

Table 1. Lending Volume

LENDING VOLUME		State: NEW YORK				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:												
New York	65.67	3,694	1,046,614	172	44,620	1	5	6	123,328	3,873	1,214,567	100.00
Limited-Scope Review:												

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												State: NEW YORK		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:																		
New York	849	56.49	2.00	2.59	7.82	6.71	29.17	27.92	61.00	62.66	0.65	0.73	0.51	0.71	0.65			
Limited-Scope Review:																		

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

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES State: NEW YORK 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:									
New York	172	83.09	64.93	38.95	48.26	16.28	35.47	0.03	0.03
Limited-Scope Review:									

(*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.
 (**) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).
 (***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 31.40% 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: NEW YORK 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:									
New York	1	100.00	90.56	0.00	100.00	0.00	0.00	0.00	0.00
Limited-Scope Review:									

(*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.
 (**) 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 100.00% 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: NEW YORK 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:									
New York	30	7,091	22	11,333	52	18,424	100.00	0	0
Limited-Scope Review:									

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS														State: NEW YORK		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:																			
New York	100.00	1	100.00	100.00	0.00	0.00	0.00	0	0	0	0	0	0	14.32	20.00	29.69	35.62		
Limited-Scope Review:																			

Table 1. Lending Volume

LENDING VOLUME		State: NORTH CAROLINA				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:												
Greensboro--Winston-Salem--High Point	25.92	7,249	790,857	719	102,984	7	556	4	5,840	7,979	900,237	24.76
Limited-Scope Review:												
Asheville	3.96	1,049	125,107	168	21,448	0	0	2	900	1,219	147,455	6.06
Fayetteville	3.40	872	65,839	175	24,074	1	12	0	0	1,048	89,925	4.39
Goldsboro	1.06	265	17,768	37	4,050	25	4,580	0	0	327	26,398	0.51
Greenville	3.43	915	94,301	109	22,524	29	3,966	2	3,441	1,055	124,232	2.26
Hickory-Morganton-Lenoir	4.25	1,194	120,087	110	20,684	1	6	2	900	1,307	141,677	2.63
Jacksonville	3.50	914	90,402	154	12,640	8	543	0	0	1,076	103,585	2.58
Raleigh-Durham-Chapel Hill	24.10	6,635	1,008,702	762	96,806	22	2,794	0	0	7,419	1,108,302	23.14
Wilmington	6.80	1,837	224,235	251	22,729	5	226	0	0	2,093	247,190	6.93
North Carolina Non-MSA	23.59	6,306	648,440	862	85,611	89	8,415	5	7,230	7,262	749,696	26.74

(*) 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: NORTH CAROLINA					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:																
Greensboro--Winston-Salem--High Point	340	21.44	0.92	0.88	10.70	9.71	64.92	55.59	23.47	33.82	9.43	0.00	8.24	7.58	16.23	
Limited-Scope Review:																
Asheville	72	4.54	0.41	1.39	9.33	9.72	72.21	61.11	18.03	27.78	15.31	50.00	17.65	12.56	22.39	
Fayetteville	84	5.30	0.85	1.19	10.19	15.48	69.03	52.38	19.93	30.95	9.44	25.00	10.42	8.04	12.70	
Goldsboro	24	1.51	0.10	0.00	5.77	0.00	77.10	83.33	17.03	16.67	9.33	0.00	0.00	9.74	10.71	
Greenville	50	3.15	4.03	2.00	17.85	8.00	45.05	46.00	33.06	44.00	16.50	10.00	10.34	17.28	18.60	
Hickory-Morganton-Lenoir	98	6.18	NA	NA	5.99	6.12	87.50	85.71	6.51	8.16	8.33	NA	8.22	8.22	10.00	
Jacksonville	61	3.85	NA	NA	3.55	4.92	79.85	83.61	16.60	11.48	7.77	NA	25.00	7.50	7.04	
Raleigh-Durham-Chapel Hill	245	15.45	1.22	1.63	21.90	10.20	46.45	44.49	30.42	43.67	7.88	10.26	4.26	6.33	13.50	
Wilmington	137	8.64	2.75	5.84	21.14	13.87	50.48	52.55	25.63	27.74	25.78	23.08	15.07	26.96	31.07	
North Carolina Non-MSA	475	29.95	0.32	0.42	7.28	9.47	68.62	58.11	23.77	32.00	14.60	10.00	13.38	12.63	19.49	

