

**Table 1. Lending Volume**

LENDING VOLUME		State: CALIFORNIA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Los Angeles-Long Beach	23.59	56,254	8,938,498	18,349	1,192,466	15	2,561	67	134,773	74,685	10,268,298	31.60
San Francisco	8.37	22,381	5,797,232	4,109	294,281	6	671	15	42,781	26,511	6,134,965	17.84
Limited-Scope Review:												
Bakersfield	1.07	2,736	202,222	605	38,064	50	5,199	1	3,658	3,392	249,143	0.85
Chico-Paradise	0.51	1,415	126,801	191	9,194	11	1,369	3	8,728	1,620	146,092	0.38
Fresno	1.69	3,794	308,566	1,286	100,987	256	35,835	3	8,781	5,339	454,169	1.55
Merced	0.40	1,117	109,667	132	8,878	27	3,624	2	2,640	1,278	124,809	0.23
Modesto	1.01	2,783	292,301	380	30,843	27	3,994	2	1,574	3,192	328,712	0.57
Oakland	11.01	31,241	6,017,667	3,583	258,782	10	1,430	26	59,577	34,860	6,337,456	11.22
Orange County	9.53	24,237	4,468,587	5,899	406,843	6	176	22	50,485	30,164	4,926,091	7.16
Redding	0.35	934	85,484	158	10,406	8	138	1	14,133	1,101	110,161	0.27
Riverside-San Bernardino	7.12	18,830	2,185,848	3,630	239,050	50	10,098	26	83,462	22,536	2,518,458	4.42
Sacramento	5.40	15,298	2,088,161	1,756	144,989	6	546	20	44,866	17,080	2,278,562	3.02
Salinas	1.45	4,197	781,465	369	29,897	23	2,693	2	234	4,591	814,289	0.63
San Diego	7.26	19,755	3,448,615	3,198	251,115	18	2,082	27	107,890	22,998	3,809,702	5.37
San Jose	7.42	20,783	5,344,750	2,706	184,348	5	110	11	37,233	23,505	5,566,441	6.47
San Luis Obispo-Atascadero-Paso Robles	0.48	1,271	182,825	241	15,145	18	1,055	0	0	1,530	199,025	0.50
Santa Barbara-Santa Maria-Lompoc	0.84	2,265	454,174	399	24,742	3	411	0	0	2,667	479,327	0.68
Santa Cruz-Watsonville	1.13	3,245	696,796	320	24,869	10	1,375	2	30,248	3,577	753,288	0.43
Santa Rosa	1.88	5,515	974,841	425	27,214	13	701	2	8,417	5,955	1,011,173	0.81
Stockton-Lodi	1.38	3,898	443,084	423	39,869	28	3,453	5	1,016	4,354	487,422	0.67

(\*) Loan data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

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

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

**Table 1. Lending Volume**

LENDING VOLUME		State: CALIFORNIA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Limited-Scope Review:												
Vallejo-Fairfield-Napa	1.98	5,791	914,475	458	30,460	11	484	10	26,908	6,270	972,327	0.89
Ventura	2.05	5,368	840,915	1,111	55,225	18	1,126	3	4,789	6,500	902,055	1.59
Visalia-Tulare-Porterville	0.52	1,273	78,615	284	14,916	87	18,307	2	4,642	1,646	116,480	0.51
Yolo	0.35	935	132,788	152	20,218	6	1,370	2	5,922	1,095	160,298	0.34
Yuba City	0.27	725	57,209	115	12,804	9	458	2	2,558	851	73,029	0.20
California Non-MSA	2.93	8,069	930,688	1,099	73,096	107	18,947	4	6,651	9,279	1,029,382	1.81

(\*) Loan data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

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

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

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE															State: CALIFORNIA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***										
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:																					
Los Angeles-Long Beach	16,503	20.49	2.34	4.20	14.25	17.64	34.73	29.95	48.68	48.21	4.52	7.57	6.14	3.86	4.33						
San Francisco	6,492	8.06	1.20	3.17	11.96	16.33	46.73	44.32	40.11	36.18	10.67	16.03	12.91	10.24	9.97						
Limited-Scope Review:																					
Bakersfield	782	0.97	1.34	0.51	23.59	24.04	33.22	24.94	41.85	50.51	1.80	0.48	2.44	1.36	1.87						
Chico-Paradise	417	0.52	NA	NA	14.88	12.47	66.68	54.20	18.44	33.33	4.34	NA	3.37	4.02	5.44						
Fresno	736	0.91	1.68	1.49	17.28	16.44	47.67	37.36	33.37	44.70	1.97	1.60	1.98	2.08	1.89						
Merced	390	0.48	0.04	0.00	11.82	7.69	70.40	73.08	17.73	19.23	3.50	0.00	4.02	3.88	2.03						
Modesto	917	1.14	0.27	0.33	14.34	20.61	57.80	52.56	27.58	26.50	3.36	5.41	5.76	2.89	3.14						
Oakland	10,451	12.98	3.78	6.81	13.15	15.07	46.62	40.64	36.44	37.13	7.33	11.82	7.97	6.23	8.12						
Orange County	7,457	9.26	0.77	1.13	17.19	11.88	45.08	37.41	36.96	49.23	4.22	3.03	3.43	3.84	4.88						
Redding	226	0.28	NA	NA	9.27	7.08	75.62	65.49	15.11	27.43	1.87	NA	1.05	1.97	2.03						
Riverside-San Bernardino	6,291	7.81	0.76	0.40	17.24	12.54	50.68	42.14	31.33	44.89	2.53	1.60	2.68	2.26	2.81						
Sacramento	4,720	5.86	2.43	1.44	12.52	11.02	53.21	46.17	31.84	41.38	3.71	3.05	3.82	3.47	4.04						
Salinas	1,355	1.68	0.19	0.30	12.31	19.78	45.24	47.53	42.25	32.40	8.93	12.50	10.96	7.76	9.87						
San Diego	6,301	7.82	1.88	2.33	13.42	12.60	49.05	35.82	35.64	49.25	3.64	3.98	3.29	2.99	4.50						
San Jose	6,402	7.95	1.43	1.91	13.79	15.82	57.16	58.25	27.62	23.99	7.20	6.62	5.92	7.15	8.83						
San Luis Obispo-Atascadero-Paso Robles	370	0.46	NA	NA	7.06	4.86	81.99	81.08	10.95	14.05	2.04	NA	1.40	1.91	3.53						
Santa Barbara-Santa Maria-Lompoc	598	0.74	0.00	0.00	16.32	20.40	40.63	29.43	43.05	50.17	2.77	0.00	2.52	1.61	4.71						
Santa Cruz-Watsonville	1,002	1.24	NA	NA	12.70	16.17	55.56	55.49	31.74	28.34	6.81	NA	6.21	6.69	7.44						
Santa Rosa	1,574	1.95	NA	NA	7.03	9.59	73.42	67.73	19.55	22.68	6.71	NA	5.23	6.85	7.15						
Stockton-Lodi	1,348	1.67	1.09	1.71	20.50	26.71	47.63	30.64	30.78	40.95	3.76	9.92	6.30	2.83	3.68						

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

(\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

(\*\*\*) Based on 2001 Peer Mortgage Data: Western Region 2.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: CALIFORNIA					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Limited-Scope Review:																
Vallejo-Fairfield-Napa	1,577	1.96	0.53	0.13	9.54	12.94	62.12	59.92	27.81	26.70	5.59	0.00	6.56	5.55	5.22	
Ventura	1,547	1.92	0.85	0.65	20.59	20.36	48.04	41.05	30.51	37.94	2.74	0.33	2.63	2.69	3.09	
Visalia-Tulare-Porterville	156	0.19	NA	NA	20.01	17.95	48.44	44.87	31.56	37.18	0.78	NA	0.52	0.79	0.87	
Yolo	346	0.43	0.06	0.29	23.63	10.40	38.67	27.17	37.64	62.14	3.48	0.00	2.29	2.18	6.36	
Yuba City	203	0.25	NA	NA	20.39	19.70	50.98	48.77	28.64	31.53	2.85	NA	2.44	3.23	2.62	
California Non-MSA	2,374	2.95	0.38	0.08	16.68	8.55	62.50	57.16	20.44	34.20	4.91	20.00	4.12	5.09	4.88	

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

(\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

(\*\*\*) Based on 2001 Peer Mortgage Data: Western Region 2.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			State: CALIFORNIA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Los Angeles-Long Beach	10,258	20.38	2.34	2.19	14.25	11.87	34.73	27.44	48.68	58.49	38.00	31.13	34.13	33.03	42.40	
San Francisco	6,084	12.09	1.20	1.68	11.96	15.02	46.73	46.65	40.11	36.62	69.35	61.11	70.45	67.55	71.58	
Limited-Scope Review:																
Bakersfield	336	0.67	1.34	2.08	23.59	40.18	33.22	25.00	41.85	32.74	17.00	22.22	20.58	18.31	14.10	
Chico-Paradise	246	0.49	NA	NA	14.88	8.94	66.68	63.01	18.44	28.05	34.50	NA	23.68	35.51	35.90	
Fresno	607	1.21	1.68	1.15	17.28	14.33	47.67	42.01	33.37	42.50	25.10	36.36	29.86	28.54	21.28	
Merced	137	0.27	0.04	0.00	11.82	15.33	70.40	68.61	17.73	16.06	21.45	0.00	41.67	20.63	18.29	
Modesto	409	0.81	0.27	0.24	14.34	12.96	57.80	47.92	27.58	38.88	25.35	100.00	36.26	23.67	24.93	
Oakland	6,821	13.55	3.78	4.53	13.15	13.05	46.62	39.76	36.44	42.43	48.46	53.87	48.48	42.15	55.58	
Orange County	4,627	9.19	0.77	0.65	17.19	10.46	45.08	41.11	36.96	47.70	45.36	43.24	38.26	44.10	48.57	
Redding	159	0.32	NA	NA	9.27	5.66	75.62	73.58	15.11	20.75	29.93	NA	21.05	31.37	27.87	
Riverside-San Bernardino	2,724	5.41	0.76	0.51	17.24	11.49	50.68	40.64	31.33	47.28	20.85	28.57	23.93	20.14	20.86	
Sacramento	2,167	4.30	2.43	1.38	12.52	9.88	53.21	45.96	31.84	42.78	26.10	20.34	31.51	23.63	28.15	
Salinas	772	1.53	0.19	0.26	12.31	12.82	45.24	42.88	42.25	44.04	57.62	50.00	54.26	52.73	65.23	
San Diego	2,979	5.92	1.88	2.01	13.42	9.20	49.05	41.32	35.64	47.47	28.74	23.33	23.24	25.43	34.56	
San Jose	4,801	9.54	1.43	2.06	13.79	14.33	57.16	57.57	27.62	26.04	59.18	56.82	53.41	56.80	69.48	
San Luis Obispo-Atascadero-Paso Robles	313	0.62	NA	NA	7.06	9.58	81.99	80.51	10.95	9.90	46.61	NA	51.72	44.62	63.33	
Santa Barbara-Santa Maria-Lompoc	439	0.87	0.00	0.00	16.32	16.86	40.63	34.40	43.05	48.75	41.76	0.00	39.39	36.06	49.36	
Santa Cruz-Watsonville	716	1.42	NA	NA	12.70	9.78	55.56	52.93	31.74	37.29	56.76	NA	47.30	58.18	57.76	
Santa Rosa	932	1.85	NA	NA	7.03	5.90	73.42	75.54	19.55	18.56	39.67	NA	32.65	42.45	32.56	
Stockton-Lodi	517	1.03	1.09	1.55	20.50	18.76	47.63	35.40	30.78	44.29	21.39	71.43	27.78	19.97	20.10	

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

(\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

(\*\*\*) Based on 2001 Peer Mortgage Data: Western Region 2.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		State: CALIFORNIA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited-Scope Review:															
Vallejo-Fairfield-Napa	1,114	2.21	0.53	0.18	9.54	11.31	62.12	53.23	27.81	35.28	35.99	100.00	38.99	34.22	38.42
Ventura	1,151	2.29	0.85	1.13	20.59	17.72	48.04	41.70	30.51	39.44	30.30	21.43	26.30	26.87	37.89
Visalia-Tulare-Porterville	218	0.43	NA	NA	20.01	28.90	48.44	49.08	31.56	22.02	14.74	NA	22.79	15.12	9.62
Yolo	143	0.28	0.06	0.00	23.63	20.28	38.67	28.67	37.64	51.05	25.52	0.00	16.95	22.56	31.72
Yuba City	114	0.23	NA	NA	20.39	14.04	50.98	42.98	28.64	42.98	29.63	NA	24.32	30.58	30.36
California Non-MSA	1,555	3.09	0.38	0.00	16.68	6.11	62.50	59.04	20.44	34.86	44.88	0.00	30.99	47.09	44.91

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

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(\*\*\*) Based on 2001 Peer Mortgage Data: Western Region 2.

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE				State: CALIFORNIA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
Los Angeles-Long Beach	29,465	22.13	2.34	2.82	14.25	14.54	34.73	31.73	48.68	50.90	6.99	10.75	9.01	6.93	6.45
San Francisco	9,803	7.36	1.20	1.63	11.96	11.19	46.73	46.21	40.11	40.97	8.83	9.19	8.31	8.84	8.96
Limited-Scope Review:															
Bakersfield	1,617	1.21	1.34	1.67	23.59	37.66	33.22	24.00	41.85	36.67	8.30	18.07	20.77	8.57	5.23
Chico-Paradise	752	0.56	NA	NA	14.88	11.97	66.68	54.65	18.44	33.38	8.24	NA	10.70	7.61	8.56
Fresno	2,448	1.84	1.68	1.43	17.28	16.46	47.67	37.79	33.37	44.28	8.22	12.20	13.41	8.93	6.67
Merced	588	0.44	0.04	0.00	11.82	10.03	70.40	70.07	17.73	19.90	6.60	0.00	8.33	6.71	5.76
Modesto	1,457	1.09	0.27	0.48	14.34	13.38	57.80	52.92	27.58	33.22	5.35	16.67	7.77	5.06	5.10
Oakland	13,966	10.49	3.78	3.27	13.15	11.33	46.62	42.51	36.44	42.62	6.26	6.61	5.89	5.71	7.00
Orange County	12,150	9.12	0.77	1.01	17.19	11.75	45.08	40.08	36.96	47.09	5.72	7.27	5.89	5.28	6.08
Redding	549	0.41	NA	NA	9.27	7.83	75.62	65.39	15.11	26.78	6.76	NA	7.71	6.50	7.25
Riverside-San Bernardino	9,814	7.37	0.76	0.63	17.24	12.59	50.68	43.65	31.33	43.10	5.14	11.57	7.35	5.18	4.68
Sacramento	8,408	6.31	2.43	1.38	12.52	7.43	53.21	45.56	31.84	45.62	6.09	7.04	5.92	5.82	6.38
Salinas	2,070	1.55	0.19	0.19	12.31	17.34	45.24	45.75	42.25	36.71	8.79	7.55	12.41	7.75	8.92
San Diego	10,467	7.86	1.88	1.98	13.42	9.96	49.05	41.40	35.64	46.66	5.06	5.52	4.72	4.51	5.75
San Jose	9,576	7.19	1.43	1.81	13.79	12.78	57.16	57.23	27.62	28.19	6.80	7.69	6.31	6.61	7.43
San Luis Obispo-Atascadero-Paso Robles	588	0.44	NA	NA	7.06	7.31	81.99	80.44	10.95	12.24	2.76	NA	3.29	2.66	3.29
Santa Barbara-Santa Maria-Lompoc	1,228	0.92	0.00	0.41	16.32	16.69	40.63	38.68	43.05	44.22	4.96	21.05	5.32	4.71	5.04
Santa Cruz-Watsonville	1,525	1.15	NA	NA	12.70	13.51	55.56	55.34	31.74	31.15	7.60	NA	7.82	7.81	7.18
Santa Rosa	3,009	2.26	NA	NA	7.03	6.78	73.42	70.19	19.55	23.03	6.82	NA	5.98	6.69	7.64
Stockton-Lodi	2,033	1.53	1.09	1.48	20.50	22.09	47.63	36.25	30.78	40.19	5.23	17.42	9.00	4.40	4.86

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

(\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

(\*\*\*) Based on 2001 Peer Mortgage Data: Western Region 2.

