

# **PUBLIC DISCLOSURE**

**July 12, 2004**

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

**AMSOUTH BANK**  
**245333**  
**Birmingham, Alabama**

**FEDERAL RESERVE BANK OF ATLANTA**  
**1000 PEACHTREE STREET, N.E.**  
**ATLANTA, GEORGIA 30309**

NOTE: This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to the institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

<b>TABLE OF CONTENTS</b>
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	<b>Page</b>
General Information	1
<b>Institution</b>	
Overall Rating	2
Lending, Investment, and Service Tests Table	3
Description of Institution	3
Conclusions with Respect to Performance Tests	4
Lending Test	9
Investment Test	11
Service Test	13
Compliance with Antidiscrimination Laws	14
<b>Multistate Metropolitan Area – Chattanooga, Tennessee</b>	
Multistate Metropolitan Area Rating	15
Scope of Examination	15
Description of Operations	15
Conclusions with Respect to Performance Tests	21
<b>Multistate Metropolitan Area – Johnson City-Kingsport-Bristol, Tennessee</b>	
Multistate Metropolitan Area Rating	29
Scope of Examination	29
Description of Operations	29
Conclusions with Respect to Performance Tests	35
<b>Multistate Metropolitan Area – Memphis, Tennessee</b>	
Multistate Metropolitan Area Rating	42
Scope of Examination	42
Description of Operations	42
Conclusions with Respect to Performance Tests	48
<b>State – ALABAMA</b>	
State Rating	56
Scope of Examination	56
Description of Operations	56
Conclusions with Respect to Performance Tests	62
<b>Metropolitan Areas Reviewed Using Examination Procedures</b>	
Birmingham, Alabama	63
Mobile, Alabama	77

<b>TABLE OF CONTENTS (Continued)</b>
--------------------------------------

	<b>Page</b>
Metropolitan Areas Not Reviewed Using Examination Procedures	
Anniston, Alabama	90
Auburn-Opelika, Alabama	90
Decatur, Alabama	90
Dothan, Alabama	90
Florence, Alabama	90
Gadsden, Alabama	90
Huntsville, Alabama	90
Montgomery, Alabama	90
Tuscaloosa, Alabama	90
Nonmetropolitan Areas Not Reviewed Using Examination Procedures	
Dallas County	90
North Alabama	90
State – <b>FLORIDA</b>	
State Rating	91
Scope of Examination	91
Description of Operations	91
Conclusions with Respect to Performance Tests	97
Metropolitan Area Reviewed Using Examination Procedures	
Tampa-St. Petersburg-Clearwater, Florida	98
Metropolitan Areas Not Reviewed Using Examination Procedures	
Fort Myers-Cape Coral, Florida	112
Fort Walton Beach, Florida	112
Gainesville, Florida	112
Jacksonville, Florida	112
Lakeland, Florida	112
Melbourne, Florida	112
Naples, Florida	112
Ocala, Florida	112
Orlando, Florida	112
Panama City, Florida	112
Pensacola, Florida	112
Punta Gorda, Florida	112
Sarasota-Bradenton, Florida	112
Tallahassee, Florida	112
Nonmetropolitan Areas Not Reviewed Using Examination Procedures	
Citrus	112
Walton	112

**TABLE OF CONTENTS (Continued)**

	<b>Page</b>
<b>State – GEORGIA (Northwest Georgia Assessment Area)</b>	
State Rating	113
Scope of Examination	113
Description of Operations	113
Conclusions with Respect to Performance Tests	119
<b>State - LOUISIANA</b>	
State Rating	126
Scope of Examination	126
Description of Operations	126
Conclusions with Respect to Performance Tests	132
<b>Metropolitan Area Reviewed Using Examination Procedures</b>	
Shreveport-Bossier City, Louisiana	133
<b>Metropolitan Areas Not Reviewed Using Examination Procedures</b>	
Baton Rouge, Louisiana	146
Monroe, Louisiana	146
New Orleans, Louisiana	146
<b>Nonmetropolitan Areas Not Reviewed Using Examination Procedures</b>	
Northeast Louisiana	146
Tangipahoa	146
<b>State - MISSISSIPPI</b>	
State Rating	147
Scope of Examination	147
Description of Operations	147
Conclusions with Respect to Performance Tests	153
<b>Metropolitan Area Reviewed Using Examination Procedures</b>	
Jackson, Mississippi	154
<b>Metropolitan Areas Not Reviewed Using Examination Procedures</b>	
Biloxi, Mississippi	168
Hattiesburg, Mississippi	168
<b>Nonmetropolitan Areas Not Reviewed Using Examination Procedures</b>	
Adams	168
Coahoma	168
East Mississippi	168
Jones	168
Lauderdale	168
Lawrence	168
LeFlore	168
Northeast Mississippi	168
Pike	168

<b>TABLE OF CONTENTS (Continued)</b>
--------------------------------------

	<b>Page</b>
Warren	168
Washington	168
State – <b>TENNESSEE</b>	
State Rating	169
Scope of Examination	169
Description of Operations	169
Conclusions with Respect to Performance Tests	175
Metropolitan Area Reviewed Using Examination Procedures	
Knoxville, Tennessee	176
Metropolitan Areas Not Reviewed Using Examination Procedures	
Clarksville, Tennessee	189
Jackson, Tennessee	189
Nashville, Tennessee	189
Nonmetropolitan Areas Not Reviewed Using Examination Procedures	
Gibson	189
Jefferson	189
Northwest Tennessee	189
South Tennessee	189
Southeast Tennessee	189
Trousdale	189
Appendix A: Scope of Examination	190
Appendix B: Summary of State and Multistate Metropolitan Area Ratings	193
Appendix C: Aggregate Lending Tables	194
Appendix D: Other Demographic and Lending Tables	263

<b>DEFINITIONS AND ABBREVIATIONS</b>
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**Income Definitions**

Throughout this evaluation, the following definitions are used for the various income levels. These levels are defined in the CRA.

- Low-Income* - An individual income, or median family income for geographies, that is less than 50 percent of the area median income.
- Moderate-Income* - An individual income, or median family income for geographies, that is at least 50 percent but less than 80 percent of the area median income.
- Middle-Income* - An individual income, or median family income for geographies, that is at least 80 percent but less than 120 percent of the area median income.
- Upper Income* - An individual income, or median family income for geographies that is 120 percent or more of the area median income.

**Abbreviations**

- AHP - Affordable Home Program
- ATM - Automated Teller Machine
- CDC - Community Development Corporation
- CDFI - Community Development Financial Institution
- CRA - Community Reinvestment Act (Regulation BB)
- FFIEC - Federal Financial Institutions Examination Council
- FHLB - Federal Home Loan Bank
- HMDA - Home Mortgage Disclosure Act (Regulation C)
- LMI - Low- and Moderate-Income
- LTD - Loan-to-Deposit Ratio
- MSA - Metropolitan Statistical Area

<b>DEFINITIONS AND ABBREVIATIONS (Continued)</b>
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**Performance Definitions Regarding Lending**

- |                   |  |
|-------------------|--|
| Excellent -       | This rating is assigned to an institution with lending performance that substantially exceeds the characteristics of demographic data and aggregate performance.   |
| Good -            | This rating is assigned to an institution with lending performance that exceeds the characteristics of demographic data and aggregate performance.   |
| Adequate -        | This rating is assigned to an institution with lending performance that is comparable to the characteristics of demographic data and aggregate performance.  |
| Poor -            | This rating is assigned to an institution with lending performance that is significantly below the characteristics of demographic data and aggregate performance.  |
| Consistent -      | This term is used to describe the performance of an institution in an assessment area reviewed not using full scope procedures when the performance is comparable to the performance in the state overall.     |
| *Not Consistent - | This term is used to describe the performance of an institution in an assessment area reviewed not using full scope procedures when the performance is not comparable to the performance in the state overall. |

\*A “not consistent” rating only illustrates the performance of an assessment area in comparison to the performance in the state as a whole. It does not necessarily indicate that the performance is less than satisfactory.

<b>GENERAL INFORMATION</b>
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The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision, to assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the Community Reinvestment Act (CRA) performance of **AmSouth Bank** prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of **July 12, 2004**. The agency evaluates performance in assessment area(s), as they are delineated by the institution, rather than individual branches. This assessment area evaluation may include visits to some, but not necessarily all, of the institution's branches. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.



<b>INSTITUTION</b>
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**INSTITUTION'S CRA RATING:** This institution is rated **OUTSTANDING**.

- **Lending Test** – Lending levels reflect **GOOD** responsiveness to assessment area credit needs. Additionally, a **SUBSTANTIAL MAJORITY** of loans are made in the bank's assessment area. The bank has exhibited a **GOOD** record of HMDA lending to borrowers of different income levels, as well as to small businesses with gross annual revenues of \$1 million or less. A review of the bank's HMDA lending and small business lending activity showed an **ADEQUATE** level of lending in LMI census tracts. AmSouth Bank exhibits a **GOOD** record of serving the credit needs of low-income individuals and areas and very small businesses. Since the previous examination, the bank has been a **LEADER IN MAKING** community development loans, which totaled \$1.7 billion during the review period. In addition, community contacts stated that the bank is meeting assessment area credit needs.
- **Investment Test** – The bank has made an **EXCELLENT** level of qualified community development investments and grants, and is **OFTEN** in a leadership position. A review of the qualified investments shows a total of \$234.2 million. In addition, the bank had grants and contributions totaling \$7.5 million during the review period. The bank has exhibited **EXCELLENT** responsiveness to credit and community development needs and has made **SIGNIFICANT USE** of community development initiatives both inside and outside its designated assessment areas.
- **Service Test** – 34 of the bank's 654 branches (5 percent) are located in low-income areas. 108 branches (16 percent) are located in moderate-income areas. This allocation of facilities is generally consistent with the percentages of families and businesses located in LMI census tracts within the bank's assessment area. AmSouth Bank's changes in branch locations have **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems, particularly to LMI geographies or LMI individuals. The bank's systems for delivering retail-banking services are **READILY ACCESSIBLE** to **ALL** segments of the assessment area. Services **DO NOT VARY IN A WAY THAT INCONVENIENCES CERTAIN PORTIONS** of the assessment area. In addition, the bank **IS A LEADER IN PROVIDING** community development services throughout the bank's assessment areas.

**INSTITUTION (Continued)**

<b>PERFORMANCE LEVELS</b>	<b><u>AmSouth Bank</u></b> <b>PERFORMANCE LEVELS</b>		
	<b>Lending Test*</b>	<b>Investment Test</b>	<b>Service Test</b>
Outstanding		<b>X</b>	<b>X</b>
High Satisfactory	<b>X</b>		
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

\*Note: The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

**DESCRIPTION OF INSTITUTION**

AmSouth Bank is a multistate commercial bank currently operating 654 branch offices and 1,217 ATMs throughout six states. These states are: Alabama, Florida, Georgia, Louisiana, Mississippi, and Tennessee. AmSouth Bank has designated 64 assessment areas in the six states. The bank is wholly owned by AmSouth Bancorp, a one-bank holding company located in Birmingham, Alabama. AmSouth Bank received an “Outstanding” CRA rating as a result of a performance evaluation completed by the Federal Reserve Bank of Atlanta dated June 24, 2002.

According to the June 30, 2004 Consolidated Reports of Condition and Income, AmSouth Bank had total assets of \$48.2 billion, of which 65.5 percent were loans and 25.3 percent were securities. During the period ranging from December 31, 2002 through December 31, 2003, total assets of the bank increased 12.5 percent, or \$5.1 billion.

The table on the following page shows the composition of the loan portfolio according to the December 31, 2002; December 31, 2003; and March 31, 2004 Consolidated Reports of Condition and Income.

**INSTITUTION (Continued)**

<b>COMPOSITION OF LOAN PORTFOLIO</b>						
<b>Loan Type</b>	<b>3/31/2004</b>		<b>12/31/2003</b>		<b>12/31/2002</b>	
	<b>\$ (000s)</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
Construction and Development	\$2,611,295	9.5%	\$2,491,786	9.3%	\$2,269,093	9.1%
Secured by One- to Four- Family Dwellings	\$10,942,472	39.9%	\$10,669,462	39.8%	\$9,093,611	36.5%
Other Real Estate: Farmland	\$68,200	0.2%	\$65,376	0.2%	\$51,829	0.2%
Multifamily	\$302,685	1.1%	\$299,068	1.1%	\$245,767	1.0%
Nonfarm Nonresidential	\$4,554,713	16.6%	\$4,420,413	16.5%	\$4,000,146	16.1%
Commercial and Industrial	\$4,317,992	15.7%	\$4,184,450	15.6%	\$4,144,515	16.6%
Loans to Individuals	\$4,627,185	16.9%	\$4,689,860	17.5%	\$5,105,294	20.5%
Agricultural Loans	\$4,172	0.0%	\$4,978	0.0%	\$7,356	0.0%
<b>Total</b>	<b>\$27,428,714</b>	<b>100.0%</b>	<b>\$26,825,393</b>	<b>100.0%</b>	<b>\$24,917,611</b>	<b>100.0%</b>

\* This table does not include the entire loan portfolio. Specifically, it excludes loans to depository institutions, bankers acceptances, lease financing receivables, obligations of state and political subdivisions, and other loans that do not meet any other category. Contra assets are also not included in this table.

As indicated by the table above, the bank's loan portfolio as of March 31, 2004 consisted primarily of loans secured by one-four family dwellings, followed by loans to individuals and nonfarm nonresidential loans. AmSouth Bank generally complies with the CRA. No known legal impediments exist that would restrain the bank from meeting the credit needs of its assessment areas. HMDA and small business loans were reviewed for the CRA evaluation because these loans make up a substantial percentage of the outstanding loan portfolio and are high volume products in terms of numbers of loans originated during the review period.

AmSouth Bank's average net loan-to-deposit ratio for the eight quarters ending December 31, 2003 was 99.6 percent. The bank's average ratio is comparable to the ratios of financial institutions of similar size with branch offices in the bank's assessment area. The range of ratios for the banks of similar size operating in the assessment area was 103.2 percent to 111.2 percent.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

The following Whole Bank Assessment Area tables show selected demographic information and AmSouth Bank's lending performance for the overall institution. However, the overall rating of the bank is based solely on the state ratings, which were derived from the review of assessment areas using full-scope examination procedures.

**INSTITUTION (Continued)**

**Assessment Area Demographics**

Assessment Area: whole bank (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	350	8.5	219,917	4.5	105,409	47.9	1,005,074	20.3
Moderate-income	806	19.7	816,214	16.5	164,661	20.2	870,088	17.6
Middle-income	1,902	46.4	2,599,825	52.6	243,888	9.4	1,076,698	21.8
Upper-income	941	23.0	1,305,136	26.4	56,788	4.4	1,989,232	40.3
Tract not reported	97	2.4	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>4,096</b>	<b>100.0</b>	<b>4,941,092</b>	<b>100.0</b>	<b>570,746</b>	<b>11.6</b>	<b>4,941,092</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	411,677	120,297	2.6	29.2	226,918	55.1	64,462	15.7
Moderate-income	1,434,762	706,018	15.2	49.2	525,987	36.7	202,757	14.1
Middle-income	4,100,560	2,517,287	54.2	61.4	1,089,625	26.6	493,648	12.0
Upper-income	1,971,231	1,303,553	28.1	66.1	460,927	23.4	206,751	10.5
Tract not reported	820	12	0.0	1.5	702	85.6	106	12.9
<b>Total Assessment Area</b>	<b>7,919,050</b>	<b>4,647,167</b>	<b>100.0</b>	<b>58.7</b>	<b>2,304,159</b>	<b>29.1</b>	<b>967,724</b>	<b>12.2</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	26,058	4.9	20,673	4.6	4,616	7.1	769	6.0
Moderate-income	89,690	16.9	74,906	16.5	12,528	19.3	2,256	17.6
Middle-income	261,496	49.3	226,489	50.0	28,796	44.4	6,211	48.4
Upper-income	152,477	28.7	130,224	28.7	18,689	28.8	3,564	27.8
Unknown-income	1,062	0.2	772	0.2	247	0.4	43	0.3
<b>Total Assessment Area</b>	<b>530,783</b>	<b>100.0</b>	<b>453,064</b>	<b>100.0</b>	<b>64,876</b>	<b>100.0</b>	<b>12,843</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.4</b>		<b>12.2</b>		<b>2.4</b>

**INSTITUTION (Continued)**

**Loan Distribution Table**

**Assessment Area: Amsouth whole bank 2002**

Income Categories	By Tract Income				HMDA			By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%			
<b>Home Purchase</b>											
Low	52	0.7%	4,848	0.4%	648	8.3%	42,020	3.1%			
Moderate	587	7.5%	60,676	4.4%	1,500	19.2%	125,380	9.2%			
Middle	3,884	49.8%	531,687	38.8%	1,497	19.2%	157,665	11.5%			
Upper	3,272	42.0%	772,365	56.4%	3,748	48.1%	980,081	71.6%			
Unknown	1	0.0%	98	0.0%	403	5.2%	64,528	4.7%			
<b>Total</b>	<b>7,796</b>	<b>100.0%</b>	<b>1,369,674</b>	<b>100.0%</b>	<b>7,796</b>	<b>100.0%</b>	<b>1,369,674</b>	<b>100.0%</b>			
<b>Refinance</b>											
Low	111	0.7%	6,410	0.4%	1,075	7.2%	56,332	3.1%			
Moderate	1,149	7.7%	84,538	4.7%	2,402	16.1%	173,135	9.6%			
Middle	7,605	51.0%	755,752	41.9%	3,373	22.6%	292,121	16.2%			
Upper	6,037	40.5%	957,437	53.1%	7,510	50.4%	1,209,428	67.0%			
Unknown	1	0.0%	109	0.0%	543	3.6%	73,230	4.1%			
<b>Total</b>	<b>14,903</b>	<b>100.0%</b>	<b>1,804,246</b>	<b>100.0%</b>	<b>14,903</b>	<b>100.0%</b>	<b>1,804,246</b>	<b>100.0%</b>			
<b>Home Improvement</b>											
Low	40	2.3%	554	1.6%	286	16.5%	3,172	9.2%			
Moderate	220	12.7%	3,633	10.6%	410	23.7%	5,034	14.7%			
Middle	1,012	58.5%	18,777	54.7%	417	24.1%	7,303	21.3%			
Upper	459	26.5%	11,389	33.2%	603	34.8%	18,439	53.7%			
Unknown	0	0.0%	0	0.0%	15	0.9%	405	1.2%			
<b>Total</b>	<b>1,731</b>	<b>100.0%</b>	<b>34,353</b>	<b>100.0%</b>	<b>1,731</b>	<b>100.0%</b>	<b>34,353</b>	<b>100.0%</b>			
<b>Multi-Family</b>											
Low	4	12.1%	6,117	18.4%	0	0.0%	0	0.0%			
Moderate	5	15.2%	5,972	18.0%	0	0.0%	0	0.0%			
Middle	14	42.4%	18,119	54.6%	0	0.0%	0	0.0%			
Upper	10	30.3%	2,983	9.0%	0	0.0%	0	0.0%			
Unknown	0	0.0%	0	0.0%	33	100.0%	33,191	100.0%			
<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>33,191</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>33,191</b>	<b>100.0%</b>			
<b>HMDA Totals</b>											
Low	207	0.8%	17,929	0.6%	2,009	8.2%	101,524	3.1%			
Moderate	1,961	8.0%	154,819	4.8%	4,312	17.6%	303,549	9.4%			
Middle	12,515	51.2%	1,324,335	40.9%	5,287	21.6%	457,089	14.1%			
Upper	9,778	40.0%	1,744,174	53.8%	11,861	48.5%	2,207,948	68.1%			
Unknown	2	0.0%	207	0.0%	994	4.1%	171,354	5.3%			
<b>Total</b>	<b>24,463</b>	<b>100.0%</b>	<b>3,241,464</b>	<b>100.0%</b>	<b>24,463</b>	<b>100.0%</b>	<b>3,241,464</b>	<b>100.0%</b>			
<b>SMALL BUSINESS/FARM</b>											
Income Categories	SMALL BUSINESS				SMALL FARM						
	#	%	\$(000s)	%	#	%	\$(000s)	%			
<b>By Tract Income</b>											
Low	1,908	4.5%	182,024	5.2%	4	4.7%	533	4.2%			
Moderate	5,870	13.9%	485,402	13.9%	8	9.3%	1,609	12.7%			
Middle	19,482	46.1%	1,478,209	42.4%	45	52.3%	5,365	42.2%			
Upper	14,803	35.0%	1,313,764	37.7%	29	33.7%	5,210	41.0%			
Unknown	184	0.4%	23,539	0.7%	0	0.0%	0	0.0%			
<b>Total</b>	<b>42,247</b>	<b>100.0%</b>	<b>3,482,938</b>	<b>100.0%</b>	<b>86</b>	<b>100.0%</b>	<b>12,717</b>	<b>100.0%</b>			
<b>By Loan Size</b>											
\$100,000 or less	35,352	83.7%	1,210,935	34.8%	44	51.2%	2,079	16.3%			
\$100,001 - \$250,000	3,663	8.7%	643,532	18.5%	25	29.1%	4,463	35.1%			
\$250,001 - \$1 Million*	3,232	7.7%	1,628,471	46.8%	17	19.8%	6,175	48.6%			
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
<b>Total</b>	<b>42,247</b>	<b>100.0%</b>	<b>3,482,938</b>	<b>100.0%</b>	<b>86</b>	<b>100.0%</b>	<b>12,717</b>	<b>100.0%</b>			
<b>By Revenue</b>											
\$1 Million or Less	39,096	92.5%	2,695,779	77.4%	76	88.4%	10,236	80.5%			
Over \$1 Million	3,151	7.5%	787,159	22.6%	10	11.6%	2,481	19.5%			
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
<b>Total</b>	<b>42,247</b>	<b>100.0%</b>	<b>3,482,938</b>	<b>100.0%</b>	<b>86</b>	<b>100.0%</b>	<b>12,717</b>	<b>100.0%</b>			

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**INSTITUTION (Continued)**

**Assessment Area Demographics**  
 Assessment Area) : whole bank (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	339	7.3	212,027	3.7	86,773	40.9	1,136,712	20.0
Moderate-income	1,015	21.8	985,397	17.4	182,331	18.5	1,008,717	17.8
Middle-income	2,177	46.7	2,926,026	51.6	245,253	8.4	1,222,360	21.6
Upper-income	1,120	24.0	1,546,361	27.3	58,026	3.8	2,302,022	40.6
Tract not reported	11	0.2	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>4,662</b>	<b>100.0</b>	<b>5,669,811</b>	<b>100.0</b>	<b>572,383</b>	<b>10.1</b>	<b>5,669,811</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	416,725	120,407	2.1	28.9	237,099	56.9	59,219	14.2
Moderate-income	1,781,914	883,212	15.3	49.6	682,597	38.3	216,105	12.1
Middle-income	4,758,192	3,080,453	53.5	64.7	1,171,540	24.6	506,199	10.6
Upper-income	2,387,703	1,678,783	29.1	70.3	471,783	19.8	237,137	9.9
Tract not reported	33	11	0.0	33.3	9	27.3	13	39.4
<b>Total Assessment Area</b>	<b>9,344,567</b>	<b>5,762,866</b>	<b>100.0</b>	<b>61.7</b>	<b>2,563,028</b>	<b>27.4</b>	<b>1,018,673</b>	<b>10.9</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>			<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
		#	%	#	%	#	%	#
Low-income	28,187	5.0	22,211	4.6	5,111	7.6	865	5.2
Moderate-income	113,992	20.2	95,127	19.8	15,625	23.1	3,240	19.6
Middle-income	268,651	47.5	231,899	48.1	28,852	42.7	7,900	47.9
Upper-income	154,338	27.3	132,074	27.4	17,799	26.4	4,465	27.1
Unknown-income	463	0.1	307	0.1	137	0.2	19	0.1
<b>Total Assessment Area</b>	<b>565,631</b>	<b>100.0</b>	<b>481,618</b>	<b>100.0</b>	<b>67,524</b>	<b>100.0</b>	<b>16,489</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.1</b>		<b>11.9</b>		<b>2.9</b>

**INSTITUTION (Continued)**

**Loan Distribution Table**

**Assessment Area: Amsouth whole bank 2003**

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	70	0.8%	6,413	0.3%	594	6.4%	39,533	2.1%	
Moderate	760	8.2%	84,021	4.4%	1,547	16.6%	133,948	7.1%	
Middle	4,302	46.2%	639,374	33.8%	1,746	18.8%	193,322	10.2%	
Upper	4,177	44.9%	1,163,484	61.4%	4,885	52.5%	1,430,642	75.6%	
Unknown	2	0.0%	314	0.0%	539	5.8%	96,161	5.1%	
<b>Total</b>	<b>9,311</b>	<b>100.0%</b>	<b>1,893,606</b>	<b>100.0%</b>	<b>9,311</b>	<b>100.0%</b>	<b>1,893,606</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	154	0.7%	8,313	0.3%	1,191	5.5%	65,181	2.5%	
Moderate	1,764	8.2%	129,076	4.9%	3,265	15.1%	234,694	8.9%	
Middle	10,963	50.7%	1,046,550	39.9%	4,821	22.3%	411,087	15.7%	
Upper	8,738	40.4%	1,438,887	54.9%	11,524	53.3%	1,800,886	68.7%	
Unknown	0	0.0%	0	0.0%	818	3.8%	110,978	4.2%	
<b>Total</b>	<b>21,619</b>	<b>100.0%</b>	<b>2,622,826</b>	<b>100.0%</b>	<b>21,619</b>	<b>100.0%</b>	<b>2,622,826</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	43	2.5%	583	1.7%	223	12.9%	2,279	6.8%	
Moderate	280	16.3%	4,797	14.4%	390	22.6%	4,791	14.4%	
Middle	981	56.9%	18,134	54.4%	422	24.5%	6,952	20.9%	
Upper	419	24.3%	9,811	29.4%	675	39.2%	18,802	56.4%	
Unknown	0	0.0%	0	0.0%	13	0.8%	501	1.5%	
<b>Total</b>	<b>1,723</b>	<b>100.0%</b>	<b>33,325</b>	<b>100.0%</b>	<b>1,723</b>	<b>100.0%</b>	<b>33,325</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	1	6.3%	4,800	10.5%	0	0.0%	0	0.0%	
Moderate	3	18.8%	2,866	6.3%	0	0.0%	0	0.0%	
Middle	4	25.0%	15,800	34.6%	0	0.0%	0	0.0%	
Upper	8	50.0%	22,182	48.6%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	16	100.0%	45,648	100.0%	
<b>Total</b>	<b>16</b>	<b>100.0%</b>	<b>45,648</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>45,648</b>	<b>100.0%</b>	
<b>HMDA Totals</b>									
Low	268	0.8%	20,109	0.4%	2,008	6.1%	106,993	2.3%	
Moderate	2,807	8.6%	220,760	4.8%	5,202	15.9%	373,433	8.1%	
Middle	16,250	49.7%	1,719,858	37.4%	6,989	21.4%	611,361	13.3%	
Upper	13,342	40.8%	2,634,364	57.3%	17,084	52.3%	3,250,330	70.7%	
Unknown	2	0.0%	314	0.0%	1,386	4.2%	253,288	5.5%	
<b>Total</b>	<b>32,669</b>	<b>100.0%</b>	<b>4,595,405</b>	<b>100.0%</b>	<b>32,669</b>	<b>100.0%</b>	<b>4,595,405</b>	<b>100.0%</b>	
Income Categories	SMALL BUSINESS			SMALL BUSINESS/FARM		SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	2,019	4.8%	224,407	5.7%	1	1.7%	175	1.6%	
Moderate	6,785	16.2%	603,087	15.4%	10	17.2%	1,978	17.9%	
Middle	18,784	44.8%	1,561,409	39.9%	27	46.6%	4,621	41.9%	
Upper	14,302	34.1%	1,520,086	38.9%	20	34.5%	4,266	38.6%	
Unknown	17	0.0%	3,668	0.1%	0	0.0%	0	0.0%	
<b>Total</b>	<b>41,907</b>	<b>100.0%</b>	<b>3,912,657</b>	<b>100.0%</b>	<b>58</b>	<b>100.0%</b>	<b>11,040</b>	<b>100.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	33,844	80.8%	1,235,877	31.6%	18	31.0%	1,077	9.8%	
\$100,001 - \$250,000	4,217	10.1%	736,232	18.8%	24	41.4%	4,175	37.8%	
\$250,001 - \$1 Million*	3,846	9.2%	1,940,548	49.6%	16	27.6%	5,788	52.4%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>41,907</b>	<b>100.0%</b>	<b>3,912,657</b>	<b>100.0%</b>	<b>58</b>	<b>100.0%</b>	<b>11,040</b>	<b>100.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	38,351	91.5%	3,022,243	77.2%	48	82.8%	8,541	77.4%	
Over \$1 Million	3,556	8.5%	890,414	22.8%	10	17.2%	2,499	22.6%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>41,907</b>	<b>100.0%</b>	<b>3,912,657</b>	<b>100.0%</b>	<b>58</b>	<b>100.0%</b>	<b>11,040</b>	<b>100.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**INSTITUTION (Continued)**

**LENDING TEST**

**Overview**

In the Whole Bank Assessment Area, AmSouth Bank's number of small business loans exceeded the number of HMDA loans originated during the review period, while the dollar volume of HMDA and small business lending was similar. The review period covered from January 1, 2002 through December 31, 2003. AmSouth Bank generally offers small farm loans; however, the volume of small farm loans was minimal and not considered in the analysis of the bank's lending performance.

**Lending Activity**

Lending levels reflect **EXCELLENT** responsiveness to assessment area credit needs. AmSouth Bank originated or purchased 57,132 HMDA loans, totaling \$7.8 billion within the entire assessment area. Of the 57,132 HMDA loans, 17,107 (30 percent) were home purchase loans; 36,522 (64 percent) were home refinance loans; and 3,454 (6 percent) were home improvement loans. There were also 49 multifamily housing loans made throughout the bank during the review period. Small business lending within the entire assessment area resulted in 84,154 small business loans, totaling \$7.4 billion.

**Assessment Area Concentration**

A **SUBSTANTIAL MAJORITY** of the bank's lending occurs inside its assessment area. The following table shows the distribution of loans that were originated inside and outside the bank's assessment areas, by number of loans and dollar amount, according to loan type.

**Lending Inside and Outside the Assessment Area**

Loan Type	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	3,454	92.5	\$67,678	93.4	282	7.5	\$4,802	6.6
Home Purchase -	17,107	94.0	\$3,263,280	95.0	1,096	6.0	\$170,567	5.0
Multi-Family Housing	49	87.5	\$78,839	89.5	7	12.5	\$9,274	10.5
Refinancing	36,522	93.0	\$4,427,072	93.9	2,769	7.0	\$290,105	6.1
<b>Total HMDA related</b>	<b>57,132</b>	<b>93.2</b>	<b>\$7,836,869</b>	<b>94.3</b>	<b>4,154</b>	<b>6.8</b>	<b>\$474,748</b>	<b>5.7</b>
Small Business	84,154	95.5	\$7,395,595	93.1	3,984	4.5	\$548,314	6.9
<b>Total Small Bus. related</b>	<b>84,154</b>	<b>95.5</b>	<b>\$7,395,595</b>	<b>93.1</b>	<b>3,984</b>	<b>4.5</b>	<b>\$548,314</b>	<b>6.9</b>
Small Farm	144	70.9	\$23,757	83.0	59	29.1	\$4,876	17.0
<b>Total Small Farm related</b>	<b>144</b>	<b>70.9</b>	<b>\$23,757</b>	<b>83.0</b>	<b>59</b>	<b>29.1</b>	<b>\$4,876</b>	<b>17.0</b>
<b>TOTAL LOANS</b>	<b>141,430</b>	<b>94.5</b>	<b>\$15,256,221</b>	<b>93.7</b>	<b>8,197</b>	<b>5.5</b>	<b>\$1,027,938</b>	<b>6.3</b>

Note: Affiliate loans not included



**INSTITUTION (Continued)**

As indicated by the table, 94.5 percent of the bank's loans were to customers and businesses inside the bank's assessment areas. Also, 93.7 percent of the loan dollars associated with the loans were inside the bank's assessment areas. This level of lending inside the assessment areas indicates that the bank is serving the credit needs of its assessment areas.

The analysis of HMDA and small business lending within each assessment area is discussed in greater detail later in the report. Overall, the bank's lending performance is rated **HIGH SATISFACTORY**. A high volume of lending is within the bank's assessment areas. Moreover, while recognizing several mitigating factors that may have diminished the effective demand for credit in some LMI geographies, the overall distribution of lending within geographies of different income levels is considered **ADEQUATE**. The distribution of loans to borrowers of different income levels and businesses of different sizes is also considered **GOOD**. The bank **MAKES A RELATIVELY HIGH LEVEL** of community development loans in its assessment areas. The bank has originated community development loans totaling \$1.7 billion during the review period.

AmSouth Bank **MAKES USE** of flexible lending practices in serving the credit needs of the Whole Bank Assessment Area and many affordable housing loan programs are offered. During the review period, the bank made approximately 2,316 loans totaling \$188.9 million using flexible lending products. Some of the bank's innovative or flexible affordable housing programs are listed below with the corresponding assessment area where the program is available.

<b>Program</b>	<b>Assessment Area Available</b>
AmSouth Bank Affordable Housing 97 Program	Bank-wide
AmSouth Bank Affordable Housing 100 Program	Bank-wide
Neighborhood Housing Services of America, Inc.	Chattanooga, Cleveland, and Nashville, Tennessee; St. Petersburg, Florida; and Birmingham, Alabama
Alabama Housing Finance Authority	Alabama
Louisiana Housing Finance Agency	Louisiana
Bay County SHIP	Bay County, Florida
Mississippi Home Corporation Bond Funds	Mississippi
Birmingham BEST Program	Birmingham, Alabama

**INSTITUTION (Continued)**

Based on an evaluation of the bank's lending initiatives, AmSouth exhibits a **GOOD** level of responsiveness to credit and community development needs of the Whole Bank Assessment Area.

**INVESTMENT TEST**

The overall rating of the institution under the investment test is **OUTSTANDING**. The bank has made an **EXCELLENT** level of qualified community development investments and grants, and is **OFTEN** in a leadership position, particularly regarding investments and grants not routinely provided by private investors. The bank has exhibited **EXCELLENT** responsiveness to credit and community development needs and has made **SIGNIFICANT USE** of investments to support community development initiatives. The table on the following page depicts the bank's qualified investments, excluding donations and charitable contributions, which are shown in the table below.

As previously mentioned, approximately \$7.5 million in charitable contributions were provided to various organizations with community development purposes. A breakdown of contributions for each state is shown in the following table.

<b>ASSESSMENT AREAS</b>	<b>TYPE</b>	<b>AMOUNT</b>	<b>PERCENTAGE OF AMOUNT OF CHARITABLE CONTRIBUTIONS</b>
<i><b>BANK WIDE</b></i>	Contributions	\$ 46,500	0.6
<i><b>ALABAMA</b></i>	Contributions	\$ 2,991,483	40.1
<i><b>FLORIDA</b></i>	Contributions	\$ 1,096,213	14.7
<i><b>GEORGIA</b></i>	Contributions	\$ 27,104	0.4
<i><b>LOUISIANA</b></i>	Contributions	\$ 370,958	5.0
<i><b>MISSISSIPPI</b></i>	Contributions	\$ 541,925	7.3
<i><b>TENNESSEE</b></i>	Contributions	\$ 1,525,559	20.5
<i>Chattanooga Multistate MSA</i>	Contributions	\$ 619,632	8.3
<i>Johnson City Multistate MSA</i>	Contributions	\$ 109,300	1.5
<i>Memphis Multistate MSA</i>	Contributions	\$ 120,900	1.6
<b>TOTAL</b>		<b>\$ 7,449,574</b>	<b>100.0</b>

**INSTITUTION (Continued)**

The table below illustrates that bank's qualified community development investments, which totaled approximately \$234.2 million, made during the review period. The largest percentage of combined investments and contributions is in the Alabama Assessment Area.

<b>ASSESSMENT AREAS</b>	<b>TYPE</b>	<b>AMOUNT</b>	<b>PERCENTAGE OF AMOUNT OF QUALIFIED INVESTMENTS</b>
<b><i>BANK WIDE</i></b>	Harbinger Mezzanine Capital, Massey Burch Venture Fund, Southwest III Venture Capital	<b>\$ 4,094,871</b>	<b>1.7</b>
<b><i>ALABAMA</i></b>	Region 2020/The Housing Enterprise of Central Alabama, LLC, Low-Income Housing Tax Credits, Direct Tax Credit Investments, Access Capital Strategies	<b>\$ 60,516,632</b>	<b>25.8</b>
<b><i>FLORIDA</i></b>	Low-Income Housing Tax Credits, Direct Tax Credit Investments, Access Capital Strategies	<b>\$ 66,729,808</b>	<b>28.5</b>
<b><i>GEORGIA</i></b>	Direct Tax Credit Investments, Access Capital Strategies	<b>\$ 3,994,310</b>	<b>1.7</b>
<b><i>LOUISIANA</i></b>	Low-Income Housing Tax Credits, Direct Tax Credit Investments	<b>\$ 19,077,776</b>	<b>8.1</b>
<b><i>MISSISSIPPI</i></b>	Low-Income Housing Tax Credits, Direct Tax Credit Investments	<b>\$ 15,748,581</b>	<b>6.7</b>
<b><i>TENNESSEE</i></b>	Low-Income Housing Tax Credits, Direct Tax Credit Investments	<b>\$ 46,594,784</b>	<b>20.0</b>
<b><i>Chattanooga Multistate MSA</i></b>	Low-Income Housing Tax Credits, Direct Tax Credit Investments, Meriwether Capital Corporation Stock, CDCU, CDFI	<b>\$ 10,716,985</b>	<b>4.6</b>
<b><i>Johnson City Multistate MSA</i></b>	Low-Income Housing Tax Credits, Direct Tax Credit Investments, Meriwether Capital Corporation Stock	<b>\$ 4,169,282</b>	<b>1.8</b>
<b><i>Memphis Multistate MSA</i></b>	Low-Income Housing Tax Credits, Direct Tax Credit Investments, Meriwether Capital Corporation Stock	<b>\$ 2,528,882</b>	<b>1.1</b>
<b>TOTAL</b>		<b>\$ 234,171,911</b>	<b>100.0</b>

**INSTITUTION (Continued)**

**SERVICE TEST**

The overall rating of the institution under the service test is **OUTSTANDING**. Delivery systems, including ATMs and branch locations, are considered **READILY ACCESSIBLE** to **ALL** portions of the assessment area. Also, the bank's record of opening or closing branches has **NOT ADVERSELY AFFECTED** the accessibility of delivery systems, particularly to LMI geographies and to LMI individuals. In addition, banking services **DO NOT VARY IN A WAY THAT INCONVENIENCES CERTAIN PORTIONS** of the assessment area. A branch closing policy has been adopted as required by the Federal Deposit Insurance Corporation Improvement Act of 1991. The distribution of AmSouth Bank's branch offices and ATMs is summarized in the table below.

<b>AMSOUTHBANK – 2002 DISTRIBUTION OF BRANCHES AND ATMS IN THE WHOLE BANK ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	41	6%	82	7%	5%	5%
Moderate-Income	93	14%	176	14%	17%	17%
Middle-Income	288	44%	582	48%	51%	48%
Upper-Income	231	36%	374	31%	27%	30%
<i>Total</i>	<i>653</i>	<i>100%</i>	<i>1,214</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

*\*There are 654 branches and 1,217 ATMs in the Whole Bank Assessment Area; 1 branch and 3 ATMs are located in tracts defined as "N/A" based on 1990 U.S. Census data. Therefore, a total of 653 branches and 1,214 ATMs are reflected in the table above.*

<b>AMSOUTH BANK – 2003 DISTRIBUTION OF BRANCHES AND ATMS IN THE WHOLE BANK ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	34	5%	69	5%	4%	5%
Moderate-Income	108	16%	250	21%	19%	21%
Middle-Income	298	46%	558	46%	49%	45%
Upper-Income	213	33%	337	28%	28%	29%
<i>Total</i>	<i>653</i>	<i>100%</i>	<i>1,214</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

*\*There are 654 branches and 1,217 ATMs in the Whole Bank Assessment Area; 1 branch and 3 ATMs are located in tracts defined as "N/A" based on 2000 U.S. Census data. Therefore, a total of 653 branches and 1,214 ATMs are reflected in the table above.*

<b>INSTITUTION (Continued)</b>
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The bank also **IS A LEADER IN PROVIDING** community development services. Board members, officers, and employees have used their financial expertise to provide financial services that benefit residents in the assessment area. The community development services are responsive to affordable housing needs in the assessment area. Also, the bank's participation in community development services that assist small business owners is reasonable. Please refer to the specific assessment areas for examples of these types of services.

**Compliance with Antidiscrimination Laws**

AmSouth Bank solicits applications from all segments of its communities, including LMI areas. The bank's policies and internal control procedures are adequate to ensure that the evaluation of credit applications is based solely on financial and economic considerations. The bank has adopted an antidiscrimination policy. No evidence of prohibited discrimination or other illegal credit practices was noted during the examination. The bank is in compliance with the substantive provisions of antidiscrimination laws and regulations. Lending staff has received fair lending training since the previous examination.

**MULTISTATE METROPOLITAN AREA: Chattanooga, Tennessee**

**CRA RATING FOR CHATTANOOGA, TENNESSEE:<sup>1</sup>                      Outstanding**

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

**The Investment Test is rated: Outstanding**

**The Service Test is rated: Outstanding**

**SCOPE OF EXAMINATION**

The Chattanooga Assessment Area, in relation to AmSouth Bank's total assessment area, consisted of 2 percent of the census tracts, 1.9 percent of the low- and moderate-income tracts, 2.1 percent of the population, and 2.2 percent of the low- and moderate-income families. The assessment area contained 5 percent of the HMDA loans and 3.5 percent of the small business loans made by the bank. AmSouth Bank's performance in the Chattanooga Assessment Area was evaluated using full-scope examination procedures.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN CHATTANOOGA, TENNESSEE**

**Overview**

AmSouth Bank operates 27 branch offices in the Chattanooga Assessment Area, representing 4 percent of the bank's branch network. The Chattanooga Assessment Area includes Catoosa and Walker counties in Georgia, and Hamilton and Marion counties in Tennessee. As of June 30, 2003, the bank had \$1.1 billion in deposits in the Chattanooga Assessment Area, representing a market share of 19.2 percent.

**Competition**

The Chattanooga Assessment Area is a highly competitive banking market due to the significant presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 25 other financial institutions operating 131 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the MSA. Many of these banks are statewide, multi-regional, or national banks. AmSouth Bank's largest competitors in the Chattanooga Assessment Area are SunTrust Bank and First Tennessee Bank. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

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<sup>1</sup> This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate metropolitan area.

<b>MULTISTATE METROPOLITAN AREA: Chattanooga, Tennessee (Continued)</b>
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The tables on pages 17 - 20 and in the Appendix to this report provide information that was used in analyzing the bank's CRA performance. For the January 1 through December 31, 2002 review period, demographic data from the 1990 Census were used; demographic data from the 2000 Census were used in the analysis for the period from January 1 through December 31, 2003. Certain components of the data in the tables are discussed in this evaluation as they apply to particular parts of the analysis.

**Community Contacts**

As a part of the CRA examination, information was obtained from a community leader regarding local economic conditions and small business credit needs. The contact stated that participation in community development by local financial institutions is good, and credited AmSouth Bank as being a leader in the community.

The Chattanooga Assessment Area tables on the following pages show selected demographic information and AmSouth's lending performance for the overall institution.

**MULTISTATE METROPOLITAN AREA: Chattanooga, Tennessee (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

The following Chattanooga Assessment Area tables show selected demographic information and AmSouth's lending performance for the overall institution.

**Assessment Area Demographics**

Assessment Area : Multi-State Chattanooga (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	8.6	4,474	3.9	2,173	48.6	23,648	20.5
Moderate-income	20	21.5	16,812	14.6	3,178	18.9	20,505	17.8
Middle-income	48	51.6	72,102	62.4	6,010	8.3	25,761	22.3
Upper-income	14	15.1	22,101	19.1	727	3.3	45,575	39.5
Tract not reported	3	3.2	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>93</b>	<b>100.0</b>	<b>115,489</b>	<b>100.0</b>	<b>12,088</b>	<b>10.5</b>	<b>115,489</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	9,310	2,046	1.9	22.0	6,089	65.4	1,175	12.6
Moderate-income	27,829	14,324	13.3	51.5	10,217	36.7	3,288	11.8
Middle-income	105,780	69,285	64.4	65.5	28,460	26.9	8,035	7.6
Upper-income	29,781	21,995	20.4	73.9	6,040	20.3	1,746	5.9
Tract not reported	8	0	0.0	0.0	0	0.0	8	
<b>Total Assessment Area</b>	<b>172,708</b>	<b>107,650</b>	<b>100.0</b>	<b>62.3</b>	<b>50,806</b>	<b>29.4</b>	<b>14,252</b>	<b>8.3</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	
Low	957	8.9	700	7.7	228	17.3	29	10.5
Moderate	1,932	18.0	1,591	17.4	289	21.9	52	18.8
Middle	6,098	56.8	5,249	57.4	692	52.5	157	56.7
Upper	1,756	16.3	1,607	17.6	110	8.3	39	14.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>10,743</b>	<b>100.0</b>	<b>9,147</b>	<b>100.0</b>	<b>1,319</b>	<b>100.0</b>	<b>277</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>85.1</b>		<b>12.3</b>		<b>2.6</b>



**MULTISTATE METROPOLITAN AREA: Chattanooga, Tennessee (Continued)**

**Loan Distribution Table**

**Assessment Area: Multi-State Chattanooga 2002**

Income Categories	By Tract Income				HMDA			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	24	8.2%	1,738	4.7%
Moderate	9	3.1%	740	2.0%	50	17.1%	4,087	11.2%
Middle	195	66.8%	22,517	61.5%	69	23.6%	7,458	20.4%
Upper	88	30.1%	13,368	36.5%	138	47.3%	21,915	59.8%
Unknown	0	0.0%	0	0.0%	11	3.8%	1,427	3.9%
<b>Total</b>	<b>292</b>	<b>100.0%</b>	<b>36,625</b>	<b>100.0%</b>	<b>292</b>	<b>100.0%</b>	<b>36,625</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	3	0.4%	101	0.1%	54	6.7%	2,455	3.0%
Moderate	83	10.3%	5,454	6.6%	143	17.7%	10,286	12.4%
Middle	465	57.6%	45,695	55.1%	204	25.3%	16,883	20.3%
Upper	255	31.6%	31,646	38.1%	382	47.3%	50,603	61.0%
Unknown	1	0.1%	109	0.1%	24	3.0%	2,778	3.3%
<b>Total</b>	<b>807</b>	<b>100.0%</b>	<b>83,005</b>	<b>100.0%</b>	<b>807</b>	<b>100.0%</b>	<b>83,005</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	2	2.5%	9	0.5%	15	18.8%	108	5.9%
Moderate	11	13.8%	453	24.7%	22	27.5%	358	19.6%
Middle	52	65.0%	981	53.6%	15	18.8%	174	9.5%
Upper	15	18.8%	388	21.2%	28	35.0%	1,191	65.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>80</b>	<b>100.0%</b>	<b>1,831</b>	<b>100.0%</b>	<b>80</b>	<b>100.0%</b>	<b>1,831</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	93	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	93	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>93</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>93</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	5	0.4%	110	0.1%	93	7.9%	4,301	3.5%
Moderate	103	8.7%	6,647	5.5%	215	18.2%	14,731	12.1%
Middle	712	60.3%	69,193	56.9%	288	24.4%	24,515	20.2%
Upper	359	30.4%	45,495	37.4%	548	46.4%	73,709	60.6%
Unknown	1	0.1%	109	0.1%	36	3.1%	4,298	3.5%
<b>Total</b>	<b>1,180</b>	<b>100.0%</b>	<b>121,554</b>	<b>100.0%</b>	<b>1,180</b>	<b>100.0%</b>	<b>121,554</b>	<b>100.0%</b>
Income Categories	SMALL BUSINESS				SMALL BUSINESS/FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	92	6.0%	9,988	7.2%	0	0.0%	0	0.0%
Moderate	207	13.5%	19,092	13.8%	1	50.0%	98	76.6%
Middle	879	57.4%	80,221	57.9%	0	0.0%	0	0.0%
Upper	353	23.1%	29,332	21.2%	1	50.0%	30	23.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,531</b>	<b>100.0%</b>	<b>138,633</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>128</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	1,249	81.6%	43,551	31.4%	2	100.0%	128	100.0%
\$100,001 - \$250,000	151	9.9%	26,418	19.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	131	8.6%	68,664	49.5%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,531</b>	<b>100.0%</b>	<b>138,633</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>128</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	1,408	92.0%	103,849	74.9%	2	100.0%	128	100.0%
Over \$1 Million	123	8.0%	34,784	25.1%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,531</b>	<b>100.0%</b>	<b>138,633</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>128</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**MULTISTATE METROPOLITAN AREA: Chattanooga, Tennessee (Continued)**

**Assessment Area Demographics**

Assessment Area : Multi-State Chattanooga (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	6.5	4,284	3.4	1,911	44.6	24,358	19.4
Moderate-income	20	21.5	19,754	15.7	3,357	17.0	22,658	18.1
Middle-income	46	49.5	68,412	54.5	4,970	7.3	28,411	22.6
Upper-income	21	22.6	33,067	26.3	1,130	3.4	50,090	39.9
<b>Total Assessment Area</b>	<b>93</b>	<b>100.0</b>	<b>125,517</b>	<b>100.0</b>	<b>11,368</b>	<b>9.1</b>	<b>125,517</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	8,796	1,863	1.5	21.2	5,775	65.7	1,158	13.2
Moderate-income	33,095	18,933	15.2	57.2	10,397	31.4	3,765	11.4
Middle-income	106,498	69,410	55.6	65.2	29,734	27.9	7,354	6.9
Upper-income	45,814	34,657	27.8	75.6	8,742	19.1	2,415	5.3
<b>Total Assessment Area</b>	<b>194,203</b>	<b>124,863</b>	<b>100.0</b>	<b>64.3</b>	<b>54,648</b>	<b>28.1</b>	<b>14,692</b>	<b>7.6</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	528	4.5	377	3.8	133	9.1	18	5.2
Moderate	2,223	19.1	1,797	18.3	350	23.9	76	21.8
Middle	6,598	56.6	5,571	56.6	835	56.9	192	55.0
Upper	2,307	19.8	2,095	21.3	149	10.2	63	18.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>11,656</b>	<b>100.0</b>	<b>9,840</b>	<b>100.0</b>	<b>1,467</b>	<b>100.0</b>	<b>349</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>84.4</b>		<b>12.6</b>		<b>3.0</b>

**MULTISTATE METROPOLITAN AREA: Chattanooga, Tennessee (Continued)**

**Loan Distribution Table**

**Assessment Area: Multi-State Chattanooga 2003**

Income Categories	By Tract Income				HMDA		By Borrower Income	
	#	%	\$(000s)	%	#	%	\$(000s)	
<b>Home Purchase</b>								
Low	8	2.0%	481	0.9%	23	5.8%	1,468	
Moderate	31	7.8%	2,387	4.5%	85	21.5%	7,159	
Middle	201	50.9%	22,307	41.7%	85	21.5%	8,676	
Upper	155	39.2%	28,366	53.0%	183	46.3%	33,868	
Unknown	0	0.0%	0	0.0%	19	4.8%	2,370	
<b>Total</b>	<b>395</b>	<b>100.0%</b>	<b>53,541</b>	<b>100.0%</b>	<b>395</b>	<b>100.0%</b>	<b>53,541</b>	
<b>Refinance</b>								
Low	15	1.2%	635	0.5%	51	4.2%	2,468	
Moderate	110	9.1%	7,638	6.2%	180	14.9%	11,491	
Middle	634	52.4%	54,163	43.7%	299	24.7%	22,358	
Upper	451	37.3%	61,376	49.6%	651	53.8%	84,113	
Unknown	0	0.0%	0	0.0%	29	2.4%	3,382	
<b>Total</b>	<b>1,210</b>	<b>100.0%</b>	<b>123,812</b>	<b>100.0%</b>	<b>1,210</b>	<b>100.0%</b>	<b>123,812</b>	
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	12	17.6%	91	
Moderate	17	25.0%	234	20.0%	20	29.4%	146	
Middle	42	61.8%	704	60.2%	15	22.1%	363	
Upper	9	13.2%	232	19.8%	21	30.9%	570	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	
<b>Total</b>	<b>68</b>	<b>100.0%</b>	<b>1,170</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>	<b>1,170</b>	
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	
Middle	0	0.0%	0	0.0%	0	0.0%	0	
Upper	0	0.0%	0	0.0%	0	0.0%	0	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	
<b>HMDA Totals</b>								
Low	23	1.4%	1,116	0.6%	86	5.1%	4,027	
Moderate	158	9.4%	10,259	5.7%	285	17.0%	18,796	
Middle	877	52.4%	77,174	43.2%	399	23.8%	31,397	
Upper	615	36.8%	89,974	50.4%	855	51.1%	118,551	
Unknown	0	0.0%	0	0.0%	48	2.9%	5,752	
<b>Total</b>	<b>1,673</b>	<b>100.0%</b>	<b>178,523</b>	<b>100.0%</b>	<b>1,673</b>	<b>100.0%</b>	<b>178,523</b>	
Income Categories	SMALL BUSINESS				SMALL BUSINESS/FARM		SMALL FARM	
	#	%	\$(000s)	%	#	%	\$(000s)	
<b>By Tract Income</b>								
Low	48	3.3%	4,377	3.0%	0	0.0%	0	
Moderate	200	13.7%	16,834	11.7%	0	0.0%	0	
Middle	809	55.5%	78,333	54.2%	0	0.0%	0	
Upper	401	27.5%	44,953	31.1%	0	0.0%	0	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	
<b>Total</b>	<b>1,458</b>	<b>100.0%</b>	<b>144,497</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	
<b>By Loan Size</b>								
\$100,000 or less	1,128	77.4%	42,704	29.6%	0	0.0%	0	
\$100,001 - \$250,000	183	12.6%	31,148	21.6%	0	0.0%	0	
\$250,001 - \$1 Million*	147	10.1%	70,645	48.9%	0	0.0%	0	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	
<b>Total</b>	<b>1,458</b>	<b>100.0%</b>	<b>144,497</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	
<b>By Revenue</b>								
\$1 Million or Less	1,325	90.9%	110,167	76.2%	0	0.0%	0	
Over \$1 Million	133	9.1%	34,330	23.8%	0	0.0%	0	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	
<b>Total</b>	<b>1,458</b>	<b>100.0%</b>	<b>144,497</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

<b>MULTISTATE METROPOLITAN AREA: Chattanooga, Tennessee (Continued)</b>
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**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN CHATTANOOGA, TENNESSEE**

**LENDING TEST**

**Overview**

In the Chattanooga Assessment Area, AmSouth Bank's number of small business loans exceeded the number of HMDA loans originated during the review period, however, the dollar volume of HMDA loans exceeded the dollar volume of small business loans. Appropriate weight was given to each of the lending products in determining the bank's lending test rating for the Chattanooga Assessment Area. AmSouth Bank generally offers small farm loans; however, the volume of small farm loans was minimal.

**Lending Activity**

Lending levels reflect **GOOD** responsiveness to assessment area credit needs. Of the 57,132 HMDA originations or purchases made by the institution, 2,853 loans (5 percent) totaling \$300.1 million were originations or purchases in the Chattanooga Assessment Area. Of the 2,853 HMDA loans, 687 (24 percent) were home purchase loans; 2,017 (71 percent) were home refinance loans; and 148 (5 percent) were home improvement loans. In addition, one multi-family loan was made in the assessment area during the review period. Of the 84,154 small business loans made by the institution, 2,989 loans (3.5 percent) totaling \$283.1 million were originations or purchases in the Chattanooga Assessment Area.

In 2002, approximately 368 financial entities subject to the CRA originated at least one HMDA-reportable origination or purchase in AmSouth Bank's Chattanooga Assessment Area. AmSouth Bank is ranked 3<sup>rd</sup> with a market share of 4.5 percent by number of loans. Additionally, with 69 financial entities reporting at least one small business loan purchase or origination in the assessment area, AmSouth Bank ranked 3<sup>rd</sup> with a market share of 12.7 percent by number of loans. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: First Tennessee Bank, SunTrust Bank and Horizon Home Loan Corporation. It is also recognized that large national credit card lenders such as Capital One Federal Savings Bank and Citibank USA, N.A. dominate the assessment area regarding small business lending and therefore are considered competitors in this category.

<b>MULTISTATE METROPOLITAN AREA: Chattanooga, Tennessee (Continued)</b>
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### **Geographic Distribution of Loans**

For this analysis, the geographic distribution of HMDA lending, which includes both originations and purchases, and small business lending was compared with the demographic information available. Performance context issues were also considered, as well as the performance of other banks.

For the 2002 review period, AmSouth Bank's small business lending in the Chattanooga Assessment Area in low-income tracts, at 6 percent, is lower than the percentage of small businesses, at 7.7 percent, located in these tracts. The bank originated 13.5 percent of its small business loans in moderate-income tracts, and these tracts contain 17.4 percent of small businesses in the assessment area.

The aggregate lending comparison table for the Chattanooga Assessment Area on page 194 of Appendix C indicates that AmSouth Bank performed below the aggregate for small business originations in both low- and moderate-income tracts in 2002. AmSouth Bank made 6 percent of its small business loans in low-income tracts compared to the aggregate at 7.2 percent. 13.5 percent of the bank's small business loans were made in moderate-income tracts compared to the aggregate at 15.1 percent.

For the 2003 review period, AmSouth Bank's small business lending in the Chattanooga Assessment Area in low-income tracts at 3.3 percent, is slightly below the percentage of small businesses, at 3.8 percent, located in these tracts. The bank originated 13.7 percent of its small business loans in moderate-income tracts and these tracts contain 18.3 percent of the small businesses in the assessment area. CRA aggregate data for 2003 were not available.

For the 2002 review period, AmSouth Bank's HMDA lending in the Chattanooga Assessment Area in the low-income tracts at 0.4 percent is below the percentage of owner-occupied units in these tracts at 1.9 percent. Of the 4,474 families in the low-income tracts, 2,173 (48.6 percent) are below poverty level, leaving 2,301 non-poverty families. These families represent 2 percent of total families in this assessment area. The bank's lending in low-income tracts is below this percentage. HMDA lending in moderate-income tracts at 8.7 percent is below the percentage of owner-occupied units in these tracts at 13.3 percent. The bank's lending in moderate-income tracts is also lower than the percentage of families in these tracts at 14.6 percent. The aggregate lending comparison table for the Chattanooga Assessment Area on page 194 of Appendix C, shows that AmSouth Bank performed below the aggregate in HMDA lending in both low- and moderate-income census tracts in 2002. AmSouth Bank made 0.4 percent of its HMDA loans in low-income tracts compared to

**MULTISTATE METROPOLITAN AREA: Chattanooga, Tennessee (Continued)**

the aggregate at 1.3 percent. 8.7 percent of the bank's HMDA loans were made in moderate-income tracts compared to the aggregate at 12.5 percent.

For the 2003 review period in the Chattanooga Assessment Area, AmSouth Bank's HMDA lending in the low-income tracts at 1.4 percent is similar to the percentage of owner-occupied units at 1.5 percent. Of the 4,284 families in the low-income tracts (3.4 percent of the total population), 1,911 (44.6 percent) are below poverty level, leaving 2,373 non-poverty families. These families represent 1.9 percent of total families in the assessment area. The bank's lending is below this percentage. HMDA lending in the moderate-income tracts at 9.4 percent is below the percentage of owner-occupied units at 15.2 percent. In addition, the bank's lending in moderate-income tracts is below the percentage of families in these tracts at 15.7 percent. HMDA aggregate data for 2003 were not available.

Based on these factors, AmSouth Bank's geographic distribution of HMDA lending and small business lending reflects **ADEQUATE** penetration throughout the assessment area.

**Lending to Borrowers of Different Income Levels and Businesses of Different Sizes**

For this analysis, the distribution of HMDA lending across borrower income levels and small business lending across business revenue sizes was compared with available demographic information. Performance context issues were also considered, as well as the performance of other banks.

Of the 1,531 loans to businesses that reported gross revenues originated during the 2002 review period by AmSouth Bank in the Chattanooga Assessment Area, 92 percent were originated to small businesses. AmSouth Bank's percentage of lending is above the percentage of businesses with annual gross revenues of \$1 million or less in the Chattanooga Assessment Area at 85.1 percent. Additionally, in 2002, AmSouth Bank's percentage of small business lending to businesses with revenues below \$1 million at 92 percent is significantly above the performance of the aggregate market at 34.5 percent.

**MULTISTATE METROPOLITAN AREA: Chattanooga, Tennessee (Continued)**

Of the 1,458 loans to businesses that reported gross revenues originated during the 2003 review period by AmSouth Bank in the Chattanooga Assessment Area, 90.9 percent were originated to small businesses. AmSouth Bank's percentage of lending is above the percentage of businesses with annual gross revenues of \$1 million or less in the Chattanooga Assessment Area at 84.4 percent. Aggregate data for 2003 were not available.

Based on loan data from the 2002 review period, low-income families represented 20.5 percent of total families and received only 7.9 percent of AmSouth's HMDA loans. A possible reason for this lending disparity is that 10.5 percent of families in the Chattanooga Assessment Area are below the poverty level. While families below the poverty level are eligible for credit, it can be inferred that with a lower capacity for debt repayment, they may not qualify for residential real estate loans. Assuming that the 12,088 poverty level families in the assessment area are categorized as low-income, there are 11,560 non-poverty, low-income families in the Chattanooga Assessment Area, representing 10 percent of total families. The bank's lending to low-income borrowers was below this percentage. Moderate-income borrowers received 18.2 percent of the HMDA loans and they comprise 17.8 percent of total families in the Chattanooga Assessment Area. HMDA lending to both middle- and upper-income borrowers was above their percentage of the population.

The aggregate lending comparison table for the Chattanooga Assessment Area on page 194 of Appendix C shows that AmSouth Bank performed below the aggregate in HMDA lending to both low- and moderate-income borrowers in 2002. AmSouth Bank made 7.9 percent of its HMDA loans to low-income borrowers compared to the aggregate at 8.2 percent. 18.2 percent of the bank's HMDA loans were made to moderate-income borrowers compared to the aggregate at 19.4 percent.

Based on loan data from the 2003 review period, low-income families represented 19.4 percent of total families and received only 5.1 percent of AmSouth's HMDA loans. A possible reason for this lending disparity is that 9.1 percent of families in the Chattanooga Assessment Area are below the poverty level. While families below the poverty level are eligible for credit, it can be inferred that with a lower capacity for debt repayment, they may not qualify for residential real estate loans. While families below the poverty level are eligible for credit, it can be inferred that with a lower capacity for debt repayment, they may not qualify for residential real estate loans. Assuming that the 11,368 poverty level families in the assessment area are categorized as low-income,

<b>MULTISTATE METROPOLITAN AREA: Chattanooga, Tennessee (Continued)</b>
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there are 12,990 non-poverty, low-income families in the Chattanooga Assessment Area, representing 10.3 percent of total families. The bank's lending to low-income borrowers was below this percentage. Moderate-income borrowers received 17 percent of the HMDA loans and they comprise 18.1 percent of total families in the Chattanooga Assessment Area. HMDA lending to both middle-and upper-income borrowers was above their percentage of the population. HMDA aggregate data for 2003 were not available.

Based on these factors, AmSouth Bank's distribution of loans by borrower's income and revenue sizes of businesses reflects **GOOD** penetration among customers of different income levels and businesses of different revenue sizes.

#### **Responsiveness to the Community Credit Needs**

AmSouth Bank exhibits a **GOOD** record of serving the credit needs of low-income individuals and serving the needs of small businesses within AmSouth's Chattanooga Assessment Area.

#### **Community Development Lending**

AmSouth Bank is a **LEADER IN MAKING** community development loans in the Chattanooga Assessment Area. The bank originated community development loan totaling \$25.9 million during the review period. An interview with a community member revealed that community development opportunities in the Chattanooga Assessment Area are available. Large, well-established banks compete for these types of loans.

#### **INVESTMENT TEST**

The investment test rating for the Chattanooga Assessment Area is **OUTSTANDING**. AmSouth Bank has exhibited **EXCELLENT** responsiveness to credit and community development needs through its investment activities. Please refer to the Investment Test section of the overall institution on page 11 of the evaluation for greater detail.

#### **SERVICE TEST**

AmSouth Bank's performance in the Chattanooga Assessment Area is **OUTSTANDING**. The assessment area includes Hamilton and Marion counties in Tennessee and Coosa and Walker counties in Georgia.



**MULTISTATE METROPOLITAN AREA: Chattanooga, Tennessee (Continued)**

**Accessibility of Delivery Systems**

The bank's delivery systems are **ACCESSIBLE** to **ESSENTIALLY ALL** portions of the assessment area. AmSouth Bank's branch offices and ATMs were compared to the distribution of families and businesses among the tract categories within the assessment area. The distribution of AmSouth Bank's branch offices and ATMs for the 2002 and 2003 review periods is summarized in the tables on the following page.

<b>AMSOUTH BANK – 2002 DISTRIBUTION OF BRANCHES AND ATMS IN THE CHATTANOOGA ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	5	19%	7	11%	4%	8%
Moderate-Income	5	19%	8	12%	15%	17%
Middle-Income	12	43%	43	64%	62%	57%
Upper-Income	5	19%	9	13%	19%	18%
<i>Total</i>	<i>27</i>	<i>100%</i>	<i>67</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

<b>AMSOUTH BANK – 2003 DISTRIBUTION OF BRANCHES AND ATMS IN THE CHATTANOOGA ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	1	4%	1	2%	3%	4%
Moderate-Income	5	18%	15	22%	16%	18%
Middle-Income	15	56%	39	58%	55%	57%
Upper-Income	6	22%	12	18%	26%	21%
<i>Total</i>	<i>27</i>	<i>100%</i>	<i>67</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

**Institution's Record of Opening and Closing Branches**

Since the previous examination, AmSouth Bank has consolidated one branch located in a middle-income tract into another branch also located in a middle-income tract. In addition, there have been two branch relocations; one from a middle-income tract to another middle-income tract, and one from a moderate-income tract to a low-income tract. The bank's record of opening or closing branches has **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems, particularly to LMI geographies or LMI individuals.

<b>MULTISTATE METROPOLITAN AREA: Chattanooga, Tennessee (Continued)</b>
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**Reasonableness of Business Hours and Services in Meeting the Assessment Area Needs**

Banking services and hours of operations **DO NOT VARY IN A WAY THAT INCONVENIENCES CERTAIN PORTIONS** of the assessment area, particularly in LMI geographies or to LMI individuals. The level of branch services and hours offered by AmSouth Bank is basically the same throughout the assessment area.

**Community Development Services**

AmSouth Bank is **A LEADER IN PROVIDING** community development services. Board members, officers, and employees have used their financial expertise to provide financial services that benefit residents in the assessment area. The table on the following page illustrates some of the bank's most significant activities during the review period.

**MULTISTATE METROPOLITAN AREA: Chattanooga, Tennessee (Continued)**

<b>COMMUNITY DEVELOPMENT SERVICES FOR CHATTANOOGA</b>	
<b>ORGANIZATION</b>	<b>POSITION/SERVICE</b>
28 <sup>th</sup> Community Development Corporation	A bank employee provides technical expertise by serving on the board of directors of this organization which develops affordable housing and provides homebuyer counseling to LMI persons.
Bethlehem Community Development Credit Union	A bank employee provides technical assistance by serving as chairman of the Supervisory Committee.
Chattanooga Community Housing Development Organization	A bank employee provides technical assistance by serving on the board of directors of this organization that promotes affordable housing for low-income persons.
Chattanooga Families First Advisory Council	A bank employee provides technical assistance by serving as vice-chairman of the board of directors of this group that seeks to implement welfare-to-work programs and job development.
Chattanooga Housing Authority	The bank provided "train the trainer" workshops to promote consistent homebuyer education programs. In addition, the bank also assisted the authority with a grant application to the FHLB for a HOPE VI award.
Chattanooga Neighborhood Enterprise, Incorporated	A bank employee provides technical assistance by serving on the board of directors of this organization that develops affordable housing.
Community Housing Resource Board	A bank employee provides technical assistance by serving on the LMI fair housing task force.
EPA Grant Advisory Committee	A bank employee provided technical assistance in addressing critical community issues, such as neighborhood revitalization and economic development.
Greater Chattanooga Chamber of Commerce	A bank employee serves on the board of directors.
Habitat for Humanity	The bank provided "train the trainer" workshops to promote consistent homebuyer education programs.
M. L. King Boulevard Community Development Corporation	A bank employee facilitated homeownership workshops for LMI persons.
Marion County Chamber of Commerce	A bank employee provides technical expertise by serving on the board of directors.
Salvation Army of Chattanooga	A bank employee serves as advisory board chairman.
Small Business Development Center	A bank employee provided technical assistance by facilitating an educational and financial seminar for small business owners and prospective owners.
The Arc of Tennessee-Chattanooga	The bank provided "train the trainer" workshops to promote consistent homebuyer education programs.
United Way of Greater Chattanooga	A bank employee serves on the board of directors.
United Way of Walker County	A bank employee provides technical assistance by serving on the allocations committee.
USDA Rural Development – Chattanooga	The bank provided "train the trainer" workshops to promote consistent homebuyer education programs.
V.I.T.A.L. Center, Incorporated	The bank provided "train the trainer" workshops to promote consistent homebuyer education programs.
Westside Community Development Corporation	A bank employee provides technical assistance by serving on the board of directors and as treasurer.

**MULTISTATE METROPOLITAN AREA: Johnson City, Tennessee**

**CRA RATING FOR JOHNSON CITY, TENNESSEE:<sup>2</sup> Outstanding**

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

**The Investment Test is rated: Outstanding**

**The Service Test is rated: Outstanding**

**SCOPE OF EXAMINATION**

The Johnson City Assessment Area, in relation to AmSouth Bank's total assessment area, consisted of 1.8 percent of the census tracts, 1.3 percent of the low- and moderate-income tracts, 1.8 percent of the population, and 2 percent of the low- and moderate-income families. The assessment area contained 3.2 percent of the HMDA and 2 percent of the small business loans made by the bank. AmSouth Bank's performance in the Johnson City Assessment Area was evaluated using full-scope examination procedures.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN JOHNSON CITY, TENNESSEE**

**Overview**

AmSouth Bank operates 15 branch offices in the assessment area, representing 2.3 percent of the bank's branch network. The Johnson City Assessment Area includes Carter, Hawkins, Sullivan, and Washington counties in Tennessee, and Bristol City, Virginia. As of June 30, 2003, the bank had \$731.4 million in deposits in the Johnson City Assessment Area, representing a market share of 12.6 percent.

**Competition**

The Johnson City Assessment Area is a competitive banking market due to the presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 29 other financial institutions operating 155 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the MSA. Many of these banks are statewide, multi-regional, or national banks. AmSouth Bank's largest competitors in the Johnson City Assessment Area are First Tennessee Bank, and Citizens Bank. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

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<sup>2</sup> This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate metropolitan area.

<b>MULTISTATE METROPOLITAN AREA: Johnson City, Tennessee (Continued)</b>
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The tables on pages 31-34 and in the Appendix to this report provide information that was used in analyzing the bank's CRA performance. For the January 1 through December 31, 2002 review period, demographic data from the 1990 Census were used; demographic data from the 2000 Census were used in the analysis for the period from January 1 through December 31, 2003. Certain components of the data in the tables are discussed in this evaluation as they apply to particular parts of the analysis.

**Community Contacts**

As a part of the CRA examination, information was obtained from a community leader regarding local economic conditions and small business credit needs. The contact stated that the performance of local financial institutions is good; however, more outreach to low- and moderate-income families is needed to educate them on the credit process.

The Johnson City Assessment Area tables on the following pages show selected demographic information and AmSouth's lending performance for the overall institution.

**MULTISTATE METROPOLITAN AREA: Johnson City, Tennessee (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

The following Johnson City Assessment Area tables show selected demographic information and AmSouth's lending performance for the overall institution.

**Assessment Area Demographics**

Assessment Area : Multi-State Johnson City-Kingsport-Bristol (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.1	8	0.0	8		20,938	20.6
Moderate-income	23	26.1	19,731	19.4	4,143	21.0	18,035	17.8
Middle-income	40	45.5	55,606	54.8	6,680	12.0	20,577	20.3
Upper-income	23	26.1	26,160	25.8	1,437	5.5	41,955	41.3
Tract not reported	1	1.1	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>88</b>	<b>100.0</b>	<b>101,505</b>	<b>100.0</b>	<b>12,268</b>	<b>12.1</b>	<b>101,505</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	47	0	0.0	0.0	47	100.0	0	0.0
Moderate-income	31,783	17,855	17.8	56.2	10,877	34.2	3,051	9.6
Middle-income	78,960	55,938	55.9	70.8	17,856	22.6	5,166	6.5
Upper-income	36,943	26,307	26.3	71.2	8,619	23.3	2,017	5.5
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>147,733</b>	<b>100,100</b>	<b>100.0</b>	<b>67.8</b>	<b>37,399</b>	<b>25.3</b>	<b>10,234</b>	<b>6.9</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	262	3.3	221	3.2	34	3.7	7	4.8
Moderate	1,546	19.4	1,354	19.7	168	18.4	24	16.3
Middle	3,721	46.8	3,260	47.3	376	41.1	85	57.8
Upper	2,420	30.4	2,053	29.8	336	36.8	31	21.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>7,949</b>	<b>100.0</b>	<b>6,888</b>	<b>100.0</b>	<b>914</b>	<b>100.0</b>	<b>147</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>86.7</b>		<b>11.5</b>		<b>1.8</b>

**MULTISTATE METROPOLITAN AREA: Johnson City, Tennessee (Continued)**

**Loan Distribution Table**

**Assessment Area: Multi –State Johnson City-Kingsport-Bristol 2002**

Income Categories	HMDA							
	#	By Tract Income		%		#	By Borrower Income	
		%	\$(000s)	%		%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	18	8.0%	1,116	5.3%
Moderate	33	14.7%	2,373	11.4%	48	21.3%	3,403	16.3%
Middle	117	52.0%	9,840	47.1%	66	29.3%	5,469	26.2%
Upper	75	33.3%	8,684	41.6%	86	38.2%	10,102	48.3%
Unknown	0	0.0%	0	0.0%	7	3.1%	807	3.9%
<b>Total</b>	<b>225</b>	<b>100.0%</b>	<b>20,897</b>	<b>100.0%</b>	<b>225</b>	<b>100.0%</b>	<b>20,897</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	40	8.1%	1,805	4.2%
Moderate	58	11.7%	3,651	8.4%	84	17.0%	5,146	11.9%
Middle	270	54.7%	21,392	49.3%	136	27.5%	10,502	24.2%
Upper	166	33.6%	18,363	42.3%	218	44.1%	24,328	56.0%
Unknown	0	0.0%	0	0.0%	16	3.2%	1,625	3.7%
<b>Total</b>	<b>494</b>	<b>100.0%</b>	<b>43,406</b>	<b>100.0%</b>	<b>494</b>	<b>100.0%</b>	<b>43,406</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	3	8.3%	13	2.6%
Moderate	3	8.3%	26	5.1%	12	33.3%	75	14.7%
Middle	24	66.7%	277	54.4%	12	33.3%	186	36.5%
Upper	9	25.0%	206	40.5%	9	25.0%	235	46.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>36</b>	<b>100.0%</b>	<b>509</b>	<b>100.0%</b>	<b>36</b>	<b>100.0%</b>	<b>509</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	2,264	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	2,264	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>2,264</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>2,264</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	61	8.1%	2,934	4.4%
Moderate	94	12.4%	6,050	9.0%	144	19.0%	8,624	12.9%
Middle	412	54.5%	33,773	50.4%	214	28.3%	16,157	24.1%
Upper	250	33.1%	27,253	40.6%	313	41.4%	34,665	51.7%
Unknown	0	0.0%	0	0.0%	24	3.2%	4,696	7.0%
<b>Total</b>	<b>756</b>	<b>100.0%</b>	<b>67,076</b>	<b>100.0%</b>	<b>756</b>	<b>100.0%</b>	<b>67,076</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	44	5.2%	2,062	4.4%	0	0.0%	0	0.0%
Moderate	130	15.4%	7,865	16.7%	0	0.0%	0	0.0%
Middle	287	34.1%	14,788	31.4%	1	50.0%	300	62.2%
Upper	381	45.2%	22,328	47.5%	1	50.0%	182	37.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>842</b>	<b>100.0%</b>	<b>47,043</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>482</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	759	90.1%	23,806	50.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	56	6.7%	9,611	20.4%	1	50.0%	182	37.8%
\$250,001 - \$1 Million*	27	3.2%	13,626	29.0%	1	50.0%	300	62.2%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>842</b>	<b>100.0%</b>	<b>47,043</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>482</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	800	95.0%	37,205	79.1%	1	50.0%	182	37.8%
Over \$1 Million	42	5.0%	9,838	20.9%	1	50.0%	300	62.2%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>842</b>	<b>100.0%</b>	<b>47,043</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>482</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that area \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**MULTISTATE METROPOLITAN AREA: Johnson City, Tennessee (Continued)**

**Assessment Area Demographics**

Assessment Area : Multi-State Johnson City-Kingsport-Bristol (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	21,854	19.5
Moderate-income	17	20.0	15,355	13.7	3,070	20.0	20,065	17.9
Middle-income	52	61.2	74,072	66.1	7,941	10.7	25,919	23.1
Upper-income	16	18.8	22,592	20.2	1,181	5.2	44,181	39.4
<b>Total Assessment Area</b>	<b>85</b>	<b>100.0</b>	<b>112,019</b>	<b>100.0</b>	<b>12,192</b>	<b>10.9</b>	<b>112,019</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	28,137	14,160	12.0	50.3	10,806	38.4	3,171	11.3
Middle-income	114,569	79,325	67.2	69.2	25,778	22.5	9,466	8.3
Upper-income	32,930	24,627	20.9	74.8	6,155	18.7	2,148	6.5
<b>Total Assessment Area</b>	<b>175,636</b>	<b>118,112</b>	<b>100.0</b>	<b>67.2</b>	<b>42,739</b>	<b>24.3</b>	<b>14,785</b>	<b>8.4</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,779	21.2	1,536	21.2	205	21.6	38	20.8
Middle	5,093	60.8	4,395	60.7	571	60.3	127	69.4
Upper	1,502	17.9	1,313	18.1	171	18.1	18	9.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>8,374</b>	<b>100.0</b>	<b>7,244</b>	<b>100.0</b>	<b>947</b>	<b>100.0</b>	<b>183</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>86.5</b>		<b>11.3</b>		<b>2.2</b>



**MULTISTATE METROPOLITAN AREA: Johnson City, Tennessee (Continued)**

**Loan Distribution Table**

**Assessment Area: Multi-State Johnson City-Kingsport-Bristol 2003**

Income Categories	By Tract Income				HMDA			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	14	6.7%	738	3.5%
Moderate	14	6.7%	853	4.1%	47	22.6%	3,112	15.0%
Middle	131	63.0%	12,739	61.3%	61	29.3%	5,506	26.5%
Upper	63	30.3%	7,197	34.6%	77	37.0%	10,024	48.2%
Unknown	0	0.0%	0	0.0%	9	4.3%	1,409	6.8%
<b>Total</b>	<b>208</b>	<b>100.0%</b>	<b>20,789</b>	<b>100.0%</b>	<b>208</b>	<b>100.0%</b>	<b>20,789</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	45	5.4%	2,091	3.0%
Moderate	71	8.6%	4,530	6.5%	132	15.9%	7,745	11.1%
Middle	521	62.8%	41,702	59.5%	199	24.0%	13,572	19.4%
Upper	238	28.7%	23,801	34.0%	435	52.4%	44,514	63.6%
Unknown	0	0.0%	0	0.0%	19	2.3%	2,111	3.0%
<b>Total</b>	<b>830</b>	<b>100.0%</b>	<b>70,033</b>	<b>100.0%</b>	<b>830</b>	<b>100.0%</b>	<b>70,033</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	3	8.6%	36	4.8%
Moderate	8	22.9%	130	17.5%	7	20.0%	116	15.6%
Middle	18	51.4%	375	50.5%	12	34.3%	244	32.8%
Upper	9	25.7%	238	32.0%	12	34.3%	334	45.0%
Unknown	0	0.0%	0	0.0%	1	2.9%	13	1.7%
<b>Total</b>	<b>35</b>	<b>100.0%</b>	<b>743</b>	<b>100.0%</b>	<b>35</b>	<b>100.0%</b>	<b>743</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	62	5.8%	2,865	3.1%
Moderate	93	8.7%	5,513	6.0%	186	17.3%	10,973	12.0%
Middle	670	62.4%	54,816	59.9%	272	25.3%	19,322	21.1%
Upper	310	28.9%	31,236	34.1%	524	48.8%	54,872	59.9%
Unknown	0	0.0%	0	0.0%	29	2.7%	3,533	3.9%
<b>Total</b>	<b>1,073</b>	<b>100.0%</b>	<b>91,565</b>	<b>100.0%</b>	<b>1,073</b>	<b>100.0%</b>	<b>91,565</b>	<b>100.0%</b>
Income Categories	SMALL BUSINESS				SMALL BUSINESS/FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	176	20.0%	12,109	19.9%	0	0.0%	0	0.0%
Middle	430	48.8%	31,678	52.1%	1	50.0%	300	64.2%
Upper	276	31.3%	16,980	27.9%	1	50.0%	167	35.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>882</b>	<b>100.0%</b>	<b>60,767</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>467</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	769	87.2%	27,177	44.7%	0	0.0%	0	0.0%
\$100,001 - \$250,000	71	8.0%	12,681	20.9%	1	50.0%	167	35.8%
\$250,001 - \$1 Million*	42	4.8%	20,909	34.4%	1	50.0%	300	64.2%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>882</b>	<b>100.0%</b>	<b>60,767</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>467</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	832	94.3%	48,483	79.8%	1	50.0%	167	35.8%
Over \$1 Million	50	5.7%	12,284	20.2%	1	50.0%	300	64.2%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>882</b>	<b>100.0%</b>	<b>60,767</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>467</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**MULTISTATE METROPOLITAN AREA: Johnson City, Tennessee (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN JOHNSON CITY, TENNESSEE**

**LENDING TEST**

**Overview**

In the Johnson City Assessment Area, AmSouth Bank's number and dollar volume of HMDA loans exceeded both the number and the dollar volume of small business loans originated during the review period. Therefore, HMDA lending was given more weight than small business lending in determining the bank's lending test rating for the Johnson City Assessment Area. AmSouth Bank generally offers small farm loans; however, the volume of small farm loans was minimal.