(*) 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 2.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			State: NORTH CAROLINA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Greensboro--Winston-Salem--High Point	3,574	26.64	0.92	0.62	10.70	9.21	64.92	54.62	23.47	35.56	6.98	4.90	6.91	6.26	8.44	
Limited-Scope Review:																
Asheville	563	4.20	0.41	1.24	9.33	9.24	72.21	68.92	18.03	20.60	5.59	9.09	5.21	5.53	5.89	
Fayetteville	530	3.95	0.85	0.94	10.19	10.19	69.03	69.06	19.93	19.81	5.86	3.33	8.05	6.11	4.67	
Goldensboro	125	0.93	0.10	0.00	5.77	8.00	77.10	76.80	17.03	15.20	3.97	0.00	6.10	3.77	4.42	
Greenville	301	2.24	4.03	1.66	17.85	10.30	45.05	42.19	33.06	45.85	8.78	7.69	7.48	8.59	9.34	
Hickory-Morganton-Lenoir	633	4.72	NA	NA	5.99	8.21	87.50	84.52	6.51	7.27	4.15	NA	8.57	3.88	4.72	
Jacksonville	546	4.07	NA	NA	3.55	7.33	79.85	81.14	16.60	11.54	13.43	NA	33.33	13.89	8.76	
Raleigh-Durham-Chapel Hill	2,516	18.75	1.22	0.91	21.90	9.98	46.45	46.94	30.42	42.09	4.03	4.08	2.74	3.58	5.25	
Wilmington	1,010	7.53	2.75	2.67	21.14	18.42	50.48	50.10	25.63	28.81	6.92	7.21	8.88	6.61	6.64	
North Carolina Non-MSA	3,620	26.98	0.32	0.17	7.28	5.36	68.62	59.23	23.77	35.25	8.67	3.85	8.49	8.68	8.68	

(*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.
 (**) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.
 (***) Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: NORTH CAROLINA					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:																					
Greensboro--Winston-Salem--High Point	719	21.48	1.83	3.20	18.77	16.83	56.11	53.13	23.29	26.84	0.81	2.95	0.93	0.89	0.66						
Limited-Scope Review:																					
Asheville	168	5.02	0.88	1.19	25.88	32.14	58.03	44.64	15.21	22.02	1.16	5.71	1.67	0.92	1.39						
Fayetteville	175	5.23	7.47	6.86	17.53	21.71	53.68	49.14	21.33	22.29	1.64	1.48	2.75	1.58	1.57						
Goldsboro	37	1.11	5.00	0.00	15.37	10.81	56.88	83.78	22.75	5.41	0.68	0.00	0.77	0.85	0.41						
Greenville	109	3.26	4.81	11.93	23.21	14.68	31.17	33.03	40.82	40.37	1.46	5.50	0.91	1.31	1.60						
Hickory-Morganton-Lenoir	110	3.29	NA	NA	11.96	10.00	79.72	77.27	8.32	12.73	0.44	NA	0.74	0.41	0.57						
Jacksonville	154	4.60	NA	NA	11.35	9.09	73.44	74.03	15.21	16.88	2.71	NA	2.46	3.01	2.42						
Raleigh-Durham-Chapel Hill	762	22.77	2.57	3.85	18.96	9.30	47.70	53.52	29.86	33.33	0.82	2.11	0.57	0.81	0.97						
Wilmington	251	7.50	7.88	4.38	19.89	25.50	47.22	37.05	24.99	33.07	0.87	0.63	1.05	0.83	1.02						
North Carolina Non-MSA	862	25.75	0.60	0.70	10.32	8.58	64.06	65.66	25.01	25.06	1.18	1.96	1.22	1.27	1.19						

(*) 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: NORTH CAROLINA		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:																		
Greensboro--Winston-Salem--High Point	7	3.74	0.32	0.00	8.95	0.00	71.25	85.71	19.49	14.29	0.72	0.00	0.00	0.85	0.00			
Limited-Scope Review:																		
Asheville	0	0.00	0.30	0.00	10.03	0.00	73.25	0.00	16.41	0.00	0.00	0.00	0.00	0.00	0.00			
Fayetteville	1	0.53	1.08	0.00	10.43	0.00	66.91	0.00	21.58	100.00	3.13	0.00	0.00	0.00	16.67			
Goldsboro	25	13.37	0.25	0.00	3.54	0.00	84.34	100.00	11.87	0.00	7.86	0.00	0.00	8.82	0.00			
Greenville	29	15.51	0.00	0.00	24.79	37.93	54.04	55.17	21.17	6.90	9.15	0.00	10.42	10.34	0.00			
Hickory-Morganton-Lenoir	1	0.53	NA	NA	3.35	0.00	92.11	100.00	4.54	0.00	0.00	NA	0.00	0.00	0.00			
Jacksonville	8	4.28	NA	NA	4.55	0.00	86.36	100.00	9.09	0.00	6.06	NA	0.00	6.15	0.00			
Raleigh-Durham-Chapel Hill	22	11.76	0.36	0.00	31.80	77.27	49.75	13.64	18.04	9.09	2.96	0.00	4.55	0.00	0.00			
Wilmington	5	2.67	1.97	0.00	24.57	20.00	51.11	20.00	22.36	60.00	6.25	0.00	7.14	0.00	33.33			
North Carolina Non-MSA	89	47.59	0.05	0.00	7.15	6.74	74.97	89.89	17.83	3.37	3.60	0.00	2.82	3.98	0.88			

