA NC	0	0	2	1	2	1	0.07	0	0
Winston-Salem MSA NC	0	0	3	447	3	447	32.03	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: NORTH CAROLINA Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011																	
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
<b>Full Review:</b>																	
Western Non-MSA NC	19.55	12	15.19	0.00	16.67	50.00	33.33	0	0	0	0	0	0	0.45	6.07	73.18	20.31
<b>Limited Review:</b>																	
Asheville MSA NC	4.55	4	5.06	0.00	25.00	75.00	0.00	0	0	0	0	0	0	1.22	7.96	80.16	10.66
Burlington MSA NC	2.70	2	2.53	0.00	50.00	0.00	50.00	0	0	0	0	0	0	0.00	14.51	73.97	11.52
Craven and Carteret	4.08	3	3.80	0.00	0.00	33.33	66.67	0	0	0	0	0	0	0.00	10.94	55.97	33.09
Duplin County	0.51	1	1.27	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	10.84	89.16	0.00
Durham-Chapel Hill MSA	2.41	3	3.80	0.00	66.67	0.00	33.33	1	0	0	0	0	+1	10.70	15.26	45.24	28.35
Fayetteville MSA NC	1.22	1	1.27	0.00	0.00	0.00	100	0	0	0	0	0	0	2.38	20.41	58.87	18.34
Goldsboro MSA NC	3.16	3	3.80	0.00	0.00	66.67	33.33	0	0	0	0	0	0	2.71	21.14	60.29	15.86
Granville and Vance	0.85	2	2.53	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	13.08	66.00	20.92
Greensboro-High Point	14.61	10	12.66	0.00	30.00	60.00	10.00	0	0	0	0	0	0	4.49	17.33	52.94	25.25
Greenville MSA NC	1.74	1	1.27	0.00	0.00	0.00	100	0	0	0	0	0	0	3.88	14.63	45.65	35.84
Hallfax and Martin	1.57	2	2.53	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	43.71	56.29	0.00
Hickory-Lenoir-Morganton	6.71	4	5.06	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	14.09	76.09	9.81
Jacksonville MSA NC	0.95	1	1.27	0.00	0.00	100	0.00	0	0	0	0	0	0	0.83	10.46	66.38	22.32
Mitchell County NC	1.45	1	1.27	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	17.49	82.51	0.00
Pasquotank County NC	1.51	1	1.27	0.00	0.00	100	0.00	0	0	0	0	0	0	7.82	18.42	73.76	0.00
Raleigh-Cary MSA NC	11.89	11	13.92	0.00	27.27	45.46	27.27	2	0	0	+1	+1	0	4.19	21.12	51.42	23.27
Rocky Mount MSA NC	2.98	3	3.80	0.00	0.00	100	0.00	0	0	0	0	0	0	0.23	18.57	65.46	15.73
South Central Non-MSA	7.02	7	8.86	0.00	28.57	42.86	28.57	0	0	0	0	0	0	1.65	26.85	53.77	17.73
Wilmington MSA NC	4.23	2	2.53	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	24.17	75.83	0.00
Winston-Salem MSA NC	6.34	5	6.33	0.00	0.00	100	0.00	1	0	0	0	+1	0	3.49	19.22	48.92	28.37

State of Ohio

Table 1. Lending Volume

LENDING VOLUME												
Geography: OHIO												
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011												
Assessment Area (2011):	% 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)	
<b>Full Review:</b>												
Cleveland-Elyria MSA OH	20.98	42	6,513	0	0	0	0	1	1	43	6,514	9.04
Toledo MSA OH	3.41	7	927	0	0	0	0	1	1	8	928	10.92
<b>Limited Review:</b>												
Adams and Scioto Counties	0.98	2	199	0	0	0	0	0	0	2	199	3.16
Akron MSA OH	5.85	12	2,298	0	0	0	0	0	0	12	2,298	3.95
Canton-Massillon MSA OH	1.95	4	435	0	0	0	0	0	0	4	435	3.24
Cincinnati-Middletown MSA	16.10	33	5,133	0	0	0	0	0	0	33	5,133	8.19
Clinton Fayette and Ross	0.98	2	144	0	0	0	0	0	0	2	144	3.86
Columbiana County Oh	0.00	0	0	0	0	0	0	0	0	0	0	3.82
Columbus MSA OH	21.95	45	7,229	0	0	0	0	1	0	46	7,229	8.10
Dayton MSA OH	12.68	26	3,880	0	0	0	0	0	0	26	3,880	7.17
Eastern Non-MSA OH	1.95	4	268	0	0	0	0	0	0	4	268	10.03
Lima MSA OH	0.49	1	20	0	0	0	0	0	0	1	20	1.19
Mansfield MSA OH	0.00	0	0	0	0	0	0	0	0	0	0	0.79
Northern Non-MSA OH	1.46	3	545	0	0	0	0	0	0	3	545	7.94
Northwest Non-MSA OH	0.49	1	68	0	0	0	0	0	0	1	68	1.75
Sandusky MSA OH	0.00	0	0	0	0	0	0	0	0	0	0	3.18
Springfield MSA OH	1.46	3	215	0	0	0	0	0	0	3	215	1.74
Western Non-MSA OH	1.95	4	459	0	0	0	0	0	0	4	459	7.18
Youngstown-Warren-Boardman MSA OH	5.37	11	1,317	0	0	0	0	0	0	11	1,317	3.10

\* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from October 27, 2009 to July 23, 2012.

\*\*\* Deposit Data as of December 31, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate. % of area deposits totals 99.98 due to rounding

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: OHIO				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011						Market Share (%) by Geography*				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overa ll	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						
<b>Full Review:</b>																
Cleveland-Elyria MSA OH	9	45.00	4.83	0.00	12.41	22.22	48.22	22.22	34.54	55.56	0.00	0.00	0.00	0.00	0.00	
Toledo MSA OH	0	0.00	2.74	0.00	13.99	0.00	56.25	0.00	27.01	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Adams and Scioto Counties	1	5.00	0.72	0.00	52.01	100.00	47.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Akron MSA OH	2	10.00	2.76	0.00	18.38	50.00	51.56	50.00	27.30	0.00	0.00	0.00	0.00	0.00	0.00	
Canton-Massillon MSA OH	0	0.00	0.92	0.00	14.69	0.00	65.16	0.00	19.23	0.00	0.00	0.00	0.00	0.00	0.00	
Cincinnati-Middletown MSA	4	20.00	2.43	0.00	15.81	0.00	49.33	25.00	32.43	75.00	0.00	0.00	0.00	0.00	0.01	
Clinton Fayette and Ross	0	0.00	0.00	0.00	4.41	0.00	86.97	0.00	8.62	0.00	0.00	0.00	0.00	0.00	0.00	
Columbiana County Oh	0	0.00	0.00	0.00	15.14	0.00	80.56	0.00	4.30	0.00	0.00	0.00	0.00	0.00	0.00	
Columbus MSA OH	3	15.00	2.87	0.00	17.50	0.00	46.61	33.33	33.01	66.67	0.00	0.00	0.00	0.00	0.01	
Dayton MSA OH	1	5.00	1.91	0.00	17.03	0.00	51.27	0.00	29.78	100.00	0.00	0.00	0.00	0.00	0.00	
Eastern Non-MSA OH	0	0.00	0.00	0.00	17.66	0.00	74.81	0.00	7.53	0.00	0.00	0.00	0.00	0.00	0.00	
Lima MSA OH	0	0.00	1.24	0.00	19.97	0.00	56.56	0.00	22.23	0.00	0.00	0.00	0.00	0.00	0.00	
Mansfield MSA OH	0	0.00	0.16	0.00	14.17	0.00	58.08	0.00	27.58	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA OH	0	0.00	0.00	0.00	2.72	0.00	80.06	0.00	17.21	0.00	0.00	0.00	0.00	0.00	0.00	
Northwest Non-MSA OH	0	0.00	0.00	0.00	0.00	0.00	74.06	0.00	25.94	0.00	0.00	0.00	0.00	0.00	0.00	
Sandusky MSA OH	0	0.00	0.00	0.00	18.57	0.00	65.56	0.00	15.87	0.00	0.00	0.00	0.00	0.00	0.00	
Springfield MSA OH	0	0.00	1.73	0.00	9.72	0.00	59.32	0.00	29.23	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: OHIO				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011									
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	Overa ll	Low	Mod	Mid	Upp
Western Non-MSA OH	0	0.00	0.00	0.00	2.77	0.00	68.76	0.00	28.47	0.00	0.00	0.00	0.00	0.00	0.00
Wheeling MSA OH	0	0.00	0.00	0.00	10.33	0.00	83.93	0.00	5.74	0.00	0.00	0.00	0.00	0.00	0.00
Youngstown-Warren-Boardman	0	0.00	2.74	0.00	12.34	0.00	60.78	0.00	24.14	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Cleveland-Elyria MSA	0	0.00	4.83	0.00	12.41	0.00	48.22	0.00	34.54	0.00	0.00	0.00	0.00	0.00	0.00	
Toledo MSA OH	1	33.33	2.74	0.00	13.99	0.00	56.25	0.00	27.01	100.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Adams and Scioto Counties	0	0.00	0.72	0.00	52.01	0.00	47.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Akron MSA OH	0	0.00	2.76	0.00	18.38	0.00	51.56	0.00	27.30	0.00	0.00	0.00	0.00	0.00	0.00	
Canton-Massillon MSA	0	0.00	0.92	0.00	14.69	0.00	65.16	0.00	19.23	0.00	0.00	0.00	0.00	0.00	0.00	
Cincinnati-Middletown	0	0.00	2.43	0.00	15.81	0.00	49.33	0.00	32.43	0.00	0.00	0.00	0.00	0.00	0.00	
Clinton Fayette and Ross Counties OH	0	0.00	0.00	0.00	4.41	0.00	86.97	0.00	8.62	0.00	0.00	0.00	0.00	0.00	0.00	
Columbiana County Oh	0	0.00	0.00	0.00	15.14	0.00	80.56	0.00	4.30	0.00	0.00	0.00	0.00	0.00	0.00	
Columbus MSA OH	0	0.00	2.87	0.00	17.50	0.00	46.61	0.00	33.01	0.00	0.00	0.00	0.00	0.00	0.00	
Dayton MSA OH	0	0.00	1.91	0.00	17.03	0.00	51.27	0.00	29.78	0.00	0.00	0.00	0.00	0.00	0.00	
Eastern Non-MSA OH	1	33.33	0.00	0.00	17.66	0.00	74.81	100.00	7.53	0.00	0.39	0.00	0.00	0.53	0.00	
Lima MSA OH	1	33.33	1.24	0.00	19.97	100.00	56.56	0.00	22.23	0.00	0.00	0.00	0.00	0.00	0.00	
Mansfield MSA OH	0	0.00	0.16	0.00	14.17	0.00	58.08	0.00	27.58	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA OH	0	0.00	0.00	0.00	2.72	0.00	80.06	0.00	17.21	0.00	0.00	0.00	0.00	0.00	0.00	
Northwest Non-MSA	0	0.00	0.00	0.00	0.00	0.00	74.06	0.00	25.94	0.00	0.00	0.00	0.00	0.00	0.00	
Sandusky MSA OH	0	0.00	0.00	0.00	18.57	0.00	65.56	0.00	15.87	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: OHIO				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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					
Springfield MSA OH	0	0.00	1.73	0.00	9.72	0.00	59.32	0.00	29.23	0.00	0.00	0.00	0.00	0.00	0.00
Western Non-MSA OH	0	0.00	0.00	0.00	2.77	0.00	68.76	0.00	28.47	0.00	0.00	0.00	0.00	0.00	0.00
Wheeling MSA OH	0	0.00	0.00	0.00	10.33	0.00	83.93	0.00	5.74	0.00	0.00	0.00	0.00	0.00	0.00
Youngstown-Warren-Boardman MSA OH	0	0.00	2.74	0.00	12.34	0.00	60.78	0.00	24.14	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% Owner Occ Units***	% BANK Loans*** *	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Cleveland-Elyria MSA	33	18.44	4.83	0.00	12.41	3.03	48.22	30.30	34.54	66.67	0.04	0.00	0.00	0.03	0.05	
Toledo MSA OH	6	3.35	2.74	0.00	13.99	0.00	56.25	50.00	27.01	50.00	0.02	0.00	0.00	0.04	0.00	
<b>Limited Review:</b>																
Adams and Scioto Counties OH	1	0.56	0.72	0.00	52.01	100.00	47.27	0.00	0.00	0.00	0.08	0.00	0.18	0.00	0.00	
Akron MSA OH	10	5.59	2.76	0.00	18.38	0.00	51.56	30.00	27.30	70.00	0.04	0.00	0.00	0.03	0.06	
Canton-Massillon MSA	4	2.23	0.92	0.00	14.69	0.00	65.16	75.00	19.23	25.00	0.00	0.00	0.00	0.00	0.00	
Cincinnati-Middletown	29	16.20	2.43	0.00	15.81	10.34	49.33	55.17	32.43	34.48	0.02	0.00	0.00	0.03	0.01	
Clinton Fayette and Ross Counties OH	2	1.12	0.00	0.00	4.41	0.00	86.97	100.00	8.62	0.00	0.00	0.00	0.00	0.00	0.00	
Columbiana County Oh	0	0.00	0.00	0.00	15.14	0.00	80.56	0.00	4.30	0.00	0.00	0.00	0.00	0.00	0.00	
Columbus MSA OH	42	23.46	2.87	4.76	17.50	4.76	46.61	30.95	33.01	59.52	0.04	0.19	0.03	0.02	0.04	
Dayton MSA OH	25	13.97	1.91	0.00	17.03	4.00	51.27	32.00	29.78	64.00	0.05	0.00	0.00	0.02	0.07	
Eastern Non-MSA OH	3	1.68	0.00	0.00	17.66	0.00	74.81	100.00	7.53	0.00	0.00	0.00	0.00	0.00	0.00	
Lima MSA OH	0	0.00	1.24	0.00	19.97	0.00	56.56	0.00	22.23	0.00	0.00	0.00	0.00	0.00	0.00	
Mansfield MSA OH	0	0.00	0.16	0.00	14.17	0.00	58.08	0.00	27.58	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA OH	3	1.68	0.00	0.00	2.72	0.00	80.06	100.00	17.21	0.00	0.02	0.00	0.00	0.03	0.00	
Northwest Non-MSA	1	0.56	0.00	0.00	0.00	0.00	74.06	100.00	25.94	0.00	0.00	0.00	0.00	0.00	0.00	
Sandusky MSA OH	0	0.00	0.00	0.00	18.57	0.00	65.56	0.00	15.87	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: OHIO				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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					
Springfield MSA OH	3	1.68	1.73	0.00	9.72	0.00	59.32	66.67	29.23	33.33	0.00	0.00	0.00	0.00	0.00
Western Non-MSA OH	4	2.23	0.00	0.00	2.77	0.00	68.76	50.00	28.47	50.00	0.02	0.00	0.00	0.03	0.00
Wheeling MSA OH	2	1.12	0.00	0.00	10.33	0.00	83.93	100.00	5.74	0.00	0.00	0.00	0.00	0.00	0.00
Youngstown-Warren-Boardman MSA OH	11	6.15	2.74	0.00	12.34	9.09	60.78	45.45	24.14	45.45	0.09	0.00	0.00	0.09	0.11

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overa II	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
<b>Full Review:</b>																
Cleveland-Elyria MSA	0	0.00	12.81	0.00	25.25	0.00	44.29	0.00	17.66	0.00	0.00	0.00	0.00	0.00	0.00	
Toledo MSA OH	0	0.00	7.15	0.00	21.51	0.00	54.06	0.00	17.28	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Adams and Scioto Co	0	0.00	20.72	0.00	46.53	0.00	32.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Akron MSA OH	0	0.00	12.03	0.00	24.76	0.00	44.88	0.00	18.33	0.00	0.00	0.00	0.00	0.00	0.00	
Canton-Massillon MSA	0	0.00	6.01	0.00	15.88	0.00	49.84	0.00	28.27	0.00	0.00	0.00	0.00	0.00	0.00	
Cincinnati-Middletown	0	0.00	18.80	0.00	24.39	0.00	39.98	0.00	16.84	0.00	0.00	0.00	0.00	0.00	0.00	
Clinton Fayette and Ross Counties OH	0	0.00	0.00	0.00	4.92	0.00	86.26	0.00	8.82	0.00	0.00	0.00	0.00	0.00	0.00	
Columbiana County	0	0.00	0.00	0.00	29.34	0.00	70.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Columbus MSA OH	0	0.00	12.19	0.00	31.56	0.00	35.30	0.00	20.95	0.00	0.00	0.00	0.00	0.00	0.00	
Dayton MSA OH	0	0.00	8.55	0.00	21.41	0.00	48.98	0.00	21.05	0.00	0.00	0.00	0.00	0.00	0.00	
Eastern Non-MSA OH	0	0.00	0.00	0.00	32.38	0.00	57.12	0.00	10.50	0.00	0.00	0.00	0.00	0.00	0.00	
Lima MSA OH	0	0.00	10.31	0.00	43.37	0.00	37.90	0.00	8.43	0.00	0.00	0.00	0.00	0.00	0.00	
Mansfield MSA OH	0	0.00	1.06	0.00	25.75	0.00	53.27	0.00	19.92	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA OH	0	0.00	0.00	0.00	4.48	0.00	88.78	0.00	6.74	0.00	0.00	0.00	0.00	0.00	0.00	
Northwest Non-MSA	0	0.00	0.00	0.00	0.00	0.00	76.98	0.00	23.02	0.00	0.00	0.00	0.00	0.00	0.00	
Sandusky MSA OH	0	0.00	0.00	0.00	31.32	0.00	48.15	0.00	20.53	0.00	0.00	0.00	0.00	0.00	0.00	
Springfield MSA OH	0	0.00	4.16	0.00	21.72	0.00	70.62	0.00	3.49	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA OH	0	0.00	0.00	0.00	8.67	0.00	69.83	0.00	21.50	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: OHIO				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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					
Wheeling MSA OH	0	0.00	0.00	0.00	30.15	0.00	55.40	0.00	14.45	0.00	0.00	0.00	0.00	0.00	0.00
Youngstown-Warren-Boardman MSA OH	0	0.00	7.90	0.00	14.86	0.00	59.75	0.00	17.50	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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 Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans						
<b>Full Review:</b>																
Cleveland-Elyria MSA	0	0.00	7.13	0.00	13.71	0.00	40.96	0.00	37.57	0.00	0.00	0.00	0.00	0.00	0.00	
Toledo MSA OH	0	0.00	3.85	0.00	10.78	0.00	53.87	0.00	31.50	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Adams and Scioto Counties OH	0	0.00	9.05	0.00	46.95	0.00	44.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Akron MSA OH	0	0.00	8.70	0.00	13.69	0.00	44.03	0.00	33.58	0.00	0.00	0.00	0.00	0.00	0.00	
Canton-Massillon MSA OH	0	0.00	3.36	0.00	14.19	0.00	58.41	0.00	24.04	0.00	0.00	0.00	0.00	0.00	0.00	
Cincinnati-Middletown MSA OH	0	0.00	5.27	0.00	17.31	0.00	45.02	0.00	31.44	0.00	0.00	0.00	0.00	0.00	0.00	
Clinton Fayette and Ross Counties OH	0	0.00	0.00	0.00	4.88	0.00	87.71	0.00	7.40	0.00	0.00	0.00	0.00	0.00	0.00	
Columbiana County	0	0.00	0.00	0.00	14.42	0.00	82.18	0.00	3.41	0.00	0.00	0.00	0.00	0.00	0.00	
Columbus MSA OH	0	0.00	6.64	0.00	17.90	0.00	40.91	0.00	34.55	0.00	0.00	0.00	0.00	0.00	0.00	
Dayton MSA OH	0	0.00	5.73	0.00	18.23	0.00	45.56	0.00	30.49	0.00	0.00	0.00	0.00	0.00	0.00	
Eastern Non-MSA	0	0.00	0.00	0.00	21.28	0.00	72.02	0.00	6.70	0.00	0.00	0.00	0.00	0.00	0.00	
Lima MSA OH	0	0.00	8.25	0.00	20.02	0.00	51.48	0.00	20.25	0.00	0.00	0.00	0.00	0.00	0.00	
Mansfield MSA OH	0	0.00	3.01	0.00	17.95	0.00	53.12	0.00	25.91	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA	0	0.00	0.00	0.00	3.03	0.00	82.35	0.00	14.61	0.00	0.00	0.00	0.00	0.00	0.00	
Northwest Non-MSA	0	0.00	0.00	0.00	0.00	0.00	78.89	0.00	21.11	0.00	0.00	0.00	0.00	0.00	0.00	
Sandusky MSA OH	0	0.00	0.00	0.00	22.58	0.00	61.47	0.00	15.95	0.00	0.00	0.00	0.00	0.00	0.00	
Springfield MSA OH	0	0.00	2.61	0.00	16.45	0.00	54.92	0.00	26.02	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA OH	0	0.00	0.00	0.00	3.58	0.00	71.45	0.00	24.96	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2010).