**Lending Activity**

Lending levels reflect **EXCELLENT** responsiveness to assessment area credit needs. Of the 57,132 HMDA originations or purchases made by the institution, 1,829 loans (3.2 percent) totaling \$158.6 million were originations or purchases in the Johnson City Assessment Area. Of the 1,829 HMDA loans, 433 (23.7 percent) were home purchase loans; 1,324 (72.4 percent) were home refinance loans; and 71 (3.9 percent) were home improvement loans. In addition, there was one multi-family loan made in the assessment area during the review period. Of the 84,154 small business loans made by the institution, 1,724 loans (2 percent) totaling \$107.8 million were originations or purchases in the Johnson City Assessment Area.

In 2002, approximately 313 financial entities subject to the CRA originated at least one HMDA-reportable origination or purchase in AmSouth Bank's Johnson City Assessment Area. AmSouth Bank is ranked 7<sup>th</sup> with a market share of 4.3 percent by number of loans. Additionally, with 59 financial entities reporting at least one small business loan purchase or origination in the assessment area, AmSouth Bank ranked 5<sup>th</sup> with a market share of 9 percent by number of loans. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: First Tennessee Bank, and First Horizon Home Loan Corporation. It is also recognized that large national credit card lenders such as GE Capital Financial, Incorporated, Capital One Federal Savings Bank, and Citibank USA N.A. dominate the assessment area regarding small business lending and therefore are considered competitors in this category.

<b>MULTISTATE METROPOLITAN AREA: Johnson City, Tennessee (Continued)</b>
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### **Geographic Distribution of Loans**

For this analysis, the geographic distribution of HMDA lending, which includes both originations and purchases, and small business lending was compared with the demographic information available. Performance context issues were also considered, as well as the performance of other banks.

For the 2002 review period, AmSouth Bank made no HMDA loans in the one low-income tract in the assessment area. This tract contains only 8 families and no owner-occupied housing units. HMDA lending in moderate-income tracts at 12.4 percent is below the percentage of owner-occupied units in these tracts at 17.8 percent. The bank's lending in moderate-income tracts is also lower than the percentage of families in these tracts at 19.4 percent. The aggregate lending comparison table for the Johnson City Assessment Area on page 195 of Appendix C shows that AmSouth Bank's HMDA lending in the moderate-income census tracts was slightly below the aggregate in 2002. 12.4 percent of the bank's HMDA loans were made in moderate-income tracts compared to the aggregate at 14.8 percent.

Due to changes in demographics highlighted by 2000 census data, there were no census tracts designated as low-income in the Johnson City Assessment Area for the 2003 review period. HMDA lending in the moderate-income tracts at 8.7 percent is below the percentage of owner-occupied units at 12 percent. The bank's lending in moderate-income tracts is also below the percentage of families in these tracts at 13.7 percent. HMDA aggregate data for 2003 were not available.

For the 2002 review period, AmSouth Bank's small business lending in the Johnson City Assessment Area in low-income tracts, at 5.2 percent, is above the percentage of small businesses, at 3.2 percent, located in these tracts. The bank originated 15.4 percent of its small business loans in moderate-income tracts, and these tracts contain 19.7 percent of small businesses in the assessment area. The aggregate lending comparison table for the Johnson City Assessment Area on page 195 of Appendix C indicates that AmSouth Bank performed above the aggregate for small business originations in low-income tracts and below the aggregate for moderate-income tracts in 2002. AmSouth Bank made 5.2 percent of its small business loans in low-income tracts compared to the aggregate at 1.8 percent. 15.4 percent of the bank's small business loans were made in moderate-income tracts compared to the aggregate at 17.2 percent.

**MULTISTATE METROPOLITAN AREA: Johnson City, Tennessee (Continued)**

For the 2003 review period, AmSouth Bank's small business lending in the Johnson City Assessment Area in moderate-income tracts at 20 percent, is below the percentage of small businesses, at 21.2 percent, located in these tracts. There were no low-income census tracts in the assessment area for the 2003 review period. CRA aggregate data for 2003 were not available.

Based on these factors, AmSouth Bank's geographic distribution of HMDA lending and small business lending reflects **GOOD** penetration throughout the assessment area.

**Lending to Borrowers of Different Income Levels and Businesses of Different Sizes**

For this analysis, the distribution of HMDA lending across borrower income levels and small business lending across business revenue sizes was compared with available demographic information. Performance context issues were also considered, as well as the performance of other banks.

Based on loan data from the 2002 review period, low-income families represented 20.6 percent of total families and received only 8.1 percent of AmSouth's HMDA loans. A possible reason for this lending disparity is that 12.1 percent of families in the Johnson City Assessment Area are below the poverty level. While families below the poverty level are eligible for credit, it can be inferred that with a lower capacity for debt repayment, they may not qualify for residential real estate loans. Assuming that the 12,268 poverty level families in the assessment area are categorized as low-income, there are 8,670 non-poverty, low-income families in the Johnson City Assessment Area, representing 8.5 percent of total families. The bank's lending to low-income borrowers, at 8.1 percent, was comparable to this percentage. Moderate-income borrowers received 19 percent of the HMDA loans and they comprise 17.8 percent of total families in the Johnson City Assessment Area. HMDA lending to middle-income borrowers was above their percentage composition of the population, while HMDA lending to upper-income borrowers was commensurate with their percentage composition of the population.

The aggregate lending comparison table for the Johnson City Assessment Area on page 195 of Appendix C shows that AmSouth Bank performed above the aggregate in HMDA lending to both low- and moderate-income borrowers in 2002. AmSouth Bank made 8.1 percent of its HMDA loans to low-income borrowers compared to the aggregate at 7 percent. 19 percent of the bank's HMDA loans were made to moderate-income borrowers compared to the aggregate at 18.3 percent.

**MULTISTATE METROPOLITAN AREA: Johnson City, Tennessee (Continued)**

Based on loan data from the 2003 review period, low-income families represented 19.5 percent of total families and received only 5.8 percent of AmSouth's HMDA loans. A possible reason for this lending disparity is that 10.9 percent of families in the Johnson City Assessment Area are below the poverty level. While families below the poverty level are eligible for credit, it can be inferred that with a lower capacity for debt repayment, they may not qualify for residential real estate loans. Assuming that the 12,192 poverty level families in the assessment area are categorized as low-income, there are 9,662 non-poverty, low-income families in the Johnson City Assessment Area, representing 8.6 percent of total families. The bank's lending to low-income borrowers was below this percentage. Moderate-income borrowers received 17.3 percent of the HMDA loans and they comprise 17.9 percent of total families in the Johnson City Assessment Area. HMDA lending to both middle- and upper-income borrowers was above their percentage of population. HMDA aggregate data for 2003 were not available.

Of the 842 loans to businesses that reported gross revenues originated during the 2002 review period by AmSouth Bank in the Johnson City Assessment Area, 95 percent were originated to small businesses. AmSouth Bank's percentage of lending is above the percentage of businesses with annual gross revenues of \$1 million or less in the Johnson City Assessment Area at 86.7 percent. Additionally, in 2002, AmSouth Bank's percentage of small business lending to businesses with revenues below \$1 million at 95 percent is significantly above the performance of the aggregate market at 38.2 percent.

Of the 882 loans to businesses that reported gross revenues originated during the 2003 review period by AmSouth Bank in the Johnson City Assessment Area, 94.3 percent were originated to small businesses. AmSouth Bank's percentage of lending is above the percentage of businesses with annual gross revenues of \$1 million or less in the Johnson City Assessment Area at 86.5 percent. Aggregate data for 2003 were not available.

Based on these factors, AmSouth Bank's distribution of loans by borrower's income and revenue sizes of businesses reflects **GOOD** penetration among customers of different income levels and businesses of different revenue sizes.

<b>MULTISTATE METROPOLITAN AREA: Johnson City, Tennessee (Continued)</b>
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**Responsiveness to the Community Credit Needs**

AmSouth Bank exhibits a **GOOD** record of serving the credit needs of low-income individuals and serving the needs of small businesses within AmSouth's Johnson City Assessment Area.

**Community Development Lending**

AmSouth Bank **MAKES FEW, IF ANY** community development loans in the Johnson City Assessment Area. The bank originated two community development loans totaling \$60,000. An interview with a community member revealed that community development opportunities in the Johnson City Assessment Area are available. Large, well-established banks compete for these types of loans.

**INVESTMENT TEST**

The investment test rating for the Johnson City Assessment Area is **OUTSTANDING**. AmSouth Bank has exhibited **EXCELLENT** responsiveness to credit and community development needs through its investment activities. Please refer to the Investment Test section of the overall institution on page 11 of the evaluation for greater detail.

**SERVICE TEST**

AmSouth Bank's performance in the Johnson City Assessment Area is **OUTSTANDING**. The assessment area includes Carter, Hawkins, Sullivan, and Washington counties in Tennessee, and Bristol City, Virginia.

**Accessibility of Delivery Systems**

The bank's delivery systems are **READILY ACCESSIBLE** to **ALL** portions of the assessment area. AmSouth Bank's branch offices and ATMs were compared to the distribution of families and businesses among the tract categories within the assessment area. The distribution of AmSouth Bank's branch offices and ATMs for the 2002 and 2003 review periods is summarized in the tables on the following page.

**MULTISTATE METROPOLITAN AREA: Johnson City, Tennessee (Continued)**

<b>AMSOUTH BANK – 2002 DISTRIBUTION OF BRANCHES AND ATMS IN THE JOHNSON CITY ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	1	6%	2	6%	0%	3%
Moderate-Income	4	27%	7	22%	19%	20%
Middle-Income	6	40%	13	41%	55%	47%
Upper-Income	4	27%	10	31%	26%	30%
<i>Total</i>	<i>15</i>	<i>100%</i>	<i>32</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

<b>AMSOUTH BANK – 2003 DISTRIBUTION OF BRANCHES AND ATMS IN THE JOHNSON CITY ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	0	0%	0	0%	0%	0%
Moderate-Income	6	40%	10	31%	14%	21%
Middle-Income	7	47%	16	50%	66%	61%
Upper-Income	2	13%	6	19%	20%	18%
<i>Total</i>	<i>15</i>	<i>100%</i>	<i>32</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

**Institution’s Record of Opening and Closing Branches**

Since the previous examination, AmSouth Bank has closed one branch office in an upper-income census tract; therefore, the bank's record of opening or closing branches has **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems, particularly to LMI geographies or LMI individuals.

**Reasonableness of Business Hours and Services in Meeting the Assessment Area Needs**

Banking services and hours of operations **DO NOT VARY IN A WAY THAT INCONVENIENCES CERTAIN PORTIONS** of the assessment area, particularly in LMI geographies or to LMI individuals. The level of branch services and hours offered by AmSouth Bank is basically the same throughout the assessment area.

**MULTISTATE METROPOLITAN AREA: Johnson City, Tennessee (Continued)**

**Community Development Services**

AmSouth Bank **PROVIDES A RELATIVELY HIGH LEVEL** of community development services. Board members, officers, and employees have used their financial expertise to provide financial services that benefit residents in the assessment area. The following table illustrates some of the bank’s most significant activities during the review period.

<b>COMMUNITY DEVELOPMENT SERVICES FOR JOHNSON CITY</b>	
<b>ORGANIZATION</b>	<b>POSITION/SERVICE</b>
Agriculture Extension Service of Kingston, Tennessee	The bank provided “train the trainer” workshops to promote consistent homebuyer education programs.
Alianza Del Puelo	A bank employee provides financial expertise for this organization that provides employment education, counseling, and housing assistance to LMI Latino families.
Clinch-Powell Rural and Community Development	The bank provided “train the trainer” workshops to promote consistent homebuyer education programs.
Creative Compassions	A bank employee provided technical assistance on first time homebuyer programs.
East Tennessee Housing Development Corporation	A bank employee provides technical expertise by serving on the board of directors of this organization that develops affordable housing for LMI persons.
Eastern Eight Community Development Corporation	A bank employee provides technical assistance and financial expertise on various redevelopment projects for this organization that produces affordable housing for LMI persons.
First Tennessee Development District	A bank employee provides technical assistance in support of affordable housing opportunities for LMI families. This organization provides programs for down payment and closing cost assistance.
Holston County Habitat for Humanity	The bank provides technical expertise in the form of free mortgage loan servicing.
Kingsport Housing and Redevelopment Authority	A bank employee provides technical assistance and financial expertise for this organization that provides affordable housing assistance to LMI families.
Kingsport Affordable Housing Coalition	A bank employee provides technical assistance and financial expertise for this organization that provides affordable housing assistance to LMI families.
Lynn Garden Community Group	A bank employee provides ongoing technical assistance to this organization that is working to revitalize and stabilize the Lynn Garden neighborhood.
Nine Counties One Vision	A bank employee provided technical assistance and financial expertise by serving on the task force of this group that provides assistance to community organizations involved in neighborhood revitalization and stabilization.
The Arc of Washington County	The bank provided “train the trainer” workshops to promote consistent homebuyer education programs.
Urban Business Expo	A bank employee conducted financial training and credit education for new and existing small businesses.



<b>MULTISTATE METROPOLITAN AREA: Memphis, Tennessee</b>
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**CRA RATING FOR MEMPHIS, TENNESSEE:<sup>3</sup> Outstanding**

**The Lending Test is rated: Outstanding**

**The Investment Test is rated: Outstanding**

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

### **SCOPE OF EXAMINATION**

The Memphis Assessment Area, in relation to AmSouth Bank's total assessment area, consisted of 5.1 percent of the census tracts, 7.6 percent of the low- and moderate-income tracts, 4.8 percent of the population, and 4.7 percent of the low- and moderate-income families. The assessment area contained 2.1 percent of the HMDA loans and 2 percent of the small business loans made by the bank. AmSouth Bank's performance in the Memphis Assessment Area was evaluated using full-scope examination procedures.

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN MEMPHIS, TENNESSEE**

#### **Overview**

AmSouth Bank operates 18 branch offices, representing 2.7 percent of the bank's branch network. The Memphis Assessment Area includes Shelby County Tennessee and DeSoto County Mississippi. As of June 30, 2003, the bank had \$559.7 million in deposits in the Memphis Assessment Area, representing a market share of 2.3 percent.

#### **Competition**

The Memphis Assessment Area is a highly competitive banking market due to the significant presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 49 other financial institutions operating 321 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the MSA. Many of these banks are statewide, multi-regional, or national banks. AmSouth Bank's largest competitors in the Memphis Assessment Area are First Tennessee Bank, National Bank of Commerce, and Union Planters Bank. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

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<sup>3</sup> This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate metropolitan area.

<b>MULTISTATE METROPOLITAN AREA: Memphis, Tennessee (Continued)</b>
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The tables on pages 44-47 and in the Appendix to this report provide information that was used in analyzing the bank's CRA performance. For the January 1 through December 31, 2002 review period, demographic data from the 1990 Census were used; demographic data from the 2000 Census were used in the analysis for the period from January 1 through December 31, 2003. Certain components of the data in the tables are discussed in this evaluation as they apply to particular parts of the analysis.

**Community Contacts**

As a part of the CRA examination, information was obtained from a community leader regarding local economic conditions and small business credit needs. The contact stated that it seems as though financial institutions are paying more attention to CRA issues, and have improved their efforts to address community and economic development needs.

The Memphis Assessment Area tables on the following pages show selected demographic information and AmSouth's lending performance for the overall institution.

**MULTISTATE METROPOLITAN AREA: Memphis, Tennessee (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

The following Memphis Assessment Area tables show selected demographic information and AmSouth's lending performance for the overall institution.

**Assessment Area Demographics**

Assessment Area : Multi-State Memphis (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	42	21.0	28,284	12.1	13,523	47.8	52,697	22.6
Moderate-income	41	20.5	44,767	19.2	9,988	22.3	36,339	15.6
Middle-income	52	26.0	73,832	31.7	7,005	9.5	46,095	19.8
Upper-income	58	29.0	86,241	37.0	2,430	2.8	97,993	42.0
Tract not reported	7	3.5	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>200</b>	<b>100.0</b>	<b>233,124</b>	<b>100.0</b>	<b>32,946</b>	<b>14.1</b>	<b>233,124</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	47,188	15,336	7.7	32.5	26,380	55.9	5,472	11.6
Moderate-income	69,525	34,405	17.3	49.5	29,686	42.7	5,434	7.8
Middle-income	107,955	65,126	32.7	60.3	36,554	33.9	6,275	5.8
Upper-income	127,600	84,558	42.4	66.3	34,799	27.3	8,243	6.5
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>352,268</b>	<b>199,425</b>	<b>100.0</b>	<b>56.6</b>	<b>127,419</b>	<b>36.2</b>	<b>25,424</b>	<b>7.2</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	1,944	9.2	1,557	9.0	348	10.1	39	10.5
Moderate	2,442	11.6	2,007	11.6	403	11.7	32	8.6
Middle	6,118	29.0	5,059	29.3	943	27.4	116	31.1
Upper	10,532	49.9	8,623	49.9	1,723	50.0	186	49.9
Unknown	66	0.3	39	0.2	27	0.8	0	0.0
<b>Total Assessment</b>	<b>21,102</b>	<b>100.0</b>	<b>17,285</b>	<b>100.0</b>	<b>3,444</b>	<b>100.0</b>	<b>373</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>81.9</b>		<b>16.3</b>		<b>1.8</b>

**MULTISTATE METROPOLITAN AREA: Memphis, Tennessee (Continued)**  
**Loan Distribution Table**

**Assessment Area: Multi-State Memphis 2002**

Income Categories	HMDA				By Borrower Income			
	#	By Tract Income %	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	2	2.6%	75	0.9%	7	9.1%	408	4.7%
Moderate	2	2.6%	68	0.8%	13	16.9%	900	10.5%
Middle	35	45.5%	2,666	31.0%	16	20.8%	1,664	19.3%
Upper	38	49.4%	5,792	67.3%	30	39.0%	3,960	46.0%
Unknown	0	0.0%	0	0.0%	11	14.3%	1,669	19.4%
<b>Total</b>	<b>77</b>	<b>100.0%</b>	<b>8,601</b>	<b>100.0%</b>	<b>77</b>	<b>100.0%</b>	<b>8,601</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	11	2.1%	373	0.6%	48	9.3%	2,516	4.2%
Moderate	47	9.1%	2,819	4.8%	110	21.4%	7,726	13.0%
Middle	159	30.9%	13,008	22.0%	128	24.9%	12,410	20.9%
Upper	298	57.9%	43,047	72.7%	211	41.0%	34,292	57.9%
Unknown	0	0.0%	0	0.0%	18	3.5%	2,303	3.9%
<b>Total</b>	<b>515</b>	<b>100.0%</b>	<b>59,247</b>	<b>100.0%</b>	<b>515</b>	<b>100.0%</b>	<b>59,247</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	1	3.3%	5	0.8%	4	13.3%	59	9.7%
Moderate	4	13.3%	47	7.7%	3	10.0%	32	5.3%
Middle	11	36.7%	139	22.9%	9	30.0%	195	32.1%
Upper	14	46.7%	416	68.5%	14	46.7%	321	52.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>30</b>	<b>100.0%</b>	<b>607</b>	<b>100.0%</b>	<b>30</b>	<b>100.0%</b>	<b>607</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	14	2.3%	453	0.7%	59	9.5%	2,983	4.4%
Moderate	53	8.5%	2,934	4.3%	126	20.3%	8,658	12.6%
Middle	205	33.0%	15,813	23.1%	153	24.6%	14,269	20.8%
Upper	350	56.3%	49,255	72.0%	255	41.0%	38,573	56.3%
Unknown	0	0.0%	0	0.0%	29	4.7%	3,972	5.8%
<b>Total</b>	<b>622</b>	<b>100.0%</b>	<b>68,455</b>	<b>100.0%</b>	<b>622</b>	<b>100.0%</b>	<b>68,455</b>	<b>100.0%</b>
<b>SMALL BUSINESS/ FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	76	8.8%	5,028	6.2%	0	0.0%	0	0.0%
Moderate	99	11.5%	5,598	6.9%	0	0.0%	0	0.0%
Middle	225	26.2%	17,309	21.3%	0	0.0%	0	0.0%
Upper	458	53.3%	53,097	65.4%	1	100.0%	94	100.0%
Unknown	1	0.1%	100	0.1%	0	0.0%	0	0.0%
<b>Total</b>	<b>859</b>	<b>100.0%</b>	<b>81,132</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>94</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	703	81.8%	25,339	31.2%	1	100.0%	94	100.0%
\$100,001 - \$250,000	84	9.8%	15,084	18.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	72	8.4%	40,709	50.2%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>859</b>	<b>100.0%</b>	<b>81,132</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>94</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	778	90.6%	55,900	68.9%	1	100.0%	94	100.0%
Over \$1 Million	81	9.4%	25,232	31.1%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>859</b>	<b>100.0%</b>	<b>81,132</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>94</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**MULTISTATE METROPOLITAN AREA: Memphis, Tennessee (Continued)**

**Assessment Area Demographics**

Assessment Area : Multi-State Memphis (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	43	18.0	22,379	8.6	9,317	41.6	57,931	22.2
Moderate-income	60	25.1	64,960	24.9	13,791	21.2	42,666	16.4
Middle-income	59	24.7	76,808	29.5	5,637	7.3	50,846	19.5
Upper-income	74	31.0	96,581	37.0	2,646	2.7	109,285	41.9
Tract not reported	3	1.3	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>239</b>	<b>100.0</b>	<b>260,728</b>	<b>100.0</b>	<b>31,391</b>	<b>12.0</b>	<b>260,728</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	41,731	14,226	5.8	34.1	22,177	53.1	5,328	12.8
Moderate-income	103,255	52,468	21.5	50.8	42,581	41.2	8,206	7.9
Middle-income	120,357	73,297	30.0	60.9	40,104	33.3	6,956	5.8
Upper-income	138,404	104,187	42.7	75.3	28,116	20.3	6,101	4.4
Tract not reported	2	2	0.0	100.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>403,749</b>	<b>244,180</b>	<b>100.0</b>	<b>60.5</b>	<b>132,978</b>	<b>32.9</b>	<b>26,591</b>	<b>6.6</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low	2,335	10.5	1,757	9.6	521	14.6	57	11.4
Moderate	4,427	19.8	3,634	19.9	710	20.0	83	16.6
Middle	6,049	27.1	5,107	28.0	808	22.7	134	26.9
Upper	9,368	42.0	7,682	42.1	1,463	41.1	223	44.7
Unknown	142	0.6	85	0.5	55	1.5	2	0.4
<b>Total Assessment</b>	<b>22,321</b>	<b>100.0</b>	<b>18,265</b>	<b>100.0</b>	<b>3,557</b>	<b>100.0</b>	<b>499</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>81.8</b>		<b>15.9</b>		<b>2.2</b>

**MULTISTATE METROPOLITAN AREA: Memphis, Tennessee (Continued)**  
**Loan Distribution Table**

**Assessment Area: Multi-State Memphis 2003**

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	1	0.9%	87	0.5%	5	4.7%	482	2.9%	
Moderate	11	10.4%	686	4.2%	24	22.6%	2,207	13.4%	
Middle	30	28.3%	3,034	18.4%	16	15.1%	1,682	10.2%	
Upper	64	60.4%	12,653	76.9%	45	42.5%	9,620	58.4%	
Unknown	0	0.0%	0	0.0%	16	15.1%	2,469	15.0%	
<b>Total</b>	<b>106</b>	<b>100.0%</b>	<b>16,460</b>	<b>100.0%</b>	<b>106</b>	<b>100.0%</b>	<b>16,460</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	6	1.4%	273	0.6%	31	7.1%	1,571	3.4%	
Moderate	59	13.4%	3,462	7.4%	61	13.9%	4,294	9.2%	
Middle	145	33.0%	11,733	25.1%	78	17.8%	6,712	14.3%	
Upper	229	52.2%	31,319	66.9%	257	58.5%	32,770	70.0%	
Unknown	0	0.0%	0	0.0%	12	2.7%	1,440	3.1%	
<b>Total</b>	<b>439</b>	<b>100.0%</b>	<b>46,787</b>	<b>100.0%</b>	<b>439</b>	<b>100.0%</b>	<b>46,787</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	1	5.9%	38	9.5%	1	5.9%	20	5.0%	
Moderate	6	35.3%	174	43.5%	2	11.8%	10	2.5%	
Middle	5	29.4%	77	19.3%	7	41.2%	160	40.0%	
Upper	5	29.4%	111	27.8%	7	41.2%	210	52.5%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>17</b>	<b>100.0%</b>	<b>400</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>400</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	8	1.4%	398	0.6%	37	6.6%	2,073	3.3%	
Moderate	76	13.5%	4,322	6.8%	87	15.5%	6,511	10.2%	
Middle	180	32.0%	14,844	23.3%	101	18.0%	8,554	13.4%	
Upper	298	53.0%	44,083	69.3%	309	55.0%	42,600	66.9%	
Unknown	0	0.0%	0	0.0%	28	5.0%	3,909	6.1%	
<b>Total</b>	<b>562</b>	<b>100.0%</b>	<b>63,647</b>	<b>100.0%</b>	<b>562</b>	<b>100.0%</b>	<b>63,647</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/ FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	89	10.5%	7,279	8.2%	0	0.0%	0	0.0%	
Moderate	183	21.6%	16,968	19.1%	0	0.0%	0	0.0%	
Middle	203	23.9%	17,392	19.6%	0	0.0%	0	0.0%	
Upper	371	43.7%	46,822	52.8%	0	0.0%	0	0.0%	
Unknown	3	0.4%	279	0.3%	0	0.0%	0	0.0%	
<b>Total</b>	<b>849</b>	<b>100.0%</b>	<b>88,740</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	674	79.4%	26,558	29.9%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	86	10.1%	15,475	17.4%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	89	10.5%	46,707	52.6%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>849</b>	<b>100.0%</b>	<b>88,740</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	766	90.2%	61,408	69.2%	0	0.0%	0	0.0%	
Over \$1 Million	83	9.8%	27,332	30.8%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>849</b>	<b>100.0%</b>	<b>88,740</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases  
 \*Small Business loans are loan sizes that are \$1 Million or less  
 \*Small Farm loans are loan sizes that are \$500,000 or less

<b>MULTISTATE METROPOLITAN AREA: Memphis, Tennessee (Continued)</b>
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## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MEMPHIS, TENNESSEE**

### **LENDING TEST**

#### **Overview**

In the Memphis Assessment Area, AmSouth Bank's number and dollar volume of small business loans exceeded both the number and the dollar volume of HMDA loans originated during the review period. Therefore, small business lending was given greater weight in determining the bank's lending test rating for the Memphis Assessment Area. AmSouth Bank generally offers small farm loans; however, the volume of small farm loans was minimal.

#### **Lending Activity**

Lending levels reflect **EXCELLENT** responsiveness to assessment area credit needs. Of the 57,132 HMDA originations or purchases made by the institution, 1,184 loans (2.1 percent) totaling \$132.1 million were originations or purchases in the Memphis Assessment Area. Of the 1,184 HMDA loans, 183 (15.4 percent) were home purchase loans; 954 (80.6 percent) were home refinance loans; and 47 (4 percent) were home improvement loans. Of the 84,154 small business loans made by the institution, 1,708 loans (2.1 percent) totaling \$169.8 million were originations or purchases in the Memphis Assessment Area.

In 2002, approximately 451 financial entities subject to the CRA originated at least one HMDA-reportable origination or purchase in AmSouth Bank's Memphis Assessment Area. AmSouth Bank ranked 27<sup>th</sup> with a market share of 0.9 percent by number of loans. Additionally, with 97 financial entities reporting at least one small business loan purchase or origination in the assessment area, AmSouth ranked 9<sup>th</sup> with a market share of 3.8 percent by number of loans. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: First Tennessee Bank, First Horizon Home Loan Corporation, and National Bank of Commerce. It is also recognized that large national credit card lenders such as GE Capital Financial, Incorporated, Citibank USA, N.A. and Capital One Federal Savings Bank dominate the assessment area regarding small business lending and therefore are considered competitors in this category.

<b>MULTISTATE METROPOLITAN AREA: Memphis, Tennessee (Continued)</b>
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### **Geographic Distribution of Loans**

For this analysis, the geographic distribution of HMDA lending, which includes both originations and purchases, and small business lending was compared with the demographic information available. Performance context issues were also considered, as well as the performance of other banks.

For the 2002 review period, AmSouth Bank's small business lending in the Memphis Assessment Area in low-income tracts, at 8.8 percent, is commensurate with the percentage of small businesses, at 9 percent, located in these tracts. The bank originated 11.5 percent of its small business loans in moderate-income tracts, and these tracts contain 11.6 percent of small businesses in the assessment area. The aggregate lending comparison table for the Memphis Assessment Area on page 196 of Appendix C indicates that AmSouth Bank performed above the aggregate for small business originations in both low- and moderate-income tracts in 2002. AmSouth Bank made 8.8 percent of its small business loans in low-income tracts compared to the aggregate at 6.2 percent. 11.5 percent of the bank's small business loans were made in moderate-income tracts compared to the aggregate at 10.1 percent.

For the 2003 review period, AmSouth Bank's small business lending in the Memphis Assessment Area in low-income tracts at 10.5 percent, is above the percentage of small businesses, at 9.6 percent, located in these tracts. The bank originated 21.6 percent of its small business loans in moderate-income tracts and these tracts contain 19.9 percent of the small businesses in the assessment area.

For the 2002 review period, AmSouth Bank's HMDA lending in the Memphis Assessment Area in the low-income tracts at 2.3 percent is below the percentage of owner-occupied units in these tracts at 7.7 percent. Of the 28,284 families in the low-income tracts, 13,523 (47.8 percent) are below poverty level, leaving 14,761 non-poverty families. These families represent 6.3 percent of total families in this assessment area. The bank's lending in low-income tracts is below this percentage. HMDA lending in moderate-income tracts at 8.5 percent is below the percentage of owner-occupied units in these tracts at 17.3 percent. The bank's lending in moderate-income tracts is also lower than the percentage of families in these tracts at 19.2 percent. The aggregate lending comparison table for the Memphis Assessment Area on page 196 of Appendix C shows that AmSouth Bank performed similarly to the aggregate in HMDA lending in low-income census tracts and slightly below the aggregate in HMDA lending in moderate-income census tracts in 2002. AmSouth Bank made 2.3 percent of its HMDA loans in low-income tracts compared to the aggregate at 2.4 percent. 8.5 percent of the bank's HMDA loans were made in moderate-income tracts compared to the aggregate at 9.2 percent.



**MULTISTATE METROPOLITAN AREA: Memphis, Tennessee (Continued)**

For the 2003 review period in the Memphis Assessment Area, AmSouth Bank's HMDA lending in the low-income tracts at 1.4 percent is below the percentage of owner-occupied units at 5.8 percent. In addition, of the 22,379 families in the low-income tracts (8.6 percent of the total population), 9,317 (41.6 percent) are below poverty level, leaving 13,062 non-poverty families. These families represent 5 percent of total families in the assessment area. The bank's lending is below this percentage. HMDA lending in the moderate-income tracts at 13.5 percent is also below the percentage of owner-occupied units at 21.5 percent. In addition, the bank's lending in moderate-income tracts is below the percentage of families in these tracts at 24.9 percent.

Based on these factors, AmSouth Bank's geographic distribution of HMDA lending and small business lending reflects **GOOD** penetration throughout the assessment area.

**Lending to Borrowers of Different Income Levels and Businesses of Different Sizes**

For this analysis, the distribution of HMDA lending across borrower income levels and small business lending across business revenue sizes was compared with available demographic information. Performance context issues were also considered, as well as the performance of other banks.

Of the 859 loans to businesses that reported gross revenues originated by AmSouth Bank in the Memphis Assessment Area during the 2002 review period, 90.6 percent were originated to small businesses. AmSouth Bank's percentage of lending is above the percentage of businesses with annual gross revenues of \$1 million or less in the Memphis Assessment Area at 81.9 percent. Additionally, in 2002, AmSouth Bank's percentage of small business lending to businesses with revenues below \$1 million at 90.6 percent is significantly above the performance of the aggregate market at 31.4 percent.

For the 2003 review period, 849 loans were originated to businesses that reported gross revenues, and 90.2 percent were originated to small businesses. AmSouth Bank's percentage of lending is above the percentage of businesses with annual gross revenues of \$1 million or less in the Memphis Assessment Area at 81.8 percent. Aggregate data for 2003 were not available.

Based on loan data from the 2002 review period, low-income families represented 22.6 percent of total families and received only 9.5 percent of AmSouth's HMDA loans. A possible reason for this lending disparity is that 14.1 percent of families in the Memphis Assessment Area are below the poverty level. While families below the

<b>MULTISTATE METROPOLITAN AREA: Memphis, Tennessee (Continued)</b>
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poverty level are eligible for credit, it can be inferred that with a lower capacity for debt repayment, they may not qualify for residential real estate loans. Assuming that the 32,946 poverty level families in the assessment area are categorized as low-income, there are 19,751 non-poverty, low-income families in the Memphis Assessment Area, representing 8.5 percent of total families. The bank's lending to low-income borrowers was above this percentage. Moderate-income borrowers received 20.3 percent of the HMDA loans and they comprise 15.6 percent of total families in the Memphis Assessment Area. HMDA lending to middle-income borrowers was above their percentage of the population, while lending to upper-income borrowers was below their percentage of the population.

The aggregate lending comparison table for the Memphis Assessment Area on page 196 of Appendix C shows that AmSouth Bank performed above the aggregate in HMDA lending to both low- and moderate-income borrowers in 2002. AmSouth Bank made 9.5 percent of its HMDA loans to low-income borrowers compared to the aggregate at 8.2 percent. 20.3 percent of the bank's HMDA loans were made to moderate-income borrowers compared to the aggregate at 16.9 percent.

Based on loan data from the 2003 review period, low-income families represented 22.2 percent of total families and received only 6.6 percent of AmSouth's HMDA loans. A possible reason for this lending disparity is that 12 percent of families in the Memphis Assessment Area are below the poverty level. While families below the poverty level are eligible for credit, it can be inferred that with a lower capacity for debt repayment, they may not qualify for residential real estate loans. Assuming that the 31,391 poverty level families in the assessment area are categorized as low-income, there are 26,540 non-poverty, low-income families in the Memphis Assessment Area, representing 10.2 percent of total families. The bank's lending to low-income borrowers was below this percentage. Moderate-income borrowers received 15.5 percent of the HMDA loans and they comprise 16.4 percent of total families in the Memphis Assessment Area. HMDA lending to middle-income borrowers was below their percentage of the population, while HMDA lending to upper-income borrowers was above their percentage of the population. Aggregate data for 2003 were not available.

Based on these factors, AmSouth Bank's distribution of loans by borrower's income and revenue sizes of businesses reflects **EXCELLENT** penetration among customers of different income levels and businesses of different revenue sizes.

<b>MULTISTATE METROPOLITAN AREA: Memphis, Tennessee (Continued)</b>
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### **Responsiveness to the Community Credit Needs**

AmSouth Bank exhibits a **GOOD** record of serving the credit needs of low-income individuals and serving the needs of small businesses within AmSouth's Memphis Assessment Area.

### **Community Development Lending**

AmSouth Bank is **A LEADER IN MAKING** community development loans in the Memphis Assessment Area. The bank has originated community development loans totaling \$174.7 million during the review period. An interview with a community member revealed that community development opportunities in the Memphis Assessment Area are available. Large, well-established banks compete for these types of loans.

### **INVESTMENT TEST**

The investment test rating for the Memphis Assessment Area is **OUTSTANDING**. AmSouth Bank has exhibited **EXCELLENT** responsiveness to credit and community development needs through its investment activities. Please refer to the Investment Test section of the overall institution on page 11 of the evaluation for greater detail.

### **SERVICE TEST**

AmSouth Bank's performance in the Memphis Assessment Area is **HIGH SATISFACTORY**. The assessment area includes Shelby County, Tennessee and DeSoto County, Mississippi.

### **Accessibility of Delivery Systems**

The bank's delivery systems are **REASONABLY ACCESSIBLE** to **ESSENTIALLY ALL** portions of the assessment area. AmSouth Bank's 18 branch offices and 29 ATMs were compared to the distribution of families and businesses among the tract categories within the assessment area. The distribution of AmSouth Bank's branch offices and ATMs for the 2002 and 2003 review periods is summarized in the tables on the following page.

**MULTISTATE METROPOLITAN AREA: Memphis, Tennessee (Continued)**

<b>AMSOUTH BANK – 2002 DISTRIBUTION OF BRANCHES AND ATMS IN THE MEMPHIS ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	1	5%	1	3%	12%	9%
Moderate-Income	1	5%	2	7%	19%	12%
Middle-Income	4	22%	9	31%	32%	29%
Upper-Income	12	68%	17	59%	37%	50%
<i>Total</i>	<i>18</i>	<i>100%</i>	<i>29</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

<b>AMSOUTH BANK – 2003 DISTRIBUTION OF BRANCHES AND ATMS IN THE MEMPHIS ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	1	5%	2	7%	9%	10%
Moderate-Income	2	11%	3	10%	25%	20%
Middle-Income	5	28%	8	28%	29%	28%
Upper-Income	10	56%	16	55%	37%	42%
<i>Total</i>	<i>18</i>	<i>100%</i>	<i>29</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

**Institution’s Record of Opening and Closing Branches**

Since the previous examination, AmSouth Bank has closed three branches in the Memphis Assessment Area. Two of the branches were located in middle-income census tracts and one branch was located in an upper-income census tract. Each of the three branches was consolidated into three existing branches greater than 4 miles away, and all in upper-income census tracts. One of the closed branches was in close proximity to a moderate-income census tract; however, the bank’s record of opening and closing branches has **GENERALLY NOT ADVERSELY AFFECTED** the accessibility of its delivery systems to LMI geographies or LMI individuals.

<b>MULTISTATE METROPOLITAN AREA: Memphis, Tennessee (Continued)</b>
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**Reasonableness of Business Hours and Services in Meeting the Assessment Area Needs**

Banking services and hours of operations **DO NOT VARY IN A WAY THAT INCONVENIENCES CERTAIN PORTIONS** of the assessment area, particularly in LMI geographies or to LMI individuals. The level of branch services and hours offered by AmSouth Bank is basically the same throughout the assessment area.

**Community Development Services**

AmSouth Bank is **A LEADER IN PROVIDING** community development services. Board members, officers, and employees have used their financial expertise to provide financial services that benefit residents in the assessment area. The table on the following page illustrates some of the bank's most significant activities during the review period.

**MULTISTATE METROPOLITAN AREA: Memphis, Tennessee (Continued)**

<b>COMMUNITY DEVELOPMENT SERVICES FOR MEMPHIS</b>	
<b>ORGANIZATION</b>	<b>POSITION/SERVICE</b>
Build-A-Block/Lemoyne –Owen College Community Development Corporation	A bank employee provided technical assistance to procure funding for land acquisition for a community center. The center will be located in an area targeted by the city for neighborhood revitalization.
Children and Family Services, Incorporated	The bank provided technical expertise to pilot “Train the Trainer” workshops for non-profit organizations, which promotes consistent homebuyer education programs across the state.
College Park Project	The bank facilitated the partnership of 2 organizations to construct 70 units of affordable housing in a HOPE VI neighborhood.
Cooper-Young Community Development Corporation	A bank employee provided technical assistance to procure funding for a home rehabilitation program for LMI residents.
Frayser Community Development Corporation	A bank employee provided technical assistance and financial expertise to this organization to identify sources of additional funding to continue its’ programs to LMI families.
Homeownership Foundation	The bank provided technical expertise to pilot “Train the Trainer” workshops for non-profit organizations, which promotes consistent homebuyer education programs across the state.
Memphis Area Neighborhood Development Corporation	A bank employee utilized financial expertise to assist in obtaining funds to acquire a 314 unit apartment complex. Funding was ultimately acquired through FHLBA AHP, LIHTC, and other sources. All units will be used for LMI families.
Memphis Housing Resource Center	The bank provided technical expertise to pilot “Train the Trainer” workshops for non-profit organizations, which promotes consistent homebuyer education programs across the state.
Memphis Towers	A bank employee utilized financial expertise to assist in obtaining funds to acquire a 364 unit apartment complex. Funding was ultimately acquired through FHLBA AHP, LIHTC, and other sources. All units will be used for LMI families.
Neighborhood Housing Opportunities	The bank provided technical expertise to pilot “Train the Trainer” workshops for non-profit organizations, which promotes consistent homebuyer education programs across the state.
Nevets Community Development Corporation	The bank provided technical expertise to pilot “Train the Trainer” workshops for non-profit organizations, which promotes consistent homebuyer education programs across the state.
North Memphis Community Development Corporation	A bank employee provided technical assistance in securing funds for affordable housing units.
United Housing, Incorporated	A bank employee provided technical assistance in securing funds for the rehabilitation of HUD foreclosures for the benefit of LMI families.
USDA Rural Development – Covington, Tennessee	The bank provided technical expertise to pilot “Train the Trainer” workshops for non-profit organizations, which promotes consistent homebuyer education programs across the state.

<b>STATE: Alabama</b>
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**CRA RATING FOR ALABAMA:**<sup>4</sup> **Outstanding**

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

**The Investment Test is rated: Outstanding**

**The Service Test is rated: Outstanding**

### **SCOPE OF EXAMINATION**

The Alabama Assessment Area, in relation to AmSouth Bank's total assessment area, consists of 16.4 percent of the geographies, 16.8 percent of the low- and moderate-income geographies, 15.5 percent of the population, and 16 percent of the low- and moderate-income families. The assessment area also included 22.5 percent of the HMDA loans and 26.6 percent of the small business loans made by the bank in its total assessment area. AmSouth Bank's performance in Alabama was evaluated by reviewing the Birmingham and Mobile Assessment Areas using full-scope examination procedures. Other metropolitan and nonmetropolitan areas were not reviewed using full-scope examination procedures; however, through the use of available facts and data, including performance and demographic information, the conclusions regarding performance, which did not impact the overall rating, are found on page 90.

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN ALABAMA**

#### **Overview**

AmSouth Bank operates 137 branch offices throughout the Alabama Assessment Area, representing 21 percent of the bank's branch network. This assessment area is comprised of 13 assessment areas. As of June 30, 2003, the bank had \$7.7 billion in deposits in the Alabama Assessment Area, representing AmSouth Bank's market share of 12.8 percent in the state of Alabama.

#### **Competition**

The Alabama Assessment Area is a highly competitive banking market due to the significant presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 175 other financial

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<sup>4</sup> For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

<b>STATE: Alabama (Continued)</b>
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institutions operating 1,304 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the assessment area. Many of these banks are statewide, multi-regional, or national banks. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

**Community Contacts**

As a part of the CRA examination, information was obtained from community leaders regarding local economic conditions and community credit needs. Overall, the contacts were positive in their perceptions of local financial institution involvement in helping with the community's economic development needs.

The tables on pages 58-61 and in the Appendix to this report provide information that was used in analyzing the bank's CRA performance. For the January 1 through December 31, 2002 review period, demographic data from the 1990 Census were used; demographic data from the 2000 Census were used in the analysis for the period from January 1 through December 31, 2003. Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.



**STATE: Alabama (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

The following Alabama Assessment Area tables show selected demographic information and AmSouth Bank's lending performance for the overall institution.

**Assessment Area Demographics**

Assessment Area: Alabama State (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	63	8.6	45,925	5.7	21,955	47.8	175,020	21.7
Moderate-income	135	18.4	114,965	14.3	25,751	22.4	134,720	16.7
Middle-income	353	48.1	430,173	53.4	47,054	10.9	168,913	21.0
Upper-income	177	24.1	214,720	26.6	9,413	4.4	327,130	40.6
Tract not reported	6	0.8	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>734</b>	<b>100.0</b>	<b>805,783</b>	<b>100.0</b>	<b>104,173</b>	<b>12.9</b>	<b>805,783</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	80,204	25,816	3.4	32.2	43,901	54.7	10,487	13.1
Moderate-income	193,907	99,541	13.1	51.3	74,163	38.2	20,203	10.4
Middle-income	633,633	419,156	55.3	66.2	152,464	24.1	62,013	9.8
Upper-income	304,617	212,925	28.1	69.9	73,858	24.2	17,834	5.9
Tract not reported	406	6	0.0	1.5	341	84.0	59	14.5
<b>Total Assessment Area</b>	<b>1,212,767</b>	<b>757,444</b>	<b>100.0</b>	<b>62.5</b>	<b>344,727</b>	<b>28.4</b>	<b>110,596</b>	<b>9.1</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	
Low	5,366	7.1	4,241	6.6	970	9.7	155	8.9
Moderate	10,804	14.2	8,842	13.7	1,695	17.0	267	15.3
Middle	35,967	47.3	31,025	48.2	4,119	41.4	823	47.1
Upper	23,391	30.8	19,822	30.8	3,084	31.0	485	27.7
Unknown	518	0.7	407	0.6	92	0.9	19	1.1
<b>Total Assessment</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>84.6</b>		<b>13.1</b>		<b>2.3</b>

**STATE: Alabama (Continued)**

**Loan Distribution Table**

Assessment Area : Alabama State 2002

Income Categories	HMDA				By Borrower Income			
	#	By Tract Income %	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	16	1.0%	937	0.4%	165	10.4%	10,363	4.6%
Moderate	90	5.7%	7,785	3.4%	331	20.8%	27,327	12.0%
Middle	740	46.6%	91,670	40.4%	297	18.7%	28,462	12.5%
Upper	742	46.7%	126,560	55.7%	630	39.6%	135,121	59.5%
Unknown	1	0.1%	98	0.0%	166	10.4%	25,777	11.4%
<b>Total</b>	<b>1,589</b>	<b>100.0%</b>	<b>227,050</b>	<b>100.0%</b>	<b>1,589</b>	<b>100.0%</b>	<b>227,050</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	41	1.2%	1,899	0.5%	242	7.1%	13,165	3.2%
Moderate	233	6.8%	15,933	3.8%	503	14.7%	35,311	8.5%
Middle	1,634	47.8%	175,585	42.3%	769	22.5%	67,718	16.3%
Upper	1,508	44.1%	221,872	53.4%	1,711	50.1%	271,652	65.4%
Unknown	0	0.0%	0	0.0%	191	5.6%	27,443	6.6%
<b>Total</b>	<b>3,416</b>	<b>100.0%</b>	<b>415,289</b>	<b>100.0%</b>	<b>3,416</b>	<b>100.0%</b>	<b>415,289</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	20	3.9%	345	4.0%	109	21.1%	1,170	13.6%
Moderate	90	17.4%	1,316	15.3%	127	24.6%	1,324	15.4%
Middle	268	51.9%	4,504	52.3%	113	21.9%	1,706	19.8%
Upper	138	26.7%	2,455	28.5%	157	30.4%	4,159	48.2%
Unknown	0	0.0%	0	0.0%	10	1.9%	261	3.0%
<b>Total</b>	<b>516</b>	<b>100.0%</b>	<b>8,620</b>	<b>100.0%</b>	<b>516</b>	<b>100.0%</b>	<b>8,620</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	25.0%	3,655	49.6%	0	0.0%	0	0.0%
Middle	4	50.0%	2,994	40.6%	0	0.0%	0	0.0%
Upper	2	25.0%	725	9.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	8	100.0%	7,374	100.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>7,374</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>7,374</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	77	1.4%	3,181	0.5%	516	9.3%	24,698	3.8%
Moderate	415	7.5%	28,689	4.4%	961	17.4%	63,962	9.7%
Middle	2,646	47.9%	274,753	41.7%	1,179	21.3%	97,886	14.9%
Upper	2,390	43.2%	351,612	53.4%	2,498	45.2%	410,932	62.4%
Unknown	1	0.0%	98	0.0%	375	6.8%	60,855	9.2%
<b>Total</b>	<b>5,529</b>	<b>100.0%</b>	<b>658,333</b>	<b>100.0%</b>	<b>5,529</b>	<b>100.0%</b>	<b>658,333</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	623	5.4%	55,285	6.1%	0	0.0%	0	0.0%
Moderate	1,487	12.9%	130,033	14.3%	3	27.3%	663	27.3%
Middle	4,880	42.2%	339,094	37.2%	5	45.5%	1,039	42.7%
Upper	4,476	38.7%	376,268	41.3%	3	27.3%	731	30.0%
Unknown	104	0.9%	10,206	1.1%	0	0.0%	0	0.0%
<b>Total</b>	<b>11,570</b>	<b>100.0%</b>	<b>910,886</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>2,433</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	9,744	84.2%	331,011	36.3%	4	36.4%	217	8.9%
\$100,001 - \$250,000	1,006	8.7%	173,598	19.1%	3	27.3%	520	21.4%
\$250,001 - \$1 Million*	820	7.1%	406,277	44.6%	4	36.4%	1,696	69.7%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>11,570</b>	<b>100.0%</b>	<b>910,886</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>2,433</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	10,749	92.9%	717,297	78.7%	10	90.9%	1,961	80.6%
Over \$1 Million	821	7.1%	193,589	21.3%	1	9.1%	472	19.4%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>11,570</b>	<b>100.0%</b>	<b>910,886</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>2,433</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**STATE: Alabama (Continued)**

**Assessment Area Demographics**  
 Assessment Area: Alabama State (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	68	8.9	42,108	4.7	17,967	42.7	190,294	21.3
Moderate-income	160	20.9	141,778	15.9	29,025	20.5	152,382	17.1
Middle-income	361	47.2	465,197	52.1	45,236	9.7	186,480	20.9
Upper-income	176	23.0	243,878	27.3	8,901	3.6	363,805	40.7
<b>Total Assessment Area</b>	<b>765</b>	<b>100.0</b>	<b>892,961</b>	<b>100.0</b>	<b>101,129</b>	<b>11.3</b>	<b>892,961</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	83,720	24,508	2.7	29.3	45,422	54.3	13,790	16.5
Moderate-income	251,180	129,709	14.3	51.6	91,442	36.4	30,029	12.0
Middle-income	717,757	488,466	54.0	68.1	160,932	22.4	68,359	9.5
Upper-income	371,397	262,456	29.0	70.7	73,767	19.9	35,174	9.5
<b>Total Assessment Area</b>	<b>1,424,054</b>	<b>905,139</b>	<b>100.0</b>	<b>63.6</b>	<b>371,563</b>	<b>26.1</b>	<b>147,352</b>	<b>10.3</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>			<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
		#	%	#	%	#	%	#
Low	7,828	9.8	6,095	9.1	1,494	14.6	239	10.8
Moderate	12,948	16.2	10,828	16.1	1,770	17.3	350	15.9
Middle	35,668	44.7	30,672	45.5	3,972	38.8	1,024	46.5
Upper	23,334	29.2	19,747	29.3	2,996	29.3	591	26.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>84.4</b>		<b>12.8</b>		<b>2.8</b>	

**STATE: Alabama (Continued)**

**Loan Distribution Table**

Assessment Area : Alabama State 2003

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	22	1.1%	1,463	0.5%	163	8.5%	10,533	3.5%
Moderate	152	7.9%	13,073	4.3%	356	18.5%	29,726	9.8%
Middle	774	40.2%	85,194	28.0%	368	19.1%	38,556	12.6%
Upper	975	50.7%	205,074	67.3%	808	42.0%	183,625	60.2%
Unknown	0	0.0%	0	0.0%	228	11.9%	42,364	13.9%
<b>Total</b>	<b>1,923</b>	<b>100.0%</b>	<b>304,804</b>	<b>100.0%</b>	<b>1,923</b>	<b>100.0%</b>	<b>304,804</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	52	1.1%	2,959	0.5%	284	5.8%	15,658	2.8%
Moderate	419	8.6%	27,289	4.8%	742	15.2%	51,074	9.0%
Middle	2,177	44.5%	190,827	33.6%	1,085	22.2%	91,970	16.2%
Upper	2,239	45.8%	346,130	61.0%	2,466	50.5%	363,592	64.1%
Unknown	0	0.0%	0	0.0%	310	6.3%	44,911	7.9%
<b>Total</b>	<b>4,887</b>	<b>100.0%</b>	<b>567,205</b>	<b>100.0%</b>	<b>4,887</b>	<b>100.0%</b>	<b>567,205</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	21	4.1%	201	2.4%	74	14.6%	646	7.7%
Moderate	88	17.3%	1,479	17.6%	123	24.2%	1,129	13.4%
Middle	274	53.9%	4,107	48.8%	122	24.0%	1,715	20.4%
Upper	125	24.6%	2,632	31.3%	181	35.6%	4,556	54.1%
Unknown	0	0.0%	0	0.0%	8	1.6%	373	4.4%
<b>Total</b>	<b>508</b>	<b>100.0%</b>	<b>8,419</b>	<b>100.0%</b>	<b>508</b>	<b>100.0%</b>	<b>8,419</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	100.0%	1,550	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	1,550	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>1,550</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>1,550</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	95	1.3%	4,623	0.5%	521	7.1%	26,837	3.0%
Moderate	660	9.0%	43,391	4.9%	1,221	16.7%	81,929	9.3%
Middle	3,225	44.1%	280,128	31.8%	1,575	21.5%	132,241	15.0%
Upper	3,339	45.6%	553,836	62.8%	3,455	47.2%	551,773	62.6%
Unknown	0	0.0%	0	0.0%	547	7.5%	89,198	10.1%
<b>Total</b>	<b>7,319</b>	<b>100.0%</b>	<b>881,978</b>	<b>100.0%</b>	<b>7,319</b>	<b>100.0%</b>	<b>881,978</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	856	7.9%	93,548	9.7%	1	11.1%	175	9.3%
Moderate	1,571	14.5%	144,949	15.0%	3	33.3%	664	35.3%
Middle	4,309	39.8%	343,336	35.5%	3	33.3%	424	22.5%
Upper	4,094	37.8%	384,651	39.8%	2	22.2%	618	32.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>10,830</b>	<b>100.0%</b>	<b>966,484</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>1,881</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	8,805	81.3%	320,168	33.1%	2	22.2%	76	4.0%
\$100,001 - \$250,000	1,117	10.3%	193,593	20.0%	4	44.4%	720	38.3%
\$250,001 - \$1 Million*	908	8.4%	452,723	46.8%	3	33.3%	1,085	57.7%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>10,830</b>	<b>100.0%</b>	<b>966,484</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>1,881</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	9,931	91.7%	757,971	78.4%	5	55.6%	917	48.8%
Over \$1 Million	899	8.3%	208,513	21.6%	4	44.4%	964	51.2%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>10,830</b>	<b>100.0%</b>	<b>966,484</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>1,881</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

<b>STATE: Alabama (Continued)</b>
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**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ALABAMA**

**LENDING TEST**

The lending test for the Alabama Assessment Area is rated **HIGH SATISFACTORY**. AmSouth Bank's performance with regard to the geographic distribution of HMDA and small business lending is **GOOD**. The distribution of loans to borrowers of different income levels and businesses of different sizes is also **GOOD**. In addition, the bank's lending activity, level of responsiveness to the credit needs of low-income individuals and geographies and very small businesses is **GOOD**, while the bank's community development lending activities are **EXCELLENT**. Please refer to the Alabama Aggregate Lending Comparison Tables for HMDA and Small Business Lending on page 197 of Appendix C.

**INVESTMENT TEST**

The investment test rating for the Alabama Assessment Area is **OUTSTANDING**. AmSouth Bank has exhibited **EXCELLENT** responsiveness to credit and community development needs through its investment activities. Please refer to the Investment Test section of the overall institution on page 11 of the evaluation for greater detail.

**SERVICE TEST**

The service test rating for the Alabama Assessment Area is **OUTSTANDING**. Delivery systems, including ATMs and branch office locations, are considered **ACCESSIBLE** and the hours of operation are convenient to **ESSENTIALLY ALL** portions of the assessment area. In addition, the bank **PROVIDES AN EXCELLENT LEVEL OF** community development services that benefit residents of the assessment area.

As stated earlier, AmSouth Bank's performance in Alabama was evaluated by reviewing the Birmingham and Mobile Assessment Areas using full-scope examination procedures. For a further detailed analysis, please refer to the Birmingham Assessment Area and the Mobile Assessment Area sections on the following pages.

<b>METROPOLITAN AREAS: Birmingham, Alabama</b>
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**CRA RATING FOR BIRMINGHAM, ALABAMA: Outstanding**

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

**The Investment Test is rated: Outstanding**

**The Service Test is rated: Outstanding**

**SCOPE OF EXAMINATION**

The Birmingham Assessment Area, in relation to AmSouth Bank's total assessment area, consisted of 4 percent of the census tracts, 4.8 percent of the low- and moderate-income tracts, 4.1 percent of the population, and 4.3 percent of the low- and moderate-income families. The assessment area contained 6.9 percent of the HMDA loans and 8.3 percent of the small business loans made by the bank. AmSouth Bank's performance in the Birmingham Assessment Area was evaluated using full-scope examination procedures.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN BIRMINGHAM, ALABAMA**

**Overview**

Amsouth Bank operates 47 branch offices in the Birmingham Assessment Area, representing 7.2 percent of the bank's branch network. The Birmingham Assessment Area is comprised of Jefferson, Shelby, and St. Clair counties in the state of Alabama. As of June 30, 2003, the bank had \$3.3 billion in deposits in the Birmingham Assessment Area, representing a market share of 18.3 percent.

**Competition**

The Birmingham Assessment Area is a highly competitive banking market due to the significant presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 27 other financial institutions operating 218 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the MSA. Many of these banks are statewide, multi-regional, or national banks. AmSouth Bank's largest competitors in the Birmingham Assessment Area are SouthTrust Bank, Compass Bank, and Regions Bank. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

<b>METROPOLITAN AREAS: Birmingham, Alabama (Continued)</b>
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The tables on pages 65-68 and in the Appendix to this report provide information that was used in analyzing the bank's CRA performance. For the January 1 through December 31, 2002 review period, demographic data from the 1990 Census were used; demographic data from the 2000 Census were used in the analysis for the period from January 1 through December 31, 2003. Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.

**Community Contacts**

As a part of the CRA examination, information was obtained from a community leader regarding local economic conditions and community credit needs. The contact stated that AmSouth Bank has been a leader with community development efforts in Birmingham; however, the contact feels that banks should partner with local housing authorities to address affordable housing issues more effectively.

The Birmingham Assessment Area tables on the following pages show selected demographic information and AmSouth Bank's lending performance for the overall institution.

**METROPOLITAN AREAS: Birmingham, Alabama (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

The following Birmingham Assessment Area tables show selected demographic information and AmSouth Bank's lending for the overall institution.

**Assessment Area Demographics**  
 Assessment Area: AL Birmingham (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	18	9.9	16,971	7.7	7,347	43.3	47,304	21.5	
Moderate-income	38	21.0	43,067	19.6	8,738	20.3	36,744	16.7	
Middle-income	73	40.3	90,019	41.0	8,214	9.1	45,487	20.7	
Upper-income	52	28.7	69,743	31.7	1,909	2.7	90,265	41.1	
<b>Total Assessment Area</b>	<b>181</b>	<b>100.0</b>	<b>219,800</b>	<b>100.0</b>	<b>26,208</b>	<b>11.9</b>	<b>219,800</b>	<b>100.0</b>	
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>							
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%	
Low-income	29,519	9,348	4.5	31.7	16,459	55.8	3,712	12.6	
Moderate-income	70,988	38,652	18.8	54.4	24,373	34.3	7,963	11.2	
Middle-income	133,558	88,606	43.0	66.3	33,708	25.2	11,244	8.4	
Upper-income	98,615	69,491	33.7	70.5	24,493	24.8	4,631	4.7	
<b>Total Assessment Area</b>	<b>332,680</b>	<b>206,097</b>	<b>100.0</b>	<b>62.0</b>	<b>99,033</b>	<b>29.8</b>	<b>27,550</b>	<b>8.3</b>	
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>							
		<b>Less Than or = \$1 Million</b>			<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#	%
Low	2,131	9.8	1,655	9.2	434	13.2	42	9.2	
Moderate	3,842	17.6	3,109	17.2	650	19.8	83	18.2	
Middle	7,228	33.2	6,221	34.5	852	25.9	155	33.9	
Upper	8,585	39.4	7,057	39.1	1,351	41.1	177	38.7	
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>	
	<b>Percentage of Total Businesses:</b>			<b>82.8</b>		<b>15.1</b>		<b>2.1</b>	



**METROPOLITAN AREAS: Birmingham, Alabama (Continued)**

**Loan Distribution Table**

Assessment Area : AL Birmingham 2002

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	4	0.9%	152	0.2%	30	6.7%	2,209	2.8%
Moderate	27	6.0%	3,164	3.9%	81	18.0%	7,300	9.1%
Middle	155	34.4%	21,030	26.2%	70	15.5%	7,371	9.2%
Upper	265	58.8%	55,951	69.7%	145	32.2%	43,393	54.0%
Unknown	0	0.0%	0	0.0%	125	27.7%	20,024	24.9%
<b>Total</b>	<b>451</b>	<b>100.0%</b>	<b>80,297</b>	<b>100.0%</b>	<b>451</b>	<b>100.0%</b>	<b>80,297</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	17	1.5%	777	0.5%	88	7.5%	4,660	3.0%
Moderate	109	9.3%	6,097	3.9%	167	14.3%	12,426	8.0%
Middle	456	38.9%	53,449	34.2%	254	21.7%	24,892	16.0%
Upper	589	50.3%	95,736	61.3%	529	45.2%	94,745	60.7%
Unknown	0	0.0%	0	0.0%	133	11.4%	19,336	12.4%
<b>Total</b>	<b>1,171</b>	<b>100.0%</b>	<b>156,059</b>	<b>100.0%</b>	<b>1,171</b>	<b>100.0%</b>	<b>156,059</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	8	4.3%	114	3.3%	49	26.5%	487	14.3%
Moderate	43	23.2%	667	19.5%	42	22.7%	460	13.5%
Middle	83	44.9%	1,596	46.7%	38	20.5%	622	18.2%
Upper	51	27.6%	1,038	30.4%	50	27.0%	1,598	46.8%
Unknown	0	0.0%	0	0.0%	6	3.2%	248	7.3%
<b>Total</b>	<b>185</b>	<b>100.0%</b>	<b>3,415</b>	<b>100.0%</b>	<b>185</b>	<b>100.0%</b>	<b>3,415</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	29	1.6%	1,043	0.4%	167	9.2%	7,356	3.1%
Moderate	179	9.9%	9,928	4.1%	290	16.0%	20,186	8.4%
Middle	694	38.4%	76,075	31.7%	362	20.0%	32,885	13.7%
Upper	905	50.1%	152,725	63.7%	724	40.1%	139,736	58.3%
Unknown	0	0.0%	0	0.0%	264	14.6%	39,608	16.5%
<b>Total</b>	<b>1,807</b>	<b>100.0%</b>	<b>239,771</b>	<b>100.0%</b>	<b>1,807</b>	<b>100.0%</b>	<b>239,771</b>	<b>100.0%</b>
<b>SMALL BUSINESS/SMALL FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	251	6.9%	27,407	9.3%	0	0.0%	0	0.0%
Moderate	553	15.3%	50,772	17.2%	0	0.0%	0	0.0%
Middle	1,099	30.3%	68,149	23.1%	0	0.0%	0	0.0%
Upper	1,720	47.5%	148,184	50.3%	1	100.0%	225	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,623</b>	<b>100.0%</b>	<b>294,512</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>225</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	3,103	85.6%	105,654	35.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	253	7.0%	45,742	15.5%	1	100.0%	225	100.0%
\$250,001 - \$1 Million*	267	7.4%	143,116	48.6%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,623</b>	<b>100.0%</b>	<b>294,512</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>225</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	3,392	93.6%	231,949	78.8%	1	100.0%	225	100.0%
Over \$1 Million	231	6.4%	62,563	21.2%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,623</b>	<b>100.0%</b>	<b>294,512</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>225</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**METROPOLITAN AREAS: Birmingham, Alabama (Continued)**

**Assessment Area Demographics**

Assessment Area: AL Birmingham (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	18	9.6	15,079	6.4	5,982	39.7	50,910	21.5
Moderate-income	47	25.0	48,335	20.4	9,254	19.1	40,448	17.1
Middle-income	68	36.2	91,954	38.9	7,100	7.7	48,280	20.4
Upper-income	55	29.3	81,229	34.3	1,975	2.4	96,959	41.0
<b>Total Assessment Area</b>	<b>188</b>	<b>100.0</b>	<b>236,597</b>	<b>100.0</b>	<b>24,311</b>	<b>10.3</b>	<b>236,597</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	29,996	8,370	3.5	27.9	16,600	55.3	5,026	16.8
Moderate-income	82,718	44,856	18.7	54.2	28,638	34.6	9,224	11.2
Middle-income	142,903	97,721	40.8	68.4	33,187	23.2	11,995	8.4
Upper-income	119,150	88,461	36.9	74.2	24,206	20.3	6,483	5.4
<b>Total Assessment Area</b>	<b>374,767</b>	<b>239,408</b>	<b>100.0</b>	<b>63.9</b>	<b>102,631</b>	<b>27.4</b>	<b>32,728</b>	<b>8.7</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	
Low	3,421	14.9	2,634	13.9	707	20.8	80	12.8
Moderate	3,455	15.1	2,853	15.1	510	15.0	92	14.8
Middle	7,456	32.5	6,380	33.7	840	24.7	236	37.9
Upper	8,603	37.5	7,042	37.2	1,346	39.6	215	34.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>82.4</b>		<b>14.8</b>		<b>2.7</b>

**METROPOLITAN AREAS: Birmingham, Alabama (Continued)**

**Loan Distribution Table**

Assessment Area : AL Birmingham 2003

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	6	1.0%	471	0.4%	48	7.7%	3,532	2.8%
Moderate	33	5.3%	2,801	2.2%	83	13.2%	7,615	6.1%
Middle	177	28.2%	21,970	17.5%	102	16.3%	12,577	10.0%
Upper	411	65.6%	100,581	79.9%	231	36.8%	71,684	57.0%
Unknown	0	0.0%	0	0.0%	163	26.0%	30,415	24.2%
<b>Total</b>	<b>627</b>	<b>100.0%</b>	<b>125,823</b>	<b>100.0%</b>	<b>627</b>	<b>100.0%</b>	<b>125,823</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	10	0.7%	600	0.3%	103	7.5%	6,337	3.4%
Moderate	170	12.3%	10,151	5.4%	222	16.1%	16,928	9.0%
Middle	454	33.0%	39,538	21.0%	271	19.7%	25,763	13.7%
Upper	743	54.0%	137,561	73.2%	576	41.8%	107,889	57.4%
Unknown	0	0.0%	0	0.0%	205	14.9%	30,933	16.5%
<b>Total</b>	<b>1,377</b>	<b>100.0%</b>	<b>187,850</b>	<b>100.0%</b>	<b>1,377</b>	<b>100.0%</b>	<b>187,850</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	3	2.0%	11	0.5%	18	11.9%	156	6.9%
Moderate	38	25.2%	499	22.2%	48	31.8%	411	18.3%
Middle	65	43.0%	796	35.4%	35	23.2%	485	21.5%
Upper	45	29.8%	945	42.0%	45	29.8%	942	41.8%
Unknown	0	0.0%	0	0.0%	5	3.3%	257	11.4%
<b>Total</b>	<b>151</b>	<b>100.0%</b>	<b>2,251</b>	<b>100.0%</b>	<b>151</b>	<b>100.0%</b>	<b>2,251</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	19	0.9%	1,082	0.3%	169	7.8%	10,025	3.2%
Moderate	241	11.2%	13,451	4.3%	353	16.4%	24,954	7.9%
Middle	696	32.3%	62,304	19.7%	408	18.9%	38,825	12.3%
Upper	1,199	55.6%	239,087	75.7%	852	39.5%	180,515	57.1%
Unknown	0	0.0%	0	0.0%	373	17.3%	61,605	19.5%
<b>Total</b>	<b>2,155</b>	<b>100.0%</b>	<b>315,924</b>	<b>100.0%</b>	<b>2,155</b>	<b>100.0%</b>	<b>315,924</b>	<b>100.0%</b>
Income Categories	SMALL BUSINESS/SMALL BUSINESS/FARM							
	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	401	11.9%	50,268	16.2%	0	0.0%	0	0.0%
Moderate	406	12.1%	38,358	12.4%	0	0.0%	0	0.0%
Middle	1,000	29.8%	71,189	23.0%	0	0.0%	0	0.0%
Upper	1,550	46.2%	149,538	48.3%	1	100.0%	225	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,357</b>	<b>100.0%</b>	<b>309,353</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>225</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	2,766	82.4%	100,306	32.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	285	8.5%	50,507	16.3%	1	100.0%	225	100.0%
\$250,001 - \$1 Million*	306	9.1%	158,540	51.2%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,357</b>	<b>100.0%</b>	<b>309,353</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>225</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	3,114	92.8%	247,551	80.0%	1	100.0%	225	100.0%
Over \$1 Million	243	7.2%	61,802	20.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,357</b>	<b>100.0%</b>	<b>309,353</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>225</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

<b>METROPOLITAN AREA: Birmingham, Alabama (Continued)</b>
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## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN BIRMINGHAM, ALABAMA**

### **LENDING TEST**

#### **Overview**

For the review period AmSouth Bank's number and dollar volume of small business loans exceeded both the number and dollar volume of HMDA loans originated in the Birmingham Assessment Area. Therefore, greater weight was given to small business lending in determining the bank's lending test rating for the Birmingham Assessment Area. AmSouth Bank generally offers small farm loans; however, the volume of small farm loans was minimal.

#### **Lending Activity**

Lending levels reflect **GOOD** responsiveness to assessment area credit needs. Of the 57,132 HMDA originations or purchases made by the institution, 3,962 loans (6.9 percent) totaling \$555.7 million were originations or purchases in the Birmingham Assessment Area. Of the 3,962 HMDA loans, 1,078 (27.2 percent) were home purchase loans; 2,548 (64.3 percent) were home refinance loans; and 336 (8.5 percent) were home improvement loans. There were no multi-family housing loans made during the review period. Of the 84,154 small business loans made by the institution, 6,980 loans (8.3 percent) totaling \$603.9 million were originations or purchases in the Birmingham Assessment Area. Additionally, AmSouth Bank makes use of flexible lending practices in serving the credit needs of the Birmingham Assessment Area.

In 2002, approximately 358 financial entities subject to the CRA originated at least one HMDA-reportable origination or purchase in AmSouth Bank's Birmingham Assessment Area. AmSouth Bank ranked 5<sup>th</sup> with a market share of 3.1 percent. Additionally, with 94 financial entities reporting at least one small business loan purchase or origination in the assessment area, AmSouth ranked 2<sup>nd</sup> with a market share of 13.7 percent by number of loans. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: SouthTrust Bank, Regions Bank, and Compass Bank. It is also recognized that large national credit card lenders such as GE Capital Financial, Incorporated, Capital One Federal Savings Bank, and MBNA America, N.A., dominate the assessment area regarding small business lending and therefore are considered competitors in this category.

<b>METROPOLITAN AREA: Birmingham, Alabama (Continued)</b>
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### **Geographic Distribution of Loans**

For this analysis, the geographic distribution of HMDA lending, which includes both originations and purchases, and small business lending was compared with the demographic information available. Performance context issues were also considered, as well as the performance of other banks.

AmSouth Bank's small business lending in the Birmingham Assessment Area during the 2002 review period in low-income tracts, at 6.9 percent, is below the percentage of small businesses, at 9.2 percent, located in these tracts. The bank originated 15.3 percent of its small business loans in moderate-income tracts and these tracts contain 17.2 percent of small businesses in the assessment area. The aggregate lending comparison table for the Birmingham Assessment Area on page 198 of Appendix C indicates that AmSouth Bank performed above the aggregate for small business originations in both low- and moderate-income tracts in 2002. AmSouth Bank made 6.9 percent of its small business loans in low-income tracts compared to the aggregate at 6.1 percent. 15.3 percent of the bank's small business loans were made in moderate-income tracts compared to the aggregate at 13.8 percent.

For the 2003 review period, AmSouth Bank's small business lending in the Birmingham Assessment Area in low-income tracts at 11.9 percent, is below the percentage of small businesses, at 13.9 percent, located in these tracts. The bank originated 12.1 percent of its small business loans in moderate-income tracts and these tracts contain 15.1 percent of the small businesses in the assessment area. CRA aggregate data for 2003 were not available.

For the 2002 review period, AmSouth Bank's HMDA lending in the Birmingham Assessment Area in the low-income tracts at 1.6 percent is below the percentage of owner-occupied units in these tracts at 4.5 percent. Of the 16,971 families in the low-income tracts (7.7 percent of the total population), 7,347 (43.3 percent) are below poverty level, leaving 9,624 non-poverty families. These families represent 4.4 percent of total families in this assessment area. The bank's lending is below this percentage. HMDA lending in the moderate-income tracts at 9.9 percent is below the percentage of owner-occupied units at 18.8 percent. The bank's lending in moderate-income tracts is also below the percentage of families in these tracts at 19.6 percent. The aggregate lending comparison table for the Birmingham Assessment Area on page 198 of Appendix C, shows that AmSouth Bank performed above the aggregate in HMDA lending in both low- and moderate-income tracts in 2002. AmSouth Bank made 1.6 percent of its HMDA loans in low-income tracts compared to the aggregate at 1.1 percent. 9.9

<b>METROPOLITAN AREA: Birmingham, Alabama (Continued)</b>
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percent of the bank's HMDA loans were made in moderate-income tracts compared to the aggregate at 8.4 percent.

For the 2003 review period in the Birmingham Assessment Area, AmSouth Bank's HMDA lending in the low-income tracts at 0.9 percent is below the percentage of owner-occupied units at 3.5 percent. In addition, of the 15,079 families in the low-income tracts (6.4 percent of the total population), 5,982 (39.7 percent) are below poverty level, leaving 9,097 non-poverty families. These families represent 3.8 percent of total families in the assessment area. The bank's lending is below this percentage. HMDA lending in the moderate-income tracts at 11.2 percent is also below the percentage of owner-occupied units at 18.7 percent. In addition, the bank's lending in moderate-income tracts is below the percentage of families in these tracts at 20.4 percent. HMDA aggregate data for 2003 were not available.

Based on these factors, AmSouth Bank's geographic distribution of HMDA and small business lending reflects **GOOD** penetration throughout the assessment area.

#### **Lending to Borrowers of Different Income Levels and Businesses of Different Sizes**

For this analysis, the distribution of HMDA lending across borrower income levels and small business lending across business revenue sizes was compared with available demographic information. Performance context issues were also considered, as well as the performance of other banks.

Of the 3,623 small business loans made to businesses that reported gross revenues originated by AmSouth Bank in the Birmingham Assessment Area during the 2002 review period, 93.6 percent were originated to small businesses. AmSouth Bank's percentage of lending is above the percentage of businesses with annual gross revenues of \$1 million or less in the Birmingham Assessment Area at 82.8 percent. In addition, in 2002, AmSouth Bank's percentage of small business lending to businesses with revenues below \$1 million at 93.6 percent is significantly above the performance of the aggregate market at 32.2 percent.

For the 2003 review period, AmSouth Bank made 3,357 small business loans, of which 92.8 percent were originated to small businesses. AmSouth Bank's percentage of lending is well above the percentage of businesses with annual gross revenues of \$1 million or less in the Birmingham Assessment Area at 82.4 percent. Aggregate data for 2003 were not available.

<b>METROPOLITAN AREA: Birmingham, Alabama (Continued)</b>
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Based on loan data from the 2002 review period, low-income families represented 21.5 percent of total families and received 9.2 percent of AmSouth's HMDA loans. A possible reason for this disparity is that 11.9 percent of families in the Birmingham Assessment Area are below the poverty level. While families below the poverty level are eligible for credit, it can be inferred that with a lower capacity for debt repayment, they may not qualify for residential real estate loans. Assuming that the 26,208 poverty level families in the assessment area are categorized as low-income, there are 21,096 non-poverty, low-income families in the Birmingham Assessment Area, representing 9.6 percent of total families. The bank's lending to low-income borrowers was slightly below this percentage. Moderate-income borrowers received 16 percent of the HMDA loans and they comprise 16.7 percent of total families in the Birmingham Assessment Area. HMDA lending to both middle- and upper-income borrowers was commensurate with their percentage of the population.