(*) 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: NORTH CAROLINA					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:																
Greensboro--Winston-Salem--High Point	3,333	27.27	18.82	12.16	18.46	31.91	24.77	22.55	37.95	33.38	6.36	8.26	8.11	5.09	5.52	
Limited-Scope Review:																
Asheville	414	3.39	18.40	4.12	17.76	13.24	24.89	21.47	38.95	61.18	4.10	1.12	2.32	3.74	5.93	
Fayetteville	258	2.11	18.49	4.17	19.67	16.20	22.38	25.46	39.46	54.17	2.49	1.96	1.52	2.16	3.37	
Goldsboro	116	0.95	19.64	14.02	17.64	39.25	23.59	18.69	39.13	28.04	4.16	8.39	7.07	2.63	2.62	
Greenville	564	4.61	24.29	2.33	16.19	17.20	19.25	19.89	40.27	60.57	10.63	3.04	7.13	8.98	14.89	
Hickory-Morganton-Lenoir	463	3.79	17.26	8.43	18.49	22.65	27.76	25.54	36.49	43.37	3.72	3.92	4.09	3.00	3.98	
Jacksonville	307	2.51	14.87	1.34	20.68	3.68	26.40	13.04	38.05	81.94	5.41	3.60	1.20	1.78	9.83	
Raleigh-Durham-Chapel Hill	3,869	31.66	19.53	8.98	18.07	27.01	24.63	23.15	37.77	40.87	4.38	3.91	5.03	3.69	4.62	
Wilmington	689	5.64	21.41	4.09	17.47	13.86	21.75	16.38	39.37	65.67	5.01	3.50	4.23	3.83	5.84	
North Carolina Non-MSA	2,209	18.07	18.79	3.17	17.15	12.40	22.35	20.16	41.71	64.28	6.37	4.74	4.72	5.47	7.48	

(*) 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 14.29% of loans originated and purchased by the bank.
 (****) Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 8. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT															State: NORTH CAROLINA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****										
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:																					
Greensboro--Winston-Salem--High Point	340	21.44	18.82	12.35	18.46	17.35	24.77	24.12	37.95	46.18	9.74	6.07	6.65	8.05	14.59						
Limited-Scope Review:																					
Asheville	72	4.54	18.40	8.33	17.76	9.72	24.89	18.06	38.95	63.89	15.71	12.90	5.41	9.09	26.15						
Fayetteville	84	5.30	18.49	8.33	19.67	11.90	22.38	33.33	39.46	46.43	9.96	15.15	11.48	10.60	8.66						
Goldsboro	24	1.51	19.64	4.17	17.64	16.67	23.59	33.33	39.13	45.83	9.63	6.25	7.32	11.67	10.00						
Greenville	50	3.15	24.29	8.00	16.19	12.00	19.25	28.00	40.27	52.00	17.80	6.25	15.15	14.81	22.73						
Hickory-Morganton-Lenoir	98	6.18	17.26	10.20	18.49	15.31	27.76	27.55	36.49	46.94	8.53	7.44	4.97	8.27	10.95						
Jacksonville	61	3.85	14.87	13.11	20.68	16.39	26.40	9.84	38.05	60.66	8.03	44.44	13.95	0.00	8.40						
Raleigh-Durham-Chapel Hill	245	15.45	19.53	8.16	18.07	12.65	24.63	22.86	37.77	56.33	8.23	4.71	3.42	6.56	14.21						
Wilmington	137	8.64	21.41	5.11	17.47	8.76	21.75	27.01	39.37	59.12	26.54	14.81	10.61	23.89	34.83						
North Carolina Non-MSA	475	29.95	18.79	10.55	17.15	14.98	22.35	17.93	41.71	56.54	15.08	11.11	9.19	9.91	20.97						

(*) 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 0.06% of loans originated and purchased by the bank.
 (****) Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			State: NORTH CAROLINA				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***						
Full-Scope Review:																
Greensboro--Winston-Salem--High Point	3,574	26.64	18.82	6.48	18.46	15.96	24.77	25.82	37.95	51.74	7.95	5.65	5.91	7.43	9.59	
Limited-Scope Review:																
Asheville	563	4.20	18.40	3.67	17.76	15.64	24.89	24.13	38.95	56.56	6.20	3.39	5.10	5.79	7.21	
Fayetteville	530	3.95	18.49	4.08	19.67	9.80	22.38	21.43	39.46	64.69	8.08	5.46	5.16	6.99	9.53	
Goldsboro	125	0.93	19.64	5.00	17.64	14.17	23.59	24.17	39.13	56.67	5.12	1.06	2.37	4.76	6.71	
Greenville	301	2.24	24.29	1.77	16.19	8.51	19.25	19.50	40.27	70.21	10.22	4.35	5.99	7.52	13.02	
Hickory-Morganton-Lenoir	633	4.72	17.26	4.35	18.49	19.17	27.76	25.89	36.49	50.59	4.03	1.48	3.45	3.16	5.65	
Jacksonville	546	4.07	14.87	2.05	20.68	6.90	26.40	15.67	38.05	75.37	18.44	16.13	10.48	10.87	22.34	
Raleigh-Durham-Chapel Hill	2,516	18.75	19.53	5.49	18.07	13.57	24.63	23.14	37.77	57.81	4.48	2.43	3.07	3.74	5.92	
Wilmington	1,010	7.53	21.41	3.94	17.47	13.53	21.75	21.51	39.37	61.02	8.27	5.80	7.22	7.53	9.05	
North Carolina Non-MSA	3,620	26.98	18.79	3.15	17.15	11.87	22.35	21.05	41.71	63.92	10.28	6.01	7.67	9.27	11.65	