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: OHIO				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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					
Wheeling MSA OH	0	0.00	0.00	0.00	16.18	0.00	72.83	0.00	10.99	0.00	0.00	0.00	0.00	0.00	0.00
Youngstown-Warren-Boardman MSA OH	0	0.00	4.43	0.00	13.12	0.00	51.72	0.00	30.49	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 (2010).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: OHIO															
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011															
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
<b>Full Review:</b>															
Cleveland-Elyria MSA	0	0.00	1.56	0.00	5.47	0.00	52.76	0.00	40.12	0.00	0.00	0.00	0.00	0.00	0.00
Toledo MSA OH	0	0.00	0.60	0.00	3.58	0.00	73.30	0.00	22.53	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Adams and Scioto Counties OH	0	0.00	0.45	0.00	40.54	0.00	59.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Akron MSA OH	0	0.00	2.51	0.00	7.52	0.00	60.47	0.00	29.51	0.00	0.00	0.00	0.00	0.00	0.00
Canton-Massillon MSA	0	0.00	0.71	0.00	7.35	0.00	76.44	0.00	15.50	0.00	0.00	0.00	0.00	0.00	0.00
Cincinnati-Middletown MSA OH	0	0.00	1.12	0.00	17.00	0.00	54.61	0.00	27.16	0.00	0.00	0.00	0.00	0.00	0.00
Clinton Fayette and Ross Counties OH	0	0.00	0.00	0.00	1.76	0.00	86.77	0.00	11.48	0.00	0.00	0.00	0.00	0.00	0.00
Columbiana County Oh	0	0.00	0.00	0.00	1.52	0.00	88.91	0.00	9.57	0.00	0.00	0.00	0.00	0.00	0.00
Columbus MSA OH	0	0.00	1.07	0.00	9.91	0.00	62.69	0.00	26.33	0.00	0.00	0.00	0.00	0.00	0.00
Dayton MSA OH	0	0.00	0.51	0.00	7.15	0.00	74.06	0.00	18.28	0.00	0.00	0.00	0.00	0.00	0.00
Eastern Non-MSA OH	0	0.00	0.00	0.00	8.47	0.00	86.07	0.00	5.46	0.00	0.00	0.00	0.00	0.00	0.00
Lima MSA OH	0	0.00	0.22	0.00	1.52	0.00	77.49	0.00	20.78	0.00	0.00	0.00	0.00	0.00	0.00
Mansfield MSA OH	0	0.00	0.26	0.00	3.39	0.00	71.54	0.00	24.80	0.00	0.00	0.00	0.00	0.00	0.00
Northern Non-MSA OH	0	0.00	0.00	0.00	0.35	0.00	77.81	0.00	21.83	0.00	0.00	0.00	0.00	0.00	0.00
Northwest Non-MSA	0	0.00	0.00	0.00	0.00	0.00	74.29	0.00	25.71	0.00	0.00	0.00	0.00	0.00	0.00
Sandusky MSA OH	0	0.00	0.00	0.00	6.10	0.00	80.08	0.00	13.82	0.00	0.00	0.00	0.00	0.00	0.00
Springfield MSA OH	0	0.00	0.48	0.00	3.13	0.00	47.84	0.00	48.56	0.00	0.00	0.00	0.00	0.00	0.00
Western Non-MSA OH	0	0.00	0.00	0.00	0.83	0.00	67.41	0.00	31.77	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 (2010).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: OHIO					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
Wheeling MSA OH	0	0.00	0.00	0.00	1.42	0.00	94.34	0.00	4.25	0.00	0.00	0.00	0.00	0.00	0.00	
Youngstown-Warren-Boardman MSA OH	0	0.00	0.87	0.00	4.16	0.00	71.35	0.00	23.62	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2010).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															Geography: OHIO					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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 45	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
<b>Full Review:</b>																								
Cleveland-Elyria MSA	9	45.00	20.34	0.00	18.08	22.22	22.21	22.22	39.37	55.56	0.00	0.00	0.00	0.00	0.00									
Toledo MSA OH	0	0.00	20.18	0.00	18.07	0.00	22.67	0.00	39.08	0.00	0.00	0.00	0.00	0.00										
<b>Limited Review:</b>																								
Adams and Scioto Counties	1	5.00	28.58	0.00	22.11	0.00	20.77	0.00	28.54	100.00	0.00	0.00	0.00	0.00										
Akron MSA OH	2	10.00	19.24	0.00	18.62	0.00	23.21	50.00	38.93	50.00	0.00	0.00	0.00	0.00										
Canton-Massillon MSA	0	0.00	17.81	0.00	19.41	0.00	24.06	0.00	38.73	0.00	0.00	0.00	0.00	0.00										
Cincinnati-Middletown MSA	4	20.00	19.21	25.00	18.27	0.00	22.60	25.00	39.93	50.00	0.01	0.00	0.00	0.02										
Clinton Fayette and Ross Counties OH	0	0.00	17.46	0.00	18.60	0.00	23.79	0.00	40.15	0.00	0.00	0.00	0.00	0.00										
Columbiana County Oh	0	0.00	20.33	0.00	21.15	0.00	24.53	0.00	34.00	0.00	0.00	0.00	0.00	0.00										
Columbus MSA OH	3	15.00	19.45	0.00	18.54	0.00	23.16	0.00	38.85	100.00	0.00	0.00	0.00	0.01										
Dayton MSA OH	1	5.00	19.16	0.00	18.89	0.00	22.87	0.00	39.08	100.00	0.00	0.00	0.00	0.00										
Eastern Non-MSA OH	0	0.00	19.78	0.00	20.21	0.00	24.55	0.00	35.46	0.00	0.00	0.00	0.00	0.00										
Lima MSA OH	0	0.00	19.16	0.00	18.83	0.00	22.82	0.00	39.19	0.00	0.00	0.00	0.00	0.00										
Mansfield MSA OH	0	0.00	17.95	0.00	19.32	0.00	23.37	0.00	39.36	0.00	0.00	0.00	0.00	0.00										
Northern Non-MSA OH	0	0.00	14.28	0.00	18.48	0.00	24.76	0.00	42.48	0.00	0.00	0.00	0.00	0.00										
Northwest Non-MSA	0	0.00	12.20	0.00	16.86	0.00	25.64	0.00	45.29	0.00	0.00	0.00	0.00	0.00										
Sandusky MSA OH	0	0.00	19.00	0.00	18.59	0.00	23.34	0.00	39.07	0.00	0.00	0.00	0.00	0.00										

\* Based on 2010 Peer Mortgage Data (USPR)  
 \*\* 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 Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.  
 45 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: OHIO				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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 46	% BANK Loans****	% Families***	% BANK Loans****	% Families**	% BANK Loans***					
Springfield MSA OH	0	0.00	18.75	0.00	18.55	0.00	24.25	0.00	38.44	0.00	0.00	0.00	0.00	0.00	0.00
Western Non-MSA OH	0	0.00	13.06	0.00	17.11	0.00	24.48	0.00	45.35	0.00	0.00	0.00	0.00	0.00	0.00
Wheeling MSA OH	0	0.00	20.21	0.00	19.48	0.00	22.89	0.00	37.41	0.00	0.00	0.00	0.00	0.00	0.00
Youngstown-Warren-Boardman MSA OH	0	0.00	18.59	0.00	18.34	0.00	22.23	0.00	40.83	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

46 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, 2009 TO DECEMBER 31, 2011					Market Share*				
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 47	% BANK Loans****	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****						
<b>Full Review:</b>																
Cleveland-Elyria MSA	0	0.00	20.34	0.00	18.08	0.00	22.21	0.00	39.37	0.00	0.00	0.00	0.00	0.00	0.00	
Toledo MSA OH	1	33.33	20.18	0.00	18.07	0.00	22.67	0.00	39.08	100.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Adams and Scioto Counties OH	0	0.00	28.58	0.00	22.11	0.00	20.77	0.00	28.54	0.00	0.00	0.00	0.00	0.00	0.00	
Akron MSA OH	0	0.00	19.24	0.00	18.62	0.00	23.21	0.00	38.93	0.00	0.00	0.00	0.00	0.00	0.00	
Canton-Massillon MSA OH	0	0.00	17.81	0.00	19.41	0.00	24.06	0.00	38.73	0.00	0.00	0.00	0.00	0.00	0.00	
Cincinnati-Middletown	0	0.00	19.21	0.00	18.27	0.00	22.60	0.00	39.93	0.00	0.00	0.00	0.00	0.00	0.00	
Clinton Fayette and Ross Counties OH	0	0.00	17.46	0.00	18.60	0.00	23.79	0.00	40.15	0.00	0.00	0.00	0.00	0.00	0.00	
Columbiana County	0	0.00	20.33	0.00	21.15	0.00	24.53	0.00	34.00	0.00	0.00	0.00	0.00	0.00	0.00	
Columbus MSA OH	0	0.00	19.45	0.00	18.54	0.00	23.16	0.00	38.85	0.00	0.00	0.00	0.00	0.00	0.00	
Dayton MSA OH	0	0.00	19.16	0.00	18.89	0.00	22.87	0.00	39.08	0.00	0.00	0.00	0.00	0.00	0.00	
Eastern Non-MSA	1	33.33	19.78	0.00	20.21	0.00	24.55	0.00	35.46	100.00	0.40	0.00	0.00	0.00	1.02	
Lima MSA OH	1	33.33	19.16	100.00	18.83	0.00	22.82	0.00	39.19	0.00	0.00	0.00	0.00	0.00	0.00	
Mansfield MSA OH	0	0.00	17.95	0.00	19.32	0.00	23.37	0.00	39.36	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA	0	0.00	14.28	0.00	18.48	0.00	24.76	0.00	42.48	0.00	0.00	0.00	0.00	0.00	0.00	
Northwest Non-MSA	0	0.00	12.20	0.00	16.86	0.00	25.64	0.00	45.29	0.00	0.00	0.00	0.00	0.00	0.00	
Sandusky MSA OH	0	0.00	19.00	0.00	18.59	0.00	23.34	0.00	39.07	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)  
 \*\* 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 Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.  
 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: OHIO					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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 48	% BANK Loans****	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****						
Springfield MSA OH	0	0.00	18.75	0.00	18.55	0.00	24.25	0.00	38.44	0.00	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA	0	0.00	13.06	0.00	17.11	0.00	24.48	0.00	45.35	0.00	0.00	0.00	0.00	0.00	0.00	
Wheeling MSA OH	0	0.00	20.21	0.00	19.48	0.00	22.89	0.00	37.41	0.00	0.00	0.00	0.00	0.00	0.00	
Youngstown-Warren-Boardman MSA OH	0	0.00	18.59	0.00	18.34	0.00	22.23	0.00	40.83	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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: OHIO				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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 49	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Cleveland-Elyria MSA OH	33	18.44	20.34	0.00	18.08	6.06	22.21	33.33	39.37	60.61	0.05	0.00	0.02	0.03	0.08	
Toledo MSA OH	6	3.35	20.18	0.00	18.07	50.00	22.67	33.33	39.08	16.67	0.02	0.00	0.06	0.00	0.02	
<b>Limited Review:</b>																
Adams and Scioto Counties OH	1	0.56	28.58	0.00	22.11	0.00	20.77	0.00	28.54	100.00	0.08	0.00	0.00	0.00	0.17	
Akron MSA OH	10	5.59	19.24	0.00	18.62	10.00	23.21	30.00	38.93	60.00	0.05	0.00	0.04	0.06	0.05	
Canton-Massillon MSA OH	4	2.23	17.81	0.00	19.41	0.00	24.06	25.00	38.73	75.00	0.00	0.00	0.00	0.00	0.00	
Cincinnati-Middletown MSA	29	16.20	19.21	3.45	18.27	10.34	22.60	20.69	39.93	65.52	0.02	0.00	0.00	0.01	0.03	
Clinton Fayette and Ross Counties OH	2	1.12	17.46	50.00	18.60	0.00	23.79	0.00	40.15	50.00	0.00	0.00	0.00	0.00	0.00	
Columbiana County	0	0.00	20.33	0.00	21.15	0.00	24.53	0.00	34.00	0.00	0.00	0.00	0.00	0.00	0.00	
Columbus MSA	42	23.46	19.45	9.52	18.54	11.90	23.16	7.14	38.85	71.43	0.04	0.00	0.03	0.01	0.07	
Dayton MSA OH	25	13.97	19.16	8.00	18.89	16.00	22.87	4.00	39.08	72.00	0.05	0.10	0.00	0.00	0.09	
Eastern Non-MSA	3	1.68	19.78	0.00	20.21	66.67	24.55	0.00	35.46	33.33	0.00	0.00	0.00	0.00	0.00	
Lima MSA OH	0	0.00	19.16	0.00	18.83	0.00	22.82	0.00	39.19	0.00	0.00	0.00	0.00	0.00	0.00	
Mansfield MSA	0	0.00	17.95	0.00	19.32	0.00	23.37	0.00	39.36	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA	3	1.68	14.28	0.00	18.48	0.00	24.76	33.33	42.48	66.67	0.02	0.00	0.00	0.00	0.05	
Northwest Non-MSA	1	0.56	12.20	0.00	16.86	100.00	25.64	0.00	45.29	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)  
 \*\* 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 Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.  
 49 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, 2009 TO DECEMBER 31, 2011					Market Share*				
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 50	% BANK Loans****	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****						
Sandusky MSA	0	0.00	19.00	0.00	18.59	0.00	23.34	0.00	39.07	0.00	0.00	0.00	0.00	0.00	0.00	
Springfield MSA	3	1.68	18.75	0.00	18.55	0.00	24.25	33.33	38.44	66.67	0.00	0.00	0.00	0.00	0.00	
Western Non-MSA	4	2.23	13.06	0.00	17.11	0.00	24.48	50.00	45.35	50.00	0.02	0.00	0.00	0.07	0.00	
Wheeling MSA OH	2	1.12	20.21	0.00	19.48	0.00	22.89	0.00	37.41	100.00	0.00	0.00	0.00	0.00	0.00	
Youngstown-Warren-Boardman MSA OH	11	6.15	18.59	9.09	18.34	0.00	22.23	18.18	40.83	72.73	0.11	0.00	0.00	0.00	0.23	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

50 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, 2009 TO DECEMBER 31, 2011									
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
<b>Full Review:</b>									
Cleveland-Elyria MSA	0	0.00	74.98	0.00	0.00	0.00	0.00	0.00	0.00
Toledo MSA OH	0	0.00	73.33	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Adams and Scioto Counties OH	0	0.00	78.35	0.00	0.00	0.00	0.00	0.00	0.00
Akron MSA OH	0	0.00	75.50	0.00	0.00	0.00	0.00	0.00	0.00
Canton-Massillon MSA	0	0.00	76.75	0.00	0.00	0.00	0.00	0.00	0.00
Cincinnati-Middletown MSA OH	0	0.00	74.14	0.00	0.00	0.00	0.00	0.00	0.00
Clinton Fayette and Ross Counties OH	0	0.00	76.64	0.00	0.00	0.00	0.00	0.00	0.00
Columbiana County Oh	0	0.00	77.64	0.00	0.00	0.00	0.00	0.00	0.00
Columbus MSA OH	0	0.00	75.91	0.00	0.00	0.00	0.00	0.00	0.00
Dayton MSA OH	0	0.00	75.73	0.00	0.00	0.00	0.00	0.00	0.00
Eastern Non-MSA OH	0	0.00	77.55	0.00	0.00	0.00	0.00	0.00	0.00
Lima MSA OH	0	0.00	74.24	0.00	0.00	0.00	0.00	0.00	0.00
Mansfield MSA OH	0	0.00	74.16	0.00	0.00	0.00	0.00	0.00	0.00
Northern Non-MSA OH	0	0.00	76.38	0.00	0.00	0.00	0.00	0.00	0.00
Northwest Non-MSA	0	0.00	74.16	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: OHIO			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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
Sandusky MSA OH	0	0.00	72.72	0.00	0.00	0.00	0.00	0.00	0.00
Springfield MSA OH	0	0.00	77.01	0.00	0.00	0.00	0.00	0.00	0.00
Western Non-MSA OH	0	0.00	77.26	0.00	0.00	0.00	0.00	0.00	0.00
Wheeling MSA OH	0	0.00	73.82	0.00	0.00	0.00	0.00	0.00	0.00
Youngstown-Warren-Boardman MSA OH	0	0.00	75.35	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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&amp;B - 2010).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: OHIO			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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 \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Cleveland-Elyria MSA	0	0.00	96.43	0.00	0.00	0.00	0.00	0.00	0.00
Toledo MSA OH	0	0.00	97.08	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Adams and Scioto Counties OH	0	0.00	99.10	0.00	0.00	0.00	0.00	0.00	0.00
Akron MSA OH	0	0.00	96.85	0.00	0.00	0.00	0.00	0.00	0.00
Canton-Massillon MSA	0	0.00	98.23	0.00	0.00	0.00	0.00	0.00	0.00
Cincinnati-Middletown MSA OH	0	0.00	97.05	0.00	0.00	0.00	0.00	0.00	0.00
Clinton Fayette and Ross Counties OH	0	0.00	99.18	0.00	0.00	0.00	0.00	0.00	0.00
Columbiana County Oh	0	0.00	99.13	0.00	0.00	0.00	0.00	0.00	0.00
Columbus MSA OH	0	0.00	96.86	0.00	0.00	0.00	0.00	0.00	0.00
Dayton MSA OH	0	0.00	97.77	0.00	0.00	0.00	0.00	0.00	0.00
Eastern Non-MSA OH	0	0.00	99.21	0.00	0.00	0.00	0.00	0.00	0.00
Lima MSA OH	0	0.00	97.84	0.00	0.00	0.00	0.00	0.00	0.00
Mansfield MSA OH	0	0.00	98.69	0.00	0.00	0.00	0.00	0.00	0.00
Northern Non-MSA OH	0	0.00	98.18	0.00	0.00	0.00	0.00	0.00	0.00
Northwest Non-MSA	0	0.00	99.61	0.00	0.00	0.00	0.00	0.00	0.00
Sandusky MSA OH	0	0.00	97.56	0.00	0.00	0.00	0.00	0.00	0.00
Springfield MSA OH	0	0.00	98.08	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: OHIO			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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 \$500,000	All	Rev\$ 1 Million or Less
Western Non-MSA OH	0	0.00	98.91	0.00	0.00	0.00	0.00	0.00	0.00
Wheeling MSA OH	0	0.00	99.53	0.00	0.00	0.00	0.00	0.00	0.00
Youngstown-Warren-Boardman MSA OH	0	0.00	97.77	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: OHIO									
Evaluation Period: OCTOBER 23, 2009 TO JULY 23, 2012									
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Cleveland-Elyria MSA OH	2	272	7	349	9	621	35.70	0	0
Toledo MSA OH	0	0	5	354	5	354	20.37	0	0
<b>Limited Review:</b>									
Adams and Scioto Counties	0	0	2	1	2	1	0.06	0	0
Akron MSA OH	0	0	4	2	4	2	0.12	0	0
Canton-Massillon MSA OH	0	0	3	1	3	1	0.06	0	0
Cincinnati-Middletown MSA	0	0	8	4	8	4	0.23	0	0
Clinton Fayette and Ross Counties OH	0	0	3	1	3	1	0.06	0	0
Columbiana County	0	0	2	1	2	1	0.06	0	0
Columbus MSA OH	3	41	1	400	4	441	25.37	0	0
Dayton MSA OH	0	0	8	130	8	130	7.48	0	0
Eastern Non-MSA OH	1	167	5	2	6	169	9.72	0	0
Lima MSA OH	0	0	1	1	1	1	0.06	0	0
Mansfield MSA OH	0	0	1	1	1	1	0.06	0	0
Northern Non-MSA OH	0	0	6	3	6	3	0.17	0	0
Northwest Non-MSA	0	0	3	1	3	1	0.06	0	0
Sandusky MSA OH	0	0	1	1	1	1	0.06	0	0
Springfield MSA OH	0	0	1	1	1	1	0.06	0	0
Western Non-MSA OH	0	0	6	3	6	3	0.17	0	0
Wheeling MSA OH	0	0	1	1	1	1	0.06	0	0
Youngstown-Warren-Boardman	0	0	2	1	2	1	0.06	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: OHIO Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011																	
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
<b>Full Review:</b>																	
Cleveland-Elyria MSA	9.04	6	7.79	16.67	0.00	66.67	16.67	0	0	0	0	0	0	9.74	16.77	43.79	29.67
Toledo MSA OH	10.92	8	10.39	0.00	12.50	62.50	25.00	0	0	0	0	0	0	6.14	17.69	52.10	24.07
<b>Limited Review:</b>																	
Adams and Scioto	3.16	2	2.60	0.00	100	0.00	0.00	0	0	0	0	0	0	2.47	52.22	45.30	0.00
Akron MSA OH	3.95	4	5.19	0.00	0.00	75.00	25.00	1	0	0	0	0	+1	6.29	21.45	48.11	24.15
Canton-Massillon MSA	3.24	3	3.90	0.00	33.33	66.67	0.00	1	0	0	+1	0	0	1.88	17.09	62.40	18.63
Cincinnati-Middletown	8.19	8	10.39	0.00	12.50	50.00	37.50	0	0	0	0	0	0	7.17	19.31	45.41	27.99
Clinton Fayette and Ross	3.86	3	3.90	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	5.75	86.43	7.83
Columbiana County Oh	3.82	2	2.60	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	16.97	79.19	3.84
Columbus MSA OH	8.10	6	7.79	0.00	16.67	66.67	16.67	0	0	0	0	0	0	6.47	22.45	42.94	27.91
Dayton MSA OH	7.17	7	9.09	0.00	28.57	28.57	42.86	0	0	0	0	0	0	3.32	21.76	49.08	25.85
Eastern Non-MSA OH	10.03	6	7.79	0.00	16.67	66.67	16.67	0	0	0	0	0	0	0.00	19.74	73.47	6.79
Lima MSA OH	1.19	1	1.30	0.00	0.00	100.00	0.00	0	0	0	0	0	0	2.94	24.02	53.54	19.50
Mansfield MSA OH	0.79	1	1.30	0.00	0.00	0.00	100	0	0	0	0	0	0	2.08	17.95	56.06	23.91
Northern Non-MSA OH	7.94	5	6.49	0.00	0.00	80.00	20.00	0	0	0	0	0	0	0.00	3.42	81.05	15.53
Northwest Non-MSA OH	1.75	3	3.90	0.00	0.00	66.67	33.33	0	0	0	0	0	0	0.00	0.00	75.27	24.73
Sandusky MSA OH	3.18	1	1.30	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	24.16	61.49	14.35
Springfield MSA OH	1.74	1	1.30	0.00	0.00	100	0.00	0	0	0	0	0	0	3.37	15.18	57.07	24.38
Western Non-MSA OH	7.18	7	9.09	0.00	14.29	71.43	14.29	0	0	0	0	0	0	0.00	3.33	69.12	27.54
Wheeling MSA OH	1.63	1	1.30	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	12.84	81.63	5.53
Youngstown-Warren-Boardman	3.10	2	2.60	0.00	0.00	0.00	100	0	0	0	0	0	0	4.61	15.87	58.03	21.49