The aggregate lending comparison table for the Birmingham Assessment Area on page 198 of Appendix C shows that AmSouth Bank performed above the aggregate in HMDA lending to low-income borrowers and slightly below the aggregate in HMDA lending to moderate-income borrowers in 2002. AmSouth Bank made 9.2 percent of its HMDA loans to low-income borrowers compared to the aggregate at 7.4 percent. 16 percent of the bank's HMDA loans were made to moderate-income borrowers compared to the aggregate at 16.7 percent.

For the 2003 review period, low-income families represented 21.5 percent of total families and received 7.8 percent of AmSouth's HMDA loans. According to 2000 Census data, 10.3 percent of families in the Birmingham Assessment Area are below the poverty level. While families below the poverty level are eligible for credit, it can be inferred that with a lower capacity for debt repayment, they may not qualify for residential real estate loans. Assuming that the 24,311 poverty level families in the assessment area are categorized as low-income, there are 26,599 non-poverty, low-income families in the Birmingham Assessment Area, representing 11.2 percent of total families. The bank's lending to low-income borrowers was below this percentage. Moderate-income borrowers received 16.4 percent of the HMDA loans and they comprise 17.1 percent of total families in the Birmingham Assessment Area. HMDA lending to both middle- and upper-income borrowers was below their percentage of the population. Aggregate data for 2003 were not available.

Based on these factors, AmSouth Bank's distribution of loans by borrower's income and revenue sizes of businesses reflects **EXCELLENT** penetration among customers of different income levels and businesses of different sizes.

<b>METROPOLITAN AREA: Birmingham, Alabama (Continued)</b>
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**Responsiveness to Community Credit Needs**

AmSouth Bank exhibits a **GOOD** record of serving the credit needs of low-income individuals and serving the needs of small businesses within the Birmingham Assessment Area.

**Community Development Lending**

AmSouth Bank is a **LEADER IN MAKING** community development loans in the Birmingham Assessment Area. The bank has originated community development loans totaling \$149.4 million during the review period. An interview with a community member revealed that community development opportunities in the Birmingham Assessment Area are available. Large, well-established banks compete for these types of loans.

**INVESTMENT TEST**

Please refer to the discussion about investments in the overall State of Alabama section of this report on page 62. In addition to the contributions and investments discussed on page 11, AmSouth Bank also provided in-kind donations to several non-profit community development organizations. Such donations included the use of bank property for committee and organization meetings, free mortgage servicing to an affordable housing organization, and the donation of real property to be used to support job training and welfare-to-work programs by a community action agency.

**SERVICE TEST**

AmSouth Bank's performance in the Birmingham Assessment Area is **OUTSTANDING**. The assessment area includes Jefferson, Shelby, and St. Clair counties in Alabama.

**Accessibility of Delivery Systems**

The bank's delivery systems are **ACCESSIBLE** to **ESSENTIALLY ALL** portions of the assessment area. AmSouth Bank's 47 branch offices and 67 ATMs were compared to the distribution of families and businesses among the tract categories within the assessment area. The distribution of AmSouth Bank's branch offices and ATMs for the 2002 and 2003 review periods is summarized in the tables on the following page.



**METROPOLITAN AREA: Birmingham, Alabama (Continued)**

<b>AMSOUTH BANK – 2002 DISTRIBUTION OF BRANCHES AND ATMS IN THE BIRMINGHAM ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	6	13%	10	15%	8%	9%
Moderate-Income	8	17%	8	12%	20%	17%
Middle-Income	9	19%	14	21%	41%	35%
Upper-Income	24	51%	35	52%	31%	39%
<i>Total</i>	<i>47</i>	<i>100%</i>	<i>67</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

<b>AMSOUTH BANK – 2003 DISTRIBUTION OF BRANCHES AND ATMS IN THE BIRMINGHAM ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	9	19%	10	15%	6%	14%
Moderate-Income	5	11%	4	6%	20%	15%
Middle-Income	13	28%	19	28%	40%	34%
Upper-Income	20	42%	34	51%	34%	37%
<i>Total</i>	<i>47</i>	<i>100%</i>	<i>67</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

**Institution’s Record of Opening and Closing Branches**

Since the previous examination, AmSouth Bank has opened 2 branch offices in upper-income census tracts; however, the bank's record of opening or closing branches has **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems, particularly to LMI geographies or LMI individuals.

**Reasonableness of Business Hours and Services in Meeting the Assessment Area Needs**

Banking services and hours of operations **DO NOT VARY IN A WAY THAT INCONVENIENCES CERTAIN PORTIONS** of the assessment area, particularly in LMI geographies or to LMI individuals. The level of branch services and hours offered by AmSouth Bank is basically the same throughout the assessment area.

<b>METROPOLITAN AREA: Birmingham, Alabama (Continued)</b>
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**Community Development Services**

The bank is **A LEADER IN PROVIDING** community development services. Board members, officers, and employees have used their financial expertise to provide financial services that benefit residents in the assessment area. The table on the following page illustrates some of the bank's most significant activities during the review period.

**METROPOLITAN AREA: Birmingham, Alabama (Continued)**

<b>COMMUNITY DEVELOPMENT SERVICES FOR BIRMINGHAM</b>	
<b>ORGANIZATION</b>	<b>POSITION/SERVICE</b>
Accessible Space, Incorporated	A bank employee provided technical assistance with the preparation and submission of a grant application under the Federal Home Loan Bank of Atlanta's Affordable Housing Program.
Birmingham Area Rental Communities	A bank employee serves on the board of directors of this organization engaged in developing affordable rental properties.
Birmingham Local Development Corporation	A bank employee provides financial and technical expertise to this organization that acts as the funding agent for SBA 504 loans.
Birmingham Neighborhood Revitalization and Redevelopment Committee	A bank employee provides financial and technical expertise to this organization which addresses affordable housing and neighborhood revitalization issues
Brighton Community Development Corporation	A bank employee serves on the board of directors as well as the executive committee for this non-profit organization that is engaged in affordable housing and neighborhood revitalization.
Center City Steering Committee	A bank employee provides financial and managerial expertise to this organization whose mission is to revitalize the downtown area.
Community Action Partnership	A bank employee provides technical and financial expertise as the Treasurer of this organization actively involved in the revitalization efforts in downtown Birmingham.
East Lake Community Development Corporation	A bank employee provides technical assistance for affordable housing and neighborhood revitalization efforts.
Greater Birmingham Habitat for Humanity	The bank provides several services to Habitat, including payment collection on Habitat loans, escrow disbursement, and monthly and yearly account statements.
Housing Enterprise of Central Alabama (HECA)	A bank employee provides financial and managerial expertise to this housing organization by serving on the board of directors.
Jefferson County Community Economic Opportunities	A bank employee presents first time homebuyers classes.
Lenders Affordable Mortgage Program	A bank employee provides technical and financial expertise as president of this organization which provides alternative financing and down payment assistance for LMI homebuyers.
Magic City Community Development Corporation	A bank employee provides technical assistance for this organization engaged in affordable housing and neighborhood revitalization.
New Hope Federal Credit Union	A bank employee serves as the secretary of this CDCU located in an LMI area, which had been underserved by the banking industry.
Operation New Birmingham	A bank employee provides financial and managerial expertise to this organization engaged in revitalization in downtown Birmingham.
Region 2020	Bank employees provide technical assistance to support region-wide revitalization efforts.

<b>METROPOLITAN AREAS: Mobile, Alabama</b>
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**CRA RATING FOR MOBILE, ALABAMA: Outstanding**

**The Lending Test is rated: Outstanding      Investment Test is rated: Outstanding**

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

**SCOPE OF EXAMINATION**

The Mobile Assessment Area, in relation to AmSouth Bank's total assessment area, consisted of 2.9 percent of the census tracts, 3.2 percent of the low- and moderate-income tracts, 2.6 percent of the population, and 2.7 percent of the low- and moderate-income families. The assessment area contained 5.6 percent of the HMDA loans and 6.3 percent of the small business loans made by the bank. AmSouth Bank's performance in the Mobile Assessment Area was evaluated using full-scope examination procedures.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN MOBILE, ALABAMA**

**Overview**

AmSouth Bank operates 26 branch offices in the Mobile Assessment Area, representing 4 percent of the bank's branch network. This assessment area is comprised of Baldwin and Mobile counties in Alabama. As of June 30, 2003, the bank had \$1.4 billion in deposits in the Mobile Assessment Area, representing a market share of 19.9 percent.

**Competition**

The Mobile Assessment Area is a competitive banking market due to the significant presence of other large banks in this relatively small market. According to the FDIC / OTS Summary of Deposits Report, there are 17 other financial institutions operating 145 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the MSA. Most of these banks are statewide, multi-regional, or national banks. AmSouth Bank's largest competitors in the Mobile Assessment Area are Regions, SouthTrust, Compass, and Colonial Bank. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

The tables on pages 79-82 and in the Appendix to this report provide information that was used in analyzing the bank's CRA performance. For the January 1 through December 31, 2002 review period, demographic data from the 1990 Census were used; demographic data from the 2000 Census were used in the analysis for the period from January 1 through December 31, 2003. Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.

<b>METROPOLITAN AREAS: Mobile, Alabama (Continued)</b>
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**Community Contacts**

As a part of the CRA examination, information was obtained from a community leader regarding local economic conditions and community credit needs. The contact noted that the financial institutions in the area provide good support to the local community development organizations, and to the community as a whole.

The Mobile Assessment Area tables on the following pages show selected demographic information and AmSouth Bank's lending performance for the overall institution.

**METROPOLITAN AREAS: Mobile, Alabama (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

The following Mobile Assessment Area tables show selected demographic information and AmSouth Bank's lending for the overall institution.

**Assessment Area Demographics**

Assessment Area: AL Mobile (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	21	14.6	12,554	9.6	6,687	53.3	29,942	23.0
Moderate-income	22	15.3	14,144	10.9	3,940	27.9	21,666	16.6
Middle-income	65	45.1	70,387	54.0	8,593	12.2	26,021	20.0
Upper-income	32	22.2	33,164	25.5	1,598	4.8	52,620	40.4
Tract not reported	4	2.8	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>144</b>	<b>100.0</b>	<b>130,249</b>	<b>100.0</b>	<b>20,818</b>	<b>16.0</b>	<b>130,249</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	20,069	7,496	6.2	37.4	9,796	48.8	2,777	13.8
Moderate-income	22,361	11,525	9.6	51.5	8,169	36.5	2,667	11.9
Middle-income	111,264	69,213	57.4	62.2	23,151	20.8	18,900	17.0
Upper-income	48,456	32,302	26.8	66.7	12,288	25.4	3,866	8.0
Tract not reported	3	2	0.0	66.7	1	33.3	0	0.0
<b>Total Assessment Area</b>	<b>202,153</b>	<b>120,538</b>	<b>100.0</b>	<b>59.6</b>	<b>53,405</b>	<b>26.4</b>	<b>28,210</b>	<b>14.0</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low	667	5.4	533	5.1	114	7.1	20	7.1
Moderate	917	7.4	688	6.5	209	13.1	20	7.1
Middle	7,148	57.6	6,144	58.3	847	53.1	157	55.9
Upper	3,374	27.2	2,936	27.9	366	22.9	72	25.6
Unknown	302	2.4	231	2.2	59	3.7	12	4.3
<b>Total Assessment</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>84.9</b>		<b>12.9</b>		<b>2.3</b>

**METROPOLITAN AREA: Mobile, Alabama (Continued)**

**Loan Distribution Table**

Assessment Area : AL Mobile 2002

Income Categories	HMDA							
	By Tract Income					By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	6	1.2%	329	0.5%	45	9.3%	2,761	4.0%
Moderate	19	3.9%	1,335	1.9%	82	16.9%	6,619	9.5%
Middle	238	49.2%	35,000	50.1%	100	20.7%	9,148	13.1%
Upper	220	45.5%	33,033	47.3%	243	50.2%	49,629	71.1%
Unknown	1	0.2%	98	0.1%	14	2.9%	1,638	2.3%
<b>Total</b>	<b>484</b>	<b>100.0%</b>	<b>69,795</b>	<b>100.0%</b>	<b>484</b>	<b>100.0%</b>	<b>69,795</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	18	2.3%	741	0.7%	51	6.4%	3,192	3.0%
Moderate	38	4.8%	3,258	3.1%	124	15.5%	8,987	8.6%
Middle	376	47.0%	47,422	45.3%	155	19.4%	13,534	12.9%
Upper	368	46.0%	53,243	50.9%	440	55.0%	74,620	71.3%
Unknown	0	0.0%	0	0.0%	30	3.8%	4,331	4.1%
<b>Total</b>	<b>800</b>	<b>100.0%</b>	<b>104,664</b>	<b>100.0%</b>	<b>800</b>	<b>100.0%</b>	<b>104,664</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	7	5.8%	125	5.8%	18	14.9%	152	7.0%
Moderate	29	24.0%	511	23.6%	30	24.8%	368	17.0%
Middle	60	49.6%	1,016	46.9%	29	24.0%	524	24.2%
Upper	25	20.7%	515	23.8%	42	34.7%	1,117	51.5%
Unknown	0	0.0%	0	0.0%	2	1.7%	6	0.3%
<b>Total</b>	<b>121</b>	<b>100.0%</b>	<b>2,167</b>	<b>100.0%</b>	<b>121</b>	<b>100.0%</b>	<b>2,167</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	225	24.2%	0	0.0%	0	0.0%
Middle	1	33.3%	278	30.0%	0	0.0%	0	0.0%
Upper	1	33.3%	425	45.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	3	100.0%	928	100.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>928</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>928</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	31	2.2%	1,195	0.7%	114	8.1%	6,105	3.4%
Moderate	87	6.2%	5,329	3.0%	236	16.8%	15,974	9.0%
Middle	675	47.9%	83,716	47.1%	284	20.2%	23,206	13.1%
Upper	614	43.6%	87,216	49.1%	725	51.5%	125,366	70.6%
Unknown	1	0.1%	98	0.1%	49	3.5%	6,903	3.9%
<b>Total</b>	<b>1,408</b>	<b>100.0%</b>	<b>177,554</b>	<b>100.0%</b>	<b>1,408</b>	<b>100.0%</b>	<b>177,554</b>	<b>100.0%</b>
<b>SMALL BUSINESS/SMALL FARM</b>								
Income Categories	SMALL BUSINESS					SMALL FARM		
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	97	3.5%	10,858	4.7%	0	0.0%	0	0.0%
Moderate	259	9.4%	25,147	11.0%	0	0.0%	0	0.0%
Middle	1,351	49.3%	100,712	43.9%	1	50.0%	100	94.3%
Upper	959	35.0%	83,344	36.3%	1	50.0%	6	5.7%
Unknown	77	2.8%	9,365	4.1%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,743</b>	<b>100.0%</b>	<b>229,426</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>106</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	2,214	80.7%	76,233	33.2%	2	100.0%	106	100.0%
\$100,001 - \$250,000	313	11.4%	53,378	23.3%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	216	7.9%	99,815	43.5%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,743</b>	<b>100.0%</b>	<b>229,426</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>106</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	2,505	91.3%	183,298	79.9%	2	100.0%	106	100.0%
Over \$1 Million	238	8.7%	46,128	20.1%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,743</b>	<b>100.0%</b>	<b>229,426</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>106</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that area \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**METROPOLITAN AREA: Mobile, Alabama (Continued)**

**Assessment Area Demographics**

Assessment Area: AL Mobile (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	18	13.1	9,518	6.4	4,712	49.5	32,858	22.2
Moderate-income	26	19.0	18,645	12.6	4,690	25.2	24,204	16.4
Middle-income	61	44.5	76,461	51.7	8,437	11.0	30,996	21.0
Upper-income	32	23.4	43,245	29.2	1,963	4.5	59,811	40.4
<b>Total Assessment Area</b>	<b>137</b>	<b>100.0</b>	<b>147,869</b>	<b>100.0</b>	<b>19,802</b>	<b>13.4</b>	<b>147,869</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	15,831	5,440	3.7	34.4	7,945	50.2	2,446	15.5
Moderate-income	30,830	15,635	10.6	50.7	11,654	37.8	3,541	11.5
Middle-income	116,954	80,076	54.3	68.5	24,794	21.2	12,084	10.3
Upper-income	75,771	46,287	31.4	61.1	13,684	18.1	15,800	20.9
<b>Total Assessment Area</b>	<b>239,386</b>	<b>147,438</b>	<b>100.0</b>	<b>61.6</b>	<b>58,077</b>	<b>24.3</b>	<b>33,871</b>	<b>14.1</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>			<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
		#	%	#	%	#	%	#
Low	771	5.8	578	5.1	164	9.9	29	8.3
Moderate	1,404	10.6	1,106	9.8	254	15.4	44	12.5
Middle	6,536	49.4	5,611	50.0	759	45.9	166	47.3
Upper	4,522	34.2	3,935	35.0	475	28.8	112	31.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>84.9</b>		<b>12.5</b>		<b>2.7</b>	



**METROPOLITAN AREA: Mobile, Alabama (Continued)**

**Loan Distribution Table**

Assessment Area : AL Mobile 2003

Income Categories	HMDA							
	By Tract Income					By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	4	0.8%	206	0.3%	25	5.3%	1,573	2.1%
Moderate	20	4.2%	2,032	2.7%	76	16.0%	6,462	8.4%
Middle	165	34.7%	19,102	25.0%	110	23.2%	11,968	15.6%
Upper	286	60.2%	55,159	72.1%	250	52.6%	53,616	70.1%
Unknown	0	0.0%	0	0.0%	14	2.9%	2,880	3.8%
<b>Total</b>	<b>475</b>	<b>100.0%</b>	<b>76,499</b>	<b>100.0%</b>	<b>475</b>	<b>100.0%</b>	<b>76,499</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	21	1.8%	1,259	0.9%	56	4.7%	3,106	2.2%
Moderate	82	6.9%	5,487	3.8%	192	16.3%	12,666	8.9%
Middle	465	39.4%	43,576	30.5%	279	23.6%	23,975	16.8%
Upper	612	51.9%	92,712	64.8%	599	50.8%	96,230	67.3%
Unknown	0	0.0%	0	0.0%	54	4.6%	7,057	4.9%
<b>Total</b>	<b>1,180</b>	<b>100.0%</b>	<b>143,034</b>	<b>100.0%</b>	<b>1,180</b>	<b>100.0%</b>	<b>143,034</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	10	8.4%	142	5.7%	19	16.0%	253	10.1%
Moderate	27	22.7%	646	25.7%	25	21.0%	322	12.8%
Middle	58	48.7%	1,062	42.3%	25	21.0%	275	10.9%
Upper	24	20.2%	663	26.4%	49	41.2%	1,658	66.0%
Unknown	0	0.0%	0	0.0%	1	0.8%	5	0.2%
<b>Total</b>	<b>119</b>	<b>100.0%</b>	<b>2,513</b>	<b>100.0%</b>	<b>119</b>	<b>100.0%</b>	<b>2,513</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	35	2.0%	1,607	0.7%	100	5.6%	4,932	2.2%
Moderate	129	7.3%	8,165	3.7%	293	16.5%	19,450	8.8%
Middle	688	38.8%	63,740	28.7%	414	23.3%	36,218	16.3%
Upper	922	52.0%	148,534	66.9%	898	50.6%	151,504	68.2%
Unknown	0	0.0%	0	0.0%	69	3.9%	9,942	4.5%
<b>Total</b>	<b>1,774</b>	<b>100.0%</b>	<b>222,046</b>	<b>100.0%</b>	<b>1,774</b>	<b>100.0%</b>	<b>222,046</b>	<b>100.0%</b>
<b>SMALL BUSINESS/SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS					SMALL FARM		
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	99	3.9%	10,684	4.4%	0	0.0%	0	0.0%
Moderate	325	12.8%	35,209	14.5%	1	100.0%	200	100.0%
Middle	1,099	43.1%	102,818	42.3%	0	0.0%	0	0.0%
Upper	1,026	40.3%	94,515	38.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,549</b>	<b>100.0%</b>	<b>243,226</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>200</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	1,978	77.6%	73,735	30.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	348	13.7%	60,584	24.9%	1	100.0%	200	100.0%
\$250,001 - \$1 Million*	223	8.7%	108,907	44.8%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,549</b>	<b>100.0%</b>	<b>243,226</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>200</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	2,295	90.0%	192,725	79.2%	0	0.0%	0	0.0%
Over \$1 Million	254	10.0%	50,501	20.8%	1	100.0%	200	100.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,549</b>	<b>100.0%</b>	<b>243,226</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>200</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that area \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

<b>METROPOLITAN AREA: Mobile, Alabama (Continued)</b>
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## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MOBILE, ALABAMA**

### **LENDING TEST**

#### **Overview**

In the Mobile Assessment Area, AmSouth Bank's number and dollar volume of small business loans exceeded the number and dollar volume of HMDA loans originated during the review period. Therefore, greater weight was given to small business lending in determining the bank's lending test rating for the Mobile Assessment Area. AmSouth Bank generally offers small farm loans; however, the volume of small farm loans was minimal.

#### **Lending Activity**

Lending levels reflect **EXCELLENT** responsiveness to assessment area credit needs. Of the 57,132 HMDA originations or purchases made by the institution, 3,182 (5.6 percent) totaling \$399.6 million were originations or purchases in the Mobile Assessment Area. Of the 3,182 HMDA loans, 959 (30.1 percent) were home purchase loans; 1,980 (62.2 percent) were home refinance loans; and 240 (7.5 percent) were home improvement loans. In addition, three multi-family loans were made during the review period. Of the 84,154 small business loans made by the institution, 5,292 loans (6.3 percent) totaling \$472.7 million were originations or purchases in the Mobile Assessment Area. In addition, AmSouth Bank uses flexible lending practices in serving the credit needs of the Mobile Assessment Area.

In 2002, approximately 370 financial entities subject to the CRA originated at least one HMDA-reportable origination or purchase in AmSouth Bank's Mobile Assessment Area. AmSouth Bank ranked 4<sup>th</sup> with a market share of 4.5 percent by number of loans. Additionally, with 90 financial entities reporting at least one small business loan purchase or origination in the assessment area, AmSouth ranked 1<sup>st</sup> with a market share of 15.7 percent by number of loans. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: Regions Bank, SouthTrust Bank, and Compass Bank. It is also recognized that large national credit card lenders such as Capital One Federal Savings Bank, GE Capital Finance, and MBNA America, N.A. dominate the assessment area regarding small business lending and therefore are considered competitors in this category.

<b>METROPOLITAN AREA: Mobile, Alabama (Continued)</b>
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### **Geographic Distribution of Loans**

For this analysis, the geographic distribution of HMDA lending, which includes both originations and purchases, and small business lending was compared with the demographic information available. Performance context issues were also considered, as well as the performance of other banks.

For the 2002 review period, AmSouth Bank's small business lending in the Mobile Assessment Area in low-income tracts, at 3.5 percent, is below the percentage of small businesses, at 5.1 percent, located in these tracts. The bank originated 9.4 percent of its small business loans in moderate-income tracts, and these tracts contain 6.5 percent of small businesses in the assessment area. The aggregate lending comparison table for the Mobile Assessment Area on page 199 of Appendix C indicates that AmSouth Bank performed below the aggregate for small business loan originations in low-income tracts and above the aggregate in moderate-income census tracts in 2002. AmSouth Bank made 3.5 percent of its small business loans in low-income tracts compared to the aggregate at 4.2 percent. 9.4 percent of the bank's small business loans were made in moderate-income tracts compared to the aggregate at 6.3 percent.

During the 2003 review period, AmSouth Bank's small business lending in the Mobile Assessment Area in low-income tracts, at 3.9 percent, is below the percentage of small businesses, at 5.1 percent, located in these tracts. The bank originated 12.8 percent of its small business loans in moderate-income tracts, and these tracts contain 9.8 percent of small businesses in the assessment area. CRA aggregate data for 2003 were not available.

For the 2002 review period, AmSouth Bank's HMDA lending in the Mobile Assessment Area in the low-income tracts at 2.2 percent is below the percentage of owner-occupied units in these tracts at 6.2 percent. Of the 12,554 families in the low-income tracts, 6,687, or 53.3 percent, are below poverty level, leaving 5,867 non-poverty families. These families represent 4.5 percent of total families in this assessment area. The bank's lending level is below this percentage. HMDA lending in the moderate-income tracts at 6.2 percent is below the percentage of owner-occupied units in these tracts at 9.6 percent. The bank's lending in moderate-income tracts is also below the percentage of families in these tracts at 10.9 percent. The aggregate lending comparison table for the Mobile Assessment Area on page 199 of Appendix C, shows that AmSouth Bank performed above the aggregate in both low- and moderate-income census tracts in 2002. AmSouth Bank made 2.2 percent of its HMDA loans in low-income tracts compared to the aggregate at 1.3 percent. 6.2 percent of the bank's HMDA loans were made in moderate-income tracts compared to the aggregate at 4.2 percent.

**METROPOLITAN AREA: Mobile, Alabama (Continued)**

For the 2003 review period, AmSouth Bank's HMDA lending in the Mobile Assessment Area in the low-income tracts at 2 percent is below the percentage of owner-occupied units in these tracts at 3.7 percent. Of the 9,518 families in the low-income tracts, 4,712, or 49.5 percent, are below poverty level, leaving 4,806 non-poverty families. These families represent 3.2 percent of total families in this assessment area. The bank's lending level is below with this percentage. HMDA lending in the moderate-income tracts at 7.3 percent is below the percentage of owner-occupied units in these tracts at 10.6 percent. The bank's lending in moderate-income tracts is also below the percentage of families in these tracts at 12.6 percent. HMDA aggregate data for 2003 were not available.

Based on these factors, AmSouth Bank's geographic distribution of HMDA lending and small business lending reflects **GOOD** penetration throughout the assessment area.

**Lending to Borrowers of Different Income Levels and Businesses of Different Sizes**

For this analysis, the distribution of HMDA lending across borrower income levels and small business lending across business revenue sizes were compared with available demographic information. Performance context issues were also considered, as well as the performance of other banks.

Of the 2,743 loans to small businesses that reported gross revenues originated by AmSouth Bank in the Mobile Assessment Area during the 2002 review period, 91.3 percent were originated to small businesses. AmSouth Bank's percentage of lending is above the percentage of businesses with annual gross revenues of \$1 million or less in the Mobile Assessment Area at 84.9 percent. Additionally, in 2002, AmSouth Bank's percentage of small business lending to businesses with revenues below \$1 million at 91.3 percent is significantly above the performance of the aggregate market at 33.6 percent.

During the 2003 review period, of the 2,549 loans to small businesses that reported gross revenues originated by AmSouth Bank, 90 percent were to small businesses. AmSouth Bank's percentage of lending is above the percentage of businesses with annual gross revenues of \$1 million or less in the Mobile Assessment Area at 84.9 percent. Aggregate data for 2003 were not available.

**METROPOLITAN AREA: Mobile, Alabama (Continued)**

Based on loan data from the 2002 review period, low-income families represented 23 percent of total families and received only 8.1 percent of AmSouth's HMDA loans. A possible reason for this lending disparity is that 16 percent of families in the Mobile Assessment Area are below the poverty level. While families below the poverty level are eligible for credit, it can be inferred that with a lower capacity for debt repayment, they may not qualify for residential real estate loans. Assuming that the 20,818 poverty level families in the assessment area are categorized as low-income, there are only 9,124 non-poverty, low-income families in the Mobile Assessment Area, representing 7 percent of total families. The bank's lending to low-income borrowers was above this percentage. Moderate-income borrowers received 16.8 percent of the HMDA loans and they comprise 16.6 percent of total families in the Mobile Assessment Area. HMDA lending to middle-income borrowers was commensurate with their percentage of the population, and HMDA lending to upper-income borrowers was above their percentage of the population.

The aggregate lending comparison table for the Mobile Assessment Area on page 199 of Appendix C shows that AmSouth Bank performed above the aggregate in HMDA lending to low-income borrowers and equal to the aggregate to moderate-income borrowers in 2002. AmSouth Bank made 8.1 percent of its HMDA loans to low-income borrowers compared to the aggregate at 6 percent. Both the bank and the aggregate made 16.8 percent of their HMDA loans to moderate-income borrowers.

Based on loan data from the 2003 review period, low-income families represented 22.2 percent of total families and received only 5.6 percent of AmSouth's HMDA loans. A possible reason for this lending disparity is that 13.4 percent of families in the Mobile Assessment Area are below the poverty level. While families below the poverty level are eligible for credit, it can be inferred that with a lower capacity for debt repayment, they may not qualify for residential real estate loans. Assuming that the 19,802 poverty level families in the assessment area are categorized as low-income, there are 13,056 non-poverty, low-income families in the Mobile Assessment Area, representing 8.8 percent of total families. The bank's lending to low-income borrowers was below this percentage. Moderate-income borrowers received 16.5 percent of the HMDA loans and they comprise 16.4 percent of total families in the Mobile Assessment Area. HMDA lending to both middle- and upper-income borrowers was above their percentage of the population. HMDA aggregate data for 2003 were not available.

<b>METROPOLITAN AREA: Mobile, Alabama (Continued)</b>
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Based on these factors, AmSouth Bank's distribution of loans by borrower's income and revenue sizes of businesses reflects **EXCELLENT** penetration among customers of different income levels and businesses of different revenue sizes.

#### **Responsiveness to Community Credit Needs**

AmSouth Bank exhibits a **GOOD** record of serving the credit needs of low-income individuals and serving the needs of small businesses within the Mobile Assessment Area.

#### **Community Development Lending**

AmSouth Bank is a **LEADER IN MAKING** community development loans in the Mobile Assessment Area. The bank has originated community development loans totaling \$35.1 million. An interview with a community member revealed that community development opportunities in the Mobile Assessment Area are available. Large, well-established banks compete for these types of loans.

#### **INVESTMENT TEST**

Please refer to the discussion about investments in the overall State of Alabama section of this report on page 62.

#### **SERVICE TEST**

AmSouth Bank's performance in the Mobile Assessment Area is **HIGH SATISFACTORY**. The assessment area consists of Mobile and Baldwin counties in Alabama.

#### **Accessibility of Delivery Systems**

The bank's delivery systems are **ACCESSIBLE** to **ESSENTIALLY ALL** portions of the assessment area. AmSouth Bank's branch offices and ATMs were compared to the distribution of families and businesses among the tract categories within the assessment area. The distribution of AmSouth Bank's branch offices and ATMs for the 2002 and 2003 review periods is summarized in the tables on the following page.

#### **Institution's Record of Opening and Closing Branches**

Since the previous examination, AmSouth Bank has opened one new branch in a middle-income census tract, and relocated a drive-thru facility in a low-income tract, 0.2 miles away to a moderate-income tract. Therefore,

**METROPOLITAN AREA: Mobile, Alabama (Continued)**

the bank's record of opening and closing branches has **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems.

<b>AMSOUTH BANK – 2002 DISTRIBUTION OF BRANCHES AND ATMS IN THE MOBILE ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	2	8%	3	6%	10%	5%
Moderate-Income	4	15%	6	13%	11%	6%
Middle-Income	13	50%	26	57%	54%	59%
Upper-Income	7	27%	11	24%	25%	28%
<i>Total</i>	<i>26</i>	<i>100%</i>	<i>46</i>	<i>100%</i>	<i>100%</i>	<i>100%*</i>

\*According to 1990 census data, 2.2 percent of small businesses in the Mobile Assessment Area are located in unclassified census tracts.

<b>AMSOUTH BANK – 2003 DISTRIBUTION OF BRANCHES AND ATMS IN THE MOBILE ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	1	4%	2	4%	6%	5%
Moderate-Income	3	12%	5	11%	13%	10%
Middle-Income	11	42%	23	50%	52%	50%
Upper-Income	11	42%	16	35%	29%	35%
<i>Total</i>	<i>26</i>	<i>100%</i>	<i>46</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

**Reasonableness of Business Hours and Services in Meeting the Assessment Area Needs**

Banking services and hours of operations **DO NOT VARY IN A WAY THAT INCONVENIENCES CERTAIN PORTIONS** of the assessment area. The level of branch services and hours offered by AmSouth Bank is the same throughout the assessment area.

**Community Development Services**

The bank is **A LEADER IN PROVIDING** community development services. Board members, officers, and employees have used their financial expertise to provide financial services that benefit residents in the assessment area. The following table illustrates some of the bank's most significant activities during the review period.

**METROPOLITAN AREA: Mobile, Alabama (Continued)**

<b>COMMUNITY DEVELOPMENT SERVICES FOR MOBILE</b>	
<b>ORGANIZATION</b>	<b>POSITION/SERVICE</b>
Affordable Housing Fair	Bank employees presented a home-buying seminar and provided mortgage counseling to LMI persons.
Alabama New South Coalition	A bank employee provides technical assistance by presenting information on small business lending and loan underwriting requirements.
Baldwin County Economic Development Alliance	A bank employee provides technical and financial expertise as the vice chairman of the board for the alliance which promotes business development and job creation.
Business Council of Alabama	A bank employee provides technical assistance as a member of the regional advisory committee. The Business Council is actively involved in the community to promote a healthy economy and job creation.
Carmel Health, Incorporated	A bank employee provides technical assistance by serving on the board of directors of this non-profit organization which provides health care services to LMI persons.
Community Enterprise Investments, Incorporated	A bank employee serves on the board of directors and provides technical assistance to emerging and existing small businesses.
Consumer Credit Counseling Service of Mobile	A bank employee presents home buying seminars for CCCS clients.
Eastern Shore Chamber of Commerce	A bank employee provides technical and financial expertise as a member of the board of directors.
Habitat for Humanity of Baldwin County	A bank employee serves on the board of directors.
Main Street Mobile	A bank employee provides financial and managerial expertise as a board member and secretary. The organization's mission is to promote economic development and job creation for LMI persons.



**METROPOLITAN AND NONMETROPOLITAN STATEWIDE AREAS (LIMITED REVIEWS)**

The following metropolitan and nonmetropolitan areas were not reviewed using full-scope examination procedures; however, through the use of available facts and data, including performance and demographic information, the conclusions regarding performance, which did not impact the overall rating, are provided. Please refer to the tables in Appendices C and D for information regarding these areas.

<b>Assessment Areas</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
<b>Anniston</b>	Consistent	Consistent	Not Consistent (-)
<b>Auburn</b>	Consistent	Consistent	Not Consistent (-)
<b>Dallas</b>	Not Consistent (-)	Consistent	Not Consistent (-)
<b>Decatur</b>	Consistent	Consistent	Not Consistent (-)
<b>Dothan</b>	Consistent	Consistent	Not Consistent (-)
<b>Florence</b>	Consistent	Consistent	Not Consistent (-)
<b>Gadsden</b>	Consistent	Consistent	Not Consistent (-)
<b>Huntsville</b>	Consistent	Consistent	Not Consistent (-)
<b>Montgomery</b>	Not Consistent (-)	Consistent	Not Consistent (-)
<b>North Alabama</b>	Consistent	Consistent	Not Consistent (-)
<b>Tuscaloosa</b>	Consistent	Consistent	Not Consistent (-)

<b>STATE: Florida</b>
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**CRA RATING FOR FLORIDA: Satisfactory**

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

**The Investment Test is rated: Outstanding**

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

**SCOPE OF EXAMINATION**

The Florida Assessment Area, in relation to AmSouth Bank's total assessment area, consisted of 40.9 percent of the geographies, 37.2 percent of the low- and moderate-income geographies, 43.3 percent of the population, and 43.2 percent of the low- and moderate-income families. The assessment area also included 31.2 percent of the HMDA loans and 34.3 percent of the small business loans made by the bank in its total assessment area. AmSouth Bank's performance in Florida was evaluated by reviewing the Tampa Assessment Area using full-scope examination procedures. Other metropolitan and nonmetropolitan areas were not reviewed using full-scope examination procedures; however, through the use of available facts and data, including performance and demographic information, conclusions regarding performance, which did not impact the overall rating, are found on page 112.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN FLORIDA**

**Overview**

AmSouth Bank operates 194 branch offices throughout the Florida Assessment Area, representing 29.7 percent of the bank's branch network. The Florida Assessment Area is comprised of 17 assessment areas. As of June 30, 2003, the bank had \$6.6 billion in deposits in the Florida Assessment Area, representing AmSouth Bank's market share of 2.4 percent in the state of Florida.

**Competition**

The Florida Assessment Area is a highly competitive banking market due to the significant presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 351 other financial institutions operating 4,566 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the assessment area. Many of these banks are statewide, multi-regional, or national banks. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

<b>STATE: Florida (Continued)</b>
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As a part of the CRA examination, information was obtained from a community leader regarding local economic conditions and community credit needs. The contact stated that several area banks, including AmSouth Bank, have been instrumental in the success of several affordable home loan programs offered by the organization.

The tables on pages 93-96 and in the Appendix to this report provide information that was used in analyzing the bank's CRA performance. For the January 1 through December 31, 2002 review period, demographic data from the 1990 Census were used; demographic data from the 2000 Census were used in the analysis for the period from January 1 through December 31, 2003. Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.

**STATE: Florida (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

The following Florida Assessment Area tables show selected demographic information and AmSouth Bank's lending performance for the overall institution.

**Assessment Area Demographics**

Assessment Area : FL State (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	64	4.4	41,309	2.0	17,812	43.1	372,435	18.1
Moderate-income	300	20.4	360,957	17.5	53,163	14.7	399,361	19.4
Middle-income	765	52.0	1,169,898	56.8	80,646	6.9	485,537	23.6
Upper-income	310	21.1	486,761	23.6	15,371	3.2	801,592	38.9
Tract not reported	32	2.2	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,471</b>	<b>100.0</b>	<b>2,058,925</b>	<b>100.0</b>	<b>166,992</b>	<b>8.1</b>	<b>2,058,925</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	84,121	24,133	1.2	0.7	46,467	1.3	13,521	0.4
Moderate-income	673,787	334,483	16.5	9.5	226,740	6.4	112,564	3.2
Middle-income	1,972,560	1,164,507	57.6	33.1	510,249	14.5	297,804	8.5
Upper-income	791,421	500,163	24.7	14.2	162,219	4.6	129,039	3.7
Tract not reported	389	0	0.0	0.0	357	0.0	32	0.0
<b>Total Assessment Area</b>	<b>3,522,278</b>	<b>2,023,286</b>	<b>100.0</b>	<b>57.4</b>	<b>946,032</b>	<b>26.9</b>	<b>552,960</b>	<b>15.7</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	
Low	5,994	2.4	4,844	2.2	977	3.4	173	2.8
Moderate	45,995	18.1	38,799	17.8	6,083	21.0	1,113	17.9
Middle	138,217	54.5	120,316	55.1	14,625	50.6	3,276	52.6
Upper	62,994	24.8	54,182	24.8	7,167	24.8	1,645	26.4
Unknown	340	0.1	242	0.1	77	0.3	21	0.3
<b>Total Assessment</b>	<b>253,540</b>	<b>100.0</b>	<b>218,383</b>	<b>100.0</b>	<b>28,929</b>	<b>100.0</b>	<b>6,228</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>		<b>86.1</b>		<b>11.4</b>		<b>2.5</b>		

**STATE: Florida (Continued)**

**Loan Distribution Table**

Assessment Area : FL State 2002

Income Categories	By Tract Income		HMDA			By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	8	0.2%	1,052	0.1%	262	7.6%	17,205	2.2%
Moderate	281	8.2%	33,023	4.2%	587	17.0%	50,261	6.3%
Middle	1,764	51.2%	295,416	37.3%	582	16.9%	69,435	8.8%
Upper	1,392	40.4%	462,122	58.4%	1,906	55.3%	634,821	80.2%
Unknown	0	0.0%	0	0.0%	108	3.1%	19,891	2.5%
<b>Total</b>	<b>3,445</b>	<b>100.0%</b>	<b>791,613</b>	<b>100.0%</b>	<b>3,445</b>	<b>100.0%</b>	<b>791,613</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	12	0.3%	735	0.1%	298	7.4%	16,237	2.8%
Moderate	291	7.2%	21,344	3.6%	612	15.2%	45,705	7.8%
Middle	2,149	53.3%	239,457	40.7%	813	20.2%	75,298	12.8%
Upper	1,577	39.1%	326,116	55.5%	2,197	54.5%	434,955	74.0%
Unknown	0	0.0%	0	0.0%	109	2.7%	15,457	2.6%
<b>Total</b>	<b>4,029</b>	<b>100.0%</b>	<b>587,652</b>	<b>100.0%</b>	<b>4,029</b>	<b>100.0%</b>	<b>587,652</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	3	0.8%	47	0.5%	33	8.6%	488	4.8%
Moderate	35	9.1%	789	7.8%	75	19.5%	1,614	16.0%
Middle	233	60.7%	5,805	57.5%	102	26.6%	2,296	22.8%
Upper	113	29.4%	3,451	34.2%	172	44.8%	5,673	56.2%
Unknown	0	0.0%	0	0.0%	2	0.5%	21	0.2%
<b>Total</b>	<b>384</b>	<b>100.0%</b>	<b>10,092</b>	<b>100.0%</b>	<b>384</b>	<b>100.0%</b>	<b>10,092</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	1	14.3%	210	8.5%	0	0.0%	0	0.0%
Moderate	1	14.3%	215	8.8%	0	0.0%	0	0.0%
Middle	4	57.1%	1,767	71.9%	0	0.0%	0	0.0%
Upper	1	14.3%	265	10.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	7	100.0%	2,457	100.0%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>2,457</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>2,457</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	24	0.3%	2,044	0.1%	593	7.5%	33,930	2.4%
Moderate	608	7.7%	55,371	4.0%	1,274	16.2%	97,580	7.0%
Middle	4,150	52.8%	542,445	39.0%	1,497	19.0%	147,029	10.6%
Upper	3,083	39.2%	791,954	56.9%	4,275	54.4%	1,075,449	77.3%
Unknown	0	0.0%	0	0.0%	226	2.9%	37,826	2.7%
<b>Total</b>	<b>7,865</b>	<b>100.0%</b>	<b>1,391,814</b>	<b>100.0%</b>	<b>7,865</b>	<b>100.0%</b>	<b>1,391,814</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS		SMALL FARM					
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	333	2.3%	26,104	2.4%	0	0.0%	0	0.0%
Moderate	1,929	13.6%	131,557	12.0%	1	50.0%	180	38.2%
Middle	7,204	50.8%	530,331	48.3%	0	0.0%	0	0.0%
Upper	4,676	32.9%	403,279	36.7%	1	50.0%	291	61.8%
Unknown	53	0.4%	7,669	0.7%	0	0.0%	0	0.0%
<b>Total</b>	<b>14,195</b>	<b>100.0%</b>	<b>1,098,940</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>471</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	12,097	85.2%	407,856	37.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1,099	7.7%	193,052	17.6%	1	50.0%	180	38.2%
\$250,001 - \$1 Million*	999	7.0%	498,032	45.3%	1	50.0%	291	61.8%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>14,195</b>	<b>100.0%</b>	<b>1,098,940</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>471</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	13,294	93.7%	897,797	81.7%	1	50.0%	180	38.2%
Over \$1 Million	901	6.3%	201,143	18.3%	1	50.0%	291	61.8%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>14,195</b>	<b>100.0%</b>	<b>1,098,940</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>471</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**STATE: Florida (Continued)**

**Assessment Area Demographics**

Assessment Area : FL State (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	67	3.5	48,892	2.0	17,763	36.3	460,331	18.7
Moderate-income	437	22.9	467,362	19.0	68,643	14.7	467,245	19.0
Middle-income	950	49.8	1,305,950	53.0	89,702	6.9	556,254	22.6
Upper-income	454	23.8	642,524	26.1	19,105	3.0	980,898	39.8
Tract not reported	1	0.1	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,909</b>	<b>100.0</b>	<b>2,464,728</b>	<b>100.0</b>	<b>195,213</b>	<b>7.9</b>	<b>2,464,728</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	104,960	27,721	1.1	0.6	64,120	1.5	13,119	0.3
Moderate-income	881,982	446,518	17.1	10.4	314,785	7.4	120,679	2.8
Middle-income	2,250,128	1,427,991	54.5	33.4	527,161	12.3	294,976	6.9
Upper-income	1,040,484	716,569	27.4	16.8	179,219	4.2	144,696	3.4
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>4,277,554</b>	<b>2,618,799</b>	<b>100.0</b>	<b>61.2</b>	<b>1,085,285</b>	<b>25.4</b>	<b>573,470</b>	<b>13.4</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>			<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
		#	%	#	%	#	%	#
Low	6,520	2.4	5,266	2.2	1,056	3.5	198	2.4
Moderate	59,886	22.0	50,212	21.4	8,015	26.7	1,659	20.1
Middle	137,035	50.3	119,029	50.8	13,865	46.2	4,141	50.1
Upper	68,974	25.3	59,672	25.5	7,043	23.5	2,259	27.3
Unknown	28	0.0	18	0.0	6	0.0	4	0.0
<b>Total Assessment</b>	<b>272,443</b>	<b>100.0</b>	<b>234,197</b>	<b>100.0</b>	<b>29,985</b>	<b>100.0</b>	<b>8,261</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>86.0</b>		<b>11.0</b>		<b>3.0</b>

**STATE: Florida (Continued)**

**Loan Distribution Table**

Assessment Area : FL State 2003

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	12	0.3%	1,880	0.2%	221	5.6%	14,253	1.3%
Moderate	373	9.4%	50,375	4.7%	560	14.1%	50,118	4.6%
Middle	1,925	48.6%	371,010	34.4%	605	15.3%	72,893	6.8%
Upper	1,654	41.7%	656,141	60.8%	2,462	62.1%	918,427	85.1%
Unknown	0	0.0%	0	0.0%	116	2.9%	23,715	2.2%
<b>Total</b>	<b>3,964</b>	<b>100.0%</b>	<b>1,079,406</b>	<b>100.0%</b>	<b>3,964</b>	<b>100.0%</b>	<b>1,079,406</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	9	0.2%	834	0.1%	326	5.8%	19,141	2.1%
Moderate	480	8.5%	41,024	4.6%	858	15.3%	67,404	7.5%
Middle	2,795	49.8%	335,412	37.5%	1,140	20.3%	111,757	12.5%
Upper	2,331	41.5%	516,669	57.8%	3,103	55.3%	669,529	74.9%
Unknown	0	0.0%	0	0.0%	188	3.3%	26,108	2.9%
<b>Total</b>	<b>5,615</b>	<b>100.0%</b>	<b>893,939</b>	<b>100.0%</b>	<b>5,615</b>	<b>100.0%</b>	<b>893,939</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	4	1.0%	132	1.2%	37	9.6%	661	6.1%
Moderate	61	15.9%	1,579	14.6%	79	20.6%	1,680	15.5%
Middle	206	53.6%	5,475	50.6%	84	21.9%	1,985	18.4%
Upper	113	29.4%	3,631	33.6%	183	47.7%	6,421	59.4%
Unknown	0	0.0%	0	0.0%	1	0.3%	70	0.6%
<b>Total</b>	<b>384</b>	<b>100.0%</b>	<b>10,817</b>	<b>100.0%</b>	<b>384</b>	<b>100.0%</b>	<b>10,817</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	1	50.0%	4,800	99.2%	0	0.0%	0	0.0%
Moderate	1	50.0%	41	0.8%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	4,841	100.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>4,841</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>4,841</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	26	0.3%	7,646	0.4%	584	5.9%	34,055	1.7%
Moderate	915	9.2%	93,019	4.7%	1,497	15.0%	119,202	6.0%
Middle	4,926	49.4%	711,897	35.8%	1,829	18.4%	186,635	9.4%
Upper	4,098	41.1%	1,176,441	59.1%	5,748	57.7%	1,594,377	80.2%
Unknown	0	0.0%	0	0.0%	307	3.1%	54,734	2.8%
<b>Total</b>	<b>9,965</b>	<b>100.0%</b>	<b>1,989,003</b>	<b>100.0%</b>	<b>9,965</b>	<b>100.0%</b>	<b>1,989,003</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	292	2.0%	26,940	2.0%	0	0.0%	0	0.0%
Moderate	2,563	17.5%	213,677	16.1%	0	0.0%	0	0.0%
Middle	6,909	47.2%	552,820	41.6%	0	0.0%	0	0.0%
Upper	4,886	33.4%	535,556	40.3%	1	100.0%	418	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>14,650</b>	<b>100.0%</b>	<b>1,328,993</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>418</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	12,022	82.1%	427,093	32.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1,303	8.9%	228,373	17.2%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	1,325	9.0%	673,527	50.7%	1	100.0%	418	100.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>14,650</b>	<b>100.0%</b>	<b>1,328,993</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>418</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	13,485	92.0%	1,057,151	79.5%	1	100.0%	418	100.0%
Over \$1 Million	1,165	8.0%	271,842	20.5%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>14,650</b>	<b>100.0%</b>	<b>1,328,993</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>418</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

<b>STATE: Florida (Continued)</b>
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## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN FLORIDA**

### **LENDING TEST**

The lending test rating for the Florida Assessment Area is **HIGH SATISFACTORY**. AmSouth Bank's performance with regard to the geographic distribution of HMDA and small business lending is **GOOD**. In addition, the distribution of loans to borrowers of different income levels and businesses of different sizes is also **GOOD**. Please refer to the Florida Aggregate Lending Comparison Tables for HMDA and Small Business Lending on page 211 of Appendix C.

### **INVESTMENT TEST**

The investment test rating for the Florida Assessment Area is **OUTSTANDING**. AmSouth Bank has exhibited **EXCELLENT** responsiveness to credit and community development needs through its investment activities. Please refer to the Investment Test section of the overall institution on page 11 of the evaluation for greater detail.

### **SERVICE TEST**

The service test rating for the Florida Assessment Area is **HIGH SATISFACTORY**. Delivery systems, including ATMs and branch office locations, are considered **ACCESSIBLE** and the hours of operation are convenient to **ESSENTIALLY ALL** portions of the assessment area. In addition, the bank **PROVIDES A RELATIVELY HIGH LEVEL OF** community development services that benefit residents of the assessment area.

As stated earlier, AmSouth Bank's performance in Florida was evaluated by reviewing the Tampa Assessment Area using full-scope examination procedures. For a further detailed analysis, please refer to the Tampa Assessment Area section on the following page.



<b>METROPOLITAN AREAS: Tampa, Florida</b>
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**CRA RATING FOR TAMPA, FLORIDA: Satisfactory**

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

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

**SCOPE OF EXAMINATION**

The Tampa Assessment Area, in relation to AmSouth Bank's total assessment area, consisted of 11.7 percent of the census tracts, 11.7 percent of the low- and moderate-income tracts, 11.4 percent of the population, and 11.3 percent of the low- and moderate-income families. The assessment area contained 10.7 percent of the HMDA loans and 12.2 percent of the small business loans made by the bank. AmSouth Bank's performance in the Tampa Assessment Area was evaluated using full-scope examination procedures.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN TAMPA, FLORIDA**

**Overview**

AmSouth Bank operates 60 branch offices, representing 9.2 percent of the bank's branch network. The Tampa Assessment Area includes the following counties in the state of Florida: Hernando, Hillsborough, Pasco, and Pinellas. As of June 30, 2003, the bank had \$2.8 billion in deposits in the Tampa Assessment Area, representing a market share of 7.7 percent.

**Competition**

The Tampa Assessment Area is a competitive banking market due to the presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 59 other financial institutions operating 627 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the MSA. Many of these banks are statewide, multi-regional, or national banks. AmSouth Bank's largest competitors in the Tampa Assessment Area are Bank of America, Wachovia Bank, SunTrust Bank and SouthTrust Bank. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

The tables on pages 100-103 and in the Appendix to this report provide information that was used in analyzing the bank's CRA performance. For the January 1 through December 31, 2002 review period, demographic data from the 1990 Census were used; demographic data from the 2000 Census were used in the analysis for the

<b>METROPOLITAN AREAS: Tampa, Florida (Continued)</b>
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period from January 1 through December 31, 2003. Certain components of the data in the tables are discussed in this evaluation as they apply to particular parts of the analysis.

**Community Contacts**

As a part of the CRA examination, information was obtained from a community leader regarding local economic conditions and community credit needs. The contact stated that there were opportunities for financial institutions to be more involved in economic development, particularly in the area of small business lending.

The Tampa Assessment Area tables on the following pages show selected demographic information and AmSouth Bank's lending performance for the overall institution.

**METROPOLITAN AREAS: Tampa, Florida (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

The following Tampa Assessment Area tables show selected demographic information and AmSouth Bank's lending performance for the overall institution.

**Assessment Area Demographics**  
 Assessment Area : FL Tampa (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	16	3.9	10,439	1.8	5,044	48.3	104,587	18.1
Moderate-income	93	22.5	126,095	21.8	16,145	12.8	113,017	19.5
Middle-income	194	47.0	272,351	47.0	18,915	6.9	135,359	23.4
Upper-income	103	24.9	170,267	29.4	5,333	3.1	226,189	39.1
Tract not reported	7	1.7	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>413</b>	<b>100.0</b>	<b>579,152</b>	<b>100.0</b>	<b>45,437</b>	<b>7.8</b>	<b>579,152</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	20,443	5,348	0.9	0.5	11,563	1.1	3,532	0.3
Moderate-income	243,875	130,423	21.6	12.7	67,684	6.6	45,768	4.5
Middle-income	482,594	287,858	47.8	28.1	126,875	12.4	67,861	6.6
Upper-income	277,810	178,865	29.7	17.4	60,555	5.9	38,390	3.7
Tract not reported	342	0	0.0	0.0	310	0.0	32	0.0
<b>Total Assessment Area</b>	<b>1,025,064</b>	<b>602,494</b>	<b>100.0</b>	<b>58.8</b>	<b>266,987</b>	<b>26.0</b>	<b>155,583</b>	<b>15.2</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	
Low	759	1.2	613	1.2	114	1.5	32	2.0
Moderate	14,543	23.5	12,242	23.3	1,955	25.2	346	22.0
Middle	27,067	43.8	23,218	44.3	3,219	41.5	630	40.0
Upper	19,331	31.3	16,323	31.1	2,451	31.6	557	35.4
Unknown	63	0.1	34	0.1	20	0.3	9	0.6
<b>Total Assessment</b>	<b>61,763</b>	<b>100.0</b>	<b>52,430</b>	<b>100.0</b>	<b>7,759</b>	<b>100.0</b>	<b>1,574</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>84.9</b>		<b>12.6</b>		<b>2.5</b>	

**METROPOLITAN AREA: Tampa, Florida (Continued)**

**Loan Distribution Table**

Assessment Area : FL Tampa 2002

Income Categories	HMDA							
	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	4	0.3%	274	0.1%	137	10.5%	9,248	3.9%
Moderate	170	13.1%	16,788	7.1%	268	20.6%	22,540	9.5%
Middle	614	47.3%	80,484	33.9%	228	17.6%	25,615	10.8%
Upper	511	39.3%	140,067	58.9%	637	49.0%	174,602	73.5%
Unknown	0	0.0%	0	0.0%	29	2.2%	5,608	2.4%
<b>Total</b>	<b>1,299</b>	<b>100.0%</b>	<b>237,613</b>	<b>100.0%</b>	<b>1,299</b>	<b>100.0%</b>	<b>237,613</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	5	0.4%	399	0.2%	116	8.7%	5,595	3.3%
Moderate	178	13.3%	12,458	7.4%	205	15.3%	14,182	8.5%
Middle	574	42.9%	51,282	30.6%	283	21.2%	23,640	14.1%
Upper	581	43.4%	103,687	61.8%	690	51.6%	118,708	70.7%
Unknown	0	0.0%	0	0.0%	44	3.3%	5,701	3.4%
<b>Total</b>	<b>1,338</b>	<b>100.0%</b>	<b>167,826</b>	<b>100.0%</b>	<b>1,338</b>	<b>100.0%</b>	<b>167,826</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	1	0.6%	25	0.5%	13	7.3%	205	4.1%
Moderate	19	10.6%	462	9.3%	33	18.4%	703	14.1%
Middle	93	52.0%	2,475	49.6%	47	26.3%	1,262	25.3%
Upper	66	36.9%	2,027	40.6%	85	47.5%	2,811	56.3%
Unknown	0	0.0%	0	0.0%	1	0.6%	8	0.2%
<b>Total</b>	<b>179</b>	<b>100.0%</b>	<b>4,989</b>	<b>100.0%</b>	<b>179</b>	<b>100.0%</b>	<b>4,989</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	10	0.4%	698	0.2%	266	9.4%	15,048	3.7%
Moderate	367	13.0%	29,708	7.2%	506	18.0%	37,425	9.1%
Middle	1,281	45.5%	134,241	32.7%	558	19.8%	50,517	12.3%
Upper	1,158	41.1%	245,781	59.9%	1,412	50.1%	296,121	72.1%
Unknown	0	0.0%	0	0.0%	74	2.6%	11,317	2.8%
<b>Total</b>	<b>2,816</b>	<b>100.0%</b>	<b>410,428</b>	<b>100.0%</b>	<b>2,816</b>	<b>100.0%</b>	<b>410,428</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS			SMALL BUSINESS/FARM		SMALL FARM		
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	34	0.7%	3,406	0.9%	0	0.0%	0	0.0%
Moderate	978	19.0%	59,629	16.5%	0	0.0%	0	0.0%
Middle	2,151	41.9%	139,327	38.5%	0	0.0%	0	0.0%
Upper	1,970	38.3%	159,270	44.0%	1	100.0%	291	100.0%
Unknown	4	0.1%	252	0.1%	0	0.0%	0	0.0%
<b>Total</b>	<b>5,137</b>	<b>100.0%</b>	<b>361,884</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>291</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	4,461	86.8%	149,279	41.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	364	7.1%	63,204	17.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	312	6.1%	149,401	41.3%	1	100.0%	291	100.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5,137</b>	<b>100.0%</b>	<b>361,884</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>291</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	4,869	94.8%	303,395	83.8%	0	0.0%	0	0.0%
Over \$1 Million	268	5.2%	58,489	16.2%	1	100.0%	291	100.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5,137</b>	<b>100.0%</b>	<b>361,884</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>291</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**METROPOLITAN AREA: Tampa, Florida (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Tampa (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	16	2.9	11,794	1.8	4,315	36.6	120,898	18.8
Moderate-income	142	26.0	148,247	23.1	20,153	13.6	122,547	19.1
Middle-income	247	45.2	296,762	46.3	20,236	6.8	141,142	22.0
Upper-income	142	26.0	184,566	28.8	5,539	3.0	256,782	40.0
<b>Total Assessment Area</b>	<b>547</b>	<b>100.0</b>	<b>641,369</b>	<b>100.0</b>	<b>50,243</b>	<b>7.8</b>	<b>641,369</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	24,803	5,473	0.8	0.5	15,962	1.4	3,368	0.3
Moderate-income	286,538	157,907	22.1	13.8	88,359	7.7	40,272	3.5
Middle-income	538,452	343,757	48.1	30.0	133,002	11.6	61,693	5.4
Upper-income	294,186	207,257	29.0	18.1	57,599	5.0	29,330	2.6
<b>Total Assessment Area</b>	<b>1,143,979</b>	<b>714,394</b>	<b>100.0</b>	<b>62.4</b>	<b>294,922</b>	<b>25.8</b>	<b>134,663</b>	<b>11.8</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>			<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	1,292	1.9	1,028	1.8	222	2.8	42	2.1
Moderate	17,954	26.9	15,003	26.5	2,476	30.8	475	23.3
Middle	30,472	45.7	26,038	46.0	3,549	44.1	885	43.5
Upper	17,004	25.5	14,566	25.7	1,805	22.4	633	31.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>66,722</b>	<b>100.0</b>	<b>56,635</b>	<b>100.0</b>	<b>8,052</b>	<b>100.0</b>	<b>2,035</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>84.9</b>		<b>12.1</b>		<b>3.0</b>

**METROPOLITAN AREA: Tampa, Florida (Continued)**

**Loan Distribution Table**

Assessment Area : FL Tampa 2003

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	4	0.3%	308	0.1%	114	8.6%	6,547	2.3%
Moderate	206	15.5%	20,512	7.3%	272	20.4%	23,463	8.3%
Middle	660	49.6%	102,454	36.4%	255	19.2%	30,292	10.8%
Upper	461	34.6%	158,080	56.2%	647	48.6%	211,073	75.0%
Unknown	0	0.0%	0	0.0%	43	3.2%	9,979	3.5%
<b>Total</b>	<b>1,331</b>	<b>100.0%</b>	<b>281,354</b>	<b>100.0%</b>	<b>1,331</b>	<b>100.0%</b>	<b>281,354</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	3	0.2%	93	0.0%	136	7.5%	7,234	3.0%
Moderate	265	14.6%	20,769	8.5%	308	17.0%	22,596	9.3%
Middle	808	44.7%	85,080	34.9%	372	20.6%	34,052	14.0%
Upper	733	40.5%	137,578	56.5%	938	51.9%	171,984	70.6%
Unknown	0	0.0%	0	0.0%	55	3.0%	7,654	3.1%
<b>Total</b>	<b>1,809</b>	<b>100.0%</b>	<b>243,520</b>	<b>100.0%</b>	<b>1,809</b>	<b>100.0%</b>	<b>243,520</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	2	1.1%	77	1.5%	19	10.8%	316	6.1%
Moderate	32	18.2%	799	15.4%	32	18.2%	740	14.3%
Middle	88	50.0%	2,396	46.2%	32	18.2%	838	16.2%
Upper	54	30.7%	1,910	36.9%	93	52.8%	3,288	63.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>176</b>	<b>100.0%</b>	<b>5,182</b>	<b>100.0%</b>	<b>176</b>	<b>100.0%</b>	<b>5,182</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	9	0.3%	478	0.1%	269	8.1%	14,097	2.7%
Moderate	503	15.2%	42,080	7.9%	612	18.5%	46,799	8.8%
Middle	1,556	46.9%	189,930	35.8%	659	19.9%	65,182	12.3%
Upper	1,248	37.6%	297,568	56.1%	1,678	50.6%	386,345	72.9%
Unknown	0	0.0%	0	0.0%	98	3.0%	17,633	3.3%
<b>Total</b>	<b>3,316</b>	<b>100.0%</b>	<b>530,056</b>	<b>100.0%</b>	<b>3,316</b>	<b>100.0%</b>	<b>530,056</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	48	0.9%	5,438	1.3%	0	0.0%	0	0.0%
Moderate	1,160	22.6%	83,046	19.3%	0	0.0%	0	0.0%
Middle	2,290	44.6%	166,795	38.7%	0	0.0%	0	0.0%
Upper	1,639	31.9%	175,341	40.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5,137</b>	<b>100.0%</b>	<b>430,620</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	4,310	83.9%	153,448	35.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	425	8.3%	74,851	17.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	402	7.8%	202,321	47.0%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5,137</b>	<b>100.0%</b>	<b>430,620</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	4,829	94.0%	360,034	83.6%	0	0.0%	0	0.0%
Over \$1 Million	308	6.0%	70,586	16.4%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5,137</b>	<b>100.0%</b>	<b>430,620</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

<b>METROPOLITAN AREA: Tampa, Florida (Continued)</b>
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**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TAMPA, FLORIDA  
LENDING TEST**

**Overview**

In the Tampa Assessment Area, AmSouth Bank's number of small business loans exceeded the number of HMDA loans, however, the dollar volume of HMDA loans exceeded the dollar volume of small business loans. Therefore, appropriate weight was given to each loan product in determining the bank's lending test rating for the Tampa Assessment Area. AmSouth Bank generally offers small farm loans; however, the volume of small farm loans was minimal.

**Lending Activity**

Lending levels reflect **EXCELLENT** responsiveness to assessment area credit needs. Of the 57,132 HMDA originations or purchases made by the institution, 6,132 loans (10.7 percent) totaling \$940.5 million were originations or purchases in the Tampa Assessment Area. Of the 6,132 HMDA loans, 2,630 (42.9 percent) were home purchase loans; 3,147 (51.3 percent) were home refinance loans; and 355 (5.8 percent) totaling \$792.5 million were originations or purchases in the Tampa Assessment Area. In addition, AmSouth Bank makes use of flexible lending practices in serving the credit needs of the Tampa Assessment Area.

In 2002, approximately 778 financial entities subject to the CRA originated at least one HMDA-reportable origination or purchase in AmSouth Bank's Tampa Assessment Area. AmSouth Bank ranked 15<sup>th</sup> with a market share of 1.5 percent by number of loans. Additionally, with 193 financial entities reporting at least one small business loan purchase or origination in the assessment area, AmSouth ranked 6<sup>th</sup> with a market share of 6.4 percent by number of loans. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: Bank of America, Wachovia, and SunTrust. It is also recognized that large national credit card lenders such as GE Capital Financial, Incorporated; Capital One Federal Savings Bank; and MBNA America, N.A. dominate the assessment area regarding small business lending and therefore are considered competitors in this category.

<b>METROPOLITAN AREA: Tampa, Florida (Continued)</b>
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### **Geographic Distribution of Loans**

For this analysis the geographic distribution of HMDA lending, which includes both originations and purchases, and small business lending was compared with the demographic information available. Performance context issues were also considered, as well as the performance of other banks.

AmSouth Bank's small business lending in the Tampa Assessment Area in low-income tracts during the 2002 review period, at 0.7 percent, is lower than the percentage of small businesses, at 1.2 percent, located in these tracts. The bank originated 19 percent of its small business loans in moderate-income tracts, and these tracts contain 23.3 percent of small businesses in the assessment area. The aggregate lending comparison table for the Tampa Assessment Area on page 212 of Appendix C indicates that AmSouth Bank performed slightly below the aggregate for small business loan originations in low-income tracts and below the aggregate in moderate-income tracts in 2002. AmSouth Bank made 0.7 percent of its small business loans in low-income tracts compared to the aggregate at 0.9 percent. In addition, 19 percent of the bank's small business loans were made in moderate-income tracts compared to the aggregate at 21.2 percent.

During the 2003 review period, AmSouth Bank's small business lending in the Tampa Assessment Area in low-income tracts, at 0.9 percent, is lower than the percentage of small businesses, at 1.8 percent, located in these tracts. The bank originated 22.6 percent of its small business loans in moderate-income tracts, where 26.5 percent of small businesses are located. CRA aggregate data for 2003 were not available.

For the 2002 review period, AmSouth Bank's HMDA lending in the Tampa Assessment Area in the low-income tracts at 0.4 percent is slightly below the percentage of owner-occupied units in these tracts at 0.9 percent. Of the 10,439 families in the low-income tracts, 5,044 (48.3 percent) are below poverty level, leaving 5,395 non-poverty families. These families represent 0.9 percent of total families in this assessment area. The bank's lending in low-income tracts is below this percentage. HMDA lending in the moderate-income tracts at 13 percent is below the percentage of owner-occupied units in these tracts at 21.6 percent. The bank's lending in moderate-income tracts is also below the percentage of families in these tracts at 21.8 percent. The aggregate lending comparison table for the Tampa Assessment Area on page 212 of Appendix C, shows that AmSouth Bank performed below the aggregate in HMDA lending to both low- and moderate-income tracts in 2002. AmSouth Bank made 0.4 percent of its HMDA loans in low-income tracts compared to the aggregate at 0.6



**METROPOLITAN AREA: Tampa, Florida (Continued)**

percent. 13 percent of the bank's HMDA loans were made in moderate-income tracts compared to the aggregate at 14.7 percent.

For the 2003 review period, AmSouth Bank's HMDA lending in the Tampa Assessment Area in the low-income tracts at 0.3 percent is below the percentage of owner-occupied units in these tracts at 0.8 percent. Of the 11,794 families in the low-income tracts, 4,315 (36.6 percent) are below poverty level, leaving 7,479 non-poverty families. These families represent 1.2 percent of total families in this assessment area. The bank's lending in low-income tracts is below this percentage. HMDA lending in the moderate-income tracts at 15.2 percent is below the percentage of owner-occupied units in these tracts at 22.1 percent. In addition, the bank's lending in moderate-income tracts is also below the percentage of families in these tracts, at 23.1 percent. HMDA aggregate data for 2003 were not available.

Based on these factors, AmSouth Bank's geographic distribution of HMDA lending and small business lending reflects **ADEQUATE** penetration throughout the assessment area.

**Lending to Borrowers of Different Income Levels and Businesses of Different Sizes**

For this analysis, the distribution of HMDA lending across borrower income levels and small business lending across business revenue sizes was compared with available demographic information. Performance context issues were also considered, as well as the performance of other banks.

Of the 5,137 loans to businesses that reported gross revenues originated by AmSouth Bank in the Tampa Assessment Area during the 2002 review period, 94.8 percent were originated to small businesses. AmSouth's percentage of lending is above the percentage of businesses with annual gross revenues of \$1 million or less in the Tampa Assessment Area at 84.9 percent. Additionally, in 2002, AmSouth Bank's percentage of small business lending to businesses with revenues below \$1 million at 94.8 percent is significantly above the performance of the aggregate market at 25.7 percent.

During the 2003 review period, AmSouth Bank originated 5,137 loans to businesses; of this number, 94 percent were originated to small businesses. AmSouth's percentage of lending is above the percentage of businesses with annual gross revenues of \$1 million or less in the Tampa Assessment Area at 84.9 percent. Aggregate data for 2003 were not available.

**METROPOLITAN AREA: Tampa, Florida (Continued)**

Based on loan data from the 2002 review period, low-income families represented 18.1 percent of total families and received only 9.4 percent of AmSouth's HMDA loans. A possible reason for this lending disparity is that 7.8 percent of families in the Tampa Assessment Area are below the poverty level. While families below the poverty level are eligible for credit, it can be inferred that with a lower capacity for debt repayment, they may not qualify for residential real estate loans. Assuming that the 45,437 poverty level families in the assessment area are categorized as low-income, there are 59,150 non-poverty, low-income families in the Tampa Assessment Area, representing 10.2 percent of total families. The bank's lending to low-income borrowers was below this percentage. Moderate-income borrowers received 18 percent of the HMDA loans and they comprise 19.5 percent of total families in the Tampa Assessment Area. HMDA lending to middle-income borrowers was below their percentage of the population, while HMDA lending to upper-income borrowers was above their percentage of the population.

The aggregate lending comparison table for the Tampa Assessment Area on page 212 of Appendix C shows that AmSouth Bank performed above the aggregate in HMDA lending to both low- and moderate-income borrowers in 2002. AmSouth Bank made 9.4 percent of its HMDA loans to low-income borrowers compared to the aggregate at 6.7 percent. 18 percent of the bank's HMDA loans were made to moderate-income borrowers compared to the aggregate at 16.6 percent.

Based on loan data from the 2003 review period, low-income families represented 18.8 percent of total families and received only 8.1 percent of AmSouth's HMDA loans. A possible reason for this lending disparity is that 7.8 percent of families in the Tampa Assessment Area are below the poverty level. While families below the poverty level are eligible for credit, it can be inferred that with a lower capacity for debt repayment, they may not qualify for residential real estate loans. Assuming that the 50,243 poverty level families in the assessment area are categorized as low-income, there are 70,655 non-poverty, low-income families in the Tampa Assessment Area, representing 11 percent of total families. The bank's lending to low-income borrowers was below this percentage. Moderate-income borrowers received 18.5 percent of the HMDA loans and they comprise 19.1 percent of total families in the Tampa Assessment Area. HMDA lending to middle-income borrowers was below their percentage of the population, and HMDA lending to upper-income borrowers was above their percentage of the population. HMDA aggregate data for 2003 were not available.

<b>METROPOLITAN AREA: Tampa, Florida (Continued)</b>
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Based on these factors, AmSouth Bank's distribution of loans by borrower's income and revenue sizes of businesses reflects **EXCELLENT** penetration among customers of different income levels and businesses of different revenue sizes.

**Responsiveness to Community Credit Needs**

AmSouth Bank exhibits a **GOOD** record of serving the credit needs of low-income individuals and serving the needs of small businesses within the Tampa Assessment Area.

**Community Development Lending**

AmSouth Bank is **A LEADER IN MAKING** community development loans in the Tampa Assessment Area. The bank originated community development loans totaling \$131.6 million. An interview with a community member revealed that community development opportunities in the Tampa Assessment Area are available. Large, well-established banks compete for these types of loans.

**INVESTMENT TEST**

Please refer to the discussion about investments in the overall State of Florida section of this report on page 97.

**SERVICE TEST**

AmSouth Bank's performance in the Tampa Assessment Area is **HIGH SATISFACTORY**. The assessment area includes the following counties in Florida: Hernando, Hillsborough, Pasco, and Pinellas.

**Accessibility of Delivery Systems**

The bank's delivery systems are **ACCESSIBLE** to **ESSENTIALLY ALL** portions of the assessment area. AmSouth Bank's 60 branch offices and 69 ATMs were compared to the distribution of families and businesses among the tract categories within the assessment area. The distribution of AmSouth Bank's branch offices and ATMs for the 2002 and 2003 review periods is summarized in the tables below.

**METROPOLITAN AREA: Tampa, Florida (Continued)**

<b>AMSOUTH BANK – 2002 DISTRIBUTION OF BRANCHES AND ATMS IN THE TAMPA ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	0	0%	0	0%	2%	1%
Moderate-Income	13	21%	13	19%	22%	23%
Middle-Income	22	37%	26	38%	47%	45%
Upper-Income	25	42%	30	43%	29%	31%
<i>Total</i>	<i>60</i>	<i>100%</i>	<i>69</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

<b>AMSOUTH BANK – 2003 DISTRIBUTION OF BRANCHES AND ATMS IN THE TAMPA ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	1	2%	1	1%	2%	2%
Moderate-Income	14	23%	16	23%	23%	26%
Middle-Income	26	43%	30	44%	46%	46%
Upper-Income	19	32%	22	32%	29%	26%
<i>Total</i>	<i>60</i>	<i>100%</i>	<i>69</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

**Institution’s Record of Opening and Closing Branches**

Since the previous examination, AmSouth Bank has opened 10 branches, relocated two branches, and consolidated one branch in the Tampa Assessment Area. No branch offices have been closed. Three of the new branches were opened in moderate-income tracts; therefore, the bank's record of opening or closing branches has **IMPROVED** the accessibility of its delivery systems, particularly to LMI geographies or LMI individuals.

**Reasonableness of Business Hours and Services in Meeting the Assessment Area Needs**

Banking services and hours of operations **DO NOT VARY IN A WAY THAT INCONVENIENCES CERTAIN PORTIONS** of the assessment area, particularly in LMI geographies or to LMI individuals. The level of branch services and hours offered by AmSouth Bank is basically the same throughout the assessment area.

<b>METROPOLITAN AREA: Tampa, Florida (Continued)</b>
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**Community Development Services**

The bank **PROVIDES A RELATIVELY HIGH LEVEL OF** community development services. Board members, officers, and employees have used their financial expertise to provide financial services that benefit residents in the assessment area. The table on the following page illustrates some of the bank's most significant activities during the review period.

**METROPOLITAN AREA: Tampa, Florida (Continued)**

<b>COMMUNITY DEVELOPMENT SERVICES FOR TAMPA</b>	
<b>ORGANIZATION</b>	<b>POSITION/SERVICE</b>
22 <sup>nd</sup> Street Redevelopment Corporation	A bank employee provides technical and financial expertise by serving on the board of directors of this organization that promotes small business growth through training and other educational programs.
City of St. Petersburg WIN Program	A bank employee provides financial expertise regarding programs and procedures to enhance affordable housing opportunities for LMI families.
Clearwater Neighborhood Housing Services, Incorporated	A bank employee provides financial expertise to facilitate loans to LMI first-time home buyers and serves as a member of the loan committee.
Fair Housing Development Corporation	A bank employee provides technical expertise on the loan committee of this organization that provides financing for multi-family housing projects.
Federal Home Loan Bank of Atlanta's First Time Homebuyer Program	A bank employee provided technical expertise by establishing procedures to access the program, which offers down payment assistance to LMI persons.
Hispanic Chamber of Commerce	A bank employee provides financial expertise as treasurer of this organization that promotes small business and economic development.
Local Initiative Support Corporation (LISC)	A bank employee serves on the advisory council of this organization that provides financial and technical support in affordable housing development.
Neighborhood Lending Partners	A bank employee provides technical expertise on the loan committee of this organization that finances multi-family affordable housing projects.
Pinellas County Community Foundation	A bank employee is a trustee for the foundation, which works to support local non-profit organizations that provide services and essential programs to the LMI community.
Pinellas Habitat for Humanity	The bank provides services such as mortgage payment collection, escrow disbursements, and monthly and yearly account statements.
Pinellas Opportunity Council, Incorporated	A bank employee serves on the board of directors of this organization which provides financial counseling, access to IDAs, and programs that promote microenterprise development.
Tampa Area Chamber of Commerce	A bank employee provides technical expertise by serving on the executive committee.

**METROPOLITAN AND NONMETROPOLITAN STATEWIDE AREAS (LIMITED REVIEWS)**

The following metropolitan and nonmetropolitan areas were not reviewed using full-scope examination procedures and did not impact the overall rating. However, through the use of available facts and data, including performance and demographic information, performance comparisons to the Florida statewide ratings are provided. Please refer to the tables in Appendices C and D for information regarding these areas.

<b>Assessment Areas</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
<b>Citrus</b>	Consistent	Consistent	Consistent
<b>Fort Myers</b>	Not Consistent (-)	Consistent	Not Consistent (-)
<b>Fort Walton Beach</b>	Not Consistent (-)	Consistent	Not Consistent (-)
<b>Gainesville</b>	Not Consistent (-)	Consistent	Not Consistent (-)
<b>Jacksonville</b>	Not Consistent (-)	Consistent	Not Consistent (-)
<b>Lakeland</b>	Consistent	Consistent	Not Consistent (-)
<b>Melbourne</b>	Consistent	Consistent	Not Consistent (+)
<b>Naples</b>	Not Consistent (-)	Consistent	Not Consistent (-)
<b>Ocala</b>	Consistent	Consistent	Not Consistent (-)
<b>Orlando</b>	Not Consistent (-)	Consistent	Consistent
<b>Panama City</b>	Consistent	Consistent	Not Consistent (-)
<b>Pensacola</b>	Not Consistent (-)	Consistent	Consistent
<b>Punta Gorda</b>	Consistent	Consistent	Not Consistent (-)
<b>Sarasota</b>	Not Consistent (-)	Consistent	Consistent
<b>Tallahassee</b>	Consistent	Consistent	Not Consistent (-)
<b>Walton</b>	Not Consistent (-)	Consistent	Not Consistent (-)

<b>STATE: Georgia</b>
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**CRA RATING FOR GEORGIA: Outstanding**

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

**The Service Test is rated: Outstanding**

**SCOPE OF EXAMINATION**

The Georgia Assessment Area, in relation to AmSouth Bank's total assessment area, consisted of 1.1 percent of the census tracts, 0.6 percent of the low- and moderate-income tracts, 1.2 percent of the population, and 1 percent of the low- and moderate-income families. The assessment area contained 0.9 percent of the HMDA loans and 0.8 percent of the small business loans made by the bank. AmSouth Bank's performance in Georgia was evaluated by reviewing the Northwest Georgia Assessment Area using full-scope examination procedures. The rating for the state of Georgia is driven solely by the review of the Northwest Georgia Assessment Area; therefore, a Georgia Statewide analysis has not been discussed separately.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN NORTHWEST GEORGIA**

**Overview**

AmSouth Bank operates 8 branch offices, representing 1.2 percent of the bank's branch network. The Northwest Georgia Assessment Area includes the following counties in the state of Georgia: Chattooga, Floyd, Gordon, and Whitfield. As of June 30, 2003, the bank had \$155.3 million in deposits in the Georgia Assessment Area, representing a market share of 4.7 percent.