(*) 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 10.22% of loans originated and purchased by the bank.
 (****) Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES State: NORTH CAROLINA 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:									
Greensboro--Winston-Salem--High Point	719	21.48	77.48	52.43	70.24	12.66	17.11	0.81	0.76
Limited-Scope Review:									
Asheville	168	5.02	78.52	51.79	70.83	11.31	17.86	1.16	1.05
Fayetteville	175	5.23	80.37	70.86	72.00	10.86	17.14	1.64	1.89
Goldensboro	37	1.11	79.45	83.78	78.38	13.51	8.11	0.68	0.86
Greenville	109	3.26	73.65	51.38	57.80	14.68	27.52	1.46	0.98
Hickory-Morganton-Lenoir	110	3.29	78.37	46.36	63.64	14.55	21.82	0.44	0.24
Jacksonville	154	4.60	78.93	66.23	83.12	11.04	5.84	2.71	3.33
Raleigh-Durham-Chapel Hill	762	22.77	75.58	48.56	68.24	19.03	12.73	0.82	0.83
Wilmington	251	7.50	75.26	68.13	84.06	5.18	10.76	0.87	1.18
North Carolina Non-MSA	862	25.75	78.44	58.24	76.57	12.41	11.02	1.18	1.04

(*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.
 (**) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).
 (***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 14.01% 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: NORTH CAROLINA 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:									
Greensboro--Winston-Salem--High Point	7	3.74	93.52	57.14	71.43	14.29	14.29	0.72	0.83
Limited-Scope Review:									
Asheville	0	0.00	95.74	0.00	0.00	0.00	0.00	0.00	0.00
Fayetteville	1	0.53	91.37	0.00	100.00	0.00	0.00	3.13	0.00
Goldsboro	25	13.37	91.16	80.00	44.00	24.00	32.00	7.86	6.25
Greenville	29	15.51	89.97	93.10	48.28	37.93	13.79	9.15	9.77
Hickory-Morganton-Lenoir	1	0.53	94.67	0.00	100.00	0.00	0.00	0.00	0.00
Jacksonville	8	4.28	93.64	50.00	75.00	25.00	0.00	6.06	0.00
Raleigh-Durham-Chapel Hill	22	11.76	91.75	81.82	63.64	18.18	18.18	2.96	3.51
Wilmington	5	2.67	92.14	20.00	100.00	0.00	0.00	6.25	0.00
North Carolina Non-MSA	89	47.59	92.75	74.16	67.42	24.72	7.87	3.60	3.25

(*) 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 13.90% 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: NORTH CAROLINA 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:									
Greensboro--Winston-Salem--High Point	4	3,460	11	4,669	15	8,129	16.71	0	0
Limited-Scope Review:									
Asheville	2	480	6	6,885	8	7,365	15.14	0	0
Fayetteville	4	654	3	45	7	699	1.44	0	0
Goldsboro	0	0	2	5	2	5	0.01	0	0
Greenville	2	435	2	3,872	4	4,307	8.85	0	0
Hickory-Morganton-Lenoir	0	0	4	47	4	47	0.10	0	0
Jacksonville	0	0	2	27	2	27	0.06	0	0
Raleigh-Durham-Chapel Hill	22	18,435	16	2,286	38	20,721	42.59	0	0
Wilmington	2	240	8	119	10	359	0.74	0	0
North Carolina Non-MSA	9	2,332	20	4,666	29	6,998	14.38	0	0

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																State: NORTH CAROLINA				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:																							
Greensboro--Winston-Salem--High Point	24.76	30	21.90	6.67	16.67	53.33	23.33	5	0	0	0	- 2	- 3	2.93	14.51	62.02	20.53						
Limited-Scope Review:																							
Asheville	6.06	8	5.84	0.00	37.50	50.00	12.50	1	0	0	0	0	- 1	0.88	13.45	69.70	15.96						
Fayetteville	4.39	7	5.11	14.29	14.29	71.43	0.00	0	0	0	0	0	0	1.90	26.09	56.93	15.08						
Goldsboro	0.51	3	2.19	0.00	0.00	66.67	33.33	0	0	0	0	0	0	0.47	8.35	76.58	14.60						
Greenville	2.26	5	3.65	0.00	20.00	20.00	60.00	0	0	0	0	0	0	7.94	20.18	39.80	32.09						
Hickory-Morganton-Lenoir	2.63	4	2.92	NA	0.00	100.00	0.00	1	0	NA	0	- 1	0	NA	7.21	86.45	6.34						
Jacksonville	2.58	5	3.65	NA	0.00	100.00	0.00	1	0	NA	0	- 1	0	NA	11.22	59.91	28.87						
Raleigh-Durham-Chapel Hill	23.14	27	19.71	7.41	11.11	33.33	48.15	2	2	0	0	1	- 1	5.63	22.96	44.00	26.82						
Wilmington	6.93	11	8.03	18.18	27.27	36.36	18.18	1	0	0	- 1	0	0	5.26	22.79	47.64	24.25						
North Carolina Non-MSA	26.74	37	27.01	0.00	16.22	51.35	32.43	7	0	0	- 1	- 4	- 2	0.99	8.93	67.50	22.58						