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: CALIFORNIA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001											
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited-Scope Review:															
Vallejo-Fairfield-Napa	3,098	2.33	0.53	0.13	9.54	8.78	62.12	53.55	27.81	37.54	6.49	7.41	7.20	5.81	7.61
Ventura	2,670	2.00	0.85	1.09	20.59	20.22	48.04	41.65	30.51	37.04	4.26	4.45	4.76	4.00	4.33
Visalia-Tulare-Porterville	899	0.68	NA	NA	20.01	22.47	48.44	49.83	31.56	27.70	8.31	NA	12.78	8.79	6.07
Yolo	445	0.33	0.06	0.45	23.63	11.91	38.67	32.81	37.64	54.83	4.31	14.29	4.30	3.73	4.77
Yuba City	408	0.31	NA	NA	20.39	17.40	50.98	52.94	28.64	29.66	9.26	NA	13.78	10.90	6.47
California Non-MSA	4,139	3.11	0.38	0.00	16.68	7.32	62.50	58.95	20.44	33.73	8.27	0.00	7.29	8.95	7.54

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

(\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

(\*\*\*) Based on 2001 Peer Mortgage Data: Western Region 2.



**Table 5. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: CALIFORNIA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Los Angeles-Long Beach	18,349	35.71	8.60	11.59	17.31	20.44	31.99	32.04	41.83	35.93	1.91	3.51	2.41	1.82	1.61			
San Francisco	4,109	8.00	13.90	13.04	17.85	21.39	37.42	36.84	30.69	28.73	1.74	2.25	1.70	1.76	1.74			
Limited-Scope Review:																		
Bakersfield	605	1.18	8.41	9.26	23.07	30.25	27.45	24.46	41.07	36.03	1.41	2.69	2.11	1.29	1.17			
Chico-Paradise	191	0.37	NA	NA	22.97	20.94	56.03	57.07	20.99	21.99	1.10	NA	1.25	1.19	1.08			
Fresno	1,286	2.50	4.37	3.34	22.40	24.49	42.46	42.30	30.55	29.86	2.24	1.62	3.04	2.51	1.83			
Merced	132	0.26	0.00	0.00	24.67	27.27	61.91	59.09	13.43	13.64	1.24	0.00	2.66	0.96	1.19			
Modesto	380	0.74	1.08	0.00	22.31	22.89	56.60	54.21	19.88	22.89	1.10	0.00	1.87	1.01	1.11			
Oakland	3,583	6.97	10.40	9.86	15.43	14.83	42.97	41.52	30.74	33.79	1.43	1.54	1.44	1.39	1.56			
Orange County	5,899	11.48	3.65	4.73	24.87	28.69	37.42	39.11	28.64	27.47	1.56	1.84	1.95	1.51	1.33			
Redding	158	0.31	NA	NA	18.01	17.72	69.88	69.62	12.11	12.66	0.94	NA	1.13	1.07	0.59			
Riverside-San Bernardino	3,630	7.07	1.93	1.85	22.04	21.58	47.44	44.16	28.55	32.41	1.36	1.71	1.63	1.42	1.35			
Sacramento	1,756	3.42	4.92	4.10	19.95	20.67	46.42	45.79	28.71	29.44	1.18	1.69	1.61	1.18	1.08			
Salinas	369	0.72	7.26	4.07	19.03	23.04	39.83	38.75	33.88	34.15	1.09	0.92	2.13	1.04	1.09			
San Diego	3,198	6.22	3.66	3.57	22.69	23.00	42.95	42.78	30.52	30.65	1.02	1.19	1.26	1.06	0.92			
San Jose	2,706	5.27	6.10	6.90	22.46	25.05	50.02	53.58	21.17	14.47	1.29	2.18	1.49	1.35	0.87			
San Luis Obispo-Atascadero-Paso Robles	241	0.47	NA	NA	11.34	11.62	76.53	78.01	12.13	10.37	0.69	NA	1.15	0.72	0.57			
Santa Barbara-Santa Maria-Lompoc	399	0.78	0.42	0.25	42.39	52.13	29.04	22.31	28.16	25.31	0.74	3.13	1.19	0.69	0.39			
Santa Cruz-Watsonville	320	0.62	NA	NA	20.71	15.00	54.77	59.06	24.49	25.94	1.12	NA	0.79	1.40	1.07			
Santa Rosa	425	0.83	NA	NA	15.12	16.24	69.70	65.41	15.18	18.35	0.71	NA	0.79	0.74	0.77			
Stockton-Lodi	423	0.82	6.35	7.57	21.45	21.04	42.50	38.77	29.69	32.62	1.26	2.67	1.36	1.23	1.32			

(\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

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

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

**Table 5. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: CALIFORNIA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Limited-Scope Review:																		
Vallejo-Fairfield-Napa	458	0.89	2.98	3.93	15.31	18.12	61.33	61.35	20.38	16.59	0.95	2.40	1.69	1.04	0.42			
Ventura	1,111	2.16	3.78	3.42	27.57	27.09	44.88	45.72	23.78	23.76	1.25	1.15	1.57	1.21	1.30			
Visalia-Tulare-Porterville	284	0.55	NA	NA	18.38	21.13	48.69	51.41	32.90	27.46	1.19	NA	1.03	1.58	0.97			
Yolo	152	0.30	0.34	0.00	34.13	45.39	43.03	32.24	22.50	22.37	1.22	0.00	1.55	1.17	1.20			
Yuba City	115	0.22	NA	NA	25.39	12.17	52.19	66.96	22.42	20.87	1.09	NA	0.96	1.79	0.29			
California Non-MSA	1,099	2.14	0.13	0.00	20.51	18.11	61.70	60.69	17.66	21.20	1.20	0.00	1.19	1.33	1.54			

(\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

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

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

**Table 6. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS			State: CALIFORNIA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
Full-Scope Review:																
Los Angeles-Long Beach	15	1.81	2.92	0.00	11.97	0.00	36.36	46.67	48.66	53.33	2.73	0.00	0.00	3.70	3.17	
San Francisco	6	0.72	3.29	33.33	18.28	16.67	43.06	16.67	35.17	33.33	3.45	33.33	7.69	0.00	0.00	
Limited-Scope Review:																
Bakersfield	50	6.04	1.59	0.00	33.73	38.00	28.23	20.00	36.44	42.00	8.15	0.00	7.14	8.70	10.61	
Chico-Paradise	11	1.33	NA	NA	9.72	9.09	53.96	54.55	36.32	36.36	3.85	NA	100.00	0.00	7.69	
Fresno	256	30.92	0.67	0.39	18.27	16.41	60.39	65.63	20.55	17.58	19.45	0.00	14.17	21.07	23.81	
Merced	27	3.26	0.09	0.00	9.30	11.11	83.30	88.89	7.31	0.00	3.44	0.00	8.33	3.27	0.00	
Modesto	27	3.26	0.34	0.00	9.01	18.52	58.79	37.04	31.86	44.44	3.83	0.00	5.00	1.99	7.29	
Oakland	10	1.21	5.37	10.00	12.66	0.00	45.49	30.00	36.32	60.00	4.55	0.00	0.00	5.56	5.00	
Orange County	6	0.72	2.68	0.00	23.01	0.00	42.45	33.33	30.41	66.67	0.00	0.00	0.00	0.00	0.00	
Redding	8	0.97	NA	NA	9.67	0.00	76.95	50.00	13.38	50.00	0.00	NA	0.00	0.00	0.00	
Riverside-San Bernardino	50	6.04	2.49	6.00	20.96	26.00	42.99	26.00	33.53	42.00	11.29	0.00	10.00	6.56	15.79	
Sacramento	6	0.72	2.20	0.00	12.77	33.33	58.39	50.00	26.64	16.67	1.00	0.00	0.00	1.39	0.00	
Salinas	23	2.78	7.76	13.04	19.46	4.35	46.68	52.17	26.10	30.43	15.09	40.00	0.00	8.82	33.33	
San Diego	18	2.17	1.42	0.00	17.77	11.11	47.13	50.00	33.69	38.89	2.44	0.00	6.25	1.82	2.13	
San Jose	5	0.60	4.70	0.00	22.72	40.00	53.25	20.00	19.34	40.00	0.00	0.00	0.00	0.00	0.00	
San Luis Obispo-Atascadero-Paso Robles	18	2.17	NA	NA	8.38	0.00	83.12	94.44	8.51	5.56	4.12	NA	0.00	4.71	0.00	
Santa Barbara-Santa Maria-Lompoc	3	0.36	0.00	0.00	27.58	0.00	29.72	0.00	42.70	100.00	1.53	0.00	0.00	0.00	4.26	
Santa Cruz-Watsonville	10	1.21	NA	NA	19.35	50.00	58.70	40.00	21.63	10.00	14.81	NA	50.00	10.00	0.00	
Santa Rosa	13	1.57	NA	NA	6.07	0.00	80.66	46.15	13.27	53.85	2.94	NA	0.00	1.30	9.09	
Stockton-Lodi	28	3.38	0.62	0.00	9.86	7.14	60.70	35.71	28.82	57.14	3.44	0.00	3.70	1.75	6.72	

(\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

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

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

**Table 6. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS		State: CALIFORNIA					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
Limited-Scope Review:																
Vallejo-Fairfield-Napa	11	1.33	1.53	0.00	5.49	9.09	63.04	45.45	29.95	45.45	1.69	0.00	0.00	1.47	2.94	
Ventura	18	2.17	1.84	0.00	33.97	55.56	47.68	38.89	16.51	5.56	10.71	0.00	22.22	6.25	0.00	
Visalia-Tulare-Porterville	87	10.51	NA	NA	24.07	24.14	62.14	60.92	13.79	14.94	12.58	NA	15.38	13.11	10.26	
Yolo	6	0.72	0.56	0.00	19.21	33.33	64.41	66.67	15.82	0.00	1.43	0.00	2.44	1.33	0.00	
Yuba City	9	1.09	NA	NA	18.22	22.22	53.14	22.22	28.64	55.56	2.74	NA	0.00	1.16	6.82	
California Non-MSA	107	12.92	0.45	0.00	14.05	11.21	68.19	63.55	17.30	25.23	6.85	0.00	4.55	6.39	10.32	

(\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

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

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

**Table 7. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE			State: CALIFORNIA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***						
Full-Scope Review:																
Los Angeles-Long Beach	16,503	20.49	22.82	2.21	16.85	20.46	19.70	20.56	40.63	56.77	5.23	6.28	9.27	4.32	4.78	
San Francisco	6,492	8.06	19.83	0.45	18.18	3.52	22.65	15.53	39.34	80.50	12.78	5.00	9.47	15.43	12.59	
Limited-Scope Review:																
Bakersfield	782	0.97	22.38	7.71	17.15	13.74	20.18	23.00	40.29	55.54	2.06	2.38	1.35	1.77	2.58	
Chico-Paradise	417	0.52	19.92	1.47	18.62	10.78	22.18	19.12	39.28	68.63	4.95	2.46	4.73	3.26	5.81	
Fresno	736	0.91	23.02	5.29	16.93	20.69	19.78	20.85	40.27	53.17	2.20	2.12	1.96	2.32	2.22	
Merced	390	0.48	20.72	0.90	18.73	4.79	20.00	23.65	40.54	70.66	4.09	1.59	2.36	3.46	4.59	
Modesto	917	1.14	20.97	3.48	17.19	16.47	21.42	27.61	40.42	52.44	4.08	5.69	5.44	4.11	3.75	
Oakland	10,451	12.98	20.34	1.44	17.35	12.28	23.48	23.38	38.83	62.90	8.52	5.23	8.13	8.49	8.71	
Orange County	7,457	9.26	18.65	2.56	19.00	15.27	23.57	21.12	38.77	61.05	4.57	2.99	3.89	3.73	5.35	
Redding	226	0.28	21.65	2.44	17.74	7.32	20.87	18.05	39.73	72.20	2.13	1.71	0.50	0.92	3.12	
Riverside-San Bernardino	6,291	7.81	20.75	3.38	17.17	13.72	22.57	18.20	39.51	64.70	2.68	2.22	2.23	1.69	3.41	
Sacramento	4,720	5.86	20.17	3.26	18.02	15.98	23.02	20.06	38.79	60.70	4.13	2.84	3.88	3.15	4.86	
Salinas	1,355	1.68	18.65	0.41	18.28	6.12	23.94	19.10	39.13	74.37	10.48	1.75	9.57	10.31	10.71	
San Diego	6,301	7.82	19.87	1.57	18.72	10.77	22.32	16.16	39.09	71.51	3.95	2.88	3.51	2.92	4.42	
San Jose	6,402	7.95	18.71	0.55	18.69	6.41	23.99	25.36	38.61	67.67	8.99	3.42	6.25	9.12	9.42	
San Luis Obispo-Atascadero-Paso Robles	370	0.46	17.65	1.31	18.91	7.54	24.68	10.49	38.76	80.66	1.94	2.41	0.66	0.77	2.43	
Santa Barbara-Santa Maria-Lompoc	598	0.74	19.52	2.04	18.10	8.70	22.62	12.78	39.77	76.48	3.08	0.72	1.64	1.69	4.11	
Santa Cruz-Watsonville	1,002	1.24	19.49	0.26	18.01	4.49	22.66	14.89	39.84	80.36	7.26	0.00	2.76	7.25	8.03	
Santa Rosa	1,574	1.95	17.10	0.97	19.09	5.52	25.39	17.61	38.42	75.90	7.58	2.63	5.15	6.40	8.51	
Stockton-Lodi	1,348	1.67	21.84	5.28	17.32	18.07	21.40	23.27	39.44	53.38	4.25	10.66	7.86	4.49	3.46	

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

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

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 11.77% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2001 Peer Mortgage Data: Western Region 2.