**Competition**

The Northwest Georgia Assessment Area is a somewhat competitive banking market due to the presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 20 other financial institutions operating 65 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the assessment area. Many of these banks are statewide, multi-regional, or national banks. AmSouth Bank's largest competitors in the Northwest Georgia Assessment Area are Wachovia Bank, Branch Banking and Trust, and Georgia Bank and Trust. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.



<b>STATE: Georgia (Continued)</b>
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The tables on pages 115-118 and in the Appendix to this report provide information that was used in analyzing the bank's CRA performance. For the January 1 through December 31, 2002 review period, demographic data from the 1990 Census were used; demographic data from the 2000 Census were used in the analysis for the period from January 1 through December 31, 2003. Certain components of the data in the tables are discussed in this evaluation as they apply to particular parts of the analysis.

**Community Contacts**

As a part of the CRA examination, information was obtained from a community leader regarding local economic conditions and community credit needs. The contact noted that local financial institutions have shown great effort in adding to the positive economic growth in the area.

The Northwest Georgia Assessment Area tables on the following pages show selected demographic information and AmSouth Bank's lending performance for the overall institution.

**STATE: Georgia (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

The following Northwest Georgia Assessment Area tables show selected demographic information and AmSouth Bank's lending performance for the overall institution.

**Assessment Area Demographics**

Assessment Area : GA Northwest Georgia (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	9,693	16.2
Moderate-income	6	10.9	4,842	8.1	1,141	23.6	9,041	15.1
Middle-income	25	45.5	29,351	49.1	3,071	10.5	12,726	21.3
Upper-income	21	38.2	25,645	42.9	1,529	6.0	28,378	47.4
Tract not reported	3	5.5	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>55</b>	<b>100.0</b>	<b>59,838</b>	<b>100.0</b>	<b>5,741</b>	<b>9.6</b>	<b>59,838</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	8,529	3,403	6.3	39.9	4,288	50.3	838	9.8
Middle-income	41,703	26,069	48.6	62.5	12,583	30.2	3,051	7.3
Upper-income	34,340	24,221	45.1	70.5	8,058	23.5	2,061	6.0
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>84,572</b>	<b>53,693</b>	<b>100.0</b>	<b>63.5</b>	<b>24,929</b>	<b>29.5</b>	<b>5,950</b>	<b>7.0</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	551	9.7	465	9.8	74	9.7	12	7.5
Middle	3,141	55.4	2,588	54.5	465	61.3	88	54.7
Upper	1,975	34.9	1,694	35.7	220	29.0	61	37.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>5,667</b>	<b>100.0</b>	<b>4,747</b>	<b>100.0</b>	<b>759</b>	<b>100.0</b>	<b>161</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>83.8</b>		<b>13.4</b>		<b>2.8</b>	

**STATE: Georgia (Continued)**

**Loan Distribution Table**

Assessment Area : GA NW Georgia 2002

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	2	3.4%	112	2.3%	
Moderate	6	10.3%	548	11.3%	12	20.7%	757	15.6%	
Middle	27	46.6%	1,867	38.5%	11	19.0%	815	16.8%	
Upper	25	43.1%	2,436	50.2%	32	55.2%	3,025	62.4%	
Unknown	0	0.0%	0	0.0%	1	1.7%	142	2.9%	
<b>Total</b>	<b>58</b>	<b>100.0%</b>	<b>4,851</b>	<b>100.0%</b>	<b>58</b>	<b>100.0%</b>	<b>4,851</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	5	3.2%	146	1.0%	
Moderate	4	2.5%	270	1.9%	25	15.9%	1,223	8.5%	
Middle	68	43.3%	4,925	34.1%	39	24.8%	2,374	16.4%	
Upper	85	54.1%	9,267	64.1%	85	54.1%	10,441	72.2%	
Unknown	0	0.0%	0	0.0%	3	1.9%	278	1.9%	
<b>Total</b>	<b>157</b>	<b>100.0%</b>	<b>14,462</b>	<b>100.0%</b>	<b>157</b>	<b>100.0%</b>	<b>14,462</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	1	5.3%	3	0.7%	
Moderate	0	0.0%	0	0.0%	4	21.1%	18	4.1%	
Middle	13	68.4%	242	55.5%	6	31.6%	150	34.4%	
Upper	6	31.6%	194	44.5%	8	42.1%	265	60.8%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>19</b>	<b>100.0%</b>	<b>436</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>436</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	1	100.0%	192	100.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	1	100.0%	192	100.0%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>192</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>192</b>	<b>100.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	8	3.4%	261	1.3%	
Moderate	10	4.3%	818	4.1%	41	17.4%	1,998	10.0%	
Middle	108	46.0%	7,034	35.3%	56	23.8%	3,339	16.7%	
Upper	117	49.8%	12,089	60.6%	125	53.2%	13,731	68.9%	
Unknown	0	0.0%	0	0.0%	5	2.1%	612	3.1%	
<b>Total</b>	<b>235</b>	<b>100.0%</b>	<b>19,941</b>	<b>100.0%</b>	<b>235</b>	<b>100.0%</b>	<b>19,941</b>	<b>100.0%</b>	
Income Categories	SMALL BUSINESS				SMALL BUSINESS/FARM		SMALL FARM		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	46	12.8%	4,300	13.3%	0	0.0%	0	0.0%	
Middle	167	46.6%	14,303	44.1%	0	0.0%	0	0.0%	
Upper	145	40.5%	13,842	42.7%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>358</b>	<b>100.0%</b>	<b>32,445</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	281	78.5%	8,569	26.4%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	46	12.8%	7,947	24.5%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	31	8.7%	15,929	49.1%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>358</b>	<b>100.0%</b>	<b>32,445</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	335	93.6%	26,395	81.4%	0	0.0%	0	0.0%	
Over \$1 Million	23	6.4%	6,050	18.6%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>358</b>	<b>100.0%</b>	<b>32,445</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**STATE: Georgia (Continued)**

**Assessment Area Demographics**

Assessment Area : GA NW Georgia (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	10,848	16.4
Moderate-income	8	15.1	7,960	12.1	1,655	20.8	11,615	17.6
Middle-income	28	52.8	36,674	55.6	3,358	9.2	14,127	21.4
Upper-income	17	32.1	21,324	32.3	1,256	5.9	29,368	44.5
<b>Total Assessment Area</b>	<b>53</b>	<b>100.0</b>	<b>65,958</b>	<b>100.0</b>	<b>6,269</b>	<b>9.5</b>	<b>65,958</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	13,330	5,378	8.8	40.3	6,876	51.6	1,076	8.1
Middle-income	52,706	34,881	56.8	66.2	14,161	26.9	3,664	7.0
Upper-income	29,123	21,164	34.5	72.7	6,703	23.0	1,256	4.3
<b>Total Assessment Area</b>	<b>95,159</b>	<b>61,423</b>	<b>100.0</b>	<b>64.5</b>	<b>27,740</b>	<b>29.2</b>	<b>5,996</b>	<b>6.3</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,542	26.1	1,260	25.6	233	29.7	49	26.6
Middle	3,005	50.9	2,539	51.5	382	48.7	84	45.7
Upper	1,353	22.9	1,132	23.0	170	21.7	51	27.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>5,900</b>	<b>100.0</b>	<b>4,931</b>	<b>100.0</b>	<b>785</b>	<b>100.0</b>	<b>184</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>83.6</b>		<b>13.3</b>		<b>3.1</b>	

**STATE: Georgia (Continued)**

**Loan Distribution Table**

Assessment Area : GA NW Georgia 2003

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	10.5%	748	12.8%	6	15.8%	390	6.7%
Middle	20	52.6%	3,180	54.5%	5	13.2%	538	9.2%
Upper	14	36.8%	1,902	32.6%	25	65.8%	4,542	77.9%
Unknown	0	0.0%	0	0.0%	2	5.3%	360	6.2%
<b>Total</b>	<b>38</b>	<b>100.0%</b>	<b>5,830</b>	<b>100.0%</b>	<b>38</b>	<b>100.0%</b>	<b>5,830</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	8	3.3%	334	1.8%
Moderate	13	5.3%	1,203	6.4%	47	19.3%	2,585	13.8%
Middle	160	65.8%	11,721	62.5%	65	26.7%	4,562	24.3%
Upper	70	28.8%	5,834	31.1%	122	50.2%	11,180	59.6%
Unknown	0	0.0%	0	0.0%	1	0.4%	97	0.5%
<b>Total</b>	<b>243</b>	<b>100.0%</b>	<b>18,758</b>	<b>100.0%</b>	<b>243</b>	<b>100.0%</b>	<b>18,758</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	8	29.6%	79	29.3%
Moderate	2	7.4%	11	4.1%	4	14.8%	13	4.8%
Middle	20	74.1%	168	62.2%	9	33.3%	92	34.1%
Upper	5	18.5%	91	33.7%	6	22.2%	86	31.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>27</b>	<b>100.0%</b>	<b>270</b>	<b>100.0%</b>	<b>27</b>	<b>100.0%</b>	<b>270</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	1,000	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	1,000	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>1,000</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>1,000</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	16	5.2%	413	1.6%
Moderate	19	6.1%	1,962	7.6%	57	18.4%	2,988	11.6%
Middle	200	64.7%	15,069	58.3%	79	25.6%	5,192	20.1%
Upper	90	29.1%	8,827	34.1%	153	49.5%	15,808	61.1%
Unknown	0	0.0%	0	0.0%	4	1.3%	1,457	5.6%
<b>Total</b>	<b>309</b>	<b>100.0%</b>	<b>25,858</b>	<b>100.0%</b>	<b>309</b>	<b>100.0%</b>	<b>25,858</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	58	18.5%	5,606	19.0%	0	0.0%	0	0.0%
Middle	179	57.0%	14,849	50.2%	0	0.0%	0	0.0%
Upper	77	24.5%	9,099	30.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>314</b>	<b>100.0%</b>	<b>29,554</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	245	78.0%	8,731	29.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	42	13.4%	7,082	24.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	27	8.6%	13,741	46.5%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>314</b>	<b>100.0%</b>	<b>29,554</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	286	91.1%	22,559	76.3%	0	0.0%	0	0.0%
Over \$1 Million	28	8.9%	6,995	23.7%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>314</b>	<b>100.0%</b>	<b>29,554</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

<b>STATE: Georgia (Continued)</b>
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## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN GEORGIA**

### **LENDING TEST**

#### **Overview**

In the Northwest Georgia Assessment Area, AmSouth Bank's number and dollar volume of small business loans exceeded both the number and the dollar volume of HMDA loans originated during the review period. Therefore, small business lending was given more weight than HMDA lending in determining the bank's lending test rating for the Northwest Georgia Assessment Area. AmSouth Bank generally offers small farm loans; however, the volume of small farm loans was minimal.

#### **Lending Activity**

Lending levels reflect **EXCELLENT** responsiveness to assessment area credit needs. Of the 57,132 HMDA originations or purchases made by the institution, 544 loans (0.9 percent) totaling \$45.8 million were originations or purchases in the Northwest Georgia Assessment Area. Of the 544 HMDA loans, 96 (17.6 percent) were home purchase loans; 400 (73.5 percent) were home refinance loans; and 46 (8.4 percent) were home improvement loans. In addition, two multifamily loans were made in the assessment area during the review period. Of the 84,154 small business loans made by the institution, 672 loans (0.8 percent) totaling \$62 million were originations or purchases in the Northwest Georgia Assessment Area.

In 2002, approximately 284 financial entities subject to the CRA originated at least one HMDA-reportable origination or purchase in AmSouth Bank's Northwest Georgia Assessment Area. AmSouth Bank ranked 16<sup>th</sup> with a market share of 2 percent by number of loans. Additionally, with 62 financial entities reporting at least one small business loan purchase or origination in the assessment area, AmSouth ranked 9<sup>th</sup> with a market share of 4.6 percent by number of loans. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: Branch Banking and Trust, Regions Bank, Regions Mortgage, Incorporated, and Wachovia Bank. It is also recognized that large national credit card lenders such as Capital One Federal Savings Bank, Citibank USA, and MBNA America, N.A. dominate the assessment area regarding small business lending and therefore are considered competitors in this category.

**STATE: Georgia (Continued)**

**Geographic Distribution of Loans**

For this analysis the geographic distribution of HMDA lending, which includes both originations and purchases, and small business lending was compared with the demographic information available. Performance context issues were also considered, as well as the performance of other banks. There are no low-income tracts in AmSouth Bank's Northwest Georgia Assessment Area.

AmSouth Bank's small business lending in the Northwest Georgia Assessment Area in moderate-income tracts during the 2002 review period, at 12.8 percent, is greater than the percentage of small businesses, at 9.8 percent, located in these tracts. The aggregate lending comparison table for the Northwest Georgia Assessment Area on page 229 of Appendix C indicates that AmSouth Bank performed above the aggregate for small business loan originations in moderate-income tracts in 2002. AmSouth Bank made 12.8 percent of its small business loans in moderate-income tracts compared to the aggregate at 9.1 percent.

During the 2003 review period, AmSouth Bank's small business lending in the Northwest Georgia Assessment Area in moderate-income tracts, at 18.5 percent, is lower than the percentage of small businesses, at 25.6 percent, located in these tracts. CRA aggregate data for 2003 were not available.

For the 2002 review period, AmSouth Bank's HMDA lending in the moderate-income tracts at 4.3 percent is below the percentage of owner-occupied units in these tracts at 6.3 percent. Of the 4,842 families in the moderate-income tracts, 1,141 (23.6 percent) are below poverty level, leaving 3,701 non-poverty families. These families represent 6.2 percent of total families in this assessment area. The bank's lending in moderate-income tracts is below this percentage. The aggregate lending comparison table for the Northwest Georgia Assessment Area on page 229 of Appendix C, shows that AmSouth Bank performed below the aggregate in HMDA lending to moderate-income tracts in 2002. AmSouth Bank made 4.3 percent of its HMDA loans in moderate-income tracts compared to the aggregate at 5 percent.

For the 2003 review period, AmSouth Bank's HMDA lending in the Northwest Georgia Assessment Area in the moderate-income tracts at 6.1 percent is below the percentage of owner-occupied units in these tracts at 8.8 percent. Of the 7,960 families in the moderate-income tracts, 1,655 (20.8 percent) are below poverty level, leaving 6,305 non-poverty families. These families represent 9.5 percent of total families in this assessment area. The bank's lending in low-income tracts is below this percentage. HMDA aggregate data for 2003 were not available.

**STATE: Georgia (Continued)**

Based on these factors, AmSouth Bank's geographic distribution of HMDA lending and small business lending reflects **GOOD** penetration throughout the assessment area.

**Lending to Borrowers of Different Income Levels and Businesses of Different Sizes**

For this analysis, the distribution of HMDA lending across borrower income levels and small business lending across business revenue sizes was compared with available demographic information. Performance context issues were also considered, as well as the performance of other banks.

Of the 358 loans to businesses that reported gross revenues originated by AmSouth Bank in the Northwest Georgia Assessment Area during the 2002 review period, 93.6 percent were originated to small businesses. AmSouth's percentage of lending is above the percentage of businesses with annual gross revenues of \$1 million or less in the Northwest Georgia Assessment Area at 83.8 percent. Additionally, in 2002, AmSouth Bank's percentage of small business lending to businesses with revenues below \$1 million at 93.6 percent is significantly above the performance of the aggregate market at 47.7 percent.

During the 2003 review period, AmSouth Bank originated 314 loans to businesses; of this number, 91.1 percent were originated to small businesses. AmSouth's percentage of lending is above the percentage of businesses with annual gross revenues of \$1 million or less in the Northwest Georgia Assessment Area at 83.6 percent. Aggregate data for 2003 were not available.

Based on loan data from the 2002 review period, low-income families represented 16.2 percent of total families and received only 3.4 percent of AmSouth's HMDA loans. A possible reason for this lending disparity is that 9.6 percent of families in the Northwest Georgia Assessment Area are below the poverty level. While families below the poverty level are eligible for credit, it can be inferred that with a lower capacity for debt repayment, they may not qualify for residential real estate loans. Assuming that the 5,741 poverty level families in the assessment area are categorized as low-income, there are 3,952 non-poverty, low-income families in the Northwest Georgia Assessment Area, representing 6.6 percent of total families. The bank's lending to low-income borrowers was below this percentage. Moderate-income borrowers received 17.4 percent of the HMDA loans and they comprise 15.1 percent of total families in the Northwest Georgia Assessment Area. HMDA lending to both middle- and upper-income borrowers was above their percentage of the population.

The aggregate lending comparison table for the Northwest Georgia Assessment Area on page 229 of Appendix C shows that AmSouth Bank performed below the aggregate in HMDA lending to low-income borrowers and



**STATE: Georgia (Continued)**

commensurate with the aggregate to moderate-income borrowers in 2002. AmSouth Bank made 3.4 percent of its HMDA loans to low-income borrowers compared to the aggregate at 5 percent. 17.4 percent of the bank's HMDA loans were made to moderate-income borrowers compared to the aggregate at 17.2 percent.

Based on loan data from the 2003 review period, low-income families represented 16.4 percent of total families and received only 5.2 percent of AmSouth's HMDA loans. A possible reason for this lending disparity is that 9.5 percent of families in the Northwest Georgia Assessment Area are below the poverty level. While families below the poverty level are eligible for credit, it can be inferred that with a lower capacity for debt repayment, they may not qualify for residential real estate loans. Assuming that the 6,269 poverty level families in the assessment area are categorized as low-income, there are 4,579 non-poverty, low-income families in the Northwest Georgia Assessment Area, representing 6.9 percent of total families. The bank's lending to low-income borrowers was below this percentage. Moderate-income borrowers received 18.4 percent of the HMDA loans and they comprise 17.6 percent of total families in the Northwest Georgia Assessment Area. HMDA lending to both middle- and upper-income borrowers was above their percentage of the population. HMDA aggregate data for 2003 were not available.

Based on these factors, AmSouth Bank's distribution of loans by borrower's income and revenue sizes of businesses reflects **GOOD** penetration among customers of different income levels and businesses of different revenue sizes.

**Responsiveness to Community Credit Needs**

AmSouth Bank exhibits a **GOOD** record of serving the credit needs of low-income individuals and serving the needs of small businesses within the Northwest Georgia Assessment Area.

**Community Development Lending**

AmSouth Bank **MAKES FEW, IF ANY** community development loans in the Northwest Georgia Assessment Area. The bank did not originate any community development loans in the assessment area during the review period. An interview with a community member revealed that community development opportunities in the Northwest Georgia Assessment Area are available. Large, well-established banks compete for these types of loans.

<b>STATE: Georgia (Continued)</b>
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### **INVESTMENT TEST**

The investment test rating for the Northwest Georgia Assessment Area is **OUTSTANDING**. AmSouth Bank has exhibited **EXCELLENT** responsiveness to credit and community development needs through its investment activities. Please refer to the Investment Test section of the overall institution on page 11 of the evaluation for greater detail.

### **SERVICE TEST**

AmSouth Bank's performance in the Northwest Georgia Assessment Area is **OUTSTANDING**. The assessment area includes the following counties in Georgia: Chatooga, Floyd, Gordon, and Whitfield.

### **Accessibility of Delivery Systems**

The bank's delivery systems are **READILY ACCESSIBLE** to **ALL** portions of the assessment area. AmSouth Bank's 8 branch offices and 24 ATMs were compared to the distribution of families and businesses among the tract categories within the assessment area. While the bank does not have any branches located in moderate-income census tracts, the branch distribution network is geographically positioned to easily serve the financial service needs of the moderate-income communities. AmSouth's branches are located very close to the moderate-income census tracts and in many instances are located within walking distance of the moderate-income census tracts and thus can provide excellent service to these communities without a geographic barrier.

The distribution of AmSouth Bank's branch offices and ATMs for the 2002 and 2003 review periods is summarized in the tables on the following page.

### **Institution's Record of Opening and Closing Branches**

Since the previous examination, AmSouth Bank has opened one branch in an upper-income census tract. The bank's record of opening or closing branches has **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems, particularly to LMI geographies or LMI individuals.

**STATE: Georgia (Continued)**

<b>AMSOUTH BANK – 2002 DISTRIBUTION OF BRANCHES AND ATMS IN THE NORTHWEST GEORGIA ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	0	0%	0	0%	0%	0%
Moderate-Income	0	0%	2	8%	8%	10%
Middle-Income	5	63%	14	59%	49%	54%
Upper-Income	3	37%	8	33%	43%	36%
<i>Total</i>	8	<i>100%</i>	24	<i>100%</i>	<i>100%</i>	<i>100%</i>

<b>AMSOUTH BANK – 2003 DISTRIBUTION OF BRANCHES AND ATMS IN THE NORTHWEST GEORGIA ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	0	0%	0	0%	0%	0%
Moderate-Income	0	0%	4	17%	12%	26%
Middle-Income	6	75%	12	50%	56%	51%
Upper-Income	2	25%	8	33%	32%	23%
<i>Total</i>	8	<i>100%</i>	24	<i>100%</i>	<i>100%</i>	<i>100%</i>

**Reasonableness of Business Hours and Services in Meeting the Assessment Area Needs**

Banking services and hours of operations **DO NOT VARY IN A WAY THAT INCONVENIENCES CERTAIN PORTIONS** of the assessment area, particularly in LMI geographies or to LMI individuals. The level of branch services and hours offered by AmSouth Bank is basically the same throughout the assessment area.

**STATE: Georgia (Continued)**

**Community Development Services**

The bank **PROVIDES A RELATIVELY HIGH LEVEL OF** community development services. Board members, officers, and employees have used their financial expertise to provide financial services that benefit residents in the assessment area. The following table illustrates some of the bank's most significant activities during the review period.

<b>COMMUNITY DEVELOPMENT SERVICES FOR NORTHWEST GEORGIA</b>	
<b>ORGANIZATION</b>	<b>POSITION/SERVICE</b>
Appalachian Housing Counseling Agency	A bank employee provides technical assistance by conducting homeownership seminars to LMI persons.
Chatooga County Chamber of Commerce	A bank employee provides technical assistance by serving on the board of directors for this organization which seeks to increase economic development in Chatooga County.
Community Assistance Partners	A bank employee serves on the board of directors for this organization that provides down payment assistance to LMI first-time homebuyers.
Rome Chamber of Commerce	A bank employee provides technical assistance as a member of the economic development committee.
United Way of Rome and Floyd County	A bank employee provided technical assistance by serving on the allocation committee.
Whitfield Healthcare Foundation, Incorporated	A bank employee provides technical assistance by serving on the board of trustees for this organization that allocates funds to the Hamilton Medical Center in order to provide quality healthcare to all members of the community regardless of their ability to pay.

<b>STATE: Louisiana</b>
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**CRA RATING FOR LOUISIANA: Outstanding**

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

**The Service Test is rated: Outstanding**

**SCOPE OF EXAMINATION**

The Louisiana Assessment Area, in relation to AmSouth Bank's total assessment area, consisted of 13.2 percent of the geographies, 17.4 percent of the low- and moderate-income geographies, 11.3 percent of the population, and 11.4 percent of the low- and moderate-income families. The assessment area also included 6.8 percent of the HMDA loans and 5 percent of the small business loans made by the bank in its total assessment area. AmSouth Bank's performance in Louisiana was evaluated by reviewing the Shreveport Assessment Area using full-scope examination procedures. Other metropolitan and nonmetropolitan areas were not reviewed using full-scope examination procedures; however, through the use of available facts and data, including performance and demographic information, conclusions regarding performance, which did not impact the overall rating, are found on page 146.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN LOUISIANA**

**Overview**

AmSouth Bank operates 50 branch offices throughout the Louisiana Assessment Area, representing 7.6 percent of the bank's branch network. This assessment area is comprised of 6 assessment areas. As of June 30, 2003, the bank had \$1.5 billion in deposits in the Louisiana Assessment Area, representing AmSouth Bank's market share of 2.9 percent in the state of Louisiana.

**Competition**

The Louisiana Assessment Area is a competitive banking market due to the presence of other banks in this market. The competition comes mainly from FDIC-Insured institutions with branch offices located in the assessment area. Many of these banks are statewide, multi-regional, or national banks. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

<b>STATE: Louisiana (Continued)</b>
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**Community Contacts**

As a part of the CRA examination, information was obtained from community leaders regarding local economic conditions and community credit needs. The contact stated that area banks are serving the credit needs of the community.

The tables on pages 128-131 and in the Appendix to this report provide information that was used in analyzing the bank's CRA performance. For the January 1 through December 31, 2002 review period, demographic data from the 1990 Census were used; demographic data from the 2000 Census were used in the analysis for the period from January 1 through December 31, 2003. Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.

**STATE: Louisiana (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

The following Louisiana Assessment Area tables show selected demographic information and AmSouth Bank's lending performance for the overall institution.

**Assessment Area Demographics**

Assessment Area : LA (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	105	17.5	59,349	10.3	31,022	52.3	142,383	24.8
Moderate-income	125	20.8	110,627	19.2	31,992	28.9	89,341	15.5
Middle-income	194	32.3	222,923	38.8	30,195	13.5	107,737	18.7
Upper-income	160	26.6	181,814	31.6	9,628	5.3	235,252	40.9
Tract not reported	17	2.8	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>601</b>	<b>100.0</b>	<b>574,713</b>	<b>100.0</b>	<b>102,837</b>	<b>17.9</b>	<b>574,713</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	115,328	29,861	6.0	25.9	60,984	52.9	24,483	21.2
Moderate-income	191,725	85,821	17.4	44.8	72,987	38.1	32,917	17.2
Middle-income	351,942	203,409	41.2	57.8	108,789	30.9	39,744	11.3
Upper-income	272,140	174,833	35.4	64.2	76,505	28.1	20,802	7.6
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>931,135</b>	<b>493,924</b>	<b>100.0</b>	<b>53.0</b>	<b>319,265</b>	<b>34.3</b>	<b>117,946</b>	<b>12.7</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	
Low-income	5,548	9.9	4,479	9.5	910	12.5	159	10.9
Moderate-income	10,111	18.1	8,322	17.7	1,490	20.5	299	20.5
Middle-income	20,779	37.2	17,662	37.5	2,557	35.2	560	38.4
Upper-income	19,406	34.7	16,649	35.3	2,316	31.8	441	30.2
Unknown-income	2	0.0	2	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>55,846</b>	<b>100.0</b>	<b>47,114</b>	<b>100.0</b>	<b>7,273</b>	<b>100.0</b>	<b>1,459</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>84.4</b>		<b>13.0</b>		<b>2.6</b>

**STATE: Louisiana (Continued)**

**Loan Distribution Table**

Assessment Area : LA State 2002

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	11	2.1%	1,370	1.7%	16	3.1%	1,157	1.5%
Moderate	55	10.6%	7,546	9.6%	85	16.4%	7,226	9.2%
Middle	197	38.1%	25,028	31.8%	109	21.1%	10,706	13.6%
Upper	254	49.1%	44,826	56.9%	293	56.7%	57,984	73.6%
Unknown	0	0.0%	0	0.0%	14	2.7%	1,697	2.2%
<b>Total</b>	<b>517</b>	<b>100.0%</b>	<b>78,770</b>	<b>100.0%</b>	<b>517</b>	<b>100.0%</b>	<b>78,770</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	13	1.4%	1,317	1.0%	29	3.1%	1,487	1.2%
Moderate	84	9.0%	10,129	8.0%	94	10.1%	7,206	5.7%
Middle	352	37.7%	35,372	27.9%	173	18.5%	14,739	11.6%
Upper	484	51.9%	79,999	63.1%	605	64.8%	98,582	77.7%
Unknown	0	0.0%	0	0.0%	32	3.4%	4,803	3.8%
<b>Total</b>	<b>933</b>	<b>100.0%</b>	<b>126,817</b>	<b>100.0%</b>	<b>933</b>	<b>100.0%</b>	<b>126,817</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	1	1.0%	28	1.5%	10	9.8%	108	5.8%
Moderate	22	21.6%	269	14.5%	20	19.6%	198	10.7%
Middle	50	49.0%	948	51.1%	31	30.4%	518	27.9%
Upper	29	28.4%	611	32.9%	41	40.2%	1,032	55.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>102</b>	<b>100.0%</b>	<b>1,856</b>	<b>100.0%</b>	<b>102</b>	<b>100.0%</b>	<b>1,856</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	3	42.9%	5,907	47.9%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	28.6%	5,439	44.1%	0	0.0%	0	0.0%
Upper	2	28.6%	990	8.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	7	100.0%	12,336	100.0%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>12,336</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>12,336</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	28	1.8%	8,622	3.9%	55	3.5%	2,752	1.3%
Moderate	161	10.3%	17,944	8.2%	199	12.8%	14,630	6.7%
Middle	601	38.6%	66,787	30.4%	313	20.1%	25,963	11.8%
Upper	769	49.3%	126,426	57.5%	939	60.2%	157,598	71.7%
Unknown	0	0.0%	0	0.0%	53	3.4%	18,836	8.6%
<b>Total</b>	<b>1,559</b>	<b>100.0%</b>	<b>219,779</b>	<b>100.0%</b>	<b>1,559</b>	<b>100.0%</b>	<b>219,779</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	153	7.4%	20,825	9.3%	4	25.0%	533	21.5%
Moderate	309	15.0%	33,217	14.8%	0	0.0%	0	0.0%
Middle	893	43.5%	95,575	42.7%	9	56.3%	1,393	56.3%
Upper	700	34.1%	74,228	33.2%	3	18.8%	548	22.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,055</b>	<b>100.0%</b>	<b>223,845</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>2,474</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	1,527	74.3%	53,865	24.1%	8	50.0%	433	17.5%
\$100,001 - \$250,000	287	14.0%	51,226	22.9%	4	25.0%	776	31.4%
\$250,001 - \$1 Million*	241	11.7%	118,754	53.1%	4	25.0%	1,265	51.1%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,055</b>	<b>100.0%</b>	<b>223,845</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>2,474</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	1,854	90.2%	180,967	80.8%	16	100.0%	2,474	100.0%
Over \$1 Million	201	9.8%	42,878	19.2%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,055</b>	<b>100.0%</b>	<b>223,845</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>2,474</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less



**STATE: Louisiana (Continued)**

**Assessment Area Demographics**

Assessment Area : LA (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	91	14.8	53,891	8.8	23,926	44.4	145,634	23.8
Moderate-income	145	23.5	115,614	18.9	30,095	26.0	98,353	16.1
Middle-income	211	34.3	241,278	39.4	27,418	11.4	115,614	18.9
Upper-income	167	27.1	200,904	32.8	9,734	4.8	252,086	41.2
Tract not reported	2	0.3	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>616</b>	<b>100.0</b>	<b>611,687</b>	<b>100.0</b>	<b>91,173</b>	<b>14.9</b>	<b>611,687</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	99,092	28,507	5.0	28.8	54,826	55.3	15,759	15.9
Moderate-income	200,126	89,803	15.8	44.9	88,452	44.2	21,871	10.9
Middle-income	378,012	235,623	41.5	62.3	110,536	29.2	31,853	8.4
Upper-income	311,178	213,997	37.7	68.8	77,397	24.9	19,784	6.4
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>988,408</b>	<b>567,930</b>	<b>100.0</b>	<b>57.5</b>	<b>331,211</b>	<b>33.5</b>	<b>89,267</b>	<b>9.0</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	4,620	8.0	3,766	7.8	738	9.9	116	7.1
Moderate-income	11,950	20.7	9,882	20.4	1,667	22.5	401	24.5
Middle-income	21,305	37.0	18,088	37.3	2,583	34.8	634	38.7
Upper-income	19,716	34.2	16,796	34.6	2,432	32.8	488	29.8
Unknown-income	11	0.0	8	0.0	2	0.0	1	0.1
<b>Total Assessment Area</b>	<b>57,602</b>	<b>100.0</b>	<b>48,540</b>	<b>100.0</b>	<b>7,422</b>	<b>100.0</b>	<b>1,640</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>84.3</b>		<b>12.9</b>		<b>2.8</b>

**STATE: Louisiana (Continued)**

**Loan Distribution Table**

Assessment Area : LA State 2003

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	14	2.0%	1,655	1.4%	35	5.1%	2,432	2.1%
Moderate	41	6.0%	3,759	3.3%	105	15.3%	9,723	8.4%
Middle	214	31.2%	27,371	23.8%	140	20.4%	15,995	13.9%
Upper	415	60.6%	82,026	71.3%	371	54.2%	81,638	70.9%
Unknown	1	0.1%	286	0.2%	34	5.0%	5,309	4.6%
<b>Total</b>	<b>685</b>	<b>100.0%</b>	<b>115,097</b>	<b>100.0%</b>	<b>685</b>	<b>100.0%</b>	<b>115,097</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	10	0.6%	596	0.3%	64	4.2%	3,040	1.5%
Moderate	82	5.3%	7,121	3.6%	205	13.3%	16,268	8.1%
Middle	564	36.6%	55,371	27.7%	309	20.0%	26,820	13.4%
Upper	886	57.5%	136,938	68.5%	913	59.2%	146,815	73.4%
Unknown	0	0.0%	0	0.0%	51	3.3%	7,083	3.5%
<b>Total</b>	<b>1,542</b>	<b>100.0%</b>	<b>200,026</b>	<b>100.0%</b>	<b>1,542</b>	<b>100.0%</b>	<b>200,026</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	4	3.3%	56	2.7%	15	12.3%	101	4.8%
Moderate	21	17.2%	285	13.6%	36	29.5%	414	19.8%
Middle	61	50.0%	806	38.5%	26	21.3%	290	13.8%
Upper	36	29.5%	947	45.2%	43	35.2%	1,254	59.9%
Unknown	0	0.0%	0	0.0%	2	1.6%	35	1.7%
<b>Total</b>	<b>122</b>	<b>100.0%</b>	<b>2,094</b>	<b>100.0%</b>	<b>122</b>	<b>100.0%</b>	<b>2,094</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	25.0%	1,275	17.6%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	3	75.0%	5,970	82.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	4	100.0%	7,245	100.0%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>7,245</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>7,245</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	28	1.2%	2,307	0.7%	114	4.8%	5,573	1.7%
Moderate	145	6.2%	12,440	3.8%	346	14.7%	26,405	8.1%
Middle	839	35.7%	83,548	25.7%	475	20.2%	43,105	13.3%
Upper	1,340	56.9%	225,881	69.6%	1,327	56.4%	229,707	70.8%
Unknown	1	0.0%	286	0.1%	91	3.9%	19,672	6.1%
<b>Total</b>	<b>2,353</b>	<b>100.0%</b>	<b>324,462</b>	<b>100.0%</b>	<b>2,353</b>	<b>100.0%</b>	<b>324,462</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	119	5.4%	18,018	6.8%	0	0.0%	0	0.0%
Moderate	374	17.0%	41,244	15.5%	2	16.7%	600	24.0%
Middle	859	39.2%	93,054	35.1%	6	50.0%	1,384	55.3%
Upper	842	38.4%	113,129	42.6%	4	33.3%	518	20.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,194</b>	<b>100.0%</b>	<b>265,445</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>2,502</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	1,549	70.6%	60,716	22.9%	2	16.7%	124	5.0%
\$100,001 - \$250,000	364	16.6%	64,563	24.3%	7	58.3%	1,260	50.4%
\$250,001 - \$1 Million*	281	12.8%	140,166	52.8%	3	25.0%	1,118	44.7%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,194</b>	<b>100.0%</b>	<b>265,445</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>2,502</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	1,938	88.3%	210,827	79.4%	11	91.7%	2,152	86.0%
Over \$1 Million	256	11.7%	54,618	20.6%	1	8.3%	350	14.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,194</b>	<b>100.0%</b>	<b>265,445</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>2,502</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

<b>STATE: Louisiana (Continued)</b>
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## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LOUISISANA**

### **LENDING TEST**

The lending test rating for the Louisiana Assessment Area is **HIGH SATISFACTORY**. While recognizing several mitigating factors that may have diminished the effective demand for credit in some low- and moderate-income geographies, AmSouth Bank's performance with regard to the geographic distribution of HMDA and small business lending is **ADEQUATE**. Also, the distribution of loans to borrowers of different income levels and businesses of different sizes is **GOOD**. Please refer to the Louisiana Aggregate Lending Comparison Tables for HMDA and Small Business Lending on page 230 of Appendix C.

### **INVESTMENT TEST**

The investment test rating for the Louisiana Assessment Area is rated **OUTSTANDING**. AmSouth Bank has exhibited **EXCELLENT** responsiveness to credit and community development needs through its investment activities. Please refer to the Investment Test section of the overall institution on page 11 of the evaluation for greater detail.

### **SERVICE TEST**

The service test rating for the Louisiana Assessment Area is **OUTSTANDING**. Delivery systems, including ATMs and branch office locations, are considered **READILY ACCESSIBLE**, and the hours of operation are convenient to **ALL** portions of the assessment area. In addition, the bank **PROVIDES A RELATIVELY HIGH LEVEL OF** community development services that benefit residents of the assessment area.

As stated earlier, AmSouth Bank's performance in Louisiana was evaluated by reviewing the Shreveport Assessment Area using full-scope examination procedures. For a further detailed analysis, please refer to the Shreveport Assessment Area section on the following page.

<b>METROPOLITAN AREAS: Shreveport, Louisiana</b>
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**CRA RATING FOR SHREVEPORT, LOUISIANA: Outstanding**

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

**The Service Test is rated: Outstanding**

**SCOPE OF EXAMINATION**

The Shreveport Assessment Area, in relation to AmSouth Bank's total assessment area, consisted of 1.8 percent of the census tracts, 2.4 percent of the low- and moderate-income tracts, 1.7 percent of the population, and 1.7 percent of the low- and moderate-income families. The assessment area contained 1.6 percent of the HMDA loans and 1.7 percent of the small business loans made by the bank. AmSouth Bank's performance in the Shreveport Assessment Area was evaluated using full-scope examination procedures.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN SHREVEPORT, LOUISIANA**

**Overview**

AmSouth Bank operates 14 branch offices, representing 2.1 percent of the bank's branch network. As stated earlier, the assessment area is comprised of the following parishes in the state of Louisiana: Bossier and Caddo. As of June 30, 2003, the bank had \$655.9 million in deposits in the Shreveport Assessment Area, representing a market share of 19.2 percent.

**Competition**

The Shreveport Assessment Area is a competitive banking market due to the presence of other banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 16 other financial institutions operating 88 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the MSA. Many of these banks are statewide, multi-regional, or national banks. AmSouth Bank's largest competitors in the Shreveport Assessment Area are Bank One and Hibernia National Bank. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

<b>METROPOLITAN AREAS: Shreveport, Louisiana (Continued)</b>
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The tables on pages 135-138 and in the Appendix to this report provide information that was used in analyzing the bank's CRA performance. For the January 1 through December 31, 2002 review period, demographic data from the 1990 Census were used; demographic data from the 2000 Census were used in the analysis for the period from January 1 through December 31, 2003. Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.

**Community Contacts**

As a part of the CRA examination, information was obtained from community leaders regarding local economic conditions and community credit needs. The contact stated that area banks are serving the credit needs of the community.

The Shreveport Assessment Area tables on the following pages show selected demographic information and AmSouth Bank's lending performance for the overall institution.

**METROPOLITAN AREAS: Shreveport, Louisiana (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

The following Shreveport Assessment Area tables show selected demographic information and AmSouth Bank's lending performance for the overall institution.

**Assessment Area Demographics**  
 Assessment Area : LA Shreveport (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	14.6	5,855	6.6	3,042	52.0	20,745	23.3
Moderate-income	19	23.2	19,927	22.4	6,334	31.8	13,763	15.5
Middle-income	24	29.3	35,262	39.6	4,655	13.2	17,241	19.4
Upper-income	21	25.6	28,013	31.5	1,461	5.2	37,308	41.9
Tract not reported	6	7.3	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>82</b>	<b>100.0</b>	<b>89,057</b>	<b>100.0</b>	<b>15,492</b>	<b>17.4</b>	<b>89,057</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	11,198	4,085	5.1	36.5	4,839	43.2	2,274	20.3
Moderate-income	34,629	17,748	22.0	51.3	10,741	31.0	6,140	17.7
Middle-income	54,288	30,959	38.4	57.0	16,273	30.0	7,056	13.0
Upper-income	42,494	27,752	34.5	65.3	11,569	27.2	3,173	7.5
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>142,609</b>	<b>80,544</b>	<b>100.0</b>	<b>56.5</b>	<b>43,422</b>	<b>30.4</b>	<b>18,643</b>	<b>13.1</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	
Low	1,123	14.7	894	13.8	206	20.8	23	15.3
Moderate	1,340	17.6	1,104	17.0	199	20.1	37	24.7
Middle	3,016	39.6	2,601	40.1	358	36.1	57	38.0
Upper	2,139	28.1	1,878	29.0	228	23.0	33	22.0
Unknown	2	0.0	2	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>7,620</b>	<b>100.0</b>	<b>6,479</b>	<b>100.0</b>	<b>991</b>	<b>100.0</b>	<b>150</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>85.0</b>		<b>13.0</b>		<b>2.0</b>

**METROPOLITAN AREAS: Shreveport, Louisiana (Continued)**

**Loan Distribution Table**

Assessment Area : LA Shreveport 2002

Income Categories	By Tract Income				HMDA		By Borrower Income	
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	9	9.0%	461	3.5%
Moderate	8	8.0%	445	3.4%	16	16.0%	992	7.5%
Middle	33	33.0%	3,220	24.3%	22	22.0%	1,973	14.9%
Upper	59	59.0%	9,612	72.4%	48	48.0%	9,133	68.8%
Unknown	0	0.0%	0	0.0%	5	5.0%	718	5.4%
<b>Total</b>	<b>100</b>	<b>100.0%</b>	<b>13,277</b>	<b>100.0%</b>	<b>100</b>	<b>100.0%</b>	<b>13,277</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	2	0.8%	85	0.2%	8	3.4%	328	1.0%
Moderate	20	8.4%	3,135	9.2%	9	3.8%	738	2.2%
Middle	65	27.4%	7,132	20.9%	38	16.0%	3,199	9.4%
Upper	150	63.3%	23,703	69.6%	169	71.3%	27,860	81.8%
Unknown	0	0.0%	0	0.0%	13	5.5%	1,930	5.7%
<b>Total</b>	<b>237</b>	<b>100.0%</b>	<b>34,055</b>	<b>100.0%</b>	<b>237</b>	<b>100.0%</b>	<b>34,055</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	4	16.7%	41	8.1%
Moderate	7	29.2%	58	11.4%	2	8.3%	7	1.4%
Middle	7	29.2%	85	16.7%	9	37.5%	134	26.4%
Upper	10	41.7%	365	71.9%	9	37.5%	326	64.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>508</b>	<b>100.0%</b>	<b>24</b>	<b>100.0%</b>	<b>508</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	2	0.6%	85	0.2%	21	5.8%	830	1.7%
Moderate	35	9.7%	3,638	7.6%	27	7.5%	1,737	3.6%
Middle	105	29.1%	10,437	21.8%	69	19.1%	5,306	11.1%
Upper	219	60.7%	33,680	70.4%	226	62.6%	37,319	78.0%
Unknown	0	0.0%	0	0.0%	18	5.0%	2,648	5.5%
<b>Total</b>	<b>361</b>	<b>100.0%</b>	<b>47,840</b>	<b>100.0%</b>	<b>361</b>	<b>100.0%</b>	<b>47,840</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	#	SMALL BUSINESS			#	SMALL FARM		
		%	\$(000s)	%		%	\$(000s)	%
<b>By Tract Income</b>								
Low	102	14.3%	13,317	17.7%	1	25.0%	35	5.1%
Moderate	119	16.7%	11,871	15.8%	0	0.0%	0	0.0%
Middle	248	34.9%	27,844	37.1%	2	50.0%	448	65.6%
Upper	242	34.0%	22,021	29.3%	1	25.0%	200	29.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>711</b>	<b>100.0%</b>	<b>75,053</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>683</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	550	77.4%	20,487	27.3%	2	50.0%	83	12.2%
\$100,001 - \$250,000	84	11.8%	15,197	20.2%	1	25.0%	200	29.3%
\$250,001 - \$1 Million*	77	10.8%	39,369	52.5%	1	25.0%	400	58.6%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>711</b>	<b>100.0%</b>	<b>75,053</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>683</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	635	89.3%	58,838	78.4%	4	100.0%	683	100.0%
Over \$1 Million	76	10.7%	16,215	21.6%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>711</b>	<b>100.0%</b>	<b>75,053</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>683</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**METROPOLITAN AREAS: Shreveport, Louisiana (Continued)**

**Assessment Area Demographics**

Assessment Area : LA Shreveport (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	12.0	6,275	6.8	2,875	45.8	21,532	23.3
Moderate-income	23	27.7	19,679	21.3	5,115	26.0	14,587	15.8
Middle-income	25	30.1	28,882	31.3	3,816	13.2	17,802	19.3
Upper-income	25	30.1	37,574	40.7	2,275	6.1	38,489	41.7
<b>Total Assessment Area</b>	<b>83</b>	<b>100.0</b>	<b>92,410</b>	<b>100.0</b>	<b>14,081</b>	<b>15.2</b>	<b>92,410</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	11,696	4,172	4.7	35.7	5,901	50.5	1,623	13.9
Moderate-income	33,897	16,345	18.6	48.2	13,322	39.3	4,230	12.5
Middle-income	46,511	26,884	30.6	57.8	15,547	33.4	4,080	8.8
Upper-income	56,478	40,587	46.1	71.9	11,844	21.0	4,047	7.2
<b>Total Assessment Area</b>	<b>148,582</b>	<b>87,988</b>	<b>100.0</b>	<b>59.2</b>	<b>46,614</b>	<b>31.4</b>	<b>13,980</b>	<b>9.4</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
	#	%	#	%	#	%	#	%
Low	666	8.4	536	7.9	118	11.7	12	6.7
Moderate	2,073	26.0	1,725	25.4	308	30.6	40	22.2
Middle	2,743	34.4	2,337	34.5	328	32.6	78	43.3
Upper	2,482	31.2	2,180	32.2	252	25.0	50	27.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>7,964</b>	<b>100.0</b>	<b>6,778</b>	<b>100.0</b>	<b>1,006</b>	<b>100.0</b>	<b>180</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.1</b>		<b>12.6</b>		<b>2.3</b>



**METROPOLITAN AREAS: Shreveport, Louisiana (Continued)**

**Loan Distribution Table**

Assessment Area : LA Shreveport 2003

Income Categories	By Tract Income				HMDA		By Borrower Income	
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	11	6.6%	629	2.4%
Moderate	10	6.0%	573	2.2%	20	12.0%	1,829	7.1%
Middle	31	18.7%	3,206	12.4%	27	16.3%	2,755	10.7%
Upper	125	75.3%	22,041	85.4%	91	54.8%	17,713	68.6%
Unknown	0	0.0%	0	0.0%	17	10.2%	2,894	11.2%
<b>Total</b>	<b>166</b>	<b>100.0%</b>	<b>25,820</b>	<b>100.0%</b>	<b>166</b>	<b>100.0%</b>	<b>25,820</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	2	0.5%	79	0.2%	14	3.8%	570	1.3%
Moderate	18	4.9%	1,029	2.3%	48	13.2%	3,553	7.9%
Middle	62	17.0%	5,760	12.9%	67	18.4%	5,540	12.4%
Upper	282	77.5%	37,906	84.7%	218	59.9%	33,052	73.8%
Unknown	0	0.0%	0	0.0%	17	4.7%	2,059	4.6%
<b>Total</b>	<b>364</b>	<b>100.0%</b>	<b>44,774</b>	<b>100.0%</b>	<b>364</b>	<b>100.0%</b>	<b>44,774</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	3	9.4%	31	5.1%	5	15.6%	21	3.4%
Moderate	10	31.3%	57	9.3%	10	31.3%	95	15.5%
Middle	6	18.8%	89	14.5%	9	28.1%	73	11.9%
Upper	13	40.6%	435	71.1%	8	25.0%	423	69.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>612</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>612</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	5	0.9%	110	0.2%	30	5.3%	1,220	1.7%
Moderate	38	6.8%	1,659	2.3%	78	13.9%	5,477	7.7%
Middle	99	17.6%	9,055	12.7%	103	18.3%	8,368	11.8%
Upper	420	74.7%	60,382	84.8%	317	56.4%	51,188	71.9%
Unknown	0	0.0%	0	0.0%	34	6.0%	4,953	7.0%
<b>Total</b>	<b>562</b>	<b>100.0%</b>	<b>71,206</b>	<b>100.0%</b>	<b>562</b>	<b>100.0%</b>	<b>71,206</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	#	SMALL BUSINESS			#	SMALL FARM		
		%	\$(000s)	%		%	\$(000s)	%
<b>By Tract Income</b>								
Low	59	8.0%	10,237	11.5%	0	0.0%	0	0.0%
Moderate	163	22.0%	17,314	19.4%	1	20.0%	250	18.9%
Middle	213	28.8%	25,125	28.2%	3	60.0%	923	69.8%
Upper	305	41.2%	36,465	40.9%	1	20.0%	150	11.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>740</b>	<b>100.0%</b>	<b>89,141</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>1,323</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	540	73.0%	21,441	24.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	112	15.1%	19,757	22.2%	3	60.0%	555	42.0%
\$250,001 - \$1 Million*	88	11.9%	47,943	53.8%	2	40.0%	768	58.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>740</b>	<b>100.0%</b>	<b>89,141</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>1,323</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	649	87.7%	71,130	79.8%	5	100.0%	1,323	100.0%
Over \$1 Million	91	12.3%	18,011	20.2%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>740</b>	<b>100.0%</b>	<b>89,141</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>1,323</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

<b>METROPOLITAN AREA: Shreveport, Louisiana (Continued)</b>
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## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SHREVEPORT, LOUISIANA**

### **LENDING TEST**

#### **Overview**

In the Shreveport Assessment Area, AmSouth Bank's number and dollar volume of small business loans exceeded the number and dollar volume of HMDA loans originated during the review period. Therefore, small business lending was given more weight than HMDA lending in determining the bank's lending test rating for the Shreveport Assessment Area. AmSouth Bank generally offers small farm loans; however, the volume of small farm loans was minimal.

#### **Lending Activity**

Lending levels reflect **GOOD** responsiveness to assessment area credit needs. Of the 57,132 HMDA originations or purchases made by the institution, 923 loans (1.6 percent) totaling \$119.1 million were originations or purchases in the Shreveport Assessment Area. Of the 923 HMDA loans, 266 (28.8 percent) were home purchase loans; 601 (65.1 percent) were home refinance loans; and 56 (6.1 percent) were home improvement loans. No multi-family housing loans were made in the assessment area. Of the 84,154 small business loans made by the institution, 1,451 loans (1.7 percent) totaling \$164.2 million were originations or purchases in the Shreveport Assessment Area. Additionally, AmSouth Bank makes use of flexible lending practices in serving the credit needs of the Shreveport Assessment Area.

In 2002, approximately 233 financial entities subject to the CRA originated at least one HMDA-reportable origination or purchase in AmSouth Bank's Shreveport Assessment Area. AmSouth Bank ranked 11<sup>th</sup> with a market share of 2.4 percent by number of loans. Additionally, with 60 financial entities reporting at least one small business loan purchase or origination in the assessment area, AmSouth ranked 5<sup>th</sup> with a market share of 8.7 percent by number of loans. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: Bank One, Hibernia National Bank, and Regions Bank. It is also recognized that large national credit card lenders such as Advanta Bank Corporation, American Express Centurion, and 1<sup>st</sup> Source Bank dominate the assessment area regarding small business lending and therefore are considered competitors in this category.

<b>METROPOLITAN AREAS: Shreveport, Louisiana (Continued)</b>
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### **Geographic Distribution of Loans**

For this analysis, the geographic distribution of HMDA lending, which includes both originations and purchases, and small business lending was compared with the demographic information available. Performance context issues were also considered, as well as the performance of other banks.

AmSouth Bank's small business lending in the Shreveport Assessment Area during the 2002 review period in low-income tracts, at 14.3 percent, is above the percentage of small businesses, at 13.8 percent, located in these tracts. The bank originated 16.7 percent of its small business loans in moderate-income tracts and these tracts contain 17 percent of the small businesses in the assessment area. The aggregate lending comparison table for the Shreveport Assessment Area on page 231 of Appendix C indicates that AmSouth Bank performed above the aggregate for small business originations in both low- moderate-income tracts in 2002. AmSouth Bank made 14.3 percent of its small business loans in low-income tracts compared to the aggregate at 10.1 percent. 16.7 percent of the bank's small business loans were made in moderate-income tracts compared to the aggregate at 14.6 percent.

For the 2003 review period, AmSouth Bank's small business lending in the Shreveport Assessment Area in low-income tracts at 8.0 percent, is commensurate with the percentage of small businesses, at 7.9 percent, located in these tracts. The bank originated 22 percent of its small business loans in moderate-income tracts and these tracts contain 25.4 percent of the small businesses in the assessment area. CRA aggregate data for 2003 were not available.

For the 2002 review period, AmSouth Bank's HMDA lending in the Shreveport Assessment Area in the low-income tracts at 0.6 percent is below the percentage of owner-occupied units in these tracts at 5.1 percent. Of the 5,855 families in the low-income tracts (6.6 percent of total families), 3,042 (52.0 percent) are below poverty level, leaving 2,813 non-poverty families. These families represent 3.1 percent of total families in this assessment area. The bank's lending is below this percentage. HMDA lending in the moderate-income tracts at 9.7 percent is below the percentage of owner-occupied units at 22 percent. The bank's lending in moderate-income tracts is also below the percentage of families in moderate-income tracts at 22.4 percent. The aggregate lending comparison table for the Shreveport Assessment Area on page 231 of Appendix C, shows that AmSouth Bank performed below the aggregate in HMDA lending in low-income tracts and above the aggregate in HMDA lending in moderate-income tracts in 2002. AmSouth Bank made 0.6 percent of its HMDA loans in

**METROPOLITAN AREAS: Shreveport, Louisiana (Continued)**

low-income tracts compared to the aggregate at 1 percent. 9.7 percent of the bank's HMDA loans were made in moderate-income tracts compared to the aggregate at 9.1 percent.

For the 2003 review period in the Shreveport Assessment Area, AmSouth Bank's HMDA lending in the low-income tracts at 0.9 percent is below the percentage of owner-occupied units at 4.7 percent. In addition, of the 6,275 families in the low-income tracts (6.8 percent of total families), 2,875 (45.8 percent) are below poverty level, leaving 3,400 non-poverty families. These families represent 3.7 percent of total families in the assessment area. The bank's lending is below this percentage. HMDA lending in the moderate-income tracts at 6.8 percent is below the percentage of owner-occupied units at 18.6 percent. The bank's lending in moderate-income tracts is also below the percentage of families in these tracts at 21.3 percent. HMDA aggregate data for 2003 were not available.

Based on these factors, AmSouth Bank's geographic distribution of HMDA loans and small business lending reflects **ADEQUATE** penetration throughout the assessment area.

**Lending to Borrowers of Different Income Levels and Businesses of Different Sizes**

For this analysis, the distribution of HMDA lending across borrower income levels and small business lending across business revenue sizes was compared with available demographic information. Performance context issues were also considered, as well as the performance of other banks.

Of the 711 loans to businesses that reported gross revenues originated by AmSouth Bank in the Shreveport Assessment Area during the 2002 review period, 89.3 percent were originated to small businesses. AmSouth Bank's percentage of lending is above the percentage of businesses with annual gross revenues of \$1 million or less in the Shreveport Assessment Area at 85.0 percent. Moreover, in 2002, AmSouth Bank's percentage of small business lending to businesses with revenues below \$1 million at 89.3 percent is significantly above the performance of the aggregate market at 34.1 percent.

Of the 740 loans to businesses that reported gross revenues originated by AmSouth Bank in the Shreveport Assessment Area during the 2003 review period, 87.7 percent were originated to small businesses. AmSouth Bank's percentage of lending is above the percentage of businesses with annual gross revenues of \$1 million or less in the Shreveport Assessment Area at 85.1 percent. Aggregate data for 2003 were not available.

**METROPOLITAN AREAS: Shreveport, Louisiana (Continued)**

Based on loan data from the 2002 review period, low-income families represented 23.3 percent of total families and received 5.8 percent of AmSouth's HMDA loans. A possible reason for this disparity is that 17.4 percent of families in the Shreveport Assessment Area are below the poverty level. While families below the poverty level are eligible for credit, it can be inferred that with a lower capacity for debt repayment, they may not qualify for residential real estate loans. Assuming that the 15,492 poverty level families in the assessment area are categorized as low-income, there are 5,253 non-poverty, low-income families in the Shreveport Assessment Area, representing 5.9 percent of total families. The bank's lending to low-income borrowers was commensurate with this percentage. Moderate-income borrowers received 7.5 percent of the HMDA loans and they comprise 15.5 percent of total families in the Shreveport Assessment Area. HMDA lending to middle-income borrowers was slightly below their percentage of the population, while lending to upper-income borrowers was above the percentage of upper-income families.

The aggregate lending comparison table for the Shreveport Assessment Area on page 231 of Appendix C shows that AmSouth Bank performed above the aggregate in HMDA lending to low-income borrowers and below the aggregate in HMDA lending to moderate-income borrowers in 2002. AmSouth Bank made 5.8 percent of its HMDA loans to low-income borrowers compared to the aggregate at 5.4 percent. 7.5 percent of the bank's HMDA loans were made to moderate-income borrowers compared to the aggregate at 12.4 percent.

Based on loan data from the 2003 review period, low-income families represented 23.3 percent of total families and received 5.3 percent of AmSouth's HMDA loans. A possible reason for this disparity is that 15.2 percent of families in the Shreveport Assessment Area are below the poverty level. While families below the poverty level are eligible for credit, it can be inferred that with a lower capacity for debt repayment, they may not qualify for residential real estate loans. Assuming that the 14,081 poverty level families in the assessment area are categorized as low-income, there are 7,451 non-poverty, low-income families in the Shreveport Assessment Area, representing 8.1 percent of total families. The bank's lending to low-income borrowers was below this percentage. Moderate-income borrowers received 13.9 percent of the HMDA loans and they comprise 15.8 percent of total families in the Shreveport Assessment Area. HMDA lending to middle-income borrowers was below their percentage of the population, while lending to upper-income borrowers was above the percentage of upper-income families. HMDA aggregate data for 2003 were not available.

Based on these factors, AmSouth Bank's distribution of loans by borrower's income and revenue sizes of businesses reflects **GOOD** penetration among customers of different income levels and businesses of different sizes.

<b>METROPOLITAN AREAS: Shreveport, Louisiana (Continued)</b>
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### **Responsiveness to Community Credit Needs**

AmSouth Bank exhibits a **GOOD** record of serving the credit needs of low-income individuals and serving the needs of small businesses within the Shreveport Assessment Area.

### **Community Development Lending**

AmSouth Bank makes a **RELATIVELY HIGH LEVEL** of community development loans in the Shreveport Assessment Area. Since the previous examination, the bank has originated community development loans totaling \$8.9 million. Interviews with community members revealed that community development opportunities in the Shreveport Assessment Area are available. Large, well-established banks compete for these types of loans.

### **INVESTMENT TEST**

Please refer to the discussion of investments in the overall State of Louisiana section of this report on page 132.

### **SERVICE TEST**

AmSouth Bank's performance in the Shreveport Assessment Area is **OUTSTANDING**. The assessment area includes Bossier and Caddo parishes in Louisiana.

### **Accessibility of Delivery Systems**

The bank's delivery systems are **READILY ACCESSIBLE** to **ALL** portions of the assessment area. AmSouth Bank's 14 branch offices and 25 ATMs were compared to the distribution of families and businesses among the tract categories within the assessment area. According to the 2000 census data, there is one AmSouth Bank branch in a low-income tract and two branches in moderate-income tracts, however, the Shreveport main office, located in a middle-income tract, is in the heart of the city and is surrounded by low- and moderate-income tracts, and thus provides excellent accessibility to those LMI geographies. In addition, the Pierre Bossier Branch, located in a middle-income tract, is one block away from another moderate-income tract, again providing reasonable access to financial services to families and businesses located in that tract.

**METROPOLITAN AREAS: Shreveport, Louisiana (Continued)**

The distribution of AmSouth Bank's branch offices and ATMs for the 2002 and 2003 review period is summarized in the tables below.

<b>AMSOUTH BANK – 2002 DISTRIBUTION OF BRANCHES AND ATMS IN THE SHREVEPORT ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	1	7%	1	4%	7%	14%
Moderate-Income	1	7%	1	4%	22%	17%
Middle-Income	7	50%	13	52%	40%	40%
Upper-Income	5	36%	10	40%	31%	29%
<i>Total</i>	<i>14</i>	<i>100%</i>	<i>25</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

<b>AMSOUTH BANK – 2003 DISTRIBUTION OF BRANCHES AND ATMS IN THE SHREVEPORT ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	1	7%	1	4%	7%	8%
Moderate-Income	2	14%	7	28%	21%	25%
Middle-Income	7	50%	5	20%	31%	35%
Upper-Income	4	29%	12	48%	41%	32%
<i>Total</i>	<i>14</i>	<i>100%</i>	<i>25</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

**Institution's Record of Opening and Closing Branches**

Since the previous examination, AmSouth Bank has closed no branches. However two branches located in middle-income census tracts and one branch located in an upper income census tract were opened in the Shreveport Assessment Area. Therefore, the bank's record of opening and closing branches has **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems.

**Reasonableness of Business Hours and Services in Meeting the Assessment Area Needs**

Banking services and hours of operations **DO NOT VARY IN A WAY THAT INCONVENIENCES CERTAIN PORTIONS** of the assessment area. The level of branch services and hours offered by AmSouth Bank is basically the same throughout the assessment area.

**METROPOLITAN AREAS: Shreveport, Louisiana (Continued)**

**Community Development Services**

The bank **PROVIDES A RELATIVELY HIGH LEVEL** of community development services. Board members, officers, and employees have used their financial expertise to provide financial services that benefit residents in the assessment area. The following table illustrates some of the bank's most significant activities during the review period.

<b>COMMUNITY DEVELOPMENT SERVICES FOR SHREVEPORT</b>	
<b>ORGANIZATION</b>	<b>POSITION/SERVICE</b>
Association for Community Training, Incorporated	A bank employee provided technical assistance in the preparation and submission of a FHLBA AHP grant application.
Bossier City Chamber of Commerce	A bank employee provides financial expertise by serving on the business ambassador committee of this group which develops and promotes small businesses for economic development.
Greater Shreveport Chamber of Commerce	A bank employee provides financial expertise by serving on the board of directors of this group which develops and promotes small businesses for economic development.
Highland Area Partnership	A bank employee provided a financial literacy and banking seminar to residents of the Highland community, which is an LMI area. The partnership promotes revitalization and stabilization in the community.
Housing Authority of Bossier City	A bank employee provides financial expertise by serving on the Board of Commissioners of this affordable housing institution that provides social services designed to assist LMI families.
Queensborough Neighborhood Association	A bank employee provided technical assistance in the preparation and submission of a FHLBA AHP grant application. The employee also serves on the advisory board.
Salvation Army	A bank employee provides financial expertise by serving on the board of directors of this faith-based organization which provides social services to LMI individuals and families.
Shreveport-Bossier Community Renewal	A bank employee serves on the board of directors of this organization focused on the revitalization and economic development of distressed communities in the Shreveport area.
United Way of Northwest Louisiana	A bank employee provided financial expertise by serving on the fund raising committee of this organization that provides children and family services primarily to LMI individuals and families.



**METROPOLITAN AND NONMETROPOLITAN STATEWIDE AREAS (LIMITED REVIEWS)**

The following metropolitan and nonmetropolitan areas were not reviewed using full-scope examination procedures; however, through the use of available facts and data, including performance and demographic information, conclusions regarding performance, which did not impact the overall rating are provided. Please refer to the tables in Appendices C and D for information regarding these areas.

<b>Assessment Areas</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
<b>Baton Rouge</b>	Not Consistent ( - )	Consistent	Not Consistent ( - )
<b>Monroe</b>	Not Consistent ( - )	Consistent	Not Consistent ( - )
<b>New Orleans</b>	Not Consistent ( - )	Consistent	Not Consistent ( - )
<b>Northeast Louisiana</b>	Consistent	Consistent	Not Consistent ( - )
<b>Tangipahoa</b>	Not Consistent ( - )	Consistent	Not Consistent ( - )

<b>STATE: Mississippi</b>
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**CRA RATING FOR MISSISSIPPI: Satisfactory**

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

**The Service Test is rated: Outstanding**

**SCOPE OF EXAMINATION**

The Mississippi Assessment Area, in relation to AmSouth Bank's total assessment area, consisted of 7.0 percent of the geographies, 7.4 percent of the low- and moderate-income geographies, 7.0 percent of the population, and 7.0 percent of the low- and moderate-income families. The assessment area also included 5.9 percent of the HMDA loans and 5.9 percent of the small business loans made by the bank in its total assessment area. AmSouth Bank's performance in Mississippi was evaluated by reviewing the Jackson Assessment Area using full-scope examination procedures. Other metropolitan and nonmetropolitan areas were not reviewed using full-scope examination procedures; however, through the use of available facts and data, including performance and demographic information, conclusions regarding performance, which did not impact the overall rating, are found on page 168.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN MISSISSIPPI**

**Overview**

AmSouth Bank operates 74 branch offices throughout the Mississippi Assessment Area, representing 11.3 percent of the bank's branch network. The Mississippi Assessment Area is comprised of 14 assessment areas. As of June 30, 2003, the bank had \$3.1 billion in deposits in the Mississippi Assessment Area, representing AmSouth Bank's market share of 9.3 percent in the state of Mississippi.

**Competition**

The Mississippi Assessment Area is a highly competitive banking market due to the significant presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 112 other financial institutions operating 1,038 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the assessment area. Many of these banks are statewide, multi-regional, or national banks. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

<b>STATE: Mississippi (Continued)</b>
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**Community Contacts**

As a part of the CRA examination, information was obtained from a community leader regarding local economic conditions and community credit needs. The contact stated that more flexible mortgage and small business products are needed to help LMI geographies develop.

The tables on pages 149-152 and in the Appendix to this report provide information that was used in analyzing the bank's CRA performance. For the January 1 through December 31, 2002 review period, demographic data from the 1990 Census were used; demographic data from the 2000 Census were used in the analysis for the period from January 1 through December 31, 2003. Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.

**STATE: Mississippi (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

The following Mississippi Assessment Area tables show selected demographic information and AmSouth Bank's lending performance for the overall institution.

**Assessment Area Demographics**

Assessment Area : MS STATE (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	35	11.3	24,047	6.7	11,194	46.6	83,732	23.3
Moderate-income	65	20.9	59,084	16.5	19,726	33.4	55,235	15.4
Middle-income	130	41.8	165,130	46.0	26,455	16.0	67,262	18.8
Upper-income	76	24.4	110,415	30.8	9,668	8.8	152,447	42.5
Tract not reported	5	1.6	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>311</b>	<b>100.0</b>	<b>358,676</b>	<b>100.0</b>	<b>67,043</b>	<b>18.7</b>	<b>358,676</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	42,478	15,827	4.8	37.3	21,243	50.0	5,408	12.7
Moderate-income	93,620	47,895	14.6	51.2	35,533	38.0	10,192	10.9
Middle-income	242,483	157,102	48.0	64.8	63,104	26.0	22,277	9.2
Upper-income	162,329	106,739	32.6	65.8	43,903	27.0	11,687	7.2
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>540,910</b>	<b>327,563</b>	<b>100.0</b>	<b>60.6</b>	<b>163,783</b>	<b>30.3</b>	<b>49,564</b>	<b>9.2</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	
Low	3,129	9.3	2,440	8.5	558	13.7	131	14.2
Moderate	4,966	14.8	4,187	14.6	651	16.0	128	13.9
Middle	13,419	39.9	11,604	40.5	1,469	36.1	346	37.5
Upper	12,134	36.1	10,421	36.4	1,395	34.2	318	34.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>33,648</b>	<b>100.0</b>	<b>28,652</b>	<b>100.0</b>	<b>4,073</b>	<b>100.0</b>	<b>923</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.2</b>		<b>12.1</b>		<b>2.7</b>

**STATE: Mississippi (Continued)**

**Loan Distribution Table**

Assessment Area: MS STATE 2002

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	6	1.1%	629	1.1%	42	7.7%	2,722	4.8%	
Moderate	38	7.0%	3,062	5.4%	119	21.9%	8,574	15.1%	
Middle	210	38.6%	17,996	31.7%	108	19.9%	8,783	15.5%	
Upper	290	53.3%	34,997	61.7%	254	46.7%	33,628	59.3%	
Unknown	0	0.0%	0	0.0%	21	3.9%	2,977	5.3%	
<b>Total</b>	<b>544</b>	<b>100.0%</b>	<b>56,684</b>	<b>100.0%</b>	<b>544</b>	<b>100.0%</b>	<b>56,684</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	11	1.0%	1,010	0.9%	52	4.8%	2,540	2.2%	
Moderate	84	7.7%	6,799	5.8%	159	14.6%	10,369	8.9%	
Middle	430	39.6%	40,108	34.2%	222	20.4%	17,600	15.0%	
Upper	562	51.7%	69,216	59.1%	617	56.8%	82,515	70.4%	
Unknown	0	0.0%	0	0.0%	37	3.4%	4,109	3.5%	
<b>Total</b>	<b>1,087</b>	<b>100.0%</b>	<b>117,133</b>	<b>100.0%</b>	<b>1,087</b>	<b>100.0%</b>	<b>117,133</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	8	4.1%	56	1.7%	32	16.4%	519	15.8%	
Moderate	27	13.8%	232	7.1%	51	26.2%	293	8.9%	
Middle	97	49.7%	1,139	34.8%	43	22.1%	594	18.1%	
Upper	63	32.3%	1,848	56.4%	68	34.9%	1,846	56.4%	
Unknown	0	0.0%	0	0.0%	1	0.5%	23	0.7%	
<b>Total</b>	<b>195</b>	<b>100.0%</b>	<b>3,275</b>	<b>100.0%</b>	<b>195</b>	<b>100.0%</b>	<b>3,275</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	1	20.0%	252	23.5%	0	0.0%	0	0.0%	
Middle	2	40.0%	365	34.0%	0	0.0%	0	0.0%	
Upper	2	40.0%	455	42.4%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	5	100.0%	1,072	100.0%	
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>1,072</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>1,072</b>	<b>100.0%</b>	
<b>HMDA Totals</b>									
Low	25	1.4%	1,695	1.0%	126	6.9%	5,781	3.2%	
Moderate	150	8.2%	10,345	5.8%	329	18.0%	19,236	10.8%	
Middle	739	40.4%	59,608	33.5%	373	20.4%	26,977	15.1%	
Upper	917	50.1%	106,516	59.8%	939	51.3%	117,989	66.2%	
Unknown	0	0.0%	0	0.0%	64	3.5%	8,181	4.6%	
<b>Total</b>	<b>1,831</b>	<b>100.0%</b>	<b>178,164</b>	<b>100.0%</b>	<b>1,831</b>	<b>100.0%</b>	<b>178,164</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	273	8.2%	25,031	9.1%	0	0.0%	0	0.0%	
Moderate	380	11.4%	34,865	12.7%	2	5.1%	475	9.6%	
Middle	1,233	37.1%	93,163	33.9%	26	66.7%	2,275	45.9%	
Upper	1,434	43.2%	121,813	44.3%	11	28.2%	2,202	44.5%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>3,320</b>	<b>100.0%</b>	<b>274,872</b>	<b>100.0%</b>	<b>39</b>	<b>100.0%</b>	<b>4,952</b>	<b>100.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	2,757	83.0%	95,354	34.7%	23	59.0%	784	15.8%	
\$100,001 - \$250,000	301	9.1%	53,765	19.6%	9	23.1%	1,545	31.2%	
\$250,001 - \$1 Million*	262	7.9%	125,753	45.7%	7	17.9%	2,623	53.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>3,320</b>	<b>100.0%</b>	<b>274,872</b>	<b>100.0%</b>	<b>39</b>	<b>100.0%</b>	<b>4,952</b>	<b>100.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	3,035	91.4%	207,972	75.7%	38	97.4%	4,452	89.9%	
Over \$1 Million	285	8.6%	66,900	24.3%	1	2.6%	500	10.1%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>3,320</b>	<b>100.0%</b>	<b>274,872</b>	<b>100.0%</b>	<b>39</b>	<b>100.0%</b>	<b>4,952</b>	<b>100.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**STATE: Mississippi (Continued)**

**Assessment Area Demographics**

Assessment Area : MS STATE (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	28	8.6	18,695	4.8	7,692	41.1	87,938	22.7
Moderate-income	73	22.5	66,451	17.2	18,903	28.4	61,990	16.0
Middle-income	148	45.5	193,533	50.0	25,126	13.0	75,316	19.5
Upper-income	75	23.1	108,286	28.0	7,763	7.2	161,721	41.8
Tract not reported	1	0.3	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>325</b>	<b>100.0</b>	<b>386,965</b>	<b>100.0</b>	<b>59,484</b>	<b>15.4</b>	<b>386,965</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	34,838	11,554	3.1	33.2	18,107	52.0	5,177	14.9
Moderate-income	110,759	54,334	14.6	49.1	43,322	39.1	13,103	11.8
Middle-income	299,910	195,519	52.4	65.2	77,531	25.9	26,860	9.0
Upper-income	161,917	111,699	29.9	69.0	38,958	24.1	11,260	7.0
Tract not reported	31	9	0.0	29.0	9	29.0	13	41.9
<b>Total Assessment Area</b>	<b>607,455</b>	<b>373,115</b>	<b>100.0</b>	<b>61.4</b>	<b>177,927</b>	<b>29.3</b>	<b>56,413</b>	<b>9.3</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	2,979	8.3	2,319	7.6	521	12.1	139	12.1
Moderate	6,430	18.0	5,416	17.9	819	19.1	195	17.0
Middle	15,783	44.1	13,521	44.6	1,785	41.6	477	41.6
Upper	10,430	29.2	8,954	29.5	1,146	26.7	330	28.8
Unknown	152	0.4	124	0.4	22	0.5	6	0.5
<b>Total Assessment</b>	<b>35,774</b>	<b>100.0</b>	<b>30,334</b>	<b>100.0</b>	<b>4,293</b>	<b>100.0</b>	<b>1,147</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>84.8</b>		<b>12.0</b>		<b>3.2</b>

**STATE: Mississippi (Continued)**

**Loan Distribution Table**

Assessment Area : All Assessment Areas 2003

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	1	0.2%	14	0.0%	28	5.9%	1,814	2.6%
Moderate	26	5.5%	3,044	4.4%	85	17.9%	7,265	10.5%
Middle	183	38.6%	21,159	30.7%	117	24.7%	11,965	17.4%
Upper	264	55.7%	44,693	64.9%	216	45.6%	43,912	63.7%
Unknown	0	0.0%	0	0.0%	28	5.9%	3,954	5.7%
<b>Total</b>	<b>474</b>	<b>100.0%</b>	<b>68,910</b>	<b>100.0%</b>	<b>474</b>	<b>100.0%</b>	<b>68,910</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	9	0.8%	426	0.3%	56	4.7%	2,919	2.2%
Moderate	98	8.2%	5,395	4.1%	152	12.8%	11,057	8.4%
Middle	480	40.3%	48,140	36.5%	255	21.4%	20,087	15.2%
Upper	604	50.7%	77,823	59.1%	668	56.1%	89,774	68.1%
Unknown	0	0.0%	0	0.0%	60	5.0%	7,947	6.0%
<b>Total</b>	<b>1,191</b>	<b>100.0%</b>	<b>131,784</b>	<b>100.0%</b>	<b>1,191</b>	<b>100.0%</b>	<b>131,784</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	4	3.7%	33	2.9%	11	10.2%	56	4.9%
Moderate	20	18.5%	215	19.0%	29	26.9%	167	14.7%
Middle	54	50.0%	543	47.9%	23	21.3%	166	14.7%
Upper	30	27.8%	342	30.2%	45	41.7%	744	65.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>108</b>	<b>100.0%</b>	<b>1,133</b>	<b>100.0%</b>	<b>108</b>	<b>100.0%</b>	<b>1,133</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	50.0%	620	69.4%	0	0.0%	0	0.0%
Upper	1	50.0%	274	30.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	894	100.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>894</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>894</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	14	0.8%	473	0.2%	95	5.4%	4,789	2.4%
Moderate	144	8.1%	8,654	4.3%	266	15.0%	18,489	9.1%
Middle	718	40.5%	70,462	34.8%	395	22.3%	32,218	15.9%
Upper	899	50.6%	123,132	60.7%	929	52.3%	134,430	66.3%
Unknown	0	0.0%	0	0.0%	90	5.1%	12,795	6.3%
<b>Total</b>	<b>1,775</b>	<b>100.0%</b>	<b>202,721</b>	<b>100.0%</b>	<b>1,775</b>	<b>100.0%</b>	<b>202,721</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	225	9.4%	22,803	10.0%	0	0.0%	0	0.0%
Moderate	364	15.1%	34,528	15.2%	2	12.5%	128	4.3%
Middle	885	36.8%	80,312	35.3%	8	50.0%	1,335	44.9%
Upper	931	38.7%	89,930	39.5%	6	37.5%	1,507	50.7%
Unknown	1	0.0%	100	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,406</b>	<b>100.0%</b>	<b>227,673</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>2,970</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	1,932	80.3%	70,122	30.8%	6	37.5%	338	11.4%
\$100,001 - \$250,000	241	10.0%	41,744	18.3%	5	31.3%	826	27.8%
\$250,001 - \$1 Million*	233	9.7%	115,807	50.9%	5	31.3%	1,806	60.8%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,406</b>	<b>100.0%</b>	<b>227,673</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>2,970</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	2,162	89.9%	167,059	73.4%	16	100.0%	2,970	100.0%
Over \$1 Million	244	10.1%	60,614	26.6%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,406</b>	<b>100.0%</b>	<b>227,673</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>2,970</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

<b>STATE: Mississippi (Continued)</b>
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## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSISSIPPI**

### **LENDING TEST**

The lending test rating for the Mississippi Assessment Area is **HIGH SATISFACTORY**. AmSouth Bank's performance with regard to the geographic distribution of HMDA and small business lending is **ADEQUATE**. The distribution of loans to borrowers of different income levels and businesses of different sizes is **EXCELLENT**. Please refer to the Mississippi Aggregate Lending Comparison Tables for HMDA and Small Business Lending on page 237 of Appendix C.

### **INVESTMENT TEST**

The investment test rating for the Mississippi Assessment Area is **OUTSTANDING**. AmSouth Bank exhibits **EXCELLENT** responsiveness to credit and community development needs through its investment activities. Please refer to the Investment Test section of the overall institution on page 11 of the evaluation for greater detail.

### **SERVICE TEST**

The service test rating for the Mississippi Assessment Area is **OUTSTANDING**. Delivery systems, including ATMs and branch office locations, are considered **READILY ACCESSIBLE** to **ALL** portions of the bank's assessment area, and the hours of operation **DO NOT VARY IN A WAY THAT INCONVENIENCES CERTAIN PORTION** of the assessment area. In addition, the bank is a **LEADER IN PROVIDING** community development services that benefit residents of the assessment area.