State of Pennsylvania

Table 1. Lending Volume

LENDING VOLUME		Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011						
Assessment Area (2011):	% 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)	
<b>Full Review:</b>												
Pittsburgh MSA PA	27.03	40	5,478	0	0	0	0	1	1	40	5,479	21.06
<b>Limited Review:</b>												
Allentown-Bethlehem-Easton	2.70	4	541	0	0	0	0	0	0	4	541	1.33
Altoona MSA PA	1.35	2	205	0	0	0	0	0	0	2	205	1.68
Elk-Warren-Venango	0.68	1	88	0	0	0	0	0	0	1	88	5.17
Erie MSA PA	4.05	6	749	0	0	0	0	0	0	6	749	4.84
Franklin County PA	2.03	3	645	0	0	0	0	0	0	3	645	1.51
Greene County PA	0.00	0	0	0	0	0	0	0	0	0	0	2.21
Harrisburg-Carlisle MSA	4.05	6	1,044	0	0	0	0	0	0	6	1,044	5.19
Johnstown MSA PA	0.00	0	0	0	0	0	0	0	0	0	0	4.12
Lancaster MSA PA	4.73	7	1,302	0	0	0	0	0	0	7	1,302	1.67
Lebanon MSA PA	1.35	2	391	0	0	0	0	0	0	2	391	2.25
Newark-Union MSA PA	0.00	0	0	0	0	0	0	0	0	0	0	3.70
Northern Non-MSA PA	2.03	3	582	0	0	0	0	0	0	3	582	8.57
Northumberland-Schuylkill-Union	3.38	5	863	0	0	0	0	0	0	5	863	10.00
Philadelphia MSA PA	31.08	46	9,628	0	0	0	0	1	60	47	9,688	4.00
Reading MSA PA	8.11	12	1,552	0	0	0	0	0	0	12	1,552	8.40
Scranton-Wilkes-Barre MSA PA	2.03	3	621	0	0	0	0	0	0	3	621	3.94
State College MSA PA	0.68	1	136	0	0	0	0	0	0	1	136	0.25
York-Hanover MSA PA	4.73	7	1,037	0	0	0	0	0	0	7	1,037	10.10

\* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.  
 \*\* The evaluation period for Community Development Loans is from October 27, 2009 to July 23, 2012.  
 \*\*\* Deposit Data as of December 29, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011						Market Share (%) by Geography*				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	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						
<b>Full Review:</b>																
Pittsburgh MSA PA	3	42.86	1.23	0.00	17.74	33.33	54.91	66.67	26.11	0.00	0.00	0.00	0.00	0.01	0.00	
<b>Limited Review:</b>																
Allentown-Bethlehem-Easton	0	0.00	1.23	0.00	24.84	0.00	48.14	0.00	25.78	0.00	0.00	0.00	0.00	0.00	0.00	
Altoona MSA PA	0	0.00	0.17	0.00	13.78	0.00	76.33	0.00	9.73	0.00	0.00	0.00	0.00	0.00	0.00	
Elk-Warren-Venango	0	0.00	0.00	0.00	2.43	0.00	83.04	0.00	14.53	0.00	0.00	0.00	0.00	0.00	0.00	
Erie MSA PA	0	0.00	1.45	0.00	10.88	0.00	59.21	0.00	28.47	0.00	0.00	0.00	0.00	0.00	0.00	
Franklin County PA	0	0.00	0.00	0.00	3.44	0.00	63.82	0.00	32.73	0.00	0.00	0.00	0.00	0.00	0.00	
Greene County PA	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	
Harrisburg-Carlisle MSA	0	0.00	0.00	0.00	8.21	0.00	60.08	0.00	31.70	0.00	0.00	0.00	0.00	0.00	0.00	
Johnstown MSA PA	0	0.00	0.61	0.00	10.39	0.00	73.59	0.00	15.40	0.00	0.00	0.00	0.00	0.00	0.00	
Lancaster MSA PA	1	14.29	1.17	0.00	6.39	0.00	81.91	100.00	10.53	0.00	0.00	0.00	0.00	0.00	0.00	
Lebanon MSA PA	1	14.29	0.00	0.00	11.94	0.00	69.36	0.00	18.70	100.00	0.00	0.00	0.00	0.00	0.00	
Newark-Union MSA PA	0	0.00	0.00	0.00	76.83	0.00	23.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA PA	1	14.29	0.00	0.00	0.00	0.00	51.95	0.00	48.05	100.00	0.00	0.00	0.00	0.00	0.00	
Northumberland-Schuylkill-Union	0	0.00	0.00	0.00	12.12	0.00	77.67	0.00	10.21	0.00	0.00	0.00	0.00	0.00	0.00	
Philadelphia MSA PA	1	14.29	0.06	0.00	3.34	0.00	33.24	0.00	63.35	100.00	0.00	0.00	0.00	0.00	0.01	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography				
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					
Reading MSA PA	0	0.00	3.01	0.00	10.08	0.00	70.43	0.00	16.49	0.00	0.00	0.00	0.00	0.00	0.00
Scranton-Wilkes-Barre MSA PA	0	0.00	0.03	0.00	8.34	0.00	73.46	0.00	18.17	0.00	0.00	0.00	0.00	0.00	0.00
State College MSA PA	0	0.00	0.16	0.00	18.90	0.00	48.00	0.00	32.94	0.00	0.00	0.00	0.00	0.00	0.00
York-Hanover MSA PA	0	0.00	1.50	0.00	5.60	0.00	84.99	0.00	7.91	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: PENNSYLVANIA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography <sup>1</sup>				
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 <sup>**</sup>	% Owner Occ Units <sup>***</sup>	% BANK Loans <sup>****</sup>	% Owner Occ Units <sup>***</sup>	% BANK Loans	% Owner Occ Units <sup>***</sup>	% BANK Loans	% Owner Occ Units <sup>***</sup>	% BANK Loans						
<b>Full Review:</b>																
Pittsburgh MSA PA	2	50.00	1.23	0.00	17.74	0.00	54.91	100.00	26.11	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Allentown-Bethlehem-Easton	0	0.00	1.23	0.00	24.84	0.00	48.14	0.00	25.78	0.00	0.00	0.00	0.00	0.00	0.00	
Altoona MSA PA	0	0.00	0.17	0.00	13.78	0.00	76.33	0.00	9.73	0.00	0.00	0.00	0.00	0.00	0.00	
Elk-Warren-Venango Counties	0	0.00	0.00	0.00	2.43	0.00	83.04	0.00	14.53	0.00	0.00	0.00	0.00	0.00	0.00	
Erie MSA PA	0	0.00	1.45	0.00	10.88	0.00	59.21	0.00	28.47	0.00	0.00	0.00	0.00	0.00	0.00	
Franklin County PA	0	0.00	0.00	0.00	3.44	0.00	63.82	0.00	32.73	0.00	0.00	0.00	0.00	0.00	0.00	
Greene County PA	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	
Harrisburg-Carlisle MSA	0	0.00	0.00	0.00	8.21	0.00	60.08	0.00	31.70	0.00	0.00	0.00	0.00	0.00	0.00	
Johnstown MSA PA	0	0.00	0.61	0.00	10.39	0.00	73.59	0.00	15.40	0.00	0.00	0.00	0.00	0.00	0.00	
Lancaster MSA PA	0	0.00	1.17	0.00	6.39	0.00	81.91	0.00	10.53	0.00	0.00	0.00	0.00	0.00	0.00	
Lebanon MSA PA	0	0.00	0.00	0.00	11.94	0.00	69.36	0.00	18.70	0.00	0.00	0.00	0.00	0.00	0.00	
Newark-Union MSA PA	0	0.00	0.00	0.00	76.83	0.00	23.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA PA	0	0.00	0.00	0.00	0.00	0.00	51.95	0.00	48.05	0.00	0.00	0.00	0.00	0.00	0.00	
Northumberland-Schuylkill-Union	1	25.00	0.00	0.00	12.12	0.00	77.67	0.00	10.21	100.00	0.00	0.00	0.00	0.00	0.00	
Philadelphia MSA PA	1	25.00	0.06	0.00	3.34	0.00	33.24	0.00	63.35	100.00	0.00	0.00	0.00	0.00	0.00	
Reading MSA PA	0	0.00	3.01	0.00	10.08	0.00	70.43	0.00	16.49	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography'				
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					
Scranton-Wilkes-Barre MSA	0	0.00	0.03	0.00	8.34	0.00	73.46	0.00	18.17	0.00	0.00	0.00	0.00	0.00	0.00
State College MSA PA	0	0.00	0.16	0.00	18.90	0.00	48.00	0.00	32.94	0.00	0.00	0.00	0.00	0.00	0.00
York-Hanover MSA PA	0	0.00	1.50	0.00	5.60	0.00	84.99	0.00	7.91	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: PENNSYLVANIA		Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp				
<b>Full Review:</b>																					
Pittsburgh MSA PA	35	25.55	1.23	0.00	17.74	14.29	54.91	57.14	26.11	28.57	0.04	0.00	0.03	0.04	0.03						
<b>Limited Review:</b>																					
Allentown-Bethlehem-Easton	4	2.92	1.23	0.00	24.84	25.00	48.14	75.00	25.78	0.00	0.01	0.00	0.00	0.02	0.00						
Altoona MSA PA	2	1.46	0.17	0.00	13.78	0.00	76.33	50.00	9.73	50.00	0.00	0.00	0.00	0.00	0.00						
Elk-Warren-Venango Counties	1	0.73	0.00	0.00	2.43	0.00	83.04	100.00	14.53	0.00	0.00	0.00	0.00	0.00	0.00						
Erie MSA PA	6	4.38	1.45	0.00	10.88	0.00	59.21	16.67	28.47	83.33	0.08	0.00	0.00	0.00	0.17						
Franklin County PA	3	2.19	0.00	0.00	3.44	0.00	63.82	33.33	32.73	66.67	0.06	0.00	0.00	0.05	0.08						
Greene County PA	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						
Harrisburg-Carlisle MSA PA	6	4.38	0.00	0.00	8.21	16.67	60.08	33.33	31.70	50.00	0.04	0.00	0.00	0.02	0.07						
Johnstown MSA PA	0	0.00	0.61	0.00	10.39	0.00	73.59	0.00	15.40	0.00	0.00	0.00	0.00	0.00	0.00						
Lancaster MSA PA	6	4.38	1.17	0.00	6.39	16.67	81.91	66.67	10.53	16.67	0.03	0.00	0.00	0.03	0.06						
Lebanon MSA PA	1	0.73	0.00	0.00	11.94	0.00	69.36	100.00	18.70	0.00	0.00	0.00	0.00	0.00	0.00						
Newark-Union MSA PA	0	0.00	0.00	0.00	76.83	0.00	23.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Northern Non-MSA PA	2	1.46	0.00	0.00	0.00	0.00	51.95	50.00	48.05	50.00	0.00	0.00	0.00	0.00	0.00						
Northumberland-Schuylkill-Union	4	2.92	0.00	0.00	12.12	25.00	77.67	25.00	10.21	50.00	0.03	0.00	0.00	0.05	0.00						
Philadelphia MSA PA	44	32.12	0.06	0.00	3.34	4.55	33.24	15.91	63.35	79.55	0.03	0.00	0.00	0.02	0.03						
Reading MSA PA	12	8.76	3.01	0.00	10.08	8.33	70.43	91.67	16.49	0.00	0.04	0.00	0.00	0.05	0.00						

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	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					
Scranton-Wilkes-Barre MSA	3	2.19	0.03	0.00	8.34	0.00	73.46	33.33	18.17	66.67	0.03	0.00	0.00	0.02	0.04
State College MSA PA	1	0.73	0.16	0.00	18.90	0.00	48.00	100.00	32.94	0.00	0.00	0.00	0.00	0.00	0.00
York-Hanover MSA PA	7	5.11	1.50	0.00	5.60	0.00	84.99	71.43	7.91	28.57	0.03	0.00	0.00	0.03	0.00

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: PENNSYLVANIA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography <sup>1</sup>				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total <sup>**</sup>	% of MF Units <sup>***</sup>	% BANK Loans <sup>****</sup>	% MF Units <sup>***</sup>	% BANK Loans	% MF Units <sup>***</sup>	% BANK Loans	% MF Units <sup>***</sup>	% BANK Loans						
<b>Full Review:</b>																
Pittsburgh MSA PA	0	0.00	10.57	0.00	23.83	0.00	38.98	0.00	26.62	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Allentown-Bethlehem-Easton MSA	0	0.00	7.18	0.00	34.47	0.00	46.98	0.00	11.38	0.00	0.00	0.00	0.00	0.00	0.00	
Altoona MSA PA	0	0.00	19.46	0.00	19.06	0.00	49.55	0.00	11.94	0.00	0.00	0.00	0.00	0.00	0.00	
Elk-Warren-Venango Counties	0	0.00	0.00	0.00	6.96	0.00	78.92	0.00	14.12	0.00	0.00	0.00	0.00	0.00	0.00	
Erie MSA PA	0	0.00	15.44	0.00	21.13	0.00	36.83	0.00	26.60	0.00	0.00	0.00	0.00	0.00	0.00	
Franklin County PA	0	0.00	0.00	0.00	20.99	0.00	60.83	0.00	18.18	0.00	0.00	0.00	0.00	0.00	0.00	
Greene County PA	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	
Harrisburg-Carlisle MSA	0	0.00	0.00	0.00	29.93	0.00	49.77	0.00	20.30	0.00	0.00	0.00	0.00	0.00	0.00	
Johnstown MSA PA	0	0.00	21.55	0.00	20.92	0.00	52.02	0.00	5.51	0.00	0.00	0.00	0.00	0.00	0.00	
Lancaster MSA PA	0	0.00	8.06	0.00	11.61	0.00	67.83	0.00	12.49	0.00	0.00	0.00	0.00	0.00	0.00	
Lebanon MSA PA	0	0.00	0.00	0.00	37.39	0.00	48.01	0.00	14.60	0.00	0.00	0.00	0.00	0.00	0.00	
Newark-Union MSA PA	0	0.00	0.00	0.00	48.00	0.00	52.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA PA	0	0.00	0.00	0.00	0.00	0.00	66.88	0.00	33.12	0.00	0.00	0.00	0.00	0.00	0.00	
Northumberland-Schuylkill-Union Counties	0	0.00	0.00	0.00	26.87	0.00	62.76	0.00	10.37	0.00	0.00	0.00	0.00	0.00	0.00	
Philadelphia MSA PA	0	0.00	0.16	0.00	11.02	0.00	42.64	0.00	46.18	0.00	0.00	0.00	0.00	0.00	0.00	
Reading MSA PA	0	0.00	24.92	0.00	11.67	0.00	47.61	0.00	15.81	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography <sup>1</sup>				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total <sup>**</sup>	% of MF Units <sup>***</sup>	% BANK Loans <sup>****</sup>	% MF Units <sup>***</sup>	% BANK Loans	% MF Units <sup>***</sup>	% BANK Loans	% MF Units <sup>***</sup>	% BANK Loans					
Scranton-Wilkes-Barre MSA	0	0.00	6.58	0.00	23.47	0.00	60.18	0.00	9.78	0.00	0.00	0.00	0.00	0.00	0.00
State College MSA PA	0	0.00	14.13	0.00	22.65	0.00	31.57	0.00	31.65	0.00	0.00	0.00	0.00	0.00	0.00
York-Hanover MSA PA	0	0.00	10.18	0.00	15.29	0.00	73.13	0.00	1.41	0.00	0.00	0.00	0.00	0.00	0.00

<sup>1</sup> Based on 2010 Peer Mortgage Data (USPR)

<sup>\*\*</sup> Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

<sup>\*\*\*</sup> 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.