**Table 7. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: CALIFORNIA					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Limited-Scope Review:																
Vallejo-Fairfield-Napa	1,577	1.96	17.94	1.30	17.89	7.00	25.91	18.98	38.27	72.73	6.24	5.73	4.58	4.87	6.99	
Ventura	1,547	1.92	18.41	3.30	18.90	16.09	25.19	24.88	37.50	55.73	2.99	2.43	2.96	2.58	3.29	
Visalia-Tulare-Porterville	156	0.19	21.64	7.28	18.12	15.89	19.54	23.18	40.70	53.64	0.87	0.74	0.50	0.63	1.14	
Yolo	346	0.43	21.22	2.54	18.13	7.25	20.86	17.39	39.79	72.83	3.66	1.75	1.38	2.01	5.34	
Yuba City	203	0.25	20.32	3.72	18.62	18.62	20.11	28.72	40.94	48.94	3.16	2.82	4.36	3.96	2.56	
California Non-MSA	2,374	2.95	20.83	1.27	18.27	4.51	21.10	12.91	39.80	81.31	5.39	2.95	2.66	3.44	6.36	

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

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

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 11.77% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2001 Peer Mortgage Data: Western Region 2.

**Table 8. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT			State: CALIFORNIA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***						
Full-Scope Review:																
Los Angeles-Long Beach	10,258	20.38	22.82	5.55	16.85	8.86	19.70	18.08	40.63	67.51	41.01	44.46	35.29	36.10	43.39	
San Francisco	6,084	12.09	19.83	4.24	18.18	10.95	22.65	21.98	39.34	62.83	71.34	58.48	67.87	70.16	73.60	
Limited-Scope Review:																
Bakersfield	336	0.67	22.38	8.96	17.15	14.63	20.18	21.79	40.29	54.63	19.93	17.33	19.81	19.35	20.63	
Chico-Paradise	246	0.49	19.92	5.69	18.62	10.16	22.18	15.04	39.28	69.11	36.80	38.89	35.00	27.63	39.83	
Fresno	607	1.21	23.02	7.08	16.93	12.52	19.78	17.79	40.27	62.60	28.61	38.78	34.78	26.84	27.42	
Merced	137	0.27	20.72	3.65	18.73	13.87	20.00	22.63	40.54	59.85	23.51	42.86	36.00	21.74	21.88	
Modesto	409	0.81	20.97	4.40	17.19	10.27	21.42	23.23	40.42	62.10	28.78	17.07	28.57	35.98	27.32	
Oakland	6,821	13.55	20.34	3.99	17.35	12.69	23.48	23.11	38.83	60.21	51.08	41.48	43.26	48.82	55.21	
Orange County	4,627	9.19	18.65	5.41	19.00	12.72	23.57	21.26	38.77	60.62	48.69	49.49	45.16	44.61	51.14	
Redding	159	0.32	21.65	5.03	17.74	10.69	20.87	19.50	39.73	64.78	31.37	50.00	25.93	25.00	32.61	
Riverside-San Bernardino	2,724	5.41	20.75	6.32	17.17	11.42	22.57	18.51	39.51	63.75	24.16	35.96	27.92	20.20	24.13	
Sacramento	2,167	4.30	20.17	6.05	18.02	13.47	23.02	20.72	38.79	59.76	29.16	36.79	26.59	25.68	30.71	
Salinas	772	1.53	18.65	3.76	18.28	7.64	23.94	19.04	39.13	69.56	60.46	66.67	46.27	58.14	63.00	
San Diego	2,979	5.92	19.87	5.07	18.72	11.02	22.32	19.31	39.09	64.60	30.84	38.89	31.07	27.21	31.56	
San Jose	4,801	9.54	18.71	5.71	18.69	15.48	23.99	26.42	38.61	52.40	61.65	49.23	58.10	57.42	66.25	
San Luis Obispo-Atascadero-Paso Robles	313	0.62	17.65	3.83	18.91	12.46	24.68	20.77	38.76	62.94	50.28	50.00	48.65	44.74	52.42	
Santa Barbara-Santa Maria-Lompoc	439	0.87	19.52	5.24	18.10	10.25	22.62	21.18	39.77	63.33	44.82	41.67	37.68	37.41	50.00	
Santa Cruz-Watsonville	716	1.42	19.49	4.05	18.01	11.03	22.66	19.97	39.84	64.94	58.66	75.00	55.41	52.03	60.54	
Santa Rosa	932	1.85	17.10	3.76	19.09	12.45	25.39	20.82	38.42	62.98	42.46	53.33	46.97	35.27	44.08	
Stockton-Lodi	517	1.03	21.84	6.38	17.32	10.44	21.40	17.79	39.44	65.38	24.75	48.78	25.96	25.58	23.22	

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

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

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 0.03% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2001 Peer Mortgage Data: Western Region 2.

**Table 8. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: CALIFORNIA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***					
Limited-Scope Review:															
Vallejo-Fairfield-Napa	1,114	2.21	17.94	3.05	17.89	9.25	25.91	18.22	38.27	69.48	38.35	47.62	35.23	29.17	41.86
Ventura	1,151	2.29	18.41	7.30	18.90	16.17	25.19	25.91	37.50	50.61	32.10	29.35	28.62	30.56	34.53
Visalia-Tulare-Porterville	218	0.43	21.64	7.80	18.12	12.84	19.54	16.97	40.70	62.39	17.32	34.62	18.75	14.40	16.88
Yolo	143	0.28	21.22	11.19	18.13	11.89	20.86	21.68	39.79	55.24	27.83	38.10	23.81	23.29	29.48
Yuba City	114	0.23	20.32	5.26	18.62	5.26	20.11	22.81	40.94	66.67	32.92	41.67	11.76	39.02	32.95
California Non-MSA	1,555	3.09	20.83	3.09	18.27	6.30	21.10	14.79	39.80	75.82	48.83	48.00	41.46	45.09	50.40

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

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

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 0.03% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2001 Peer Mortgage Data: Western Region 2.



**Table 9. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: CALIFORNIA					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001										
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****						
	#	% of Total*	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	Overall	Low	Mod	Mid	Upp
Full-Scope Review:																	
Los Angeles-Long Beach	29,465	22.13	22.82	5.72	16.85	13.74	19.70	20.77	40.63	59.77	8.39	16.63	11.10	7.99	7.73		
San Francisco	9,803	7.36	19.83	3.79	18.18	11.35	22.65	22.37	39.34	62.48	9.61	11.06	9.96	9.68	9.44		
Limited-Scope Review:																	
Bakersfield	1,617	1.21	22.38	6.12	17.15	15.15	20.18	21.28	40.29	57.45	11.18	16.80	16.72	11.51	9.91		
Chico-Paradise	752	0.56	19.92	2.97	18.62	8.38	22.18	19.19	39.28	69.46	9.50	9.86	7.78	8.57	10.02		
Fresno	2,448	1.84	23.02	4.34	16.93	12.20	19.78	18.50	40.27	64.95	10.48	15.90	14.00	10.57	9.78		
Merced	588	0.44	20.72	3.33	18.73	12.08	20.00	21.72	40.54	62.87	8.14	12.66	11.89	8.46	7.51		
Modesto	1,457	1.09	20.97	4.65	17.19	12.96	21.42	22.33	40.42	60.06	6.44	10.35	7.27	5.60	6.47		
Oakland	13,966	10.49	20.34	3.97	17.35	13.13	23.48	23.16	38.83	59.75	6.90	7.30	5.99	6.15	7.47		
Orange County	12,150	9.12	18.65	5.63	19.00	14.52	23.57	23.03	38.77	56.83	6.47	8.71	5.95	5.51	6.96		
Redding	549	0.41	21.65	2.22	17.74	8.70	20.87	17.04	39.73	72.04	8.16	7.75	6.25	6.45	8.97		
Riverside-San Bernardino	9,814	7.37	20.75	5.16	17.17	14.95	22.57	20.58	39.51	59.31	6.76	10.55	8.65	5.87	6.54		
Sacramento	8,408	6.31	20.17	4.10	18.02	12.39	23.02	22.54	38.79	60.97	7.01	7.09	5.98	6.03	7.74		
Salinas	2,070	1.55	18.65	2.15	18.28	11.89	23.94	21.63	39.13	64.33	9.88	11.15	12.61	10.10	9.39		
San Diego	10,467	7.86	19.87	4.11	18.72	11.88	22.32	19.94	39.09	64.07	5.65	7.88	5.82	4.65	5.91		
San Jose	9,576	7.19	18.71	4.69	18.69	12.80	23.99	25.42	38.61	57.09	7.55	8.68	7.10	7.29	7.70		
San Luis Obispo-Atascadero-Paso Robles	588	0.44	17.65	3.10	18.91	10.22	24.68	17.34	38.76	69.34	2.90	5.04	3.13	1.94	3.18		
Santa Barbara-Santa Maria-Lompoc	1,228	0.92	19.52	5.31	18.10	15.92	22.62	21.22	39.77	57.55	5.21	8.82	7.01	5.34	4.62		
Santa Cruz-Watsonville	1,525	1.15	19.49	2.43	18.01	10.66	22.66	21.39	39.84	65.52	7.38	6.08	7.13	6.84	7.67		
Santa Rosa	3,009	2.26	17.10	2.33	19.09	9.72	25.39	24.27	38.42	63.68	7.36	4.99	5.61	6.71	8.22		
Stockton-Lodi	2,033	1.53	21.84	4.16	17.32	13.83	21.40	22.16	39.44	59.85	6.16	12.09	9.70	6.35	5.48		

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

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

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 5.75% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2001 Peer Mortgage Data: Western Region 2.

**Table 9. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: CALIFORNIA					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Borrower Income****				
MSA/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*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Limited-Scope Review:																
Vallejo-Fairfield-Napa	3,098	2.33	17.94	2.44	17.89	8.46	25.91	19.32	38.27	69.78	7.38	9.08	5.84	5.80	8.24	
Ventura	2,670	2.00	18.41	8.16	18.90	18.33	25.19	24.76	37.50	48.75	4.72	8.48	5.07	3.96	4.73	
Visalia-Tulare-Porterville	899	0.68	21.64	4.82	18.12	15.92	19.54	25.90	40.70	53.36	10.85	15.46	15.14	13.20	9.04	
Yolo	445	0.33	21.22	6.85	18.13	11.98	20.86	20.05	39.79	61.12	4.85	9.66	4.25	3.86	5.18	
Yuba City	408	0.31	20.32	3.50	18.62	11.75	20.11	19.50	40.94	65.25	10.95	13.89	13.82	10.40	10.64	
California Non-MSA	4,139	3.11	20.83	2.26	18.27	6.49	21.10	16.17	39.80	75.08	9.48	9.52	9.20	8.46	9.73	

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

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

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 5.75% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2001 Peer Mortgage Data: Western Region 2.

**Table 10. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES State: CALIFORNIA Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Revenues \$1 million or less
Full-Scope Review:									
Los Angeles-Long Beach	18,349	35.71	65.69	68.16	91.02	3.54	5.44	1.91	2.62
San Francisco	4,109	8.00	67.19	65.69	88.90	4.38	6.72	1.74	2.32
Limited-Scope Review:									
Bakersfield	605	1.18	75.18	66.94	88.43	7.11	4.46	1.41	1.84
Chico-Paradise	191	0.37	77.22	82.20	94.24	2.09	3.66	1.10	1.94
Fresno	1,286	2.50	73.49	60.11	84.76	7.78	7.47	2.24	2.57
Merced	132	0.26	75.17	66.67	89.39	3.79	6.82	1.24	2.00
Modesto	380	0.74	74.00	68.16	88.68	2.63	8.68	1.10	1.39
Oakland	3,583	6.97	69.39	65.03	88.36	5.33	6.31	1.43	1.85
Orange County	5,899	11.48	65.44	65.54	90.22	3.83	5.95	1.56	2.07
Redding	158	0.31	75.60	71.52	88.61	5.70	5.70	0.94	1.23
Riverside-San Bernardino	3,630	7.07	72.55	69.56	90.06	3.83	6.12	1.36	2.01
Sacramento	1,756	3.42	71.83	62.53	85.25	5.35	9.40	1.18	1.59
Salinas	369	0.72	73.87	67.21	87.26	4.61	8.13	1.09	1.45
San Diego	3,198	6.22	68.53	67.20	87.37	4.97	7.66	1.02	1.42
San Jose	2,706	5.27	65.97	60.42	90.39	3.99	5.62	1.29	1.71
San Luis Obispo-Atascadero-Paso Robles	241	0.47	74.67	71.78	91.70	2.49	5.81	0.69	1.08
Santa Barbara-Santa Maria-Lompoc	399	0.78	68.15	71.93	91.48	3.01	5.51	0.74	1.05
Santa Cruz-Watsonville	320	0.62	70.47	69.69	85.63	5.00	9.38	1.12	1.88
Santa Rosa	425	0.83	73.13	68.24	90.59	3.53	5.88	0.71	1.14
Stockton-Lodi	423	0.82	74.54	61.94	82.51	7.80	9.69	1.26	1.51

(\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

(\*\*\*) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 8.24% of small loans to businesses originated/purchased by the bank.

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

**Table 10. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES State: CALIFORNIA Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Revenues \$1 million or less
Limited-Scope Review:									
Vallejo-Fairfield-Napa	458	0.89	73.31	68.78	90.39	4.15	5.46	0.95	1.28
Ventura	1,111	2.16	71.65	70.12	95.05	1.80	3.15	1.25	1.77
Visalia-Tulare-Porterville	284	0.55	74.08	69.72	90.85	3.87	5.28	1.19	1.59
Yolo	152	0.30	72.28	49.34	73.68	9.87	16.45	1.22	0.97
Yuba City	115	0.22	73.97	62.61	80.87	8.70	10.43	1.09	1.67
California Non-MSA	1,099	2.14	77.20	71.79	88.63	5.10	6.28	1.20	1.51

(\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

(\*\*\*) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 8.24% of small loans to businesses originated/purchased by the bank.