As stated earlier, AmSouth Bank's performance in Mississippi was evaluated by reviewing the Jackson Assessment Area using full-scope examination procedures. For a further detailed analysis, please refer to the Jackson Assessment Area section on the following page.



<b>METROPOLITAN AREAS: Jackson, Mississippi</b>
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**CRA RATING FOR JACKSON, MISSISSIPPI: Satisfactory**

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

**The Service Test is rated: Outstanding**

### **SCOPE OF EXAMINATION**

The Jackson Assessment Area, in relation to AmSouth Bank's total assessment area, consisted of 2.2 percent of the census tracts, 3 percent of the low- and moderate-income tracts, 2.1 percent of the population, and 2.1 percent of the low- and moderate-income families. The assessment area contained 3.2 percent of the HMDA loans and 3.3 percent of the small business loans made by the bank. AmSouth Bank's performance in the Jackson Assessment Area was evaluated using full-scope examination procedures.

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN JACKSON, MISSISSIPPI**

#### **Overview**

AmSouth Bank operates 24 branch offices, representing 3.7 percent of the bank's branch network. The Jackson Assessment Area is comprised of Hinds, Madison, and Rankin counties in Mississippi. As of June 30, 2003, the bank had \$1.4 billion in deposits in the Jackson Assessment Area, representing a market share of 22 percent.

#### **Competition**

The Jackson Assessment Area is a highly competitive banking market due to the significant presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 20 other financial institutions operating 145 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the MSA. Many of these banks are statewide, multi-regional, or national banks. AmSouth Bank's largest competitor in the Jackson Assessment Area is Trustmark National Bank. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

The tables on pages 156-159 and in the Appendix to this report provide information that was used in analyzing the bank's CRA performance. For the January 1 through December 31, 2002 review period, demographic data from the 1990 Census were used; demographic data from the 2000 Census were used in the analysis for the period from January 1 through December 31, 2003. Certain components of the data in the tables are discussed in this evaluation as they apply to particular parts of the analysis.

<b>METROPOLITAN AREAS: Jackson, Mississippi (Continued)</b>
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**Community Contacts**

As a part of the CRA examination, information was obtained from a community leader regarding local economic conditions and community credit needs. The contact stated that more involvement from local financial institutions in financial training for new small business owners would be beneficial.

The Jackson Assessment Area tables on the following pages show selected demographic information and AmSouth Bank's lending performance for the overall institution.

**METROPOLITAN AREAS: Jackson, Mississippi (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

The following Jackson Assessment Area tables show selected demographic information and AmSouth Bank's lending performance for the overall institution.

**Assessment Area Demographics**  
 Assessment Area : MS Jackson (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	20	22.5	12,819	12.6	5,413	42.2	24,474	24.0
Moderate-income	18	20.2	17,743	17.4	4,697	26.5	15,678	15.4
Middle-income	28	31.5	36,617	35.9	3,743	10.2	20,711	20.3
Upper-income	23	25.8	34,898	34.2	1,557	4.5	41,214	40.4
<b>Total Assessment Area</b>	<b>89</b>	<b>100.0</b>	<b>102,077</b>	<b>100.0</b>	<b>15,410</b>	<b>15.1</b>	<b>102,077</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	23,190	8,352	9.1	36.0	11,451	49.4	3,387	14.6
Moderate-income	26,343	14,819	16.1	56.3	9,065	34.4	2,459	9.3
Middle-income	51,848	34,732	37.7	67.0	13,640	26.3	3,476	6.7
Upper-income	51,112	34,217	37.1	66.9	13,881	27.2	3,014	5.9
<b>Total Assessment Area</b>	<b>152,493</b>	<b>92,120</b>	<b>100.0</b>	<b>60.4</b>	<b>48,037</b>	<b>31.5</b>	<b>12,336</b>	<b>8.1</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	1,810	17.4	1,370	15.9	351	23.6	89	30.2
Moderate	1,129	10.9	960	11.1	145	9.7	24	8.1
Middle	3,265	31.4	2,774	32.2	426	28.6	65	22.0
Upper	4,195	40.3	3,511	40.8	567	38.1	117	39.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>10,399</b>	<b>100.0</b>	<b>8,615</b>	<b>100.0</b>	<b>1,489</b>	<b>100.0</b>	<b>295</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>82.8</b>		<b>14.3</b>		<b>2.8</b>

**METROPOLITAN AREA: Jackson, Mississippi (Continued)**

**Loan Distribution Table**

Assessment Area: MS Jackson 2002

Income Categories	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	5	2.4%	567	2.1%	23	11.0%	1,780	6.5%
Moderate	9	4.3%	855	3.1%	56	26.8%	5,005	18.3%
Middle	65	31.1%	7,199	26.4%	39	18.7%	4,090	15.0%
Upper	130	62.2%	18,692	68.4%	80	38.3%	14,653	53.6%
Unknown	0	0.0%	0	0.0%	11	5.3%	1,785	6.5%
<b>Total</b>	<b>209</b>	<b>100.0%</b>	<b>27,313</b>	<b>100.0%</b>	<b>209</b>	<b>100.0%</b>	<b>27,313</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	9	1.9%	914	1.5%	32	6.6%	1,819	3.0%
Moderate	33	6.8%	2,957	4.8%	90	18.6%	7,077	11.5%
Middle	174	36.0%	18,556	30.2%	114	23.6%	10,629	17.3%
Upper	267	55.3%	38,976	63.5%	227	47.0%	39,541	64.4%
Unknown	0	0.0%	0	0.0%	20	4.1%	2,337	3.8%
<b>Total</b>	<b>483</b>	<b>100.0%</b>	<b>61,403</b>	<b>100.0%</b>	<b>483</b>	<b>100.0%</b>	<b>61,403</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	4	7.0%	41	3.2%	12	21.1%	98	7.5%
Moderate	15	26.3%	95	7.3%	19	33.3%	147	11.3%
Middle	16	28.1%	228	17.5%	9	15.8%	119	9.2%
Upper	22	38.6%	936	72.0%	16	28.1%	913	70.2%
Unknown	0	0.0%	0	0.0%	1	1.8%	23	1.8%
<b>Total</b>	<b>57</b>	<b>100.0%</b>	<b>1,300</b>	<b>100.0%</b>	<b>57</b>	<b>100.0%</b>	<b>1,300</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	100.0%	252	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	252	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>252</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>252</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	18	2.4%	1,522	1.7%	67	8.9%	3,697	4.1%
Moderate	58	7.7%	4,159	4.6%	165	22.0%	12,229	13.5%
Middle	255	34.0%	25,983	28.8%	162	21.6%	14,838	16.4%
Upper	419	55.9%	58,604	64.9%	323	43.1%	55,107	61.0%
Unknown	0	0.0%	0	0.0%	33	4.4%	4,397	4.9%
<b>Total</b>	<b>750</b>	<b>100.0%</b>	<b>90,268</b>	<b>100.0%</b>	<b>750</b>	<b>100.0%</b>	<b>90,268</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS			SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	201	14.9%	20,003	14.9%	0	0.0%	0	0.0%
Moderate	111	8.2%	12,769	9.5%	0	0.0%	0	0.0%
Middle	430	31.9%	41,185	30.7%	5	55.6%	316	23.1%
Upper	608	45.0%	60,063	44.8%	4	44.4%	1,053	76.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,350</b>	<b>100.0%</b>	<b>134,020</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>1,369</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	1,072	79.4%	36,828	27.5%	4	44.4%	118	8.6%
\$100,001 - \$250,000	132	9.8%	23,927	17.9%	3	33.3%	489	35.7%
\$250,001 - \$1 Million*	146	10.8%	73,265	54.7%	2	22.2%	762	55.7%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,350</b>	<b>100.0%</b>	<b>134,020</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>1,369</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	1,195	88.5%	91,505	68.3%	8	88.9%	869	63.5%
Over \$1 Million	155	11.5%	42,515	31.7%	1	11.1%	500	36.5%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,350</b>	<b>100.0%</b>	<b>134,020</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>1,369</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that area \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**METROPOLITAN AREA: Jackson, Mississippi (Continued)**

**Assessment Area Demographics**

Assessment Area : MS Jackson (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	17	16.3	9,617	8.5	3,414	35.5	26,129	23.0
Moderate-income	24	23.1	23,153	20.4	5,538	23.9	18,731	16.5
Middle-income	35	33.7	46,483	40.9	4,325	9.3	22,431	19.7
Upper-income	28	26.9	34,406	30.3	1,221	3.5	46,368	40.8
<b>Total Assessment Area</b>	<b>104</b>	<b>100.0</b>	<b>113,659</b>	<b>100.0</b>	<b>14,498</b>	<b>12.8</b>	<b>113,659</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	18,942	5,920	5.4	31.3	9,876	52.1	3,146	16.6
Moderate-income	36,373	18,885	17.2	51.9	13,985	38.4	3,503	9.6
Middle-income	70,050	47,026	42.8	67.1	18,477	26.4	4,547	6.5
Upper-income	48,773	38,070	34.6	78.1	8,099	16.6	2,604	5.3
<b>Total Assessment Area</b>	<b>174,138</b>	<b>109,901</b>	<b>100.0</b>	<b>63.1</b>	<b>50,437</b>	<b>29.0</b>	<b>13,800</b>	<b>7.9</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>			<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
		#	%	#	%	#	%	#
Low	1,662	15.0	1,250	13.7	321	20.2	91	24.1
Moderate	2,051	18.5	1,718	18.9	273	17.1	60	15.9
Middle	3,844	34.7	3,195	35.1	541	34.0	108	28.6
Upper	3,518	31.8	2,941	32.3	458	28.8	119	31.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>11,075</b>	<b>100.0</b>	<b>9,104</b>	<b>100.0</b>	<b>1,593</b>	<b>100.0</b>	<b>378</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>82.2</b>		<b>14.4</b>		<b>3.4</b>

**METROPOLITAN AREA: Jackson, Mississippi (Continued)**

**Loan Distribution Table**

**Assessment Area: MS Jackson 2003**

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	1	0.3%	14	0.0%	23	7.3%	1,584	3.0%	
Moderate	11	3.5%	2,000	3.8%	52	16.5%	5,053	9.6%	
Middle	115	36.5%	14,749	28.0%	74	23.5%	8,439	16.0%	
Upper	188	59.7%	35,891	68.2%	147	46.7%	35,270	67.0%	
Unknown	0	0.0%	0	0.0%	19	6.0%	2,308	4.4%	
<b>Total</b>	<b>315</b>	<b>100.0%</b>	<b>52,654</b>	<b>100.0%</b>	<b>315</b>	<b>100.0%</b>	<b>52,654</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	7	1.0%	350	0.4%	38	5.3%	2,101	2.4%	
Moderate	54	7.5%	2,851	3.3%	104	14.4%	8,306	9.6%	
Middle	260	36.0%	26,840	31.2%	179	24.8%	14,970	17.4%	
Upper	401	55.5%	56,091	65.1%	362	50.1%	55,395	64.3%	
Unknown	0	0.0%	0	0.0%	39	5.4%	5,360	6.2%	
<b>Total</b>	<b>722</b>	<b>100.0%</b>	<b>86,132</b>	<b>100.0%</b>	<b>722</b>	<b>100.0%</b>	<b>86,132</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	3	5.2%	25	4.3%	4	6.9%	13	2.3%	
Moderate	10	17.2%	45	7.8%	15	25.9%	74	12.8%	
Middle	29	50.0%	354	61.4%	10	17.2%	69	12.0%	
Upper	16	27.6%	153	26.5%	29	50.0%	421	73.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>58</b>	<b>100.0%</b>	<b>577</b>	<b>100.0%</b>	<b>58</b>	<b>100.0%</b>	<b>577</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	11	1.0%	389	0.3%	65	5.9%	3,698	2.7%	
Moderate	75	6.8%	4,896	3.5%	171	15.6%	13,433	9.6%	
Middle	404	36.9%	41,943	30.1%	263	24.0%	23,478	16.8%	
Upper	605	55.3%	92,135	66.1%	538	49.1%	91,086	65.4%	
Unknown	0	0.0%	0	0.0%	58	5.3%	7,668	5.5%	
<b>Total</b>	<b>1,095</b>	<b>100.0%</b>	<b>139,363</b>	<b>100.0%</b>	<b>1,095</b>	<b>100.0%</b>	<b>139,363</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	208	14.1%	22,030	14.3%	0	0.0%	0	0.0%	
Moderate	206	13.9%	20,768	13.5%	0	0.0%	0	0.0%	
Middle	457	30.9%	48,611	31.5%	5	55.6%	936	49.5%	
Upper	606	41.0%	62,911	40.8%	4	44.4%	954	50.5%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>1,477</b>	<b>100.0%</b>	<b>154,320</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>1,890</b>	<b>100.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	1,166	78.9%	41,031	26.6%	3	33.3%	146	7.7%	
\$100,001 - \$250,000	140	9.5%	24,472	15.9%	2	22.2%	291	15.4%	
\$250,001 - \$1 Million*	171	11.6%	88,817	57.6%	4	44.4%	1,453	76.9%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>1,477</b>	<b>100.0%</b>	<b>154,320</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>1,890</b>	<b>100.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	1,302	88.2%	106,510	69.0%	9	100.0%	1,890	100.0%	
Over \$1 Million	175	11.8%	47,810	31.0%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>1,477</b>	<b>100.0%</b>	<b>154,320</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>1,890</b>	<b>100.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

<b>METROPOLITAN AREA: Jackson, Mississippi (Continued)</b>
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## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN JACKSON, MISSISSIPPI**

### **LENDING TEST**

#### **Overview**

In the Jackson Assessment Area, AmSouth Bank's number and dollar volume of small business loans exceeded both the number and the dollar volume of HMDA loans originated during the review period. Therefore, small business lending was given more weight than HMDA lending in determining the bank's lending test rating for the Jackson Assessment Area. AmSouth Bank generally offers small farm loans; however, the volume of small farm loans was minimal.

#### **Lending Activity**

Lending levels reflect **GOOD** responsiveness to assessment area credit needs. Of the 57,132 HMDA originations or purchases made by the institution, 1,845 loans (3.2 percent) totaling \$229.6 million were originations or purchases in the Jackson Assessment Area. Of the 1,845 HMDA loans, 524 (28.4 percent) were home purchase loans; 1,205 (65.3 percent) were home refinance loans; and 57 (6.2 percent) were home improvement loans. Of the 84,154 small business loans made by the institution, 2,827 loans (3.3 percent) totaling \$288.3 million were originations or purchases in the Jackson Assessment Area.

In 2002, approximately 274 financial entities subject to the CRA originated at least one HMDA-reportable origination or purchase in AmSouth Bank's Jackson Assessment Area. AmSouth Bank ranked 8<sup>th</sup> with a 3.2 percent market share by number of loans. Additionally, with 73 financial entities reporting at least one small business loan purchase or origination in the assessment area, AmSouth ranked 3<sup>rd</sup> with a market share of 8.9 percent by number of loans. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: Bancorp South Bank, Trustmark Bank, and Union Planters Bank. It is also recognized that large national credit card lenders and banks such as Capital One Federal Savings Bank and Citibank USA, N.A. dominate the assessment area regarding small business lending and therefore are considered competitors in this category.

<b>METROPOLITAN AREA: Jackson, Mississippi (Continued)</b>
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### **Geographic Distribution of Loans**

For this analysis the geographic distribution of HMDA lending, which includes both originations and purchases, and small business lending was compared with the demographic information available. Performance context issues were also considered, as well as the performance of other banks.

AmSouth Bank's small business lending in the Jackson Assessment Area in low-income tracts during the 2002 review period, at 14.9 percent, is below the percentage of small businesses, at 15.9 percent located in these tracts. The bank originated 8.2 percent of its small business loans in moderate-income tracts, and these tracts contain 11.1 percent of small businesses in the assessment area. The aggregate lending comparison table for the Jackson Assessment Area on page 238 of Appendix C indicates that AmSouth Bank performed above the aggregate for small business loan originations in low-income tracts and below the aggregate in moderate-income tracts in 2002. AmSouth Bank made 14.9 percent of its small business loans in low-income tracts compared to the aggregate at 11.9 percent. 8.2 percent of the bank's small business loans were made in moderate-income tracts compared to the aggregate at 9.6 percent.

During the 2003 review period, AmSouth Bank's small business lending in the Jackson Assessment Area in low-income tracts, at 14.1 percent, is higher than the percentage of small businesses, at 13.7 percent, located in these tracts. The bank originated 13.9 percent of its small business loans in moderate-income tracts, where 18.9 percent of small businesses are located. CRA aggregate data for 2003 were not available.

For the 2002 review period, AmSouth Bank's HMDA lending in the Jackson Assessment Area in the low-income tracts at 2.4 percent is below the percentage of owner-occupied units in these tracts at 9.1 percent. Of the 12,819 families in the low-income tracts, 5,413 (42.2 percent) are below poverty level, leaving 7,406 non-poverty families. These families represent 7.2 percent of total families in this assessment area. The bank's lending in low-income tracts is below this percentage. HMDA lending in the moderate-income tracts at 7.7 percent is below the percentage of owner-occupied units in these tracts at 16.1 percent. The bank's lending in moderate-income tracts is also below the percentage of families in these tracts at 17.4 percent. The aggregate lending comparison table for the Jackson Assessment Area on page 238 of Appendix C, shows that AmSouth Bank performed slightly below the aggregate in HMDA lending to low-income tracts, and below the aggregate in HMDA lending to moderate-income tracts in 2002. AmSouth Bank made 2.4 percent of its HMDA loans in



**METROPOLITAN AREA: Jackson, Mississippi (Continued)**

low-income tracts compared to the aggregate at 2.9 percent. 7.7 percent of the bank's HMDA loans were made in moderate-income tracts compared to the aggregate at 8.7 percent.

For the 2003 review period, AmSouth Bank's HMDA lending in the Jackson Assessment Area in the low-income tracts at 1 percent is below the percentage of owner-occupied units in these tracts at 5.4 percent. Of the 9,617 families in the low-income tracts, 3,414 (35.5 percent) are below poverty level, leaving 6,203 non-poverty families. These families represent 5.4 percent of total families in this assessment area. The bank's lending in low-income tracts is below this percentage. HMDA lending in the moderate-income tracts at 6.8 percent is below the percentage of owner-occupied units in these tracts at 17.2 percent. In addition, the bank's lending in moderate-income tracts is below the percentage of families in these tracts, at 20.4 percent. HMDA aggregate data for 2003 were not available.

Based on these factors, AmSouth Bank's geographic distribution of HMDA lending and small business lending reflects **ADEQUATE** penetration throughout the assessment area.

**Lending to Borrowers of Different Income Levels and Businesses of Different Sizes**

For this analysis, the distribution of HMDA lending across borrower income levels and small business lending across business revenue sizes was compared with available demographic information. Performance context issues were also considered, as well as the performance of other banks.

Of the 1,350 loans to businesses that reported gross revenues originated by AmSouth Bank in the Jackson Assessment Area during the 2002 review period, 88.5 percent were originated to small businesses. AmSouth's percentage of lending is above the percentage of businesses with annual gross revenues of \$1 million or less in the Jackson Assessment Area at 82.8 percent. Additionally, in 2002, AmSouth Bank's percentage of small business lending to businesses with revenues below \$1 million at 88.5 percent is significantly above the performance of the aggregate market at 50.6 percent.

During the 2003 review period, AmSouth Bank originated 1,477 loans to businesses; of this number, 88.2 percent were originated to small businesses. AmSouth's percentage of lending is above the percentage of businesses with annual gross revenues of \$1 million or less in the Jackson Assessment Area at 82.2 percent. Aggregate data for 2003 were not available.

**METROPOLITAN AREA: Jackson, Mississippi (Continued)**

Based on loan data from the 2002 review period, low-income families represented 24 percent of total families and received only 8.9 percent of AmSouth's HMDA loans. A possible reason for this lending disparity is that 15.1 percent of families in the Jackson Assessment Area are below the poverty level. While families below the poverty level are eligible for credit, it can be inferred that with a lower capacity for debt repayment, they may not qualify for residential real estate loans. Assuming that the 15,410 poverty level families in the assessment area are categorized as low-income, there are 9,064 non-poverty, low-income families in the Jackson Assessment Area, representing 8.9 percent of total families. The bank's lending to low-income borrowers was commensurate with this percentage. Moderate-income borrowers received 22 percent of the HMDA loans and they comprise 15.4 percent of total families in the Jackson Assessment Area. HMDA lending to both middle- and upper-income borrowers was above their percentage of the population.

The aggregate lending comparison table for the Jackson Assessment Area on page 238 of Appendix C shows that AmSouth Bank performed above the aggregate in HMDA lending to both low- and moderate-income borrowers in 2002. AmSouth Bank made 8.9 percent of its HMDA loans to low-income borrowers compared to the aggregate at 8.4 percent. 22 percent of the bank's HMDA loans were made to moderate-income borrowers compared to the aggregate at 17.4 percent.

Based on loan data from the 2003 review period, low-income families represented 23 percent of total families and received only 5.9 percent of AmSouth's HMDA loans. A possible reason for this lending disparity is that 12.8 percent of families in the Jackson Assessment Area are below the poverty level. While families below the poverty level are eligible for credit, it can be inferred that with a lower capacity for debt repayment, they may not qualify for residential real estate loans. Assuming that the 14,498 poverty level families in the assessment area are categorized as low-income, there are 11,631 non-poverty, low-income families in the Jackson Assessment Area, representing 10.2 percent of total families. The bank's lending to low-income borrowers was below this percentage. Moderate-income borrowers received 15.6 percent of the HMDA loans and they comprise 16.5 percent of total families in the Jackson Assessment Area. HMDA lending to both middle- and upper-income borrowers was above their percentage of the population. HMDA aggregate data for 2003 were not available.

<b>METROPOLITAN AREA: Jackson, Mississippi (Continued)</b>
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Based on these factors, AmSouth Bank's distribution of loans by borrower's income and revenue sizes of businesses reflects **EXCELLENT** penetration among customers of different income levels and businesses of different revenue sizes.

### **Responsiveness to Community Credit Needs**

AmSouth Bank exhibits a **GOOD** record of serving the credit needs of low-income individuals and serving the needs of small businesses within the Jackson Assessment Area.

### **Community Development Lending**

AmSouth Bank is a **LEADER IN MAKING** community development loans in the Jackson Assessment Area. The bank originated community development loans totaling \$27.6 million during the review period. An interview with a community member revealed that community development opportunities in the Jackson Assessment Area are available. Large, well-established banks compete for these types of loans.

### **INVESTMENT TEST**

Please refer to the discussion about investments in the overall State of Mississippi section of this report on page 153.

### **SERVICE TEST**

AmSouth Bank's performance in the Jackson Assessment Area is **OUTSTANDING**. The assessment area is comprised of Hinds, Madison, and Rankin counties in Mississippi.

### **Accessibility of Delivery Systems**

The bank's delivery systems are considered **READILY ACCESSIBLE** to **ALL** portions of the assessment area. AmSouth Bank's 24 branch offices and 49 ATMs were compared to the distribution of families and businesses among the tract categories within the assessment area. The distribution of AmSouth Bank's branch offices and ATMs for the 2002 and 2003 review periods is summarized in the tables on the following page.

### **Institution's Record of Opening and Closing Branches**

Since the previous examination, AmSouth Bank closed five branches and opened one branch in the Jackson Assessment Area. The branch closings included one branch in a low-income tract, two branches in moderate-income tracts, and two branches in upper-income tracts. The bank's record of opening or closing branches has

**METROPOLITAN AREA: Jackson, Mississippi (Continued)**

**GENERALLY NOT ADVERSELY AFFECTED** the accessibility of its delivery systems, particularly to LMI geographies or LMI individuals.

<b>AMSOUTH BANK – 2002 DISTRIBUTION OF BRANCHES AND ATMS IN THE JACKSON ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	4	17%	9	18%	13%	16%
Moderate-Income	3	12%	5	10%	17%	11%
Middle-Income	7	29%	14	29%	36%	32%
Upper-Income	10	42%	21	43%	34%	41%
<i>Total</i>	<i>24</i>	<i>100%</i>	<i>49</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

<b>AMSOUTH BANK – 2003 DISTRIBUTION OF BRANCHES AND ATMS IN THE JACKSON ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	2	8%	7	14%	9%	14%
Moderate-Income	7	29%	15	31%	20%	19%
Middle-Income	7	29%	12	24%	41%	35%
Upper-Income	8	34%	15	31%	30%	32%
<i>Total</i>	<i>24</i>	<i>100%</i>	<i>49</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

**Reasonableness of Business Hours and Services in Meeting the Assessment Area Needs**

Banking services and hours of operations **DO NOT VARY IN A WAY THAT INCONVENIENCES CERTAIN PORTIONS** of the assessment area, particularly in LMI geographies or to LMI individuals. The level of branch services and hours offered by AmSouth Bank is basically the same throughout the assessment area.

<b>METROPOLITAN AREA: Jackson, Mississippi (Continued)</b>
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**Community Development Services**

The bank is a **LEADER IN PROVIDING** community development services. Board members, officers, and employees have used their financial expertise to provide financial services that benefit residents in the assessment area. The table on the following page illustrates some of the bank's most significant activities during the review period.

**METROPOLITAN AREA: Jackson, Mississippi (Continued)**

<b>COMMUNITY DEVELOPMENT SERVICES FOR JACKSON</b>	
<b>ORGANIZATION</b>	<b>POSITION/SERVICE</b>
100 Black Men	A bank employee provides technical assistance and financial expertise to this organization that supports programs and services to LMI youth.
Canton Ministries, Madison Resource Agency	A bank employee provided technical assistance for an AHP application with the Federal Home Loan Bank of Atlanta.
Christian Women's Job Corp Estate Planning Council	A bank employee provides financial expertise by serving on the advisory board of this organization which promotes small business development.
Citizen's Advisory Committee of Jackson's Enterprise Community Program	A bank employee serves on the advisory board for this organization that promotes small business development and workforce training.
City of Jackson – Jackson Enterprise Advisory Committee	A bank employee serves on the advisory board for this organization that promotes small business development and workforce training.
Enterprise Corporation of the Delta – Mid South Homeownership Program	Bank officers provided technical assistance and support for the development and implementation of first-time homebuyer program.
Fannie Mae Partnership Office	A bank employee serves on the advisory board, which addresses issues concerning affordable housing lending programs and promotes neighborhood revitalization efforts.
Greater Mount Calvary Community Development Corporation	A bank employee provided technical assistance for an AHP application with the Federal Home Loan Bank of Atlanta.
Hope Community Credit Union	A bank employee provided technical assistance concerning the U.S. Treasury CDFI designation process.
Housing Education and Economic Development Council	A bank employee serves as the president for this organization which promotes affordable housing for LMI families.
Metro Jackson Housing Partnership	A bank employee serves on the board for this organization which promotes affordable housing and home ownership opportunities for LMI families.
Minority Capital Fund	A bank employee serves on the board for this organization that provides training and funding for minority entrepreneurs.
Mississippi Microenterprise Association Network	A bank employee is a member of the funding committee for this organization that provides training for very small businesses.

**METROPOLITAN AND NONMETROPOLITAN STATEWIDE AREAS (LIMITED REVIEWS)**

The following metropolitan and nonmetropolitan areas were not reviewed using full-scope examination procedures; however, through the use of available facts and data, including performance and demographic information, conclusions regarding performance, which did not impact the overall rating are provided. Please refer to the tables in Appendices C and D for information regarding these areas.

<b>Assessment Area</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
<b>Adams</b>	Consistent	Consistent	Not Consistent (-)
<b>Biloxi</b>	Consistent	Consistent	Not Consistent (-)
<b>Coahoma</b>	Consistent	Consistent	Not Consistent (-)
<b>East Mississippi</b>	Consistent	Consistent	Not Consistent (-)
<b>Hattiesburg</b>	Not Consistent (-)	Consistent	Not Consistent (-)
<b>Jones</b>	Consistent	Consistent	Not Consistent (-)
<b>Lauderdale</b>	Consistent	Consistent	Not Consistent (-)
<b>Lawrence</b>	Not Consistent (-)	Consistent	Not Consistent (-)
<b>LeFlore</b>	Not Consistent (-)	Consistent	Not Consistent (-)
<b>Northeast Mississippi</b>	Consistent	Consistent	Not Consistent (-)
<b>Pike</b>	Not Consistent (-)	Consistent	Not Consistent (-)
<b>Warren</b>	Not Consistent (-)	Consistent	Not Consistent (-)
<b>Washington</b>	Not Consistent (-)	Consistent	Not Consistent (-)
<b>Adams</b>	Consistent	Consistent	Not Consistent (-)

**STATE: Tennessee**

**CRA RATING FOR TENNESSEE: Outstanding**

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

**The Service Test is rated: Outstanding**

**SCOPE OF EXAMINATION**

The Tennessee Assessment Area, in relation to AmSouth Bank's total assessment area, consisted of 12.4 percent of the geographies, 9.7 percent of the low- and moderate-income geographies, 13 percent of the population, and 12.5 percent of the low- and moderate-income families. The assessment area also included 20.4 percent of the HMDA loans and 17.5 percent of the small business loans made by the bank in its total assessment area. AmSouth Bank's performance in Tennessee was evaluated by reviewing the Knoxville Assessment Area using full-scope examination procedures. Other metropolitan and nonmetropolitan areas were not reviewed using full-scope examination procedures; however, through the use of available facts and data, including performance and demographic information, conclusions regarding performance, which did not impact the overall rating, are found on page 189.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN TENNESSEE**

**Overview**

AmSouth Bank operates 130 branch offices throughout the Tennessee Assessment Area, representing 20 percent of the bank's branch network. The Tennessee Assessment Area is comprised of 13 assessment areas. As of June 30, 2003, the bank had \$9.3 billion in deposits in the Tennessee Assessment Area, representing AmSouth Bank's market share of 10.7 percent in the state of Tennessee.

**Competition**

The Tennessee Assessment Area is a highly competitive banking market due to the significant presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 231 other financial institutions operating 1,848 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the assessment area. Many of these banks are statewide, multi-regional, or national banks. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.



<b>STATE: Tennessee (Continued)</b>
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**Community Contacts**

As a part of the CRA examination, information was obtained from a community leader regarding local economic conditions and community credit needs. The contact stated that there are community development opportunities in the assessment area, as a result, financial institutions are lending to small businesses to support economic growth.

The tables on pages 171-174 and in the Appendix to this report provide information that was used in analyzing the bank's CRA performance. For the January 1 through December 31, 2002 review period, demographic data from the 1990 Census were used; demographic data from the 2000 Census were used in the analysis for the period from January 1 through December 31, 2003. Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.

**STATE: Tennessee (Continued)**

The following Tennessee Assessment Area tables show selected demographic information and AmSouth Bank's lending performance for the overall institution.

**Assessment Area Demographics**

Assessment Area: TN (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	32	5.9	16,521	2.6	7,722	46.7	124,528	19.7
Moderate-income	91	16.8	84,429	13.3	15,579	18.5	107,511	17.0
Middle-income	295	54.3	380,810	60.2	36,772	9.7	142,090	22.4
Upper-income	102	18.8	151,279	23.9	6,585	4.4	258,910	40.9
Tract not reported	23	4.2	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>543</b>	<b>100.0</b>	<b>633,039</b>	<b>100.0</b>	<b>66,658</b>	<b>10.5</b>	<b>633,039</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	33,001	7,278	1.2	22.1	21,807	66.1	3,916	11.9
Moderate-income	144,057	68,291	11.7	47.4	61,496	42.7	14,270	9.9
Middle-income	565,544	356,695	61.1	63.1	159,566	28.2	49,283	8.7
Upper-income	212,060	151,812	26.0	71.6	46,926	22.1	13,322	6.3
Tract not reported	17	6	0.0	35.3	4	23.5	7	41.2
<b>Total Assessment Area</b>	<b>954,679</b>	<b>584,082</b>	<b>100.0</b>	<b>61.2</b>	<b>289,799</b>	<b>30.4</b>	<b>80,798</b>	<b>8.5</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	2,858	4.3	2,191	3.9	591	7.2	76	5.0
Moderate-income	11,343	17.1	9,339	16.5	1,675	20.4	329	21.6
Middle-income	34,036	51.4	29,726	52.6	3,550	43.3	760	49.8
Upper-income	17,869	27.0	15,173	26.8	2,338	28.5	358	23.5
Unknown-income	136	0.2	82	0.1	51	0.6	3	0.2
<b>Total Assessment Area</b>	<b>66,242</b>	<b>100.0</b>	<b>56,511</b>	<b>100.0</b>	<b>8,205</b>	<b>100.0</b>	<b>1,526</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.3</b>		<b>12.4</b>		<b>2.3</b>

**STATE: Tennessee (Continued)**  
**Loan Distribution Table**

**Assessment Area: Multi-State Memphis 2002**

Income Categories	By Tract Income				HMDA			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	2	2.6%	75	0.9%	7	9.1%	408	4.7%
Moderate	2	2.6%	68	0.8%	13	16.9%	900	10.5%
Middle	35	45.5%	2,666	31.0%	16	20.8%	1,664	19.3%
Upper	38	49.4%	5,792	67.3%	30	39.0%	3,960	46.0%
Unknown	0	0.0%	0	0.0%	11	14.3%	1,669	19.4%
<b>Total</b>	<b>77</b>	<b>100.0%</b>	<b>8,601</b>	<b>100.0%</b>	<b>77</b>	<b>100.0%</b>	<b>8,601</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	11	2.1%	373	0.6%	48	9.3%	2,516	4.2%
Moderate	47	9.1%	2,819	4.8%	110	21.4%	7,726	13.0%
Middle	159	30.9%	13,008	22.0%	128	24.9%	12,410	20.9%
Upper	298	57.9%	43,047	72.7%	211	41.0%	34,292	57.9%
Unknown	0	0.0%	0	0.0%	18	3.5%	2,303	3.9%
<b>Total</b>	<b>515</b>	<b>100.0%</b>	<b>59,247</b>	<b>100.0%</b>	<b>515</b>	<b>100.0%</b>	<b>59,247</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	1	3.3%	5	0.8%	4	13.3%	59	9.7%
Moderate	4	13.3%	47	7.7%	3	10.0%	32	5.3%
Middle	11	36.7%	139	22.9%	9	30.0%	195	32.1%
Upper	14	46.7%	416	68.5%	14	46.7%	321	52.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>30</b>	<b>100.0%</b>	<b>607</b>	<b>100.0%</b>	<b>30</b>	<b>100.0%</b>	<b>607</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	14	2.3%	453	0.7%	59	9.5%	2,983	4.4%
Moderate	53	8.5%	2,934	4.3%	126	20.3%	8,658	12.6%
Middle	205	33.0%	15,813	23.1%	153	24.6%	14,269	20.8%
Upper	350	56.3%	49,255	72.0%	255	41.0%	38,573	56.3%
Unknown	0	0.0%	0	0.0%	29	4.7%	3,972	5.8%
<b>Total</b>	<b>622</b>	<b>100.0%</b>	<b>68,455</b>	<b>100.0%</b>	<b>622</b>	<b>100.0%</b>	<b>68,455</b>	<b>100.0%</b>
Income Categories	SMALL BUSINESS				SMALL BUSINESS/FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	76	8.8%	5,028	6.2%	0	0.0%	0	0.0%
Moderate	99	11.5%	5,598	6.9%	0	0.0%	0	0.0%
Middle	225	26.2%	17,309	21.3%	0	0.0%	0	0.0%
Upper	458	53.3%	53,097	65.4%	1	100.0%	94	100.0%
Unknown	1	0.1%	100	0.1%	0	0.0%	0	0.0%
<b>Total</b>	<b>859</b>	<b>100.0%</b>	<b>81,132</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>94</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	703	81.8%	25,339	31.2%	1	100.0%	94	100.0%
\$100,001 - \$250,000	84	9.8%	15,084	18.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	72	8.4%	40,709	50.2%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>859</b>	<b>100.0%</b>	<b>81,132</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>94</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	778	90.6%	55,900	68.9%	1	100.0%	94	100.0%
Over \$1 Million	81	9.4%	25,232	31.1%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>859</b>	<b>100.0%</b>	<b>81,132</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>94</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**STATE: Tennessee (Continued)**

**Assessment Area Demographics**

Assessment Area: TN 2003 (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	36	6.2	21,778	2.9	8,197	37.6	137,524	18.4
Moderate-income	95	16.5	86,163	11.5	13,792	16.0	131,743	17.6
Middle-income	322	55.8	464,102	61.9	35,865	7.7	169,393	22.6
Upper-income	120	20.8	177,205	23.7	6,310	3.6	310,588	41.5
Tract not reported	4	0.7	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>577</b>	<b>100.0</b>	<b>749,248</b>	<b>100.0</b>	<b>64,164</b>	<b>8.6</b>	<b>749,248</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	43,588	12,028	1.6	27.6	26,672	61.2	4,888	11.2
Moderate-income	160,050	71,909	9.6	44.9	73,936	46.2	14,205	8.9
Middle-income	718,255	475,941	63.5	66.3	185,603	25.8	56,711	7.9
Upper-income	256,456	189,427	25.3	73.9	52,726	20.6	14,303	5.6
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,178,349</b>	<b>749,305</b>	<b>100.0</b>	<b>63.6</b>	<b>338,937</b>	<b>28.8</b>	<b>90,107</b>	<b>7.6</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	
Low-income	3,377	4.7	2,631	4.3	648	7.3	98	4.8
Moderate-income	12,807	17.8	10,562	17.3	1,856	21.0	389	19.2
Middle-income	38,115	53.1	32,977	54.1	4,051	45.8	1,087	53.8
Upper-income	17,354	24.2	14,683	24.1	2,229	25.2	442	21.9
Unknown-income	130	0.2	72	0.1	52	0.6	6	0.3
<b>Total Assessment Area</b>	<b>71,783</b>	<b>100.0</b>	<b>60,925</b>	<b>100.0</b>	<b>8,836</b>	<b>100.0</b>	<b>2,022</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>84.9</b>		<b>12.3</b>		<b>2.8</b>

**STATE: Tennessee (Continued)**

**Loan Distribution Table**

Assessment Area: All Assessment Areas 2003

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	11	0.8%	811	0.4%	97	7.2%	7,387	3.5%
Moderate	96	7.1%	8,488	4.0%	250	18.6%	22,459	10.5%
Middle	759	56.3%	89,014	41.7%	314	23.3%	35,382	16.6%
Upper	480	35.6%	115,189	53.9%	608	45.1%	135,228	63.3%
Unknown	1	0.1%	28	0.0%	78	5.8%	13,074	6.1%
<b>Total</b>	<b>1,347</b>	<b>100.0%</b>	<b>213,530</b>	<b>100.0%</b>	<b>1,347</b>	<b>100.0%</b>	<b>213,530</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	42	0.8%	1,988	0.4%	303	6.0%	17,207	3.3%
Moderate	405	8.0%	29,637	5.7%	840	16.6%	60,185	11.6%
Middle	3,190	62.9%	275,277	53.1%	1,293	25.5%	107,495	20.7%
Upper	1,437	28.3%	211,340	40.8%	2,504	49.3%	317,181	61.2%
Unknown	0	0.0%	0	0.0%	134	2.6%	16,174	3.1%
<b>Total</b>	<b>5,074</b>	<b>100.0%</b>	<b>518,242</b>	<b>100.0%</b>	<b>5,074</b>	<b>100.0%</b>	<b>518,242</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	4	1.1%	93	1.3%	45	12.2%	503	6.8%
Moderate	40	10.8%	534	7.3%	67	18.1%	980	13.3%
Middle	253	68.4%	5,273	71.6%	106	28.6%	1,772	24.1%
Upper	73	19.7%	1,463	19.9%	151	40.8%	4,098	55.7%
Unknown	0	0.0%	0	0.0%	1	0.3%	10	0.1%
<b>Total</b>	<b>370</b>	<b>100.0%</b>	<b>7,363</b>	<b>100.0%</b>	<b>370</b>	<b>100.0%</b>	<b>7,363</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	3	50.0%	15,180	50.4%	0	0.0%	0	0.0%
Upper	3	50.0%	14,938	49.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	6	100.0%	30,118	100.0%
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>30,118</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>30,118</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	57	0.8%	2,892	0.4%	445	6.5%	25,097	3.3%
Moderate	541	8.0%	38,659	5.0%	1,157	17.0%	83,624	10.9%
Middle	4,205	61.9%	384,744	50.0%	1,713	25.2%	144,649	18.8%
Upper	1,993	29.3%	342,930	44.6%	3,263	48.0%	456,507	59.3%
Unknown	1	0.0%	28	0.0%	219	3.2%	59,376	7.7%
<b>Total</b>	<b>6,797</b>	<b>100.0%</b>	<b>769,253</b>	<b>100.0%</b>	<b>6,797</b>	<b>100.0%</b>	<b>769,253</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	344	4.8%	47,215	6.6%	0	0.0%	0	0.0%
Moderate	1,181	16.4%	108,385	15.1%	1	10.0%	169	10.3%
Middle	3,640	50.5%	310,912	43.2%	5	50.0%	738	45.1%
Upper	2,026	28.1%	250,347	34.8%	4	40.0%	730	44.6%
Unknown	13	0.2%	3,289	0.5%	0	0.0%	0	0.0%
<b>Total</b>	<b>7,204</b>	<b>100.0%</b>	<b>720,148</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>1,637</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	5,757	79.9%	219,091	30.4%	5	50.0%	395	24.1%
\$100,001 - \$250,000	720	10.0%	126,200	17.5%	3	30.0%	556	34.0%
\$250,001 - \$1 Million*	727	10.1%	374,857	52.1%	2	20.0%	686	41.9%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7,204</b>	<b>100.0%</b>	<b>720,148</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>1,637</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	6,586	91.4%	528,649	73.4%	6	60.0%	752	45.9%
Over \$1 Million	618	8.6%	191,499	26.6%	4	40.0%	885	54.1%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7,204</b>	<b>100.0%</b>	<b>720,148</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>1,637</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

<b>STATE: Tennessee (Continued)</b>
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## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TENNESSEE**

### **LENDING TEST**

The lending test rating for the Tennessee Assessment Area is **HIGH SATISFACTORY**. AmSouth Bank's performance with regard to the geographic distribution of HMDA and small business lending is **GOOD**. The distribution of loans to borrowers of different income levels and businesses of different sizes is **EXCELLENT**. Please refer to the Tennessee Aggregate Lending Comparison Tables for HMDA and Small Business Lending on page 252 of Appendix C.

### **INVESTMENT TEST**

The investment test rating for the Tennessee Assessment Area is **OUTSTANDING**. AmSouth Bank has exhibited **EXCELLENT** responsiveness to credit and community development needs through its investment activities. Please refer to the Investment Test section of the overall institution on page 11 of the evaluation for greater detail.

### **SERVICE TEST**

The service test rating for the Tennessee Assessment Area is **OUTSTANDING**. Delivery systems, including ATMs and branch office locations, are considered **READILY ACCESSIBLE** and the hours of operation **DO NOT VARY IN A WAY THAT INCOVENIENCES CERTAIN** portions of the assessment area. In addition, the bank is a **LEADER IN PROVIDING** community development services that benefit residents of the assessment area.

As stated earlier, AmSouth Bank's performance in Tennessee was evaluated by reviewing the Knoxville Assessment Area using full-scope examination procedures. For a further detailed analysis, please refer to the Knoxville Assessment Area section on the following page.

<b>METROPOLITAN AREAS: Knoxville, Tennessee</b>
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**CRA RATING FOR KNOXVILLE, TENNESSEE: Outstanding**

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

**The Service Test is rated: Outstanding**

**SCOPE OF EXAMINATION**

The Knoxville Assessment Area, in relation to AmSouth Bank's total assessment area, consisted of 2.6 percent of the census tracts, 2.9 percent of the low- and moderate-income tracts, 2.8 percent of the population, and 2.8 percent of the low- and moderate-income families. The assessment area contained 3.1 percent of the HMDA loans and 4 percent of the small business loans made by the bank. AmSouth Bank's performance in the Knoxville Assessment Area was evaluated using full-scope examination procedures.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN KNOXVILLE, TENNESSEE**

**Overview**

AmSouth Bank operates 25 branch offices, representing 3.8 percent of the bank's branch network. The Knoxville Assessment Area includes the following counties in the state of Tennessee: Anderson, Blount, Knox, and Loudon. As of June 30, 2003, the bank had \$1.5 billion in deposits in the Knoxville Assessment Area, representing a market share of 16.2 percent.

**Competition**

The Knoxville Assessment Area is a competitive banking market due to the presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 26 other financial institutions operating 191 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the MSA. Many of these banks are statewide, multi-regional, or national banks. AmSouth Bank's largest competitor in the Knoxville Assessment Area is First Tennessee Bank. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

The tables on pages 178-181 and in the Appendix to this report provide information that was used in analyzing the bank's CRA performance. For the January 1 through December 31, 2002 review period, demographic data from the 1990 Census were used; demographic data from the 2000 Census were used in the analysis for the period from January 1 through December 31, 2003. Certain components of the data in the tables are discussed in this evaluation as they apply to particular parts of the analysis.

<b>METROPOLITAN AREAS: Knoxville, Tennessee (Continued)</b>
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**Community Contacts**

As a part of the CRA examination, information was obtained from a community leader regarding local economic conditions and community credit needs. The contact credited AmSouth Bank as being a leader in outreach activities in the community, and commented that the bank, along with other local financial institutions, conducted home buying seminars, budget and credit counseling, and predatory lending seminars.

The Knoxville Assessment Area tables on the following pages show selected demographic information and AmSouth Bank's lending performance for the overall institution.



**METROPOLITAN AREAS: Knoxville, Tennessee (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

The following Knoxville Assessment Area tables show selected demographic information and AmSouth Bank's lending performance for the overall institution.

**Assessment Area Demographics**  
 Assessment Area: TN Knoxville (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	8.1	3,891	2.7	1,818	46.7	29,467	20.2
Moderate-income	29	23.6	25,320	17.3	4,682	18.5	24,949	17.1
Middle-income	56	45.5	76,049	52.0	7,198	9.5	31,444	21.5
Upper-income	25	20.3	40,897	28.0	1,469	3.6	60,297	41.3
Tract not reported	3	2.4	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>123</b>	<b>100.0</b>	<b>146,157</b>	<b>100.0</b>	<b>15,167</b>	<b>10.4</b>	<b>146,157</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	10,207	1,650	1.2	16.2	7,374	72.2	1,183	11.6
Moderate-income	43,989	21,710	15.6	49.4	17,867	40.6	4,412	10.0
Middle-income	109,698	74,210	53.3	67.6	28,615	26.1	6,873	6.3
Upper-income	58,528	41,608	29.9	71.1	13,758	23.5	3,162	5.4
Tract not reported	10	6	0.0	60.0	4	40.0	0	0.0
<b>Total Assessment Area</b>	<b>222,432</b>	<b>139,184</b>	<b>100.0</b>	<b>62.6</b>	<b>67,618</b>	<b>30.4</b>	<b>15,630</b>	<b>7.0</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	
Low-income	1,055	6.9	810	6.2	221	10.9	24	9.3
Moderate-income	3,042	19.9	2,550	19.6	426	21.0	66	25.6
Middle-income	6,116	40.1	5,355	41.3	671	33.1	90	34.9
Upper-income	5,048	33.1	4,261	32.8	709	35.0	78	30.2
Unknown-income	6	0.0	5	0.0	1	0.0	0	0.0
<b>Total Assessment Area</b>	<b>15,267</b>	<b>100.0</b>	<b>12,981</b>	<b>100.0</b>	<b>2,028</b>	<b>100.0</b>	<b>258</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.0</b>		<b>13.3</b>		<b>1.7</b>

**METROPOLITAN AREA: Knoxville, Tennessee (Continued)**

**Loan Distribution Table**

Assessment Area: TN Knoxville 2002

Income Categories	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	1	0.5%	121	0.5%	24	11.9%	1,343	5.2%
Moderate	17	8.5%	1,221	4.7%	54	26.9%	4,777	18.5%
Middle	107	53.2%	12,130	47.0%	36	17.9%	3,776	14.6%
Upper	76	37.8%	12,316	47.8%	75	37.3%	13,650	52.9%
Unknown	0	0.0%	0	0.0%	12	6.0%	2,242	8.7%
<b>Total</b>	<b>201</b>	<b>100.0%</b>	<b>25,788</b>	<b>100.0%</b>	<b>201</b>	<b>100.0%</b>	<b>25,788</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	5	1.1%	229	0.4%	28	6.2%	1,875	3.6%
Moderate	34	7.6%	1,827	3.5%	91	20.2%	6,822	13.1%
Middle	240	53.3%	24,731	47.6%	106	23.6%	9,398	18.1%
Upper	171	38.0%	25,170	48.4%	209	46.4%	31,550	60.7%
Unknown	0	0.0%	0	0.0%	16	3.6%	2,312	4.4%
<b>Total</b>	<b>450</b>	<b>100.0%</b>	<b>51,957</b>	<b>100.0%</b>	<b>450</b>	<b>100.0%</b>	<b>51,957</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	10	24.4%	69	11.4%
Moderate	7	17.1%	45	7.4%	11	26.8%	209	34.5%
Middle	25	61.0%	392	64.7%	14	34.1%	179	29.5%
Upper	9	22.0%	169	27.9%	6	14.6%	149	24.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>41</b>	<b>100.0%</b>	<b>606</b>	<b>100.0%</b>	<b>41</b>	<b>100.0%</b>	<b>606</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	6	0.9%	350	0.4%	62	9.0%	3,287	4.2%
Moderate	58	8.4%	3,093	3.9%	156	22.5%	11,808	15.1%
Middle	372	53.8%	37,253	47.5%	156	22.5%	13,353	17.0%
Upper	256	37.0%	37,655	48.1%	290	41.9%	45,349	57.9%
Unknown	0	0.0%	0	0.0%	28	4.0%	4,554	5.8%
<b>Total</b>	<b>692</b>	<b>100.0%</b>	<b>78,351</b>	<b>100.0%</b>	<b>692</b>	<b>100.0%</b>	<b>78,351</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS			SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	146	9.0%	16,196	9.1%	0	0.0%	0	0.0%
Moderate	323	19.9%	26,618	15.0%	0	0.0%	0	0.0%
Middle	604	37.2%	62,851	35.4%	0	0.0%	0	0.0%
Upper	549	33.8%	71,899	40.5%	0	0.0%	0	0.0%
Unknown	1	0.1%	50	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,623</b>	<b>100.0%</b>	<b>177,614</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	1,294	79.7%	46,192	26.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	131	8.1%	24,493	13.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	198	12.2%	106,929	60.2%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,623</b>	<b>100.0%</b>	<b>177,614</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	1,429	88.0%	110,294	62.1%	0	0.0%	0	0.0%
Over \$1 Million	194	12.0%	67,320	37.9%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,623</b>	<b>100.0%</b>	<b>177,614</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**METROPOLITAN AREAS: Knoxville, Tennessee (Continued)**

**Assessment Area Demographics**

Assessment Area: TN Knoxville (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	14	11.3	6,682	4.1	2,403	36.0	31,190	19.0
Moderate-income	25	20.2	19,447	11.8	3,150	16.2	28,908	17.6
Middle-income	58	46.8	93,795	57.1	6,818	7.3	35,535	21.6
Upper-income	26	21.0	44,318	27.0	1,242	2.8	68,609	41.8
Tract not reported	1	0.8	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>124</b>	<b>100.0</b>	<b>164,242</b>	<b>100.0</b>	<b>13,613</b>	<b>8.3</b>	<b>164,242</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	16,286	4,312	2.5	26.5	9,805	60.2	2,169	13.3
Moderate-income	39,339	18,983	11.0	48.3	15,921	40.5	4,435	11.3
Middle-income	146,758	99,613	57.9	67.9	35,535	24.2	11,610	7.9
Upper-income	65,843	49,270	28.6	74.8	12,824	19.5	3,749	5.7
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>268,226</b>	<b>172,178</b>	<b>100.0</b>	<b>64.2</b>	<b>74,085</b>	<b>27.6</b>	<b>21,963</b>	<b>8.2</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	
Low-income	1,516	9.3	1,162	8.4	311	14.7	43	12.0
Moderate-income	2,259	13.8	1,911	13.8	303	14.3	45	12.6
Middle-income	7,785	47.7	6,768	48.9	851	40.2	166	46.4
Upper-income	4,752	29.1	3,996	28.9	652	30.8	104	29.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>16,312</b>	<b>100.0</b>	<b>13,837</b>	<b>100.0</b>	<b>2,117</b>	<b>100.0</b>	<b>358</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>84.8</b>		<b>13.0</b>		<b>2.2</b>

**METROPOLITAN AREAS: Knoxville, Tennessee (Continued)**

**Loan Distribution Table**

Assessment Area: TN Knoxville 2003

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	5	1.9%	415	1.0%	19	7.1%	1,245	3.0%
Moderate	27	10.2%	1,988	4.8%	41	15.4%	3,457	8.4%
Middle	134	50.4%	16,147	39.0%	77	28.9%	8,299	20.1%
Upper	100	37.6%	22,815	55.2%	116	43.6%	26,358	63.7%
Unknown	0	0.0%	0	0.0%	13	4.9%	2,006	4.8%
<b>Total</b>	<b>266</b>	<b>100.0%</b>	<b>41,365</b>	<b>100.0%</b>	<b>266</b>	<b>100.0%</b>	<b>41,365</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	16	2.0%	818	0.9%	52	6.5%	2,762	3.1%
Moderate	71	8.8%	4,799	5.4%	131	16.3%	8,817	9.9%
Middle	405	50.4%	38,411	43.3%	191	23.8%	16,214	18.3%
Upper	312	38.8%	44,659	50.4%	400	49.8%	57,228	64.5%
Unknown	0	0.0%	0	0.0%	30	3.7%	3,666	4.1%
<b>Total</b>	<b>804</b>	<b>100.0%</b>	<b>88,687</b>	<b>100.0%</b>	<b>804</b>	<b>100.0%</b>	<b>88,687</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	5	14.7%	60	7.0%
Moderate	4	11.8%	74	8.7%	3	8.8%	34	4.0%
Middle	16	47.1%	452	53.0%	12	35.3%	340	39.9%
Upper	14	41.2%	327	38.3%	14	41.2%	419	49.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>34</b>	<b>100.0%</b>	<b>853</b>	<b>100.0%</b>	<b>34</b>	<b>100.0%</b>	<b>853</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	66.7%	15,000	64.3%	0	0.0%	0	0.0%
Upper	1	33.3%	8,320	35.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	3	100.0%	23,320	100.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>23,320</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>23,320</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	21	1.9%	1,233	0.8%	76	6.9%	4,067	2.6%
Moderate	102	9.2%	6,861	4.4%	175	15.8%	12,308	8.0%
Middle	557	50.3%	70,010	45.4%	280	25.3%	24,853	16.1%
Upper	427	38.6%	76,121	49.4%	530	47.9%	84,005	54.5%
Unknown	0	0.0%	0	0.0%	46	4.2%	28,992	18.8%
<b>Total</b>	<b>1,107</b>	<b>100.0%</b>	<b>154,225</b>	<b>100.0%</b>	<b>1,107</b>	<b>100.0%</b>	<b>154,225</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	193	11.0%	29,833	13.7%	0	0.0%	0	0.0%
Moderate	219	12.5%	23,746	10.9%	0	0.0%	0	0.0%
Middle	783	44.6%	80,004	36.7%	1	33.3%	415	49.8%
Upper	561	31.9%	84,252	38.7%	2	66.7%	418	50.2%
Unknown	1	0.1%	50	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,757</b>	<b>100.0%</b>	<b>217,885</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>833</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	1,317	75.0%	52,451	24.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	184	10.5%	33,205	15.2%	1	33.3%	147	17.6%
\$250,001 - \$1 Million*	256	14.6%	132,229	60.7%	2	66.7%	686	82.4%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,757</b>	<b>100.0%</b>	<b>217,885</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>833</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	1,550	88.2%	149,282	68.5%	1	33.3%	271	32.5%
Over \$1 Million	207	11.8%	68,603	31.5%	2	66.7%	562	67.5%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,757</b>	<b>100.0%</b>	<b>217,885</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>833</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

<b>METROPOLITAN AREAS: Knoxville, Tennessee (Continued)</b>
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## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KNOXVILLE, TENNESSEE**

### **LENDING TEST**

#### **Overview**

In the Knoxville Assessment Area, AmSouth Bank's number and dollar volume of small business loans exceeded both the number and the dollar volume of HMDA loans originated during the review period. Therefore, small business lending was given more weight than HMDA lending in determining the bank's lending test rating for the Knoxville Assessment Area. AmSouth Bank generally offers small farm loans; however, the volume of small farm loans was minimal.

#### **Lending Activity**

Lending levels reflect **GOOD** responsiveness to assessment area credit needs. Of the 57,132 HMDA originations or purchases made by the institution, 1,799 loans (3.1 percent) totaling \$232.6 million were originations or purchases in the Knoxville Assessment Area. Of the 1,799 HMDA loans, 467 (25.9 percent) were home purchase loans; 1,254 (69.7 percent) were home refinance loans; 75 (4.2 percent) were home improvement loans. In addition, three multi-family home loans were originated in the Knoxville Assessment Area during the review period. Of the 84,154 small business loans made by the institution, 3,380 loans (4 percent) totaling \$395.5 million were originations or purchases in the Knoxville Assessment Area.

In 2002, approximately 402 financial entities subject to the CRA originated at least one HMDA-reportable origination or purchase in AmSouth Bank's Knoxville Assessment Area. AmSouth Bank ranked 16<sup>th</sup> with a market share of 1.7 percent by number of loans. Additionally, with 80 financial entities reporting at least one small business loan purchase or origination in the assessment area, AmSouth ranked 4<sup>th</sup> with a market share of 9.3 percent by number of loans. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: First Tennessee Bank, SunTrust Bank, and Bank of America. It is also recognized that large national credit card lenders such as GE Capital Financial, Incorporated; Capital One Federal Savings Bank; and Citibank USA dominate the assessment area regarding small business lending and therefore are considered competitors in this category.

<b>METROPOLITAN AREAS: Knoxville, Tennessee (Continued)</b>
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### **Geographic Distribution of Loans**

For this analysis the geographic distribution of HMDA lending, which includes both originations and purchases, and small business lending was compared with the demographic information available. Performance context issues were also considered, as well as the performance of other banks.

AmSouth Bank's small business lending in the Knoxville Assessment Area in low-income tracts during the 2002 review period, at 9 percent, is above the percentage of small businesses, at 6.2 percent, located in these tracts. The bank originated 19.9 percent of its small business loans in moderate-income tracts, and these tracts contain 19.6 percent of small businesses in the assessment area. The aggregate lending comparison table for the Knoxville Assessment Area on page 253 of Appendix C indicates that AmSouth Bank performed above the aggregate for small business loan originations in both low- and moderate-income tracts in 2002. AmSouth Bank made 9 percent of its small business loans in low-income tracts compared to the aggregate at 6.4 percent. 19.9 percent of the bank's small business loans were made in moderate-income tracts compared to the aggregate at 16.7 percent.

During the 2003 review period, AmSouth Bank's small business lending in the Knoxville Assessment Area in low-income tracts, at 11 percent, is above the percentage of small businesses, at 8.4 percent, located in these tracts. The bank originated 12.5 percent of its small business loans in moderate-income tracts, where 13.8 percent of small businesses are located. CRA aggregate data for 2003 were not available.

For the 2002 review period, AmSouth Bank's HMDA lending in the Knoxville Assessment Area in the low-income tracts at 0.9 percent is below the percentage of owner-occupied units in these tracts at 1.2 percent. Of the 3,891 families in the low-income tracts, 1,818 (46.7 percent) are below poverty level, leaving 2,073 non-poverty families. These families represent 1.4 percent of total families in this assessment area. The bank's lending in low-income tracts is below this percentage. HMDA lending in the moderate-income tracts at 8.4 percent is below the percentage of owner-occupied units in these tracts at 15.6 percent. The bank's lending in moderate-income tracts is also below the percentage of families in these tracts at 17.3 percent. The aggregate lending comparison table for the Knoxville Assessment Area on page 253 of Appendix C, shows that AmSouth Bank performed below the aggregate in HMDA lending in both low- and moderate-income tracts in 2002. AmSouth Bank made 0.9 percent of its HMDA loans in low-income tracts compared to the aggregate at 1.2 percent. 8.4 percent of the bank's HMDA loans were made in moderate-income tracts compared to the aggregate at 10.2 percent.

**METROPOLITAN AREAS: Knoxville, Tennessee (Continued)**

For the 2003 review period, AmSouth Bank's HMDA lending in the Knoxville Assessment Area in the low-income tracts at 1.9 percent is below the percentage of owner-occupied units in these tracts at 2.5 percent. Of the 6,682 families in the low-income tracts, 2,403 (36 percent) are below poverty level, leaving 4,279 non-poverty families. These families represent 2.6 percent of total families in this assessment area. The bank's lending in low-income tracts is below this percentage. HMDA lending in the moderate-income tracts at 9.2 percent is below the percentage of owner-occupied units in these tracts at 11 percent. In addition, the bank's lending in moderate-income tracts is below the percentage of families in these tracts, at 11.8 percent. HMDA aggregate data for 2003 were not available.

Based on these factors, AmSouth Bank's geographic distribution of HMDA lending and small business lending reflects **GOOD** penetration throughout the assessment area.

**Lending to Borrowers of Different Income Levels and Businesses of Different Sizes**

For this analysis, the distribution of HMDA lending across borrower income levels and small business lending across business revenue sizes was compared with available demographic information. Performance context issues were also considered, as well as the performance of other banks.

Of the 1,623 loans to businesses that reported gross revenues originated by AmSouth Bank in the Knoxville Assessment Area during the 2002 review period, 88 percent were originated to small businesses. AmSouth's percentage of lending is above the percentage of businesses with annual gross revenues of \$1 million or less in the Knoxville Assessment Area at 85 percent. Additionally, in 2002, AmSouth Bank's percentage of small business lending to businesses with revenues below \$1 million at 88 percent is significantly above the performance of the aggregate market at 34.5 percent.

During the 2003 review period, AmSouth Bank originated 1,757 loans to businesses; of this number, 88.2 percent were originated to small businesses. AmSouth's percentage of lending is above the percentage of businesses with annual gross revenues of \$1 million or less in the Knoxville Assessment Area at 84.8 percent. Aggregate data for 2003 were not available.

Based on loan data from the 2002 review period, low-income families represented 20.2 percent of total families and received only 9 percent of AmSouth's HMDA loans. A possible reason for this lending disparity is that

**METROPOLITAN AREAS: Knoxville, Tennessee (Continued)**

10.4 percent of families in the Knoxville Assessment Area are below the poverty level. While families below the poverty level are eligible for credit, it can be inferred that with a lower capacity for debt repayment, they may not qualify for residential real estate loans. Assuming that the 15,167 poverty level families in the assessment area are categorized as low-income, there are 14,300 non-poverty, low-income families in the Knoxville Assessment Area, representing 9.8 percent of total families. The bank's lending to low-income borrowers was slightly below this percentage. Moderate-income borrowers received 22.5 percent of the HMDA loans and they comprise 17.1 percent of total families in the Knoxville Assessment Area. HMDA lending to both middle- and upper-income borrowers was commensurate with their percentage of the population.

The aggregate lending comparison table for the Knoxville Assessment Area on page 253 of Appendix C shows that AmSouth Bank performed slightly above the aggregate in HMDA lending to low-income borrowers, and above the aggregate in HMDA lending to moderate-income borrowers in 2002. AmSouth Bank made 9 percent of its HMDA loans to low-income borrowers compared to the aggregate at 8.9 percent. 22.5 percent of the bank's HMDA loans were made to moderate-income borrowers compared to the aggregate at 18.6 percent.

Based on loan data from the 2003 review period, low-income families represented 19 percent of total families and received only 6.9 percent of AmSouth's HMDA loans. A possible reason for this lending disparity is that 8.3 percent of families in the Knoxville Assessment Area are below the poverty level. While families below the poverty level are eligible for credit, it can be inferred that with a lower capacity for debt repayment, they may not qualify for residential real estate loans. Assuming that the 13,613 poverty level families in the assessment area are categorized as low-income, there are 17,577 non-poverty, low-income families in the Knoxville Assessment Area, representing 10.7 percent of total families. The bank's lending to low-income borrowers was below this percentage. Moderate-income borrowers received 15.8 percent of the HMDA loans and they comprise 17.6 percent of total families in the Knoxville Assessment Area. HMDA lending to middle- and upper-income borrowers was above their percentage of the population. HMDA aggregate data for 2003 were not available.

Based on these factors, AmSouth Bank's distribution of loans by borrower's income and revenue sizes of businesses reflects **EXCELLENT** penetration among customers of different income levels and businesses of different revenue sizes.



<b>METROPOLITAN AREAS: Knoxville, Tennessee (Continued)</b>
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### **Responsiveness to Community Credit Needs**

AmSouth Bank exhibits a **GOOD** record of serving the credit needs of low-income individuals and serving the needs of small businesses within the Knoxville Assessment Area.

### **Community Development Lending**

AmSouth Bank **MAKES A RELATIVELY HIGH LEVEL** of community development loans in the Knoxville Assessment Area. The bank originated community development loans totaling \$12.9 million. An interview with a community member revealed that community development opportunities in the Knoxville Assessment Area are available. Large, well-established banks compete for these types of loans.

### **INVESTMENT TEST**

Please refer to the discussion about investments in the overall State of Tennessee section of this report on page 175.

### **SERVICE TEST**

AmSouth Bank's performance in the Knoxville Assessment Area is **OUTSTANDING**. The assessment area includes the following counties in Tennessee: Anderson, Blount, Knox, and Loudon.

### **Accessibility of Delivery Systems**

The bank's delivery systems are **READILY ACCESSIBLE** to **ALL** portions of the assessment area. AmSouth Bank's 25 branch offices and 62 ATMs were compared to the distribution of families and businesses among the tract categories within the assessment area. The distribution of AmSouth Bank's branch offices and ATMs for the 2002 and 2003 review periods is summarized in the tables on the following page.

### **Institution's Record of Opening and Closing Branches**

Since the previous examination, AmSouth Bank has opened one branch and closed three branches. The branch opening occurred in an upper-income census tract, while the branch closings occurred in middle-income census tracts. The bank's record of opening or closing branches has **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems, particularly to LMI geographies or LMI individuals.

**METROPOLITAN AREAS: Knoxville, Tennessee (Continued)**

<b>AMSOUTHS BANK – 2002 DISTRIBUTION OF BRANCHES AND ATMS IN THE KNOXVILLE ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	3	12%	5	8%	3%	6%
Moderate-Income	5	20%	15	24%	17%	20%
Middle-Income	11	44%	27	44%	52%	41%
Upper-Income	6	24%	15	24%	28%	33%
<i>Total</i>	25	100%	62	100%	100%	100%

<b>AMSOUTH BANK – 2003 DISTRIBUTION OF BRANCHES AND ATMS IN THE KNOXVILLE ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	3	12%	3	5%	4%	8%
Moderate-Income	3	12%	14	22%	12%	14%
Middle-Income	13	52%	32	52%	57%	49%
Upper-Income	6	24%	13	21%	27%	29%
<i>Total</i>	25	100%	62	100%	100%	100%

**Reasonableness of Business Hours and Services in Meeting the Assessment Area Needs**

Banking services and hours of operations **DO NOT VARY IN A WAY THAT INCONVENIENCES CERTAIN PORTIONS** of the assessment area, particularly in LMI geographies or to LMI individuals. The level of branch services and hours offered by AmSouth Bank is basically the same throughout the assessment area.

**Community Development Services**

The bank is a **LEADER IN PROVIDING** community development services. Board members, officers, and employees have used their financial expertise to provide financial services that benefit residents in the assessment area. The following table illustrates some of the bank's most significant activities during the review period.

**METROPOLITAN AREAS: Knoxville, Tennessee (Continued)**

<b>COMMUNITY DEVELOPMENT SERVICES FOR KNOXVILLE</b>	
<b>ORGANIZATION</b>	<b>POSITION/SERVICE</b>
Anderson County Habitat for Humanity	A bank employee provided technical assistance and financial expertise with an application to the FHLB for and AHP community development grant.
Blount County Habitat for Humanity	AmSouth Bank partnered with groups across the state to provide "train the trainer" workshops to promote consistent homebuyer education.
Big Brothers / Big Sisters	A bank employee provides technical assistance and financial expertise by serving on the financial campaign committee.
Boys and Girls Club	A bank employee provided financial expertise by serving on the financial campaign committee.
Caanan Community Development Center	A bank employee provides financial expertise to this organization that promotes affordable housing for LMI families.
East Knoxville YMCA	A bank employee provides technical assistance by serving on the board of directors.
East Tennessee Community Design Center	A bank employee provided technical assistance and financial expertise on various redevelopment projects.
East Tennessee Housing Development Corporation	A bank employee provides technical assistance by serving on the board of directors.
Economic Ventures, Incorporated	A bank employee provides ongoing technical assistance and financial expertise as a member of the board of directors.
Five Point Redevelopment Task Force	A bank employee provides ongoing technical assistance and financial expertise as a member of the board of directors.
Housing Development of Clinch Valley	A bank employee provides technical and financial expertise as a member of the loan committee.
Knox County Housing Authority	A bank employee provides ongoing technical assistance in support of affordable housing opportunities for LMI families.
New Century Alliance Anderson County	A bank employee provided technical assistance and financial expertise by serving on the board of directors.
Nine Counties One Vision	A bank employee provided technical assistance on the task force of this organization that supports community organizations involved in neighborhood revitalization, economic development, and community education.

**METROPOLITAN AND NONMETROPOLITAN STATEWIDE AREAS (LIMITED REVIEWS)**

The following metropolitan and nonmetropolitan areas were not reviewed using full-scope examination procedures; however, through the use of available facts and data, including performance and demographic information, conclusions regarding performance, which did not impact the overall rating are provided. Please refer to the tables in Appendices C and D for information regarding these areas.

<b>Assessment Areas</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
<b>Clarksville</b>	Not Consistent (-)	Consistent	Consistent
<b>Gibson</b>	Not Consistent (-)	Consistent	Not Consistent (-)
<b>Jackson</b>	Consistent	Consistent	Not Consistent (-)
<b>Jefferson</b>	Consistent	Consistent	Not Consistent (-)
<b>Nashville</b>	Consistent	Consistent	Consistent
<b>Northwest Tennessee</b>	Not Consistent (-)	Consistent	Not Consistent (-)
<b>South Tennessee</b>	Consistent	Consistent	Not Consistent (-)
<b>Southeast Tennessee</b>	Not Consistent (-)	Consistent	Consistent
<b>Trousdale</b>	Not Consistent (-)	Consistent	Not Consistent (-)

**APPENDIX A**

**SCOPE OF EXAMINATION**

The examination included a review of all HMDA-reportable lending and small business lending for AmSouth Bank for January 1, 2002 through December 31, 2003 for all the Alabama, Florida, Georgia, Louisiana, Mississippi, Tennessee, and multistate assessment areas. AmSouth has 64 assessment areas. The following areas were reviewed using the full-scope examination procedures: three multistate areas in Tennessee; two MSAs in Alabama; and one MSA each in Florida, Louisiana, Mississippi, Tennessee, and the state of Georgia.