<sup>\*\*\*\*</sup> 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: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses*	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
<b>Full Review:</b>																
Pittsburgh MSA PA	0	0.00	3.28	0.00	17.62	0.00	46.56	0.00	32.43	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Allentown-Bethlehem-Easton MSA	0	0.00	4.60	0.00	22.13	0.00	45.87	0.00	27.39	0.00	0.00	0.00	0.00	0.00	0.00	
Altoona MSA PA	0	0.00	4.59	0.00	15.97	0.00	68.36	0.00	11.07	0.00	0.00	0.00	0.00	0.00	0.00	
Elk-Warren-Venango	0	0.00	0.00	0.00	4.17	0.00	80.53	0.00	15.30	0.00	0.00	0.00	0.00	0.00	0.00	
Erie MSA PA	0	0.00	6.54	0.00	15.22	0.00	55.01	0.00	23.23	0.00	0.00	0.00	0.00	0.00	0.00	
Franklin County PA	0	0.00	0.00	0.00	8.12	0.00	61.08	0.00	30.81	0.00	0.00	0.00	0.00	0.00	0.00	
Greene County PA	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	
Harrisburg-Carlisle MSA	0	0.00	0.00	0.00	12.80	0.00	60.68	0.00	26.52	0.00	0.00	0.00	0.00	0.00	0.00	
Johnstown MSA PA	0	0.00	6.66	0.00	8.89	0.00	68.17	0.00	16.27	0.00	0.00	0.00	0.00	0.00	0.00	
Lancaster MSA PA	0	0.00	3.50	0.00	7.32	0.00	77.74	0.00	11.44	0.00	0.00	0.00	0.00	0.00	0.00	
Lebanon MSA PA	0	0.00	0.00	0.00	15.80	0.00	66.67	0.00	17.53	0.00	0.00	0.00	0.00	0.00	0.00	
Newark-Union MSA PA	0	0.00	0.00	0.00	67.42	0.00	32.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA PA	0	0.00	0.00	0.00	0.00	0.00	56.69	0.00	43.31	0.00	0.00	0.00	0.00	0.00	0.00	
Northumberland-Schuylkill-Union Counties	0	0.00	0.00	0.00	14.44	0.00	71.58	0.00	13.98	0.00	0.00	0.00	0.00	0.00	0.00	
Philadelphia MSA PA	0	0.00	0.15	0.00	4.95	0.00	31.10	0.00	63.79	0.00	0.00	0.00	0.00	0.00	0.00	
Reading MSA PA	0	0.00	7.77	0.00	7.19	0.00	65.42	0.00	19.62	0.00	0.00	0.00	0.00	0.00	0.00	
Scranton-Wilkes-Barre M	0	0.00	3.27	0.00	10.12	0.00	67.98	0.00	18.63	0.00	0.00	0.00	0.00	0.00	0.00	
State College MSA PA	0	0.00	8.64	0.00	12.70	0.00	40.93	0.00	37.48	0.00	0.00	0.00	0.00	0.00	0.00	
York-Hanover MSA PA	0	0.00	5.22	0.00	7.93	0.00	79.33	0.00	7.52	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2010).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Pittsburgh MSA PA	0	0.00	0.46	0.00	12.16	0.00	64.47	0.00	22.88	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Allentown-Bethlehem-Easton	0	0.00	0.33	0.00	10.60	0.00	50.57	0.00	38.50	0.00	0.00	0.00	0.00	0.00	0.00	
Altoona MSA PA	0	0.00	0.49	0.00	11.17	0.00	80.58	0.00	7.77	0.00	0.00	0.00	0.00	0.00	0.00	
Elk-Warren-Venango Counties	0	0.00	0.00	0.00	0.36	0.00	85.97	0.00	13.67	0.00	0.00	0.00	0.00	0.00	0.00	
Erie MSA PA	0	0.00	1.01	0.00	3.47	0.00	76.70	0.00	18.81	0.00	0.00	0.00	0.00	0.00	0.00	
Franklin County PA	0	0.00	0.00	0.00	0.88	0.00	63.45	0.00	35.67	0.00	0.00	0.00	0.00	0.00	0.00	
Greene County PA	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	
Harrisburg-Carlisle MSA PA	0	0.00	0.00	0.00	3.52	0.00	82.42	0.00	14.07	0.00	0.00	0.00	0.00	0.00	0.00	
Johnstown MSA PA	0	0.00	0.41	0.00	2.86	0.00	78.78	0.00	17.96	0.00	0.00	0.00	0.00	0.00	0.00	
Lancaster MSA PA	0	0.00	0.40	0.00	2.79	0.00	93.27	0.00	3.54	0.00	0.00	0.00	0.00	0.00	0.00	
Lebanon MSA PA	0	0.00	0.00	0.00	1.10	0.00	81.32	0.00	17.58	0.00	0.00	0.00	0.00	0.00	0.00	
Newark-Union MSA PA	0	0.00	0.00	0.00	70.73	0.00	29.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA PA	0	0.00	0.00	0.00	0.00	0.00	62.65	0.00	37.35	0.00	0.00	0.00	0.00	0.00	0.00	
Northumberland-Schuylkill-Union Counties PA	0	0.00	0.00	0.00	2.06	0.00	81.43	0.00	16.51	0.00	0.00	0.00	0.00	0.00	0.00	
Philadelphia MSA PA	0	0.00	0.02	0.00	2.29	0.00	34.34	0.00	63.34	0.00	0.00	0.00	0.00	0.00	0.00	
Reading MSA PA	0	0.00	0.66	0.00	0.66	0.00	87.88	0.00	10.81	0.00	0.00	0.00	0.00	0.00	0.00	
Scranton-Wilkes-Barre MSA	0	0.00	0.16	0.00	3.74	0.00	64.33	0.00	31.78	0.00	0.00	0.00	0.00	0.00	0.00	
State College MSA PA	0	0.00	0.56	0.00	15.92	0.00	55.03	0.00	28.49	0.00	0.00	0.00	0.00	0.00	0.00	
York-Hanover MSA PA	0	0.00	0.59	0.00	1.44	0.00	91.69	0.00	6.28	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2010).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															
Geography: PENNSYLVANIA															
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011															
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share <sup>1</sup>				
	#	% of Total**	% Families***	% BANK Loans****	% Families <sup>51</sup>	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Pittsburgh MSA PA	3	42.86	19.53	0.00	18.74	33.33	22.04	0.00	39.70	66.67	0.00	0.00	0.00	0.00	0.01
<b>Limited Review:</b>															
Allentown-Bethlehem-Easton	0	0.00	20.66	0.00	20.63	0.00	23.31	0.00	35.40	0.00	0.00	0.00	0.00	0.00	0.00
Altoona MSA PA	0	0.00	18.13	0.00	19.05	0.00	24.47	0.00	38.35	0.00	0.00	0.00	0.00	0.00	0.00
Elk-Warren-Venango Counties	0	0.00	17.07	0.00	19.05	0.00	24.51	0.00	39.37	0.00	0.00	0.00	0.00	0.00	0.00
Erie MSA PA	0	0.00	18.52	0.00	18.90	0.00	23.47	0.00	39.12	0.00	0.00	0.00	0.00	0.00	0.00
Franklin County PA	0	0.00	12.52	0.00	17.38	0.00	24.23	0.00	45.88	0.00	0.00	0.00	0.00	0.00	0.00
Greene County PA	0	0.00	24.00	0.00	20.18	0.00	20.61	0.00	35.21	0.00	0.00	0.00	0.00	0.00	0.00
Harrisburg-Carlisle MSA PA	0	0.00	14.09	0.00	18.43	0.00	24.97	0.00	42.50	0.00	0.00	0.00	0.00	0.00	0.00
Johnstown MSA PA	0	0.00	17.49	0.00	19.68	0.00	23.76	0.00	39.06	0.00	0.00	0.00	0.00	0.00	0.00
Lancaster MSA PA	1	14.29	15.76	0.00	19.70	0.00	26.55	0.00	37.99	100.00	0.00	0.00	0.00	0.00	0.00
Lebanon MSA PA	1	14.29	16.79	0.00	19.96	0.00	25.27	0.00	37.97	100.00	0.00	0.00	0.00	0.00	0.00
Newark-Union MSA PA	0	0.00	29.29	0.00	28.33	0.00	23.07	0.00	19.31	0.00	0.00	0.00	0.00	0.00	0.00
Northern Non-MSA PA	1	14.29	14.35	0.00	15.81	0.00	21.38	100.00	48.46	0.00	0.00	0.00	0.00	0.00	0.00
Northumberland-Schuylkill-Union	0	0.00	17.28	0.00	19.85	0.00	24.72	0.00	38.15	0.00	0.00	0.00	0.00	0.00	0.00
Philadelphia MSA PA	1	14.29	11.28	0.00	14.12	0.00	21.32	0.00	53.28	100.00	0.00	0.00	0.00	0.00	0.01
Reading MSA PA	0	0.00	17.73	0.00	19.00	0.00	24.38	0.00	38.90	0.00	0.00	0.00	0.00	0.00	0.00
Scranton-Wilkes-Barre	0	0.00	19.04	0.00	18.71	0.00	22.85	0.00	39.40	0.00	0.00	0.00	0.00	0.00	0.00
State College MSA PA	0	0.00	18.06	0.00	19.42	0.00	23.44	0.00	39.09	0.00	0.00	0.00	0.00	0.00	0.00
York-Hanover MSA PA	0	0.00	15.97	0.00	19.58	0.00	27.05	0.00	37.40	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

51 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: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share <sup>6</sup>				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overa II	Low	Mod	Mid	Upp
	#	% of Total <sup>**</sup>	% Families <sup>**</sup>	% BANK Loans <sup>****</sup>	% Families <sup>52</sup>	% BANK Loans <sup>****</sup>	% Families <sup>**</sup>	% BANK Loans <sup>****</sup>	% Families <sup>**</sup>	% BANK Loans <sup>****</sup>					
<b>Full Review:</b>															
Pittsburgh MSA PA	2	50.00	19.53	0.00	18.74	50.00	22.04	0.00	39.70	50.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Allentown-Bethlehem-Easton	0	0.00	20.66	0.00	20.63	0.00	23.31	0.00	35.40	0.00	0.00	0.00	0.00	0.00	0.00
Altoona MSA PA	0	0.00	18.13	0.00	19.05	0.00	24.47	0.00	38.35	0.00	0.00	0.00	0.00	0.00	0.00
Elk-Warren-Venango Counties	0	0.00	17.07	0.00	19.05	0.00	24.51	0.00	39.37	0.00	0.00	0.00	0.00	0.00	0.00
Erie MSA PA	0	0.00	18.52	0.00	18.90	0.00	23.47	0.00	39.12	0.00	0.00	0.00	0.00	0.00	0.00
Franklin County PA	0	0.00	12.52	0.00	17.38	0.00	24.23	0.00	45.88	0.00	0.00	0.00	0.00	0.00	0.00
Greene County PA	0	0.00	24.00	0.00	20.18	0.00	20.61	0.00	35.21	0.00	0.00	0.00	0.00	0.00	0.00
Harrisburg-Carlisle MSA PA	0	0.00	14.09	0.00	18.43	0.00	24.97	0.00	42.50	0.00	0.00	0.00	0.00	0.00	0.00
Johnstown MSA PA	0	0.00	17.49	0.00	19.68	0.00	23.76	0.00	39.06	0.00	0.00	0.00	0.00	0.00	0.00
Lancaster MSA PA	0	0.00	15.76	0.00	19.70	0.00	26.55	0.00	37.99	0.00	0.00	0.00	0.00	0.00	0.00
Lebanon MSA PA	0	0.00	16.79	0.00	19.96	0.00	25.27	0.00	37.97	0.00	0.00	0.00	0.00	0.00	0.00
Newark-Union MSA PA	0	0.00	29.29	0.00	28.33	0.00	23.07	0.00	19.31	0.00	0.00	0.00	0.00	0.00	0.00
Northern Non-MSA PA	0	0.00	14.35	0.00	15.81	0.00	21.38	0.00	48.46	0.00	0.00	0.00	0.00	0.00	0.00
Northumberland-Schuylkill	1	25.00	17.28	0.00	19.85	0.00	24.72	100.00	38.15	0.00	0.00	0.00	0.00	0.00	0.00
Philadelphia MSA PA	1	25.00	11.28	0.00	14.12	0.00	21.32	0.00	53.28	100.00	0.00	0.00	0.00	0.00	0.00
Reading MSA PA	0	0.00	17.73	0.00	19.00	0.00	24.38	0.00	38.90	0.00	0.00	0.00	0.00	0.00	0.00
Scranton-Wilkes-Barre MSQ	0	0.00	19.04	0.00	18.71	0.00	22.85	0.00	39.40	0.00	0.00	0.00	0.00	0.00	0.00
State College MSA PA	0	0.00	18.06	0.00	19.42	0.00	23.44	0.00	39.09	0.00	0.00	0.00	0.00	0.00	0.00
York-Hanover MSA PA	0	0.00	15.97	0.00	19.58	0.00	27.05	0.00	37.40	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 Peer Mortgage Data (USPR)  
 \*\* 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 Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.  
 52 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: PENNSYLVANIA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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 <sup>53</sup>	% BANK Loans***	% Families**	% BANK Loans***	% Families***	% BANK Loans***	Overall	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Pittsburgh MSA PA	35	25.55	19.53	2.86	18.74	37.14	22.04	17.14	39.70	42.86	0.04	0.00	0.05	0.03	0.04	
<b>Limited Review:</b>																
Allentown-Bethlehem-Easton	4	2.92	20.66	0.00	20.63	75.00	23.31	0.00	35.40	25.00	0.01	0.00	0.06	0.00	0.00	
Altoona MSA PA	2	1.46	18.13	0.00	19.05	100.00	24.47	0.00	38.35	0.00	0.00	0.00	0.00	0.00	0.00	
Elk-Warren-Venango Counties	1	0.73	17.07	0.00	19.05	0.00	24.51	100.00	39.37	0.00	0.00	0.00	0.00	0.00	0.00	
Erie MSA PA	6	4.38	18.52	0.00	18.90	33.33	23.47	50.00	39.12	16.67	0.08	0.00	0.17	0.11	0.05	
Franklin County PA	3	2.19	12.52	0.00	17.38	0.00	24.23	0.00	45.88	100.00	0.07	0.00	0.00	0.00	0.12	
Greene County PA	0	0.00	24.00	0.00	20.18	0.00	20.61	0.00	35.21	0.00	0.00	0.00	0.00	0.00	0.00	
Harrisburg-Carlisle MSA	6	4.38	14.09	0.00	18.43	33.33	24.97	16.67	42.50	50.00	0.05	0.00	0.00	0.05	0.07	
Johnstown MSA PA	0	0.00	17.49	0.00	19.68	0.00	23.76	0.00	39.06	0.00	0.00	0.00	0.00	0.00	0.00	
Lancaster MSA PA	6	4.38	15.76	0.00	19.70	33.33	26.55	16.67	37.99	50.00	0.04	0.00	0.04	0.00	0.07	
Lebanon MSA PA	1	0.73	16.79	0.00	19.96	0.00	25.27	100.00	37.97	0.00	0.00	0.00	0.00	0.00	0.00	
Newark-Union MSA PA	0	0.00	29.29	0.00	28.33	0.00	23.07	0.00	19.31	0.00	0.00	0.00	0.00	0.00	0.00	
Northern Non-MSA PA	2	1.46	14.35	0.00	15.81	0.00	21.38	0.00	48.46	100.00	0.00	0.00	0.00	0.00	0.00	
Northumberland-Schuylkill-Union	4	2.92	17.28	0.00	19.85	0.00	24.72	0.00	38.15	100.00	0.04	0.00	0.00	0.00	0.07	
Philadelphia MSA PA	44	32.12	11.28	0.00	14.12	11.36	21.32	20.45	53.28	68.18	0.03	0.00	0.04	0.02	0.04	
Reading MSA PA	12	8.76	17.73	16.67	19.00	25.00	24.38	33.33	38.90	25.00	0.04	0.00	0.07	0.05	0.03	
Scranton-Wilkes-Barre M	3	2.19	19.04	0.00	18.71	0.00	22.85	0.00	39.40	100.00	0.03	0.00	0.00	0.00	0.05	
State College MSA PA	1	0.73	18.06	0.00	19.42	0.00	23.44	100.00	39.09	0.00	0.00	0.00	0.00	0.00	0.00	
York-Hanover MSA PA	7	5.11	15.97	0.00	19.58	28.57	27.05	14.29	37.40	57.14	0.03	0.00	0.05	0.04	0.02	

\* Based on 2010 Peer Mortgage Data (USPR)  
 \*\* 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 Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.  
 53 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: PENNSYLVANIA			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011						
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
<b>Full Review:</b>									
Pittsburgh MSA PA	0	0.00	73.61	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Allentown-Bethlehem-Easton MSA	0	0.00	73.62	0.00	0.00	0.00	0.00	0.00	0.00
Altoona MSA PA	0	0.00	71.86	0.00	0.00	0.00	0.00	0.00	0.00
Elk-Warren-Venango Counties	0	0.00	72.82	0.00	0.00	0.00	0.00	0.00	0.00
Erie MSA PA	0	0.00	73.98	0.00	0.00	0.00	0.00	0.00	0.00
Franklin County PA	0	0.00	77.47	0.00	0.00	0.00	0.00	0.00	0.00
Greene County PA	0	0.00	71.71	0.00	0.00	0.00	0.00	0.00	0.00
Harrisburg-Carlisle MSA	0	0.00	75.14	0.00	0.00	0.00	0.00	0.00	0.00
Johnstown MSA PA	0	0.00	73.17	0.00	0.00	0.00	0.00	0.00	0.00
Lancaster MSA PA	0	0.00	77.03	0.00	0.00	0.00	0.00	0.00	0.00
Northumberland-Schuylkill-Union	0	0.00	75.84	0.00	0.00	0.00	0.00	0.00	0.00
Philadelphia MSA PA	0	0.00	77.56	0.00	0.00	0.00	0.00	0.00	0.00
Reading MSA PA	0	0.00	76.95	0.00	0.00	0.00	0.00	0.00	0.00
Scranton-Wilkes-Barre	0	0.00	74.25	0.00	0.00	0.00	0.00	0.00	0.00
State College MSA PA	0	0.00	71.66	0.00	0.00	0.00	0.00	0.00	0.00
York-Hanover MSA PA	0	0.00	77.73	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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&amp;B - 2010).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS									
Geography: PENNSYLVANIA			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011						
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 <sup>1</sup>	
	#	% of Total <sup>**</sup>	% of Farms <sup>***</sup>	% BANK Loans <sup>****</sup>	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Pittsburgh MSA PA	0	0.00	96.54	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Allentown-Bethlehem	0	0.00	95.60	0.00	0.00	0.00	0.00	0.00	0.00
Altoona MSA PA	0	0.00	97.09	0.00	0.00	0.00	0.00	0.00	0.00
Elk-Warren-Venango	0	0.00	98.56	0.00	0.00	0.00	0.00	0.00	0.00
Erie MSA PA	0	0.00	97.83	0.00	0.00	0.00	0.00	0.00	0.00
Franklin County PA	0	0.00	97.08	0.00	0.00	0.00	0.00	0.00	0.00
Greene County PA	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Harrisburg-Carlisle MSA	0	0.00	98.78	0.00	0.00	0.00	0.00	0.00	0.00
Johnstown MSA PA	0	0.00	97.14	0.00	0.00	0.00	0.00	0.00	0.00
Lancaster MSA PA	0	0.00	96.91	0.00	0.00	0.00	0.00	0.00	0.00
Lebanon MSA PA	0	0.00	98.24	0.00	0.00	0.00	0.00	0.00	0.00
Newark-Union MSA PA	0	0.00	98.78	0.00	0.00	0.00	0.00	0.00	0.00
Northern Non-MSA PA	0	0.00	97.11	0.00	0.00	0.00	0.00	0.00	0.00
Northumberland-Schuylkill-Union	0	0.00	96.70	0.00	0.00	0.00	0.00	0.00	0.00
Philadelphia MSA PA	0	0.00	93.87	0.00	0.00	0.00	0.00	0.00	0.00
Reading MSA PA	0	0.00	96.24	0.00	0.00	0.00	0.00	0.00	0.00
Scranton-Wilkes-Barre	0	0.00	95.95	0.00	0.00	0.00	0.00	0.00	0.00
State College MSA PA	0	0.00	96.93	0.00	0.00	0.00	0.00	0.00	0.00
York-Hanover MSA PA	0	0.00	97.37	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: PENNSYLVANIA									
Evaluation Period: OCTOBER 27, 2009 TO JULY 23, 2012									
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Pittsburgh MSA PA	0	0	1	100	1	100	18.29	0	0
<b>Limited Review:</b>									
Allentown-Bethlehem-Easton MSA PA	0	0	2	1	2	1	0.18	0	0
Altoona MSA PA	0	0	1	1	1	1	0.18	0	0
Elk-Warren-Venango Counties	0	0	3	1	3	1	0.18	0	0
Erie MSA PA	0	0	2	1	2	1	0.18	0	0
Franklin County PA	0	0	2	1	2	1	0.18	0	0
Greene County PA	0	0	1	1	1	1	0.18	0	0
Harrisburg-Carlisle MSA PA	0	0	3	1	3	1	0.18	0	0
Johnstown MSA PA	0	0	1	1	1	1	0.18	0	0
Lancaster MSA PA	0	0	1	1	1	1	0.18	0	0
Lebanon MSA PA	0	0	2	1	2	1	0.18	0	0
Newark-Union MSA	0	0	1	1	1	1	0.18	0	0
Northern Non-MSA PA	0	0	3	1	3	1	0.18	0	0
Northumberland-Schuylkill-Union Counties PA	0	0	4	2	4	2	0.38	0	0
Philadelphia MSA PA	0	0	3	280	3	280	51.20	0	0
Reading MSA PA	0	0	3	1	3	1	0.18	0	0
Scranton-Wilkes-Barre	0	0	3	1	3	1	0.18	0	0
State College MSA PA	0	0	1	1	1	1	0.18	0	0
York-Hanover MSA PA	0	0	1	150	1	150	27.43	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: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011			
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						
<b>Full Review:</b>																							
Pittsburgh MSA PA	21.06	8	16.00	0.00	0.00	50.00	50.00	0	0	0	0	0	0	2.88	20.42	51.63	25.06						
<b>Limited Review:</b>																							
Allentown-Bethlehem-Easton MSA PA	1.33	2	4.00	0.00	0.00	50.00	50.00	1	0	0	0	+1	0	3.57	28.56	45.33	22.54						
Altoona MSA PA	1.68	1	2.00	0.00	0.00	100	0.00	0	0	0	0	0	0	1.35	16.29	73.38	8.99						
Elk-Warren-Venango Counties	5.17	3	6.00	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	3.17	82.48	14.35						
Erie MSA PA	4.84	2	4.00	0.00	0.00	0.00	100	0	0	0	0	0	0	4.40	16.81	53.86	24.93						
Franklin County PA	1.51	2	4.00	0.00	0.00	0.00	100	0	0	0	0	0	0	0.00	5.77	63.36	30.86						
Greene County PA	2.21	1	2.00	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00						
Harrisburg-isle MSA	5.19	3	6.00	0.00	33.33	33.33	33.33	0	0	0	0	0	0	0.00	14.80	57.65	27.55						
Johnstown MSA PA	4.12	1	2.00	0.00	0.00	100	0.00	0	0	0	0	0	0	1.64	12.26	71.00	15.11						
Lancaster MSA PA	1.67	1	2.00	0.00	0.00	100	0.00	0	0	0	0	0	0	3.13	8.69	79.02	9.15						
Lebanon MSA PA	2.25	2	4.00	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	16.43	67.01	16.55						
Newark-Union MSA PA	3.70	1	2.00	0.00	100	0.00	0.00	0	0	0	0	0	0	0.00	75.85	24.15	0.00						
Northern Non-MSA PA	8.57	3	6.00	0.00	0.00	66.67	33.33	0	0	0	0	0	0	0.00	0.00	53.25	46.75						
Northumberland-Schuylkill-Union	10.00	4	8.00	0.00	25.00	75.00	0.00	0	0	0	0	0	0	0.00	13.43	75.73	10.84						
Philadelphia MSA PA	4.00	5	10.00	0.00	20.00	60.00	20.00	2	0	0	+1	+1	0	0.17	5.48	34.84	59.32						
Reading MSA PA	8.40	3	6.00	0.00	0.00	100	0.00	0	0	0	0	0	0	7.37	12.67	64.96	15.00						
Scranton-Wilkes-Barre	3.94	3	6.00	0.00	0.00	100	0.00	2	0	0	0	+2	0	0.49	10.80	71.81	16.91						
State College MSA PA	0.25	1	2.00	0.00	0.00	100	0.00	1	0	0	0	+1	0	7.31	17.66	40.93	30.11						
York-Hanover MSA PA	10.10	4	8.00	0.00	0.00	100	0.00	0	0	0	0	0	0	3.68	8.14	80.70	7.48						