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

**Table 11. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS State: CALIFORNIA Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Revenues \$1 million or less
Full-Scope Review:									
Los Angeles-Long Beach	15	1.81	88.77	73.33	53.33	26.67	20.00	2.73	2.56
San Francisco	6	0.72	87.25	16.67	66.67	16.67	16.67	3.45	0.00
Limited-Scope Review:									
Bakersfield	50	6.04	74.80	68.00	70.00	18.00	12.00	8.15	5.08
Chico-Paradise	11	1.33	86.45	54.55	63.64	18.18	18.18	3.85	1.75
Fresno	256	30.92	81.50	67.97	57.42	22.66	19.92	19.45	19.24
Merced	27	3.26	80.42	55.56	55.56	25.93	18.52	3.44	1.29
Modesto	27	3.26	84.71	59.26	59.26	14.81	25.93	3.83	1.72
Oakland	10	1.21	87.49	90.00	70.00	0.00	30.00	4.55	5.88
Orange County	6	0.72	86.30	33.33	100.00	0.00	0.00	0.00	0.00
Redding	8	0.97	84.39	75.00	100.00	0.00	0.00	0.00	0.00
Riverside-San Bernardino	50	6.04	84.06	46.00	46.00	16.00	38.00	11.29	8.47
Sacramento	6	0.72	89.19	100.00	83.33	0.00	16.67	1.00	1.59
Salinas	23	2.78	69.97	47.83	73.91	13.04	13.04	15.09	11.11
San Diego	18	2.17	86.70	50.00	66.67	22.22	11.11	2.44	1.54
San Jose	5	0.60	87.68	80.00	100.00	0.00	0.00	0.00	0.00
San Luis Obispo-Atascadero-Paso Robles	18	2.17	86.21	88.89	88.89	0.00	11.11	4.12	4.55
Santa Barbara-Santa Maria-Lompoc	3	0.36	81.00	33.33	66.67	0.00	33.33	1.53	0.00
Santa Cruz-Watsonville	10	1.21	82.11	40.00	60.00	20.00	20.00	14.81	0.00
Santa Rosa	13	1.57	86.28	61.54	76.92	23.08	0.00	2.94	1.92
Stockton-Lodi	28	3.38	82.35	39.29	82.14	3.57	14.29	3.44	2.17

(\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

(\*\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 10.02% of small loans to farms originated and purchased by the bank.

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

**Table 11. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS State: CALIFORNIA Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Revenues \$1 million or less
Limited-Scope Review:									
Vallejo-Fairfield-Napa	11	1.33	85.52	72.73	90.91	9.09	0.00	1.69	0.83
Ventura	18	2.17	80.77	66.67	88.89	5.56	5.56	10.71	6.90
Visalia-Tulare-Porterville	87	10.51	77.57	55.17	45.98	16.09	37.93	12.58	6.94
Yolo	6	0.72	78.72	50.00	50.00	0.00	50.00	1.43	0.57
Yuba City	9	1.09	82.85	55.56	88.89	11.11	0.00	2.74	0.91
California Non-MSA	107	12.92	83.93	58.88	56.07	10.28	33.64	6.85	4.58

(\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

(\*\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 10.02% of small loans to farms originated and purchased by the bank.

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

**Table 12. Qualified Investments**

QUALIFIED INVESTMENTS State: CALIFORNIA Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Los Angeles-Long Beach	89	122,777	199	141,052	288	263,829	35.96	2	4,948
San Francisco	34	22,251	112	77,981	146	100,232	13.79	3	10,035
Limited-Scope Review:									
Bakersfield	6	6,422	10	118	16	6,540	0.89	0	0
Chico-Paradise	1	929	6	661	7	1,590	0.22	0	0
Fresno	6	18,524	12	5,171	18	23,695	3.23	0	0
Merced	0	0	7	10,098	7	10,098	1.38	0	0
Modesto	1	1,987	8	296	9	2,283	0.31	0	0
Oakland	36	35,878	58	20,018	94	55,896	7.62	1	276
Orange County	4	2,668	31	20,274	35	22,942	3.13	0	0
Redding	2	1,001	6	115	8	1,116	0.15	0	0
Riverside-San Bernardino	8	18,069	30	43,117	38	61,186	8.34	0	0
Sacramento	6	25,699	36	1,688	42	27,387	3.73	0	0
Salinas	3	2,127	19	16,962	22	19,089	2.60	0	0
San Diego	19	13,019	32	29,592	51	42,611	5.81	2	931
San Jose	15	7,378	23	37,782	38	45,160	6.16	0	0
San Luis Obispo-Atascadero-Paso Robles	1	500	8	1,228	9	1,728	0.24	0	0
Santa Barbara-Santa Maria-Lompoc	3	1,044	8	132	11	1,176	0.16	0	0
Santa Cruz-Watsonville	4	6,885	8	338	12	7,223	0.98	0	0
Santa Rosa	6	3,046	12	2,288	18	5,334	0.73	0	0
Stockton-Lodi	3	3,441	8	2,441	11	5,882	0.80	1	155

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

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

**Table 12. Qualified Investments**

QUALIFIED INVESTMENTS State: CALIFORNIA Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Limited-Scope Review:									
Vallejo-Fairfield-Napa	3	3,406	10	480	13	3,886	0.53	0	0
Ventura	4	1,907	14	1,270	18	3,177	0.43	0	0
Visalia-Tulare-Porterville	2	2,195	8	5,980	10	8,175	1.11	0	0
Yolo	2	350	6	6,623	8	6,973	0.95	0	0
Yuba City	0	0	4	858	4	858	0.12	0	0
California Non-MSA	3	149	26	4,433	29	4,582	0.62	0	0

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

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



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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																State: CALIFORNIA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001			
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population									
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography									
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp						
Full-Scope Review:																							
Los Angeles-Long Beach	31.60	249	26.21	7.63	18.07	31.33	42.97	4	1	0	0	- 3	0	9.02	26.69	33.93	30.17						
San Francisco	17.84	77	8.11	10.39	20.78	38.96	29.87	0	0	0	0	0	0	6.52	20.53	44.94	27.91						
Limited-Scope Review:																							
Bakersfield	0.85	15	1.58	13.33	33.33	26.67	26.67	1	0	0	0	0	- 1	3.46	31.76	32.34	31.41						
Chico-Paradise	0.38	6	0.63	NA	33.33	50.00	16.67	0	0	NA	0	0	0	NA	20.01	60.51	19.48						
Fresno	1.55	24	2.53	4.17	29.17	45.83	20.83	0	0	0	0	0	0	4.84	26.69	45.19	23.14						
Merced	0.23	5	0.53	0.00	20.00	80.00	0.00	0	0	0	0	0	0	0.06	18.06	69.42	12.46						
Modesto	0.57	9	0.95	0.00	44.44	33.33	22.22	0	0	0	0	0	0	0.80	19.56	57.51	22.08						
Oakland	11.22	78	8.21	6.41	17.95	51.28	24.36	1	0	0	0	0	- 1	8.58	20.10	43.13	27.70						
Orange County	7.16	86	9.05	2.33	18.60	47.67	31.40	0	0	0	0	0	0	3.61	26.73	42.01	27.64						
Redding	0.27	3	0.32	NA	33.33	66.67	0.00	0	0	NA	0	0	0	NA	12.71	73.35	13.94						
Riverside-San Bernardino	4.42	77	8.11	1.30	23.38	49.35	25.97	0	2	0	0	0	2	2.01	21.93	48.82	26.74						
Sacramento	3.02	47	4.95	4.26	19.15	48.94	27.66	1	0	0	0	0	- 1	5.14	17.45	51.69	25.72						
Salinas	0.63	11	1.16	0.00	36.36	45.45	18.18	0	0	0	0	0	0	0.77	28.89	46.87	23.47						
San Diego	5.37	73	7.68	4.11	26.03	43.84	26.03	2	1	0	- 1	- 1	1	6.24	23.15	43.98	25.26						
San Jose	6.47	58	6.11	5.17	20.69	55.17	18.97	0	1	0	1	0	0	3.91	21.23	54.69	20.18						
San Luis Obispo-Atascadero-Paso Robles	0.50	8	0.84	NA	12.50	75.00	12.50	0	0	NA	0	0	0	NA	9.53	80.98	9.46						
Santa Barbara-Santa Maria-Lompoc	0.68	8	0.84	0.00	50.00	12.50	37.50	1	0	0	0	- 1	0	1.54	33.12	34.45	30.89						
Santa Cruz-Watsonville	0.43	8	0.84	NA	37.50	37.50	25.00	0	0	NA	0	0	0	NA	23.14	53.12	23.74						
Santa Rosa	0.81	11	1.16	NA	9.09	81.82	9.09	0	0	NA	0	0	0	NA	10.21	73.44	16.35						
Stockton-Lodi	0.67	11	1.16	18.18	9.09	45.45	27.27	1	0	0	0	- 1	0	2.84	27.49	44.03	25.64						

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	State: CALIFORNIA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001			
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population										
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography										
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp							
Limited-Scope Review:																								
Vallejo-Fairfield-Napa	0.89	14	1.47	14.29	7.14	71.43	7.14	1	0	0	0	- 1	0	0.33	15.40	59.73	24.46							
Ventura	1.59	23	2.42	0.00	21.74	60.87	17.39	0	0	0	0	0	0	2.58	29.32	45.01	23.10							
Visalia-Tulare-Porterville	0.51	8	0.84	NA	25.00	50.00	25.00	0	0	NA	0	0	0	NA	27.66	47.35	24.72							
Yolo	0.34	4	0.42	0.00	25.00	50.00	25.00	0	0	0	0	0	0	3.68	27.44	34.91	33.97							
Yuba City	0.20	2	0.21	NA	0.00	100.00	0.00	0	0	NA	0	0	0	NA	30.44	48.57	20.99							
California Non-MSA	1.81	35	3.68	0.00	28.57	62.86	8.57	3	0	0	0	- 2	- 1	0.34	21.30	59.57	18.77							

**Table 1. Lending Volume**

LENDING VOLUME		State: FLORIDA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Miami	11.34	12,180	1,328,956	3,301	211,183	6	499	5	23,421	15,492	1,564,059	17.57
Tampa-St. Petersburg-Clearwater	18.60	21,814	2,023,839	3,575	248,737	17	2,339	8	13,914	25,414	2,288,829	18.76
Limited-Scope Review:												
Daytona Beach	3.75	4,492	376,845	622	38,811	15	1,487	1	944	5,130	418,087	2.98
Fort Lauderdale	13.91	15,551	1,642,669	3,441	231,241	14	1,518	2	7,283	19,008	1,882,711	13.27
Fort Myers-Cape Coral	3.87	4,517	510,428	777	67,342	1	34	0	0	5,295	577,804	3.73
Fort Pierce-Port St. Lucie	2.39	2,991	294,123	272	14,904	3	123	0	0	3,266	309,150	1.16
Fort Walton Beach	0.51	612	68,658	82	8,319	1	35	0	0	695	77,012	0.29
Gainesville	1.01	1,154	120,889	216	10,469	2	110	1	400	1,373	131,868	0.81
Jacksonville	6.66	7,624	872,281	1,452	131,214	5	525	16	19,588	9,097	1,023,608	6.05
Lakeland-Winter Haven	2.57	3,035	229,724	466	47,854	7	613	3	797	3,511	278,988	1.94
Melbourne-Titusville-Palm Bay	2.65	3,172	281,110	444	29,062	1	204	1	4,222	3,618	314,601	2.24
Naples	2.67	3,264	561,112	379	42,071	0	0	2	4,250	3,645	607,433	2.34
Ocala	1.32	1,618	103,856	186	10,169	5	656	0	0	1,809	114,681	1.15
Orlando	8.93	10,144	997,505	2,033	139,424	20	2,985	7	8,158	12,204	1,148,072	8.18
Pensacola	1.07	1,224	103,947	232	15,802	4	654	0	0	1,460	120,403	0.74
Punta Gorda	1.31	1,633	132,235	157	9,360	2	118	0	0	1,792	141,713	1.06
Sarasota-Bradenton	5.05	6,077	706,358	824	67,740	5	62	1	1,450	6,907	775,610	4.98
Tallahassee	0.87	1,012	118,081	175	15,925	2	7	0	0	1,189	134,013	1.32
West Palm Beach-Boca Raton	7.32	8,291	1,012,186	1,702	135,028	8	147	1	3,965	10,002	1,151,326	7.92
Florida Non-MSA	4.20	5,010	490,558	653	46,732	80	7,028	0	0	5,743	544,318	3.49

(\*) Loan data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

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

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

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE															State: FLORIDA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***										
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:																					
Miami	5,033	9.67	3.26	3.00	12.86	12.00	40.83	33.00	43.05	52.00	4.45	3.62	5.08	4.35	4.44						
Tampa-St. Petersburg-Clearwater	9,328	17.92	0.89	0.53	21.65	16.70	47.78	46.64	29.69	36.13	6.07	4.67	6.69	6.29	5.59						
Limited-Scope Review:																					
Daytona Beach	1,976	3.80	1.35	0.25	11.32	4.81	76.07	73.38	11.27	21.56	5.02	5.45	4.33	4.58	7.95						
Fort Lauderdale	7,386	14.19	1.11	0.65	14.39	9.21	58.85	59.33	25.64	30.82	5.93	3.13	6.10	5.95	5.95						
Fort Myers-Cape Coral	2,326	4.47	0.53	0.09	13.44	8.60	74.89	75.75	11.14	15.56	5.63	4.00	6.02	5.30	7.55						
Fort Pierce-Port St. Lucie	1,546	2.97	1.88	0.58	11.32	4.08	63.95	67.27	22.85	28.07	6.70	6.12	5.41	6.46	7.81						
Fort Walton Beach	277	0.53	NA	NA	15.47	7.94	66.61	67.15	17.92	24.91	2.56	NA	1.38	2.44	3.85						
Gainesville	574	1.10	3.44	1.05	21.55	15.85	46.88	41.99	28.13	41.11	5.70	4.29	5.59	5.88	5.62						
Jacksonville	3,585	6.89	3.01	1.03	14.29	7.36	55.07	50.13	27.63	41.48	5.70	5.85	5.48	5.48	6.06						
Lakeland-Winter Haven	1,333	2.56	0.41	0.23	13.70	9.38	69.09	66.32	16.79	24.08	5.90	0.00	7.95	5.23	7.61						
Melbourne-Titusville-Palm Bay	1,558	2.99	0.49	0.00	18.78	19.51	60.27	56.35	20.45	22.98	4.93	0.00	7.54	4.21	4.87						
Naples	1,889	3.63	1.18	0.21	7.73	8.10	57.92	48.33	33.17	43.36	7.23	11.43	10.88	6.12	8.59						
Ocala	556	1.07	0.67	0.18	8.01	2.34	77.91	83.81	13.41	13.67	4.29	0.00	3.23	4.24	4.95						
Orlando	4,105	7.89	0.87	0.41	17.56	16.52	55.92	57.37	25.65	25.65	3.07	1.75	5.06	2.74	3.09						
Pensacola	424	0.81	3.05	0.71	10.54	5.90	63.69	68.87	22.72	24.53	1.95	0.93	2.45	1.80	2.32						
Punta Gorda	776	1.49	NA	NA	6.84	6.06	85.11	84.66	8.05	9.28	6.94	NA	6.78	7.09	5.58						
Sarasota-Bradenton	2,844	5.46	0.40	0.04	13.77	7.59	63.01	65.72	22.82	26.65	6.43	0.00	5.42	6.61	6.42						
Tallahassee	388	0.75	3.29	2.32	25.89	16.49	37.15	37.37	33.67	43.81	2.66	4.10	3.04	2.88	2.32						
West Palm Beach-Boca Raton	4,030	7.74	0.94	0.79	20.87	14.49	46.30	48.36	31.90	36.30	4.56	7.04	5.48	4.38	4.45						
Florida Non-MSA	2,120	4.07	NA	NA	8.76	4.15	68.81	66.70	22.43	29.15	6.54	NA	9.61	7.95	4.51						