Table 1. Lending Volume

LENDING VOLUME		State: OKLAHOMA				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:												
Oklahoma City	46.86	3,964	352,720	450	65,869	5	860	0	0	4,419	419,449	44.75
Limited-Scope Review:												
Enid	2.42	156	10,685	64	11,763	8	473	0	0	228	22,921	1.03
Tulsa	39.69	3,286	306,616	457	57,514	0	0	0	0	3,743	364,130	44.06
Oklahoma Non-MSA	11.03	902	60,914	118	14,139	19	1,553	1	80	1,040	76,686	10.16

(*) 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: OKLAHOMA		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:																					
Oklahoma City	1,970	55.68	2.35	1.37	21.40	18.58	46.55	30.56	29.70	49.39	3.68	4.72	4.57	3.01	3.94						
Limited-Scope Review:																					
Enid	63	1.78	NA	NA	23.96	19.05	53.12	34.92	22.92	46.03	2.91	NA	2.49	2.19	4.02						
Tulsa	1,195	33.78	2.38	2.09	21.10	10.71	51.27	40.67	25.25	46.44	3.25	4.92	2.38	2.81	4.03						
Oklahoma Non-MSA	310	8.76	0.20	0.00	17.22	8.06	54.16	36.45	28.42	55.48	8.02	0.00	4.71	5.74	12.79						

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

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

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

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		State: OKLAHOMA					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:																
Oklahoma City	263	44.58	2.35	1.52	21.40	14.83	46.55	37.64	29.70	46.01	2.74	1.27	2.66	1.96	3.88	
Limited-Scope Review:																
Enid	17	2.88	NA	NA	23.96	23.53	53.12	35.29	22.92	41.18	5.34	NA	5.88	3.47	8.96	
Tulsa	243	41.19	2.38	2.06	21.10	15.23	51.27	42.39	25.25	40.33	4.73	6.12	4.53	3.86	6.05	
Oklahoma Non-MSA	67	11.36	0.20	1.49	17.22	17.91	54.16	59.70	28.42	20.90	11.14	0.00	15.94	10.31	9.52	

(*) 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 Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.
 (***) Based on 2001 Peer Mortgage Data: Southwest Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												State: OKLAHOMA		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:																		
Oklahoma City	1,730	41.40	2.35	1.79	21.40	13.93	46.55	33.58	29.70	50.64	4.87	6.55	4.58	3.94	5.71			
Limited-Scope Review:																		
Enid	76	1.82	NA	NA	23.96	18.42	53.12	46.05	22.92	35.53	5.82	NA	3.82	5.72	6.84			
Tulsa	1,848	44.22	2.38	2.27	21.10	16.07	51.27	48.86	25.25	32.79	7.27	12.80	8.40	7.46	6.52			
Oklahoma Non-MSA	525	12.56	0.20	0.00	17.22	5.33	54.16	57.71	28.42	36.95	18.37	0.00	6.79	17.98	23.50			

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

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: OKLAHOMA		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:																		
Oklahoma City	450	41.32	0.00	5.59	0.00	27.74	0.00	33.10	0.00	33.57	0.70	0.68	1.03	0.55	0.72			
Limited-Scope Review:																		
Enid	64	5.88	NA	NA	0.00	25.00	0.00	43.75	0.00	31.25	2.48	NA	3.45	1.71	3.73			
Tulsa	457	41.97	0.00	3.06	100.00	27.13	0.00	39.61	0.00	30.20	0.87	1.32	1.34	0.81	0.75			
Oklahoma Non-MSA	118	10.84	0.00	2.54	0.00	9.32	0.00	49.15	0.00	38.98	1.12	0.72	0.82	1.05	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: OKLAHOMA		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:																		
Oklahoma City	5	15.63	0.00	0.00	0.00	40.00	0.00	0.00	0.00	60.00	0.34	0.00	0.38	0.00	1.71			
Limited-Scope Review:																		
Enid	8	25.00	NA	NA	0.00	0.00	0.00	100.00	0.00	0.00	2.81	NA	0.00	3.51	0.00			
Tulsa	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Oklahoma Non-MSA	19	59.38	0.00	0.00	0.00	0.00	0.00	73.68	0.00	26.32	3.53	0.00	0.00	3.39	4.84			