<b>TIME PERIOD REVIEWED</b>			
January 1, 2002 – December 31, 2003			
<b>FINANCIAL INSTITUTION</b>			<b>PRODUCTS REVIEWED</b>
AmSouth Bank, Birmingham, Alabama			HMDA Lending, Small Business
<b>AFFILIATE(S)</b>	<b>AFFILIATE RELATIONSHIP</b>	<b>PRODUCTS REVIEWED</b>	
N/A	N/A	N/A	
<b>LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION</b>			
<b>ASSESSMENT AREA</b>	<b>TYPE OF EXAMINATION</b>	<b>BRANCHES VISITED</b>	<b>OTHER INFORMATION</b>
Chattanooga Multistate MSA 1560	Exam Procedures Used	South Broad Branch	
Johnson City Multistate MSA 3660	Exam Procedures Used		
Memphis Multistate MSA 4920	Exam Procedures Used	Union Avenue Branch	
Alabama, MSA 0450, Anniston			
Alabama, MSA 0580, Auburn			
Alabama, MSA 1000, Birmingham	Exam Procedures Used	Helena Branch Trace Crossings Branch	
Alabama, Dallas			
Alabama, MSA 2030, Decatur			
Alabama, MSA 2180, Dothan			
Alabama, MSA 2650 Florence			
Alabama, MSA 2880, Gadsden			
Alabama, MSA 3440, Huntsville			

<b>APPENDIX A (Continued)</b>			
<b>ASSESSMENT AREA</b>	<b>TYPE OF EXAMINATION</b>	<b>BRANCHES VISITED</b>	<b>OTHER INFORMATION</b>
Alabama, MSA 5160, Mobile	Exam Procedures Used		
Alabama, MSA 5240, Montgomery			
Alabama, North Alabama			
Alabama, MSA 8600, Tuscaloosa			
Florida, Citrus County			
Florida, MSA 2700, Fort Myers			
Florida, MSA 2750, Fort Walton			
Florida, MSA 2900, Gainesville			
Florida, MSA 3600, Jacksonville			
Florida, MSA 3980, Lakeland			
Florida, MSA 4900, Melbourne			
Florida, MSA 5345, Naples			
Florida MSA 5790, Ocala			
Florida, MSA 5690, Orlando			
Florida, 6015, Panama City			
Florida, MSA 6080, Pensacola			
Florida, MSA 6580, Punta Gorda			
Florida, MSA 7510, Sarasota			
Florida, MSA 8240, Tallahassee			
Florida, MSA 8280, Tampa	Exam Procedures Used		
Florida, Walton			
Georgia, Northwest Georgia	Exam Procedures Used	Calhoun Main Fort Oglethorpe Branch Walnut Avenue Branch	
Louisiana, MSA 0760, Baton Rouge			
Louisiana, MSA 5200, Monroe			
Louisiana, MSA 5560, New Orleans			
Louisiana, Northeast Louisiana			
Louisiana, MSA 7680, Shreveport	Exam Procedures Used		
Louisiana, Tangipahoa			
Mississippi, Adams			
Mississippi, MSA 0920, Biloxi			
Mississippi, Coahoma			
Mississippi, East Mississippi			
Mississippi, MSA 3285, Hattiesburg			
Mississippi, MSA 3560, Jackson	Exam Procedures Used		
Mississippi, Jones			
Mississippi, Lauderdale			
Mississippi, Lawrence			
Mississippi, LeFlore			

<b>APPENDIX A (Continued)</b>			
<b>ASSESSMENT AREA</b>	<b>TYPE OF EXAMINATION</b>	<b>BRANCHES VISITED</b>	<b>OTHER INFORMATION</b>
Mississippi, Northeast Mississippi			
Mississippi, Pike			
Mississippi, Warren			
Mississippi, Washington			
Tennessee, MSA 1660, Clarksville			
Tennessee, Gibson			
Tennessee, Jackson			
Tennessee, Jefferson			
Tennessee, MSA 3840, Knoxville	Exam Procedures Used		
Tennessee, MSA 5360, Nashville			
Tennessee, Northwest Tennessee			
Tennessee, South Tennessee			
Tennessee, Southeast Tennessee			
Tennessee, Trousdale			

**APPENDIX B**

**SUMMARY OF STATE AND MULTISTATE METROPOLITAN AREA RATINGS**

<b>State or Multistate Metropolitan Area Name</b>	<b>Lending Test Rating</b>	<b>Investment Test Rating</b>	<b>Service Test Rating</b>	<b>Overall State Rating</b>
Alabama	High Satisfactory	Outstanding	Outstanding	Outstanding
Florida	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Georgia	High Satisfactory	Outstanding	Outstanding	Outstanding
Louisiana	High Satisfactory	Outstanding	Outstanding	Outstanding
Mississippi	High Satisfactory	Outstanding	Outstanding	Outstanding
Tennessee	High Satisfactory	Outstanding	Outstanding	Outstanding
Chattanooga, Tennessee	High Satisfactory	Outstanding	Outstanding	Outstanding
Johnson City, Tennessee	High Satisfactory	Outstanding	Outstanding	Outstanding
Memphis, Tennessee	Outstanding	Outstanding	High Satisfactory	Outstanding



**APPENDIX C**

**Aggregate Lending Tables**

**Peer Group Loan Distribution Report**

**Assessment Area: MULTI-STATE Chattanooga 2002**

	By Tract Income			HMDA			By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>Home Purchase</b>								
Low	106	1.1%	5,929	0.6%	737	7.8%	39,326	4.0%	
Moderate	1,070	11.3%	76,146	7.8%	2,042	21.6%	154,887	15.9%	
Middle	5,706	60.4%	545,050	55.9%	2,370	25.1%	226,265	23.2%	
Upper	2,497	26.4%	343,709	35.3%	2,903	30.7%	413,898	42.5%	
Unknown	69	0.7%	4,158	0.4%	1,396	14.8%	140,616	14.4%	
<b>Total</b>	<b>9,448</b>	<b>100.0%</b>	<b>974,992</b>	<b>100.0%</b>	<b>9,448</b>	<b>100.0%</b>	<b>974,992</b>	<b>100.0%</b>	
	<b>Refinance</b>								
Low	206	1.4%	11,255	0.7%	1,094	7.4%	58,136	3.8%	
Moderate	1,851	12.6%	143,681	9.5%	2,551	17.3%	180,415	11.9%	
Middle	8,767	59.5%	842,481	55.7%	3,266	22.2%	282,234	18.7%	
Upper	3,794	25.8%	507,527	33.6%	5,312	36.1%	714,545	47.3%	
Unknown	106	0.7%	6,551	0.4%	2,501	17.0%	276,165	18.3%	
<b>Total</b>	<b>14,724</b>	<b>100.0%</b>	<b>1,511,495</b>	<b>100.0%</b>	<b>14,724</b>	<b>100.0%</b>	<b>1,511,495</b>	<b>100.0%</b>	
	<b>Home Improvement</b>								
Low	27	2.2%	612	2.3%	266	21.4%	2,793	10.4%	
Moderate	248	19.9%	5,805	21.6%	334	26.8%	5,496	20.5%	
Middle	768	61.7%	14,904	55.6%	280	22.5%	5,409	20.2%	
Upper	140	11.2%	4,016	15.0%	345	27.7%	12,677	47.3%	
Unknown	62	5.0%	1,483	5.5%	20	1.6%	445	1.7%	
<b>Total</b>	<b>1,245</b>	<b>100.0%</b>	<b>26,820</b>	<b>100.0%</b>	<b>1,245</b>	<b>100.0%</b>	<b>26,820</b>	<b>100.0%</b>	
	<b>Multi-Family</b>								
Low	1	4.3%	210	1.8%	0	0.0%	0	0.0%	
Moderate	3	13.0%	492	4.3%	0	0.0%	0	0.0%	
Middle	16	69.6%	9,509	83.2%	0	0.0%	0	0.0%	
Upper	1	4.3%	875	7.7%	0	0.0%	0	0.0%	
Unknown	2	8.7%	337	3.0%	23	100.0%	11,423	100.0%	
<b>Total</b>	<b>23</b>	<b>100.0%</b>	<b>11,423</b>	<b>100.0%</b>	<b>23</b>	<b>100.0%</b>	<b>11,423</b>	<b>100.0%</b>	
	<b>HMDA Totals</b>								
Low	340	1.3%	18,006	0.7%	2,097	8.2%	100,255	4.0%	
Moderate	3,172	12.5%	226,124	9.0%	4,927	19.4%	340,798	13.5%	
Middle	15,257	60.0%	1,411,944	55.9%	5,916	23.3%	513,908	20.4%	
Upper	6,432	25.3%	856,127	33.9%	8,560	33.6%	1,141,120	45.2%	
Unknown	239	0.9%	12,529	0.5%	3,940	15.5%	428,649	17.0%	
<b>Total</b>	<b>25,440</b>	<b>100.0%</b>	<b>2,524,730</b>	<b>100.0%</b>	<b>25,440</b>	<b>100.0%</b>	<b>2,524,730</b>	<b>100.0%</b>	
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>			<b>SMALL FARM</b>		
	#	%	\$(000s)	#	%	\$(000s)	%		
	<b>By Tract Income</b>								
Low	772	7.2%	66,336	15.2%	0	0.0%	0	0.0%	
Moderate	1,615	15.1%	73,094	16.8%	3	9.4%	157	5.8%	
Middle	5,915	55.4%	236,611	54.2%	22	68.8%	1,856	68.1%	
Upper	1,614	15.1%	56,454	12.9%	6	18.8%	708	26.0%	
Unknown	754	7.1%	3,707	0.8%	1	3.1%	5	0.2%	
<b>Total</b>	<b>10,670</b>	<b>100.0%</b>	<b>436,202</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>2,726</b>	<b>100.0%</b>	
	<b>By Loan Size</b>								
\$100,000 or Less	9,716	91.1%	114,460	26.2%	23	71.9%	589	21.6%	
\$100,001 - \$250,000	510	4.8%	89,080	20.4%	6	18.8%	801	29.4%	
\$250,001 - \$1 Million*	444	4.2%	232,662	53.3%	3	9.4%	1,336	49.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>10,670</b>	<b>100.0%</b>	<b>436,202</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>2,726</b>	<b>100.0%</b>	
	<b>By Revenue</b>								
Total \$1 Million or Less	3,681	34.5%	214,825	49.2%	26	81.3%	2,235	82.0%	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: MULTI-STATE Johnson City-Kingsport-Bristol 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	4	0.1%	396	0.1%	488	6.6%	20,728	3.1%
Moderate	1,114	15.1%	72,928	10.9%	1,494	20.2%	88,025	13.1%
Middle	4,052	54.9%	357,770	53.3%	1,852	25.1%	143,768	21.4%
Upper	2,166	29.3%	237,688	35.4%	2,896	39.2%	353,553	52.7%
Unknown	45	0.6%	2,489	0.4%	651	8.8%	65,197	9.7%
<b>Total</b>	<b>7,381</b>	<b>100.0%</b>	<b>671,271</b>	<b>100.0%</b>	<b>7,381</b>	<b>100.0%</b>	<b>671,271</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	1	0.0%	50	0.0%	655	5.7%	27,892	2.7%
Moderate	1,577	13.8%	111,394	10.9%	1,810	15.9%	107,442	10.5%
Middle	6,671	58.5%	565,206	55.3%	2,729	23.9%	196,387	19.2%
Upper	3,117	27.3%	342,265	33.5%	4,889	42.8%	550,255	53.9%
Unknown	46	0.4%	2,648	0.3%	1,329	11.6%	139,587	13.7%
<b>Total</b>	<b>11,412</b>	<b>100.0%</b>	<b>1,021,563</b>	<b>100.0%</b>	<b>11,412</b>	<b>100.0%</b>	<b>1,021,563</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	1	0.1%	25	0.1%	282	19.9%	2,289	9.2%
Moderate	304	21.5%	5,060	20.4%	394	27.8%	4,653	18.7%
Middle	917	64.8%	16,523	66.5%	308	21.8%	6,256	25.2%
Upper	181	12.8%	3,034	12.2%	326	23.0%	10,428	42.0%
Unknown	12	0.8%	190	0.8%	105	7.4%	1,206	4.9%
<b>Total</b>	<b>1,415</b>	<b>100.0%</b>	<b>24,832</b>	<b>100.0%</b>	<b>1,415</b>	<b>100.0%</b>	<b>24,832</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	11	28.2%	3,762	23.6%	0	0.0%	0	0.0%
Middle	19	48.7%	8,367	52.6%	0	0.0%	0	0.0%
Upper	6	15.4%	3,665	23.0%	0	0.0%	0	0.0%
Unknown	3	7.7%	118	0.7%	39	100.0%	15,912	100.0%
<b>Total</b>	<b>39</b>	<b>100.0%</b>	<b>15,912</b>	<b>100.0%</b>	<b>39</b>	<b>100.0%</b>	<b>15,912</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	6	0.0%	471	0.0%	1,425	7.0%	50,909	2.9%
Moderate	3,006	14.8%	193,144	11.1%	3,698	18.3%	200,120	11.5%
Middle	11,659	57.6%	947,866	54.7%	4,889	24.1%	346,411	20.0%
Upper	5,470	27.0%	586,652	33.8%	8,111	40.1%	914,236	52.7%
Unknown	106	0.5%	5,445	0.3%	2,124	10.5%	221,902	12.8%
<b>Total</b>	<b>20,247</b>	<b>100.0%</b>	<b>1,733,578</b>	<b>100.0%</b>	<b>20,247</b>	<b>100.0%</b>	<b>1,733,578</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>							
	<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/FARM</b>			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	192	1.8%	12,759	2.9%	1	0.3%	12	0.1%
Moderate	1,820	17.2%	70,563	16.1%	89	23.1%	2,069	18.0%
Middle	4,948	46.9%	194,397	44.3%	262	67.9%	8,122	70.9%
Upper	2,949	27.9%	156,026	35.5%	33	8.5%	1,255	10.9%
Unknown	642	6.1%	5,309	1.2%	1	0.3%	5	0.0%
<b>Total</b>	<b>10,551</b>	<b>100.0%</b>	<b>439,054</b>	<b>100.0%</b>	<b>386</b>	<b>100.0%</b>	<b>11,463</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	9,613	91.1%	129,919	29.6%	361	93.5%	6,749	58.9%
\$100,001 - \$250,000	511	4.8%	86,409	19.7%	21	5.4%	3,336	29.1%
\$250,001 - \$1 Million*	427	4.0%	222,726	50.7%	4	1.0%	1,378	12.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>10,551</b>	<b>100.0%</b>	<b>439,054</b>	<b>100.0%</b>	<b>386</b>	<b>100.0%</b>	<b>11,463</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	4,029	38.2%	241,565	55.0%	350	90.7%	10,120	88.3%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: MULTI-STATE Memphis 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	677	2.1%	35,183	0.9%	3,078	9.7%	200,225	5.3%
Moderate	2,701	8.5%	205,375	5.4%	6,758	21.3%	628,162	16.5%
Middle	11,054	34.9%	1,089,770	28.7%	6,986	22.0%	830,237	21.8%
Upper	17,254	54.4%	2,470,621	65.0%	8,728	27.5%	1,444,304	38.0%
Unknown	14	0.0%	2,248	0.1%	6,150	19.4%	700,269	18.4%
<b>Total</b>	<b>31,700</b>	<b>100.0%</b>	<b>3,803,197</b>	<b>100.0%</b>	<b>31,700</b>	<b>100.0%</b>	<b>3,803,197</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	963	2.5%	46,514	1.0%	2,584	6.6%	151,389	3.1%
Moderate	3,678	9.4%	273,178	5.6%	5,132	13.2%	408,101	8.3%
Middle	11,968	30.7%	1,135,570	23.2%	6,824	17.5%	702,241	14.4%
Upper	22,342	57.3%	3,435,510	70.2%	14,017	36.0%	2,303,738	47.1%
Unknown	18	0.0%	2,669	0.1%	10,412	26.7%	1,327,972	27.1%
<b>Total</b>	<b>38,969</b>	<b>100.0%</b>	<b>4,893,441</b>	<b>100.0%</b>	<b>38,969</b>	<b>100.0%</b>	<b>4,893,441</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	101	6.2%	1,546	3.1%	273	16.7%	3,768	7.5%
Moderate	250	15.3%	5,522	11.0%	354	21.7%	7,710	15.4%
Middle	674	41.3%	18,478	36.9%	381	23.4%	10,710	21.4%
Upper	605	37.1%	24,489	48.9%	564	34.6%	24,527	49.0%
Unknown	1	0.1%	35	0.1%	59	3.6%	3,355	6.7%
<b>Total</b>	<b>1,631</b>	<b>100.0%</b>	<b>50,070</b>	<b>100.0%</b>	<b>1,631</b>	<b>100.0%</b>	<b>50,070</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	19	24.7%	23,277	17.7%	0	0.0%	0	0.0%
Moderate	12	15.6%	11,726	8.9%	0	0.0%	0	0.0%
Middle	19	24.7%	14,059	10.7%	0	0.0%	0	0.0%
Upper	26	33.8%	81,879	62.3%	0	0.0%	0	0.0%
Unknown	1	1.3%	578	0.4%	77	100.0%	131,519	100.0%
<b>Total</b>	<b>77</b>	<b>100.0%</b>	<b>131,519</b>	<b>100.0%</b>	<b>77</b>	<b>100.0%</b>	<b>131,519</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	1,760	2.4%	106,520	1.2%	5,935	8.2%	355,382	4.0%
Moderate	6,641	9.2%	495,801	5.6%	12,244	16.9%	1,043,973	11.8%
Middle	23,715	32.8%	2,257,877	25.4%	14,191	19.6%	1,543,188	17.4%
Upper	40,227	55.6%	6,012,499	67.7%	23,309	32.2%	3,772,569	42.5%
Unknown	34	0.0%	5,530	0.1%	16,698	23.1%	2,163,115	24.4%
<b>Total</b>	<b>72,377</b>	<b>100.0%</b>	<b>8,878,227</b>	<b>100.0%</b>	<b>72,377</b>	<b>100.0%</b>	<b>8,878,227</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	1,482	6.2%	63,698	6.6%	4	1.4%	354	1.2%
Moderate	2,407	10.1%	90,226	9.4%	95	33.0%	10,584	36.8%
Middle	7,477	31.4%	273,710	28.5%	109	37.8%	6,435	22.4%
Upper	11,311	47.5%	515,925	53.8%	80	27.8%	11,385	39.6%
Unknown	1,148	4.8%	16,029	1.7%	0	0.0%	0	0.0%
<b>Total</b>	<b>23,825</b>	<b>100.0%</b>	<b>959,588</b>	<b>100.0%</b>	<b>288</b>	<b>100.0%</b>	<b>28,758</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	21,757	91.3%	261,454	27.2%	193	67.0%	5,811	20.2%
\$100,001 - \$250,000	1,047	4.4%	184,642	19.2%	61	21.2%	10,812	37.6%
\$250,001 - \$1 Million*	1,021	4.3%	513,492	53.5%	34	11.8%	12,135	42.2%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>23,825</b>	<b>100.0%</b>	<b>959,588</b>	<b>100.0%</b>	<b>288</b>	<b>100.0%</b>	<b>28,758</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	7,489	31.4%	457,270	47.7%	222	77.1%	22,313	77.6%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: Alabama State 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	496	0.7%	29,253	0.4%	6,426	9.4%	389,089	5.2%
Moderate	4,488	6.5%	322,752	4.3%	14,165	20.7%	1,131,403	15.0%
Middle	35,751	52.1%	3,618,877	48.0%	15,095	22.0%	1,514,976	20.1%
Upper	27,827	40.6%	3,568,115	47.3%	24,296	35.4%	3,617,347	48.0%
Unknown	0	0.0%	0	0.0%	8,580	12.5%	886,182	11.8%
<b>Total</b>	<b>68,562</b>	<b>100.0%</b>	<b>7,538,997</b>	<b>100.0%</b>	<b>68,562</b>	<b>100.0%</b>	<b>7,538,997</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	999	1.0%	53,199	0.4%	6,170	6.0%	354,986	2.9%
Moderate	7,123	6.9%	541,623	4.5%	15,114	14.7%	1,142,801	9.5%
Middle	53,133	51.5%	5,564,812	46.2%	21,071	20.4%	1,983,685	16.5%
Upper	41,852	40.6%	5,887,144	48.9%	43,159	41.9%	6,571,320	54.5%
Unknown	6	0.0%	1,129	0.0%	17,599	17.1%	1,995,115	16.6%
<b>Total</b>	<b>103,113</b>	<b>100.0%</b>	<b>12,047,907</b>	<b>100.0%</b>	<b>103,113</b>	<b>100.0%</b>	<b>12,047,907</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	128	2.1%	2,113	1.2%	802	13.2%	10,263	5.6%
Moderate	617	10.2%	13,988	7.7%	1,274	21.0%	21,846	12.0%
Middle	3,431	56.7%	87,957	48.4%	1,276	21.1%	31,165	17.1%
Upper	1,878	31.0%	77,826	42.8%	2,467	40.7%	108,150	59.5%
Unknown	1	0.0%	9	0.0%	236	3.9%	10,469	5.8%
<b>Total</b>	<b>6,055</b>	<b>100.0%</b>	<b>181,893</b>	<b>100.0%</b>	<b>6,055</b>	<b>100.0%</b>	<b>181,893</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	11	4.8%	12,389	4.5%	0	0.0%	0	0.0%
Moderate	63	27.8%	35,299	12.8%	0	0.0%	0	0.0%
Middle	81	35.7%	99,066	36.1%	0	0.0%	0	0.0%
Upper	72	31.7%	127,995	46.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	227	100.0%	274,749	100.0%
<b>Total</b>	<b>227</b>	<b>100.0%</b>	<b>274,749</b>	<b>100.0%</b>	<b>227</b>	<b>100.0%</b>	<b>274,749</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	1,634	0.9%	96,954	0.5%	13,398	7.5%	754,338	3.8%
Moderate	12,291	6.9%	913,662	4.6%	30,553	17.2%	2,296,050	11.5%
Middle	92,396	51.9%	9,370,712	46.8%	37,442	21.0%	3,529,826	17.6%
Upper	71,629	40.3%	9,661,080	48.2%	69,922	39.3%	10,296,817	51.4%
Unknown	7	0.0%	1,138	0.0%	26,642	15.0%	3,166,515	15.8%
<b>Total</b>	<b>177,957</b>	<b>100.0%</b>	<b>20,043,546</b>	<b>100.0%</b>	<b>177,957</b>	<b>100.0%</b>	<b>20,043,546</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	4,249	5.0%	265,672	6.6%	14	0.7%	566	0.5%
Moderate	10,002	11.7%	555,903	13.7%	219	11.4%	18,767	16.3%
Middle	36,982	43.2%	1,631,188	40.2%	1,415	73.9%	75,471	65.6%
Upper	28,507	33.3%	1,551,213	38.2%	263	13.7%	20,214	17.6%
Unknown	5,911	6.9%	51,991	1.3%	5	0.3%	103	0.1%
<b>Total</b>	<b>85,651</b>	<b>100.0%</b>	<b>4,055,967</b>	<b>100.0%</b>	<b>1,916</b>	<b>100.0%</b>	<b>115,121</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	76,236	89.0%	1,090,055	26.9%	1,584	82.7%	40,941	35.6%
\$100,001 - \$250,000	5,291	6.2%	906,813	22.4%	235	12.3%	39,527	34.3%
\$250,001 - \$1 Million*	4,124	4.8%	2,059,099	50.8%	97	5.1%	34,653	30.1%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>85,651</b>	<b>100.0%</b>	<b>4,055,967</b>	<b>100.0%</b>	<b>1,916</b>	<b>100.0%</b>	<b>115,121</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	33,269	38.8%	2,221,445	54.8%	1,766	92.2%	102,817	89.3%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: AL Birmingham 2002**

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	Home Purchase								
Low	197	0.9%	12,225	0.5%	1,892	8.7%	118,718	4.5%	
Moderate	1,618	7.5%	109,218	4.1%	4,301	19.9%	373,401	14.0%	
Middle	8,885	41.1%	984,355	36.9%	4,768	22.0%	533,800	20.0%	
Upper	10,929	50.5%	1,560,535	58.5%	7,524	34.8%	1,275,726	47.8%	
Unknown	0	0.0%	0	0.0%	3,144	14.5%	364,688	13.7%	
<b>Total</b>	<b>21,629</b>	<b>100.0%</b>	<b>2,666,333</b>	<b>100.0%</b>	<b>21,629</b>	<b>100.0%</b>	<b>2,666,333</b>	<b>100.0%</b>	
Refinance									
Low	386	1.2%	21,060	0.5%	2,060	6.2%	124,196	2.8%	
Moderate	2,882	8.6%	199,526	4.5%	4,845	14.5%	398,924	8.9%	
Middle	12,814	38.3%	1,469,573	32.9%	6,436	19.3%	674,190	15.1%	
Upper	17,348	51.9%	2,771,858	62.1%	14,349	42.9%	2,521,523	56.5%	
Unknown	0	0.0%	0	0.0%	5,740	17.2%	743,184	16.7%	
<b>Total</b>	<b>33,430</b>	<b>100.0%</b>	<b>4,462,017</b>	<b>100.0%</b>	<b>33,430</b>	<b>100.0%</b>	<b>4,462,017</b>	<b>100.0%</b>	
Home Improvement									
Low	41	2.3%	793	1.3%	264	15.1%	3,495	5.7%	
Moderate	269	15.4%	5,893	9.7%	369	21.1%	6,901	11.3%	
Middle	774	44.2%	21,510	35.3%	341	19.5%	8,852	14.5%	
Upper	667	38.1%	32,654	53.7%	688	39.3%	37,006	60.8%	
Unknown	0	0.0%	0	0.0%	89	5.1%	4,596	7.6%	
<b>Total</b>	<b>1,751</b>	<b>100.0%</b>	<b>60,850</b>	<b>100.0%</b>	<b>1,751</b>	<b>100.0%</b>	<b>60,850</b>	<b>100.0%</b>	
Multi-Family									
Low	4	4.9%	5,315	5.5%	0	0.0%	0	0.0%	
Moderate	26	31.7%	10,030	10.4%	0	0.0%	0	0.0%	
Middle	19	23.2%	22,294	23.0%	0	0.0%	0	0.0%	
Upper	33	40.2%	59,086	61.1%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	82	100.0%	96,725	100.0%	
<b>Total</b>	<b>82</b>	<b>100.0%</b>	<b>96,725</b>	<b>100.0%</b>	<b>82</b>	<b>100.0%</b>	<b>96,725</b>	<b>100.0%</b>	
HMDA Totals									
Low	628	1.1%	39,393	0.5%	4,216	7.4%	246,409	3.4%	
Moderate	4,795	8.4%	324,667	4.5%	9,515	16.7%	779,226	10.7%	
Middle	22,492	39.5%	2,497,732	34.3%	11,545	20.3%	1,216,842	16.7%	
Upper	28,977	50.9%	4,424,133	60.7%	22,561	39.7%	3,834,255	52.6%	
Unknown	0	0.0%	0	0.0%	9,055	15.9%	1,209,193	16.6%	
<b>Total</b>	<b>56,892</b>	<b>100.0%</b>	<b>7,285,925</b>	<b>100.0%</b>	<b>56,892</b>	<b>100.0%</b>	<b>7,285,925</b>	<b>100.0%</b>	
SMALL BUSINESS/FARM									
	SMALL BUSINESS			SMALL BUSINESS/FARM		SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%	
By Tract Income									
Low	1,387	6.1%	97,103	9.5%	0	0.0%	0	0.0%	
Moderate	3,159	13.8%	185,545	18.2%	21	32.8%	961	26.2%	
Middle	6,637	29.1%	244,739	24.0%	24	37.5%	912	24.8%	
Upper	10,131	44.4%	483,254	47.5%	19	29.7%	1,798	49.0%	
Unknown	1,515	6.6%	7,698	0.8%	0	0.0%	0	0.0%	
<b>Total</b>	<b>22,829</b>	<b>100.0%</b>	<b>1,018,339</b>	<b>100.0%</b>	<b>64</b>	<b>100.0%</b>	<b>3,671</b>	<b>100.0%</b>	
By Loan Size									
\$100,000 or Less	20,557	90.0%	253,901	24.9%	52	81.3%	1,355	36.9%	
\$100,001 - \$250,000	1,183	5.2%	206,880	20.3%	10	15.6%	1,566	42.7%	
\$250,001 - \$1 Million*	1,089	4.8%	557,558	54.8%	2	3.1%	750	20.4%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>22,829</b>	<b>100.0%</b>	<b>1,018,339</b>	<b>100.0%</b>	<b>64</b>	<b>100.0%</b>	<b>3,671</b>	<b>100.0%</b>	
By Revenue									
Total \$1 Million or Less	7,354	32.2%	502,254	49.3%	56	87.5%	2,814	76.7%	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: AL Mobile 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	78	0.7%	4,189	0.3%	768	6.6%	46,617	3.5%
Moderate	377	3.2%	27,948	2.1%	2,278	19.6%	176,737	13.1%
Middle	7,342	63.0%	857,823	63.5%	2,351	20.2%	224,286	16.6%
Upper	3,850	33.1%	460,335	34.1%	5,130	44.0%	778,014	57.6%
Unknown	0	0.0%	0	0.0%	1,120	9.6%	124,641	9.2%
<b>Total</b>	<b>11,647</b>	<b>100.0%</b>	<b>1,350,295</b>	<b>100.0%</b>	<b>11,647</b>	<b>100.0%</b>	<b>1,350,295</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	287	1.6%	13,507	0.7%	946	5.4%	53,451	2.7%
Moderate	823	4.7%	58,246	3.0%	2,588	14.8%	185,747	9.4%
Middle	10,519	60.0%	1,146,173	58.3%	3,508	20.0%	302,442	15.4%
Upper	5,885	33.6%	748,077	38.0%	7,497	42.8%	1,098,053	55.8%
Unknown	4	0.0%	1,009	0.1%	2,979	17.0%	327,319	16.6%
<b>Total</b>	<b>17,518</b>	<b>100.0%</b>	<b>1,967,012</b>	<b>100.0%</b>	<b>17,518</b>	<b>100.0%</b>	<b>1,967,012</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	30	3.3%	501	1.8%	82	9.1%	1,217	4.4%
Moderate	61	6.7%	1,303	4.7%	187	20.7%	3,370	12.0%
Middle	567	62.7%	15,195	54.3%	204	22.6%	4,802	17.2%
Upper	246	27.2%	10,972	39.2%	393	43.5%	16,614	59.4%
Unknown	0	0.0%	0	0.0%	38	4.2%	1,968	7.0%
<b>Total</b>	<b>904</b>	<b>100.0%</b>	<b>27,971</b>	<b>100.0%</b>	<b>904</b>	<b>100.0%</b>	<b>27,971</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	6	18.2%	3,213	7.2%	0	0.0%	0	0.0%
Middle	22	66.7%	30,833	69.2%	0	0.0%	0	0.0%
Upper	5	15.2%	10,511	23.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	33	100.0%	44,557	100.0%
<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>44,557</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>44,557</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	395	1.3%	18,197	0.5%	1,796	6.0%	101,285	3.0%
Moderate	1,267	4.2%	90,710	2.7%	5,053	16.8%	365,854	10.8%
Middle	18,450	61.3%	2,050,024	60.5%	6,063	20.1%	531,530	15.7%
Upper	9,986	33.2%	1,229,895	36.3%	13,020	43.3%	1,892,681	55.8%
Unknown	4	0.0%	1,009	0.0%	4,170	13.9%	498,485	14.7%
<b>Total</b>	<b>30,102</b>	<b>100.0%</b>	<b>3,389,835</b>	<b>100.0%</b>	<b>30,102</b>	<b>100.0%</b>	<b>3,389,835</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	621	4.2%	29,274	4.7%	3	2.7%	30	0.3%
Moderate	925	6.3%	52,445	8.4%	16	14.5%	4,056	35.4%
Middle	7,522	51.2%	331,692	53.2%	77	70.0%	6,686	58.4%
Upper	3,905	26.6%	183,365	29.4%	11	10.0%	581	5.1%
Unknown	1,709	11.6%	26,734	4.3%	3	2.7%	95	0.8%
<b>Total</b>	<b>14,682</b>	<b>100.0%</b>	<b>623,510</b>	<b>100.0%</b>	<b>110</b>	<b>100.0%</b>	<b>11,448</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	13,248	90.2%	172,095	27.6%	73	66.4%	1,795	15.7%
\$100,001 - \$250,000	805	5.5%	138,530	22.2%	20	18.2%	3,473	30.3%
\$250,001 - \$1 Million*	629	4.3%	312,885	50.2%	17	15.5%	6,180	54.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>14,682</b>	<b>100.0%</b>	<b>623,510</b>	<b>100.0%</b>	<b>110</b>	<b>100.0%</b>	<b>11,448</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	4,939	33.6%	314,228	50.4%	100	90.9%	9,708	84.8%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: AL Anniston 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	7	0.5%	539	0.4%	108	7.2%	4,911	3.9%
Moderate	56	3.7%	2,474	2.0%	375	24.9%	22,989	18.2%
Middle	903	60.0%	72,399	57.4%	372	24.7%	30,026	23.8%
Upper	538	35.8%	50,634	40.2%	529	35.2%	59,743	47.4%
Unknown	0	0.0%	0	0.0%	120	8.0%	8,377	6.6%
<b>Total</b>	<b>1,504</b>	<b>100.0%</b>	<b>126,046</b>	<b>100.0%</b>	<b>1,504</b>	<b>100.0%</b>	<b>126,046</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	12	0.4%	638	0.3%	124	4.4%	5,166	2.2%
Moderate	123	4.3%	5,915	2.5%	448	15.8%	26,571	11.1%
Middle	1,776	62.7%	142,752	59.7%	717	25.3%	54,690	22.9%
Upper	920	32.5%	89,826	37.6%	1,085	38.3%	115,696	48.4%
Unknown	1	0.0%	11	0.0%	458	16.2%	37,019	15.5%
<b>Total</b>	<b>2,832</b>	<b>100.0%</b>	<b>239,142</b>	<b>100.0%</b>	<b>2,832</b>	<b>100.0%</b>	<b>239,142</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	41	13.7%	324	4.9%
Moderate	17	5.7%	259	3.9%	80	26.8%	981	15.0%
Middle	207	69.2%	3,486	53.1%	62	20.7%	1,455	22.2%
Upper	74	24.7%	2,806	42.8%	109	36.5%	3,462	52.8%
Unknown	1	0.3%	9	0.1%	7	2.3%	338	5.2%
<b>Total</b>	<b>299</b>	<b>100.0%</b>	<b>6,560</b>	<b>100.0%</b>	<b>299</b>	<b>100.0%</b>	<b>6,560</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	3	100.0%	618	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	3	100.0%	618	100.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>618</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>618</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	19	0.4%	1,177	0.3%	273	5.9%	10,401	2.8%
Moderate	196	4.2%	8,648	2.3%	903	19.5%	50,541	13.6%
Middle	2,886	62.2%	218,637	58.7%	1,151	24.8%	86,171	23.1%
Upper	1,535	33.1%	143,884	38.6%	1,723	37.1%	178,901	48.0%
Unknown	2	0.0%	20	0.0%	588	12.7%	46,352	12.4%
<b>Total</b>	<b>4,638</b>	<b>100.0%</b>	<b>372,366</b>	<b>100.0%</b>	<b>4,638</b>	<b>100.0%</b>	<b>372,366</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	19	0.9%	1,358	1.5%	0	0.0%	0	0.0%
Moderate	274	12.8%	14,927	16.7%	0	0.0%	0	0.0%
Middle	1,089	51.0%	43,656	48.9%	21	91.3%	1,052	87.6%
Upper	449	21.0%	23,260	26.1%	2	8.7%	149	12.4%
Unknown	304	14.2%	6,062	6.8%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,135</b>	<b>100.0%</b>	<b>89,263</b>	<b>100.0%</b>	<b>23</b>	<b>100.0%</b>	<b>1,201</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	1,920	89.9%	24,412	27.3%	19	82.6%	491	40.9%
\$100,001 - \$250,000	128	6.0%	22,239	24.9%	4	17.4%	710	59.1%
\$250,001 - \$1 Million*	87	4.1%	42,612	47.7%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,135</b>	<b>100.0%</b>	<b>89,263</b>	<b>100.0%</b>	<b>23</b>	<b>100.0%</b>	<b>1,201</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	778	36.4%	55,520	62.2%	22	95.7%	1,196	99.6%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: AL Auburn 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	56	2.2%	4,581	1.7%	130	5.2%	7,619	2.9%
Moderate	231	9.2%	19,647	7.5%	450	17.9%	35,794	13.6%
Middle	1,570	62.6%	158,072	60.1%	592	23.6%	57,594	21.9%
Upper	652	26.0%	80,642	30.7%	1,070	42.6%	135,403	51.5%
Unknown	0	0.0%	0	0.0%	267	10.6%	26,532	10.1%
<b>Total</b>	<b>2,509</b>	<b>100.0%</b>	<b>262,942</b>	<b>100.0%</b>	<b>2,509</b>	<b>100.0%</b>	<b>262,942</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	39	1.1%	2,978	0.8%	145	4.2%	9,106	2.3%
Moderate	227	6.6%	24,363	6.2%	426	12.5%	34,287	8.7%
Middle	2,392	69.9%	263,918	67.0%	724	21.2%	70,658	17.9%
Upper	762	22.3%	102,401	26.0%	1,574	46.0%	215,957	54.9%
Unknown	0	0.0%	0	0.0%	551	16.1%	63,652	16.2%
<b>Total</b>	<b>3,420</b>	<b>100.0%</b>	<b>393,660</b>	<b>100.0%</b>	<b>3,420</b>	<b>100.0%</b>	<b>393,660</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	7	2.8%	153	2.7%	35	14.0%	252	4.4%
Moderate	26	10.4%	943	16.5%	51	20.4%	1,020	17.8%
Middle	183	73.2%	3,568	62.4%	48	19.2%	863	15.1%
Upper	34	13.6%	1,054	18.4%	98	39.2%	3,270	57.2%
Unknown	0	0.0%	0	0.0%	18	7.2%	313	5.5%
<b>Total</b>	<b>250</b>	<b>100.0%</b>	<b>5,718</b>	<b>100.0%</b>	<b>250</b>	<b>100.0%</b>	<b>5,718</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	5	29.4%	3,886	29.7%	0	0.0%	0	0.0%
Moderate	1	5.9%	2,610	20.0%	0	0.0%	0	0.0%
Middle	3	17.6%	1,234	9.4%	0	0.0%	0	0.0%
Upper	8	47.1%	5,346	40.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	17	100.0%	13,076	100.0%
<b>Total</b>	<b>17</b>	<b>100.0%</b>	<b>13,076</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>13,076</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	107	1.7%	11,598	1.7%	310	5.0%	16,977	2.5%
Moderate	485	7.8%	47,563	7.0%	927	15.0%	71,101	10.5%
Middle	4,148	66.9%	426,792	63.2%	1,364	22.0%	129,115	19.1%
Upper	1,456	23.5%	189,443	28.0%	2,742	44.3%	354,630	52.5%
Unknown	0	0.0%	0	0.0%	853	13.8%	103,573	15.3%
<b>Total</b>	<b>6,196</b>	<b>100.0%</b>	<b>675,396</b>	<b>100.0%</b>	<b>6,196</b>	<b>100.0%</b>	<b>675,396</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	176	6.5%	12,266	7.5%	2	4.4%	9	0.5%
Moderate	241	8.9%	20,189	12.3%	5	11.1%	188	11.3%
Middle	1,644	60.6%	100,501	61.2%	26	57.8%	780	46.9%
Upper	521	19.2%	30,671	18.7%	12	26.7%	687	41.3%
Unknown	131	4.8%	621	0.4%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,713</b>	<b>100.0%</b>	<b>164,248</b>	<b>100.0%</b>	<b>45</b>	<b>100.0%</b>	<b>1,664</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	2,309	85.1%	41,738	25.4%	42	93.3%	1,099	66.0%
\$100,001 - \$250,000	238	8.8%	39,971	24.3%	3	6.7%	565	34.0%
\$250,001 - \$1 Million*	166	6.1%	82,539	50.3%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,713</b>	<b>100.0%</b>	<b>164,248</b>	<b>100.0%</b>	<b>45</b>	<b>100.0%</b>	<b>1,664</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	1,373	50.6%	100,821	61.4%	34	75.6%	1,023	61.5%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less



**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: AL Dallas 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	23	7.6%	1,247	6.0%	29	9.6%	1,053	5.0%
Moderate	51	16.9%	3,143	15.1%	66	21.9%	2,860	13.7%
Middle	8	2.7%	505	2.4%	67	22.3%	4,028	19.3%
Upper	219	72.8%	15,977	76.5%	105	34.9%	10,882	52.1%
Unknown	0	0.0%	0	0.0%	34	11.3%	2,049	9.8%
<b>Total</b>	<b>301</b>	<b>100.0%</b>	<b>20,872</b>	<b>100.0%</b>	<b>301</b>	<b>100.0%</b>	<b>20,872</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	46	11.4%	2,738	9.0%	20	5.0%	747	2.5%
Moderate	71	17.7%	4,949	16.3%	63	15.7%	2,847	9.4%
Middle	9	2.2%	469	1.5%	81	20.1%	5,225	17.2%
Upper	276	68.7%	22,214	73.1%	174	43.3%	17,362	57.2%
Unknown	0	0.0%	0	0.0%	64	15.9%	4,189	13.8%
<b>Total</b>	<b>402</b>	<b>100.0%</b>	<b>30,370</b>	<b>100.0%</b>	<b>402</b>	<b>100.0%</b>	<b>30,370</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	32	23.7%	300	14.9%	22	16.3%	153	7.6%
Moderate	22	16.3%	355	17.7%	37	27.4%	338	16.8%
Middle	5	3.7%	52	2.6%	22	16.3%	229	11.4%
Upper	76	56.3%	1,304	64.8%	50	37.0%	1,281	63.7%
Unknown	0	0.0%	0	0.0%	4	3.0%	10	0.5%
<b>Total</b>	<b>135</b>	<b>100.0%</b>	<b>2,011</b>	<b>100.0%</b>	<b>135</b>	<b>100.0%</b>	<b>2,011</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	1,260	68.8%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	50.0%	572	31.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	1,832	100.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>1,832</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>1,832</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	101	12.0%	4,285	7.8%	71	8.5%	1,953	3.5%
Moderate	145	17.3%	9,707	17.6%	166	19.8%	6,045	11.0%
Middle	22	2.6%	1,026	1.9%	170	20.2%	9,482	17.2%
Upper	572	68.1%	40,067	72.7%	329	39.2%	29,525	53.6%
Unknown	0	0.0%	0	0.0%	104	12.4%	8,080	14.7%
<b>Total</b>	<b>840</b>	<b>100.0%</b>	<b>55,085</b>	<b>100.0%</b>	<b>840</b>	<b>100.0%</b>	<b>55,085</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	198	20.4%	6,428	15.6%	5	4.2%	252	3.4%
Moderate	246	25.4%	12,615	30.7%	78	66.1%	5,326	71.1%
Middle	20	2.1%	1,079	2.6%	8	6.8%	388	5.2%
Upper	457	47.1%	20,710	50.4%	27	22.9%	1,521	20.3%
Unknown	49	5.1%	274	0.7%	0	0.0%	0	0.0%
<b>Total</b>	<b>970</b>	<b>100.0%</b>	<b>41,106</b>	<b>100.0%</b>	<b>118</b>	<b>100.0%</b>	<b>7,487</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	875	90.2%	15,028	36.6%	96	81.4%	3,091	41.3%
\$100,001 - \$250,000	63	6.5%	10,571	25.7%	17	14.4%	2,911	38.9%
\$250,001 - \$1 Million*	32	3.3%	15,507	37.7%	5	4.2%	1,485	19.8%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>970</b>	<b>100.0%</b>	<b>41,106</b>	<b>100.0%</b>	<b>118</b>	<b>100.0%</b>	<b>7,487</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	485	50.0%	27,663	67.3%	113	95.8%	6,814	91.0%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: AL Decatur 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	4	0.2%	101	0.0%	408	15.6%	24,617	10.1%
Moderate	125	4.8%	7,269	3.0%	658	25.2%	49,023	20.2%
Middle	1,321	50.6%	107,338	44.1%	548	21.0%	51,142	21.0%
Upper	1,161	44.5%	128,540	52.8%	730	28.0%	96,938	39.9%
Unknown	0	0.0%	0	0.0%	267	10.2%	21,528	8.9%
<b>Total</b>	<b>2,611</b>	<b>100.0%</b>	<b>243,248</b>	<b>100.0%</b>	<b>2,611</b>	<b>100.0%</b>	<b>243,248</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	9	0.2%	658	0.2%	248	6.8%	14,844	4.2%
Moderate	109	3.0%	5,815	1.6%	685	18.9%	49,298	13.8%
Middle	1,972	54.3%	180,939	50.7%	888	24.5%	82,424	23.1%
Upper	1,540	42.4%	169,811	47.5%	1,234	34.0%	158,803	44.5%
Unknown	0	0.0%	0	0.0%	575	15.8%	51,854	14.5%
<b>Total</b>	<b>3,630</b>	<b>100.0%</b>	<b>357,223</b>	<b>100.0%</b>	<b>3,630</b>	<b>100.0%</b>	<b>357,223</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	33	16.3%	427	7.7%
Moderate	7	3.4%	48	0.9%	49	24.1%	908	16.3%
Middle	127	62.6%	3,376	60.8%	45	22.2%	1,075	19.4%
Upper	69	34.0%	2,130	38.4%	70	34.5%	2,733	49.2%
Unknown	0	0.0%	0	0.0%	6	3.0%	411	7.4%
<b>Total</b>	<b>203</b>	<b>100.0%</b>	<b>5,554</b>	<b>100.0%</b>	<b>203</b>	<b>100.0%</b>	<b>5,554</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	10.0%	80	1.8%	0	0.0%	0	0.0%
Middle	5	50.0%	3,307	74.2%	0	0.0%	0	0.0%
Upper	4	40.0%	1,068	24.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	10	100.0%	4,455	100.0%
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>4,455</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>4,455</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	13	0.2%	759	0.1%	689	10.7%	39,888	6.5%
Moderate	242	3.7%	13,212	2.2%	1,392	21.6%	99,229	16.3%
Middle	3,425	53.1%	294,960	48.3%	1,481	22.9%	134,641	22.1%
Upper	2,774	43.0%	301,549	49.4%	2,034	31.5%	258,474	42.3%
Unknown	0	0.0%	0	0.0%	858	13.3%	78,248	12.8%
<b>Total</b>	<b>6,454</b>	<b>100.0%</b>	<b>610,480</b>	<b>100.0%</b>	<b>6,454</b>	<b>100.0%</b>	<b>610,480</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	20	0.7%	1,473	1.2%	0	0.0%	0	0.0%
Moderate	119	3.9%	9,392	7.4%	2	1.9%	98	1.6%
Middle	1,786	58.4%	73,407	58.0%	80	75.5%	3,183	53.5%
Upper	944	30.9%	41,496	32.8%	24	22.6%	2,669	44.9%
Unknown	190	6.2%	850	0.7%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,059</b>	<b>100.0%</b>	<b>126,618</b>	<b>100.0%</b>	<b>106</b>	<b>100.0%</b>	<b>5,950</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	2,770	90.6%	44,783	35.4%	93	87.7%	2,433	40.9%
\$100,001 - \$250,000	179	5.9%	29,816	23.5%	8	7.5%	1,572	26.4%
\$250,001 - \$1 Million*	110	3.6%	52,019	41.1%	5	4.7%	1,945	32.7%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,059</b>	<b>100.0%</b>	<b>126,618</b>	<b>100.0%</b>	<b>106</b>	<b>100.0%</b>	<b>5,950</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	1,429	46.7%	75,555	59.7%	89	84.0%	4,058	68.2%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: AL Dothan 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	5	0.3%	156	0.1%	125	7.5%	6,451	4.0%
Moderate	84	5.0%	5,964	3.7%	323	19.3%	21,894	13.7%
Middle	823	49.2%	61,153	38.4%	363	21.7%	32,469	20.4%
Upper	762	45.5%	92,163	57.8%	677	40.4%	82,896	52.0%
Unknown	0	0.0%	0	0.0%	186	11.1%	15,726	9.9%
<b>Total</b>	<b>1,674</b>	<b>100.0%</b>	<b>159,436</b>	<b>100.0%</b>	<b>1,674</b>	<b>100.0%</b>	<b>159,436</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	22	0.9%	730	0.3%	145	5.6%	6,521	2.6%
Moderate	156	6.1%	12,410	4.9%	330	12.9%	21,297	8.4%
Middle	1,383	53.9%	112,781	44.3%	503	19.6%	39,926	15.7%
Upper	1,007	39.2%	128,563	50.5%	1,174	45.7%	150,304	59.1%
Unknown	0	0.0%	0	0.0%	416	16.2%	36,436	14.3%
<b>Total</b>	<b>2,568</b>	<b>100.0%</b>	<b>254,484</b>	<b>100.0%</b>	<b>2,568</b>	<b>100.0%</b>	<b>254,484</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	4	1.6%	84	0.9%	24	9.5%	333	3.6%
Moderate	18	7.1%	506	5.5%	55	21.8%	1,040	11.3%
Middle	146	57.9%	4,300	46.8%	61	24.2%	1,733	18.9%
Upper	84	33.3%	4,294	46.8%	110	43.7%	5,998	65.3%
Unknown	0	0.0%	0	0.0%	2	0.8%	80	0.9%
<b>Total</b>	<b>252</b>	<b>100.0%</b>	<b>9,184</b>	<b>100.0%</b>	<b>252</b>	<b>100.0%</b>	<b>9,184</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	50.0%	454	50.1%	0	0.0%	0	0.0%
Middle	2	50.0%	452	49.9%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	4	100.0%	906	100.0%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>906</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>906</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	31	0.7%	970	0.2%	294	6.5%	13,305	3.1%
Moderate	260	5.8%	19,334	4.6%	708	15.7%	44,231	10.4%
Middle	2,354	52.3%	178,686	42.1%	927	20.6%	74,128	17.5%
Upper	1,853	41.2%	225,020	53.1%	1,961	43.6%	239,198	56.4%
Unknown	0	0.0%	0	0.0%	608	13.5%	53,148	12.5%
<b>Total</b>	<b>4,498</b>	<b>100.0%</b>	<b>424,010</b>	<b>100.0%</b>	<b>4,498</b>	<b>100.0%</b>	<b>424,010</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	91	3.5%	2,126	1.7%	0	0.0%	0	0.0%
Moderate	537	20.5%	28,693	22.5%	9	3.8%	211	1.4%
Middle	1,056	40.2%	48,398	37.9%	215	91.9%	13,442	91.2%
Upper	756	28.8%	47,610	37.3%	10	4.3%	1,087	7.4%
Unknown	184	7.0%	749	0.6%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,624</b>	<b>100.0%</b>	<b>127,576</b>	<b>100.0%</b>	<b>234</b>	<b>100.0%</b>	<b>14,740</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	2,341	89.2%	32,640	25.6%	191	81.6%	5,372	36.4%
\$100,001 - \$250,000	156	5.9%	26,344	20.6%	31	13.2%	5,278	35.8%
\$250,001 - \$1 Million*	127	4.8%	68,592	53.8%	12	5.1%	4,090	27.7%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,624</b>	<b>100.0%</b>	<b>127,576</b>	<b>100.0%</b>	<b>234</b>	<b>100.0%</b>	<b>14,740</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	1,021	38.9%	60,549	47.5%	222	94.9%	13,430	91.1%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: AL Florence 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	19	0.8%	454	0.2%	201	8.6%	8,600	4.5%
Moderate	83	3.6%	5,720	3.0%	446	19.1%	26,781	14.0%
Middle	1,637	70.1%	129,391	67.5%	576	24.7%	43,248	22.6%
Upper	597	25.6%	56,117	29.3%	802	34.3%	95,035	49.6%
Unknown	0	0.0%	0	0.0%	311	13.3%	18,018	9.4%
<b>Total</b>	<b>2,336</b>	<b>100.0%</b>	<b>191,682</b>	<b>100.0%</b>	<b>2,336</b>	<b>100.0%</b>	<b>191,682</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	54	1.3%	2,572	0.7%	240	6.0%	11,059	3.0%
Moderate	154	3.8%	11,194	3.0%	593	14.8%	38,171	10.3%
Middle	2,794	69.6%	250,329	67.3%	874	21.8%	64,828	17.4%
Upper	1,010	25.2%	108,120	29.0%	1,713	42.7%	204,911	55.1%
Unknown	0	0.0%	0	0.0%	592	14.8%	53,246	14.3%
<b>Total</b>	<b>4,012</b>	<b>100.0%</b>	<b>372,215</b>	<b>100.0%</b>	<b>4,012</b>	<b>100.0%</b>	<b>372,215</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	2	0.6%	30	0.5%	59	18.8%	1,085	17.7%
Moderate	17	5.4%	251	4.1%	83	26.4%	1,137	18.5%
Middle	247	78.7%	5,060	82.5%	67	21.3%	1,070	17.4%
Upper	48	15.3%	792	12.9%	96	30.6%	2,637	43.0%
Unknown	0	0.0%	0	0.0%	9	2.9%	204	3.3%
<b>Total</b>	<b>314</b>	<b>100.0%</b>	<b>6,133</b>	<b>100.0%</b>	<b>314</b>	<b>100.0%</b>	<b>6,133</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	41.7%	1,254	10.7%	0	0.0%	0	0.0%
Middle	3	25.0%	1,030	8.8%	0	0.0%	0	0.0%
Upper	4	33.3%	9,432	80.5%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	12	100.0%	11,716	100.0%
<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>11,716</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>11,716</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	75	1.1%	3,056	0.5%	500	7.5%	20,744	3.6%
Moderate	259	3.9%	18,419	3.2%	1,122	16.8%	66,089	11.4%
Middle	4,681	70.1%	385,810	66.3%	1,517	22.7%	109,146	18.8%
Upper	1,659	24.9%	174,461	30.0%	2,611	39.1%	302,583	52.0%
Unknown	0	0.0%	0	0.0%	924	13.8%	83,184	14.3%
<b>Total</b>	<b>6,674</b>	<b>100.0%</b>	<b>581,746</b>	<b>100.0%</b>	<b>6,674</b>	<b>100.0%</b>	<b>581,746</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	41	1.2%	2,791	1.7%	0	0.0%	0	0.0%
Moderate	506	14.2%	28,293	16.9%	2	1.4%	188	2.6%
Middle	2,010	56.6%	81,876	48.9%	129	90.8%	6,836	92.9%
Upper	838	23.6%	53,343	31.9%	11	7.7%	336	4.6%
Unknown	157	4.4%	980	0.6%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,552</b>	<b>100.0%</b>	<b>167,283</b>	<b>100.0%</b>	<b>142</b>	<b>100.0%</b>	<b>7,360</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	3,144	88.5%	47,664	28.5%	123	86.6%	2,900	39.4%
\$100,001 - \$250,000	240	6.8%	41,239	24.7%	11	7.7%	1,607	21.8%
\$250,001 - \$1 Million*	168	4.7%	78,380	46.9%	8	5.6%	2,853	38.8%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,552</b>	<b>100.0%</b>	<b>167,283</b>	<b>100.0%</b>	<b>142</b>	<b>100.0%</b>	<b>7,360</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	1,685	47.4%	102,065	61.0%	140	98.6%	7,157	97.2%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: AL Gadsden 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	99	7.6%	4,405	4.1%
Moderate	122	9.3%	5,250	4.9%	252	19.2%	14,095	13.1%
Middle	609	46.5%	43,413	40.4%	334	25.5%	24,032	22.4%
Upper	580	44.2%	58,849	54.7%	526	40.1%	57,104	53.1%
Unknown	0	0.0%	0	0.0%	100	7.6%	7,876	7.3%
<b>Total</b>	<b>1,311</b>	<b>100.0%</b>	<b>107,512</b>	<b>100.0%</b>	<b>1,311</b>	<b>100.0%</b>	<b>107,512</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	151	6.1%	6,410	3.0%
Moderate	214	8.7%	10,165	4.7%	364	14.8%	20,452	9.5%
Middle	1,174	47.6%	93,186	43.2%	553	22.4%	39,746	18.4%
Upper	1,077	43.7%	112,173	52.0%	1,093	44.3%	122,264	56.7%
Unknown	0	0.0%	0	0.0%	304	12.3%	26,652	12.4%
<b>Total</b>	<b>2,465</b>	<b>100.0%</b>	<b>215,524</b>	<b>100.0%</b>	<b>2,465</b>	<b>100.0%</b>	<b>215,524</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	16	9.5%	247	5.2%
Moderate	17	10.1%	320	6.7%	37	21.9%	625	13.1%
Middle	96	56.8%	2,598	54.7%	37	21.9%	1,013	21.3%
Upper	56	33.1%	1,835	38.6%	77	45.6%	2,776	58.4%
Unknown	0	0.0%	0	0.0%	2	1.2%	92	1.9%
<b>Total</b>	<b>169</b>	<b>100.0%</b>	<b>4,753</b>	<b>100.0%</b>	<b>169</b>	<b>100.0%</b>	<b>4,753</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	75.0%	7,998	92.1%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	25.0%	688	7.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	4	100.0%	8,686	100.0%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>8,686</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>8,686</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	266	6.7%	11,062	3.3%
Moderate	356	9.0%	23,733	7.1%	653	16.5%	35,172	10.5%
Middle	1,879	47.6%	139,197	41.4%	924	23.4%	64,791	19.3%
Upper	1,714	43.4%	173,545	51.6%	1,696	42.9%	182,144	54.1%
Unknown	0	0.0%	0	0.0%	410	10.4%	43,306	12.9%
<b>Total</b>	<b>3,949</b>	<b>100.0%</b>	<b>336,475</b>	<b>100.0%</b>	<b>3,949</b>	<b>100.0%</b>	<b>336,475</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	531	23.7%	24,493	27.7%	1	1.4%	42	1.4%
Middle	1,025	45.8%	37,732	42.6%	52	75.4%	1,764	57.3%
Upper	585	26.1%	25,631	28.9%	16	23.2%	1,275	41.4%
Unknown	99	4.4%	723	0.8%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,240</b>	<b>100.0%</b>	<b>88,579</b>	<b>100.0%</b>	<b>69</b>	<b>100.0%</b>	<b>3,081</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	2,023	90.3%	30,867	34.8%	58	84.1%	1,309	42.5%
\$100,001 - \$250,000	150	6.7%	25,029	28.3%	11	15.9%	1,772	57.5%
\$250,001 - \$1 Million*	67	3.0%	32,683	36.9%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,240</b>	<b>100.0%</b>	<b>88,579</b>	<b>100.0%</b>	<b>69</b>	<b>100.0%</b>	<b>3,081</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	1,039	46.4%	58,189	65.7%	68	98.6%	3,014	97.8%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: AL Huntsville 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	52	0.5%	2,973	0.3%	1,431	14.5%	93,480	8.7%
Moderate	921	9.3%	71,494	6.6%	2,184	22.1%	189,145	17.6%
Middle	5,699	57.8%	581,554	54.0%	2,308	23.4%	250,177	23.2%
Upper	3,193	32.4%	420,716	39.1%	2,931	29.7%	446,447	41.5%
Unknown	0	0.0%	0	0.0%	1,011	10.2%	97,488	9.1%
<b>Total</b>	<b>9,865</b>	<b>100.0%</b>	<b>1,076,737</b>	<b>100.0%</b>	<b>9,865</b>	<b>100.0%</b>	<b>1,076,737</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	53	0.4%	2,901	0.2%	979	7.5%	62,599	3.9%
Moderate	1,158	8.9%	107,467	6.7%	1,843	14.1%	151,705	9.5%
Middle	7,176	55.1%	813,160	51.0%	2,754	21.1%	292,147	18.3%
Upper	4,640	35.6%	672,373	42.1%	5,148	39.5%	823,905	51.6%
Unknown	0	0.0%	0	0.0%	2,303	17.7%	265,545	16.6%
<b>Total</b>	<b>13,027</b>	<b>100.0%</b>	<b>1,595,901</b>	<b>100.0%</b>	<b>13,027</b>	<b>100.0%</b>	<b>1,595,901</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	5	0.9%	169	1.0%	94	16.9%	1,198	6.8%
Moderate	75	13.5%	1,637	9.3%	95	17.1%	1,861	10.6%
Middle	303	54.5%	8,060	45.9%	123	22.1%	3,025	17.2%
Upper	173	31.1%	7,706	43.9%	224	40.3%	11,070	63.0%
Unknown	0	0.0%	0	0.0%	20	3.6%	418	2.4%
<b>Total</b>	<b>556</b>	<b>100.0%</b>	<b>17,572</b>	<b>100.0%</b>	<b>556</b>	<b>100.0%</b>	<b>17,572</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	2	8.0%	3,188	25.5%	0	0.0%	0	0.0%
Moderate	13	52.0%	6,201	49.5%	0	0.0%	0	0.0%
Middle	7	28.0%	1,921	15.3%	0	0.0%	0	0.0%
Upper	3	12.0%	1,216	9.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	25	100.0%	12,526	100.0%
<b>Total</b>	<b>25</b>	<b>100.0%</b>	<b>12,526</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>12,526</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	112	0.5%	9,231	0.3%	2,504	10.7%	157,277	5.8%
Moderate	2,167	9.2%	186,799	6.9%	4,122	17.6%	342,711	12.7%
Middle	13,185	56.2%	1,404,695	52.0%	5,185	22.1%	545,349	20.2%
Upper	8,009	34.1%	1,102,011	40.8%	8,303	35.4%	1,281,422	47.4%
Unknown	0	0.0%	0	0.0%	3,359	14.3%	375,977	13.9%
<b>Total</b>	<b>23,473</b>	<b>100.0%</b>	<b>2,702,736</b>	<b>100.0%</b>	<b>23,473</b>	<b>100.0%</b>	<b>2,702,736</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	686	6.8%	37,191	7.0%	1	0.3%	21	0.1%
Moderate	1,543	15.3%	71,466	13.4%	29	9.0%	3,003	15.8%
Middle	4,339	43.1%	198,893	37.3%	263	81.2%	13,309	69.8%
Upper	3,076	30.6%	223,565	41.9%	31	9.6%	2,733	14.3%
Unknown	421	4.2%	1,988	0.4%	0	0.0%	0	0.0%
<b>Total</b>	<b>10,065</b>	<b>100.0%</b>	<b>533,103</b>	<b>100.0%</b>	<b>324</b>	<b>100.0%</b>	<b>19,066</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	8,785	87.3%	128,643	24.1%	265	81.8%	6,846	35.9%
\$100,001 - \$250,000	721	7.2%	123,863	23.2%	45	13.9%	7,182	37.7%
\$250,001 - \$1 Million*	559	5.6%	280,597	52.6%	14	4.3%	5,038	26.4%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>10,065</b>	<b>100.0%</b>	<b>533,103</b>	<b>100.0%</b>	<b>324</b>	<b>100.0%</b>	<b>19,066</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	4,249	42.2%	324,528	60.9%	291	89.8%	16,758	87.9%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: AL Montgomery 2002**

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	Home Purchase								
Low	43	0.6%	1,810	0.2%	780	11.2%	48,178	6.6%	
Moderate	582	8.4%	44,007	6.0%	1,498	21.6%	122,456	16.7%	
Middle	2,904	41.9%	265,507	36.2%	1,299	18.7%	132,744	18.1%	
Upper	3,408	49.1%	422,783	57.6%	1,980	28.5%	292,318	39.8%	
Unknown	0	0.0%	0	0.0%	1,380	19.9%	138,411	18.9%	
<b>Total</b>	<b>6,937</b>	<b>100.0%</b>	<b>734,107</b>	<b>100.0%</b>	<b>6,937</b>	<b>100.0%</b>	<b>734,107</b>	<b>100.0%</b>	
Refinance									
Low	68	0.8%	3,865	0.4%	604	6.8%	34,060	3.5%	
Moderate	843	9.6%	70,017	7.1%	1,298	14.7%	97,583	9.9%	
Middle	3,776	42.8%	361,137	36.6%	1,644	18.6%	152,482	15.5%	
Upper	4,138	46.9%	551,258	55.9%	3,109	35.2%	473,713	48.0%	
Unknown	0	0.0%	0	0.0%	2,170	24.6%	228,439	23.2%	
<b>Total</b>	<b>8,825</b>	<b>100.0%</b>	<b>986,277</b>	<b>100.0%</b>	<b>8,825</b>	<b>100.0%</b>	<b>986,277</b>	<b>100.0%</b>	
Home Improvement									
Low	5	1.0%	54	0.4%	80	16.2%	1,006	8.0%	
Moderate	67	13.5%	1,528	12.2%	94	19.0%	1,556	12.4%	
Middle	243	49.1%	4,873	38.9%	108	21.8%	2,663	21.3%	
Upper	180	36.4%	6,076	48.5%	200	40.4%	6,831	54.5%	
Unknown	0	0.0%	0	0.0%	13	2.6%	475	3.8%	
<b>Total</b>	<b>495</b>	<b>100.0%</b>	<b>12,531</b>	<b>100.0%</b>	<b>495</b>	<b>100.0%</b>	<b>12,531</b>	<b>100.0%</b>	
Multi-Family									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	7	43.8%	16,980	30.2%	0	0.0%	0	0.0%	
Upper	9	56.3%	39,308	69.8%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	16	100.0%	56,288	100.0%	
<b>Total</b>	<b>16</b>	<b>100.0%</b>	<b>56,288</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>56,288</b>	<b>100.0%</b>	
HMDA Totals									
Low	116	0.7%	5,729	0.3%	1,464	9.0%	83,244	4.7%	
Moderate	1,492	9.2%	115,552	6.5%	2,890	17.8%	221,595	12.4%	
Middle	6,930	42.6%	648,497	36.2%	3,051	18.7%	287,889	16.1%	
Upper	7,735	47.5%	1,019,425	57.0%	5,289	32.5%	772,862	43.2%	
Unknown	0	0.0%	0	0.0%	3,579	22.0%	423,613	23.7%	
<b>Total</b>	<b>16,273</b>	<b>100.0%</b>	<b>1,789,203</b>	<b>100.0%</b>	<b>16,273</b>	<b>100.0%</b>	<b>1,789,203</b>	<b>100.0%</b>	
SMALL BUSINESS									
SMALL BUSINESS				SMALL BUSINESS/FARM		SMALL FARM			
#	%	\$(000s)	%	#	%	\$(000s)	%		
By Tract Income									
Low	954	10.7%	69,759	15.0%	3	1.8%	254	2.0%	
Moderate	1,035	11.6%	45,840	9.9%	51	30.7%	4,017	31.1%	
Middle	3,037	34.1%	155,033	33.4%	83	50.0%	4,897	37.9%	
Upper	3,351	37.6%	191,545	41.3%	28	16.9%	3,762	29.1%	
Unknown	525	5.9%	2,125	0.5%	1	0.6%	6	0.0%	
<b>Total</b>	<b>8,902</b>	<b>100.0%</b>	<b>464,302</b>	<b>100.0%</b>	<b>166</b>	<b>100.0%</b>	<b>12,936</b>	<b>100.0%</b>	
By Loan Size									
\$100,000 or Less	7,845	88.1%	128,372	27.6%	131	78.9%	4,335	33.5%	
\$100,001 - \$250,000	585	6.6%	101,283	21.8%	24	14.5%	4,232	32.7%	
\$250,001 - \$1 Million*	472	5.3%	234,647	50.5%	11	6.6%	4,369	33.8%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>8,902</b>	<b>100.0%</b>	<b>464,302</b>	<b>100.0%</b>	<b>166</b>	<b>100.0%</b>	<b>12,936</b>	<b>100.0%</b>	
By Revenue									
Total \$1 Million or Less	3,466	38.9%	234,165	50.4%	154	92.8%	10,872	84.0%	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: AL North Alabama**

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	182	5.9%	7,146	2.9%	
Moderate	0	0.0%	0	0.0%	610	19.8%	33,499	13.4%	
Middle	2,402	77.9%	186,660	74.5%	770	25.0%	52,933	21.1%	
Upper	680	22.1%	63,809	25.5%	1,161	37.7%	127,952	51.1%	
Unknown	0	0.0%	0	0.0%	359	11.6%	28,939	11.6%	
<b>Total</b>	<b>3,082</b>	<b>100.0%</b>	<b>250,469</b>	<b>100.0%</b>	<b>3,082</b>	<b>100.0%</b>	<b>250,469</b>	<b>100.0%</b>	
	<b>Refinance</b>								
Low	0	0.0%	0	0.0%	243	4.0%	10,548	1.9%	
Moderate	0	0.0%	0	0.0%	907	15.0%	55,766	9.8%	
Middle	4,722	78.2%	425,322	75.1%	1,348	22.3%	101,497	17.9%	
Upper	1,315	21.8%	141,108	24.9%	2,819	46.7%	334,046	59.0%	
Unknown	0	0.0%	0	0.0%	720	11.9%	64,573	11.4%	
<b>Total</b>	<b>6,037</b>	<b>100.0%</b>	<b>566,430</b>	<b>100.0%</b>	<b>6,037</b>	<b>100.0%</b>	<b>566,430</b>	<b>100.0%</b>	
	<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	38	6.8%	367	2.3%	
Moderate	0	0.0%	0	0.0%	115	20.6%	1,846	11.4%	
Middle	448	80.4%	13,267	82.1%	127	22.8%	3,408	21.1%	
Upper	109	19.6%	2,891	17.9%	262	47.0%	9,874	61.1%	
Unknown	0	0.0%	0	0.0%	15	2.7%	663	4.1%	
<b>Total</b>	<b>557</b>	<b>100.0%</b>	<b>16,158</b>	<b>100.0%</b>	<b>557</b>	<b>100.0%</b>	<b>16,158</b>	<b>100.0%</b>	
	<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	8	88.9%	5,182	97.2%	0	0.0%	0	0.0%	
Upper	1	11.1%	150	2.8%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	9	100.0%	5,332	100.0%	
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>5,332</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>5,332</b>	<b>100.0%</b>	
	<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	463	4.8%	18,061	2.2%	
Moderate	0	0.0%	0	0.0%	1,632	16.9%	91,111	10.9%	
Middle	7,580	78.3%	630,431	75.2%	2,245	23.2%	157,838	18.8%	
Upper	2,105	21.7%	207,958	24.8%	4,242	43.8%	471,872	56.3%	
Unknown	0	0.0%	0	0.0%	1,103	11.4%	99,507	11.9%	
<b>Total</b>	<b>9,685</b>	<b>100.0%</b>	<b>838,389</b>	<b>100.0%</b>	<b>9,685</b>	<b>100.0%</b>	<b>838,389</b>	<b>100.0%</b>	
	<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	4,711	67.8%	194,636	63.7%	420	86.6%	20,585	86.8%	
Upper	1,835	26.4%	108,665	35.6%	65	13.4%	3,121	13.2%	
Unknown	405	5.8%	2,125	0.7%	0	0.0%	0	0.0%	
<b>Total</b>	<b>6,951</b>	<b>100.0%</b>	<b>305,426</b>	<b>100.0%</b>	<b>485</b>	<b>100.0%</b>	<b>23,706</b>	<b>100.0%</b>	
	<b>By Loan Size</b>								
\$100,000 or Less	6,234	89.7%	97,852	32.0%	420	86.6%	9,430	39.8%	
\$100,001 - \$250,000	438	6.3%	73,874	24.2%	46	9.5%	7,742	32.7%	
\$250,001 - \$1 Million*	279	4.0%	133,700	43.8%	19	3.9%	6,534	27.6%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>6,951</b>	<b>100.0%</b>	<b>305,426</b>	<b>100.0%</b>	<b>485</b>	<b>100.0%</b>	<b>23,706</b>	<b>100.0%</b>	
	<b>By Revenue</b>								
Total \$1 Million or Less	3,128	45.0%	183,405	60.0%	449	92.6%	23,189	97.8%	

Originations and Purchases

\*Small Business loans are loan sizes that area \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less



**APPENDIX C (Continued)**  
**Peer Group Loan Distribution Report**

**Assessment Area: AL Tuscaloosa 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	12	0.4%	978	0.3%	273	8.7%	17,294	5.0%
Moderate	238	7.5%	20,618	5.9%	724	22.9%	62,729	18.0%
Middle	1,648	52.2%	170,707	48.9%	747	23.7%	78,497	22.5%
Upper	1,258	39.9%	157,015	44.9%	1,131	35.8%	158,889	45.5%
Unknown	0	0.0%	0	0.0%	281	8.9%	31,909	9.1%
<b>Total</b>	<b>3,156</b>	<b>100.0%</b>	<b>349,318</b>	<b>100.0%</b>	<b>3,156</b>	<b>100.0%</b>	<b>349,318</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	23	0.5%	1,552	0.3%	265	5.4%	16,279	2.7%
Moderate	363	7.3%	31,556	5.2%	724	14.6%	60,153	9.9%
Middle	2,626	53.1%	305,073	50.2%	1,041	21.0%	103,430	17.0%
Upper	1,934	39.1%	269,362	44.3%	2,190	44.3%	334,783	55.1%
Unknown	1	0.0%	109	0.0%	727	14.7%	93,007	15.3%
<b>Total</b>	<b>4,947</b>	<b>100.0%</b>	<b>607,652</b>	<b>100.0%</b>	<b>4,947</b>	<b>100.0%</b>	<b>607,652</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	2	1.2%	29	0.4%	14	8.2%	159	2.3%
Moderate	21	12.4%	945	13.7%	22	12.9%	263	3.8%
Middle	85	50.0%	2,612	37.9%	31	18.2%	977	14.2%
Upper	62	36.5%	3,312	48.0%	90	52.9%	4,598	66.7%
Unknown	0	0.0%	0	0.0%	13	7.6%	901	13.1%
<b>Total</b>	<b>170</b>	<b>100.0%</b>	<b>6,898</b>	<b>100.0%</b>	<b>170</b>	<b>100.0%</b>	<b>6,898</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	50.0%	2,199	12.2%	0	0.0%	0	0.0%
Middle	5	50.0%	15,833	87.8%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	10	100.0%	18,032	100.0%
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>18,032</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>18,032</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	37	0.4%	2,559	0.3%	552	6.7%	33,732	3.4%
Moderate	627	7.6%	55,318	5.6%	1,470	17.7%	123,145	12.5%
Middle	4,364	52.7%	494,225	50.3%	1,819	22.0%	182,904	18.6%
Upper	3,254	39.3%	429,689	43.8%	3,411	41.2%	498,270	50.7%
Unknown	1	0.0%	109	0.0%	1,031	12.4%	143,849	14.7%
<b>Total</b>	<b>8,283</b>	<b>100.0%</b>	<b>981,900</b>	<b>100.0%</b>	<b>8,283</b>	<b>100.0%</b>	<b>981,900</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>							
	<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/FARM</b>			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	56	1.1%	5,903	1.9%	0	0.0%	0	0.0%
Moderate	886	18.0%	62,005	20.2%	5	16.7%	677	24.1%
Middle	2,106	42.7%	119,546	39.0%	17	56.7%	1,637	58.2%
Upper	1,659	33.7%	118,098	38.5%	7	23.3%	495	17.6%
Unknown	222	4.5%	1,062	0.3%	1	3.3%	2	0.1%
<b>Total</b>	<b>4,929</b>	<b>100.0%</b>	<b>306,614</b>	<b>100.0%</b>	<b>30</b>	<b>100.0%</b>	<b>2,811</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	4,185	84.9%	72,060	23.5%	21	70.0%	485	17.3%
\$100,001 - \$250,000	405	8.2%	67,174	21.9%	5	16.7%	917	32.6%
\$250,001 - \$1 Million*	339	6.9%	167,380	54.6%	4	13.3%	1,409	50.1%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4,929</b>	<b>100.0%</b>	<b>306,614</b>	<b>100.0%</b>	<b>30</b>	<b>100.0%</b>	<b>2,811</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	2,323	47.1%	182,503	59.5%	28	93.3%	2,784	99.0%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: Florida State 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	1,909	0.6%	141,199	0.3%	22,185	6.7%	1,521,663	3.5%
Moderate	35,248	10.6%	3,153,659	7.3%	59,758	18.0%	5,244,895	12.1%
Middle	200,043	60.3%	23,882,123	55.3%	70,703	21.3%	7,698,182	17.8%
Upper	94,201	28.4%	15,976,037	37.0%	125,755	37.9%	21,884,080	50.7%
Unknown	180	0.1%	28,481	0.1%	53,180	16.0%	6,832,679	15.8%
<b>Total</b>	<b>331,581</b>	<b>100.0%</b>	<b>43,181,499</b>	<b>100.0%</b>	<b>331,581</b>	<b>100.0%</b>	<b>43,181,499</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	1,945	0.5%	141,427	0.3%	22,504	6.0%	1,451,364	3.1%
Moderate	33,457	9.0%	2,823,946	6.0%	56,794	15.2%	4,597,805	9.8%
Middle	209,013	56.1%	23,147,450	49.3%	76,863	20.6%	7,568,035	16.1%
Upper	128,111	34.4%	20,794,551	44.3%	146,182	39.2%	24,315,651	51.8%
Unknown	124	0.0%	22,664	0.0%	70,307	18.9%	8,997,183	19.2%
<b>Total</b>	<b>372,650</b>	<b>100.0%</b>	<b>46,930,038</b>	<b>100.0%</b>	<b>372,650</b>	<b>100.0%</b>	<b>46,930,038</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	157	0.7%	4,128	0.5%	2,455	10.3%	43,476	5.4%
Moderate	2,820	11.9%	73,214	9.1%	4,542	19.1%	101,083	12.5%
Middle	14,000	58.8%	429,438	53.1%	5,919	24.9%	168,318	20.8%
Upper	6,816	28.6%	301,528	37.3%	9,772	41.1%	455,594	56.4%
Unknown	3	0.0%	52	0.0%	1,108	4.7%	39,889	4.9%
<b>Total</b>	<b>23,796</b>	<b>100.0%</b>	<b>808,360</b>	<b>100.0%</b>	<b>23,796</b>	<b>100.0%</b>	<b>808,360</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	18	2.9%	41,939	3.2%	0	0.0%	0	0.0%
Moderate	184	29.8%	264,589	20.5%	0	0.0%	0	0.0%
Middle	304	49.2%	646,460	50.0%	0	0.0%	0	0.0%
Upper	112	18.1%	339,653	26.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	618	100.0%	1,292,641	100.0%
<b>Total</b>	<b>618</b>	<b>100.0%</b>	<b>1,292,641</b>	<b>100.0%</b>	<b>618</b>	<b>100.0%</b>	<b>1,292,641</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	4,029	0.6%	328,693	0.4%	47,144	6.5%	3,016,503	3.3%
Moderate	71,709	9.8%	6,315,408	6.8%	121,094	16.6%	9,943,783	10.8%
Middle	423,360	58.1%	48,105,471	52.2%	153,485	21.1%	15,434,535	16.7%
Upper	229,240	31.5%	37,411,769	40.6%	281,709	38.7%	46,655,325	50.6%
Unknown	307	0.0%	51,197	0.1%	125,213	17.2%	17,162,392	18.6%
<b>Total</b>	<b>728,645</b>	<b>100.0%</b>	<b>92,212,538</b>	<b>100.0%</b>	<b>728,645</b>	<b>100.0%</b>	<b>92,212,538</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	5,079	1.7%	217,540	2.8%	8	0.9%	519	0.7%
Moderate	52,698	17.8%	1,339,624	17.4%	183	19.7%	13,007	18.5%
Middle	148,501	50.2%	3,817,380	49.6%	550	59.1%	44,153	62.9%
Upper	72,880	24.7%	2,176,493	28.3%	148	15.9%	11,838	16.9%
Unknown	16,438	5.6%	145,818	1.9%	41	4.4%	679	1.0%
<b>Total</b>	<b>295,596</b>	<b>100.0%</b>	<b>7,696,855</b>	<b>100.0%</b>	<b>930</b>	<b>100.0%</b>	<b>70,196</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	280,901	95.0%	2,716,236	35.3%	728	78.3%	21,488	30.6%
\$100,001 - \$250,000	7,536	2.5%	1,316,353	17.1%	129	13.9%	21,685	30.9%
\$250,001 - \$1 Million*	7,159	2.4%	3,664,266	47.6%	73	7.8%	27,023	38.5%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>295,596</b>	<b>100.0%</b>	<b>7,696,855</b>	<b>100.0%</b>	<b>930</b>	<b>100.0%</b>	<b>70,196</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	76,399	25.8%	3,226,807	41.9%	623	67.0%	41,708	59.4%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**  
**Peer Group Loan Distribution Report**

**Assessment Area: FL Tampa 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	519	0.7%	39,754	0.4%	5,389	6.8%	340,732	3.6%
Moderate	12,694	15.9%	1,047,817	10.9%	14,253	17.9%	1,175,972	12.3%
Middle	37,834	47.4%	4,100,369	42.8%	17,202	21.5%	1,776,098	18.6%
Upper	28,778	36.0%	4,385,561	45.8%	30,423	38.1%	4,807,448	50.2%
Unknown	9	0.0%	928	0.0%	12,567	15.7%	1,474,179	15.4%
<b>Total</b>	<b>79,834</b>	<b>100.0%</b>	<b>9,574,429</b>	<b>100.0%</b>	<b>79,834</b>	<b>100.0%</b>	<b>9,574,429</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	543	0.6%	37,570	0.3%	6,207	6.5%	374,296	3.3%
Moderate	13,071	13.6%	1,007,300	8.8%	15,032	15.6%	1,148,619	10.0%
Middle	42,626	44.3%	4,384,328	38.3%	20,037	20.8%	1,885,761	16.5%
Upper	39,927	41.5%	6,013,071	52.5%	38,413	39.9%	6,059,698	53.0%
Unknown	6	0.0%	434	0.0%	16,484	17.1%	1,974,329	17.3%
<b>Total</b>	<b>96,173</b>	<b>100.0%</b>	<b>11,442,703</b>	<b>100.0%</b>	<b>96,173</b>	<b>100.0%</b>	<b>11,442,703</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	54	0.8%	1,623	0.7%	649	9.0%	13,359	5.4%
Moderate	1,129	15.7%	30,204	12.2%	1,248	17.4%	30,814	12.5%
Middle	3,407	47.4%	107,809	43.6%	1,792	24.9%	50,533	20.4%
Upper	2,591	36.1%	107,561	43.5%	3,193	44.5%	140,919	57.0%
Unknown	2	0.0%	13	0.0%	301	4.2%	11,585	4.7%
<b>Total</b>	<b>7,183</b>	<b>100.0%</b>	<b>247,210</b>	<b>100.0%</b>	<b>7,183</b>	<b>100.0%</b>	<b>247,210</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	4	2.0%	543	0.2%	0	0.0%	0	0.0%
Moderate	89	44.5%	124,424	36.1%	0	0.0%	0	0.0%
Middle	80	40.0%	182,250	52.9%	0	0.0%	0	0.0%
Upper	27	13.5%	37,105	10.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	200	100.0%	344,322	100.0%
<b>Total</b>	<b>200</b>	<b>100.0%</b>	<b>344,322</b>	<b>100.0%</b>	<b>200</b>	<b>100.0%</b>	<b>344,322</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	1,120	0.6%	79,490	0.4%	12,245	6.7%	728,387	3.4%
Moderate	26,983	14.7%	2,209,745	10.2%	30,533	16.6%	2,355,405	10.9%
Middle	83,947	45.8%	8,774,756	40.6%	39,031	21.3%	3,712,392	17.2%
Upper	71,323	38.9%	10,543,298	48.8%	72,029	39.3%	11,008,065	50.9%
Unknown	17	0.0%	1,375	0.0%	29,552	16.1%	3,804,415	17.6%
<b>Total</b>	<b>183,390</b>	<b>100.0%</b>	<b>21,608,664</b>	<b>100.0%</b>	<b>183,390</b>	<b>100.0%</b>	<b>21,608,664</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/FARM</b>			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	660	0.9%	25,612	1.5%	0	0.0%	0	0.0%
Moderate	15,805	21.2%	387,463	22.6%	45	31.7%	2,031	22.8%
Middle	31,429	42.2%	709,989	41.4%	61	43.0%	4,671	52.4%
Upper	22,556	30.3%	559,153	32.6%	27	19.0%	2,046	23.0%
Unknown	4,022	5.4%	33,868	2.0%	9	6.3%	165	1.9%
<b>Total</b>	<b>74,472</b>	<b>100.0%</b>	<b>1,716,085</b>	<b>100.0%</b>	<b>142</b>	<b>100.0%</b>	<b>8,913</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	71,518	96.0%	676,688	39.4%	109	76.8%	2,019	22.7%
\$100,001 - \$250,000	1,418	1.9%	251,879	14.7%	25	17.6%	4,194	47.1%
\$250,001 - \$1 Million*	1,536	2.1%	787,518	45.9%	8	5.6%	2,700	30.3%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>74,472</b>	<b>100.0%</b>	<b>1,716,085</b>	<b>100.0%</b>	<b>142</b>	<b>100.0%</b>	<b>8,913</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	19,153	25.7%	676,139	39.4%	88	62.0%	5,023	56.4%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**  
**Peer Group Loan Distribution Report**

**Assessment Area: FL Citrus 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	168	5.9%	8,581	3.3%
Moderate	0	0.0%	0	0.0%	482	16.9%	30,243	11.6%
Middle	2,445	85.6%	213,179	81.9%	609	21.3%	45,915	17.6%
Upper	410	14.4%	47,271	18.1%	1,211	42.4%	144,112	55.3%
Unknown	0	0.0%	0	0.0%	385	13.5%	31,599	12.1%
<b>Total</b>	<b>2,855</b>	<b>100.0%</b>	<b>260,450</b>	<b>100.0%</b>	<b>2,855</b>	<b>100.0%</b>	<b>260,450</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	170	6.0%	8,312	3.4%
Moderate	0	0.0%	0	0.0%	441	15.6%	27,141	11.1%
Middle	2,410	85.5%	201,697	82.2%	577	20.5%	41,675	17.0%
Upper	410	14.5%	43,682	17.8%	1,124	39.9%	123,232	50.2%
Unknown	0	0.0%	0	0.0%	508	18.0%	45,019	18.3%
<b>Total</b>	<b>2,820</b>	<b>100.0%</b>	<b>245,379</b>	<b>100.0%</b>	<b>2,820</b>	<b>100.0%</b>	<b>245,379</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	20	12.7%	316	6.3%
Moderate	0	0.0%	0	0.0%	38	24.2%	1,008	20.0%
Middle	142	90.4%	4,402	87.3%	29	18.5%	890	17.6%
Upper	15	9.6%	642	12.7%	61	38.9%	2,753	54.6%
Unknown	0	0.0%	0	0.0%	9	5.7%	77	1.5%
<b>Total</b>	<b>157</b>	<b>100.0%</b>	<b>5,044</b>	<b>100.0%</b>	<b>157</b>	<b>100.0%</b>	<b>5,044</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	50.0%	2,000	87.0%	0	0.0%	0	0.0%
Upper	1	50.0%	300	13.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	2,300	100.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>2,300</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>2,300</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	358	6.1%	17,209	3.4%
Moderate	0	0.0%	0	0.0%	961	16.5%	58,392	11.4%
Middle	4,998	85.7%	421,278	82.1%	1,215	20.8%	88,480	17.2%
Upper	836	14.3%	91,895	17.9%	2,396	41.1%	270,097	52.6%
Unknown	0	0.0%	0	0.0%	904	15.5%	78,995	15.4%
<b>Total</b>	<b>5,834</b>	<b>100.0%</b>	<b>513,173</b>	<b>100.0%</b>	<b>5,834</b>	<b>100.0%</b>	<b>513,173</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>							
	<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/FARM</b>			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2,955	81.6%	65,452	85.1%	6	75.0%	168	98.8%
Upper	433	12.0%	10,213	13.3%	0	0.0%	0	0.0%
Unknown	235	6.5%	1,222	1.6%	2	25.0%	2	1.2%
<b>Total</b>	<b>3,623</b>	<b>100.0%</b>	<b>76,887</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>170</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	3,445	95.1%	30,116	39.2%	8	100.0%	170	100.0%
\$100,001 - \$250,000	118	3.3%	19,885	25.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	60	1.7%	26,886	35.0%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,623</b>	<b>100.0%</b>	<b>76,887</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>170</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	906	25.0%	38,928	50.6%	3	37.5%	155	91.2%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