State of South Carolina

Table 1. Lending Volume

LENDING VOLUME		Geography: SOUTH CAROLINA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011						
Assessment Area (2011):	% 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)	
<b>Full Review:</b>												
Greenville-Mauldin MSA	24.76	24	3,723	0	0	0	0	2	1	26	3,724	19.97
<b>Limited Review:</b>												
Anderson MSA SC	6.67	7	1,144	0	0	0	0	0	0	7	1,144	10.06
August-Richmond County MSA SC	8.57	9	1,699	0	0	0	0	0	0	9	1,699	9.04
Beaufort and Colleton Counties SC	4.76	5	886	0	0	0	0	0	0	5	886	4.92
Charleston-North Charleston-Summerville M	16.19	17	3,004	0	0	0	0	0	0	17	3,004	6.64
Cherokee and Union Counties	0.00	0	0	0	0	0	0	0	0	0	0	5.54
Chesterfield and Lancaster Counties SC	0.00	0	0	0	0	0	0	0	0	0	0	2.63
Columbia MSA SC	23.81	25	3,968	0	0	0	0	0	0	25	3,968	21.74
Dillon and Marion Counties	1.90	2	217	0	0	0	0	0	0	2	217	4.26
Greenwood County SC	1.90	2	231	0	0	0	0	0	0	2	231	2.84
Myrtle Beach-North Myrtle Beach-Conway MSA SC	2.86	3	609	0	0	0	0	0	0	3	609	3.92
Oconee County SC	2.86	3	393	0	0	0	0	0	0	3	393	4.33
Spartanburg MSA SC	5.71	6	840	0	0	0	0	0	0	6	840	4.12

\* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.  
 \*\* The evaluation period for Community Development Loans is from October 27, 2009 to July 23, 2012.  
 \*\*\* Deposit Data as of December 31, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate. % of rated area deposits totals 100.01 due to rounding

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															Geography: SOUTH CAROLINA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography <sup>1</sup>													
	#	% of Total <sup>**</sup>	% Owner Occ Units <sup>***</sup>	% BANK Loans <sup>****</sup>	% Owner Occ Units <sup>***</sup>	% BANK Loans	% Owner Occ Units <sup>***</sup>	% BANK Loans	% Owner Occ Units <sup>***</sup>	% BANK Loans	Overall	Low	Mod	Mid	Upp									
<b>Full Review:</b>																								
Greenville-Mauldin MSA	7	41.18	1.08	0.00	16.80	0.00	56.73	28.57	25.39	71.43	0.00	0.00	0.00	0.00	0.00									
<b>Limited Review:</b>																								
Anderson MSA SC	0	0.00	0.00	0.00	13.81	0.00	68.46	0.00	17.73	0.00	0.00	0.00	0.00	0.00	0.00									
August-Richmond County MSA SC	2	11.76	0.00	0.00	13.58	0.00	63.65	50.00	22.77	50.00	0.00	0.00	0.00	0.00	0.00									
Beaufort and Colleton Counties SC	1	5.88	0.00	0.00	10.91	0.00	43.01	0.00	46.08	100.00	0.00	0.00	0.00	0.00	0.00									
Charleston-North Charleston-Summerville M	1	5.88	2.42	0.00	16.78	100.00	49.56	0.00	31.24	0.00	0.00	0.00	0.00	0.00	0.00									
Cherokee and Union Counties	0	0.00	0.00	0.00	3.02	0.00	87.24	0.00	9.75	0.00	0.00	0.00	0.00	0.00	0.00									
Chesterfield and Lancaster Counties SC	0	0.00	0.00	0.00	3.90	0.00	80.24	0.00	15.86	0.00	0.00	0.00	0.00	0.00	0.00									
Columbia MSA SC	4	23.53	0.96	0.00	23.50	25.00	42.68	0.00	32.86	75.00	0.00	0.00	0.00	0.00	0.00									
Dillon and Marion Counties	0	0.00	0.00	0.00	40.65	0.00	59.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Greenwood County SC	0	0.00	0.00	0.00	3.46	0.00	56.26	0.00	40.29	0.00	0.00	0.00	0.00	0.00	0.00									
Myrtle Beach-North Myrtle Beach-Conway MSA SC	2	11.76	0.00	0.00	9.72	0.00	72.14	50.00	18.13	50.00	0.00	0.00	0.00	0.00	0.00									
Oconee County SC	0	0.00	0.00	0.00	0.00	0.00	72.37	0.00	27.63	0.00	0.00	0.00	0.00	0.00	0.00									
Spartanburg MSA SC	0	0.00	1.89	0.00	12.54	0.00	69.00	0.00	16.57	0.00	0.00	0.00	0.00	0.00	0.00									

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 CAROLINA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography				
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					
<b>Full Review:</b>															
Greenville-Mauldin MSA	0	0.00	1.08	0.00	16.80	0.00	56.73	0.00	25.39	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Anderson MSA SC	0	0.00	0.00	0.00	13.81	0.00	68.46	0.00	17.73	0.00	0.00	0.00	0.00	0.00	0.00
August-Richmond County MSA SC	1	50.00	0.00	0.00	13.58	100.00	63.65	0.00	22.77	0.00	0.00	0.00	0.00	0.00	0.00
Beaufort and Colleton Counties SC	0	0.00	0.00	0.00	10.91	0.00	43.01	0.00	46.08	0.00	0.00	0.00	0.00	0.00	0.00
Charleston-North Charleston-Summerville MSA SC	0	0.00	2.42	0.00	16.78	0.00	49.56	0.00	31.24	0.00	0.00	0.00	0.00	0.00	0.00
Cherokee and Union Counties	0	0.00	0.00	0.00	3.02	0.00	87.24	0.00	9.75	0.00	0.00	0.00	0.00	0.00	0.00
Chesterfield and Lancaster Counties SC	0	0.00	0.00	0.00	3.90	0.00	80.24	0.00	15.86	0.00	0.00	0.00	0.00	0.00	0.00
Columbia MSA SC	1	50.00	0.96	0.00	23.50	0.00	42.68	0.00	32.86	100.00	0.00	0.00	0.00	0.00	0.00
Dillon and Marion Counties SC	0	0.00	0.00	0.00	40.65	0.00	59.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Greenwood County SC	0	0.00	0.00	0.00	3.46	0.00	56.26	0.00	40.29	0.00	0.00	0.00	0.00	0.00	0.00
Myrtle Beach-North Myrtle Beach-Conway MSA SC	0	0.00	0.00	0.00	9.72	0.00	72.14	0.00	18.13	0.00	0.00	0.00	0.00	0.00	0.00
Oconee County SC	0	0.00	0.00	0.00	0.00	0.00	72.37	0.00	27.63	0.00	0.00	0.00	0.00	0.00	0.00
Spartanburg MSA SC	0	0.00	1.89	0.00	12.54	0.00	69.00	0.00	16.57	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 CAROLINA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography <sup>1</sup>									
	#	% of Total <sup>**</sup>	% Owner Occ Units <sup>***</sup>	% BANK Loans <sup>****</sup>	% Owner Occ Units <sup>***</sup>	% BANK Loans	% Owner Occ Units <sup>***</sup>	% BANK Loans	% Owner Occ Units <sup>***</sup>	% BANK Loans	Overall	Low	Mod	Mid	Upp					
<b>Full Review:</b>																				
Greenville-Mauldin MSA	17	20.24	1.08	0.00	16.80	11.76	56.73	47.06	25.39	41.18	0.00	0.00	0.00	0.00	0.00					
<b>Limited Review:</b>																				
Anderson MSA SC	7	8.33	0.00	0.00	13.81	0.00	68.46	100.00	17.73	0.00	0.00	0.00	0.00	0.00	0.00					
August-Richmond County MSA SC	6	7.14	0.00	0.00	13.58	16.67	63.65	16.67	22.77	66.67	0.00	0.00	0.00	0.00	0.00					
Beaufort and Colleton Counties SC	4	4.76	0.00	0.00	10.91	25.00	43.01	0.00	46.08	75.00	0.00	0.00	0.00	0.00	0.00					
Charleston-North Charleston-Summerville MSA SC	16	19.05	2.42	0.00	16.78	0.00	49.56	62.50	31.24	37.50	0.00	0.00	0.00	0.00	0.00					
Cherokee and Union Counties	0	0.00	0.00	0.00	3.02	0.00	87.24	0.00	9.75	0.00	0.00	0.00	0.00	0.00	0.00					
Chesterfield and Lancaster Counties SC	0	0.00	0.00	0.00	3.90	0.00	80.24	0.00	15.86	0.00	0.00	0.00	0.00	0.00	0.00					
Columbia MSA SC	20	23.81	0.96	0.00	23.50	10.00	42.68	30.00	32.86	60.00	0.00	0.00	0.00	0.00	0.00					
Dillon and Marion Counties SC	2	2.38	0.00	0.00	40.65	50.00	59.35	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Greenwood County SC	2	2.38	0.00	0.00	3.46	0.00	56.26	100.00	40.29	0.00	0.00	0.00	0.00	0.00	0.00					
Myrtle Beach-North Myrtle Beach-Conway MSA SC	1	1.19	0.00	0.00	9.72	0.00	72.14	100.00	18.13	0.00	0.00	0.00	0.00	0.00	0.00					
Oconee County SC	3	3.57	0.00	0.00	0.00	0.00	72.37	66.67	27.63	33.33	0.00	0.00	0.00	0.00	0.00					
Spartanburg MSA SC	6	7.14	1.89	0.00	12.54	0.00	69.00	50.00	16.57	50.00	0.00	0.00	0.00	0.00	0.00					

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 CAROLINA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Greenville-Mauldin MSA SC	0	0.00	2.90	0.00	26.00	0.00	44.53	0.00	26.57	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Anderson MSA SC	0	0.00	0.00	0.00	13.95	0.00	63.05	0.00	23.00	0.00	0.00	0.00	0.00	0.00	0.00	
August-Richmond County MSA SC	0	0.00	0.00	0.00	24.00	0.00	40.21	0.00	35.79	0.00	0.00	0.00	0.00	0.00	0.00	
Beaufort and Colleton Counties SC	0	0.00	0.00	0.00	1.81	0.00	19.64	0.00	78.55	0.00	0.00	0.00	0.00	0.00	0.00	
Charleston-North Charleston-Summerville MSA SC	0	0.00	8.85	0.00	16.36	0.00	46.36	0.00	28.43	0.00	0.00	0.00	0.00	0.00	0.00	
Cherokee and Union Counties	0	0.00	0.00	0.00	4.02	0.00	92.67	0.00	3.31	0.00	0.00	0.00	0.00	0.00	0.00	
Chesterfield and Lancaster Counties SC	0	0.00	0.00	0.00	25.86	0.00	50.74	0.00	23.39	0.00	0.00	0.00	0.00	0.00	0.00	
Columbia MSA SC	0	0.00	9.41	0.00	28.46	0.00	39.61	0.00	22.51	0.00	0.00	0.00	0.00	0.00	0.00	
Dillon and Marion Counties SC	0	0.00	0.00	0.00	47.40	0.00	52.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Greenwood County SC	0	0.00	0.00	0.00	14.76	0.00	36.63	0.00	48.61	0.00	0.00	0.00	0.00	0.00	0.00	
Myrtle Beach-North Myrtle Beach-Conway	0	0.00	0.00	0.00	6.30	0.00	46.59	0.00	47.11	0.00	0.00	0.00	0.00	0.00	0.00	
Oconee County SC	0	0.00	0.00	0.00	0.00	0.00	55.11	0.00	44.89	0.00	0.00	0.00	0.00	0.00	0.00	
Spartanburg MSA SC	0	0.00	8.26	0.00	33.42	0.00	34.42	0.00	23.89	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 CAROLINA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography				
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						
<b>Full Review:</b>																
Greenville-Mauldin MSA SC	0	0.00	3.04	0.00	16.37	0.00	52.03	0.00	28.56	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Anderson MSA SC	0	0.00	0.00	0.00	14.34	0.00	63.12	0.00	20.54	0.00	0.00	0.00	0.00	0.00	0.00	
August-Richmond County MSA SC	0	0.00	0.00	0.00	14.69	0.00	61.13	0.00	24.18	0.00	0.00	0.00	0.00	0.00	0.00	
Beaufort and Colleton Counties SC	0	0.00	0.00	0.00	5.84	0.00	38.47	0.00	55.69	0.00	0.00	0.00	0.00	0.00	0.00	
Charleston-North Charleston-Summerville MSA SC	0	0.00	4.67	0.00	16.96	0.00	45.96	0.00	32.42	0.00	0.00	0.00	0.00	0.00	0.00	
Cherokee and Union Counties	0	0.00	0.00	0.00	4.33	0.00	89.11	0.00	6.56	0.00	0.00	0.00	0.00	0.00	0.00	
Chesterfield and Lancaster Counties SC	0	0.00	0.00	0.00	11.09	0.00	67.51	0.00	21.40	0.00	0.00	0.00	0.00	0.00	0.00	
Columbia MSA SC	0	0.00	4.03	0.00	23.24	0.00	36.04	0.00	33.17	0.00	0.00	0.00	0.00	0.00	0.00	
Dillon and Marion Counties SC	0	0.00	0.00	0.00	43.33	0.00	56.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Greenwood County SC	0	0.00	0.00	0.00	7.44	0.00	42.17	0.00	50.39	0.00	0.00	0.00	0.00	0.00	0.00	
Myrtle Beach-North Myrtle Beach-Conway	0	0.00	0.00	0.00	15.56	0.00	62.51	0.00	21.92	0.00	0.00	0.00	0.00	0.00	0.00	
Oconee County SC	0	0.00	0.00	0.00	0.00	0.00	67.18	0.00	32.82	0.00	0.00	0.00	0.00	0.00	0.00	
Spartanburg MSA SC	0	0.00	5.92	0.00	15.56	0.00	57.49	0.00	21.03	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2010).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: SOUTH CAROLINA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Greenville-Mauldin MSA SC	0	0.00	1.20	0.00	12.04	0.00	66.30	0.00	20.46	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Anderson MSA SC	0	0.00	0.00	0.00	9.80	0.00	71.99	0.00	17.93	0.00	0.00	0.00	0.00	0.00	0.00	
August-Richmond County MSA SC	0	0.00	0.00	0.00	20.80	0.00	64.00	0.00	15.20	0.00	0.00	0.00	0.00	0.00	0.00	
Beaufort and Colleton Counties SC	0	0.00	0.00	0.00	11.26	0.00	40.05	0.00	48.69	0.00	0.00	0.00	0.00	0.00	0.00	
Charleston-North Charleston-Summerville	0	0.00	1.90	0.00	17.64	0.00	49.00	0.00	31.46	0.00	0.00	0.00	0.00	0.00	0.00	
Cherokee and Union Counties	0	0.00	0.00	0.00	1.53	0.00	91.60	0.00	6.87	0.00	0.00	0.00	0.00	0.00	0.00	
Chesterfield and Lancaster Counties SC	0	0.00	0.00	0.00	3.02	0.00	76.29	0.00	20.69	0.00	0.00	0.00	0.00	0.00	0.00	
Columbia MSA SC	0	0.00	1.17	0.00	21.85	0.00	49.22	0.00	27.29	0.00	0.00	0.00	0.00	0.00	0.00	
Dillon and Marion Counties	0	0.00	0.00	0.00	37.11	0.00	62.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Greenwood County SC	0	0.00	0.00	0.00	4.49	0.00	51.69	0.00	43.82	0.00	0.00	0.00	0.00	0.00	0.00	
Myrtle Beach-North Myrtle Beach-Conway MSA SC	0	0.00	0.00	0.00	13.38	0.00	75.81	0.00	10.81	0.00	0.00	0.00	0.00	0.00	0.00	
Oconee County SC	0	0.00	0.00	0.00	0.00	0.00	76.62	0.00	23.38	0.00	0.00	0.00	0.00	0.00	0.00	
Spartanburg MSA SC	0	0.00	0.40	0.00	7.62	0.00	76.35	0.00	15.63	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2010).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: SOUTH CAROLINA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share <sup>1</sup>				
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 <sup>**</sup>	% Families <sup>+</sup> **	% BANK Loans <sup>****</sup>	% Families <sub>54</sub>	% BANK Loans <sup>****</sup>	% Families <sup>***</sup>	% BANK Loans <sup>****</sup>	% Families <sup>***</sup>	% BANK Loans <sup>***</sup> *						
<b>Full Review:</b>																
Greenville-Mauldin MSA SC	7	41.18	19.99	0.00	18.25	14.29	22.03	0.00	39.72	85.71	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Anderson MSA SC	0	0.00	19.55	0.00	17.96	0.00	22.67	0.00	39.82	0.00	0.00	0.00	0.00	0.00	0.00	
August-Richmond County MSA SC	2	11.76	21.33	0.00	16.41	0.00	20.76	0.00	41.50	100.00	0.00	0.00	0.00	0.00	0.00	
Beaufort and Colleton Counties SC	1	5.88	16.25	0.00	14.31	0.00	18.56	0.00	50.87	100.00	0.00	0.00	0.00	0.00	0.00	
Charleston-North Charleston-Summerville MSA SC	1	5.88	21.35	0.00	17.45	0.00	21.13	100.00	40.08	0.00	0.00	0.00	0.00	0.00	0.00	
Cherokee and Union Counties	0	0.00	19.64	0.00	18.51	0.00	23.29	0.00	38.56	0.00	0.00	0.00	0.00	0.00	0.00	
Chesterfield and Lancaster Counties SC	0	0.00	21.33	0.00	17.55	0.00	22.15	0.00	38.97	0.00	0.00	0.00	0.00	0.00	0.00	
Columbia MSA SC	4	23.53	20.66	0.00	17.72	25.00	22.17	25.00	39.45	50.00	0.00	0.00	0.00	0.00	0.00	
Dillon and Marion Counties SC	0	0.00	28.80	0.00	18.67	0.00	20.50	0.00	32.03	0.00	0.00	0.00	0.00	0.00	0.00	
Greenwood County SC	0	0.00	17.82	0.00	16.94	0.00	21.12	0.00	44.11	0.00	0.00	0.00	0.00	0.00	0.00	
Myrtle Beach-North Myrtle Beach-Conway	2	11.76	18.14	0.00	19.53	0.00	22.91	0.00	39.42	100.00	0.00	0.00	0.00	0.00	0.00	
Oconee County SC	0	0.00	15.40	0.00	16.74	0.00	22.77	0.00	45.10	0.00	0.00	0.00	0.00	0.00	0.00	
Spartanburg MSA SC	0	0.00	20.05	0.00	18.24	0.00	22.52	0.00	39.19	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)  
 \*\* 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 Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.  
 54 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 CAROLINA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overa ll	Low	Mod	Mid	Upp	
	#	% of Total**	% Families* **	% BANK Loans****	% Families 55	% BANK Loans****	% Families ***	% BANK Loans*** *	% Families ***	% BANK Loans*** *						
<b>Full Review:</b>																
Greenville-Mauldin MSA SC	0	0.00	19.99	0.00	18.25	0.00	22.03	0.00	39.72	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Anderson MSA SC	0	0.00	19.55	0.00	17.96	0.00	22.67	0.00	39.82	0.00	0.00	0.00	0.00	0.00	0.00	
August-Richmond County MSA SC	1	50.00	21.33	0.00	16.41	0.00	20.76	0.00	41.50	100.00	0.00	0.00	0.00	0.00	0.00	
Beaufort and Colleton Counties SC	0	0.00	16.25	0.00	14.31	0.00	18.56	0.00	50.87	0.00	0.00	0.00	0.00	0.00	0.00	
Charleston-North Charleston-Summerville MSA SC	0	0.00	21.35	0.00	17.45	0.00	21.13	0.00	40.08	0.00	0.00	0.00	0.00	0.00	0.00	
Cherokee and Union Counties	0	0.00	19.64	0.00	18.51	0.00	23.29	0.00	38.56	0.00	0.00	0.00	0.00	0.00	0.00	
Chesterfield and Lancaster Counties	0	0.00	21.33	0.00	17.55	0.00	22.15	0.00	38.97	0.00	0.00	0.00	0.00	0.00	0.00	
Columbia MSA SC	1	50.00	20.66	0.00	17.72	0.00	22.17	0.00	39.45	100.00	0.00	0.00	0.00	0.00	0.00	
Dillon and Marion Counties SC	0	0.00	28.80	0.00	18.67	0.00	20.50	0.00	32.03	0.00	0.00	0.00	0.00	0.00	0.00	
Greenwood County	0	0.00	17.82	0.00	16.94	0.00	21.12	0.00	44.11	0.00	0.00	0.00	0.00	0.00	0.00	
Myrtle Beach-North Myrtle Beach-Conway	0	0.00	18.14	0.00	19.53	0.00	22.91	0.00	39.42	0.00	0.00	0.00	0.00	0.00	0.00	
Oconee County SC	0	0.00	15.40	0.00	16.74	0.00	22.77	0.00	45.10	0.00	0.00	0.00	0.00	0.00	0.00	
Spartanburg MSA SC	0	0.00	20.05	0.00	18.24	0.00	22.52	0.00	39.19	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)  
 \*\* 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 Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.  
 55 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 CAROLINA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share <sup>6</sup>				
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 <sup>**</sup>	% Families <sup>*</sup>	% BANK Loans <sup>****</sup>	% Families <sup>56</sup>	% BANK Loans <sup>***</sup>	% Families <sup>***</sup>	% BANK Loans <sup>*</sup>	% Families <sup>***</sup>	% BANK Loans <sup>*</sup>						
<b>Full Review:</b>																
Greenville-Mauldin	17	20.24	19.99	0.00	18.25	5.88	22.03	23.53	39.72	70.59	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Anderson MSA SC	7	8.33	19.55	0.00	17.96	14.29	22.67	28.57	39.82	57.14	0.00	0.00	0.00	0.00	0.00	
August-Richmond County MSA SC	6	7.14	21.33	0.00	16.41	0.00	20.76	16.67	41.50	83.33	0.00	0.00	0.00	0.00	0.00	
Beaufort and Colleton Counties	4	4.76	16.25	0.00	14.31	0.00	18.56	25.00	50.87	75.00	0.00	0.00	0.00	0.00	0.00	
Charleston-North Charleston-Summerville MSA	16	19.05	21.35	0.00	17.45	31.25	21.13	18.75	40.08	50.00	0.00	0.00	0.00	0.00	0.00	
Cherokee and Union Counties	0	0.00	19.64	0.00	18.51	0.00	23.29	0.00	38.56	0.00	0.00	0.00	0.00	0.00	0.00	
Chesterfield and Lancaster Counties	0	0.00	21.33	0.00	17.55	0.00	22.15	0.00	38.97	0.00	0.00	0.00	0.00	0.00	0.00	
Columbia MSA SC	20	23.81	20.66	0.00	17.72	15.00	22.17	20.00	39.45	65.00	0.00	0.00	0.00	0.00	0.00	
Dillon and Marion Counties SC	2	2.38	28.80	0.00	18.67	0.00	20.50	50.00	32.03	50.00	0.00	0.00	0.00	0.00	0.00	
Greenwood County	2	2.38	17.82	0.00	16.94	0.00	21.12	100.00	44.11	0.00	0.00	0.00	0.00	0.00	0.00	
Myrtle Beach-North Myrtle Beach-Conway	1	1.19	18.14	0.00	19.53	0.00	22.91	100.00	39.42	0.00	0.00	0.00	0.00	0.00	0.00	
Oconee County	3	3.57	15.40	0.00	16.74	0.00	22.77	33.33	45.10	66.67	0.00	0.00	0.00	0.00	0.00	
Spartanburg MSA	6	7.14	20.05	0.00	18.24	0.00	22.52	50.00	39.19	50.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