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

(\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

(\*\*\*) Based on 2001 Peer Mortgage Data: Southeast Region 1.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		State: FLORIDA					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Miami	1,271	12.78	3.26	2.00	12.86	13.00	40.83	38.00	43.05	48.00	23.44	10.34	21.78	22.78	25.32	
Tampa-St. Petersburg-Clearwater	1,779	17.89	0.89	0.56	21.65	13.83	47.78	45.59	29.69	40.02	15.50	6.00	11.33	14.93	18.06	
Limited-Scope Review:																
Daytona Beach	309	3.11	1.35	0.97	11.32	7.44	76.07	78.64	11.27	12.94	16.95	18.18	12.50	16.97	19.76	
Fort Lauderdale	1,400	14.08	1.11	0.36	14.39	6.36	58.85	56.00	25.64	37.29	27.63	19.05	16.31	26.41	32.99	
Fort Myers-Cape Coral	349	3.51	0.53	0.29	13.44	9.17	74.89	74.21	11.14	16.33	18.71	25.00	16.82	16.77	34.31	
Fort Pierce-Port St. Lucie	217	2.18	1.88	0.00	11.32	2.76	63.95	66.82	22.85	30.41	13.76	0.00	3.61	12.66	22.77	
Fort Walton Beach	63	0.63	NA	NA	15.47	7.94	66.61	49.21	17.92	42.86	8.65	NA	6.49	4.92	24.00	
Gainesville	55	0.55	3.44	3.64	21.55	10.91	46.88	43.64	28.13	41.82	10.85	15.38	5.88	11.11	11.84	
Jacksonville	631	6.35	3.01	2.38	14.29	10.14	55.07	49.29	27.63	38.19	13.78	19.15	12.68	12.25	16.04	
Lakeland-Winter Haven	243	2.44	0.41	0.00	13.70	11.52	69.09	62.96	16.79	25.51	8.65	0.00	7.14	7.10	15.48	
Melbourne-Titusville-Palm Bay	247	2.48	0.49	0.00	18.78	14.98	60.27	55.87	20.45	29.15	15.77	0.00	13.53	13.44	23.85	
Naples	130	1.31	1.18	0.77	7.73	2.31	57.92	62.31	33.17	34.62	14.86	33.33	10.00	12.15	22.02	
Ocala	147	1.48	0.67	0.00	8.01	4.08	77.91	74.83	13.41	21.09	15.67	0.00	14.29	13.72	27.85	
Orlando	882	8.87	0.87	0.45	17.56	9.64	55.92	54.99	25.65	34.92	15.61	0.00	11.11	14.20	20.60	
Pensacola	132	1.33	3.05	1.52	10.54	9.09	63.69	67.42	22.72	21.21	7.80	12.50	10.47	7.04	8.87	
Punta Gorda	89	0.90	NA	NA	6.84	4.49	85.11	83.15	8.05	12.36	12.32	NA	0.00	11.98	27.03	
Sarasota-Bradenton	530	5.33	0.40	0.38	13.77	9.43	63.01	63.02	22.82	27.17	25.77	33.33	20.36	25.21	29.44	
Tallahassee	69	0.69	3.29	1.45	25.89	21.74	37.15	39.13	33.67	37.68	6.28	0.00	5.88	6.50	6.81	
West Palm Beach-Boca Raton	919	9.24	0.94	1.52	20.87	12.51	46.30	41.46	31.90	44.40	23.37	16.67	18.63	20.92	27.83	
Florida Non-MSA	482	4.85	NA	NA	8.76	6.85	68.81	63.69	22.43	29.46	22.19	NA	20.00	20.34	27.58	

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

(\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

(\*\*\*) Based on 2001 Peer Mortgage Data: Southeast Region 1

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE				State: FLORIDA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
Miami	5,873	11.00	3.26	3.00	12.86	12.00	40.83	38.00	43.05	46.00	9.36	10.60	10.22	10.29	8.56
Tampa-St. Petersburg-Clearwater	10,696	20.04	0.89	0.65	21.65	17.18	47.78	46.58	29.69	35.58	10.59	7.79	11.79	10.91	9.89
Limited-Scope Review:															
Daytona Beach	2,207	4.14	1.35	0.77	11.32	6.89	76.07	76.17	11.27	16.18	11.42	6.48	12.93	11.00	13.41
Fort Lauderdale	6,756	12.66	1.11	0.87	14.39	13.04	58.85	54.25	25.64	31.84	10.85	10.58	14.81	10.67	10.20
Fort Myers-Cape Coral	1,841	3.45	0.53	0.38	13.44	9.83	74.89	73.93	11.14	15.86	9.22	8.00	13.67	8.65	10.36
Fort Pierce-Port St. Lucie	1,228	2.30	1.88	0.65	11.32	6.35	63.95	69.06	22.85	23.94	9.92	5.19	13.78	9.72	9.92
Fort Walton Beach	272	0.51	NA	NA	15.47	9.56	66.61	58.46	17.92	31.99	4.16	NA	3.57	3.43	6.89
Gainesville	523	0.98	3.44	1.34	21.55	16.06	46.88	51.24	28.13	31.36	9.64	6.49	8.88	10.81	8.71
Jacksonville	3,408	6.39	3.01	1.91	14.29	9.24	55.07	49.85	27.63	39.00	7.75	7.78	6.88	7.48	8.27
Lakeland-Winter Haven	1,459	2.73	0.41	0.21	13.70	11.51	69.09	67.31	16.79	20.97	9.90	5.00	13.24	9.61	9.78
Melbourne-Titusville-Palm Bay	1,363	2.55	0.49	0.29	18.78	12.03	60.27	62.95	20.45	24.65	7.45	4.35	7.08	7.38	7.80
Naples	1,243	2.33	1.18	0.48	7.73	4.51	57.92	58.09	33.17	36.93	9.18	14.29	15.18	8.81	9.29
Ocala	915	1.71	0.67	0.22	8.01	2.19	77.91	85.68	13.41	11.91	10.69	7.69	5.29	11.40	8.64
Orlando	5,156	9.66	0.87	0.45	17.56	11.75	55.92	58.73	25.65	29.03	7.67	3.49	8.39	7.64	7.55
Pensacola	668	1.25	3.05	1.65	10.54	7.19	63.69	60.18	22.72	30.99	4.54	5.83	4.17	4.00	5.98
Punta Gorda	768	1.44	NA	NA	6.84	5.34	85.11	86.20	8.05	8.46	11.96	NA	12.02	11.89	12.62
Sarasota-Bradenton	2,703	5.06	0.40	0.18	13.77	8.14	63.01	64.19	22.82	27.49	10.93	9.62	10.78	11.18	10.44
Tallahassee	550	1.03	3.29	1.82	25.89	20.18	37.15	41.09	33.67	36.91	5.69	6.00	6.47	7.23	4.34
West Palm Beach-Boca Raton	3,333	6.25	0.94	0.96	20.87	11.61	46.30	48.15	31.90	39.24	7.44	14.94	7.79	7.51	7.20
Florida Non-MSA	2,408	4.51	NA	NA	8.76	5.11	68.81	69.02	22.43	25.87	11.05	NA	12.34	13.94	7.28

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

(\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

(\*\*\*) Based on 2001 Peer Mortgage Data: Southeast Region 1

**Table 5. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: FLORIDA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Miami	3,301	15.73	8.82	8.00	17.32	19.00	31.73	30.00	42.14	43.00	1.26	1.90	1.59	1.34	1.06			
Tampa-St. Petersburg-Clearwater	3,575	17.03	1.16	1.15	22.26	20.76	43.05	42.39	33.40	35.70	1.42	2.00	1.49	1.49	1.45			
Limited-Scope Review:																		
Daytona Beach	622	2.96	3.66	3.86	15.92	12.06	68.56	69.61	11.87	14.47	1.25	2.45	1.23	1.29	1.23			
Fort Lauderdale	3,441	16.39	4.52	5.29	14.92	13.86	50.37	50.10	30.19	30.75	1.51	1.95	1.64	1.56	1.45			
Fort Myers-Cape Coral	777	3.70	0.50	0.26	9.42	9.78	76.27	71.56	13.81	18.40	1.65	0.00	1.70	1.64	2.09			
Fort Pierce-Port St. Lucie	272	1.30	3.34	1.84	16.25	15.81	58.18	64.34	22.22	18.01	0.59	0.86	0.58	0.63	0.60			
Fort Walton Beach	82	0.39	NA	NA	15.62	17.07	72.23	62.20	12.15	20.73	0.49	NA	0.64	0.49	0.43			
Gainesville	216	1.03	6.14	2.31	31.03	25.46	36.37	51.85	26.45	20.37	1.24	0.42	1.47	1.63	0.92			
Jacksonville	1,452	6.92	4.53	3.31	18.45	20.80	48.38	49.72	28.64	26.17	1.60	1.69	1.74	1.73	1.50			
Lakeland-Winter Haven	466	2.22	1.56	0.43	19.27	26.82	61.94	57.73	17.23	15.02	1.44	0.60	2.99	1.36	1.11			
Melbourne-Titusville-Palm Bay	444	2.12	1.05	1.58	29.05	27.54	51.16	53.50	18.54	17.38	0.83	2.44	1.01	0.77	0.83			
Naples	379	1.81	1.43	0.53	3.92	4.49	57.32	60.69	37.33	34.30	1.21	0.00	2.58	1.23	1.22			
Ocala	186	0.89	0.73	0.54	6.32	6.45	78.02	77.96	14.86	15.05	0.75	0.00	0.74	0.80	0.86			
Orlando	2,033	9.69	2.93	1.87	16.14	18.30	55.32	49.78	25.58	30.05	1.10	1.37	1.20	1.06	1.29			
Pensacola	232	1.11	7.22	8.44	11.76	11.56	58.79	51.11	19.76	28.89	0.67	0.81	0.67	0.63	0.81			
Punta Gorda	157	0.75	NA	NA	5.86	2.55	89.39	91.08	4.74	6.37	1.18	NA	0.00	1.37	0.58			
Sarasota-Bradenton	824	3.93	0.49	0.61	18.85	17.35	57.07	57.65	23.58	24.39	1.20	3.85	1.18	1.20	1.33			
Tallahassee	175	0.83	5.60	4.57	21.07	23.43	38.32	40.57	34.41	31.43	0.68	1.29	0.76	0.98	0.34			
West Palm Beach-Boca Raton	1,702	8.11	2.05	2.26	15.78	16.35	43.60	42.27	37.28	39.12	1.15	1.16	1.60	1.15	1.05			
Florida Non-MSA	653	3.11	NA	NA	5.92	5.36	61.77	66.92	32.31	27.72	1.18	NA	1.23	1.55	0.80			

(\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

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

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

**Table 6. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS					State: FLORIDA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001								
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
Miami	6	3.03	3.51	0.00	11.79	0.00	36.29	0.00	48.41	0.00	5.56	50.00	0.00	0.00	5.71
Tampa-St. Petersburg-Clearwater	17	8.59	0.51	0.00	25.59	29.41	47.91	47.06	25.97	23.53	5.94	0.00	7.14	7.84	0.00
Limited-Scope Review:															
Daytona Beach	15	7.58	1.47	0.00	8.45	0.00	73.88	100.00	16.21	0.00	22.50	0.00	0.00	25.00	0.00
Fort Lauderdale	14	7.07	2.78	0.00	17.75	14.29	51.63	14.29	27.84	71.43	20.00	0.00	25.00	0.00	30.77
Fort Myers-Cape Coral	1	0.51	0.52	0.00	10.44	0.00	77.57	100.00	11.48	0.00	3.57	0.00	0.00	7.69	0.00
Fort Pierce-Port St. Lucie	3	1.52	2.23	0.00	11.05	0.00	70.52	100.00	16.20	0.00	2.78	0.00	0.00	3.13	0.00
Fort Walton Beach	1	0.51	NA	NA	22.22	0.00	69.07	100.00	8.71	0.00	0.00	NA	0.00	0.00	0.00
Gainesville	2	1.01	1.64	0.00	19.39	0.00	61.68	100.00	17.29	0.00	5.26	0.00	0.00	0.00	0.00
Jacksonville	5	2.53	1.52	0.00	17.67	0.00	54.01	60.00	26.80	40.00	8.11	0.00	0.00	5.88	18.18
Lakeland-Winter Haven	7	3.54	0.41	0.00	12.79	0.00	71.04	85.71	15.76	14.29	2.91	0.00	0.00	3.25	3.85
Melbourne-Titusville-Palm Bay	1	0.51	0.76	0.00	21.84	0.00	61.30	100.00	16.02	0.00	11.11	0.00	0.00	20.00	0.00
Naples	0	0.00	1.50	0.00	15.37	0.00	62.18	0.00	20.95	0.00	0.00	0.00	0.00	0.00	0.00
Ocala	5	2.53	0.00	0.00	5.79	0.00	86.04	40.00	8.17	60.00	1.05	0.00	0.00	1.25	0.00
Orlando	20	10.10	0.84	0.00	19.66	20.00	58.42	75.00	21.08	5.00	17.28	0.00	16.67	21.95	10.00
Pensacola	4	2.02	2.10	0.00	7.48	0.00	72.18	100.00	17.98	0.00	10.53	0.00	0.00	13.33	0.00
Punta Gorda	2	1.01	NA	NA	4.81	0.00	92.99	100.00	2.20	0.00	33.33	NA	0.00	50.00	0.00
Sarasota-Bradenton	5	2.53	0.28	0.00	9.28	0.00	66.88	100.00	23.56	0.00	1.64	0.00	0.00	2.13	0.00
Tallahassee	2	1.01	1.83	0.00	24.20	50.00	35.84	0.00	38.13	50.00	5.88	0.00	9.09	0.00	0.00
West Palm Beach-Boca Raton	8	4.04	2.86	0.00	14.40	12.50	52.17	50.00	30.13	37.50	0.00	0.00	0.00	0.00	0.00
Florida Non-MSA	80	40.40	NA	NA	6.11	5.00	74.14	92.50	19.74	2.50	9.94	NA	12.50	11.37	2.00