(*) 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: OKLAHOMA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****										
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:																					
Oklahoma City	1,970	55.68	20.07	6.58	17.74	25.94	22.78	21.11	39.41	46.37	3.97	2.96	4.60	2.99	4.45						
Limited-Scope Review:																					
Enid	63	1.78	18.74	5.08	18.75	15.25	24.37	25.42	38.14	54.24	3.09	0.00	2.07	3.14	4.07						
Tulsa	1,195	33.78	20.32	4.92	17.70	21.03	22.17	18.01	39.80	56.04	3.27	1.70	3.08	2.21	4.18						
Oklahoma Non-MSA	310	8.76	21.50	4.19	15.26	12.09	18.88	18.60	44.37	65.12	7.56	5.56	6.18	6.76	8.64						

(*) 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 17.18% of loans originated and purchased by the bank.
 (****) Based on 2001 Peer Mortgage Data: Southwest Region.

Table 8. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT															State: OKLAHOMA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****										
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:																					
Oklahoma City	263	44.58	20.07	6.08	17.74	10.65	22.78	18.63	39.41	64.64	2.86	1.70	0.94	1.72	4.69						
Limited-Scope Review:																					
Enid	17	2.88	18.74	0.00	18.75	0.00	24.37	23.53	38.14	76.47	5.91	0.00	0.00	2.74	11.88						
Tulsa	243	41.19	20.32	8.68	17.70	13.64	22.17	21.07	39.80	56.61	4.96	4.15	3.88	3.87	6.01						
Oklahoma Non-MSA	67	11.36	21.50	8.96	15.26	22.39	18.88	5.97	44.37	62.69	11.57	16.00	6.17	5.80	15.43						

(*) 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 0.17% of loans originated and purchased by the bank.
 (****) Based on 2001 Peer Mortgage Data: Southwest Region.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE												State: OKLAHOMA		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:																		
Oklahoma City	1,730	41.40	20.07	2.82	17.74	12.73	22.78	20.69	39.41	63.77	5.58	2.02	3.79	4.77	6.86			
Limited-Scope Review:																		
Enid	76	1.82	18.74	6.58	18.75	11.84	24.37	18.42	38.14	63.16	6.69	0.00	6.96	5.12	8.15			
Tulsa	1,848	44.22	20.32	5.33	17.70	14.15	22.17	22.97	39.80	57.55	7.92	7.14	6.93	7.48	8.47			
Oklahoma Non-MSA	525	12.56	21.50	2.58	15.26	6.96	18.88	13.32	44.37	77.14	21.13	13.85	10.19	14.00	25.34			

(*) 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 6.63% of loans originated and purchased by the bank.
 (****) Based on 2001 Peer Mortgage Data: Southwest Region.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES State: OKLAHOMA 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:									
Oklahoma City	450	41.32	0.00	52.67	70.22	12.00	17.78	0.70	0.77
Limited-Scope Review:									
Enid	64	5.88	0.00	60.94	67.19	10.94	21.88	2.48	3.35
Tulsa	457	41.97	100.00	56.24	73.09	10.72	16.19	0.87	0.98
Oklahoma Non-MSA	118	10.84	0.00	61.86	72.88	9.32	17.80	1.12	1.45

(*) 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 12.88% 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: OKLAHOMA									
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:									
Oklahoma City	5	15.63	0.00	80.00	40.00	40.00	20.00	0.34	0.36
Limited-Scope Review:									
Enid	8	25.00	0.00	100.00	87.50	12.50	0.00	2.81	3.13
Tulsa	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Oklahoma Non-MSA	19	59.38	0.00	94.74	84.21	10.53	5.26	3.53	3.82

(*) 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 6.25% 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: OKLAHOMA 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:									
Oklahoma City	1	609	12	676	13	1,285	18.70	0	0
Limited-Scope Review:									
Enid	0	0	5	53	5	53	0.77	0	0
Tulsa	1	37	14	2,863	15	2,900	42.20	0	0
Oklahoma Non-MSA	0	0	7	2,634	7	2,634	38.33	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: OKLAHOMA		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:																			
Oklahoma City	44.75	20	41.67	10.00	10.00	30.00	50.00	8	0	- 1	- 1	- 1	- 5	3.71	24.73	44.46	26.96		
Limited-Scope Review:																			
Enid	1.03	1	2.08	NA	100.00	0.00	0.00	0	0	NA	0	0	0	NA	26.38	52.72	20.90		
Tulsa	44.06	18	37.50	0.00	27.78	50.00	22.22	6	0	0	- 1	- 2	- 3	4.00	22.44	50.05	23.52		
Oklahoma Non-MSA	10.16	9	18.75	22.22	22.22	44.44	11.11	1	0	0	0	0	- 1	0.41	18.75	54.18	26.66		