56 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 CAROLINA			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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 <sup>1</sup>	
	#	% of Total <sup>**</sup>	% of Businesses <sup>***</sup>	% BANK Loans <sup>****</sup>	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Greenville-Mauldin MSA SC	0	0.00	76.46	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Anderson MSA SC	0	0.00	79.23	0.00	0.00	0.00	0.00	0.00	0.00
August-Richmond County MSA SC	0	0.00	79.31	0.00	0.00	0.00	0.00	0.00	0.00
Beaufort and Colleton Counties SC	0	0.00	77.84	0.00	0.00	0.00	0.00	0.00	0.00
Charleston-North Charleston-Summerville MSA SC	0	0.00	76.94	0.00	0.00	0.00	0.00	0.00	0.00
Cherokee and Union Counties	0	0.00	77.23	0.00	0.00	0.00	0.00	0.00	0.00
Chesterfield and Lancaster Counties SC	0	0.00	79.64	0.00	0.00	0.00	0.00	0.00	0.00
Columbia MSA SC	0	0.00	76.21	0.00	0.00	0.00	0.00	0.00	0.00
Dillon and Marion Counties SC	0	0.00	77.47	0.00	0.00	0.00	0.00	0.00	0.00
Greenwood County SC	0	0.00	75.77	0.00	0.00	0.00	0.00	0.00	0.00
Myrtle Beach-North Myrtle Beach-Conway MSA SC	0	0.00	77.48	0.00	0.00	0.00	0.00	0.00	0.00
Oconee County SC	0	0.00	82.48	0.00	0.00	0.00	0.00	0.00	0.00
Spartanburg MSA SC	0	0.00	75.12	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: SOUTH CAROLINA		Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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 <sup>1</sup>	
	#	% of Total <sup>**</sup>	% of Farms <sup>***</sup>	% BANK Loans <sup>****</sup>	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Greenville-Mauldin	0	0.00	97.05	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Anderson MSA SC	0	0.00	97.76	0.00	0.00	0.00	0.00	0.00	0.00
August-Richmond County MSA SC	0	0.00	98.93	0.00	0.00	0.00	0.00	0.00	0.00
Beaufort and Colleton Counties SC	0	0.00	91.62	0.00	0.00	0.00	0.00	0.00	0.00
Charleston-North Charleston-Summerville MSA SC	0	0.00	94.69	0.00	0.00	0.00	0.00	0.00	0.00
Cherokee and Union Counties	0	0.00	98.47	0.00	0.00	0.00	0.00	0.00	0.00
Chesterfield and Lancaster Counties SC	0	0.00	96.98	0.00	0.00	0.00	0.00	0.00	0.00
Columbia MSA SC	0	0.00	96.58	0.00	0.00	0.00	0.00	0.00	0.00
Dillon and Marion Counties SC	0	0.00	97.48	0.00	0.00	0.00	0.00	0.00	0.00
Greenwood County SC	0	0.00	97.75	0.00	0.00	0.00	0.00	0.00	0.00
Myrtle Beach-North Myrtle Beach-Conway	0	0.00	97.77	0.00	0.00	0.00	0.00	0.00	0.00
Oconee County SC	0	0.00	96.10	0.00	0.00	0.00	0.00	0.00	0.00
Spartanburg MSA SC	0	0.00	97.80	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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&amp;B - 2010).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: SOUTH CAROLINA				Evaluation Period: OCTOBER 23, 2009 TO JULY 23, 2012			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Greenville-Mauldin	0	0	1	150	1	150	51.20	0	0
<b>Limited Review:</b>									
Anderson MSA SC	0	0	1	1	1	1	0.34	0	0
Augusta-Richmond County MSA SC	0	0	2	1	2	1	0.34	0	0
Beaufort and Colleton Counties SC	0	0	2	1	2	1	0.34	0	0
Charleston-North Charleston-Summerville MSA SC	0	0	2	1	2	1	0.34	0	0
Cherokee and Union Counties	0	0	2	1	2	1	0.34	0	0
Chesterfield and Lancaster Counties SC	0	0	2	1	2	1	0.34	0	0
Columbia MSA SC	0	0	4	132	4	132	45.06	0	0
Dillon and Marion Counties SC	0	0	2	1	2	1	0.34	0	0
Greenwood County SC	0	0	1	1	1	1	0.34	0	0
Myrtle Beach-North Myrtle Beach-Conway	0	0	1	1	1	1	0.34	0	0
Oconee County SC	0	0	1	1	1	1	0.34	0	0
Spartanburg MSA SC	0	0	1	1	1	1	0.34	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 CAROLINA			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011			
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							
<b>Full Review:</b>																								
Greenville-Mauldin MSA SC	19.97	6	20.69	0.00	50.00	33.33	16.67	0	0	0	0	0	0	1.93	20.48	53.15	24.44							
<b>Limited Review:</b>																								
Anderson MSA SC	10.06	2	6.90	0.00	50.00	0.00	50.00	0	0	0	0	0	0	0.00	16.52	66.32	17.04							
August-Richmond County MSA SC	9.04	2	6.90	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	15.98	62.62	21.41							
Beaufort and Colleton Counties SC	4.92	2	6.90	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	10.86	50.91	38.23							
Charleston-North Charleston-Summerville MSA SC	6.64	2	6.90	0.00	50.00	50.00	0.00	0	0	0	0	0	0	5.20	20.09	48.15	26.57							
Cherokee and Union Counties	5.54	2	6.90	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	3.53	87.42	9.05							
Chesterfield and Lancaster Counties SC	2.63	2	6.90	0.00	0.00	50.00	50.00	1	0	0	0	0	+1	0.00	6.63	78.26	15.11							
Columbia MSA SC	21.74	5	17.24	0.00	20.00	20.00	60.00	1	0	0	+1	0	0	3.21	27.35	40.27	28.37							
Dillon and Marion Counties SC	4.26	2	6.90	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	42.59	57.41	0.00							
Greenwood County SC	2.84	1	3.45	0.00	0.00	0.00	100	0	0	0	0	0	0	0.00	8.69	51.66	39.66							
Myrtle Beach-North Myrtle Beach-Conway	3.92	1	3.45	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	12.74	70.33	16.93							
Oconee County SC	4.33	1	3.45	0.00	0.00	0.00	100	0	0	0	0	0	0	0.00	0.00	73.96	26.04							
Spartanburg MSA SC	4.12	1	3.45	0.00	0.00	0.00	100	0	0	0	0	0	0	4.57	15.95	64.23	15.25							

State of Virginia

Table 1. Lending Volume

LENDING VOLUME												
Geography: VIRGINIA												
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011												
Assessment Area (2011):	% 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)	
<b>Full Review:</b>												
Virginia Beach-Norfolk	25.84	38	7,096	0	0	0	0	1	1	39	7,097	26.07
<b>Limited Review:</b>												
Accomack County VA	0.66	1	234	0	0	0	0	0	0	1	234	0.73
Blacksburg-Christiansburg	5.96	9	1,817	0	0	0	0	0	0	9	1,817	3.25
Central Non-MSA VA	0.00	0	0	0	0	0	0	0	0	0	0	0.70
Danville MSA VA	0.66	1	417	0	0	0	0	0	0	1	417	3.25
Galax City VA	0.00	0	0	0	0	0	0	0	0	0	0	0.87
Harrisonburg MSA VA	0.00	0	0	0	0	0	0	0	0	0	0	1.64
Henry County and Martinsville VA	1.32	2	167	0	0	0	0	0	0	2	167	2.68
Kingsport-Bristol MSA VA	0.00	0	0	0	0	0	0	0	0	0	0	1.61
Lee and Wise Counties and Norton City VA	0.00	0	0	0	0	0	0	0	0	0	0	3.60
Lynchburg MSA VA	4.64	7	1,188	0	0	0	0	0	0	7	1,188	7.45
Northumberland and Lancaster Counties VA	0.00	0	0	0	0	0	0	0	0	0	0	1.18
Prince Edward County	0.00	0	0	0	0	0	0	0	0	0	0	2.48
Richmond MSA VA	26.49	40	6,762	0	0	0	0	0	0	40	6,762	15.98
Roanoke MSA VA	5.30	8	1,571	0	0	0	0	0	0	8	1,571	6.94
Staunton City VA	0.00	0	0	0	0	0	0	0	0	0	0	1.72
Tazewell County	0.66	1	161	0	0	0	0	0	0	1	161	4.50

L\* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.  
 \*\* The evaluation period for Community Development Loans is from October 27, 2009 to July 23, 2012.  
 \*\*\* Deposit Data as of December 31, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Lending Volume

LENDING VOLUME												
Geography: VIRGINIA												
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011												
Assessment Area (2011):	% 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)	
Washington-Arlington-Alexandria MSA DC VA	27.81	41	8,621	0	0	0	0	1	1	42	8,622	12.27
Waynesboro City	0.66	1	98	0	0	0	0	0	0	1	98	1.61
Wythe County VA	0.00	0	0	0	0	0	0	0	0	0	0	1.47



L\* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from October 27, 2009 to July 23, 2012.

\*\*\* Deposit Data as of December 31, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: VIRGINIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography				
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						
<b>Full Review:</b>																
Virginia Beach-Norfolk	2	12.50	1.82	0.00	15.61	0.00	44.99	0.00	37.58	100.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Accomack County VA	0	0.00	0.00	0.00	12.10	0.00	87.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Blacksburg-Christiansburg	1	6.25	0.00	0.00	4.88	0.00	86.82	100.00	8.30	0.00	0.06	0.00	0.00	0.07	0.00	
Central Non-MSA VA	0	0.00	0.00	0.00	0.00	0.00	87.19	0.00	12.81	0.00	0.00	0.00	0.00	0.00	0.00	
Danville MSA VA	0	0.00	0.00	0.00	12.48	0.00	76.30	0.00	11.22	0.00	0.00	0.00	0.00	0.00	0.00	
Galax City VA	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	
Harrisonburg MSA VA	0	0.00	0.00	0.00	26.99	0.00	47.29	0.00	25.72	0.00	0.00	0.00	0.00	0.00	0.00	
Henry County and Martinsville VA	0	0.00	0.00	0.00	10.04	0.00	84.82	0.00	5.14	0.00	0.00	0.00	0.00	0.00	0.00	
Kingsport-Bristol MSA VA	0	0.00	0.00	0.00	0.00	0.00	90.90	0.00	9.10	0.00	0.00	0.00	0.00	0.00	0.00	
Lee and Wise Counties and Norton City VA	0	0.00	0.00	0.00	45.69	0.00	54.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Lynchburg MSA VA	0	0.00	0.99	0.00	9.45	0.00	68.72	0.00	20.84	0.00	0.00	0.00	0.00	0.00	0.00	
Northumberland and Lancaster Counties VA	0	0.00	0.00	0.00	0.00	0.00	29.52	0.00	70.48	0.00	0.00	0.00	0.00	0.00	0.00	
Prince Edward County	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	
Richmond MSA VA	7	43.75	2.74	0.00	13.98	0.00	43.56	28.57	39.72	71.43	0.01	0.00	0.00	0.02	0.01	
Roanoke MSA VA	2	12.50	2.02	0.00	9.99	0.00	57.64	50.00	30.35	50.00	0.00	0.00	0.00	0.00	0.00	
Staunton City VA	0	0.00	0.00	0.00	0.00	0.00	53.55	0.00	46.45	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: VIRGINIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography <sup>1</sup>				
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 <sup>**</sup>	% Owner Occ Units <sup>***</sup>	% BANK Loans <sup>****</sup>	% Owner Occ Units <sup>***</sup>	% BANK Loans	% Owner Occ Units <sup>***</sup>	% BANK Loans	% Owner Occ Units <sup>***</sup>	% BANK Loans					
Tazewell County	0	0.00	0.00	0.00	16.35	0.00	83.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Washington-Arlington-Alexandria MSA DC VA	3	18.75	0.20	0.00	9.91	100.00	42.31	0.00	47.57	0.00	0.00	0.00	0.03	0.00	0.00
Waynesboro City	1	6.25	0.00	0.00	40.74	100.00	3.65	0.00	55.61	0.00	0.00	0.00	0.00	0.00	0.00
Wythe County VA	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

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: VIRGINIA															
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011															
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
<b>Full Review:</b>															
Virginia Beach-Norfolk MSA VA	3	100.00	1.82	0.00	15.61	33.33	44.99	33.33	37.58	33.33	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Accomack County VA	0	0.00	0.00	0.00	12.10	0.00	87.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Blacksburg-Christiansburg-Radford MSA VA	0	0.00	0.00	0.00	4.88	0.00	86.82	0.00	8.30	0.00	0.00	0.00	0.00	0.00	0.00
Central Non-MSA VA	0	0.00	0.00	0.00	0.00	0.00	87.19	0.00	12.81	0.00	0.00	0.00	0.00	0.00	0.00
Danville MSA VA	0	0.00	0.00	0.00	12.48	0.00	76.30	0.00	11.22	0.00	0.00	0.00	0.00	0.00	0.00
Galax City VA	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
Harrisonburg MSA VA	0	0.00	0.00	0.00	26.99	0.00	47.29	0.00	25.72	0.00	0.00	0.00	0.00	0.00	0.00
Henry County and Martinsville	0	0.00	0.00	0.00	10.04	0.00	84.82	0.00	5.14	0.00	0.00	0.00	0.00	0.00	0.00
Kingsport-Bristol MSA	0	0.00	0.00	0.00	0.00	0.00	90.90	0.00	9.10	0.00	0.00	0.00	0.00	0.00	0.00
Lee and Wise Counties and Norton City VA	0	0.00	0.00	0.00	45.69	0.00	54.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Lynchburg MSA VA	0	0.00	0.99	0.00	9.45	0.00	68.72	0.00	20.84	0.00	0.00	0.00	0.00	0.00	0.00
Northumberland and Lancaster Counties VA	0	0.00	0.00	0.00	0.00	0.00	29.52	0.00	70.48	0.00	0.00	0.00	0.00	0.00	0.00
Prince Edward County	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
Richmond MSA VA	0	0.00	2.74	0.00	13.98	0.00	43.56	0.00	39.72	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: VIRGINIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography <sup>1</sup>				
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 <sup>**</sup>	% Owner Occ Units <sup>***</sup>	% BANK Loans <sup>****</sup>	% Owner Occ Units <sup>***</sup>	% BANK Loans	% Owner Occ Units <sup>***</sup>	% BANK Loans	% Owner Occ Units <sup>***</sup>	% BANK Loans						
Roanoke MSA VA	0	0.00	2.02	0.00	9.99	0.00	57.64	0.00	30.35	0.00	0.00	0.00	0.00	0.00	0.00	
Staunton City VA	0	0.00	0.00	0.00	0.00	0.00	53.55	0.00	46.45	0.00	0.00	0.00	0.00	0.00	0.00	
Tazewell County	0	0.00	0.00	0.00	16.35	0.00	83.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Washington-Arlington-Alexandria MSA DC	0	0.00	0.20	0.00	9.91	0.00	42.31	0.00	47.57	0.00	0.00	0.00	0.00	0.00	0.00	
Waynesboro City	0	0.00	0.00	0.00	40.74	0.00	3.65	0.00	55.61	0.00	0.00	0.00	0.00	0.00	0.00	
Wythe County VA	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	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: VIRGINIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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					
<b>Full Review:</b>																				
Virginia Beach-Norfolk	33	25.38	1.82	3.03	15.61	15.15	44.99	33.33	37.58	48.48	0.02	0.00	0.04	0.01	0.02					
<b>Limited Review:</b>																				
Accomack County VA	1	0.77	0.00	0.00	12.10	100.00	87.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Blacksburg-Christiansburg-Radford MSA VA	8	6.15	0.00	0.00	4.88	0.00	86.82	87.50	8.30	12.50	0.23	0.00	0.00	0.23	0.24					
Central Non-MSA VA	0	0.00	0.00	0.00	0.00	0.00	87.19	0.00	12.81	0.00	0.00	0.00	0.00	0.00	0.00					
Danville MSA VA	1	0.77	0.00	0.00	12.48	0.00	76.30	100.00	11.22	0.00	0.00	0.00	0.00	0.00	0.00					
Galax City VA	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					
Harrisonburg MSA VA	0	0.00	0.00	0.00	26.99	0.00	47.29	0.00	25.72	0.00	0.00	0.00	0.00	0.00	0.00					
Henry County and Martinsville	2	1.54	0.00	0.00	10.04	0.00	84.82	100.00	5.14	0.00	0.17	0.00	0.00	0.20	0.00					
Kingsport-Bristol MSA	0	0.00	0.00	0.00	0.00	0.00	90.90	0.00	9.10	0.00	0.00	0.00	0.00	0.00	0.00					
Lee and Wise Counties and Norton City VA	0	0.00	0.00	0.00	45.69	0.00	54.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Lynchburg MSA VA	7	5.38	0.99	0.00	9.45	14.29	68.72	42.86	20.84	42.86	0.05	0.00	0.00	0.03	0.09					
Northumberland and Lancaster Counties VA	0	0.00	0.00	0.00	0.00	0.00	29.52	0.00	70.48	0.00	0.00	0.00	0.00	0.00	0.00					
Prince Edward County	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					
Richmond MSA VA	33	25.38	2.74	0.00	13.98	3.03	43.56	36.36	39.72	60.61	0.07	0.00	0.00	0.05	0.09					
Roanoke MSA VA	6	4.62	2.02	0.00	9.99	0.00	57.64	16.67	30.35	83.33	0.03	0.00	0.00	0.00	0.06					