(\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

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

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



**Table 7. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE				State: FLORIDA			Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Miami	5,033	9.67	23.32	3.70	16.40	18.01	19.19	19.23	41.09	59.06	5.34	6.86	5.97	3.46	6.02	
Tampa-St. Petersburg-Clearwater	9,328	17.92	18.05	6.68	19.51	22.15	23.38	20.99	39.06	50.18	6.85	5.73	6.94	5.58	7.65	
Limited-Scope Review:																
Daytona Beach	1,976	3.80	17.16	6.05	20.24	18.22	24.21	21.57	38.40	54.16	5.68	6.00	4.84	4.38	6.78	
Fort Lauderdale	7,386	14.19	19.63	12.89	18.27	27.99	22.51	19.44	39.59	39.68	7.04	10.30	8.31	5.34	6.79	
Fort Myers-Cape Coral	2,326	4.47	16.34	5.76	20.25	17.43	24.98	18.22	38.44	58.60	6.45	5.89	5.96	5.25	7.19	
Fort Pierce-Port St. Lucie	1,546	2.97	18.18	8.42	19.05	21.88	23.65	18.70	39.12	51.00	7.58	5.95	6.88	5.99	9.27	
Fort Walton Beach	277	0.53	16.52	5.38	20.86	11.15	23.83	24.23	38.79	59.23	2.84	2.37	1.45	2.98	3.43	
Gainesville	574	1.10	23.11	4.29	16.68	19.11	18.96	17.68	41.25	58.93	6.43	4.49	6.76	4.32	7.62	
Jacksonville	3,585	6.89	19.41	8.87	18.38	22.15	23.56	20.98	38.65	48.00	6.79	6.35	6.53	5.27	8.10	
Lakeland-Winter Haven	1,333	2.56	18.38	5.01	19.11	15.72	24.10	24.58	38.42	54.70	6.88	4.21	4.36	5.44	9.69	
Melbourne-Titusville-Palm Bay	1,558	2.99	17.64	10.33	19.92	20.79	24.18	21.33	38.26	47.55	5.43	4.35	4.98	4.03	7.02	
Naples	1,889	3.63	17.77	5.11	19.99	16.58	22.95	16.58	39.29	61.73	8.09	6.55	7.22	6.93	9.05	
Ocala	556	1.07	17.92	7.49	19.27	21.54	23.99	23.03	38.82	47.94	4.67	4.59	4.07	3.68	5.57	
Orlando	4,105	7.89	17.87	6.78	19.50	22.33	23.86	23.22	38.76	47.67	3.36	2.93	3.07	2.75	3.99	
Pensacola	424	0.81	20.52	5.22	18.10	11.44	21.88	28.11	39.49	55.22	2.15	1.27	1.39	2.31	2.58	
Punta Gorda	776	1.49	14.26	5.33	21.34	17.07	26.23	22.67	38.16	54.93	7.74	4.44	7.17	7.51	8.44	
Sarasota-Bradenton	2,844	5.46	16.01	5.13	20.63	17.15	24.71	20.51	38.65	57.21	6.92	5.49	5.79	6.36	7.80	
Tallahassee	388	0.75	21.95	6.38	16.66	17.82	21.63	22.61	39.77	53.19	3.14	1.91	2.43	2.73	4.14	
West Palm Beach-Boca Raton	4,030	7.74	18.84	13.07	19.04	23.51	22.59	18.54	39.53	44.88	5.13	7.09	5.29	3.87	5.30	
Florida Non-MSA	2,120	4.07	18.09	3.31	18.83	10.60	22.04	17.60	41.04	68.50	7.58	5.78	5.56	6.70	8.45	

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

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

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 6.04% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2001 Peer Mortgage Data: Southeast Region 1

**Table 8. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT				State: FLORIDA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***					
Full-Scope Review:															
Miami	1,271	12.78	23.32	4.72	16.40	10.70	19.19	19.04	41.09	65.54	24.61	12.61	15.55	18.10	31.53
Tampa-St. Petersburg-Clearwater	1,779	17.89	18.05	9.12	19.51	15.54	23.38	21.17	39.06	54.17	15.93	13.64	12.91	12.97	18.86
Limited-Scope Review:															
Daytona Beach	309	3.11	17.16	8.09	20.24	16.18	24.21	23.30	38.40	52.43	17.49	13.27	11.65	16.27	21.40
Fort Lauderdale	1,400	14.08	19.63	5.65	18.27	12.58	22.51	21.73	39.59	60.04	28.65	19.72	21.34	24.29	34.14
Fort Myers-Cape Coral	349	3.51	16.34	6.02	20.25	12.32	24.98	27.22	38.44	54.44	19.41	7.91	8.79	21.67	28.11
Fort Pierce-Port St. Lucie	217	2.18	18.18	8.29	19.05	16.13	23.65	22.58	39.12	53.00	14.34	10.16	8.56	11.34	20.66
Fort Walton Beach	63	0.63	16.52	1.59	20.86	19.05	23.83	15.87	38.79	63.49	9.70	2.33	7.23	7.06	14.38
Gainesville	55	0.55	23.11	9.09	16.68	12.73	18.96	23.64	41.25	54.55	11.26	10.00	6.56	10.23	13.71
Jacksonville	631	6.35	19.41	9.35	18.38	15.37	23.56	22.19	38.65	53.09	14.33	9.39	10.33	12.06	18.27
Lakeland-Winter Haven	243	2.44	18.38	10.29	19.11	18.93	24.10	15.64	38.42	55.14	8.88	4.04	6.67	5.80	14.60
Melbourne-Titusville-Palm Bay	247	2.48	17.64	12.55	19.92	18.62	24.18	29.15	38.26	39.68	16.25	15.00	15.17	19.03	15.38
Naples	130	1.31	17.77	4.62	19.99	20.77	22.95	28.46	39.29	46.15	15.54	2.17	16.10	22.31	24.85
Ocala	147	1.48	17.92	7.48	19.27	9.52	23.99	23.81	38.82	59.18	16.06	7.69	8.85	18.60	19.62
Orlando	882	8.87	17.87	9.08	19.50	13.85	23.86	22.59	38.76	54.48	16.19	11.60	10.84	13.71	20.34
Pensacola	132	1.33	20.52	8.33	18.10	16.67	21.88	22.73	39.49	52.27	8.39	5.77	7.28	7.95	9.49
Punta Gorda	89	0.90	14.26	6.74	21.34	19.10	26.23	20.22	38.16	53.93	12.50	6.98	6.84	9.57	18.78
Sarasota-Bradenton	530	5.33	16.01	7.18	20.63	14.93	24.71	20.42	38.65	57.47	26.47	15.25	18.37	20.57	36.46
Tallahassee	69	0.69	21.95	15.94	16.66	7.25	21.63	21.74	39.77	55.07	6.36	3.91	0.00	6.17	12.50
West Palm Beach-Boca Raton	919	9.24	18.84	5.34	19.04	12.75	22.59	19.06	39.53	62.85	24.18	15.35	17.81	17.74	30.56
Florida Non-MSA	482	4.85	18.09	8.30	18.83	15.15	22.04	14.73	41.04	61.83	23.03	13.33	15.38	15.03	32.17

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

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

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 0.07% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2001 Peer Mortgage Data: Southeast Region 1

**Table 9. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE				State: FLORIDA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001										
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****					
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid
Full-Scope Review:																
Miami	5,873	11.00	23.32	4.12	16.40	12.99	19.19	21.93	41.09	60.96	11.47	11.12	10.20	9.92	12.46	
Tampa-St. Petersburg-Clearwater	10,696	20.04	18.05	9.06	19.51	19.07	23.38	21.81	39.06	50.05	12.83	13.13	12.12	11.29	13.82	
Limited-Scope Review:																
Daytona Beach	2,207	4.14	17.16	8.16	20.24	17.40	24.21	23.27	38.40	51.17	14.34	13.48	12.65	12.45	16.26	
Fort Lauderdale	6,756	12.66	19.63	8.33	18.27	18.06	22.51	23.81	39.59	49.80	13.18	16.29	12.36	11.57	13.97	
Fort Myers-Cape Coral	1,841	3.45	16.34	5.37	20.25	15.18	24.98	22.22	38.44	57.24	11.15	9.86	8.83	10.29	12.38	
Fort Pierce-Port St. Lucie	1,228	2.30	18.18	8.19	19.05	19.34	23.65	24.16	39.12	48.31	12.00	9.54	11.36	10.77	13.54	
Fort Walton Beach	272	0.51	16.52	3.10	20.86	12.40	23.83	17.05	38.79	67.44	5.27	1.61	3.99	3.98	6.53	
Gainesville	523	0.98	23.11	6.74	16.68	12.91	18.96	22.35	41.25	58.00	11.75	12.50	7.91	11.45	12.91	
Jacksonville	3,408	6.39	19.41	7.78	18.38	15.17	23.56	22.26	38.65	54.78	9.77	6.51	6.67	8.29	12.46	
Lakeland-Winter Haven	1,459	2.73	18.38	9.19	19.11	17.61	24.10	22.34	38.42	50.87	12.48	10.81	11.32	9.86	14.82	
Melbourne-Titusville-Palm Bay	1,363	2.55	17.64	14.07	19.92	21.22	24.18	24.94	38.26	39.77	9.50	11.22	9.76	8.93	9.38	
Naples	1,243	2.33	17.77	6.70	19.99	17.92	22.95	24.87	39.29	50.50	10.39	9.08	9.20	10.77	10.88	
Ocala	915	1.71	17.92	11.06	19.27	19.91	23.99	27.43	38.82	41.59	12.89	17.65	13.68	12.98	11.83	
Orlando	5,156	9.66	17.87	7.41	19.50	16.72	23.86	25.86	38.76	50.01	9.67	9.16	8.08	9.27	10.58	
Pensacola	668	1.25	20.52	6.21	18.10	14.29	21.88	21.89	39.49	57.61	5.59	4.99	3.75	5.12	6.51	
Punta Gorda	768	1.44	14.26	6.91	21.34	22.74	26.23	25.53	38.16	44.81	14.89	13.36	15.97	14.17	15.02	
Sarasota-Bradenton	2,703	5.06	16.01	6.52	20.63	15.73	24.71	22.10	38.65	55.64	13.00	10.86	10.99	11.37	14.81	
Tallahassee	550	1.03	21.95	6.51	16.66	11.71	21.63	23.42	39.77	58.36	6.97	4.99	3.78	5.98	8.87	
West Palm Beach-Boca Raton	3,333	6.25	18.84	8.15	19.04	18.62	22.59	23.77	39.53	49.46	8.65	8.82	8.01	8.09	9.19	
Florida Non-MSA	2,408	4.51	18.09	5.75	18.83	13.68	22.04	20.65	41.04	59.92	13.40	13.37	13.42	13.66	13.32	

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

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

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 2.49% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2001 Peer Mortgage Data: Southeast Region 1

**Table 10. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES State: FLORIDA Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Miami	3,301	15.73	54.92	67.86	88.67	5.63	5.70	1.26	1.65
Tampa-St. Petersburg-Clearwater	3,575	17.03	61.49	64.53	84.90	8.34	6.77	1.42	1.90
Limited-Scope Review:									
Daytona Beach	622	2.96	69.09	69.45	85.69	9.65	4.66	1.25	1.78
Fort Lauderdale	3,441	16.39	57.50	65.50	86.60	7.03	6.36	1.51	2.10
Fort Myers-Cape Coral	777	3.70	62.68	58.69	80.57	10.55	8.88	1.65	2.07
Fort Pierce-Port St. Lucie	272	1.30	63.69	64.71	86.40	9.56	4.04	0.59	0.82
Fort Walton Beach	82	0.39	68.24	67.07	71.95	17.07	10.98	0.49	0.59
Gainesville	216	1.03	66.92	70.37	88.43	7.41	4.17	1.24	1.96
Jacksonville	1,452	6.92	66.30	59.50	78.79	11.36	9.85	1.60	2.32
Lakeland-Winter Haven	466	2.22	68.80	52.58	76.18	11.16	12.66	1.44	1.66
Melbourne-Titusville-Palm Bay	444	2.12	67.57	64.41	83.56	10.81	5.63	0.83	1.21
Naples	379	1.81	60.97	54.62	77.04	9.76	13.19	1.21	1.07
Ocala	186	0.89	65.67	69.89	86.56	9.14	4.30	0.75	1.03
Orlando	2,033	9.69	63.93	62.67	86.03	7.38	6.59	1.10	1.51
Pensacola	232	1.11	70.20	66.38	83.19	9.91	6.90	0.67	0.79
Punta Gorda	157	0.75	66.51	62.42	85.99	8.28	5.73	1.18	1.39
Sarasota-Bradenton	824	3.93	63.22	60.80	83.01	9.10	7.89	1.20	1.75
Tallahassee	175	0.83	63.87	57.14	81.71	8.57	9.71	0.68	0.68
West Palm Beach-Boca Raton	1,702	8.11	60.43	65.04	84.20	7.81	7.99	1.15	1.50
Florida Non-MSA	653	3.11	66.83	68.61	83.31	10.41	6.28	1.18	1.61

(\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

(\*\*\*) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 12.43% of small loans to businesses originated/purchased by the bank.