Table 1. Lending Volume

LENDING VOLUME		State: OREGON				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:												
Salem	17.76	1,055	80,895	82	3,863	40	7,868	2	1,988	1,179	94,614	11.75
Limited-Scope Review:												
Corvallis	3.84	233	23,566	19	260	3	376	0	0	255	24,202	3.53
Eugene-Springfield	11.52	645	66,861	119	12,665	1	200	0	0	765	79,726	9.18
Medford	11.33	623	62,753	124	3,137	5	92	0	0	752	65,982	10.62
Oregon Non-MSA	55.54	3,236	259,071	428	18,370	21	2,383	2	660	3,687	280,484	64.91

(*) 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: OREGON		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:																					
Salem	265	20.05	NA	NA	7.01	6.04	71.15	64.15	21.84	29.81	1.76	NA	0.91	1.69	2.12						
Limited-Scope Review:																					
Corvallis	76	5.75	NA	NA	11.60	21.05	45.38	40.79	43.02	38.16	2.24	NA	2.81	2.07	2.21						
Eugene-Springfield	188	14.22	0.61	0.53	13.67	10.11	66.21	45.74	19.51	43.62	1.01	0.00	1.15	0.70	1.90						
Medford	165	12.48	0.38	0.00	10.10	7.27	68.70	67.88	20.81	24.85	1.34	0.00	1.31	1.26	1.67						
Oregon Non-MSA	628	47.50	NA	NA	7.53	7.32	74.32	72.61	18.15	20.06	1.78	NA	2.26	1.86	1.43						

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

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		State: OREGON					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:																
Salem	358	23.61	NA	NA	7.01	5.87	71.15	68.16	21.84	25.98	18.57	NA	13.51	20.94	14.64	
Limited-Scope Review:																
Corvallis	45	2.97	NA	NA	11.60	17.78	45.38	40.00	43.02	42.22	18.63	NA	31.25	16.67	16.00	
Eugene-Springfield	127	8.38	0.61	0.79	13.67	10.24	66.21	74.02	19.51	14.96	8.44	0.00	3.85	9.62	8.26	
Medford	136	8.97	0.38	0.74	10.10	13.97	68.70	50.74	20.81	34.56	15.93	100.00	26.92	13.83	17.86	
Oregon Non-MSA	850	56.07	NA	NA	7.53	5.76	74.32	68.59	18.15	25.65	23.12	NA	25.61	21.75	26.78	

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE															State: OREGON		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:																					
Salem	432	14.28	NA	NA	7.01	4.86	71.15	70.14	21.84	25.00	2.89	NA	2.25	2.99	2.78						
Limited-Scope Review:																					
Corvallis	112	3.70	NA	NA	11.60	14.29	45.38	38.39	43.02	47.32	3.76	NA	3.82	3.74	3.77						
Eugene-Springfield	330	10.91	0.61	0.91	13.67	8.79	66.21	67.27	19.51	23.03	2.06	3.45	1.65	2.02	2.33						
Medford	322	10.64	0.38	0.31	10.10	7.76	68.70	60.56	20.81	31.37	3.21	0.00	2.62	2.95	4.23						
Oregon Non-MSA	1,830	60.48	NA	NA	7.53	5.85	74.32	71.42	18.15	22.73	5.67	NA	7.03	5.73	5.24						

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

Table 6. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															State: OREGON		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:																					
Salem	40	40.40	NA	NA	0.00	0.00	0.00	95.00	0.00	5.00	7.35	NA	0.00	8.01	2.94						
Limited-Scope Review:																					
Corvallis	3	3.03	NA	NA	0.00	0.00	0.00	100.00	0.00	0.00	7.41	NA	0.00	8.33	0.00						
Eugene-Springfield	1	1.01	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	2.00	0.00	0.00	2.44	0.00						
Medford	5	5.05	0.00	0.00	0.00	0.00	0.00	80.00	0.00	20.00	4.48	0.00	0.00	3.57	16.67						
Oregon Non-MSA	50	50.51	NA	NA	0.00	6.00	0.00	84.00	100.00	10.00	2.44	NA	0.00	2.79	1.54						

(*) 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: OREGON		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****										
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:																					
Salem	265	20.05	17.83	0.98	19.49	17.16	24.43	25.49	38.25	56.37	1.81	0.00	1.42	1.55	2.28						
Limited-Scope Review:																					
Corvallis	76	5.75	12.97	1.85	14.14	9.26	20.15	35.19	52.74	53.70	2.11	1.82	0.41	3.01	2.21						
Eugene-Springfield	188	14.22	19.15	1.08	18.55	10.75	24.03	17.20	38.27	70.97	0.76	0.44	0.46	0.30	1.20						
Medford	165	12.48	19.73	2.31	18.12	9.23	23.82	14.62	38.33	73.85	1.51	1.40	0.76	0.95	1.95						
Oregon Non-MSA	628	47.50	19.88	2.53	18.71	10.97	23.36	18.78	38.05	67.72	1.83	0.90	1.59	1.41	2.09						