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: VIRGINIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography <sup>1</sup>				
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 <sup>**</sup>	% Owner Occ Units <sup>***</sup>	% BANK Loans <sup>****</sup>	% Owner Occ Units <sup>***</sup>	% BANK Loans	% Owner Occ Units <sup>***</sup>	% BANK Loans	% Owner Occ Units <sup>***</sup>	% BANK Loans						
Staunton City VA	0	0.00	0.00	0.00	0.00	0.00	53.55	0.00	46.45	0.00	0.00	0.00	0.00	0.00	0.00	
Tazewell County	1	0.77	0.00	0.00	16.35	0.00	83.65	100.00	0.00	0.00	0.22	0.00	0.00	0.27	0.00	
Washington-Arlington-Alexandria MSA DC VA	38	29.23	0.20	0.00	9.91	7.89	42.31	23.68	47.57	68.42	0.02	0.00	0.02	0.01	0.03	
Waynesboro City	0	0.00	0.00	0.00	40.74	0.00	3.65	0.00	55.61	0.00	0.00	0.00	0.00	0.00	0.00	
Wythe County VA	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	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: VIRGINIA															
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011															
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography <sup>1</sup>				
	#	% of Total <sup>**</sup>	% of MF Units <sup>***</sup>	% BANK Loans <sup>****</sup>	% MF Units <sup>***</sup>	% BANK Loans	% MF Units <sup>***</sup>	% BANK Loans	% MF Units <sup>***</sup>	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Virginia Beach-Norfolk	0	0.00	8.90	0.00	36.06	0.00	38.35	0.00	16.69	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>															
Accomack County VA	0	0.00	0.00	0.00	14.98	0.00	85.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Blacksburg-Christiansburg-Radford MSA VA	0	0.00	0.00	0.00	0.34	0.00	88.83	0.00	10.83	0.00	0.00	0.00	0.00	0.00	
Central Non-MSA VA	0	0.00	0.00	0.00	0.00	0.00	58.12	0.00	41.88	0.00	0.00	0.00	0.00	0.00	
Danville MSA VA	0	0.00	0.00	0.00	35.90	0.00	54.29	0.00	9.81	0.00	0.00	0.00	0.00	0.00	
Galax City VA	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	
Harrisonburg MSA VA	0	0.00	0.00	0.00	48.29	0.00	32.08	0.00	19.63	0.00	0.00	0.00	0.00	0.00	
Henry County and Martinsville	0	0.00	0.00	0.00	15.13	0.00	79.94	0.00	4.92	0.00	0.00	0.00	0.00	0.00	
Kingsport-Bristol MSA	0	0.00	0.00	0.00	0.00	0.00	92.07	0.00	7.93	0.00	0.00	0.00	0.00	0.00	
Lee and Wise Counties and Norton City VA	0	0.00	0.00	0.00	60.00	0.00	40.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Lynchburg MSA VA	0	0.00	3.71	0.00	14.35	0.00	60.43	0.00	21.50	0.00	0.00	0.00	0.00	0.00	
Northumberland and Lancaster Counties VA	0	0.00	0.00	0.00	0.00	0.00	57.14	0.00	42.86	0.00	0.00	0.00	0.00	0.00	
Prince Edward County	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	
Richmond MSA VA	0	0.00	12.73	0.00	27.97	0.00	39.11	0.00	20.19	0.00	0.00	0.00	0.00	0.00	
Roanoke MSA VA	0	0.00	8.62	0.00	17.47	0.00	57.44	0.00	16.47	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: VIRGINIA															
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011															
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
Staunton City VA	0	0.00	0.00	0.00	0.00	0.00	59.27	0.00	40.73	0.00	0.00	0.00	0.00	0.00	0.00
Tazewell County	0	0.00	0.00	0.00	15.88	0.00	84.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Washington-Arlington-Alexandria MSA DC VA	0	0.00	2.93	0.00	30.38	0.00	43.93	0.00	22.75	0.00	0.00	0.00	0.00	0.00	0.00
Waynesboro City	0	0.00	0.00	0.00	40.10	0.00	11.91	0.00	47.99	0.00	0.00	0.00	0.00	0.00	0.00
Wythe County VA	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

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: VIRGINIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography <sup>*</sup>				
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 Business <sup>***</sup>	% BANK Loans	% of Business <sup>***</sup>	% BANK Loans	% of Business <sup>***</sup>	% BANK Loans	% of Business <sup>***</sup>	% BANK Loans						
<b>Full Review:</b>																
Virginia Beach-Norfolk MSA	0	0.00	2.59	0.00	20.52	0.00	40.95	0.00	35.67	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Accomack County VA	0	0.00	0.00	0.00	14.48	0.00	85.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Blacksburg-Christiansburg-Radford MSA VA	0	0.00	0.00	0.00	1.97	0.00	89.92	0.00	7.32	0.00	0.00	0.00	0.00	0.00	0.00	
Central Non-MSA VA	0	0.00	0.00	0.00	0.00	0.00	75.85	0.00	24.15	0.00	0.00	0.00	0.00	0.00	0.00	
Danville MSA VA	0	0.00	0.00	0.00	18.28	0.00	71.20	0.00	10.52	0.00	0.00	0.00	0.00	0.00	0.00	
Galax City VA	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	
Harrisonburg MSA VA	0	0.00	0.00	0.00	26.10	0.00	34.44	0.00	39.45	0.00	0.00	0.00	0.00	0.00	0.00	
Henry County and Martinsville VA	0	0.00	0.00	0.00	14.17	0.00	82.55	0.00	3.28	0.00	0.00	0.00	0.00	0.00	0.00	
Kingsport-Bristol MSA VA	0	0.00	0.00	0.00	0.00	0.00	86.26	0.00	13.74	0.00	0.00	0.00	0.00	0.00	0.00	
Lee and Wise Counties and Norton City	0	0.00	0.00	0.00	46.39	0.00	53.61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Lynchburg MSA VA	0	0.00	4.20	0.00	11.51	0.00	61.62	0.00	22.66	0.00	0.00	0.00	0.00	0.00	0.00	
Northumberland and Lancaster Counties VA	0	0.00	0.00	0.00	0.00	0.00	31.46	0.00	68.54	0.00	0.00	0.00	0.00	0.00	0.00	
Prince Edward County VA	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	
Richmond MSA VA	0	0.00	8.42	0.00	14.68	0.00	39.16	0.00	37.75	0.00	0.00	0.00	0.00	0.00	0.00	
Roanoke MSA VA	0	0.00	3.03	0.00	13.25	0.00	56.07	0.00	27.60	0.00	0.00	0.00	0.00	0.00	0.00	
Staunton City VA	0	0.00	0.00	0.00	0.00	0.00	63.26	0.00	36.74	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2010).

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: VIRGINIA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography'				
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						
Tazewell County	0	0.00	0.00	0.00	21.60	0.00	78.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Washington-Arlington-Alexandria MSA DC VA	0	0.00	0.61	0.00	10.12	0.00	41.29	0.00	47.96	0.00	0.00	0.00	0.00	0.00	0.00	
Waynesboro City	0	0.00	0.00	0.00	26.02	0.00	25.30	0.00	48.68	0.00	0.00	0.00	0.00	0.00	0.00	
Wythe County VA	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	

\* Based on 2010 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 (2010).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: VIRGINIA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
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									
<b>Full Review:</b>																								
Virginia Beach-Norfolk MSA VA	0	0.00	1.20	0.00	13.43	0.00	48.57	0.00	36.80	0.00	0.00	0.00	0.00	0.00	0.00									
<b>Limited Review:</b>																								
Accomack County VA	0	0.00	0.00	0.00	17.07	0.00	82.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Blacksburg-Christiansburg-Radford MSA VA	0	0.00	0.00	0.00	2.85	0.00	87.54	0.00	9.25	0.00	0.00	0.00	0.00	0.00	0.00									
Central Non-MSA VA	0	0.00	0.00	0.00	0.00	0.00	94.03	0.00	5.97	0.00	0.00	0.00	0.00	0.00	0.00									
Danville MSA VA	0	0.00	0.00	0.00	3.96	0.00	90.76	0.00	5.28	0.00	0.00	0.00	0.00	0.00	0.00									
Galax City VA	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									
Harrisonburg MSA VA	0	0.00	0.00	0.00	47.27	0.00	36.36	0.00	16.36	0.00	0.00	0.00	0.00	0.00	0.00									
Henry County and Martinsville	0	0.00	0.00	0.00	1.14	0.00	95.45	0.00	3.41	0.00	0.00	0.00	0.00	0.00	0.00									
Kingsport-Bristol MSA	0	0.00	0.00	0.00	0.00	0.00	94.09	0.00	5.91	0.00	0.00	0.00	0.00	0.00	0.00									
Lee and Wise Counties and Norton City VA	0	0.00	0.00	0.00	62.86	0.00	37.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Lynchburg MSA VA	0	0.00	1.92	0.00	5.93	0.00	68.24	0.00	23.91	0.00	0.00	0.00	0.00	0.00	0.00									
Northumberland and Lancaster Counties VA	0	0.00	0.00	0.00	0.00	0.00	26.02	0.00	73.98	0.00	0.00	0.00	0.00	0.00	0.00									
Prince Edward County	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									
Richmond MSA VA	0	0.00	2.02	0.00	11.61	0.00	44.81	0.00	41.55	0.00	0.00	0.00	0.00	0.00	0.00									
Roanoke MSA VA	0	0.00	1.14	0.00	4.39	0.00	61.30	0.00	33.17	0.00	0.00	0.00	0.00	0.00	0.00									
Staunton City VA	0	0.00	0.00	0.00	0.00	0.00	51.35	0.00	48.65	0.00	0.00	0.00	0.00	0.00	0.00									
Tazewell County	0	0.00	0.00	0.00	11.11	0.00	88.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									

\* Based on 2010 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 (2010).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: VIRGINIA															
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011															
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
Washington-Arlington-Alexandria MSA DC VA	0	0.00	0.11	0.00	12.05	0.00	48.62	0.00	39.22	0.00	0.00	0.00	0.00	0.00	0.00
Waynesboro City	0	0.00	0.00	0.00	28.00	0.00	4.00	0.00	68.00	0.00	0.00	0.00	0.00	0.00	0.00
Wythe County VA	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

\* Based on 2010 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 (2010).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: VIRGINIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share <sup>7</sup>				
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 <sup>**</sup>	% Families <sup>*</sup> **	% BANK Loans <sup>****</sup>	% Families <sub>57</sub>	% BANK Loans <sup>****</sup>	% Families <sup>***</sup>	% BANK Loans <sup>****</sup>	% Families <sup>***</sup>	% BANK Loans <sup>***</sup> *						
<b>Full Review:</b>																
Virginia Beach-Norfolk	2	12.50	19.21	0.00	18.61	50.00	23.23	0.00	38.95	50.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Accomack County VA	0	0.00	23.78	0.00	19.22	0.00	22.30	0.00	34.70	0.00	0.00	0.00	0.00	0.00	0.00	
Blacksburg-Christiansburg-Radford MSA VA	1	6.25	20.15	0.00	17.69	0.00	23.23	0.00	38.93	100.00	0.06	0.00	0.00	0.00	0.18	
Central Non-MSA VA	0	0.00	15.99	0.00	15.75	0.00	24.53	0.00	43.73	0.00	0.00	0.00	0.00	0.00	0.00	
Danville MSA VA	0	0.00	20.64	0.00	17.93	0.00	22.05	0.00	39.38	0.00	0.00	0.00	0.00	0.00	0.00	
Galax City VA	0	0.00	18.82	0.00	22.01	0.00	22.01	0.00	37.16	0.00	0.00	0.00	0.00	0.00	0.00	
Harrisonburg MSA VA	0	0.00	22.27	0.00	18.21	0.00	20.81	0.00	38.72	0.00	0.00	0.00	0.00	0.00	0.00	
Henry County and Martinsville VA	0	0.00	19.77	0.00	19.33	0.00	23.58	0.00	37.32	0.00	0.00	0.00	0.00	0.00	0.00	
Kingsport-Bristol MSA	0	0.00	16.36	0.00	19.22	0.00	22.86	0.00	41.56	0.00	0.00	0.00	0.00	0.00	0.00	
Lee and Wise Counties and Norton City VA	0	0.00	29.71	0.00	20.07	0.00	21.41	0.00	28.82	0.00	0.00	0.00	0.00	0.00	0.00	
Lynchburg MSA VA	0	0.00	19.36	0.00	18.36	0.00	23.19	0.00	39.10	0.00	0.00	0.00	0.00	0.00	0.00	
Northumberland and Lancaster Counties VA	0	0.00	16.33	0.00	15.28	0.00	18.62	0.00	49.77	0.00	0.00	0.00	0.00	0.00	0.00	
Prince Edward County	0	0.00	25.80	0.00	15.63	0.00	20.81	0.00	37.76	0.00	0.00	0.00	0.00	0.00	0.00	
Richmond MSA VA	7	43.75	18.39	0.00	17.28	57.14	22.64	0.00	41.69	42.86	0.01	0.00	0.05	0.00	0.00	
Roanoke MSA VA	2	12.50	18.02	0.00	18.98	50.00	24.06	0.00	38.94	50.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)  
 \*\* 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 Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.  
 57 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: VIRGINIA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share <sup>1</sup>				
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 <sup>**</sup>	% Families <sup>*</sup> **	% BANK Loans <sup>****</sup>	% Families <sup>58</sup>	% BANK Loans <sup>****</sup>	% Families <sup>***</sup>	% BANK Loans <sup>****</sup>	% Families <sup>***</sup>	% BANK Loans <sup>***</sup>						
Staunton City VA	0	0.00	15.00	0.00	17.79	0.00	19.67	0.00	47.54	0.00	0.00	0.00	0.00	0.00	0.00	
Tazewell County	0	0.00	23.35	0.00	22.07	0.00	23.42	0.00	31.15	0.00	0.00	0.00	0.00	0.00	0.00	
Washington-Arlington-Alexandria MSA DC VA	3	18.75	14.94	0.00	16.03	33.33	22.45	66.67	46.59	0.00	0.00	0.00	0.01	0.01	0.00	
Waynesboro City	1	6.25	19.95	0.00	17.19	100.00	21.13	0.00	41.73	0.00	0.00	0.00	0.00	0.00	0.00	
Wythe County VA	0	0.00	18.39	0.00	18.02	0.00	24.82	0.00	38.76	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

58 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: VIRGINIA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share				
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 <sup>59</sup>	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
<b>Full Review:</b>																
Virginia Beach-Norfolk MSA VA	3	100.00	19.21	0.00	18.61	0.00	23.23	33.33	38.95	66.67	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Accomack County VA	0	0.00	23.78	0.00	19.22	0.00	22.30	0.00	34.70	0.00	0.00	0.00	0.00	0.00	0.00	
Blacksburg-Christiansburg-Radford MSA VA	0	0.00	20.15	0.00	17.69	0.00	23.23	0.00	38.93	0.00	0.00	0.00	0.00	0.00	0.00	
Central Non-MSA VA	0	0.00	15.99	0.00	15.75	0.00	24.53	0.00	43.73	0.00	0.00	0.00	0.00	0.00	0.00	
Danville MSA VA	0	0.00	20.64	0.00	17.93	0.00	22.05	0.00	39.38	0.00	0.00	0.00	0.00	0.00	0.00	
Galax City VA	0	0.00	18.82	0.00	22.01	0.00	22.01	0.00	37.16	0.00	0.00	0.00	0.00	0.00	0.00	
Harrisonburg MSA VA	0	0.00	22.27	0.00	18.21	0.00	20.81	0.00	38.72	0.00	0.00	0.00	0.00	0.00	0.00	
Henry County and Martinsville VA	0	0.00	19.77	0.00	19.33	0.00	23.58	0.00	37.32	0.00	0.00	0.00	0.00	0.00	0.00	
Kingsport-Bristol MSA	0	0.00	16.36	0.00	19.22	0.00	22.86	0.00	41.56	0.00	0.00	0.00	0.00	0.00	0.00	
Lee and Wise Counties and Norton City VA	0	0.00	29.71	0.00	20.07	0.00	21.41	0.00	28.82	0.00	0.00	0.00	0.00	0.00	0.00	
Lynchburg MSA VA	0	0.00	19.36	0.00	18.36	0.00	23.19	0.00	39.10	0.00	0.00	0.00	0.00	0.00	0.00	
Northumberland and Lancaster Counties	0	0.00	16.33	0.00	15.28	0.00	18.62	0.00	49.77	0.00	0.00	0.00	0.00	0.00	0.00	
Prince Edward County	0	0.00	25.80	0.00	15.63	0.00	20.81	0.00	37.76	0.00	0.00	0.00	0.00	0.00	0.00	
Richmond MSA VA	0	0.00	18.39	0.00	17.28	0.00	22.64	0.00	41.69	0.00	0.00	0.00	0.00	0.00	0.00	
Roanoke MSA VA	0	0.00	18.02	0.00	18.98	0.00	24.06	0.00	38.94	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)  
 \*\* 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 Families is based on the 2000 Census information.  
 \*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.  
 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: VIRGINIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share				
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 <sup>60</sup>	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****					
Staunton City VA	0	0.00	15.00	0.00	17.79	0.00	19.67	0.00	47.54	0.00	0.00	0.00	0.00	0.00	0.00
Tazewell County	0	0.00	23.35	0.00	22.07	0.00	23.42	0.00	31.15	0.00	0.00	0.00	0.00	0.00	0.00
Washington-Arlington-Alexandria MSA DC VA	0	0.00	14.94	0.00	16.03	0.00	22.45	0.00	46.59	0.00	0.00	0.00	0.00	0.00	0.00
Waynesboro City	0	0.00	19.95	0.00	17.19	0.00	21.13	0.00	41.73	0.00	0.00	0.00	0.00	0.00	0.00
Wythe County VA	0	0.00	18.39	0.00	18.02	0.00	24.82	0.00	38.76	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

<sup>60</sup> 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: VIRGINIA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share				
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 <sup>61</sup>	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
<b>Full Review:</b>																
Virginia Beach-Norfolk MSA VA	33	25.38	19.21	12.12	18.61	21.21	23.23	21.21	38.95	45.45	0.03	0.05	0.02	0.04	0.02	
<b>Limited Review:</b>																
Accomack County VA	1	0.77	23.78	0.00	19.22	0.00	22.30	0.00	34.70	100.00	0.00	0.00	0.00	0.00	0.00	
Blacksburg-Christiansburg-Radford MSA VA	8	6.15	20.15	0.00	17.69	25.00	23.23	25.00	38.93	50.00	0.27	0.00	0.48	0.29	0.23	
Central Non-MSA VA	0	0.00	15.99	0.00	15.75	0.00	24.53	0.00	43.73	0.00	0.00	0.00	0.00	0.00	0.00	
Danville MSA VA	1	0.77	20.64	0.00	17.93	0.00	22.05	0.00	39.38	100.00	0.00	0.00	0.00	0.00	0.00	
Galax City VA	0	0.00	18.82	0.00	22.01	0.00	22.01	0.00	37.16	0.00	0.00	0.00	0.00	0.00	0.00	
Harrisonburg MSA VA	0	0.00	22.27	0.00	18.21	0.00	20.81	0.00	38.72	0.00	0.00	0.00	0.00	0.00	0.00	
Henry County and Martinsville	2	1.54	19.77	50.00	19.33	50.00	23.58	0.00	37.32	0.00	0.19	0.00	0.80	0.00	0.00	
Kingsport-Bristol MSA	0	0.00	16.36	0.00	19.22	0.00	22.86	0.00	41.56	0.00	0.00	0.00	0.00	0.00	0.00	
Lee and Wise Counties and Norton City VA	0	0.00	29.71	0.00	20.07	0.00	21.41	0.00	28.82	0.00	0.00	0.00	0.00	0.00	0.00	
Lynchburg MSA VA	7	5.38	19.36	0.00	18.36	28.57	23.19	0.00	39.10	71.43	0.06	0.00	0.11	0.00	0.08	
Northumberland and Lancaster Counties VA	0	0.00	16.33	0.00	15.28	0.00	18.62	0.00	49.77	0.00	0.00	0.00	0.00	0.00	0.00	
Prince Edward County	0	0.00	25.80	0.00	15.63	0.00	20.81	0.00	37.76	0.00	0.00	0.00	0.00	0.00	0.00	
Richmond MSA VA	33	25.38	18.39	0.00	17.28	27.27	22.64	30.30	41.69	42.42	0.08	0.00	0.07	0.11	0.09	
Roanoke MSA VA	6	4.62	18.02	0.00	18.98	0.00	24.06	16.67	38.94	83.33	0.03	0.00	0.00	0.00	0.07	
Staunton City VA	0	0.00	15.00	0.00	17.79	0.00	19.67	0.00	47.54	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

61 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: VIRGINIA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011										
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 <sup>62</sup>	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Tazewell County	1	0.77	23.35	0.00	22.07	0.00	23.42	100.00	31.15	0.00	0.26	0.00	0.00	0.98	0.00
Washington-Arlington-Alexandria MSA DC VA	38	29.23	14.94	5.26	16.03	18.42	22.45	28.95	46.59	47.37	0.03	0.00	0.04	0.04	0.03
Waynesboro City	0	0.00	19.95	0.00	17.19	0.00	21.13	0.00	41.73	0.00	0.00	0.00	0.00	0.00	0.00
Wythe County VA	0	0.00	18.39	0.00	18.02	0.00	24.82	0.00	38.76	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

<sup>62</sup> 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: VIRGINIA			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share <sup>7</sup>	
Assessment Area:	#	% of Total <sup>**</sup>	% of Businesses <sup>***</sup>	% BANK Loans <sup>****</sup>	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Virginia Beach-Norfolk MSA	0	0.00	77.03	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Accomack County VA	0	0.00	72.56	0.00	0.00	0.00	0.00	0.00	0.00
Blacksburg-Christiansburg-Radford MSA VA	0	0.00	74.37	0.00	0.00	0.00	0.00	0.00	0.00
Central Non-MSA VA	0	0.00	79.82	0.00	0.00	0.00	0.00	0.00	0.00
Danville MSA VA	0	0.00	78.05	0.00	0.00	0.00	0.00	0.00	0.00
Galax City VA	0	0.00	69.48	0.00	0.00	0.00	0.00	0.00	0.00
Harrisonburg MSA VA	0	0.00	68.47	0.00	0.00	0.00	0.00	0.00	0.00
Henry County and Martinsville	0	0.00	78.46	0.00	0.00	0.00	0.00	0.00	0.00
Kingsport-Bristol MSA VA	0	0.00	79.76	0.00	0.00	0.00	0.00	0.00	0.00
Lee and Wise Counties and Norton City	0	0.00	68.98	0.00	0.00	0.00	0.00	0.00	0.00
Lynchburg MSA VA	0	0.00	79.45	0.00	0.00	0.00	0.00	0.00	0.00
Northumberland and Lancaster Counties	0	0.00	80.50	0.00	0.00	0.00	0.00	0.00	0.00
Prince Edward County VA	0	0.00	77.35	0.00	0.00	0.00	0.00	0.00	0.00
Richmond MSA VA	0	0.00	77.27	0.00	0.00	0.00	0.00	0.00	0.00
Roanoke MSA VA	0	0.00	76.86	0.00	0.00	0.00	0.00	0.00	0.00
Staunton City VA	0	0.00	74.13	0.00	0.00	0.00	0.00	0.00	0.00
Tazewell County	0	0.00	73.74	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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&amp;B - 2010).