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

**Table 11. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		State: FLORIDA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Miami	6	3.03	90.71	33.33	66.67	33.33	0.00	5.56	0.00
Tampa-St. Petersburg-Clearwater	17	8.59	90.97	70.59	64.71	17.65	17.65	5.94	6.45
Limited-Scope Review:									
Daytona Beach	15	7.58	90.86	80.00	66.67	26.67	6.67	22.50	27.59
Fort Lauderdale	14	7.07	92.33	57.14	71.43	14.29	14.29	20.00	16.67
Fort Myers-Cape Coral	1	0.51	91.11	100.00	100.00	0.00	0.00	3.57	4.35
Fort Pierce-Port St. Lucie	3	1.52	89.72	66.67	100.00	0.00	0.00	2.78	6.25
Fort Walton Beach	1	0.51	93.99	100.00	100.00	0.00	0.00	0.00	0.00
Gainesville	2	1.01	92.99	50.00	100.00	0.00	0.00	5.26	0.00
Jacksonville	5	2.53	91.98	40.00	80.00	0.00	20.00	8.11	0.00
Lakeland-Winter Haven	7	3.54	88.61	71.43	57.14	42.86	0.00	2.91	2.94
Melbourne-Titusville-Palm Bay	1	0.51	95.62	0.00	0.00	100.00	0.00	11.11	0.00
Naples	0	0.00	89.39	0.00	0.00	0.00	0.00	0.00	0.00
Ocala	5	2.53	93.06	80.00	60.00	20.00	20.00	1.05	1.25
Orlando	20	10.10	90.68	55.00	45.00	35.00	20.00	17.28	13.64
Pensacola	4	2.02	95.28	50.00	50.00	25.00	25.00	10.53	0.00
Punta Gorda	2	1.01	94.79	0.00	100.00	0.00	0.00	33.33	0.00
Sarasota-Bradenton	5	2.53	89.03	40.00	100.00	0.00	0.00	1.64	0.00
Tallahassee	2	1.01	90.64	50.00	100.00	0.00	0.00	5.88	0.00
West Palm Beach-Boca Raton	8	4.04	89.65	75.00	100.00	0.00	0.00	0.00	0.00
Florida Non-MSA	80	40.40	89.54	30.00	67.50	22.50	10.00	9.94	5.00

(\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

(\*\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 32.32% of small loans to farms originated and purchased by the bank.

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

**Table 12. Qualified Investments**

QUALIFIED INVESTMENTS State: FLORIDA Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Miami	34	22,894	47	14,667	81	37,561	17.06	0	0
Tampa-St. Petersburg-Clearwater	9	8,724	57	27,129	66	35,853	16.29	1	790
Limited-Scope Review:									
Daytona Beach	1	32	29	52	30	84	0.04	0	0
Fort Lauderdale	3	515	35	14,955	38	15,470	7.03	1	465
Fort Myers-Cape Coral	1	36	8	8,054	9	8,090	3.67	0	0
Fort Pierce-Port St. Lucie	1	11	3	17	4	28	0.01	0	0
Fort Walton Beach	1	3	1	4	2	7	0.00	0	0
Gainesville	1	9	10	5,317	11	5,326	2.42	0	0
Jacksonville	7	3,455	47	22,337	54	25,792	11.72	0	0
Lakeland-Winter Haven	1	22	17	288	18	310	0.14	0	0
Melbourne-Titusville-Palm Bay	1	23	2	84	3	107	0.05	0	0
Naples	4	2,110	10	7,512	14	9,622	4.37	0	0
Ocala	2	2,772	8	135	10	2,907	1.32	0	0
Orlando	5	13,395	21	28,830	26	42,225	19.18	1	68
Pensacola	1	9	6	11,073	7	11,082	5.03	0	0
Punta Gorda	3	434	3	35	6	469	0.21	0	0
Sarasota-Bradenton	3	485	35	8,168	38	8,653	3.93	0	0
Tallahassee	2	216	8	397	10	613	0.28	0	0
West Palm Beach-Boca Raton	4	1,155	24	8,854	28	10,009	4.55	0	0
Florida Non-MSA	6	3,601	13	2,350	19	5,951	2.70	1	21

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								State: FLORIDA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001							
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Miami	17.575	76	10.25	9.21	11.84	30.26	48.68	14	4	- 2	- 1	0	- 7	9.18	19.43	39.47	31.91
Tampa-St. Petersburg-Clearwater	18.76	120	16.19	0.00	18.33	45.83	35.83	17	2	0	- 3	- 9	- 3	2.18	22.74	46.64	28.29
Limited-Scope Review:																	
Daytona Beach	2.98	30	4.05	0.00	3.33	83.33	13.33	2	0	0	0	- 1	- 1	3.15	13.04	72.89	10.92
Fort Lauderdale	13.27	87	11.74	1.15	4.60	50.57	43.68	11	3	0	- 1	- 5	- 2	3.25	18.55	54.95	23.17
Fort Myers-Cape Coral	3.73	35	4.72	2.86	11.43	77.14	8.57	3	3	0	0	0	0	1.29	15.17	73.72	9.82
Fort Pierce-Port St. Lucie	1.16	18	2.43	0.00	16.67	66.67	16.67	2	0	0	- 1	- 1	0	5.99	11.92	62.59	19.49
Fort Walton Beach	0.29	6	0.81	NA	0.00	66.67	33.33	0	0	NA	0	0	0	NA	21.03	63.07	15.90
Gainesville	0.81	8	1.08	12.50	25.00	25.00	37.50	5	0	0	- 1	- 3	- 1	11.09	29.12	36.30	23.48
Jacksonville	6.05	49	6.61	0.00	18.37	40.82	40.82	17	0	0	- 1	- 11	- 5	4.70	17.49	53.07	24.14
Lakeland-Winter Haven	1.94	16	2.16	6.25	25.00	50.00	18.75	1	0	0	0	- 1	0	0.75	16.85	67.94	14.46
Melbourne-Titusville-Palm Bay	2.24	18	2.43	0.00	22.22	44.44	33.33	2	0	0	0	- 2	0	1.07	22.08	59.38	17.45
Naples	2.34	18	2.43	0.00	5.56	50.00	44.44	2	2	0	0	0	0	5.23	10.56	59.09	25.11
Ocala	1.15	10	1.35	0.00	0.00	100.00	0.00	0	0	0	0	0	0	1.41	8.90	75.85	13.84
Orlando	8.18	72	9.72	5.56	15.28	51.39	27.78	13	4	0	- 3	- 4	- 2	2.16	18.00	56.70	22.38
Pensacola	0.74	11	1.48	0.00	18.18	63.64	18.18	0	0	0	0	0	0	4.08	12.26	62.68	20.74
Punta Gorda	1.06	6	0.81	NA	16.67	66.67	16.67	0	0	NA	0	0	0	NA	7.00	86.61	6.39
Sarasota-Bradenton	4.98	45	6.07	0.00	8.89	64.44	26.67	2	5	0	0	1	2	0.83	18.21	59.69	21.27
Tallahassee	1.32	7	0.94	14.29	14.29	28.57	42.86	3	0	0	0	- 2	- 1	7.09	30.43	34.08	26.68
West Palm Beach-Boca Raton	7.92	67	9.04	1.49	11.94	52.24	34.33	6	1	0	- 1	- 2	- 2	3.05	21.73	46.83	28.15
Florida Non-MSA	3.49	42	5.66	NA	4.76	59.52	35.71	4	0	NA	- 1	0	- 3	NA	9.50	69.22	21.25

**Table 1. Lending Volume**

LENDING VOLUME		State: GEORGIA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Atlanta	76.55	24,933	3,481,406	4,465	435,625	20	1,701	213	81,870	29,631	4,000,602	77.50
Limited-Scope Review:												
Albany	1.46	468	34,583	95	8,809	1	50	0	0	564	43,442	1.00
Athens	1.50	470	75,860	109	15,733	1	4	0	0	580	91,597	2.13
Macon	2.63	848	63,557	167	15,543	5	285	0	0	1,020	79,385	4.43
Savannah	6.72	2,191	217,265	405	43,441	4	134	2	17	2,602	260,857	6.21
Georgia Non-MSA	11.14	3,772	340,862	519	47,620	21	1,529	1	5,201	4,313	395,212	8.73

(\*) Loan data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

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

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





**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT												State: GEORGIA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
<b>Full-Scope Review:</b>																		
Atlanta	2,010	71.43	2.82	3.03	16.87	12.04	45.14	43.98	35.16	40.95	13.86	12.46	7.09	12.77	19.65			
<b>Limited-Scope Review:</b>																		
Albany	46	1.63	10.41	13.04	17.57	30.43	32.87	28.26	39.15	28.26	4.95	4.55	5.95	3.53	6.16			
Athens	48	1.71	2.53	8.33	8.66	6.25	52.16	47.92	36.66	37.50	13.97	25.00	12.00	16.52	9.88			
Macon	87	3.09	5.17	4.60	17.50	14.94	46.82	43.68	30.51	36.78	9.31	10.00	9.38	8.05	10.99			
Savannah	245	8.71	3.19	2.86	14.82	11.84	47.34	55.10	34.64	30.20	32.12	13.89	14.71	43.84	31.44			
Georgia Non-MSA	378	13.43	0.86	1.06	9.05	7.67	52.91	55.03	37.17	36.24	18.60	22.22	12.50	20.74	17.02			

(\*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.  
 (\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.  
 (\*\*\*) Based on 2001 Peer Mortgage Data: Southeast Region 1

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE												State: GEORGIA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Atlanta	10,129	70.66	2.82	2.39	16.87	13.10	45.14	46.42	35.16	38.09	4.14	4.54	4.07	4.04	4.27			
Limited-Scope Review:																		
Albany	263	1.83	10.41	6.84	17.57	21.29	32.87	30.04	39.15	41.83	8.84	12.50	16.26	7.88	7.67			
Athens	216	1.51	2.53	2.78	8.66	5.09	52.16	46.76	36.66	45.37	3.88	4.23	3.46	3.33	4.63			
Macon	491	3.43	5.17	3.46	17.50	14.66	46.82	49.49	30.51	32.38	4.79	4.12	5.96	5.86	3.58			
Savannah	1,069	7.46	3.19	1.22	14.82	8.61	47.34	56.03	34.64	34.14	10.72	2.62	9.09	13.82	8.59			
Georgia Non-MSA	2,167	15.12	0.86	0.74	9.05	6.23	52.91	48.78	37.17	44.25	8.14	21.95	11.36	9.31	6.96			

(\*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.  
 (\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.  
 (\*\*\*) Based on 2001 Peer Mortgage Data: Southeast Region 1

**Table 5. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: GEORGIA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Atlanta	4,465	77.52	3.47	4.55	14.51	11.71	43.76	43.65	38.25	40.09	1.35	1.96	1.22	1.33	1.55			
Limited-Scope Review:																		
Albany	95	1.65	14.25	12.63	17.16	22.11	40.19	45.26	28.40	20.00	0.88	0.82	1.40	0.95	0.73			
Athens	109	1.89	12.97	14.68	8.43	10.09	38.50	41.28	40.10	33.94	1.23	1.81	1.29	1.21	1.24			
Macon	167	2.90	11.43	11.38	15.39	13.77	40.94	44.31	32.23	30.54	0.89	1.47	0.89	0.96	0.75			
Savannah	405	7.03	6.21	3.47	11.98	14.60	45.13	52.23	36.45	29.70	2.08	1.01	2.76	2.93	1.60			
Georgia Non-MSA	519	9.01	2.55	3.08	10.72	13.29	48.60	50.10	38.13	33.53	0.88	4.42	1.32	0.94	0.70			

(\* ) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

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

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

**Table 6. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS					State: GEORGIA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001								
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full-Scope Review:</b>															
Atlanta	20	38.46	1.33	0.00	15.05	35.00	51.93	45.00	31.69	20.00	1.58	0.00	2.09	1.45	0.00
<b>Limited-Scope Review:</b>															
Albany	1	1.92	3.90	0.00	12.99	0.00	40.26	100.00	42.86	0.00	0.00	0.00	0.00	0.00	0.00
Athens	1	1.92	4.58	0.00	3.87	0.00	55.63	100.00	35.92	0.00	0.00	0.00	0.00	0.00	0.00
Macon	5	9.62	5.08	0.00	26.27	40.00	40.40	40.00	28.26	20.00	4.55	0.00	4.35	4.55	5.56
Savannah	4	7.69	1.00	25.00	7.02	0.00	56.19	50.00	35.12	25.00	8.70	0.00	0.00	14.29	0.00
Georgia Non-MSA	21	40.38	0.30	0.00	8.70	19.05	60.18	71.43	30.83	9.52	1.19	0.00	0.54	1.56	0.92

(\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.  
 (\*\*) Source of Data-Dunn and Bradstreet (2002).  
 (\*\*\*) Based on 2001 Peer Small Farm Data US&PR.

**Table 7. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: GEORGIA					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
<b>Full-Scope Review:</b>																
Atlanta	12,781	82.38	19.49	12.15	18.28	38.42	23.63	17.42	38.61	32.01	3.71	4.70	5.15	2.47	3.18	
<b>Limited-Scope Review:</b>																
Albany	159	1.02	25.54	5.19	15.35	15.58	18.77	22.73	40.34	56.49	5.70	2.78	4.07	5.19	6.97	
Athens	203	1.31	22.43	3.16	17.44	16.32	20.01	11.58	40.13	68.95	4.27	2.42	3.40	2.31	5.81	
Macon	270	1.74	23.43	5.69	15.70	21.80	21.06	23.22	39.82	49.29	1.95	1.16	1.73	1.63	2.54	
Savannah	876	5.65	22.09	3.68	16.51	16.30	21.59	22.79	39.81	57.23	7.37	3.72	6.80	6.36	8.66	
Georgia Non-MSA	1,226	7.90	19.39	2.91	15.41	13.33	20.57	21.22	44.63	62.54	5.27	3.35	4.00	4.05	6.58	

(\*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.  
 (\*\*) Percentage of Families is based on 1990 Census information.  
 (\*\*\*) As a percentage of loans with borrower income information available. No information was available for 26.79% of loans originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Mortgage Data: Southeast Region 1

**Table 8. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: GEORGIA					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Atlanta	2,010	71.43	19.49	11.74	18.28	18.06	23.63	21.39	38.61	48.81	15.09	10.22	9.56	12.05	22.43	
Limited-Scope Review:																
Albany	46	1.63	25.54	13.04	15.35	10.87	18.77	23.91	40.34	52.17	5.10	3.06	2.42	6.17	8.59	
Athens	48	1.71	22.43	6.25	17.44	14.58	20.01	12.50	40.13	66.67	14.41	8.70	8.16	5.56	23.96	
Macon	87	3.09	23.43	11.49	15.70	19.54	21.06	22.99	39.82	45.98	10.29	10.71	8.40	10.34	11.41	
Savannah	245	8.71	22.09	11.43	16.51	16.33	21.59	19.18	39.81	53.06	37.11	34.62	24.62	27.64	45.99	
Georgia Non-MSA	378	13.43	19.39	7.67	15.41	14.02	20.57	20.90	44.63	57.41	19.73	10.81	14.29	17.10	24.11	

(\*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.  
 (\*\*) Percentage of Families is based on 1990 Census information.  
 (\*\*\*) As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Mortgage Data: Southeast Region 1

**Table 9. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE												State: GEORGIA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****							
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp	
<b>Full-Scope Review:</b>																		
Atlanta	10,129	70.66	19.49	9.09	18.28	21.35	23.63	24.22	38.61	45.34	4.77	4.28	4.39	4.40	5.31			
<b>Limited-Scope Review:</b>																		
Albany	263	1.83	25.54	6.27	15.35	9.41	18.77	20.00	40.34	64.31	10.59	13.70	9.28	9.16	11.14			
Athens	216	1.51	22.43	5.69	17.44	9.00	20.01	23.70	40.13	61.61	4.79	5.06	3.48	4.49	5.23			
Macon	491	3.43	23.43	12.88	15.70	16.52	21.06	26.61	39.82	43.99	5.33	6.92	4.10	6.08	5.18			
Savannah	1,069	7.46	22.09	4.70	16.51	13.72	21.59	23.70	39.81	57.87	13.28	7.45	10.93	12.96	14.65			
Georgia Non-MSA	2,167	15.12	19.39	3.61	15.41	9.28	20.57	18.26	44.63	68.84	9.32	6.36	6.49	7.31	10.73			

(\*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.  
 (\*\*) Percentage of Families is based on 1990 Census information.  
 (\*\*\*) As a percentage of loans with borrower income information available. No information was available for 12.79% of loans originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Mortgage Data: Southeast Region 1





















**Table 5. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: IDAHO		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Boise City	202	31.56	11.07	17.33	13.42	11.39	55.74	57.43	19.77	13.86	0.86	1.14	0.74	1.01	0.62			
Limited-Scope Review:																		
Pocatello	13	2.03	NA	NA	31.51	30.77	55.17	69.23	13.32	0.00	0.54	NA	0.36	0.97	0.00			
Idaho Non-MSA	425	66.41	NA	NA	17.54	14.82	50.92	48.71	31.54	36.47	1.58	NA	1.60	1.41	2.31			

(\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.  
 (\*\*) Source of Data-Dunn and Bradstreet (2002).  
 (\*\*\*) Based on 2001 Peer Small Business Data US&PR.