Assessment Area: FL Ft Myers 2002

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>Home Purchase</b>								
Low	21	0.1%	1,375	0.0%	1,273	5.4%	93,676	2.8%	
Moderate	1,845	7.9%	208,369	6.1%	3,615	15.4%	324,428	9.6%	
Middle	18,812	80.2%	2,548,332	75.2%	4,778	20.4%	521,683	15.4%	
Upper	2,764	11.8%	630,599	18.6%	10,084	43.0%	1,892,258	55.8%	
Unknown	1	0.0%	461	0.0%	3,693	15.8%	557,091	16.4%	
<b>Total</b>	<b>23,443</b>	<b>100.0%</b>	<b>3,389,136</b>	<b>100.0%</b>	<b>23,443</b>	<b>100.0%</b>	<b>3,389,136</b>	<b>100.0%</b>	
	<b>Refinance</b>								
Low	22	0.1%	1,387	0.0%	1,088	4.8%	76,685	2.3%	
Moderate	1,365	6.1%	158,799	4.8%	3,098	13.8%	269,814	8.2%	
Middle	17,682	78.7%	2,307,472	70.4%	4,582	20.4%	486,849	14.9%	
Upper	3,395	15.1%	808,663	24.7%	9,421	41.9%	1,808,050	55.2%	
Unknown	0	0.0%	0	0.0%	4,275	19.0%	634,923	19.4%	
<b>Total</b>	<b>22,464</b>	<b>100.0%</b>	<b>3,276,321</b>	<b>100.0%</b>	<b>22,464</b>	<b>100.0%</b>	<b>3,276,321</b>	<b>100.0%</b>	
	<b>Home Improvement</b>								
Low	4	0.3%	30	0.1%	120	9.9%	2,295	4.6%	
Moderate	89	7.3%	2,787	5.6%	227	18.7%	4,562	9.1%	
Middle	978	80.6%	36,658	73.3%	315	26.0%	8,969	17.9%	
Upper	142	11.7%	10,543	21.1%	493	40.6%	30,826	61.6%	
Unknown	0	0.0%	0	0.0%	58	4.8%	3,366	6.7%	
<b>Total</b>	<b>1,213</b>	<b>100.0%</b>	<b>50,018</b>	<b>100.0%</b>	<b>1,213</b>	<b>100.0%</b>	<b>50,018</b>	<b>100.0%</b>	
	<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	2	4.4%	242	0.4%	0	0.0%	0	0.0%	
Middle	42	93.3%	56,745	99.5%	0	0.0%	0	0.0%	
Upper	1	2.2%	62	0.1%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	45	100.0%	57,049	100.0%	
<b>Total</b>	<b>45</b>	<b>100.0%</b>	<b>57,049</b>	<b>100.0%</b>	<b>45</b>	<b>100.0%</b>	<b>57,049</b>	<b>100.0%</b>	
	<b>HMDA Totals</b>								
Low	47	0.1%	2,792	0.0%	2,481	5.3%	172,656	2.5%	
Moderate	3,301	7.0%	370,197	5.5%	6,940	14.7%	598,804	8.8%	
Middle	37,514	79.5%	4,949,207	73.1%	9,675	20.5%	1,017,501	15.0%	
Upper	6,302	13.4%	1,449,867	21.4%	19,998	42.4%	3,731,134	55.1%	
Unknown	1	0.0%	461	0.0%	8,071	17.1%	1,252,429	18.5%	
<b>Total</b>	<b>47,165</b>	<b>100.0%</b>	<b>6,772,524</b>	<b>100.0%</b>	<b>47,165</b>	<b>100.0%</b>	<b>6,772,524</b>	<b>100.0%</b>	
	<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>By Tract Income</b>								
Low	43	0.2%	1,461	0.3%	1	4.0%	30	1.2%	
Moderate	1,497	8.4%	45,733	9.5%	5	20.0%	1,031	42.4%	
Middle	12,679	71.5%	338,995	70.6%	16	64.0%	1,302	53.6%	
Upper	2,673	15.1%	86,933	18.1%	3	12.0%	67	2.8%	
Unknown	849	4.8%	6,993	1.5%	0	0.0%	0	0.0%	
<b>Total</b>	<b>17,741</b>	<b>100.0%</b>	<b>480,115</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>2,430</b>	<b>100.0%</b>	
	<b>By Loan Size</b>								
\$100,000 or Less	16,831	94.9%	175,973	36.7%	20	80.0%	640	26.3%	
\$100,001 - \$250,000	467	2.6%	81,724	17.0%	1	4.0%	220	9.1%	
\$250,001 - \$1 Million*	443	2.5%	222,418	46.3%	4	16.0%	1,570	64.6%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>17,741</b>	<b>100.0%</b>	<b>480,115</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>2,430</b>	<b>100.0%</b>	
	<b>By Revenue</b>								
Total \$1 Million or Less	4,996	28.2%	214,114	44.6%	22	88.0%	1,744	71.8%	

Originations and Purchases

\*Small Business loans are loan sizes that area \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

Assessment Area: FL Ft Walton Beach 2002

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	403	5.6%	27,587	2.8%	
Moderate	740	10.4%	67,063	6.8%	1,179	16.5%	102,106	10.3%	
Middle	5,215	73.0%	750,480	75.7%	1,462	20.5%	160,834	16.2%	
Upper	1,187	16.6%	174,050	17.6%	3,153	44.1%	570,161	57.5%	
Unknown	0	0.0%	0	0.0%	945	13.2%	130,905	13.2%	
<b>Total</b>	<b>7,142</b>	<b>100.0%</b>	<b>991,593</b>	<b>100.0%</b>	<b>7,142</b>	<b>100.0%</b>	<b>991,593</b>	<b>100.0%</b>	
	<b>Refinance</b>								
Low	0	0.0%	0	0.0%	311	4.4%	19,958	2.2%	
Moderate	650	9.2%	58,890	6.5%	789	11.1%	62,338	6.9%	
Middle	4,883	69.0%	628,739	69.1%	1,174	16.6%	108,539	11.9%	
Upper	1,546	21.8%	222,129	24.4%	2,941	41.5%	494,299	54.3%	
Unknown	0	0.0%	0	0.0%	1,864	26.3%	224,624	24.7%	
<b>Total</b>	<b>7,079</b>	<b>100.0%</b>	<b>909,758</b>	<b>100.0%</b>	<b>7,079</b>	<b>100.0%</b>	<b>909,758</b>	<b>100.0%</b>	
	<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	40	12.1%	491	5.2%	
Moderate	58	17.6%	1,407	15.0%	54	16.4%	805	8.6%	
Middle	214	64.8%	6,142	65.3%	79	23.9%	2,037	21.6%	
Upper	58	17.6%	1,861	19.8%	132	40.0%	5,545	58.9%	
Unknown	0	0.0%	0	0.0%	25	7.6%	532	5.7%	
<b>Total</b>	<b>330</b>	<b>100.0%</b>	<b>9,410</b>	<b>100.0%</b>	<b>330</b>	<b>100.0%</b>	<b>9,410</b>	<b>100.0%</b>	
	<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	2	7.1%	359	2.8%	0	0.0%	0	0.0%	
Middle	24	85.7%	11,666	89.9%	0	0.0%	0	0.0%	
Upper	2	7.1%	945	7.3%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	28	100.0%	12,970	100.0%	
<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>12,970</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	<b>12,970</b>	<b>100.0%</b>	
	<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	754	5.2%	48,036	2.5%	
Moderate	1,450	9.9%	127,719	6.6%	2,022	13.9%	165,249	8.6%	
Middle	10,336	70.9%	1,397,027	72.6%	2,715	18.6%	271,410	14.1%	
Upper	2,793	19.2%	398,985	20.7%	6,226	42.7%	1,070,005	55.6%	
Unknown	0	0.0%	0	0.0%	2,862	19.6%	369,031	19.2%	
<b>Total</b>	<b>14,579</b>	<b>100.0%</b>	<b>1,923,731</b>	<b>100.0%</b>	<b>14,579</b>	<b>100.0%</b>	<b>1,923,731</b>	<b>100.0%</b>	
	<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	722	14.3%	18,692	11.1%	1	33.3%	499	99.2%	
Middle	3,488	69.1%	132,732	78.9%	0	0.0%	0	0.0%	
Upper	494	9.8%	15,191	9.0%	1	33.3%	3	0.6%	
Unknown	343	6.8%	1,659	1.0%	1	33.3%	1	0.2%	
<b>Total</b>	<b>5,047</b>	<b>100.0%</b>	<b>168,274</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>503</b>	<b>100.0%</b>	
	<b>By Loan Size</b>								
\$100,000 or Less	4,694	93.0%	47,406	28.2%	2	66.7%	4	0.8%	
\$100,001 - \$250,000	169	3.3%	28,299	16.8%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	184	3.6%	92,569	55.0%	1	33.3%	499	99.2%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>5,047</b>	<b>100.0%</b>	<b>168,274</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>503</b>	<b>100.0%</b>	
	<b>By Revenue</b>								
Total \$1 Million or Less	1,498	29.7%	97,023	57.7%	3	100.0%	503	100.0%	

Originations and Purchases

\*Small Business loans are loan sizes that area \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

Assessment Area: FL Gainesville 2002

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	Home Purchase								
Low	117	2.2%	6,164	1.1%	359	6.8%	20,454	3.5%	
Moderate	905	17.2%	78,828	13.5%	834	15.8%	65,521	11.2%	
Middle	2,065	39.2%	212,885	36.5%	1,039	19.7%	97,373	16.7%	
Upper	2,180	41.4%	284,984	48.9%	2,213	42.0%	308,035	52.8%	
Unknown	0	0.0%	0	0.0%	822	15.6%	91,478	15.7%	
<b>Total</b>	<b>5,267</b>	<b>100.0%</b>	<b>582,861</b>	<b>100.0%</b>	<b>5,267</b>	<b>100.0%</b>	<b>582,861</b>	<b>100.0%</b>	
Refinance									
Low	97	1.6%	7,435	1.1%	303	5.1%	16,214	2.5%	
Moderate	718	12.1%	63,918	9.7%	703	11.9%	50,186	7.6%	
Middle	2,475	41.8%	239,765	36.5%	1,030	17.4%	90,548	13.8%	
Upper	2,633	44.5%	345,215	52.6%	2,775	46.9%	370,906	56.5%	
Unknown	0	0.0%	0	0.0%	1,112	18.8%	128,479	19.6%	
<b>Total</b>	<b>5,923</b>	<b>100.0%</b>	<b>656,333</b>	<b>100.0%</b>	<b>5,923</b>	<b>100.0%</b>	<b>656,333</b>	<b>100.0%</b>	
Home Improvement									
Low	3	1.0%	49	0.4%	21	6.9%	344	2.7%	
Moderate	54	17.8%	2,005	15.6%	43	14.1%	1,092	8.5%	
Middle	127	41.8%	4,400	34.3%	61	20.1%	2,039	15.9%	
Upper	120	39.5%	6,378	49.7%	166	54.6%	8,987	70.0%	
Unknown	0	0.0%	0	0.0%	13	4.3%	370	2.9%	
<b>Total</b>	<b>304</b>	<b>100.0%</b>	<b>12,832</b>	<b>100.0%</b>	<b>304</b>	<b>100.0%</b>	<b>12,832</b>	<b>100.0%</b>	
Multi-Family									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	9	33.3%	55,982	58.8%	0	0.0%	0	0.0%	
Middle	4	14.8%	4,661	4.9%	0	0.0%	0	0.0%	
Upper	14	51.9%	34,590	36.3%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	27	100.0%	95,233	100.0%	
<b>Total</b>	<b>27</b>	<b>100.0%</b>	<b>95,233</b>	<b>100.0%</b>	<b>27</b>	<b>100.0%</b>	<b>95,233</b>	<b>100.0%</b>	
HMDA Totals									
Low	217	1.9%	13,648	1.0%	683	5.9%	37,012	2.7%	
Moderate	1,686	14.6%	200,733	14.9%	1,580	13.7%	116,799	8.7%	
Middle	4,671	40.5%	461,711	34.3%	2,130	18.5%	189,960	14.1%	
Upper	4,947	42.9%	671,167	49.8%	5,154	44.7%	687,928	51.1%	
Unknown	0	0.0%	0	0.0%	1,974	17.1%	315,560	23.4%	
<b>Total</b>	<b>11,521</b>	<b>100.0%</b>	<b>1,347,259</b>	<b>100.0%</b>	<b>11,521</b>	<b>100.0%</b>	<b>1,347,259</b>	<b>100.0%</b>	
SMALL BUSINESS				SMALL BUSINESS/FARM		SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%	
By Tract Income									
Low	178	3.4%	5,645	3.4%	0	0.0%	0	0.0%	
Moderate	1,273	24.3%	38,610	23.4%	7	24.1%	483	31.0%	
Middle	1,714	32.7%	51,791	31.4%	17	58.6%	986	63.2%	
Upper	1,623	31.0%	65,480	39.7%	4	13.8%	89	5.7%	
Unknown	452	8.6%	3,553	2.2%	1	3.4%	2	0.1%	
<b>Total</b>	<b>5,240</b>	<b>100.0%</b>	<b>165,079</b>	<b>100.0%</b>	<b>29</b>	<b>100.0%</b>	<b>1,560</b>	<b>100.0%</b>	
By Loan Size									
\$100,000 or Less	4,895	93.4%	49,369	29.9%	25	86.2%	572	36.7%	
\$100,001 - \$250,000	173	3.3%	29,250	17.7%	2	6.9%	353	22.6%	
\$250,001 - \$1 Million*	172	3.3%	86,460	52.4%	2	6.9%	635	40.7%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>5,240</b>	<b>100.0%</b>	<b>165,079</b>	<b>100.0%</b>	<b>29</b>	<b>100.0%</b>	<b>1,560</b>	<b>100.0%</b>	
By Revenue									
Total \$1 Million or Less	1,490	28.4%	82,851	50.2%	20	69.0%	994	63.7%	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: FL Jacksonville 2002**

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	Home Purchase								
Low	583	1.5%	40,689	0.8%	2,605	6.9%	184,355	3.7%	
Moderate	3,287	8.7%	299,657	6.0%	7,396	19.6%	693,732	13.8%	
Middle	20,259	53.8%	2,427,323	48.3%	8,099	21.5%	960,759	19.1%	
Upper	13,555	36.0%	2,257,989	44.9%	12,660	33.6%	2,313,955	46.0%	
Unknown	0	0.0%	0	0.0%	6,924	18.4%	872,857	17.4%	
<b>Total</b>	<b>37,684</b>	<b>100.0%</b>	<b>5,025,658</b>	<b>100.0%</b>	<b>37,684</b>	<b>100.0%</b>	<b>5,025,658</b>	<b>100.0%</b>	
Refinance									
Low	615	1.3%	38,759	0.7%	2,768	5.9%	175,708	3.1%	
Moderate	3,467	7.4%	277,955	4.8%	7,099	15.2%	556,440	9.7%	
Middle	23,078	49.5%	2,377,414	41.3%	9,292	19.9%	885,870	15.4%	
Upper	19,477	41.8%	3,057,735	53.2%	17,507	37.5%	2,861,098	49.7%	
Unknown	3	0.0%	494	0.0%	9,974	21.4%	1,273,241	22.1%	
<b>Total</b>	<b>46,640</b>	<b>100.0%</b>	<b>5,752,357</b>	<b>100.0%</b>	<b>46,640</b>	<b>100.0%</b>	<b>5,752,357</b>	<b>100.0%</b>	
Home Improvement									
Low	41	1.2%	947	0.8%	269	8.2%	5,329	4.3%	
Moderate	290	8.8%	9,081	7.4%	646	19.7%	15,481	12.6%	
Middle	1,755	53.5%	53,520	43.4%	912	27.8%	26,731	21.7%	
Upper	1,196	36.4%	59,630	48.4%	1,328	40.5%	71,780	58.3%	
Unknown	0	0.0%	0	0.0%	127	3.9%	3,857	3.1%	
<b>Total</b>	<b>3,282</b>	<b>100.0%</b>	<b>123,178</b>	<b>100.0%</b>	<b>3,282</b>	<b>100.0%</b>	<b>123,178</b>	<b>100.0%</b>	
Multi-Family									
Low	2	4.9%	613	0.3%	0	0.0%	0	0.0%	
Moderate	10	24.4%	8,181	3.5%	0	0.0%	0	0.0%	
Middle	21	51.2%	145,539	62.5%	0	0.0%	0	0.0%	
Upper	8	19.5%	78,485	33.7%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	41	100.0%	232,818	100.0%	
<b>Total</b>	<b>41</b>	<b>100.0%</b>	<b>232,818</b>	<b>100.0%</b>	<b>41</b>	<b>100.0%</b>	<b>232,818</b>	<b>100.0%</b>	
HMDA Totals									
Low	1,241	1.4%	81,008	0.7%	5,642	6.4%	365,392	3.3%	
Moderate	7,054	8.0%	594,874	5.3%	15,141	17.3%	1,265,653	11.4%	
Middle	45,113	51.5%	5,003,796	44.9%	18,303	20.9%	1,873,360	16.8%	
Upper	34,236	39.1%	5,453,839	49.0%	31,495	35.9%	5,246,833	47.1%	
Unknown	3	0.0%	494	0.0%	17,066	19.5%	2,382,773	21.4%	
<b>Total</b>	<b>87,647</b>	<b>100.0%</b>	<b>11,134,011</b>	<b>100.0%</b>	<b>87,647</b>	<b>100.0%</b>	<b>11,134,011</b>	<b>100.0%</b>	
SMALL BUSINESS									
SMALL BUSINESS				SMALL BUSINESS/FARM		SMALL FARM			
#	%	\$(000s)	%	#	%	\$(000s)	%		
By Tract Income									
Low	1,063	3.0%	36,017	4.3%	1	1.9%	15	0.3%	
Moderate	11,595	32.5%	181,028	21.7%	15	28.3%	1,186	25.8%	
Middle	13,006	36.4%	346,370	41.4%	25	47.2%	2,605	56.7%	
Upper	8,459	23.7%	255,659	30.6%	9	17.0%	776	16.9%	
Unknown	1,605	4.5%	16,887	2.0%	3	5.7%	14	0.3%	
<b>Total</b>	<b>35,728</b>	<b>100.0%</b>	<b>835,961</b>	<b>100.0%</b>	<b>53</b>	<b>100.0%</b>	<b>4,596</b>	<b>100.0%</b>	
By Loan Size									
\$100,000 or Less	34,201	95.7%	299,097	35.8%	39	73.6%	1,266	27.5%	
\$100,001 - \$250,000	730	2.0%	128,018	15.3%	8	15.1%	1,286	28.0%	
\$250,001 - \$1 Million*	797	2.2%	408,846	48.9%	6	11.3%	2,044	44.5%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>35,728</b>	<b>100.0%</b>	<b>835,961</b>	<b>100.0%</b>	<b>53</b>	<b>100.0%</b>	<b>4,596</b>	<b>100.0%</b>	
By Revenue									
Total \$1 Million or Less	7,062	19.8%	271,173	32.4%	37	69.8%	2,768	60.2%	

Originations and Purchases

\*Small Business loans are loan sizes that area \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less



**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: FL Lakeland 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	11	0.1%	576	0.0%	928	6.9%	52,648	4.1%
Moderate	1,083	8.0%	89,300	7.0%	2,782	20.5%	202,480	15.9%
Middle	9,952	73.5%	889,420	69.8%	3,160	23.3%	278,633	21.9%
Upper	2,489	18.4%	294,223	23.1%	4,246	31.4%	518,307	40.7%
Unknown	5	0.0%	346	0.0%	2,424	17.9%	221,797	17.4%
<b>Total</b>	<b>13,540</b>	<b>100.0%</b>	<b>1,273,865</b>	<b>100.0%</b>	<b>13,540</b>	<b>100.0%</b>	<b>1,273,865</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	26	0.2%	1,248	0.1%	777	6.0%	39,247	3.3%
Moderate	895	6.9%	64,727	5.4%	2,105	16.3%	139,694	11.8%
Middle	8,931	69.3%	770,582	64.8%	2,868	22.3%	227,925	19.2%
Upper	3,034	23.5%	351,746	29.6%	4,637	36.0%	543,155	45.7%
Unknown	2	0.0%	49	0.0%	2,501	19.4%	238,331	20.1%
<b>Total</b>	<b>12,888</b>	<b>100.0%</b>	<b>1,188,352</b>	<b>100.0%</b>	<b>12,888</b>	<b>100.0%</b>	<b>1,188,352</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	5	0.3%	105	0.3%	300	17.5%	2,785	8.9%
Moderate	184	10.8%	2,388	7.6%	443	25.9%	5,127	16.3%
Middle	1,200	70.2%	21,710	69.2%	336	19.6%	7,108	22.7%
Upper	321	18.8%	7,176	22.9%	495	28.9%	14,470	46.1%
Unknown	0	0.0%	0	0.0%	136	8.0%	1,889	6.0%
<b>Total</b>	<b>1,710</b>	<b>100.0%</b>	<b>31,379</b>	<b>100.0%</b>	<b>1,710</b>	<b>100.0%</b>	<b>31,379</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	1	3.7%	225	3.6%	0	0.0%	0	0.0%
Moderate	8	29.6%	1,889	30.0%	0	0.0%	0	0.0%
Middle	16	59.3%	3,653	58.0%	0	0.0%	0	0.0%
Upper	2	7.4%	534	8.5%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	27	100.0%	6,301	100.0%
<b>Total</b>	<b>27</b>	<b>100.0%</b>	<b>6,301</b>	<b>100.0%</b>	<b>27</b>	<b>100.0%</b>	<b>6,301</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	43	0.2%	2,154	0.1%	2,005	7.1%	94,680	3.8%
Moderate	2,170	7.7%	158,304	6.3%	5,330	18.9%	347,301	13.9%
Middle	20,099	71.4%	1,685,365	67.4%	6,364	22.6%	513,666	20.5%
Upper	5,846	20.8%	653,679	26.1%	9,378	33.3%	1,075,932	43.0%
Unknown	7	0.0%	395	0.0%	5,088	18.1%	468,318	18.7%
<b>Total</b>	<b>28,165</b>	<b>100.0%</b>	<b>2,499,897</b>	<b>100.0%</b>	<b>28,165</b>	<b>100.0%</b>	<b>2,499,897</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	180	1.4%	8,180	2.3%	0	0.0%	0	0.0%
Moderate	1,843	14.1%	64,030	18.1%	15	8.9%	873	6.0%
Middle	7,920	60.5%	199,033	56.4%	119	70.8%	10,645	73.5%
Upper	2,080	15.9%	73,157	20.7%	26	15.5%	2,614	18.1%
Unknown	1,073	8.2%	8,469	2.4%	8	4.8%	347	2.4%
<b>Total</b>	<b>13,096</b>	<b>100.0%</b>	<b>352,869</b>	<b>100.0%</b>	<b>168</b>	<b>100.0%</b>	<b>14,479</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	12,414	94.8%	136,389	38.7%	129	76.8%	5,271	36.4%
\$100,001 - \$250,000	385	2.9%	66,480	18.8%	25	14.9%	3,980	27.5%
\$250,001 - \$1 Million*	297	2.3%	150,000	42.5%	14	8.3%	5,228	36.1%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>13,096</b>	<b>100.0%</b>	<b>352,869</b>	<b>100.0%</b>	<b>168</b>	<b>100.0%</b>	<b>14,479</b>	<b>100.0%</b>
	<b>By Revenue</b>							
<b>Total \$1 Million or Less</b>	<b>3,064</b>	<b>23.4%</b>	<b>127,634</b>	<b>36.2%</b>	<b>100</b>	<b>59.5%</b>	<b>7,669</b>	<b>53.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that area \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: FL Melbourne 2002**

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>Home Purchase</b>								
Low	1	0.0%	64	0.0%	1,765	9.3%	111,441	5.2%	
Moderate	2,712	14.3%	235,062	10.9%	3,874	20.4%	318,901	14.8%	
Middle	12,154	64.2%	1,304,048	60.4%	4,377	23.1%	449,182	20.8%	
Upper	4,026	21.3%	611,854	28.4%	6,357	33.6%	1,007,960	46.7%	
Unknown	52	0.3%	7,010	0.3%	2,572	13.6%	270,554	12.5%	
<b>Total</b>	<b>18,945</b>	<b>100.0%</b>	<b>2,158,038</b>	<b>100.0%</b>	<b>18,945</b>	<b>100.0%</b>	<b>2,158,038</b>	<b>100.0%</b>	
	<b>Refinance</b>								
Low	27	0.1%	1,356	0.1%	1,437	7.3%	85,184	4.0%	
Moderate	2,211	11.3%	184,582	8.7%	3,128	16.0%	235,433	11.1%	
Middle	12,289	62.7%	1,205,969	57.0%	4,218	21.5%	383,459	18.1%	
Upper	5,055	25.8%	724,242	34.2%	6,954	35.5%	995,854	47.0%	
Unknown	4	0.0%	502	0.0%	3,849	19.7%	416,721	19.7%	
<b>Total</b>	<b>19,586</b>	<b>100.0%</b>	<b>2,116,651</b>	<b>100.0%</b>	<b>19,586</b>	<b>100.0%</b>	<b>2,116,651</b>	<b>100.0%</b>	
	<b>Home Improvement</b>								
Low	2	0.2%	24	0.1%	124	10.6%	2,035	6.3%	
Moderate	142	12.1%	3,659	11.4%	222	18.9%	4,043	12.5%	
Middle	777	66.2%	19,188	59.5%	292	24.9%	7,192	22.3%	
Upper	252	21.5%	9,314	28.9%	477	40.6%	17,407	54.0%	
Unknown	1	0.1%	39	0.1%	59	5.0%	1,547	4.8%	
<b>Total</b>	<b>1,174</b>	<b>100.0%</b>	<b>32,224</b>	<b>100.0%</b>	<b>1,174</b>	<b>100.0%</b>	<b>32,224</b>	<b>100.0%</b>	
	<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	7	36.8%	7,837	44.1%	0	0.0%	0	0.0%	
Middle	12	63.2%	9,936	55.9%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	19	100.0%	17,773	100.0%	
<b>Total</b>	<b>19</b>	<b>100.0%</b>	<b>17,773</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>17,773</b>	<b>100.0%</b>	
	<b>HMDA Totals</b>								
Low	30	0.1%	1,444	0.0%	3,326	8.4%	198,660	4.6%	
Moderate	5,072	12.8%	431,140	10.0%	7,224	18.2%	558,377	12.9%	
Middle	25,232	63.5%	2,539,141	58.7%	8,887	22.4%	839,833	19.4%	
Upper	9,333	23.5%	1,345,410	31.1%	13,788	34.7%	2,021,221	46.7%	
Unknown	57	0.1%	7,551	0.2%	6,499	16.4%	706,595	16.3%	
<b>Total</b>	<b>39,724</b>	<b>100.0%</b>	<b>4,324,686</b>	<b>100.0%</b>	<b>39,724</b>	<b>100.0%</b>	<b>4,324,686</b>	<b>100.0%</b>	
	<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>By Tract Income</b>								
Low	110	0.8%	1,427	0.4%	0	0.0%	0	0.0%	
Moderate	3,597	24.8%	100,314	30.3%	3	15.8%	36	2.7%	
Middle	7,470	51.5%	162,928	49.2%	12	63.2%	674	50.4%	
Upper	2,655	18.3%	60,360	18.2%	4	21.1%	628	46.9%	
Unknown	669	4.6%	6,243	1.9%	0	0.0%	0	0.0%	
<b>Total</b>	<b>14,501</b>	<b>100.0%</b>	<b>331,272</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>1,338</b>	<b>100.0%</b>	
	<b>By Loan Size</b>								
\$100,000 or Less	13,850	95.5%	129,018	38.9%	14	73.7%	320	23.9%	
\$100,001 - \$250,000	383	2.6%	65,511	19.8%	4	21.1%	634	47.4%	
\$250,001 - \$1 Million*	268	1.8%	136,743	41.3%	1	5.3%	384	28.7%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>14,501</b>	<b>100.0%</b>	<b>331,272</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>1,338</b>	<b>100.0%</b>	
	<b>By Revenue</b>								
Total \$1 Million or Less	3,769	26.0%	139,973	42.3%	10	52.6%	645	48.2%	

Originations and Purchases

\*Small Business loans are loan sizes that area \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: FL Naples 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	24	0.2%	3,537	0.1%	885	6.8%	89,578	3.2%
Moderate	565	4.4%	83,612	3.0%	2,263	17.4%	273,461	9.8%
Middle	8,446	65.0%	1,411,977	50.7%	2,319	17.9%	336,485	12.1%
Upper	3,953	30.4%	1,288,474	46.2%	5,677	43.7%	1,571,156	56.4%
Unknown	0	0.0%	0	0.0%	1,844	14.2%	516,920	18.5%
<b>Total</b>	<b>12,988</b>	<b>100.0%</b>	<b>2,787,600</b>	<b>100.0%</b>	<b>12,988</b>	<b>100.0%</b>	<b>2,787,600</b>	<b>100.0%</b>
Refinance								
Low	32	0.2%	5,711	0.2%	1,127	7.6%	102,090	3.5%
Moderate	435	2.9%	52,656	1.8%	2,663	17.9%	304,900	10.4%
Middle	8,861	59.6%	1,340,643	45.6%	2,869	19.3%	415,070	14.1%
Upper	5,533	37.2%	1,540,848	52.4%	5,739	38.6%	1,604,682	54.6%
Unknown	0	0.0%	0	0.0%	2,463	16.6%	513,116	17.5%
<b>Total</b>	<b>14,861</b>	<b>100.0%</b>	<b>2,939,858</b>	<b>100.0%</b>	<b>14,861</b>	<b>100.0%</b>	<b>2,939,858</b>	<b>100.0%</b>
Home Improvement								
Low	3	0.6%	47	0.2%	102	21.3%	1,275	5.0%
Moderate	24	5.0%	587	2.3%	108	22.5%	3,106	12.1%
Middle	326	68.1%	12,854	50.2%	103	21.5%	4,321	16.9%
Upper	126	26.3%	12,096	47.3%	136	28.4%	14,069	55.0%
Unknown	0	0.0%	0	0.0%	30	6.3%	2,813	11.0%
<b>Total</b>	<b>479</b>	<b>100.0%</b>	<b>25,584</b>	<b>100.0%</b>	<b>479</b>	<b>100.0%</b>	<b>25,584</b>	<b>100.0%</b>
Multi-Family								
Low	2	15.4%	637	1.4%	0	0.0%	0	0.0%
Moderate	1	7.7%	108	0.2%	0	0.0%	0	0.0%
Middle	7	53.8%	37,972	81.1%	0	0.0%	0	0.0%
Upper	3	23.1%	8,113	17.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	13	100.0%	46,830	100.0%
<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>46,830</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>46,830</b>	<b>100.0%</b>
HMDA Totals								
Low	61	0.2%	9,932	0.2%	2,114	7.5%	192,943	3.3%
Moderate	1,025	3.6%	136,963	2.4%	5,034	17.8%	581,467	10.0%
Middle	17,640	62.2%	2,803,446	48.3%	5,291	18.7%	755,876	13.0%
Upper	9,615	33.9%	2,849,531	49.1%	11,552	40.8%	3,189,907	55.0%
Unknown	0	0.0%	0	0.0%	4,350	15.3%	1,079,679	18.6%
<b>Total</b>	<b>28,341</b>	<b>100.0%</b>	<b>5,799,872</b>	<b>100.0%</b>	<b>28,341</b>	<b>100.0%</b>	<b>5,799,872</b>	<b>100.0%</b>
SMALL BUSINESS SMALL BUSINESS/FARM SMALL FARM								
	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income								
Low	104	0.9%	5,036	1.3%	5	11.6%	429	8.4%
Moderate	768	6.5%	19,234	4.9%	23	53.5%	3,438	67.1%
Middle	6,646	55.9%	204,097	51.7%	9	20.9%	1,110	21.7%
Upper	3,934	33.1%	162,124	41.1%	6	14.0%	146	2.8%
Unknown	437	3.7%	3,913	1.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>11,889</b>	<b>100.0%</b>	<b>394,404</b>	<b>100.0%</b>	<b>43</b>	<b>100.0%</b>	<b>5,123</b>	<b>100.0%</b>
By Loan Size								
\$100,000 or Less	11,139	93.7%	114,875	29.1%	30	69.8%	972	19.0%
\$100,001 - \$250,000	353	3.0%	62,666	15.9%	6	14.0%	1,220	23.8%
\$250,001 - \$1 Million*	397	3.3%	216,863	55.0%	7	16.3%	2,931	57.2%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>11,889</b>	<b>100.0%</b>	<b>394,404</b>	<b>100.0%</b>	<b>43</b>	<b>100.0%</b>	<b>5,123</b>	<b>100.0%</b>
By Revenue								
Total \$1 Million or Less	3,406	28.6%	179,629	45.5%	18	41.9%	1,007	19.7%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

Assessment Area: FI Ocala 2002

	By Tract Income			HMDA			By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>Home Purchase</b>								
Low	10	0.2%	940	0.2%	500	7.9%	29,819	5.4%	
Moderate	208	3.3%	15,140	2.8%	1,166	18.5%	72,164	13.1%	
Middle	5,311	84.2%	439,719	80.1%	1,293	20.5%	99,341	18.1%	
Upper	778	12.3%	93,300	17.0%	2,272	36.0%	261,783	47.7%	
Unknown	0	0.0%	0	0.0%	1,076	17.1%	85,992	15.7%	
<b>Total</b>	<b>6,307</b>	<b>100.0%</b>	<b>549,099</b>	<b>100.0%</b>	<b>6,307</b>	<b>100.0%</b>	<b>549,099</b>	<b>100.0%</b>	
	<b>Refinance</b>								
Low	5	0.1%	244	0.0%	440	6.6%	21,775	3.5%	
Moderate	263	3.9%	17,712	2.9%	1,107	16.5%	67,204	10.9%	
Middle	5,352	79.9%	466,873	75.7%	1,444	21.5%	105,028	17.0%	
Upper	1,082	16.1%	132,314	21.4%	2,540	37.9%	312,692	50.7%	
Unknown	0	0.0%	0	0.0%	1,171	17.5%	110,444	17.9%	
<b>Total</b>	<b>6,702</b>	<b>100.0%</b>	<b>617,143</b>	<b>100.0%</b>	<b>6,702</b>	<b>100.0%</b>	<b>617,143</b>	<b>100.0%</b>	
	<b>Home Improvement</b>								
Low	2	0.4%	6	0.0%	45	9.8%	760	5.4%	
Moderate	21	4.6%	595	4.3%	99	21.7%	2,030	14.6%	
Middle	375	82.1%	10,782	77.3%	113	24.7%	3,109	22.3%	
Upper	59	12.9%	2,563	18.4%	178	38.9%	7,259	52.1%	
Unknown	0	0.0%	0	0.0%	22	4.8%	788	5.7%	
<b>Total</b>	<b>457</b>	<b>100.0%</b>	<b>13,946</b>	<b>100.0%</b>	<b>457</b>	<b>100.0%</b>	<b>13,946</b>	<b>100.0%</b>	
	<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	6	66.7%	2,734	12.6%	0	0.0%	0	0.0%	
Upper	3	33.3%	19,049	87.4%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	9	100.0%	21,783	100.0%	
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>21,783</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>21,783</b>	<b>100.0%</b>	
	<b>HMDA Totals</b>								
Low	17	0.1%	1,190	0.1%	985	7.3%	52,354	4.4%	
Moderate	492	3.7%	33,447	2.8%	2,372	17.6%	141,398	11.8%	
Middle	11,044	82.0%	920,108	76.5%	2,850	21.2%	207,478	17.3%	
Upper	1,922	14.3%	247,226	20.6%	4,990	37.0%	581,734	48.4%	
Unknown	0	0.0%	0	0.0%	2,278	16.9%	219,007	18.2%	
<b>Total</b>	<b>13,475</b>	<b>100.0%</b>	<b>1,201,971</b>	<b>100.0%</b>	<b>13,475</b>	<b>100.0%</b>	<b>1,201,971</b>	<b>100.0%</b>	
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>			<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>By Tract Income</b>								
Low	64	0.8%	4,154	1.9%	0	0.0%	0	0.0%	
Moderate	407	5.4%	20,378	9.3%	13	7.0%	547	3.7%	
Middle	5,313	70.0%	146,716	67.2%	148	80.0%	12,324	83.9%	
Upper	1,121	14.8%	40,652	18.6%	21	11.4%	1,779	12.1%	
Unknown	686	9.0%	6,310	2.9%	3	1.6%	40	0.3%	
<b>Total</b>	<b>7,591</b>	<b>100.0%</b>	<b>218,210</b>	<b>100.0%</b>	<b>185</b>	<b>100.0%</b>	<b>14,690</b>	<b>100.0%</b>	
	<b>By Loan Size</b>								
\$100,000 or Less	7,145	94.1%	63,818	29.2%	144	77.8%	4,371	29.8%	
\$100,001 - \$250,000	224	3.0%	38,825	17.8%	23	12.4%	3,705	25.2%	
\$250,001 - \$1 Million*	222	2.9%	115,567	53.0%	18	9.7%	6,614	45.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>7,591</b>	<b>100.0%</b>	<b>218,210</b>	<b>100.0%</b>	<b>185</b>	<b>100.0%</b>	<b>14,690</b>	<b>100.0%</b>	
	<b>By Revenue</b>								
Total \$1 Million or Less	2,027	26.7%	95,904	44.0%	159	85.9%	11,866	80.8%	

Originations and Purchases

\*Small Business loans are loan sizes that area \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

Assessment Area: FL Orlando 2002

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>Home Purchase</b>								
Low	279	0.4%	23,470	0.3%	4,348	6.7%	318,140	3.7%	
Moderate	6,671	10.2%	627,551	7.3%	12,521	19.2%	1,181,703	13.8%	
Middle	42,459	65.0%	5,091,215	59.3%	14,630	22.4%	1,709,266	19.9%	
Upper	15,939	24.4%	2,837,377	33.1%	22,229	34.0%	3,964,468	46.2%	
Unknown	2	0.0%	198	0.0%	11,622	17.8%	1,406,234	16.4%	
<b>Total</b>	<b>65,350</b>	<b>100.0%</b>	<b>8,579,811</b>	<b>100.0%</b>	<b>65,350</b>	<b>100.0%</b>	<b>8,579,811</b>	<b>100.0%</b>	
	<b>Refinance</b>								
Low	243	0.3%	20,573	0.2%	4,627	6.3%	321,189	3.5%	
Moderate	6,298	8.6%	583,131	6.3%	11,680	15.9%	1,018,572	11.0%	
Middle	42,894	58.4%	4,882,082	52.5%	16,082	21.9%	1,684,267	18.1%	
Upper	24,045	32.7%	3,805,154	41.0%	27,087	36.9%	4,478,806	48.2%	
Unknown	3	0.0%	388	0.0%	14,007	19.1%	1,788,494	19.2%	
<b>Total</b>	<b>73,483</b>	<b>100.0%</b>	<b>9,291,328</b>	<b>100.0%</b>	<b>73,483</b>	<b>100.0%</b>	<b>9,291,328</b>	<b>100.0%</b>	
	<b>Home Improvement</b>								
Low	17	0.5%	647	0.5%	345	9.2%	7,332	5.9%	
Moderate	484	13.0%	12,817	10.3%	684	18.3%	17,373	13.9%	
Middle	2,160	57.8%	68,121	54.5%	1,001	26.8%	30,641	24.5%	
Upper	1,073	28.7%	43,351	34.7%	1,549	41.5%	63,460	50.8%	
Unknown	0	0.0%	0	0.0%	155	4.2%	6,130	4.9%	
<b>Total</b>	<b>3,734</b>	<b>100.0%</b>	<b>124,936</b>	<b>100.0%</b>	<b>3,734</b>	<b>100.0%</b>	<b>124,936</b>	<b>100.0%</b>	
	<b>Multi-Family</b>								
Low	4	5.6%	24,445	9.3%	0	0.0%	0	0.0%	
Moderate	20	27.8%	36,867	14.0%	0	0.0%	0	0.0%	
Middle	34	47.2%	112,204	42.6%	0	0.0%	0	0.0%	
Upper	14	19.4%	89,906	34.1%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	72	100.0%	263,422	100.0%	
<b>Total</b>	<b>72</b>	<b>100.0%</b>	<b>263,422</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	<b>263,422</b>	<b>100.0%</b>	
	<b>HMDA Totals</b>								
Low	543	0.4%	69,135	0.4%	9,320	6.5%	646,661	3.5%	
Moderate	13,473	9.4%	1,260,366	6.9%	24,885	17.4%	2,217,648	12.1%	
Middle	87,547	61.4%	10,153,622	55.6%	31,713	22.2%	3,424,174	18.8%	
Upper	41,071	28.8%	6,775,788	37.1%	50,865	35.7%	8,506,734	46.6%	
Unknown	5	0.0%	586	0.0%	25,856	18.1%	3,464,280	19.0%	
<b>Total</b>	<b>142,639</b>	<b>100.0%</b>	<b>18,259,497</b>	<b>100.0%</b>	<b>142,639</b>	<b>100.0%</b>	<b>18,259,497</b>	<b>100.0%</b>	
	<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>By Tract Income</b>								
Low	1,164	2.1%	58,671	4.3%	1	0.7%	45	0.6%	
Moderate	8,308	14.9%	245,393	18.0%	39	28.7%	2,191	27.7%	
Middle	28,729	51.4%	688,020	50.4%	68	50.0%	4,463	56.4%	
Upper	14,434	25.8%	348,957	25.6%	22	16.2%	1,197	15.1%	
Unknown	3,285	5.9%	23,896	1.8%	6	4.4%	24	0.3%	
<b>Total</b>	<b>55,920</b>	<b>100.0%</b>	<b>1,364,937</b>	<b>100.0%</b>	<b>136</b>	<b>100.0%</b>	<b>7,920</b>	<b>100.0%</b>	
	<b>By Loan Size</b>								
\$100,000 or Less	53,416	95.5%	496,485	36.4%	114	83.8%	3,379	42.7%	
\$100,001 - \$250,000	1,266	2.3%	222,783	16.3%	18	13.2%	2,941	37.1%	
\$250,001 - \$1 Million*	1,238	2.2%	645,669	47.3%	4	2.9%	1,600	20.2%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>55,920</b>	<b>100.0%</b>	<b>1,364,937</b>	<b>100.0%</b>	<b>136</b>	<b>100.0%</b>	<b>7,920</b>	<b>100.0%</b>	
	<b>By Revenue</b>								
Total \$1 Million or Less	14,365	25.7%	495,741	36.3%	80	58.8%	3,883	49.0%	

Originations and Purchases

\*Small Business loans are loan sizes that area \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

Assessment Area: FL Panama City 2002

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>Home Purchase</b>								
Low	33	0.6%	3,332	0.5%	282	5.4%	16,493	2.7%	
Moderate	400	7.7%	28,593	4.7%	781	14.9%	60,767	9.9%	
Middle	2,854	54.6%	320,993	52.4%	985	18.8%	95,302	15.5%	
Upper	1,940	37.1%	260,235	42.4%	2,297	43.9%	337,988	55.1%	
Unknown	0	0.0%	0	0.0%	882	16.9%	102,603	16.7%	
<b>Total</b>	<b>5,227</b>	<b>100.0%</b>	<b>613,153</b>	<b>100.0%</b>	<b>5,227</b>	<b>100.0%</b>	<b>613,153</b>	<b>100.0%</b>	
	<b>Refinance</b>								
Low	39	0.7%	3,712	0.6%	234	3.9%	12,585	1.9%	
Moderate	472	7.9%	31,598	4.9%	731	12.3%	49,271	7.6%	
Middle	3,075	51.5%	315,814	48.7%	1,054	17.7%	86,847	13.4%	
Upper	2,381	39.9%	297,368	45.9%	2,621	43.9%	346,244	53.4%	
Unknown	0	0.0%	0	0.0%	1,327	22.2%	153,545	23.7%	
<b>Total</b>	<b>5,967</b>	<b>100.0%</b>	<b>648,492</b>	<b>100.0%</b>	<b>5,967</b>	<b>100.0%</b>	<b>648,492</b>	<b>100.0%</b>	
	<b>Home Improvement</b>								
Low	6	2.1%	164	1.8%	28	10.0%	606	6.8%	
Moderate	28	10.0%	639	7.1%	44	15.7%	1,066	11.9%	
Middle	135	48.0%	4,084	45.5%	51	18.1%	1,601	17.8%	
Upper	112	39.9%	4,085	45.5%	148	52.7%	5,561	62.0%	
Unknown	0	0.0%	0	0.0%	10	3.6%	138	1.5%	
<b>Total</b>	<b>281</b>	<b>100.0%</b>	<b>8,972</b>	<b>100.0%</b>	<b>281</b>	<b>100.0%</b>	<b>8,972</b>	<b>100.0%</b>	
	<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	3	12.5%	528	5.0%	0	0.0%	0	0.0%	
Middle	14	58.3%	4,307	40.7%	0	0.0%	0	0.0%	
Upper	7	29.2%	5,744	54.3%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	24	100.0%	10,579	100.0%	
<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>10,579</b>	<b>100.0%</b>	<b>24</b>	<b>100.0%</b>	<b>10,579</b>	<b>100.0%</b>	
	<b>HMDA Totals</b>								
Low	78	0.7%	7,208	0.6%	544	4.7%	29,684	2.3%	
Moderate	903	7.9%	61,358	4.8%	1,556	13.5%	111,104	8.7%	
Middle	6,078	52.9%	645,198	50.4%	2,090	18.2%	183,750	14.3%	
Upper	4,440	38.6%	567,432	44.3%	5,066	44.1%	689,793	53.8%	
Unknown	0	0.0%	0	0.0%	2,243	19.5%	266,865	20.8%	
<b>Total</b>	<b>11,499</b>	<b>100.0%</b>	<b>1,281,196</b>	<b>100.0%</b>	<b>11,499</b>	<b>100.0%</b>	<b>1,281,196</b>	<b>100.0%</b>	
	<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>By Tract Income</b>								
Low	306	6.6%	8,930	5.9%	0	0.0%	0	0.0%	
Moderate	508	10.9%	14,838	9.8%	0	0.0%	0	0.0%	
Middle	2,115	45.4%	63,630	41.9%	1	33.3%	0	0.0%	
Upper	1,429	30.7%	62,948	41.5%	2	66.7%	42	100.0%	
Unknown	300	6.4%	1,478	1.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>4,658</b>	<b>100.0%</b>	<b>151,824</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>42</b>	<b>100.0%</b>	
	<b>By Loan Size</b>								
\$100,000 or Less	4,341	93.2%	50,846	33.5%	3	100.0%	42	100.0%	
\$100,001 - \$250,000	181	3.9%	31,094	20.5%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	136	2.9%	69,884	46.0%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>4,658</b>	<b>100.0%</b>	<b>151,824</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>42</b>	<b>100.0%</b>	
	<b>By Revenue</b>								
Total \$1 Million or Less	1,408	30.2%	84,396	55.6%	3	100.0%	42	100.0%	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

Assessment Area: FL Pensacola 2002

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>Home Purchase</b>								
Low	103	0.9%	9,239	0.7%	726	6.2%	42,235	3.2%	
Moderate	546	4.7%	40,882	3.1%	2,112	18.2%	164,815	12.6%	
Middle	8,083	69.5%	892,019	68.1%	2,561	22.0%	251,412	19.2%	
Upper	2,888	24.8%	367,671	28.1%	4,804	41.3%	694,467	53.0%	
Unknown	6	0.1%	406	0.0%	1,423	12.2%	157,288	12.0%	
<b>Total</b>	<b>11,626</b>	<b>100.0%</b>	<b>1,310,217</b>	<b>100.0%</b>	<b>11,626</b>	<b>100.0%</b>	<b>1,310,217</b>	<b>100.0%</b>	
	<b>Refinance</b>								
Low	121	1.0%	10,537	0.8%	543	4.3%	29,544	2.2%	
Moderate	665	5.2%	50,565	3.8%	1,592	12.6%	106,152	8.0%	
Middle	8,426	66.5%	834,157	63.1%	2,335	18.4%	190,543	14.4%	
Upper	3,464	27.3%	426,338	32.3%	5,427	42.8%	709,023	53.6%	
Unknown	0	0.0%	0	0.0%	2,779	21.9%	286,335	21.7%	
<b>Total</b>	<b>12,676</b>	<b>100.0%</b>	<b>1,321,597</b>	<b>100.0%</b>	<b>12,676</b>	<b>100.0%</b>	<b>1,321,597</b>	<b>100.0%</b>	
	<b>Home Improvement</b>								
Low	8	0.9%	102	0.3%	69	7.6%	1,645	5.6%	
Moderate	59	6.5%	1,255	4.2%	141	15.5%	3,219	10.9%	
Middle	656	71.9%	21,182	71.6%	224	24.6%	5,041	17.0%	
Upper	189	20.7%	7,050	23.8%	452	49.6%	18,969	64.1%	
Unknown	0	0.0%	0	0.0%	26	2.9%	715	2.4%	
<b>Total</b>	<b>912</b>	<b>100.0%</b>	<b>29,589</b>	<b>100.0%</b>	<b>912</b>	<b>100.0%</b>	<b>29,589</b>	<b>100.0%</b>	
	<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	2	7.4%	544	0.9%	0	0.0%	0	0.0%	
Middle	12	44.4%	15,554	26.0%	0	0.0%	0	0.0%	
Upper	13	48.1%	43,694	73.1%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	27	100.0%	59,792	100.0%	
<b>Total</b>	<b>27</b>	<b>100.0%</b>	<b>59,792</b>	<b>100.0%</b>	<b>27</b>	<b>100.0%</b>	<b>59,792</b>	<b>100.0%</b>	
	<b>HMDA Totals</b>								
Low	232	0.9%	19,878	0.7%	1,338	5.3%	73,424	2.7%	
Moderate	1,272	5.0%	93,246	3.4%	3,845	15.2%	274,186	10.1%	
Middle	17,177	68.1%	1,762,912	64.8%	5,120	20.3%	446,996	16.4%	
Upper	6,554	26.0%	844,753	31.0%	10,683	42.3%	1,422,459	52.3%	
Unknown	6	0.0%	406	0.0%	4,255	16.9%	504,130	18.5%	
<b>Total</b>	<b>25,241</b>	<b>100.0%</b>	<b>2,721,195</b>	<b>100.0%</b>	<b>25,241</b>	<b>100.0%</b>	<b>2,721,195</b>	<b>100.0%</b>	
	<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>By Tract Income</b>								
Low	829	7.4%	54,089	11.9%	0	0.0%	0	0.0%	
Moderate	1,299	11.7%	51,515	11.4%	0	0.0%	0	0.0%	
Middle	5,900	52.9%	211,964	46.7%	25	92.6%	1,494	85.4%	
Upper	2,303	20.7%	114,633	25.3%	1	3.7%	255	14.6%	
Unknown	815	7.3%	21,370	4.7%	1	3.7%	1	0.1%	
<b>Total</b>	<b>11,146</b>	<b>100.0%</b>	<b>453,571</b>	<b>100.0%</b>	<b>27</b>	<b>100.0%</b>	<b>1,750</b>	<b>100.0%</b>	
	<b>By Loan Size</b>								
\$100,000 or Less	10,057	90.2%	120,059	26.5%	22	81.5%	644	36.8%	
\$100,001 - \$250,000	635	5.7%	110,140	24.3%	3	11.1%	551	31.5%	
\$250,001 - \$1 Million*	454	4.1%	223,372	49.2%	2	7.4%	555	31.7%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>11,146</b>	<b>100.0%</b>	<b>453,571</b>	<b>100.0%</b>	<b>27</b>	<b>100.0%</b>	<b>1,750</b>	<b>100.0%</b>	
	<b>By Revenue</b>								
Total \$1 Million or Less	3,501	31.4%	259,412	57.2%	18	66.7%	1,345	76.9%	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: FL Punta Gorda 2002**

	By Tract Income			HMDA		By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	334	5.7%	20,868	3.1%	
Moderate	314	5.4%	16,836	2.5%	827	14.2%	57,712	8.6%	
Middle	4,894	84.2%	530,967	78.9%	1,164	20.0%	106,583	15.8%	
Upper	602	10.4%	125,547	18.6%	2,680	46.1%	390,251	58.0%	
Unknown	0	0.0%	0	0.0%	805	13.9%	97,936	14.5%	
<b>Total</b>	<b>5,810</b>	<b>100.0%</b>	<b>673,350</b>	<b>100.0%</b>	<b>5,810</b>	<b>100.0%</b>	<b>673,350</b>	<b>100.0%</b>	
	<b>Refinance</b>								
Low	0	0.0%	0	0.0%	348	5.6%	21,897	3.2%	
Moderate	215	3.5%	11,190	1.6%	876	14.1%	65,864	9.7%	
Middle	5,307	85.5%	548,092	80.6%	1,325	21.4%	119,701	17.6%	
Upper	682	11.0%	120,651	17.7%	2,441	39.3%	336,980	49.6%	
Unknown	0	0.0%	0	0.0%	1,214	19.6%	135,491	19.9%	
<b>Total</b>	<b>6,204</b>	<b>100.0%</b>	<b>679,933</b>	<b>100.0%</b>	<b>6,204</b>	<b>100.0%</b>	<b>679,933</b>	<b>100.0%</b>	
	<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	59	11.2%	1,073	5.4%	
Moderate	31	5.9%	550	2.8%	108	20.6%	2,299	11.5%	
Middle	462	88.0%	16,672	83.4%	123	23.4%	4,437	22.2%	
Upper	32	6.1%	2,764	13.8%	214	40.8%	11,246	56.3%	
Unknown	0	0.0%	0	0.0%	21	4.0%	931	4.7%	
<b>Total</b>	<b>525</b>	<b>100.0%</b>	<b>19,986</b>	<b>100.0%</b>	<b>525</b>	<b>100.0%</b>	<b>19,986</b>	<b>100.0%</b>	
	<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	5	100.0%	1,911	100.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	5	100.0%	1,911	100.0%	
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>1,911</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>1,911</b>	<b>100.0%</b>	
	<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	741	5.9%	43,838	3.2%	
Moderate	560	4.5%	28,576	2.1%	1,811	14.4%	125,875	9.2%	
Middle	10,668	85.0%	1,097,642	79.8%	2,612	20.8%	230,721	16.8%	
Upper	1,316	10.5%	248,962	18.1%	5,335	42.5%	738,477	53.7%	
Unknown	0	0.0%	0	0.0%	2,045	16.3%	236,269	17.2%	
<b>Total</b>	<b>12,544</b>	<b>100.0%</b>	<b>1,375,180</b>	<b>100.0%</b>	<b>12,544</b>	<b>100.0%</b>	<b>1,375,180</b>	<b>100.0%</b>	
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>			<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	220	5.0%	6,398	7.1%	1	14.3%	9	2.2%	
Middle	3,758	85.4%	78,637	86.8%	5	71.4%	400	96.2%	
Upper	212	4.8%	4,678	5.2%	1	14.3%	7	1.7%	
Unknown	213	4.8%	895	1.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>4,403</b>	<b>100.0%</b>	<b>90,608</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>416</b>	<b>100.0%</b>	
	<b>By Loan Size</b>								
\$100,000 or Less	4,243	96.4%	36,364	40.1%	6	85.7%	166	39.9%	
\$100,001 - \$250,000	83	1.9%	14,792	16.3%	1	14.3%	250	60.1%	
\$250,001 - \$1 Million*	77	1.7%	39,452	43.5%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>4,403</b>	<b>100.0%</b>	<b>90,608</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>416</b>	<b>100.0%</b>	
	<b>By Revenue</b>								
Total \$1 Million or Less	1,148	26.1%	40,145	44.3%	3	42.9%	21	5.0%	

Originations and Purchases

\*Small Business loans are loan sizes that area \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less



**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: FL Sarasota 2002**

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	Home Purchase								
Low	30	0.1%	2,095	0.1%	1,529	6.2%	115,354	3.0%	
Moderate	2,303	9.3%	231,700	6.0%	4,104	16.6%	379,487	9.8%	
Middle	16,027	64.8%	2,414,120	62.2%	5,142	20.8%	602,143	15.5%	
Upper	6,389	25.8%	1,230,368	31.7%	10,641	43.0%	2,229,559	57.5%	
Unknown	1	0.0%	170	0.0%	3,334	13.5%	551,910	14.2%	
<b>Total</b>	<b>24,750</b>	<b>100.0%</b>	<b>3,878,453</b>	<b>100.0%</b>	<b>24,750</b>	<b>100.0%</b>	<b>3,878,453</b>	<b>100.0%</b>	
Refinance									
Low	31	0.1%	1,920	0.0%	1,658	5.9%	116,703	2.7%	
Moderate	2,032	7.3%	209,225	4.9%	4,470	16.0%	392,361	9.2%	
Middle	17,440	62.6%	2,302,226	53.7%	6,001	21.5%	655,851	15.3%	
Upper	8,364	30.0%	1,772,029	41.4%	11,275	40.5%	2,370,054	55.3%	
Unknown	0	0.0%	0	0.0%	4,463	16.0%	750,431	17.5%	
<b>Total</b>	<b>27,867</b>	<b>100.0%</b>	<b>4,285,400</b>	<b>100.0%</b>	<b>27,867</b>	<b>100.0%</b>	<b>4,285,400</b>	<b>100.0%</b>	
Home Improvement									
Low	3	0.2%	91	0.1%	226	13.8%	3,406	5.5%	
Moderate	171	10.5%	4,029	6.5%	356	21.8%	7,655	12.3%	
Middle	1,106	67.6%	38,498	62.0%	386	23.6%	11,511	18.5%	
Upper	355	21.7%	19,508	31.4%	579	35.4%	35,391	57.0%	
Unknown	0	0.0%	0	0.0%	88	5.4%	4,163	6.7%	
<b>Total</b>	<b>1,635</b>	<b>100.0%</b>	<b>62,126</b>	<b>100.0%</b>	<b>1,635</b>	<b>100.0%</b>	<b>62,126</b>	<b>100.0%</b>	
Multi-Family									
Low	2	4.9%	14,633	23.2%	0	0.0%	0	0.0%	
Moderate	14	34.1%	7,354	11.7%	0	0.0%	0	0.0%	
Middle	20	48.8%	38,416	61.0%	0	0.0%	0	0.0%	
Upper	5	12.2%	2,542	4.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	41	100.0%	62,945	100.0%	
<b>Total</b>	<b>41</b>	<b>100.0%</b>	<b>62,945</b>	<b>100.0%</b>	<b>41</b>	<b>100.0%</b>	<b>62,945</b>	<b>100.0%</b>	
HMDA Totals									
Low	66	0.1%	18,739	0.2%	3,413	6.3%	235,463	2.8%	
Moderate	4,520	8.3%	452,308	5.5%	8,930	16.4%	779,503	9.4%	
Middle	34,593	63.7%	4,793,260	57.8%	11,529	21.2%	1,269,505	15.3%	
Upper	15,113	27.8%	3,024,447	36.5%	22,495	41.4%	4,635,004	55.9%	
Unknown	1	0.0%	170	0.0%	7,926	14.6%	1,369,449	16.5%	
<b>Total</b>	<b>54,293</b>	<b>100.0%</b>	<b>8,288,924</b>	<b>100.0%</b>	<b>54,293</b>	<b>100.0%</b>	<b>8,288,924</b>	<b>100.0%</b>	
SMALL BUSINESS									
SMALL BUSINESS/FARM									
SMALL FARM									
#	%	\$(000s)	%	#	%	\$(000s)	%		
By Tract Income									
Low	89	0.4%	2,380	0.4%	0	0.0%	0	0.0%	
Moderate	3,739	16.7%	112,428	18.5%	6	10.0%	227	5.3%	
Middle	12,568	56.0%	317,135	52.3%	34	56.7%	2,739	63.8%	
Upper	5,133	22.9%	168,582	27.8%	15	25.0%	1,260	29.4%	
Unknown	916	4.1%	5,876	1.0%	5	8.3%	65	1.5%	
<b>Total</b>	<b>22,445</b>	<b>100.0%</b>	<b>606,401</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>	<b>4,291</b>	<b>100.0%</b>	
By Loan Size									
\$100,000 or Less	21,286	94.8%	209,645	34.6%	48	80.0%	1,344	31.3%	
\$100,001 - \$250,000	591	2.6%	103,930	17.1%	8	13.3%	1,372	32.0%	
\$250,001 - \$1 Million*	568	2.5%	292,826	48.3%	4	6.7%	1,575	36.7%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>22,445</b>	<b>100.0%</b>	<b>606,401</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>	<b>4,291</b>	<b>100.0%</b>	
By Revenue									
Total \$1 Million or Less	5,985	26.7%	265,876	43.8%	42	70.0%	2,357	54.9%	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**  
**Peer Group Loan Distribution Report**

Assessment Area: FL Tallahassee 2002

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	178	2.3%	9,964	1.1%	654	8.3%	47,121	5.1%
Moderate	812	10.3%	68,495	7.4%	1,414	17.9%	128,729	14.0%
Middle	3,011	38.2%	312,001	33.9%	1,628	20.7%	183,941	20.0%
Upper	3,880	49.2%	530,723	57.6%	2,692	34.1%	392,085	42.6%
Unknown	2	0.0%	196	0.0%	1,495	19.0%	169,503	18.4%
<b>Total</b>	<b>7,883</b>	<b>100.0%</b>	<b>921,379</b>	<b>100.0%</b>	<b>7,883</b>	<b>100.0%</b>	<b>921,379</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	144	1.6%	10,975	1.0%	425	4.8%	27,571	2.6%
Moderate	527	6.0%	38,086	3.6%	1,125	12.7%	92,024	8.6%
Middle	2,950	33.4%	309,496	28.9%	1,728	19.6%	174,809	16.3%
Upper	5,216	59.0%	710,927	66.5%	3,627	41.0%	539,262	50.4%
Unknown	1	0.0%	114	0.0%	1,933	21.9%	235,932	22.1%
<b>Total</b>	<b>8,838</b>	<b>100.0%</b>	<b>1,069,598</b>	<b>100.0%</b>	<b>8,838</b>	<b>100.0%</b>	<b>1,069,598</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	9	2.7%	293	3.7%	28	8.5%	325	4.1%
Moderate	20	6.1%	386	4.9%	62	18.9%	1,223	15.4%
Middle	145	44.2%	2,778	35.0%	83	25.3%	1,635	20.6%
Upper	154	47.0%	4,472	56.4%	135	41.2%	4,154	52.4%
Unknown	0	0.0%	0	0.0%	20	6.1%	592	7.5%
<b>Total</b>	<b>328</b>	<b>100.0%</b>	<b>7,929</b>	<b>100.0%</b>	<b>328</b>	<b>100.0%</b>	<b>7,929</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	3	9.4%	843	1.5%	0	0.0%	0	0.0%
Moderate	16	50.0%	20,056	36.4%	0	0.0%	0	0.0%
Middle	6	18.8%	16,912	30.7%	0	0.0%	0	0.0%
Upper	7	21.9%	17,241	31.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	32	100.0%	55,052	100.0%
<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>55,052</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>55,052</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	334	2.0%	22,075	1.1%	1,107	6.5%	75,017	3.7%
Moderate	1,375	8.0%	127,023	6.2%	2,601	15.2%	221,976	10.8%
Middle	6,112	35.8%	641,187	31.2%	3,439	20.1%	360,385	17.5%
Upper	9,257	54.2%	1,263,363	61.5%	6,454	37.8%	935,501	45.5%
Unknown	3	0.0%	310	0.0%	3,480	20.4%	461,079	22.4%
<b>Total</b>	<b>17,081</b>	<b>100.0%</b>	<b>2,053,958</b>	<b>100.0%</b>	<b>17,081</b>	<b>100.0%</b>	<b>2,053,958</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>							
	<b>SMALL BUSINESS/FARM</b>				<b>SMALL FARM</b>			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	289	4.4%	5,938	2.5%	0	0.0%	0	0.0%
Moderate	889	13.5%	28,669	12.0%	0	0.0%	0	0.0%
Middle	2,481	37.7%	91,454	38.2%	4	44.4%	572	64.2%
Upper	2,505	38.1%	110,806	46.3%	3	33.3%	301	33.8%
Unknown	412	6.3%	2,372	1.0%	2	22.2%	18	2.0%
<b>Total</b>	<b>6,576</b>	<b>100.0%</b>	<b>239,239</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>891</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	6,028	91.7%	65,912	27.6%	6	66.7%	140	15.7%
\$100,001 - \$250,000	292	4.4%	49,597	20.7%	2	22.2%	351	39.4%
\$250,001 - \$1 Million*	256	3.9%	123,730	51.7%	1	11.1%	400	44.9%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6,576</b>	<b>100.0%</b>	<b>239,239</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>891</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	2,201	33.5%	124,329	52.0%	5	55.6%	852	95.6%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

Assessment Area: FL Walton 2002

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	37	1.3%	2,581	0.4%	
Moderate	163	5.6%	14,754	2.4%	155	5.3%	12,674	2.1%	
Middle	222	7.6%	23,076	3.8%	255	8.7%	23,232	3.8%	
Upper	2,443	83.4%	555,811	90.8%	2,116	72.2%	480,087	78.4%	
Unknown	102	3.5%	18,766	3.1%	367	12.5%	93,833	15.3%	
<b>Total</b>	<b>2,930</b>	<b>100.0%</b>	<b>612,407</b>	<b>100.0%</b>	<b>2,930</b>	<b>100.0%</b>	<b>612,407</b>	<b>100.0%</b>	
	<b>Refinance</b>								
Low	0	0.0%	0	0.0%	41	1.7%	2,406	0.5%	
Moderate	173	7.0%	13,612	2.8%	155	6.3%	11,792	2.4%	
Middle	334	13.5%	32,101	6.6%	247	10.0%	25,293	5.2%	
Upper	1,867	75.3%	422,439	86.4%	1,653	66.7%	361,616	74.0%	
Unknown	105	4.2%	20,683	4.2%	383	15.4%	87,728	17.9%	
<b>Total</b>	<b>2,479</b>	<b>100.0%</b>	<b>488,835</b>	<b>100.0%</b>	<b>2,479</b>	<b>100.0%</b>	<b>488,835</b>	<b>100.0%</b>	
	<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	10	10.9%	100	2.5%	
Moderate	36	39.1%	825	20.6%	19	20.7%	180	4.5%	
Middle	35	38.0%	638	16.0%	19	20.7%	523	13.1%	
Upper	21	22.8%	2,534	63.4%	36	39.1%	2,798	70.0%	
Unknown	0	0.0%	0	0.0%	8	8.7%	396	9.9%	
<b>Total</b>	<b>92</b>	<b>100.0%</b>	<b>3,997</b>	<b>100.0%</b>	<b>92</b>	<b>100.0%</b>	<b>3,997</b>	<b>100.0%</b>	
	<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	1	16.7%	218	14.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	5	83.3%	1,343	86.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	6	100.0%	1,561	100.0%	
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>1,561</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>1,561</b>	<b>100.0%</b>	
	<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	88	1.6%	5,087	0.5%	
Moderate	373	6.8%	29,409	2.7%	329	6.0%	24,646	2.2%	
Middle	591	10.7%	55,815	5.0%	521	9.5%	49,048	4.4%	
Upper	4,336	78.7%	982,127	88.7%	3,805	69.1%	844,501	76.3%	
Unknown	207	3.8%	39,449	3.6%	764	13.9%	183,518	16.6%	
<b>Total</b>	<b>5,507</b>	<b>100.0%</b>	<b>1,106,800</b>	<b>100.0%</b>	<b>5,507</b>	<b>100.0%</b>	<b>1,106,800</b>	<b>100.0%</b>	
	<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	228	15.0%	4,901	9.6%	10	76.9%	456	42.1%	
Middle	330	21.7%	8,437	16.5%	0	0.0%	0	0.0%	
Upper	836	55.0%	36,967	72.3%	3	23.1%	628	57.9%	
Unknown	126	8.3%	814	1.6%	0	0.0%	0	0.0%	
<b>Total</b>	<b>1,520</b>	<b>100.0%</b>	<b>51,119</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>1,084</b>	<b>100.0%</b>	
	<b>By Loan Size</b>								
\$100,000 or Less	1,398	92.0%	14,176	27.7%	9	69.2%	168	15.5%	
\$100,001 - \$250,000	68	4.5%	11,480	22.5%	3	23.1%	628	57.9%	
\$250,001 - \$1 Million*	54	3.6%	25,463	49.8%	1	7.7%	288	26.6%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>1,520</b>	<b>100.0%</b>	<b>51,119</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>1,084</b>	<b>100.0%</b>	
	<b>By Revenue</b>								
Total \$1 Million or Less	420	27.6%	33,540	65.6%	12	92.3%	834	76.9%	

Originations and Purchases

\*Small Business loans are loan sizes that area \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

Assessment Area: GA NW Georgia 2002

	By Tract Income				HMDA		By Borrower Income	
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	242	5.9%	15,239	3.8%
Moderate	239	5.8%	16,381	4.1%	929	22.7%	70,367	17.6%
Middle	1,739	42.5%	151,178	37.8%	1,036	25.3%	94,215	23.6%
Upper	2,106	51.5%	231,639	58.0%	1,357	33.2%	170,108	42.6%
Unknown	5	0.1%	335	0.1%	525	12.8%	49,604	12.4%
<b>Total</b>	<b>4,089</b>	<b>100.0%</b>	<b>399,533</b>	<b>100.0%</b>	<b>4,089</b>	<b>100.0%</b>	<b>399,533</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	294	4.3%	16,215	2.3%
Moderate	294	4.3%	21,066	2.9%	934	13.5%	62,744	8.7%
Middle	2,971	43.0%	281,188	39.1%	1,509	21.8%	127,204	17.7%
Upper	3,641	52.7%	416,595	57.9%	3,147	45.5%	400,795	55.7%
Unknown	6	0.1%	311	0.0%	1,028	14.9%	112,202	15.6%
<b>Total</b>	<b>6,912</b>	<b>100.0%</b>	<b>719,160</b>	<b>100.0%</b>	<b>6,912</b>	<b>100.0%</b>	<b>719,160</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	46	9.0%	954	5.2%
Moderate	45	8.8%	1,569	8.6%	123	24.1%	2,791	15.3%
Middle	225	44.1%	6,367	34.9%	131	25.7%	3,661	20.1%
Upper	236	46.3%	9,962	54.7%	204	40.0%	10,616	58.3%
Unknown	4	0.8%	325	1.8%	6	1.2%	201	1.1%
<b>Total</b>	<b>510</b>	<b>100.0%</b>	<b>18,223</b>	<b>100.0%</b>	<b>510</b>	<b>100.0%</b>	<b>18,223</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	8	50.0%	4,038	52.4%	0	0.0%	0	0.0%
Upper	8	50.0%	3,674	47.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	16	100.0%	7,712	100.0%
<b>Total</b>	<b>16</b>	<b>100.0%</b>	<b>7,712</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>7,712</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	582	5.0%	32,408	2.8%
Moderate	578	5.0%	39,016	3.4%	1,986	17.2%	135,902	11.9%
Middle	4,943	42.9%	442,771	38.7%	2,676	23.2%	225,080	19.7%
Upper	5,991	52.0%	661,870	57.8%	4,708	40.8%	581,519	50.8%
Unknown	15	0.1%	971	0.1%	1,575	13.7%	169,719	14.8%
<b>Total</b>	<b>11,527</b>	<b>100.0%</b>	<b>1,144,628</b>	<b>100.0%</b>	<b>11,527</b>	<b>100.0%</b>	<b>1,144,628</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>	
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	656	9.1%	45,213	11.0%	0	0.0%	0	0.0%
Middle	3,242	44.8%	191,263	46.7%	66	69.5%	6,101	60.0%
Upper	2,833	39.1%	170,510	41.6%	27	28.4%	4,053	39.9%
Unknown	508	7.0%	2,728	0.7%	2	2.1%	15	0.1%
<b>Total</b>	<b>7,239</b>	<b>100.0%</b>	<b>409,714</b>	<b>100.0%</b>	<b>95</b>	<b>100.0%</b>	<b>10,169</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	6,313	87.2%	99,115	24.2%	59	62.1%	1,662	16.3%
\$100,001 - \$250,000	478	6.6%	78,740	19.2%	23	24.2%	4,009	39.4%
\$250,001 - \$1 Million*	448	6.2%	231,859	56.6%	13	13.7%	4,498	44.2%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7,239</b>	<b>100.0%</b>	<b>409,714</b>	<b>100.0%</b>	<b>95</b>	<b>100.0%</b>	<b>10,169</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	3,450	47.7%	282,317	68.9%	86	90.5%	9,081	89.3%

Originations and Purchases

\*Small Business loans are loan sizes that area \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

Assessment Area: Louisiana Statewide 2002

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Tract Unknown	23	0.1%	1,287	0.0%	0	0.0%	0	0.0%
Low	1,449	3.4%	113,978	2.4%	2,017	4.8%	118,395	2.5%
Moderate	4,290	10.1%	367,051	7.8%	6,568	15.5%	512,131	10.8%
Middle	17,977	42.5%	1,771,751	37.4%	8,464	20.0%	822,794	17.4%
Upper	18,592	43.9%	2,478,990	52.4%	17,404	41.1%	2,482,647	52.5%
Unknown	1	0.0%	73	0.0%	7,879	18.6%	797,163	16.8%
<i>Total</i>	42,332	100.0%	4,733,130	100.0%	42,332	100.0%	4,733,130	100.0%
	<b>Refinance</b>							
Tract Unknown	12	0.0%	996	0.0%	0	0.0%	0	0.0%
Low	2,061	3.0%	164,668	2.1%	2,690	4.0%	241,824	3.1%
Moderate	6,727	9.9%	571,227	7.2%	7,405	10.9%	533,495	6.7%
Middle	26,867	39.6%	2,782,389	35.2%	12,096	17.8%	1,047,452	13.3%
Upper	32,240	47.5%	4,385,679	55.5%	34,487	50.8%	4,755,863	60.2%
Unknown	2	0.0%	172	0.0%	11,231	16.5%	1,326,497	16.8%
<i>Total</i>	67,909	100.0%	7,905,131	100.0%	67,909	100.0%	7,905,131	100.0%
	<b>Home Improvement</b>							
Tract Unknown	7	0.1%	154	0.1%	0	0.0%	0	0.0%
Low	317	4.3%	7,143	3.5%	574	7.7%	6,337	3.1%
Moderate	1,104	14.9%	24,182	12.0%	1,180	15.9%	20,650	10.2%
Middle	3,328	44.9%	84,533	41.9%	1,641	22.1%	37,098	18.4%
Upper	2,662	35.9%	85,687	42.5%	3,746	50.5%	130,131	64.5%
Unknown	0	0.0%	0	0.0%	277	3.7%	7,483	3.7%
<i>Total</i>	7,418	100.0%	201,699	100.0%	7,418	100.0%	201,699	100.0%
	<b>Multi-Family</b>							
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low	53	19.9%	13,355	9.0%	0	0.0%	0	0.0%
Moderate	55	20.7%	34,328	23.1%	0	0.0%	0	0.0%
Middle	92	34.6%	59,345	40.0%	0	0.0%	0	0.0%
Upper	66	24.8%	41,324	27.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	266	100.0%	148,352	100.0%
<i>Total</i>	266	100.0%	148,352	100.0%	266	100.0%	148,352	100.0%
	<b>HMDA Totals</b>							
Tract Unknown	42	0.0%	2,437	0.0%	0	0.0%	0	0.0%
Low	3,880	3.3%	299,144	2.3%	5,281	4.5%	366,556	2.8%
Moderate	12,176	10.3%	996,788	7.7%	15,153	12.8%	1,066,276	8.2%
Middle	48,264	40.9%	4,698,018	36.2%	22,201	18.8%	1,907,344	14.7%
Upper	53,560	45.4%	6,991,680	53.8%	55,637	47.2%	7,368,641	56.7%
Unknown	3	0.0%	245	0.0%	19,653	16.7%	2,279,495	17.6%
<i>Total</i>	117,925	100.0%	12,988,312	100.0%	117,925	100.0%	12,988,312	100.0%

Originations and Purchases

\*Small Business loans are loan sizes that area \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: LA Shreveport 2002**

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	38	0.6%	1,986	0.3%	336	5.5%	16,065	2.7%
Moderate	418	6.8%	27,007	4.5%	939	15.3%	60,345	10.1%
Middle	2,426	39.5%	200,015	33.5%	1,310	21.3%	109,651	18.4%
Upper	3,262	53.1%	367,915	61.6%	2,663	43.3%	329,168	55.1%
Unknown	1	0.0%	73	0.0%	897	14.6%	81,767	13.7%
<b>Total</b>	<b>6,145</b>	<b>100.0%</b>	<b>596,996</b>	<b>100.0%</b>	<b>6,145</b>	<b>100.0%</b>	<b>596,996</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	89	1.1%	3,431	0.5%	364	4.6%	15,715	2.1%
Moderate	736	9.4%	44,600	6.0%	785	10.0%	43,248	5.8%
Middle	2,973	37.9%	242,833	32.7%	1,356	17.3%	95,213	12.8%
Upper	4,038	51.5%	452,119	60.8%	4,182	53.4%	476,760	64.2%
Unknown	1	0.0%	100	0.0%	1,150	14.7%	112,147	15.1%
<b>Total</b>	<b>7,837</b>	<b>100.0%</b>	<b>743,083</b>	<b>100.0%</b>	<b>7,837</b>	<b>100.0%</b>	<b>743,083</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	26	2.9%	478	2.3%	107	11.9%	939	4.5%
Moderate	202	22.5%	3,268	15.5%	124	13.8%	1,926	9.2%
Middle	359	40.0%	8,256	39.3%	207	23.1%	3,769	17.9%
Upper	311	34.6%	9,029	42.9%	444	49.4%	13,913	66.2%
Unknown	0	0.0%	0	0.0%	16	1.8%	484	2.3%
<b>Total</b>	<b>898</b>	<b>100.0%</b>	<b>21,031</b>	<b>100.0%</b>	<b>898</b>	<b>100.0%</b>	<b>21,031</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	1	5.6%	485	2.9%	0	0.0%	0	0.0%
Moderate	7	38.9%	1,747	10.5%	0	0.0%	0	0.0%
Middle	5	27.8%	4,186	25.2%	0	0.0%	0	0.0%
Upper	5	27.8%	10,195	61.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	18	100.0%	16,613	100.0%
<b>Total</b>	<b>18</b>	<b>100.0%</b>	<b>16,613</b>	<b>100.0%</b>	<b>18</b>	<b>100.0%</b>	<b>16,613</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	154	1.0%	6,380	0.5%	807	5.4%	32,719	2.4%
Moderate	1,363	9.1%	76,622	5.6%	1,848	12.4%	105,519	7.7%
Middle	5,763	38.7%	455,290	33.0%	2,873	19.3%	208,633	15.1%
Upper	7,616	51.1%	839,258	60.9%	7,289	48.9%	819,841	59.5%
Unknown	2	0.0%	173	0.0%	2,081	14.0%	211,011	15.3%
<b>Total</b>	<b>14,898</b>	<b>100.0%</b>	<b>1,377,723</b>	<b>100.0%</b>	<b>14,898</b>	<b>100.0%</b>	<b>1,377,723</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/FARM</b>			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	756	10.1%	38,590	17.3%	1	1.9%	160	3.8%
Moderate	1,091	14.6%	33,957	15.2%	9	16.7%	858	20.4%
Middle	2,685	35.9%	73,205	32.9%	24	44.4%	1,705	40.4%
Upper	2,374	31.7%	74,289	33.4%	17	31.5%	1,486	35.2%
Unknown	572	7.6%	2,630	1.2%	3	5.6%	7	0.2%
<b>Total</b>	<b>7,478</b>	<b>100.0%</b>	<b>222,671</b>	<b>100.0%</b>	<b>54</b>	<b>100.0%</b>	<b>4,216</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	7,014	93.8%	78,272	35.2%	41	75.9%	1,228	29.1%
\$100,001 - \$250,000	280	3.7%	47,953	21.5%	9	16.7%	1,483	35.2%
\$250,001 - \$1 Million*	184	2.5%	96,446	43.3%	4	7.4%	1,505	35.7%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7,478</b>	<b>100.0%</b>	<b>222,671</b>	<b>100.0%</b>	<b>54</b>	<b>100.0%</b>	<b>4,216</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	2,552	34.1%	124,794	56.0%	43	79.6%	3,175	75.3%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: LA Baton Rouge 2002**