(*) 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 27.76% 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: OREGON 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:									
Salem	82	10.57	0.00	65.85	89.02	6.10	4.88	0.22	0.44
Limited-Scope Review:									
Corvallis	19	2.45	0.00	84.21	100.00	0.00	0.00	0.40	1.09
Eugene-Springfield	119	15.34	0.00	56.30	78.15	5.88	15.97	0.48	0.49
Medford	124	15.98	0.00	76.61	96.77	1.61	1.61	0.51	1.07
Oregon Non-MSA	432	55.67	83.33	75.00	90.74	5.32	3.94	0.61	1.03

(*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.
 (**) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).
 (***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 14.95% 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: OREGON									
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:									
Salem	40	40.40	0.00	40.00	35.00	40.00	25.00	7.35	4.01
Limited-Scope Review:									
Corvallis	3	3.03	0.00	66.67	33.33	66.67	0.00	7.41	4.55
Eugene-Springfield	1	1.01	0.00	0.00	0.00	100.00	0.00	2.00	0.00
Medford	5	5.05	0.00	80.00	100.00	0.00	0.00	4.48	3.64
Oregon Non-MSA	50	50.51	100.00	64.00	60.00	18.00	22.00	2.44	1.68

(*) 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 14.14% 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: OREGON 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:									
Salem	1	246	5	3,825	6	4,071	13.82	0	0
Limited-Scope Review:									
Corvallis	0	0	4	90	4	90	0.31	0	0
Eugene-Springfield	5	5,607	7	252	12	5,859	19.88	0	0
Medford	1	734	4	85	5	819	2.78	0	0
Oregon Non-MSA	9	8,492	16	10,134	25	18,626	63.21	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: OREGON		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:																			
Salem	11.75	4	11.11	NA	25.00	75.00	0.00	1	0	NA	- 1	0	0	NA	10.05	70.37	19.58		
Limited-Scope Review:																			
Corvallis	3.53	1	2.78	NA	100.00	0.00	0.00	0	0	NA	0	0	0	NA	29.26	39.19	31.55		
Eugene-Springfield	9.18	4	11.11	0.00	50.00	25.00	25.00	0	0	0	0	0	0	3.35	17.44	62.34	16.88		
Medford	10.62	3	8.33	33.33	0.00	66.67	0.00	0	0	0	0	0	0	1.30	12.49	66.95	19.26		
Oregon Non-MSA	64.91	24	66.67	NA	4.17	95.83	0.00	0	0	NA	0	0	0	NA	8.46	74.39	17.14		

Table 12. Qualified Investments

QUALIFIED INVESTMENTS State: SOUTH CAROLINA 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:									
Greenville-Spartanburg-Anderson	0	0	14	9,684	14	9,684	25.17	0	0
Limited-Scope Review:									
Charleston-North Charleston	5	5,999	4	7,515	9	13,514	33.40	0	0
Columbia	2	2,077	14	730	16	2,807	6.94	0	0
Florence	0	0	4	929	4	929	2.30	0	0
Myrtle Beach	0	0	5	27	5	27	0.07	0	0
Sumter	0	0	2	210	2	210	0.52	0	0
South Carolina Non-MSA	1	1,644	20	11,151	21	12,795	31.62	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 12. Qualified Investments

QUALIFIED INVESTMENTS State: TENNESSEE 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:									
Nashville	10	4,847	65	10,748	75	15,595	21.84	5	1,528
Limited-Scope Review:									
Chattanooga (TN-GA)	2	1,100	5	611	7	1,711	2.40	0	0
Clarksville-Hopkinsville (TN-KY)	0	0	2	2	2	2	0.00	0	0
Knoxville	3	478	20	2,639	23	3,117	4.36	0	0
Memphis (TN-MS-AR)	7	12,597	9	38,324	16	50,921	71.30	1	1,521
Tennessee Non-MSA	0	0	12	73	12	73	0.10	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: TENNESSEE		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:																			
Nashville	61.78	42	45.65	2.38	21.43	52.38	23.81	5	0	- 1	- 1	0	- 3	4.85	18.93	55.68	20.54		
Limited-Scope Review:																			
Chattanooga (TN-GA)	3.62	6	6.52	33.33	16.67	16.67	33.33	3	2	0	0	- 2	1	6.59	12.22	54.57	26.62		
Clarksville-Hopkinsville (TN-KY)	3.49	6	6.52	0.00	50.00	33.33	16.67	1	1	0	0	0	0	3.03	8.97	65.59	22.40		
Knoxville	4.93	5	5.43	20.00	20.00	40.00	20.00	1	0	0	0	0	- 1	6.59	15.92	45.23	32.14		
Memphis (TN-MS-AR)	12.69	18	19.57	5.56	11.11	27.78	55.56	1	1	0	0	0	0	14.85	22.75	26.56	35.29		
Tennessee Non-MSA	13.49	15	16.30	NA	0.00	60.00	40.00	4	0	NA	0	- 1	- 3	NA	3.41	69.67	26.92		