**Table 6. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															State: IDAHO		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***										
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:																					
Boise City	11	34.38	2.54	0.00	22.69	18.18	62.30	81.82	12.47	0.00	0.93	0.00	1.16	0.90	0.00						
Limited-Scope Review:																					
Pocatello	0	0.00	NA	NA	11.31	0.00	72.62	0.00	16.07	0.00	0.00	NA	0.00	0.00	0.00						
Idaho Non-MSA	21	65.63	NA	NA	7.57	0.00	72.62	95.24	19.81	4.76	1.79	NA	0.00	2.34	0.00						

(\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.  
 (\*\*) Source of Data-Dunn and Bradstreet (2002).  
 (\*\*\*) Based on 2001 Peer Small Farm Data US&PR.

**Table 7. Borrower Distribution of Home Purchase Loans**

MSA/Assessment Area:		Borrower Distribution: HOME PURCHASE				State: IDAHO		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001						Market Share (%) by Borrower Income****				
		Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp		
#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***							
<b>Full-Scope Review:</b>																		
Boise City	365	42.79	16.83	4.46	19.74	23.42	24.27	25.65	39.16	46.47	0.97	0.58	0.99	0.99	1.02			
<b>Limited-Scope Review:</b>																		
Pocatello	66	7.74	19.88	0.00	17.47	41.67	25.38	25.00	37.28	33.33	0.50	0.00	0.80	0.24	0.64			
Idaho Non-MSA	422	49.47	17.49	4.47	18.54	9.50	23.14	23.74	40.83	62.29	2.56	2.72	1.44	1.92	3.28			

(\*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.  
(\*\*) Percentage of Families is based on 1990 Census information.  
(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 25.09% of loans originated and purchased by the bank.  
(\*\*\*\*) Based on 2001 Peer Mortgage Data: Western Region 1.

**Table 8. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: IDAHO					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001										
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****						
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Full-Scope Review:																	
Boise City	153	29.82	16.83	4.58	19.74	14.38	24.27	29.41	39.16	51.63	6.58	5.08	7.51	5.44	7.09		
Limited-Scope Review:																	
Pocatello	15	2.92	19.88	6.67	17.47	20.00	25.38	20.00	37.28	53.33	4.52	6.25	3.33	1.96	6.25		
Idaho Non-MSA	345	67.25	17.49	2.93	18.54	11.14	23.14	18.18	40.83	67.74	20.89	18.42	14.15	19.21	23.52		

(\*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.  
 (\*\*) Percentage of Families is based on 1990 Census information.  
 (\*\*\*) As a percentage of loans with borrower income information available. No information was available for 0.78% of loans originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Mortgage Data: Western Region 1.

**Table 9. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE													State: IDAHO		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****								
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp				
Full-Scope Review:																			
Boise City	433	27.53	16.83	4.52	19.74	14.32	24.27	25.38	39.16	55.78	2.12	1.63	1.62	1.91	2.46				
Limited-Scope Review:																			
Pocatello	59	3.75	19.88	5.88	17.47	5.88	25.38	11.76	37.28	76.47	0.91	0.93	0.40	0.39	1.34				
Idaho Non-MSA	1,081	68.72	17.49	4.57	18.54	11.70	23.14	19.12	40.83	64.61	8.43	10.65	7.73	7.11	8.94				

(\*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.  
(\*\*) Percentage of Families is based on 1990 Census information.  
(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 6.80% of loans originated and purchased by the bank.  
(\*\*\*\*) Based on 2001 Peer Mortgage Data: Western Region 1.

**Table 10. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES State: IDAHO Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
<b>Full-Scope Review:</b>									
Boise City	202	31.56	61.53	61.39	82.18	5.94	11.88	0.86	1.18
<b>Limited-Scope Review:</b>									
Pocatello	13	2.03	69.06	92.31	100.00	0.00	0.00	0.54	1.54
Idaho Non-MSA	425	66.41	64.93	76.94	90.35	4.00	5.65	1.58	2.47

(\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.  
 (\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).  
 (\*\*\*) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 11.72% of small loans to businesses originated/purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Small Business Data US&PR.

**Table 11. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS									
State: IDAHO									
Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Boise City	11	34.38	90.68	9.09	36.36	36.36	27.27	0.93	0.22
Limited-Scope Review:									
Pocatello	0	0.00	93.45	0.00	0.00	0.00	0.00	0.00	0.00
Idaho Non-MSA	21	65.63	89.15	61.90	38.10	9.52	52.38	1.79	0.98

(\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.  
 (\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).  
 (\*\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 11.72% of small loans to farms originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Small Farm Data US&PR.

**Table 12. Qualified Investments**

QUALIFIED INVESTMENTS State: IDAHO Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Boise City	0	0	11	390	11	390	14.13	0	0
Limited-Scope Review:									
Pocatello	0	0	6	415	6	415	15.04	0	0
Idaho Non-MSA	0	0	11	1,955	11	1,955	70.83	0	0

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



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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS														State: IDAHO		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001			
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography					
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp		
Full-Scope Review:																			
Boise City	29.06	5	25.00	40.00	0.00	60.00	0.00	0	0	0	0	0	0	2.23	17.49	53.76	26.43		
Limited-Scope Review:																			
Pocatello	2.94	1	5.00	NA	100.00	0.00	0.00	0	0	NA	0	0	0	NA	16.42	64.33	19.25		
Idaho Non-MSA	68.01	14	70.00	NA	21.43	50.00	28.57	1	0	NA	- 1	0	0	NA	10.72	59.18	30.10		

**Table 1. Lending Volume**

LENDING VOLUME		State: ILLINOIS				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Chicago	89.68	16,085	2,883,197	282	57,728	1	150	15	135,991	16,383	3,077,066	86.72
Limited-Scope Review:												
Illinois Non-MSA	10.32	1,380	71,966	232	21,288	273	15,941	0	0	1,885	109,195	13.28

(\*) Loan Data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.  
 (\*\*) The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001  
 (\*\*\*) Deposit data as of June 30, 2001. Rated area refers to either the state or multistate MSA rating area.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: ILLINOIS				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full-Scope Review:</b>															
Chicago	8,649	95.59	2.85	4.00	12.48	12.07	48.78	42.72	35.88	41.01	1.62	1.91	2.04	1.53	1.58
<b>Limited-Scope Review:</b>															
Illinois Non-MSA	399	4.41	0.51	1.50	14.71	21.55	74.40	64.91	10.37	12.03	8.43	10.53	14.56	7.98	5.39

(\*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.  
 (\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.  
 (\*\*\*) Based on 2001 Peer Mortgage Data: Central Region

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		State: ILLINOIS					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
<b>Full-Scope Review:</b>																
Chicago	112	47.26	2.85	2.68	12.48	8.04	48.78	40.18	35.88	48.21	0.39	0.26	0.21	0.31	0.60	
<b>Limited-Scope Review:</b>																
Illinois Non-MSA	125	52.74	0.51	0.80	14.71	22.40	74.40	70.40	10.37	6.40	15.64	11.11	19.59	15.67	9.84	

(\*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.  
 (\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.  
 (\*\*\*) Based on 2001 Peer Mortgage Data: Central Region

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE															State: ILLINOIS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***										
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:																					
Chicago	7,311	89.52	2.85	2.71	12.48	8.33	48.78	39.86	35.88	48.94	1.52	1.28	1.17	1.41	1.72						
Limited-Scope Review:																					
Illinois Non-MSA	856	10.48	0.51	0.23	14.71	17.76	74.40	72.55	10.37	9.46	12.21	4.35	23.21	11.50	8.77						

(\*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.  
 (\*\*) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.  
 (\*\*\*) Based on 2001 Peer Mortgage Data: Central Region

**Table 5. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															State: ILLINOIS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***										
	#	% of Total*	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:																					
Chicago	282	54.86	4.15	5.78	10.67	14.44	40.27	31.41	43.63	48.38	0.06	0.04	0.06	0.03	0.08						
Limited-Scope Review:																					
Illinois Non-MSA	232	45.14	6.88	15.95	12.31	14.66	70.28	62.50	10.53	6.90	1.58	3.99	1.69	1.59	0.51						

(\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.  
 (\*\*) Source of Data-Dunn and Bradstreet (2002).  
 (\*\*\*) Based on 2001 Peer Small Business Data US&PR.

**Table 6. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS												State: ILLINOIS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Chicago	1	0.36	0.78	0.00	4.43	0.00	58.17	0.00	36.47	100.00	0.08	0.00	0.00	0.00	0.56			
Limited-Scope Review:																		
Illinois Non-MSA	273	99.64	0.68	0.73	2.63	4.40	89.47	89.38	7.22	5.49	14.01	22.22	15.79	15.99	4.31			

(\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.  
 (\*\*) Source of Data-Dunn and Bradstreet (2002).  
 (\*\*\*) Based on 2001 Peer Small Farm Data US&PR.

**Table 7. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE												State: ILLINOIS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****							
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp			
<b>Full-Scope Review:</b>																		
Chicago	8,649	95.59	19.85	8.88	17.39	29.12	24.00	20.00	38.76	41.99	1.02	0.83	0.98	0.78	1.31			
<b>Limited-Scope Review:</b>																		
Illinois Non-MSA	399	4.41	22.11	8.67	18.31	19.64	22.86	26.53	36.73	45.15	9.51	7.85	5.66	8.79	12.81			

(\*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.  
 (\*\*) Percentage of Families is based on 1990 Census information.  
 (\*\*\*) As a percentage of loans with borrower income information available. No information was available for 49.64% of loans originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Mortgage Data: Central Region



**Table 8. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT												State: ILLINOIS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****							
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp			
<b>Full-Scope Review:</b>																		
Chicago	112	47.26	19.85	2.68	17.39	12.50	24.00	21.43	38.76	63.39	0.41	0.10	0.22	0.30	0.81			
<b>Limited-Scope Review:</b>																		
Illinois Non-MSA	125	52.74	22.11	8.80	18.31	16.00	22.86	25.60	36.73	49.60	16.26	7.14	11.48	15.38	22.65			

(\*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.  
 (\*\*) Percentage of Families is based on 1990 Census information.  
 (\*\*\*) As a percentage of loans with borrower income information available. No information was available 0.00% of loans originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Mortgage Data: Central Region

**Table 9. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE														State: ILLINOIS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****									
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp					
Full-Scope Review:																				
Chicago	7,311	89.52	19.85	4.29	17.39	16.21	24.00	25.39	38.76	54.10	1.28	0.69	0.93	1.11	1.68					
Limited-Scope Review:																				
Illinois Non-MSA	856	10.48	22.11	4.96	18.31	16.65	22.86	27.04	36.73	51.36	13.55	8.00	12.41	12.30	15.48					

(\*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.  
(\*\*) Percentage of Families is based on 1990 Census information.  
(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 34.27% of loans originated and purchased by the bank.  
(\*\*\*\*) Based on 2001 Peer Mortgage Data: Central Region

**Table 10. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES State: ILLINOIS Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Chicago	282	54.86	75.24	43.26	66.67	7.09	26.24	0.06	0.04
Limited-Scope Review:									
Illinois Non-MSA	232	45.14	81.02	50.43	77.16	12.07	10.78	1.58	1.44

(\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.  
 (\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).  
 (\*\*\*) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 20.82% of small loans to businesses originated/purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Small Business Data US&PR.

**Table 11. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS										State: ILLINOIS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****									
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less								
<b>Full-Scope Review:</b>																	
Chicago	1	0.36	90.49	100.00	0.00	100.00	0.00	0.08	0.09								
<b>Limited-Scope Review:</b>																	
Illinois Non-MSA	273	99.64	98.25	89.01	83.15	15.38	1.47	14.01	12.83								

(\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.  
 (\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).  
 (\*\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 10.22% of small loans to farms originated and purchased by the bank.  
 (\*\*\*\*) Based on 2001 Peer Small Farm Data US&PR.

**Table 12. Qualified Investments**

QUALIFIED INVESTMENTS State: ILLINOIS Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Chicago	113	27,680	186	14,166	299	41,846	99.52	0	0
Limited-Scope Review:									
Illinois Non-MSA	2	191	6	11	8	201	0.48	0	0

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS														State: ILLINOIS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001			
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography					
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp		
Full-Scope Review:																			
Chicago	86.72	1	7.14	0.00	0.00	0.00	100.00	0	0	0	0	0	0	9.67	19.59	42.57	28.05		
Limited-Scope Review:																			
Illinois Non-MSA	13.28	13	92.86	15.38	15.38	53.86	15.38	2	0	0	0	- 2	0	1.22	15.28	73.08	10.41		