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES Geography: VIRGINIA Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011									
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 <sup>1</sup>	
	#	% of Total <sup>**</sup>	% of Businesses <sup>***</sup>	% BANK Loans <sup>****</sup>	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Washington-Arlington-Alexandria MSA DC VA	0	0.00	79.04	0.00	0.00	0.00	0.00	0.00	0.00
Waynesboro City	0	0.00	71.99	0.00	0.00	0.00	0.00	0.00	0.00
Wythe County VA	0	0.00	73.74	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS									
Geography: VIRGINIA			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011						
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 \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Virginia Beach-Norfolk MSA	0	0.00	95.63	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Accomack County VA	0	0.00	98.17	0.00	0.00	0.00	0.00	0.00	0.00
Blacksburg-Christiansburg-Radford MSA VA	0	0.00	96.09	0.00	0.00	0.00	0.00	0.00	0.00
Central Non-MSA VA	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Danville MSA VA	0	0.00	99.67	0.00	0.00	0.00	0.00	0.00	0.00
Galax City VA	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Harrisonburg MSA VA	0	0.00	85.45	0.00	0.00	0.00	0.00	0.00	0.00
Henry County and Martinsville	0	0.00	90.91	0.00	0.00	0.00	0.00	0.00	0.00
Kingsport-Bristol MSA VA	0	0.00	98.03	0.00	0.00	0.00	0.00	0.00	0.00
Lee and Wise Counties and Norton City	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Lynchburg MSA VA	0	0.00	98.60	0.00	0.00	0.00	0.00	0.00	0.00
Northumberland and Lancaster Counties VA	0	0.00	99.19	0.00	0.00	0.00	0.00	0.00	0.00
Prince Edward County VA	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Richmond MSA VA	0	0.00	96.41	0.00	0.00	0.00	0.00	0.00	0.00
Roanoke MSA VA	0	0.00	96.75	0.00	0.00	0.00	0.00	0.00	0.00
Staunton City VA	0	0.00	94.59	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS									
Geography: VIRGINIA			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011						
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 \$500,000	All	Rev\$ 1 Million or Less
Tazewell County	0	0.00	97.22	0.00	0.00	0.00	0.00	0.00	0.00
Washington-Arlington-Alexandria MSA DC	0	0.00	94.73	0.00	0.00	0.00	0.00	0.00	0.00
Waynesboro City	0	0.00	96.00	0.00	0.00	0.00	0.00	0.00	0.00
Wythe County VA	0	0.00	98.55	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: VIRGINIA									
Evaluation Period: OCTOBER 23, 2009 TO JULY 23, 2012									
Assessment Area:	Prior Period Investments <sup>*</sup>		Current Period Investments		Total Investments			Unfunded Commitments <sup>**</sup>	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Virginia Beach-Norfolk MSA	0	0	16	138	16	138	23.30	0	0
<b>Limited Review:</b>									
Accomack County VA	0	0	1	1	1	1	0.17	0	0
Blacksburg-Christiansburg-Radford MSA VA	0	0	3	1	3	1	0.17	0	0
Central Non-MSA VA	0	0	1	1	1	1	0.17	0	0
Danville MSA VA	0	0	2	40	2	40	6.76	0	0
Galax City VA	0	0	1	1	1	1	0.17	0	0
Harrisonburg MSA VA	0	0	1	1	1	1	0.17	0	0
Henry County and Martinsville	0	0	1	1	1	1	0.17	0	0
Kingsport-Bristol MSA VA	0	0	1	1	1	1	0.17	0	0
Lee and Wise Counties and Norton City VA	0	0	2	1	2	1	0.17	0	0
Lynchburg MSA VA	0	0	1	86	1	86	14.53	0	0
Northumberland and Lancaster Counties VA	0	0	1	1	1	1	0.17	0	0
Prince Edward County	0	0	1	1	1	1	0.17	0	0
Richmond MSA VA	0	0	1	92	1	92	15.54	0	0
Roanoke MSA VA	0	0	1	86	1	86	14.53	0	0
Staunton City VA	0	0	1	1	1	1	0.17	0	0
Tazewell County	0	0	1	1	1	1	0.17	0	0
Washington-Arlington-Alexandria MSA DC VA	0	0	1	136	1	136	22.96	0	0
Waynesboro City	0	0	1	1	1	1	0.17	0	0
Wythe County VA	0	0	1	1	1	1	0.17	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: VIRGINIA																	
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011																	
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
<b>Full Review:</b>																	
Virginia Beach-Norfolk MSA	26.07	14	24.56	0.00	35.71	35.71	28.58	0	0	0	0	0	0	4.35	23.97	42.02	29.65
<b>Limited Review:</b>																	
Accomack County VA	0.73	1	1.75	0.00	0.00	100	0.00	1	0	0	0	+1	0	0.00	15.76	84.24	0.00
Blacksburg-Christiansburg-Radford	3.25	3	5.26	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	3.60	82.76	8.18
Central Non-MSA VA	0.70	1	1.75	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	0.00	79.82	20.18
Danville MSA VA	3.25	1	1.75	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	18.76	70.58	10.66
Galax City VA	0.87	1	1.75	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Harrisonburg MSA VA	1.64	1	1.75	0.00	0.00	0.00	100	0	0	0	0	0	0	0.00	32.85	36.63	30.52
Henry County and Martinsville VA	2.68	1	1.75	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	12.81	82.88	4.31
Kingsport-Bristol MSA VA	1.61	1	1.75	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	0.00	91.53	8.47
Lee and Wise Counties and Norton City	3.60	2	3.51	0.00	100	0.00	0.00	0	0	0	0	0	0	0.00	46.27	53.73	0.00
Lynchburg MSA VA	7.45	4	7.02	0.00	0.00	100	0.00	1	0	0	0	+1	0	3.38	11.42	66.12	19.08
Northumberland and Lancaster	1.18	1	1.75	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	0.00	31.16	68.84
Prince Edward County VA	2.48	1	1.75	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Richmond MSA VA	15.98	9	15.79	0.00	11.11	55.56	33.33	2	0	0	+1	+1	0	6.14	18.89	40.88	34.09
Roanoke MSA VA	6.94	4	7.02	0.00	25.00	0.00	75.00	1	0	0	0	0	+1	4.02	12.58	57.22	26.04
Staunton City VA	1.72	1	1.75	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	0.00	57.61	42.39
Tazewell County	4.50	1	1.75	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	16.98	83.02	0.00

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: VIRGINIA Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011																	
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
Washington-Arlington-Alexandria MSA	12.27	8	14.04	0.00	25.00	75.00	0.00	3	0	0	0	+3	0	0.90	15.07	43.13	40.90
Waynesboro City	1.61	1	1.75	0.00	0.00	0.00	100	0	0	0	0	0	0	0.00	46.59	6.03	47.38
Wythe County VA	1.47	1	1.75	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00

State of West Virginia

Table 1. Lending Volume

LENDING VOLUME												
Geography: WEST VIRGINIA												
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011												
Assessment Area (2011):	% 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)	
<b>Full Review:</b>												
Central Non-MSA WV	19.23	5	425	0	0	0	0	1	1	6	426	50.17
<b>Limited Review:</b>												
Charleston MSA WV	57.69	15	2,378	0	0	0	0	0	0	15	2,378	15.71
Hagerstown-Martinsburg MSA WV	15.38	4	517	0	0	0	0	0	0	4	517	6.51
Huntington-Ashland MSA WV	7.69	2	497	0	0	0	0	0	0	2	497	1.76
Logan County WV	0.00	0	0	0	0	0	0	0	0	0	0	18.83
Marion County WV	0.00	0	0	0	0	0	0	0	0	0	0	7.02

\* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from October 27, 2009 to July 23, 2012.

\*\*\* Deposit Data as of December 31, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: WEST VIRGINIA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	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						
<b>Full Review:</b>																
Central Non-MSA WV	0	0.00	0.00	0.00	3.72	0.00	88.30	0.00	7.98	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Charleston MSA WV	5	62.50	1.33	0.00	20.15	0.00	55.84	20.00	22.67	80.00	0.04	0.00	0.00	0.00	0.10	
Hagerstown-Martinsburg MSA WV	2	25.00	0.00	0.00	16.97	0.00	83.03	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Huntington-Ashland MSA WV	1	12.50	0.37	0.00	16.12	0.00	46.28	0.00	37.23	100.00	0.00	0.00	0.00	0.00	0.00	
Logan County WV	0	0.00	0.00	0.00	13.53	0.00	86.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Marion County WV	0	0.00	0.00	0.00	3.40	0.00	65.09	0.00	31.51	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: WEST VIRGINIA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
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						
<b>Full Review:</b>																
Central Non-MSA WV	1	50.00	0.00	0.00	3.72	0.00	88.30	100.00	7.98	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Charleston MSA WV	0	0.00	1.33	0.00	20.15	0.00	55.84	0.00	22.67	0.00	0.00	0.00	0.00	0.00	0.00	
Hagerstown-Martinsburg MSA WV	0	0.00	0.00	0.00	16.97	0.00	83.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Huntington-Ashland MSA WV	1	50.00	0.37	0.00	16.12	0.00	46.28	0.00	37.23	100.00	0.45	0.00	0.00	0.00	1.22	
Logan County WV	0	0.00	0.00	0.00	13.53	0.00	86.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Marion County WV	0	0.00	0.00	0.00	3.40	0.00	65.09	0.00	31.51	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: WEST VIRGINIA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography				
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						
<b>Full Review:</b>																
Central Non-MSA WV	4	25.00	0.00	0.00	3.72	0.00	88.30	50.00	7.98	50.00	0.12	0.00	0.00	0.07	0.52	
<b>Limited Review:</b>																
Charleston MSA WV	10	62.50	1.33	0.00	20.15	20.00	55.84	40.00	22.67	40.00	0.10	0.00	0.28	0.10	0.06	
Hagerstown-Martinsburg MSA WV	2	12.50	0.00	0.00	16.97	0.00	83.03	100.00	0.00	0.00	0.05	0.00	0.00	0.06	0.00	
Huntington-Ashland MSA WV	0	0.00	0.37	0.00	16.12	0.00	46.28	0.00	37.23	0.00	0.00	0.00	0.00	0.00	0.00	
Logan County WV	0	0.00	0.00	0.00	13.53	0.00	86.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Marion County WV	0	0.00	0.00	0.00	3.40	0.00	65.09	0.00	31.51	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: WEST VIRGINIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011									
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	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Central Non-MSA WV	0	0.00	0.00	0.00	3.27	0.00	83.55	0.00	13.18	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Charleston MSA WV	0	0.00	6.83	0.00	14.24	0.00	44.85	0.00	34.08	0.00	0.00	0.00	0.00	0.00	0.00
Hagerstown-Martinsburg MSA WV	0	0.00	0.00	0.00	62.36	0.00	37.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Huntington-Ashland MSA WV	0	0.00	25.16	0.00	25.84	0.00	14.77	0.00	34.23	0.00	0.00	0.00	0.00	0.00	0.00
Logan County WV	0	0.00	0.00	0.00	32.97	0.00	67.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Marion County WV	0	0.00	0.00	0.00	34.98	0.00	24.43	0.00	40.59	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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: WEST VIRGINIA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography <sup>1</sup>													
	#	% of Total <sup>**</sup>	% of Businesses <sup>***</sup>	% BANK Loans	% of Businesses <sup>***</sup>	% BANK Loans	% of Businesses <sup>***</sup>	% BANK Loans	% of Businesses <sup>***</sup>	% BANK Loans	Over all	Low	Mod	Mid	Upp									
<b>Full Review:</b>																								
Central Non-MSA WV	0	0.00	0.00	0.00	2.35	0.00	89.88	0.00	7.77	0.00	0.00	0.00	0.00	0.00	0.00									
<b>Limited Review:</b>																								
Charleston MSA WV	0	0.00	11.35	0.00	16.96	0.00	46.87	0.00	24.81	0.00	0.00	0.00	0.00	0.00	0.00									
Hagerstown-Martinsburg MSA WV	0	0.00	0.00	0.00	29.12	0.00	70.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Huntington-Ashland MSA WV	0	0.00	16.67	0.00	18.64	0.00	31.65	0.00	33.04	0.00	0.00	0.00	0.00	0.00	0.00									
Logan County WV	0	0.00	0.00	0.00	42.96	0.00	57.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Marion County WV	0	0.00	0.00	0.00	19.47	0.00	38.54	0.00	41.98	0.00	0.00	0.00	0.00	0.00	0.00									

\* Based on 2010 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 (2010).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: WEST VIRGINIA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
<b>Full Review:</b>																
Central Non-MSA WV	0	0.00	0.00	0.00	1.65	0.00	89.30	0.00	9.05	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Charleston MSA WV	0	0.00	3.70	0.00	11.48	0.00	62.96	0.00	21.85	0.00	0.00	0.00	0.00	0.00	0.00	
Hagerstown-Martinsburg MSA	0	0.00	0.00	0.00	10.16	0.00	89.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Huntington-Ashland MSA WV	0	0.00	0.00	0.00	9.01	0.00	63.06	0.00	27.93	0.00	0.00	0.00	0.00	0.00	0.00	
Logan County WV	0	0.00	0.00	0.00	30.00	0.00	70.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Marion County WV	0	0.00	0.00	0.00	8.00	0.00	42.00	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 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 (2010).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: WEST VIRGINIA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share <sup>6</sup>				
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 <sup>63</sup>	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
<b>Full Review:</b>																
Central Non-MSA WV	0	0.00	21.20	0.00	17.84	0.00	20.72	0.00	40.24	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Charleston MSA WV	5	62.50	21.80	0.00	17.65	0.00	20.13	0.00	40.41	100.00	0.04	0.00	0.00	0.00	0.09	
Hagerstown-Martinsburg MSA	2	25.00	19.84	0.00	20.12	50.00	24.31	50.00	35.73	0.00	0.00	0.00	0.00	0.00	0.00	
Huntington-Ashland MSA WV	1	12.50	21.47	0.00	17.01	0.00	20.43	0.00	41.09	100.00	0.00	0.00	0.00	0.00	0.00	
Logan County WV	0	0.00	27.33	0.00	17.91	0.00	16.85	0.00	37.92	0.00	0.00	0.00	0.00	0.00	0.00	
Marion County WV	0	0.00	16.36	0.00	15.96	0.00	20.57	0.00	47.11	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

<sup>63</sup> 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: WEST VIRGINIA															
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011															
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share <sup>6</sup>				
	#	% of Total <sup>**</sup>	% Families <sup>**</sup>	% BANK Loans <sup>****</sup>	% Families <sup>64</sup>	% BANK Loans <sup>****</sup>	% Families <sup>***</sup>	% BANK Loans <sup>***</sup>	% Families <sup>***</sup>	% BANK Loans <sup>****</sup>	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Central Non-MSA WV	1	50.00	21.20	0.00	17.84	0.00	20.72	100.00	40.24	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Charleston MSA WV	0	0.00	21.80	0.00	17.65	0.00	20.13	0.00	40.41	0.00	0.00	0.00	0.00	0.00	0.00
Hagerstown-Martinsburg MSA WV	0	0.00	19.84	0.00	20.12	0.00	24.31	0.00	35.73	0.00	0.00	0.00	0.00	0.00	0.00
Huntington-Ashland MSA WV	1	50.00	21.47	0.00	17.01	0.00	20.43	0.00	41.09	100.00	0.47	0.00	0.00	0.00	0.94
Logan County WV	0	0.00	27.33	0.00	17.91	0.00	16.85	0.00	37.92	0.00	0.00	0.00	0.00	0.00	0.00
Marion County WV	0	0.00	16.36	0.00	15.96	0.00	20.57	0.00	47.11	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

64 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: WEST VIRGINIA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share <sup>6</sup>				
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 <sup>**</sup>	% Families <sup>***</sup>	% BANK Loans <sup>****</sup>	% Families <sup>65</sup>	% BANK Loans <sup>****</sup>	% Families <sup>***</sup>	% BANK Loans <sup>****</sup>	% Families <sup>***</sup>	% BANK Loans <sup>****</sup>						
<b>Full Review:</b>																
Central Non-MSA WV	4	25.00	21.20	0.00	17.84	25.00	20.72	50.00	40.24	25.00	0.14	0.00	0.61	0.30	0.00	
<b>Limited Review:</b>																
Charleston MSA WV	10	62.50	21.80	10.00	17.65	30.00	20.13	20.00	40.41	40.00	0.12	0.00	0.21	0.12	0.10	
Hagerstown-Martinsburg MSA WV	2	12.50	19.84	50.00	20.12	0.00	24.31	50.00	35.73	0.00	0.07	0.85	0.00	0.00	0.00	
Huntington-Ashland MSA WV	0	0.00	21.47	0.00	17.01	0.00	20.43	0.00	41.09	0.00	0.00	0.00	0.00	0.00	0.00	
Logan County WV	0	0.00	27.33	0.00	17.91	0.00	16.85	0.00	37.92	0.00	0.00	0.00	0.00	0.00	0.00	
Marion County WV	0	0.00	16.36	0.00	15.96	0.00	20.57	0.00	47.11	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2010 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

65 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: WEST VIRGINIA			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share <sup>1</sup>	
Assessment Area:	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Central Non-MSA WV	0	0.00	68.12	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Charleston MSA WV	0	0.00	68.52	0.00	0.00	0.00	0.00	0.00	0.00
Hagerstown-Martinsburg MSA	0	0.00	76.85	0.00	0.00	0.00	0.00	0.00	0.00
Huntington-Ashland MSA WV	0	0.00	69.26	0.00	0.00	0.00	0.00	0.00	0.00
Logan County WV	0	0.00	63.51	0.00	0.00	0.00	0.00	0.00	0.00
Marion County WV	0	0.00	66.23	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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&amp;B - 2010).

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

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS									
Geography: WEST VIRGINIA			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011						
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 \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Central Non-MSA WV	0	0.00	97.53	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>									
Charleston MSA WV	0	0.00	98.15	0.00	0.00	0.00	0.00	0.00	0.00
Hagerstown-Martinsburg MSA	0	0.00	96.26	0.00	0.00	0.00	0.00	0.00	0.00
Huntington-Ashland MSA WV	0	0.00	95.50	0.00	0.00	0.00	0.00	0.00	0.00
Logan County WV	0	0.00	95.00	0.00	0.00	0.00	0.00	0.00	0.00
Marion County WV	0	0.00	98.00	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2010 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 - 2010).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: WEST VIRGINIA									
Evaluation Period: OCTOBER 23, 2009 TO JULY 23, 2012									
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Central Non-MSA WV	0	0	5	102	5	102	33.33	0	0
<b>Limited Review:</b>									
Charleston MSA WV	0	0	1	200	1	200	65.35	0	0
Hagerstown-Martinsburg MSA	0	0	1	1	1	1	0.33	0	0
Huntington-Ashland MSA WV	0	0	1	1	1	1	0.33	0	0
Logan County WV	0	0	1	1	1	1	0.33	0	0
Marion County WV	0	0	1	1	1	1	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: WEST VIRGINIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011			
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							
<b>Full Review:</b>																								
Central Non-MSA WV	50.17	4	40	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	3.70	88.55	7.75							
<b>Limited Review:</b>																								
Charleston MSA WV	15.71	2	20	0.00	0.00	100	0.00	0	0	0	0	0	0	1.70	21.15	54.97	22.19							
Hagerstown-Martinsburg MSA	6.51	1	10	0.00	100	0.00	0.00	0	0	0	0	0	0	0.00	21.18	78.82	0.00							
Huntington-Ashland MSA WV	1.76	1	10	0.00	0.00	0.00	100	1	0	0	0	0	+1	5.62	20.03	40.90	33.45							
Logan County WV	18.83	1	10	0.00	100	0.00	0.00	0	0	0	0	0	0	0.00	15.28	84.72	0.00							
Marion County WV	7.02	1	10	0.00	0.00	0.00	100	0	0	0	0	0	0	0.00	6.92	62.34	30.75							