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	261	2.1%	15,838	1.2%	857	6.9%	52,992	3.9%
Moderate	936	7.6%	62,071	4.6%	2,347	19.0%	194,068	14.4%
Middle	6,001	48.6%	612,269	45.4%	2,626	21.3%	266,218	19.7%
Upper	5,144	41.7%	658,571	48.8%	4,279	34.7%	608,226	45.1%
Unknown	0	0.0%	0	0.0%	2,233	18.1%	227,245	16.8%
<b>Total</b>	<b>12,342</b>	<b>100.0%</b>	<b>1,348,749</b>	<b>100.0%</b>	<b>12,342</b>	<b>100.0%</b>	<b>1,348,749</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	387	2.2%	27,153	1.3%	890	5.0%	139,431	6.7%
Moderate	1,487	8.4%	115,027	5.5%	2,189	12.4%	169,912	8.1%
Middle	7,650	43.3%	901,039	43.1%	3,587	20.3%	321,857	15.4%
Upper	8,132	46.1%	1,045,712	50.1%	8,262	46.8%	1,133,280	54.2%
Unknown	1	0.0%	72	0.0%	2,729	15.5%	324,523	15.5%
<b>Total</b>	<b>17,657</b>	<b>100.0%</b>	<b>2,089,003</b>	<b>100.0%</b>	<b>17,657</b>	<b>100.0%</b>	<b>2,089,003</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	77	4.2%	1,900	4.0%	160	8.8%	1,508	3.2%
Moderate	233	12.8%	4,809	10.2%	341	18.8%	5,452	11.6%
Middle	868	47.9%	20,316	43.2%	411	22.7%	9,605	20.4%
Upper	636	35.1%	19,973	42.5%	860	47.4%	28,333	60.3%
Unknown	0	0.0%	0	0.0%	42	2.3%	2,100	4.5%
<b>Total</b>	<b>1,814</b>	<b>100.0%</b>	<b>46,998</b>	<b>100.0%</b>	<b>1,814</b>	<b>100.0%</b>	<b>46,998</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	21	29.6%	5,539	22.3%	0	0.0%	0	0.0%
Moderate	6	8.5%	1,066	4.3%	0	0.0%	0	0.0%
Middle	33	46.5%	12,267	49.3%	0	0.0%	0	0.0%
Upper	11	15.5%	6,011	24.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	71	100.0%	24,883	100.0%
<b>Total</b>	<b>71</b>	<b>100.0%</b>	<b>24,883</b>	<b>100.0%</b>	<b>71</b>	<b>100.0%</b>	<b>24,883</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	746	2.3%	50,430	1.4%	1,907	6.0%	193,931	5.5%
Moderate	2,662	8.3%	182,973	5.2%	4,877	15.3%	369,432	10.5%
Middle	14,552	45.6%	1,545,891	44.0%	6,624	20.8%	597,680	17.0%
Upper	13,923	43.7%	1,730,267	49.3%	13,401	42.0%	1,769,839	50.4%
Unknown	1	0.0%	72	0.0%	5,075	15.9%	578,751	16.5%
<b>Total</b>	<b>31,884</b>	<b>100.0%</b>	<b>3,509,633</b>	<b>100.0%</b>	<b>31,884</b>	<b>100.0%</b>	<b>3,509,633</b>	<b>100.0%</b>
	<b>SMALL BUSINESS/FARM</b>							
	<b>SMALL BUSINESS</b>				<b>SMALL FARM</b>			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	695	5.0%	25,845	4.9%	2	7.4%	835	51.0%
Moderate	1,367	9.8%	47,177	9.0%	4	14.8%	153	9.3%
Middle	5,172	37.2%	198,825	37.7%	11	40.7%	438	26.8%
Upper	5,865	42.2%	250,580	47.6%	10	37.0%	211	12.9%
Unknown	812	5.8%	4,404	0.8%	0	0.0%	0	0.0%
<b>Total</b>	<b>13,911</b>	<b>100.0%</b>	<b>526,831</b>	<b>100.0%</b>	<b>27</b>	<b>100.0%</b>	<b>1,637</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	12,708	91.4%	160,734	30.5%	24	88.9%	677	41.4%
\$100,001 - \$250,000	702	5.0%	120,596	22.9%	1	3.7%	125	7.6%
\$250,001 - \$1 Million*	501	3.6%	245,501	46.6%	2	7.4%	835	51.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>13,911</b>	<b>100.0%</b>	<b>526,831</b>	<b>100.0%</b>	<b>27</b>	<b>100.0%</b>	<b>1,637</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	5,041	36.2%	294,513	55.9%	23	85.2%	1,110	67.8%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: LA Monroe 2002**

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	92	4.3%	4,627	2.4%	77	3.6%	3,117	1.6%
Moderate	206	9.7%	9,191	4.8%	299	14.1%	15,863	8.2%
Middle	883	41.6%	75,458	39.0%	360	16.9%	26,680	13.8%
Upper	944	44.4%	104,185	53.9%	975	45.9%	108,288	56.0%
Unknown	0	0.0%	0	0.0%	414	19.5%	39,513	20.4%
<b>Total</b>	<b>2,125</b>	<b>100.0%</b>	<b>193,461</b>	<b>100.0%</b>	<b>2,125</b>	<b>100.0%</b>	<b>193,461</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	140	4.0%	8,290	2.3%	105	3.0%	4,355	1.2%
Moderate	291	8.2%	15,764	4.4%	298	8.4%	16,417	4.6%
Middle	1,425	40.4%	133,550	37.3%	495	14.0%	35,594	10.0%
Upper	1,672	47.4%	200,038	55.9%	1,837	52.1%	214,245	59.9%
Unknown	0	0.0%	0	0.0%	793	22.5%	87,031	24.3%
<b>Total</b>	<b>3,528</b>	<b>100.0%</b>	<b>357,642</b>	<b>100.0%</b>	<b>3,528</b>	<b>100.0%</b>	<b>357,642</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	24	7.3%	392	4.1%	22	6.7%	280	2.9%
Moderate	34	10.4%	604	6.3%	47	14.3%	584	6.1%
Middle	143	43.6%	3,679	38.4%	61	18.6%	1,333	13.9%
Upper	127	38.7%	4,912	51.2%	196	59.8%	7,333	76.5%
Unknown	0	0.0%	0	0.0%	2	0.6%	57	0.6%
<b>Total</b>	<b>328</b>	<b>100.0%</b>	<b>9,587</b>	<b>100.0%</b>	<b>328</b>	<b>100.0%</b>	<b>9,587</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	2	14.3%	438	12.5%	0	0.0%	0	0.0%
Moderate	1	7.1%	15	0.4%	0	0.0%	0	0.0%
Middle	4	28.6%	1,925	54.8%	0	0.0%	0	0.0%
Upper	7	50.0%	1,136	32.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	14	100.0%	3,514	100.0%
<b>Total</b>	<b>14</b>	<b>100.0%</b>	<b>3,514</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>3,514</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	258	4.3%	13,747	2.4%	204	3.4%	7,752	1.4%
Moderate	532	8.9%	25,574	4.5%	644	10.7%	32,864	5.8%
Middle	2,455	41.0%	214,612	38.0%	916	15.3%	63,607	11.3%
Upper	2,750	45.9%	310,271	55.0%	3,008	50.2%	329,866	58.5%
Unknown	0	0.0%	0	0.0%	1,223	20.4%	130,115	23.1%
<b>Total</b>	<b>5,995</b>	<b>100.0%</b>	<b>564,204</b>	<b>100.0%</b>	<b>5,995</b>	<b>100.0%</b>	<b>564,204</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/FARM</b>			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	556	14.9%	21,191	16.2%	4	7.8%	487	10.4%
Moderate	483	12.9%	15,454	11.8%	1	2.0%	150	3.2%
Middle	1,139	30.5%	35,960	27.5%	24	47.1%	1,954	41.5%
Upper	1,291	34.5%	56,737	43.4%	21	41.2%	2,107	44.8%
Unknown	271	7.2%	1,496	1.1%	1	2.0%	5	0.1%
<b>Total</b>	<b>3,740</b>	<b>100.0%</b>	<b>130,838</b>	<b>100.0%</b>	<b>51</b>	<b>100.0%</b>	<b>4,703</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	3,451	92.3%	40,969	31.3%	32	62.7%	1,144	24.3%
\$100,001 - \$250,000	164	4.4%	27,792	21.2%	14	27.5%	2,208	46.9%
\$250,001 - \$1 Million*	125	3.3%	62,077	47.4%	5	9.8%	1,351	28.7%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,740</b>	<b>100.0%</b>	<b>130,838</b>	<b>100.0%</b>	<b>51</b>	<b>100.0%</b>	<b>4,703</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	1,265	33.8%	74,033	56.6%	47	92.2%	4,497	95.6%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less



**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

Assessment Area: LA New Orleans 2002

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	1,051	5.2%	91,281	3.7%	710	3.5%	44,779	1.8%
Moderate	2,548	12.6%	256,662	10.4%	2,834	14.0%	234,713	9.5%
Middle	7,743	38.3%	809,373	32.7%	3,904	19.3%	403,953	16.3%
Upper	8,890	43.9%	1,316,881	53.2%	8,678	42.9%	1,360,611	55.0%
Unknown	0	0.0%	0	0.0%	4,106	20.3%	430,141	17.4%
<b>Total</b>	<b>20,232</b>	<b>100.0%</b>	<b>2,474,197</b>	<b>100.0%</b>	<b>20,232</b>	<b>100.0%</b>	<b>2,474,197</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	1,418	4.0%	124,417	2.8%	1,276	3.6%	79,785	1.8%
Moderate	3,874	10.9%	370,096	8.4%	3,890	10.9%	290,924	6.6%
Middle	12,841	36.0%	1,329,595	30.0%	6,214	17.4%	565,100	12.8%
Upper	17,565	49.2%	2,602,968	58.8%	18,170	50.9%	2,727,701	61.6%
Unknown	0	0.0%	0	0.0%	6,148	17.2%	763,566	17.2%
<b>Total</b>	<b>35,698</b>	<b>100.0%</b>	<b>4,427,076</b>	<b>100.0%</b>	<b>35,698</b>	<b>100.0%</b>	<b>4,427,076</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	181	4.6%	4,172	3.8%	253	6.5%	3,348	3.0%
Moderate	568	14.6%	14,409	13.1%	595	15.3%	11,938	10.8%
Middle	1,656	42.5%	43,742	39.7%	891	22.9%	21,171	19.2%
Upper	1,490	38.3%	47,783	43.4%	1,949	50.0%	68,944	62.6%
Unknown	0	0.0%	0	0.0%	207	5.3%	4,705	4.3%
<b>Total</b>	<b>3,895</b>	<b>100.0%</b>	<b>110,106</b>	<b>100.0%</b>	<b>3,895</b>	<b>100.0%</b>	<b>110,106</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	29	19.5%	6,893	6.8%	0	0.0%	0	0.0%
Moderate	40	26.8%	31,410	31.2%	0	0.0%	0	0.0%
Middle	44	29.5%	39,849	39.6%	0	0.0%	0	0.0%
Upper	36	24.2%	22,554	22.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	149	100.0%	100,706	100.0%
<b>Total</b>	<b>149</b>	<b>100.0%</b>	<b>100,706</b>	<b>100.0%</b>	<b>149</b>	<b>100.0%</b>	<b>100,706</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	2,679	4.5%	226,763	3.2%	2,239	3.7%	127,912	1.8%
Moderate	7,030	11.7%	672,577	9.5%	7,319	12.2%	537,575	7.6%
Middle	22,284	37.2%	2,222,559	31.3%	11,009	18.4%	990,224	13.9%
Upper	27,981	46.7%	3,990,186	56.1%	28,797	48.0%	4,157,256	58.5%
Unknown	0	0.0%	0	0.0%	10,610	17.7%	1,299,118	18.3%
<b>Total</b>	<b>59,974</b>	<b>100.0%</b>	<b>7,112,085</b>	<b>100.0%</b>	<b>59,974</b>	<b>100.0%</b>	<b>7,112,085</b>	<b>100.0%</b>
	<b>SMALL BUSINESS/SMALL BUSINESS/FARM</b>							
	<b>SMALL BUSINESS</b>				<b>SMALL FARM</b>			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	2,026	7.0%	95,976	7.5%	0	0.0%	0	0.0%
Moderate	5,268	18.2%	274,671	21.4%	26	38.2%	1,021	23.4%
Middle	8,766	30.2%	368,423	28.7%	16	23.5%	128	2.9%
Upper	11,335	39.1%	534,945	41.6%	25	36.8%	3,213	73.7%
Unknown	1,591	5.5%	11,848	0.9%	1	1.5%	0	0.0%
<b>Total</b>	<b>28,986</b>	<b>100.0%</b>	<b>1,285,863</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>	<b>4,362</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	26,044	89.9%	333,526	25.9%	56	82.4%	1,361	31.2%
\$100,001 - \$250,000	1,632	5.6%	286,013	22.2%	8	11.8%	1,313	30.1%
\$250,001 - \$1 Million*	1,310	4.5%	666,324	51.8%	4	5.9%	1,688	38.7%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>28,986</b>	<b>100.0%</b>	<b>1,285,863</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>	<b>4,362</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	8,672	29.9%	549,897	42.8%	62	91.2%	3,673	84.2%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: LA Northeast LA 2002**

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	7	1.6%	246	0.9%	16	3.8%	463	1.8%
Moderate	62	14.6%	3,146	11.9%	55	12.9%	1,988	7.5%
Middle	238	56.0%	14,990	56.9%	79	18.6%	4,147	15.7%
Upper	95	22.4%	6,692	25.4%	194	45.6%	13,791	52.3%
Unknown	23	5.4%	1,287	4.9%	81	19.1%	5,972	22.7%
<b>Total</b>	<b>425</b>	<b>100.0%</b>	<b>26,361</b>	<b>100.0%</b>	<b>425</b>	<b>100.0%</b>	<b>26,361</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	27	3.5%	1,377	2.4%	14	1.8%	701	1.2%
Moderate	98	12.6%	6,127	10.7%	73	9.4%	2,561	4.5%
Middle	450	57.9%	32,446	56.5%	104	13.4%	4,763	8.3%
Upper	190	24.5%	16,430	28.6%	496	63.8%	41,223	71.8%
Unknown	12	1.5%	996	1.7%	90	11.6%	8,128	14.2%
<b>Total</b>	<b>777</b>	<b>100.0%</b>	<b>57,376</b>	<b>100.0%</b>	<b>777</b>	<b>100.0%</b>	<b>57,376</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	9	5.8%	201	5.2%	13	8.4%	146	3.8%
Moderate	21	13.5%	313	8.1%	25	16.1%	297	7.7%
Middle	83	53.5%	2,281	58.9%	23	14.8%	380	9.8%
Upper	35	22.6%	926	23.9%	93	60.0%	3,017	77.9%
Unknown	7	4.5%	154	4.0%	1	0.6%	35	0.9%
<b>Total</b>	<b>155</b>	<b>100.0%</b>	<b>3,875</b>	<b>100.0%</b>	<b>155</b>	<b>100.0%</b>	<b>3,875</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	100.0%	256	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	256	100.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>256</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>256</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	43	3.2%	1,824	2.1%	43	3.2%	1,310	1.5%
Moderate	181	13.3%	9,586	10.9%	153	11.3%	4,846	5.5%
Middle	773	56.9%	49,973	56.9%	206	15.2%	9,290	10.6%
Upper	320	23.5%	24,048	27.4%	783	57.6%	58,031	66.0%
Unknown	42	3.1%	2,437	2.8%	174	12.8%	14,391	16.4%
<b>Total</b>	<b>1,359</b>	<b>100.0%</b>	<b>87,868</b>	<b>100.0%</b>	<b>1,359</b>	<b>100.0%</b>	<b>87,868</b>	<b>100.0%</b>
	<b>SMALL BUSINESS/FARM</b>							
	<b>SMALL BUSINESS</b>				<b>SMALL FARM</b>			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	44	4.4%	1,379	5.4%	6	3.1%	841	4.1%
Moderate	114	11.3%	2,396	9.4%	2	1.0%	530	2.6%
Middle	540	53.5%	17,086	66.9%	147	75.4%	13,405	65.7%
Upper	186	18.4%	3,996	15.7%	40	20.5%	5,639	27.6%
Unknown	125	12.4%	674	2.6%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,009</b>	<b>100.0%</b>	<b>25,531</b>	<b>100.0%</b>	<b>195</b>	<b>100.0%</b>	<b>20,415</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	951	94.3%	10,924	42.8%	123	63.1%	3,958	19.4%
\$100,001 - \$250,000	38	3.8%	6,077	23.8%	43	22.1%	6,856	33.6%
\$250,001 - \$1 Million*	20	2.0%	8,530	33.4%	29	14.9%	9,601	47.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,009</b>	<b>100.0%</b>	<b>25,531</b>	<b>100.0%</b>	<b>195</b>	<b>100.0%</b>	<b>20,415</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	398	39.4%	14,859	58.2%	181	92.8%	18,562	90.9%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: LA Tangipohoa 2002**

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	21	2.0%	979	1.0%
Moderate	120	11.3%	8,973	9.6%	94	8.8%	5,153	5.5%
Middle	686	64.5%	59,645	63.9%	185	17.4%	12,144	13.0%
Upper	257	24.2%	24,746	26.5%	615	57.9%	62,563	67.0%
Unknown	0	0.0%	0	0.0%	148	13.9%	12,525	13.4%
<b>Total</b>	<b>1,063</b>	<b>100.0%</b>	<b>93,364</b>	<b>100.0%</b>	<b>1,063</b>	<b>100.0%</b>	<b>93,364</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	41	1.7%	1,837	0.8%
Moderate	241	10.0%	19,613	8.5%	170	7.1%	10,433	4.5%
Middle	1,528	63.4%	142,926	61.9%	340	14.1%	24,925	10.8%
Upper	642	26.6%	68,464	29.6%	1,539	63.8%	162,706	70.4%
Unknown	0	0.0%	0	0.0%	321	13.3%	31,102	13.5%
<b>Total</b>	<b>2,411</b>	<b>100.0%</b>	<b>231,003</b>	<b>100.0%</b>	<b>2,411</b>	<b>100.0%</b>	<b>231,003</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	19	5.8%	116	1.1%
Moderate	44	13.5%	772	7.6%	47	14.5%	450	4.4%
Middle	219	67.4%	6,317	62.4%	47	14.5%	810	8.0%
Upper	62	19.1%	3,034	30.0%	203	62.5%	8,645	85.4%
Unknown	0	0.0%	0	0.0%	9	2.8%	102	1.0%
<b>Total</b>	<b>325</b>	<b>100.0%</b>	<b>10,123</b>	<b>100.0%</b>	<b>325</b>	<b>100.0%</b>	<b>10,123</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	8.3%	90	3.8%	0	0.0%	0	0.0%
Middle	4	33.3%	862	36.2%	0	0.0%	0	0.0%
Upper	7	58.3%	1,428	60.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	12	100.0%	2,380	100.0%
<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>2,380</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>2,380</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	81	2.1%	2,932	0.9%
Moderate	406	10.7%	29,448	8.7%	311	8.2%	16,036	4.8%
Middle	2,437	63.9%	209,750	62.3%	572	15.0%	37,879	11.2%
Upper	968	25.4%	97,672	29.0%	2,357	61.8%	233,914	69.4%
Unknown	0	0.0%	0	0.0%	490	12.9%	46,109	13.7%
<b>Total</b>	<b>3,811</b>	<b>100.0%</b>	<b>336,870</b>	<b>100.0%</b>	<b>3,811</b>	<b>100.0%</b>	<b>336,870</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/FARM</b>			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	458	19.4%	28,356	26.3%	27	28.4%	682	21.6%
Middle	1,190	50.3%	52,743	49.0%	68	71.6%	2,469	78.4%
Upper	531	22.5%	25,935	24.1%	0	0.0%	0	0.0%
Unknown	185	7.8%	674	0.6%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,364</b>	<b>100.0%</b>	<b>107,708</b>	<b>100.0%</b>	<b>95</b>	<b>100.0%</b>	<b>3,151</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	2,103	89.0%	29,398	27.3%	86	90.5%	1,575	50.0%
\$100,001 - \$250,000	151	6.4%	24,926	23.1%	8	8.4%	1,136	36.1%
\$250,001 - \$1 Million*	110	4.7%	53,384	49.6%	1	1.1%	440	14.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,364</b>	<b>100.0%</b>	<b>107,708</b>	<b>100.0%</b>	<b>95</b>	<b>100.0%</b>	<b>3,151</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	1,062	44.9%	69,005	64.1%	94	98.9%	2,711	86.0%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: MS STATE 2002**

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	Home Purchase								
Low	371	1.5%	24,560	1.0%	1,948	7.6%	107,075	4.5%	
Moderate	1,804	7.1%	113,841	4.8%	4,736	18.5%	325,516	13.6%	
Middle	11,883	46.4%	1,015,712	42.4%	5,782	22.6%	495,975	20.7%	
Upper	11,475	44.8%	1,238,902	51.7%	9,832	38.4%	1,166,882	48.7%	
Unknown	53	0.2%	2,792	0.1%	3,288	12.9%	300,359	12.5%	
<b>Total</b>	<b>25,586</b>	<b>100.0%</b>	<b>2,395,807</b>	<b>100.0%</b>	<b>25,586</b>	<b>100.0%</b>	<b>2,395,807</b>	<b>100.0%</b>	
Refinance									
Low	624	1.6%	43,422	1.1%	1,758	4.4%	88,793	2.2%	
Moderate	2,852	7.2%	228,125	5.7%	4,785	12.1%	314,839	7.8%	
Middle	18,937	47.9%	1,736,806	43.1%	7,456	18.9%	599,722	14.9%	
Upper	16,995	43.0%	2,012,836	50.0%	18,762	47.5%	2,302,496	57.1%	
Unknown	101	0.3%	7,933	0.2%	6,748	17.1%	723,272	18.0%	
<b>Total</b>	<b>39,509</b>	<b>100.0%</b>	<b>4,029,122</b>	<b>100.0%</b>	<b>39,509</b>	<b>100.0%</b>	<b>4,029,122</b>	<b>100.0%</b>	
Home Improvement									
Low	136	2.8%	2,264	2.0%	572	11.9%	4,380	3.8%	
Moderate	479	10.0%	7,802	6.8%	910	18.9%	11,734	10.3%	
Middle	2,842	59.1%	56,514	49.6%	1,097	22.8%	19,975	17.5%	
Upper	1,349	28.1%	47,333	41.5%	1,979	41.2%	71,362	62.6%	
Unknown	1	0.0%	9	0.0%	249	5.2%	6,471	5.7%	
<b>Total</b>	<b>4,807</b>	<b>100.0%</b>	<b>113,922</b>	<b>100.0%</b>	<b>4,807</b>	<b>100.0%</b>	<b>113,922</b>	<b>100.0%</b>	
Multi-Family									
Low	17	9.1%	7,097	4.1%	0	0.0%	0	0.0%	
Moderate	14	7.5%	5,054	3.0%	0	0.0%	0	0.0%	
Middle	103	55.4%	96,332	56.3%	0	0.0%	0	0.0%	
Upper	52	28.0%	62,642	36.6%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	186	100.0%	171,125	100.0%	
<b>Total</b>	<b>186</b>	<b>100.0%</b>	<b>171,125</b>	<b>100.0%</b>	<b>186</b>	<b>100.0%</b>	<b>171,125</b>	<b>100.0%</b>	
HMDA Totals									
Low	1,148	1.6%	77,343	1.2%	4,278	6.1%	200,248	3.0%	
Moderate	5,149	7.3%	354,822	5.3%	10,431	14.9%	652,089	9.7%	
Middle	33,765	48.2%	2,905,364	43.3%	14,335	20.5%	1,115,672	16.6%	
Upper	29,871	42.6%	3,361,713	50.1%	30,573	43.6%	3,540,740	52.8%	
Unknown	155	0.2%	10,734	0.2%	10,471	14.9%	1,201,227	17.9%	
<b>Total</b>	<b>70,088</b>	<b>100.0%</b>	<b>6,709,976</b>	<b>100.0%</b>	<b>70,088</b>	<b>100.0%</b>	<b>6,709,976</b>	<b>100.0%</b>	
SMALL BUSINESS									
SMALL BUSINESS/FARM									
SMALL FARM									
#	%	\$(000s)	%	#	%	\$(000s)	%		
By Tract Income									
Low	2,660	5.6%	144,843	7.4%	88	3.3%	7,240	4.5%	
Moderate	5,144	10.8%	226,511	11.6%	392	14.9%	29,359	18.1%	
Middle	20,207	42.3%	778,639	39.8%	1,634	61.9%	91,173	56.2%	
Upper	16,671	34.9%	792,777	40.5%	509	19.3%	34,235	21.1%	
Unknown	3,071	6.4%	14,184	0.7%	15	0.6%	111	0.1%	
<b>Total</b>	<b>47,753</b>	<b>100.0%</b>	<b>1,956,954</b>	<b>100.0%</b>	<b>2,638</b>	<b>100.0%</b>	<b>162,118</b>	<b>100.0%</b>	
By Loan Size									
\$100,000 or Less	43,395	90.9%	669,720	34.2%	2,186	82.9%	61,623	38.0%	
\$100,001 - \$250,000	2,566	5.4%	425,640	21.8%	313	11.9%	50,261	31.0%	
\$250,001 - \$1 Million*	1,792	3.8%	861,594	44.0%	139	5.3%	50,234	31.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>47,753</b>	<b>100.0%</b>	<b>1,956,954</b>	<b>100.0%</b>	<b>2,638</b>	<b>100.0%</b>	<b>162,118</b>	<b>100.0%</b>	
By Revenue									
Total \$1 Million or Less	24,279	50.8%	1,235,752	63.1%	2,433	92.2%	136,650	84.3%	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: MS Jackson 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	202	2.2%	14,574	1.5%	1,105	12.1%	66,457	6.9%
Moderate	772	8.4%	50,098	5.2%	2,080	22.7%	171,394	17.9%
Middle	3,361	36.7%	307,050	32.0%	2,037	22.3%	214,447	22.4%
Upper	4,819	52.6%	586,339	61.2%	2,795	30.5%	399,587	41.7%
Unknown	0	0.0%	0	0.0%	1,137	12.4%	106,176	11.1%
<b>Total</b>	<b>9,154</b>	<b>100.0%</b>	<b>958,061</b>	<b>100.0%</b>	<b>9,154</b>	<b>100.0%</b>	<b>958,061</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	367	2.9%	29,511	2.0%	665	5.3%	37,570	2.5%
Moderate	1,088	8.6%	99,275	6.6%	1,714	13.5%	130,681	8.7%
Middle	4,160	32.9%	439,795	29.2%	2,345	18.5%	225,557	15.0%
Upper	7,045	55.6%	938,628	62.3%	5,357	42.3%	797,754	52.9%
Unknown	0	0.0%	0	0.0%	2,579	20.4%	315,647	20.9%
<b>Total</b>	<b>12,660</b>	<b>100.0%</b>	<b>1,507,209</b>	<b>100.0%</b>	<b>12,660</b>	<b>100.0%</b>	<b>1,507,209</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	75	7.8%	1,643	5.1%	142	14.9%	1,485	4.6%
Moderate	134	14.0%	3,193	9.9%	183	19.1%	3,104	9.6%
Middle	390	40.8%	9,824	30.4%	198	20.7%	5,889	18.2%
Upper	357	37.3%	17,658	54.6%	360	37.7%	19,383	60.0%
Unknown	0	0.0%	0	0.0%	73	7.6%	2,457	7.6%
<b>Total</b>	<b>956</b>	<b>100.0%</b>	<b>32,318</b>	<b>100.0%</b>	<b>956</b>	<b>100.0%</b>	<b>32,318</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	8	13.6%	3,872	7.1%	0	0.0%	0	0.0%
Moderate	3	5.1%	682	1.2%	0	0.0%	0	0.0%
Middle	32	54.2%	16,329	29.9%	0	0.0%	0	0.0%
Upper	16	27.1%	33,776	61.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	59	100.0%	54,659	100.0%
<b>Total</b>	<b>59</b>	<b>100.0%</b>	<b>54,659</b>	<b>100.0%</b>	<b>59</b>	<b>100.0%</b>	<b>54,659</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	652	2.9%	49,600	1.9%	1,912	8.4%	105,512	4.1%
Moderate	1,997	8.7%	153,248	6.0%	3,977	17.4%	305,179	12.0%
Middle	7,943	34.8%	772,998	30.3%	4,580	20.1%	445,893	17.5%
Upper	12,237	53.6%	1,576,401	61.8%	8,512	37.3%	1,216,724	47.7%
Unknown	0	0.0%	0	0.0%	3,848	16.9%	478,939	18.8%
<b>Total</b>	<b>22,829</b>	<b>100.0%</b>	<b>2,552,247</b>	<b>100.0%</b>	<b>22,829</b>	<b>100.0%</b>	<b>2,552,247</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	1,584	11.9%	83,965	13.4%	76	13.7%	5,428	13.5%
Moderate	1,274	9.6%	49,970	8.0%	92	16.6%	8,024	20.0%
Middle	4,167	31.3%	208,746	33.3%	267	48.3%	17,150	42.7%
Upper	5,340	40.1%	279,577	44.6%	114	20.6%	9,521	23.7%
Unknown	946	7.1%	4,207	0.7%	4	0.7%	27	0.1%
<b>Total</b>	<b>13,311</b>	<b>100.0%</b>	<b>626,465</b>	<b>100.0%</b>	<b>553</b>	<b>100.0%</b>	<b>40,150</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	11,916	89.5%	197,774	31.6%	442	79.9%	13,614	33.9%
\$100,001 - \$250,000	774	5.8%	131,921	21.1%	73	13.2%	12,079	30.1%
\$250,001 - \$1 Million*	621	4.7%	296,770	47.4%	38	6.9%	14,457	36.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>13,311</b>	<b>100.0%</b>	<b>626,465</b>	<b>100.0%</b>	<b>553</b>	<b>100.0%</b>	<b>40,150</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	6,738	50.6%	372,886	59.5%	519	93.9%	35,319	88.0%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: MS Adams 2002**

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>Home Purchase</b>								
Low	4	1.6%	186	0.9%	18	7.2%	743	3.8%	
Moderate	40	16.1%	4,232	21.5%	39	15.7%	1,565	7.9%	
Middle	89	35.7%	5,524	28.0%	51	20.5%	3,128	15.9%	
Upper	116	46.6%	9,783	49.6%	110	44.2%	11,707	59.4%	
Unknown	0	0.0%	0	0.0%	31	12.4%	2,582	13.1%	
<b>Total</b>	<b>249</b>	<b>100.0%</b>	<b>19,725</b>	<b>100.0%</b>	<b>249</b>	<b>100.0%</b>	<b>19,725</b>	<b>100.0%</b>	
	<b>Refinance</b>								
Low	16	3.5%	766	2.0%	19	4.2%	685	1.8%	
Moderate	75	16.6%	7,525	19.6%	59	13.1%	3,014	7.8%	
Middle	145	32.2%	10,244	26.6%	75	16.6%	4,722	12.3%	
Upper	214	47.5%	19,886	51.7%	232	51.4%	24,610	64.0%	
Unknown	1	0.2%	58	0.2%	66	14.6%	5,448	14.2%	
<b>Total</b>	<b>451</b>	<b>100.0%</b>	<b>38,479</b>	<b>100.0%</b>	<b>451</b>	<b>100.0%</b>	<b>38,479</b>	<b>100.0%</b>	
	<b>Home Improvement</b>								
Low	3	9.7%	71	12.9%	1	3.2%	6	1.1%	
Moderate	7	22.6%	106	19.2%	5	16.1%	36	6.5%	
Middle	14	45.2%	207	37.5%	8	25.8%	123	22.3%	
Upper	7	22.6%	168	30.4%	17	54.8%	387	70.1%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>31</b>	<b>100.0%</b>	<b>552</b>	<b>100.0%</b>	<b>31</b>	<b>100.0%</b>	<b>552</b>	<b>100.0%</b>	
	<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	1	100.0%	2,456	100.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	1	100.0%	2,456	100.0%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>2,456</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>2,456</b>	<b>100.0%</b>	
	<b>HMDA Totals</b>								
Low	23	3.1%	1,023	1.7%	38	5.2%	1,434	2.3%	
Moderate	122	16.7%	11,863	19.4%	103	14.1%	4,615	7.5%	
Middle	248	33.9%	15,975	26.1%	134	18.3%	7,973	13.0%	
Upper	338	46.2%	32,293	52.8%	359	49.0%	36,704	60.0%	
Unknown	1	0.1%	58	0.1%	98	13.4%	10,486	17.1%	
<b>Total</b>	<b>732</b>	<b>100.0%</b>	<b>61,212</b>	<b>100.0%</b>	<b>732</b>	<b>100.0%</b>	<b>61,212</b>	<b>100.0%</b>	
	<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/FARM</b>				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>By Tract Income</b>								
Low	47	4.4%	2,702	6.1%	0	0.0%	0	0.0%	
Moderate	239	22.3%	10,036	22.7%	95	88.0%	4,862	78.3%	
Middle	215	20.1%	5,734	13.0%	6	5.6%	740	11.9%	
Upper	476	44.4%	25,267	57.1%	7	6.5%	608	9.8%	
Unknown	95	8.9%	532	1.2%	0	0.0%	0	0.0%	
<b>Total</b>	<b>1,072</b>	<b>100.0%</b>	<b>44,271</b>	<b>100.0%</b>	<b>108</b>	<b>100.0%</b>	<b>6,210</b>	<b>100.0%</b>	
	<b>By Loan Size</b>								
\$100,000 or Less	965	90.0%	15,948	36.0%	92	85.2%	2,701	43.5%	
\$100,001 - \$250,000	77	7.2%	12,566	28.4%	13	12.0%	2,183	35.2%	
\$250,001 - \$1 Million*	30	2.8%	15,757	35.6%	3	2.8%	1,326	21.4%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>1,072</b>	<b>100.0%</b>	<b>44,271</b>	<b>100.0%</b>	<b>108</b>	<b>100.0%</b>	<b>6,210</b>	<b>100.0%</b>	
	<b>By Revenue</b>								
Total \$1 Million or Less	487	45.4%	29,443	66.5%	96	88.9%	5,045	81.2%	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: MS Biloxi-Gulfport-Pascagoula 2002**

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>Home Purchase</b>								
Low	51	0.8%	4,510	0.7%	362	5.4%	19,472	3.0%	
Moderate	378	5.6%	25,384	3.9%	1,134	16.8%	78,018	11.9%	
Middle	4,479	66.5%	421,290	64.3%	1,621	24.1%	141,639	21.6%	
Upper	1,827	27.1%	203,873	31.1%	2,583	38.3%	315,534	48.2%	
Unknown	1	0.0%	65	0.0%	1,036	15.4%	100,459	15.3%	
<b>Total</b>	<b>6,736</b>	<b>100.0%</b>	<b>655,122</b>	<b>100.0%</b>	<b>6,736</b>	<b>100.0%</b>	<b>655,122</b>	<b>100.0%</b>	
	<b>Refinance</b>								
Low	54	0.5%	2,964	0.3%	633	5.5%	33,025	3.0%	
Moderate	831	7.2%	59,608	5.4%	1,575	13.7%	104,054	9.4%	
Middle	7,747	67.4%	729,961	65.7%	2,454	21.3%	193,934	17.5%	
Upper	2,859	24.9%	317,256	28.6%	4,999	43.5%	596,305	53.7%	
Unknown	5	0.0%	460	0.0%	1,835	16.0%	182,931	16.5%	
<b>Total</b>	<b>11,496</b>	<b>100.0%</b>	<b>1,110,249</b>	<b>100.0%</b>	<b>11,496</b>	<b>100.0%</b>	<b>1,110,249</b>	<b>100.0%</b>	
	<b>Home Improvement</b>								
Low	20	1.1%	175	0.5%	265	15.1%	1,768	5.5%	
Moderate	201	11.5%	2,232	6.9%	381	21.7%	4,302	13.4%	
Middle	1,245	71.1%	20,976	65.2%	419	23.9%	5,590	17.4%	
Upper	286	16.3%	8,787	27.3%	624	35.6%	18,810	58.5%	
Unknown	0	0.0%	0	0.0%	63	3.6%	1,700	5.3%	
<b>Total</b>	<b>1,752</b>	<b>100.0%</b>	<b>32,170</b>	<b>100.0%</b>	<b>1,752</b>	<b>100.0%</b>	<b>32,170</b>	<b>100.0%</b>	
	<b>Multi-Family</b>								
Low	2	3.8%	1,539	1.8%	0	0.0%	0	0.0%	
Moderate	6	11.5%	2,342	2.7%	0	0.0%	0	0.0%	
Middle	40	76.9%	74,827	87.6%	0	0.0%	0	0.0%	
Upper	4	7.7%	6,666	7.8%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	52	100.0%	85,374	100.0%	
<b>Total</b>	<b>52</b>	<b>100.0%</b>	<b>85,374</b>	<b>100.0%</b>	<b>52</b>	<b>100.0%</b>	<b>85,374</b>	<b>100.0%</b>	
	<b>HMDA Totals</b>								
Low	127	0.6%	9,188	0.5%	1,260	6.3%	54,265	2.9%	
Moderate	1,416	7.1%	89,566	4.8%	3,090	15.4%	186,374	9.9%	
Middle	13,511	67.4%	1,247,054	66.2%	4,494	22.4%	341,163	18.1%	
Upper	4,976	24.8%	536,582	28.5%	8,206	41.0%	930,649	49.4%	
Unknown	6	0.0%	525	0.0%	2,986	14.9%	370,464	19.7%	
<b>Total</b>	<b>20,036</b>	<b>100.0%</b>	<b>1,882,915</b>	<b>100.0%</b>	<b>20,036</b>	<b>100.0%</b>	<b>1,882,915</b>	<b>100.0%</b>	
	<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>By Tract Income</b>								
Low	366	3.7%	29,377	7.8%	6	9.8%	1,597	26.9%	
Moderate	1,139	11.4%	53,922	14.3%	3	4.9%	916	15.4%	
Middle	6,128	61.2%	212,105	56.2%	45	73.8%	3,199	53.9%	
Upper	1,794	17.9%	79,512	21.1%	6	9.8%	218	3.7%	
Unknown	589	5.9%	2,450	0.6%	1	1.6%	10	0.2%	
<b>Total</b>	<b>10,016</b>	<b>100.0%</b>	<b>377,366</b>	<b>100.0%</b>	<b>61</b>	<b>100.0%</b>	<b>5,940</b>	<b>100.0%</b>	
	<b>By Loan Size</b>								
\$100,000 or Less	9,167	91.5%	124,911	33.1%	46	75.4%	1,329	22.4%	
\$100,001 - \$250,000	510	5.1%	83,462	22.1%	6	9.8%	1,159	19.5%	
\$250,001 - \$1 Million*	339	3.4%	168,993	44.8%	9	14.8%	3,452	58.1%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>10,016</b>	<b>100.0%</b>	<b>377,366</b>	<b>100.0%</b>	<b>61</b>	<b>100.0%</b>	<b>5,940</b>	<b>100.0%</b>	
	<b>By Revenue</b>								
Total \$1 Million or Less	4,697	46.9%	230,386	61.1%	49	80.3%	3,635	61.2%	

Originations and Purchases

\*Small Business loans are loan sizes that area \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: MS Coahoma 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	12	5.8%	474	3.9%	29	14.0%	1,220	10.0%
Moderate	32	15.5%	1,779	14.5%	59	28.5%	2,696	22.0%
Middle	12	5.8%	1,947	15.9%	44	21.3%	2,467	20.2%
Upper	151	72.9%	8,035	65.7%	58	28.0%	4,857	39.7%
Unknown	0	0.0%	0	0.0%	17	8.2%	995	8.1%
<b>Total</b>	<b>207</b>	<b>100.0%</b>	<b>12,235</b>	<b>100.0%</b>	<b>207</b>	<b>100.0%</b>	<b>12,235</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	36	15.5%	1,901	9.1%	9	3.9%	314	1.5%
Moderate	42	18.0%	3,409	16.3%	14	6.0%	656	3.1%
Middle	48	20.6%	8,152	38.9%	39	16.7%	2,121	10.1%
Upper	107	45.9%	7,513	35.8%	122	52.4%	13,727	65.4%
Unknown	0	0.0%	0	0.0%	49	21.0%	4,157	19.8%
<b>Total</b>	<b>233</b>	<b>100.0%</b>	<b>20,975</b>	<b>100.0%</b>	<b>233</b>	<b>100.0%</b>	<b>20,975</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	3	20.0%	15	7.6%	2	13.3%	65	32.8%
Moderate	1	6.7%	2	1.0%	1	6.7%	6	3.0%
Middle	2	13.3%	10	5.1%	4	26.7%	29	14.6%
Upper	9	60.0%	171	86.4%	5	33.3%	91	46.0%
Unknown	0	0.0%	0	0.0%	3	20.0%	7	3.5%
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>198</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>198</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	2	100.0%	1,500	100.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	1,500	100.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>1,500</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>1,500</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	53	11.6%	3,890	11.1%	40	8.8%	1,599	4.6%
Moderate	75	16.4%	5,190	14.9%	74	16.2%	3,358	9.6%
Middle	62	13.6%	10,109	29.0%	87	19.0%	4,617	13.2%
Upper	267	58.4%	15,719	45.0%	185	40.5%	18,675	53.5%
Unknown	0	0.0%	0	0.0%	71	15.5%	6,659	19.1%
<b>Total</b>	<b>457</b>	<b>100.0%</b>	<b>34,908</b>	<b>100.0%</b>	<b>457</b>	<b>100.0%</b>	<b>34,908</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	65	10.5%	780	5.2%	0	0.0%	0	0.0%
Moderate	115	18.6%	3,280	22.0%	14	41.2%	1,247	37.2%
Middle	73	11.8%	1,790	12.0%	13	38.2%	1,111	33.1%
Upper	303	49.0%	8,698	58.3%	6	17.6%	993	29.6%
Unknown	62	10.0%	362	2.4%	1	2.9%	5	0.1%
<b>Total</b>	<b>618</b>	<b>100.0%</b>	<b>14,910</b>	<b>100.0%</b>	<b>34</b>	<b>100.0%</b>	<b>3,356</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	589	95.3%	7,240	48.6%	23	67.6%	557	16.6%
\$100,001 - \$250,000	21	3.4%	3,473	23.3%	6	17.6%	956	28.5%
\$250,001 - \$1 Million*	8	1.3%	4,197	28.1%	5	14.7%	1,843	54.9%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>618</b>	<b>100.0%</b>	<b>14,910</b>	<b>100.0%</b>	<b>34</b>	<b>100.0%</b>	<b>3,356</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	312	50.5%	9,442	63.3%	32	94.1%	3,301	98.4%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less



**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: MS East MS 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	42	3.0%	1,526	1.2%
Moderate	61	4.3%	3,438	2.8%	146	10.3%	6,778	5.5%
Middle	501	35.5%	38,806	31.7%	269	19.1%	18,268	14.9%
Upper	850	60.2%	80,032	65.5%	715	50.6%	73,530	60.1%
Unknown	0	0.0%	0	0.0%	240	17.0%	22,174	18.1%
<b>Total</b>	<b>1,412</b>	<b>100.0%</b>	<b>122,276</b>	<b>100.0%</b>	<b>1,412</b>	<b>100.0%</b>	<b>122,276</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	38	1.9%	1,541	0.8%
Moderate	71	3.5%	5,743	2.9%	130	6.4%	7,176	3.6%
Middle	675	33.2%	61,141	30.5%	287	14.1%	20,112	10.0%
Upper	1,285	63.2%	133,610	66.6%	1,154	56.7%	127,910	63.8%
Unknown	3	0.1%	138	0.1%	425	20.9%	43,893	21.9%
<b>Total</b>	<b>2,034</b>	<b>100.0%</b>	<b>200,632</b>	<b>100.0%</b>	<b>2,034</b>	<b>100.0%</b>	<b>200,632</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	37	13.3%	203	3.6%
Moderate	12	4.3%	394	7.1%	53	19.1%	404	7.3%
Middle	145	52.2%	2,626	47.2%	59	21.2%	1,021	18.3%
Upper	121	43.5%	2,548	45.8%	120	43.2%	3,820	68.6%
Unknown	0	0.0%	0	0.0%	9	3.2%	120	2.2%
<b>Total</b>	<b>278</b>	<b>100.0%</b>	<b>5,568</b>	<b>100.0%</b>	<b>278</b>	<b>100.0%</b>	<b>5,568</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	13.3%	193	2.8%	0	0.0%	0	0.0%
Middle	3	20.0%	856	12.3%	0	0.0%	0	0.0%
Upper	10	66.7%	5,937	85.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	15	100.0%	6,986	100.0%
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>6,986</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>6,986</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	117	3.1%	3,270	1.0%
Moderate	146	3.9%	9,768	2.9%	329	8.8%	14,358	4.3%
Middle	1,324	35.4%	103,429	30.8%	615	16.4%	39,401	11.7%
Upper	2,266	60.6%	222,127	66.2%	1,989	53.2%	205,260	61.2%
Unknown	3	0.1%	138	0.0%	689	18.4%	73,173	21.8%
<b>Total</b>	<b>3,739</b>	<b>100.0%</b>	<b>335,462</b>	<b>100.0%</b>	<b>3,739</b>	<b>100.0%</b>	<b>335,462</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	339	9.1%	11,750	8.8%	31	7.8%	1,850	9.5%
Middle	1,440	38.6%	57,413	43.1%	198	49.5%	9,002	46.3%
Upper	1,766	47.3%	63,279	47.5%	168	42.0%	8,563	44.0%
Unknown	185	5.0%	698	0.5%	3	0.8%	44	0.2%
<b>Total</b>	<b>3,730</b>	<b>100.0%</b>	<b>133,140</b>	<b>100.0%</b>	<b>400</b>	<b>100.0%</b>	<b>19,459</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	3,454	92.6%	55,623	41.8%	351	87.8%	9,399	48.3%
\$100,001 - \$250,000	165	4.4%	27,025	20.3%	37	9.3%	5,465	28.1%
\$250,001 - \$1 Million*	111	3.0%	50,492	37.9%	12	3.0%	4,595	23.6%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,730</b>	<b>100.0%</b>	<b>133,140</b>	<b>100.0%</b>	<b>400</b>	<b>100.0%</b>	<b>19,459</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	2,355	63.1%	88,328	66.3%	365	91.3%	15,673	80.5%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: MS Hattiesburg 2002**

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>Home Purchase</b>								
Low	65	3.1%	2,843	1.5%	159	7.5%	8,259	4.4%	
Moderate	78	3.7%	5,364	2.9%	364	17.2%	21,495	11.6%	
Middle	1,113	52.6%	83,404	44.9%	471	22.2%	35,760	19.3%	
Upper	861	40.7%	94,115	50.7%	990	46.8%	107,262	57.8%	
Unknown	0	0.0%	0	0.0%	133	6.3%	12,950	7.0%	
<b>Total</b>	<b>2,117</b>	<b>100.0%</b>	<b>185,726</b>	<b>100.0%</b>	<b>2,117</b>	<b>100.0%</b>	<b>185,726</b>	<b>100.0%</b>	
	<b>Refinance</b>								
Low	95	2.7%	5,168	1.4%	142	4.0%	6,412	1.8%	
Moderate	171	4.8%	15,880	4.4%	433	12.2%	27,568	7.6%	
Middle	1,873	52.8%	161,483	44.3%	612	17.2%	48,310	13.2%	
Upper	1,410	39.7%	182,396	50.0%	1,923	54.2%	234,816	64.3%	
Unknown	0	0.0%	0	0.0%	439	12.4%	47,821	13.1%	
<b>Total</b>	<b>3,549</b>	<b>100.0%</b>	<b>364,927</b>	<b>100.0%</b>	<b>3,549</b>	<b>100.0%</b>	<b>364,927</b>	<b>100.0%</b>	
	<b>Home Improvement</b>								
Low	19	5.9%	247	3.3%	33	10.3%	228	3.0%	
Moderate	19	5.9%	358	4.8%	56	17.4%	704	9.4%	
Middle	203	63.2%	4,097	54.7%	69	21.5%	1,299	17.3%	
Upper	80	24.9%	2,789	37.2%	154	48.0%	4,973	66.4%	
Unknown	0	0.0%	0	0.0%	9	2.8%	287	3.8%	
<b>Total</b>	<b>321</b>	<b>100.0%</b>	<b>7,491</b>	<b>100.0%</b>	<b>321</b>	<b>100.0%</b>	<b>7,491</b>	<b>100.0%</b>	
	<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	6	46.2%	1,064	14.5%	0	0.0%	0	0.0%	
Upper	7	53.8%	6,285	85.5%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	13	100.0%	7,349	100.0%	
<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>7,349</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>7,349</b>	<b>100.0%</b>	
	<b>HMDA Totals</b>								
Low	179	3.0%	8,258	1.5%	334	5.6%	14,899	2.6%	
Moderate	268	4.5%	21,602	3.8%	853	14.2%	49,767	8.8%	
Middle	3,195	53.3%	250,048	44.2%	1,152	19.2%	85,369	15.1%	
Upper	2,358	39.3%	285,585	50.5%	3,067	51.1%	347,051	61.4%	
Unknown	0	0.0%	0	0.0%	594	9.9%	68,407	12.1%	
<b>Total</b>	<b>6,000</b>	<b>100.0%</b>	<b>565,493</b>	<b>100.0%</b>	<b>6,000</b>	<b>100.0%</b>	<b>565,493</b>	<b>100.0%</b>	
	<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>By Tract Income</b>								
Low	287	8.1%	16,571	11.4%	1	0.7%	77	1.0%	
Moderate	169	4.8%	7,298	5.0%	7	5.0%	454	5.7%	
Middle	1,561	44.2%	54,254	37.2%	117	83.0%	5,779	72.6%	
Upper	1,325	37.5%	66,724	45.8%	15	10.6%	1,637	20.6%	
Unknown	190	5.4%	806	0.6%	1	0.7%	8	0.1%	
<b>Total</b>	<b>3,532</b>	<b>100.0%</b>	<b>145,653</b>	<b>100.0%</b>	<b>141</b>	<b>100.0%</b>	<b>7,955</b>	<b>100.0%</b>	
	<b>By Loan Size</b>								
\$100,000 or Less	3,223	91.3%	49,049	33.7%	118	83.7%	3,023	38.0%	
\$100,001 - \$250,000	167	4.7%	27,464	18.9%	16	11.3%	2,464	31.0%	
\$250,001 - \$1 Million*	142	4.0%	69,140	47.5%	7	5.0%	2,468	31.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>3,532</b>	<b>100.0%</b>	<b>145,653</b>	<b>100.0%</b>	<b>141</b>	<b>100.0%</b>	<b>7,955</b>	<b>100.0%</b>	
	<b>By Revenue</b>								
Total \$1 Million or Less	1,632	46.2%	84,370	57.9%	126	89.4%	7,398	93.0%	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: MS Jones 2002**

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	37	5.9%	1,597	4.1%	
Moderate	49	7.8%	2,529	6.5%	129	20.6%	5,183	13.3%	
Middle	457	73.0%	27,442	70.4%	173	27.6%	8,926	22.9%	
Upper	120	19.2%	9,003	23.1%	235	37.5%	18,868	48.4%	
Unknown	0	0.0%	0	0.0%	52	8.3%	4,400	11.3%	
<b>Total</b>	<b>626</b>	<b>100.0%</b>	<b>38,974</b>	<b>100.0%</b>	<b>626</b>	<b>100.0%</b>	<b>38,974</b>	<b>100.0%</b>	
	<b>Refinance</b>								
Low	0	0.0%	0	0.0%	40	3.9%	1,621	2.1%	
Moderate	58	5.7%	3,837	5.0%	113	11.1%	5,588	7.2%	
Middle	819	80.6%	61,487	79.6%	215	21.2%	13,525	17.5%	
Upper	139	13.7%	11,906	15.4%	519	51.1%	46,460	60.2%	
Unknown	0	0.0%	0	0.0%	129	12.7%	10,036	13.0%	
<b>Total</b>	<b>1,016</b>	<b>100.0%</b>	<b>77,230</b>	<b>100.0%</b>	<b>1,016</b>	<b>100.0%</b>	<b>77,230</b>	<b>100.0%</b>	
	<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	15	6.3%	117	1.7%	
Moderate	15	6.3%	243	3.6%	48	20.1%	564	8.3%	
Middle	192	80.3%	5,632	82.5%	67	28.0%	1,425	20.9%	
Upper	32	13.4%	949	13.9%	105	43.9%	4,674	68.5%	
Unknown	0	0.0%	0	0.0%	4	1.7%	44	0.6%	
<b>Total</b>	<b>239</b>	<b>100.0%</b>	<b>6,824</b>	<b>100.0%</b>	<b>239</b>	<b>100.0%</b>	<b>6,824</b>	<b>100.0%</b>	
	<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
	<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	92	4.9%	3,335	2.7%	
Moderate	122	6.5%	6,609	5.4%	290	15.4%	11,335	9.2%	
Middle	1,468	78.0%	94,561	76.9%	455	24.2%	23,876	19.4%	
Upper	291	15.5%	21,858	17.8%	859	45.7%	70,002	56.9%	
Unknown	0	0.0%	0	0.0%	185	9.8%	14,480	11.8%	
<b>Total</b>	<b>1,881</b>	<b>100.0%</b>	<b>123,028</b>	<b>100.0%</b>	<b>1,881</b>	<b>100.0%</b>	<b>123,028</b>	<b>100.0%</b>	
	<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	263	13.0%	11,032	17.1%	2	0.8%	94	0.8%	
Middle	1,381	68.1%	41,024	63.7%	247	98.0%	11,019	98.7%	
Upper	260	12.8%	11,829	18.4%	3	1.2%	51	0.5%	
Unknown	125	6.2%	561	0.9%	0	0.0%	0	0.0%	
<b>Total</b>	<b>2,029</b>	<b>100.0%</b>	<b>64,446</b>	<b>100.0%</b>	<b>252</b>	<b>100.0%</b>	<b>11,164</b>	<b>100.0%</b>	
	<b>By Loan Size</b>								
\$100,000 or Less	1,895	93.4%	27,456	42.6%	217	86.1%	4,545	40.7%	
\$100,001 - \$250,000	84	4.1%	14,192	22.0%	30	11.9%	4,757	42.6%	
\$250,001 - \$1 Million*	50	2.5%	22,798	35.4%	5	2.0%	1,862	16.7%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>2,029</b>	<b>100.0%</b>	<b>64,446</b>	<b>100.0%</b>	<b>252</b>	<b>100.0%</b>	<b>11,164</b>	<b>100.0%</b>	
	<b>By Revenue</b>								
Total \$1 Million or Less	1,052	51.8%	41,599	64.5%	245	97.2%	10,632	95.2%	

Originations and Purchases

\*Small Business loans are loan sizes that area \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: MS Lauderdale 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	10	1.1%	356	0.5%	45	4.9%	1,670	2.3%
Moderate	91	10.0%	4,273	6.0%	142	15.6%	6,324	8.9%
Middle	108	11.9%	5,647	7.9%	172	18.9%	10,559	14.8%
Upper	702	77.1%	61,019	85.6%	417	45.8%	42,343	59.4%
Unknown	0	0.0%	0	0.0%	135	14.8%	10,399	14.6%
<b>Total</b>	<b>911</b>	<b>100.0%</b>	<b>71,295</b>	<b>100.0%</b>	<b>911</b>	<b>100.0%</b>	<b>71,295</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	7	0.6%	200	0.2%	30	2.6%	1,159	1.1%
Moderate	72	6.3%	3,531	3.3%	92	8.1%	4,845	4.5%
Middle	121	10.7%	8,742	8.1%	179	15.8%	12,072	11.2%
Upper	935	82.4%	95,728	88.5%	639	56.3%	73,039	67.5%
Unknown	0	0.0%	0	0.0%	195	17.2%	17,086	15.8%
<b>Total</b>	<b>1,135</b>	<b>100.0%</b>	<b>108,201</b>	<b>100.0%</b>	<b>1,135</b>	<b>100.0%</b>	<b>108,201</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	2	1.6%	24	0.9%	7	5.6%	54	2.1%
Moderate	15	11.9%	121	4.7%	17	13.5%	142	5.6%
Middle	13	10.3%	152	6.0%	23	18.3%	359	14.1%
Upper	96	76.2%	2,255	88.4%	76	60.3%	1,954	76.6%
Unknown	0	0.0%	0	0.0%	3	2.4%	43	1.7%
<b>Total</b>	<b>126</b>	<b>100.0%</b>	<b>2,552</b>	<b>100.0%</b>	<b>126</b>	<b>100.0%</b>	<b>2,552</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	20.0%	1,710	89.5%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	4	80.0%	201	10.5%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	5	100.0%	1,911	100.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>1,911</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>1,911</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	19	0.9%	580	0.3%	82	3.8%	2,883	1.6%
Moderate	179	8.2%	9,635	5.2%	251	11.5%	11,311	6.1%
Middle	242	11.1%	14,541	7.9%	374	17.2%	22,990	12.5%
Upper	1,737	79.8%	159,203	86.5%	1,132	52.0%	117,336	63.8%
Unknown	0	0.0%	0	0.0%	338	15.5%	29,439	16.0%
<b>Total</b>	<b>2,177</b>	<b>100.0%</b>	<b>183,959</b>	<b>100.0%</b>	<b>2,177</b>	<b>100.0%</b>	<b>183,959</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	67	3.6%	3,497	4.2%	0	0.0%	0	0.0%
Moderate	477	25.4%	31,423	38.0%	1	2.9%	87	5.6%
Middle	314	16.7%	8,984	10.9%	3	8.8%	87	5.6%
Upper	879	46.7%	38,166	46.2%	29	85.3%	1,373	88.5%
Unknown	144	7.7%	563	0.7%	1	2.9%	5	0.3%
<b>Total</b>	<b>1,881</b>	<b>100.0%</b>	<b>82,633</b>	<b>100.0%</b>	<b>34</b>	<b>100.0%</b>	<b>1,552</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	1,688	89.7%	25,029	30.3%	31	91.2%	841	54.2%
\$100,001 - \$250,000	118	6.3%	19,728	23.9%	1	2.9%	116	7.5%
\$250,001 - \$1 Million*	75	4.0%	37,876	45.8%	2	5.9%	595	38.3%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,881</b>	<b>100.0%</b>	<b>82,633</b>	<b>100.0%</b>	<b>34</b>	<b>100.0%</b>	<b>1,552</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	752	40.0%	39,396	47.7%	31	91.2%	1,465	94.4%

Originations and Purchases

\*Small Business loans are loan sizes that area \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: MS Lawrence 2002**

	By Tract Income			HMDA			By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	2	2.2%	77	1.7%	
Moderate	0	0.0%	0	0.0%	19	21.3%	837	18.6%	
Middle	81	91.0%	4,223	94.0%	18	20.2%	746	16.6%	
Upper	0	0.0%	0	0.0%	42	47.2%	2,408	53.6%	
Unknown	8	9.0%	271	6.0%	8	9.0%	426	9.5%	
<b>Total</b>	<b>89</b>	<b>100.0%</b>	<b>4,494</b>	<b>100.0%</b>	<b>89</b>	<b>100.0%</b>	<b>4,494</b>	<b>100.0%</b>	
	<b>Refinance</b>								
Low	0	0.0%	0	0.0%	3	2.8%	131	1.8%	
Moderate	0	0.0%	0	0.0%	15	13.8%	735	9.9%	
Middle	108	99.1%	7,309	98.7%	27	24.8%	1,596	21.6%	
Upper	0	0.0%	0	0.0%	55	50.5%	4,355	58.8%	
Unknown	1	0.9%	94	1.3%	9	8.3%	586	7.9%	
<b>Total</b>	<b>109</b>	<b>100.0%</b>	<b>7,403</b>	<b>100.0%</b>	<b>109</b>	<b>100.0%</b>	<b>7,403</b>	<b>100.0%</b>	
	<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	5.9%	3	0.8%	
Moderate	0	0.0%	0	0.0%	2	11.8%	5	1.3%	
Middle	17	100.0%	380	100.0%	3	17.6%	14	3.7%	
Upper	0	0.0%	0	0.0%	9	52.9%	350	92.1%	
Unknown	0	0.0%	0	0.0%	2	11.8%	8	2.1%	
<b>Total</b>	<b>17</b>	<b>100.0%</b>	<b>380</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>380</b>	<b>100.0%</b>	
	<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
	<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	6	2.8%	211	1.7%	
Moderate	0	0.0%	0	0.0%	36	16.7%	1,577	12.8%	
Middle	206	95.8%	11,912	97.0%	48	22.3%	2,356	19.2%	
Upper	0	0.0%	0	0.0%	106	49.3%	7,113	57.9%	
Unknown	9	4.2%	365	3.0%	19	8.8%	1,020	8.3%	
<b>Total</b>	<b>215</b>	<b>100.0%</b>	<b>12,277</b>	<b>100.0%</b>	<b>215</b>	<b>100.0%</b>	<b>12,277</b>	<b>100.0%</b>	
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>			<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	159	78.7%	3,152	91.9%	108	100.0%	5,035	100.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	43	21.3%	276	8.1%	0	0.0%	0	0.0%	
<b>Total</b>	<b>202</b>	<b>100.0%</b>	<b>3,428</b>	<b>100.0%</b>	<b>108</b>	<b>100.0%</b>	<b>5,035</b>	<b>100.0%</b>	
	<b>By Loan Size</b>								
\$100,000 or Less	193	95.5%	2,314	67.5%	95	88.0%	2,560	50.8%	
\$100,001 - \$250,000	9	4.5%	1,114	32.5%	10	9.3%	1,524	30.3%	
\$250,001 - \$1 Million*	0	0.0%	0	0.0%	3	2.8%	951	18.9%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>202</b>	<b>100.0%</b>	<b>3,428</b>	<b>100.0%</b>	<b>108</b>	<b>100.0%</b>	<b>5,035</b>	<b>100.0%</b>	
	<b>By Revenue</b>								
Total \$1 Million or Less	84	41.6%	1,950	56.9%	104	96.3%	4,856	96.4%	

Originations and Purchases

\*Small Business loans are loan sizes that area \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: MS LeFlore 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	17	5.4%	784	3.7%
Moderate	137	43.9%	7,159	33.4%	68	21.8%	3,726	17.4%
Middle	75	24.0%	5,197	24.2%	67	21.5%	4,066	18.9%
Upper	100	32.1%	9,106	42.4%	98	31.4%	8,915	41.5%
Unknown	0	0.0%	0	0.0%	62	19.9%	3,971	18.5%
<b>Total</b>	<b>312</b>	<b>100.0%</b>	<b>21,462</b>	<b>100.0%</b>	<b>312</b>	<b>100.0%</b>	<b>21,462</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	16	4.5%	622	1.9%
Moderate	120	33.7%	8,660	26.8%	39	11.0%	2,037	6.3%
Middle	86	24.2%	6,444	19.9%	59	16.6%	3,660	11.3%
Upper	150	42.1%	17,205	53.3%	185	52.0%	21,418	66.3%
Unknown	0	0.0%	0	0.0%	57	16.0%	4,572	14.2%
<b>Total</b>	<b>356</b>	<b>100.0%</b>	<b>32,309</b>	<b>100.0%</b>	<b>356</b>	<b>100.0%</b>	<b>32,309</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	2	5.1%	2	0.3%
Moderate	15	38.5%	191	32.7%	7	17.9%	98	16.8%
Middle	11	28.2%	228	39.0%	7	17.9%	160	27.4%
Upper	13	33.3%	165	28.3%	20	51.3%	313	53.6%
Unknown	0	0.0%	0	0.0%	3	7.7%	11	1.9%
<b>Total</b>	<b>39</b>	<b>100.0%</b>	<b>584</b>	<b>100.0%</b>	<b>39</b>	<b>100.0%</b>	<b>584</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	35	5.0%	1,408	2.6%
Moderate	272	38.5%	16,010	29.5%	114	16.1%	5,861	10.8%
Middle	172	24.3%	11,869	21.8%	133	18.8%	7,886	14.5%
Upper	263	37.2%	26,476	48.7%	303	42.9%	30,646	56.4%
Unknown	0	0.0%	0	0.0%	122	17.3%	8,554	15.7%
<b>Total</b>	<b>707</b>	<b>100.0%</b>	<b>54,355</b>	<b>100.0%</b>	<b>707</b>	<b>100.0%</b>	<b>54,355</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	416	35.5%	21,666	55.6%	107	62.2%	9,533	68.0%
Middle	423	36.1%	6,182	15.9%	33	19.2%	2,035	14.5%
Upper	277	23.6%	10,754	27.6%	32	18.6%	2,441	17.4%
Unknown	57	4.9%	338	0.9%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,173</b>	<b>100.0%</b>	<b>38,940</b>	<b>100.0%</b>	<b>172</b>	<b>100.0%</b>	<b>14,009</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	1,082	92.2%	15,335	39.4%	131	76.2%	4,863	34.7%
\$100,001 - \$250,000	57	4.9%	9,076	23.3%	26	15.1%	3,994	28.5%
\$250,001 - \$1 Million*	34	2.9%	14,529	37.3%	15	8.7%	5,152	36.8%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,173</b>	<b>100.0%</b>	<b>38,940</b>	<b>100.0%</b>	<b>172</b>	<b>100.0%</b>	<b>14,009</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	846	72.1%	26,209	67.3%	147	85.5%	10,332	73.8%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: MS Northeast MS 2002**

	By Tract Income				HMDA		By Borrower Income	
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	69	3.1%	2,547	1.3%
Moderate	0	0.0%	0	0.0%	299	13.3%	14,676	7.8%
Middle	1,120	49.8%	81,567	43.1%	494	21.9%	32,472	17.2%
Upper	1,097	48.7%	105,848	55.9%	1,126	50.0%	116,155	61.4%
Unknown	34	1.5%	1,896	1.0%	263	11.7%	23,461	12.4%
<b>Total</b>	<b>2,251</b>	<b>100.0%</b>	<b>189,311</b>	<b>100.0%</b>	<b>2,251</b>	<b>100.0%</b>	<b>189,311</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	94	2.2%	3,370	0.9%
Moderate	0	0.0%	0	0.0%	396	9.1%	19,546	5.2%
Middle	2,394	55.2%	179,772	47.6%	766	17.7%	49,009	13.0%
Upper	1,862	43.0%	191,749	50.8%	2,383	55.0%	241,288	63.9%
Unknown	79	1.8%	6,089	1.6%	696	16.1%	64,397	17.1%
<b>Total</b>	<b>4,335</b>	<b>100.0%</b>	<b>377,610</b>	<b>100.0%</b>	<b>4,335</b>	<b>100.0%</b>	<b>377,610</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	37	5.2%	306	1.6%
Moderate	0	0.0%	0	0.0%	90	12.7%	1,703	9.0%
Middle	448	63.2%	9,396	49.4%	157	22.1%	2,772	14.6%
Upper	260	36.7%	9,611	50.5%	359	50.6%	12,636	66.4%
Unknown	1	0.1%	9	0.0%	66	9.3%	1,599	8.4%
<b>Total</b>	<b>709</b>	<b>100.0%</b>	<b>19,016</b>	<b>100.0%</b>	<b>709</b>	<b>100.0%</b>	<b>19,016</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	11	57.9%	2,759	31.0%	0	0.0%	0	0.0%
Upper	8	42.1%	6,155	69.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	19	100.0%	8,914	100.0%
<b>Total</b>	<b>19</b>	<b>100.0%</b>	<b>8,914</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>8,914</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	200	2.7%	6,223	1.0%
Moderate	0	0.0%	0	0.0%	785	10.7%	35,925	6.0%
Middle	3,973	54.3%	273,494	46.0%	1,417	19.4%	84,253	14.2%
Upper	3,227	44.1%	313,363	52.7%	3,868	52.9%	370,079	62.2%
Unknown	114	1.6%	7,994	1.3%	1,044	14.3%	98,371	16.5%
<b>Total</b>	<b>7,314</b>	<b>100.0%</b>	<b>594,851</b>	<b>100.0%</b>	<b>7,314</b>	<b>100.0%</b>	<b>594,851</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>	
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2,866	48.5%	119,199	44.9%	300	81.7%	12,026	75.2%
Upper	2,726	46.1%	144,512	54.5%	66	18.0%	3,965	24.8%
Unknown	322	5.4%	1,623	0.6%	1	0.3%	2	0.0%
<b>Total</b>	<b>5,914</b>	<b>100.0%</b>	<b>265,334</b>	<b>100.0%</b>	<b>367</b>	<b>100.0%</b>	<b>15,993</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	5,295	89.5%	90,225	34.0%	329	89.6%	8,419	52.6%
\$100,001 - \$250,000	377	6.4%	62,160	23.4%	29	7.9%	4,638	29.0%
\$250,001 - \$1 Million*	242	4.1%	112,949	42.6%	9	2.5%	2,936	18.4%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5,914</b>	<b>100.0%</b>	<b>265,334</b>	<b>100.0%</b>	<b>367</b>	<b>100.0%</b>	<b>15,993</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	2,962	50.1%	195,387	73.6%	355	96.7%	14,574	91.1%

Originations and Purchases

\*Small Business loans are loan sizes that area \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: MS Pike 2002**

	By Tract Income			HMDA			By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	12	4.2%	359	1.8%	
Moderate	69	24.0%	3,882	19.4%	57	19.8%	3,201	16.0%	
Middle	172	59.7%	12,401	61.9%	69	24.0%	3,981	19.9%	
Upper	47	16.3%	3,757	18.7%	125	43.4%	10,460	52.2%	
Unknown	0	0.0%	0	0.0%	25	8.7%	2,039	10.2%	
<b>Total</b>	<b>288</b>	<b>100.0%</b>	<b>20,040</b>	<b>100.0%</b>	<b>288</b>	<b>100.0%</b>	<b>20,040</b>	<b>100.0%</b>	
	<b>Refinance</b>								
Low	0	0.0%	0	0.0%	14	3.3%	638	1.9%	
Moderate	141	33.5%	8,918	26.3%	60	14.3%	2,705	8.0%	
Middle	229	54.4%	19,874	58.7%	106	25.2%	7,005	20.7%	
Upper	51	12.1%	5,093	15.0%	199	47.3%	19,974	58.9%	
Unknown	0	0.0%	0	0.0%	42	10.0%	3,563	10.5%	
<b>Total</b>	<b>421</b>	<b>100.0%</b>	<b>33,885</b>	<b>100.0%</b>	<b>421</b>	<b>100.0%</b>	<b>33,885</b>	<b>100.0%</b>	
	<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	5	7.0%	25	1.8%	
Moderate	26	36.6%	359	25.9%	19	26.8%	373	26.9%	
Middle	37	52.1%	716	51.7%	20	28.2%	417	30.1%	
Upper	8	11.3%	310	22.4%	23	32.4%	506	36.5%	
Unknown	0	0.0%	0	0.0%	4	5.6%	64	4.6%	
<b>Total</b>	<b>71</b>	<b>100.0%</b>	<b>1,385</b>	<b>100.0%</b>	<b>71</b>	<b>100.0%</b>	<b>1,385</b>	<b>100.0%</b>	
	<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
	<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	31	4.0%	1,022	1.8%	
Moderate	236	30.3%	13,159	23.8%	136	17.4%	6,279	11.4%	
Middle	438	56.2%	32,991	59.6%	195	25.0%	11,403	20.6%	
Upper	106	13.6%	9,160	16.6%	347	44.5%	30,940	55.9%	
Unknown	0	0.0%	0	0.0%	71	9.1%	5,666	10.2%	
<b>Total</b>	<b>780</b>	<b>100.0%</b>	<b>55,310</b>	<b>100.0%</b>	<b>780</b>	<b>100.0%</b>	<b>55,310</b>	<b>100.0%</b>	
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>			<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	140	21.9%	3,897	24.8%	23	43.4%	801	26.8%	
Middle	330	51.6%	8,434	53.8%	23	43.4%	1,637	54.7%	
Upper	100	15.6%	2,886	18.4%	7	13.2%	556	18.6%	
Unknown	70	10.9%	468	3.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>640</b>	<b>100.0%</b>	<b>15,685</b>	<b>100.0%</b>	<b>53</b>	<b>100.0%</b>	<b>2,994</b>	<b>100.0%</b>	
	<b>By Loan Size</b>								
\$100,000 or Less	609	95.2%	7,384	47.1%	46	86.8%	1,512	50.5%	
\$100,001 - \$250,000	20	3.1%	3,187	20.3%	5	9.4%	841	28.1%	
\$250,001 - \$1 Million*	11	1.7%	5,114	32.6%	2	3.8%	641	21.4%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>640</b>	<b>100.0%</b>	<b>15,685</b>	<b>100.0%</b>	<b>53</b>	<b>100.0%</b>	<b>2,994</b>	<b>100.0%</b>	
	<b>By Revenue</b>								
Total \$1 Million or Less	227	35.5%	8,932	56.9%	44	83.0%	1,985	66.3%	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less



**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: MS Warren 2002**

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>Home Purchase</b>								
Low	18	2.2%	1,162	1.7%	36	4.3%	1,848	2.7%	
Moderate	64	7.6%	4,142	6.1%	142	17.0%	6,831	10.0%	
Middle	239	28.6%	16,942	24.8%	190	22.7%	12,622	18.5%	
Upper	506	60.5%	45,458	66.6%	381	45.5%	40,181	58.9%	
Unknown	10	1.2%	560	0.8%	88	10.5%	6,782	9.9%	
<b>Total</b>	<b>837</b>	<b>100.0%</b>	<b>68,264</b>	<b>100.0%</b>	<b>837</b>	<b>100.0%</b>	<b>68,264</b>	<b>100.0%</b>	
	<b>Refinance</b>								
Low	37	3.2%	2,425	2.2%	33	2.8%	902	0.8%	
Moderate	111	9.5%	8,162	7.5%	91	7.8%	4,080	3.8%	
Middle	416	35.4%	34,501	31.8%	181	15.4%	11,802	10.9%	
Upper	598	50.9%	62,355	57.5%	698	59.5%	73,859	68.0%	
Unknown	12	1.0%	1,094	1.0%	171	14.6%	17,894	16.5%	
<b>Total</b>	<b>1,174</b>	<b>100.0%</b>	<b>108,537</b>	<b>100.0%</b>	<b>1,174</b>	<b>100.0%</b>	<b>108,537</b>	<b>100.0%</b>	
	<b>Home Improvement</b>								
Low	13	6.3%	73	1.8%	22	10.7%	99	2.4%	
Moderate	26	12.6%	484	11.6%	42	20.4%	254	6.1%	
Middle	105	51.0%	1,950	46.8%	52	25.2%	777	18.7%	
Upper	62	30.1%	1,657	39.8%	87	42.2%	2,970	71.3%	
Unknown	0	0.0%	0	0.0%	3	1.5%	64	1.5%	
<b>Total</b>	<b>206</b>	<b>100.0%</b>	<b>4,164</b>	<b>100.0%</b>	<b>206</b>	<b>100.0%</b>	<b>4,164</b>	<b>100.0%</b>	
	<b>Multi-Family</b>								
Low	5	25.0%	186	9.4%	0	0.0%	0	0.0%	
Moderate	2	10.0%	127	6.4%	0	0.0%	0	0.0%	
Middle	11	55.0%	497	25.2%	0	0.0%	0	0.0%	
Upper	2	10.0%	1,166	59.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	20	100.0%	1,976	100.0%	
<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>1,976</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>1,976</b>	<b>100.0%</b>	
	<b>HMDA Totals</b>								
Low	73	3.3%	3,846	2.1%	91	4.1%	2,849	1.6%	
Moderate	203	9.1%	12,915	7.1%	275	12.3%	11,165	6.1%	
Middle	771	34.5%	53,890	29.5%	423	18.9%	25,201	13.8%	
Upper	1,168	52.2%	110,636	60.5%	1,166	52.1%	117,010	64.0%	
Unknown	22	1.0%	1,654	0.9%	282	12.6%	26,716	14.6%	
<b>Total</b>	<b>2,237</b>	<b>100.0%</b>	<b>182,941</b>	<b>100.0%</b>	<b>2,237</b>	<b>100.0%</b>	<b>182,941</b>	<b>100.0%</b>	
	<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/FARM</b>				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>By Tract Income</b>								
Low	118	5.9%	3,636	4.0%	5	1.9%	138	0.6%	
Moderate	364	18.3%	14,096	15.4%	8	3.1%	1,243	5.5%	
Middle	724	36.3%	36,457	39.9%	225	87.2%	20,108	89.2%	
Upper	706	35.4%	36,718	40.2%	18	7.0%	1,045	4.6%	
Unknown	82	4.1%	372	0.4%	2	0.8%	3	0.0%	
<b>Total</b>	<b>1,994</b>	<b>100.0%</b>	<b>91,279</b>	<b>100.0%</b>	<b>258</b>	<b>100.0%</b>	<b>22,537</b>	<b>100.0%</b>	
	<b>By Loan Size</b>								
\$100,000 or Less	1,798	90.2%	29,673	32.5%	181	70.2%	5,343	23.7%	
\$100,001 - \$250,000	104	5.2%	16,775	18.4%	51	19.8%	8,517	37.8%	
\$250,001 - \$1 Million*	92	4.6%	44,831	49.1%	26	10.1%	8,677	38.5%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>1,994</b>	<b>100.0%</b>	<b>91,279</b>	<b>100.0%</b>	<b>258</b>	<b>100.0%</b>	<b>22,537</b>	<b>100.0%</b>	
	<b>By Revenue</b>								
Total \$1 Million or Less	1,232	61.8%	68,235	74.8%	227	88.0%	17,190	76.3%	

Originations and Purchases

\*Small Business loans are loan sizes that area \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: MS Washington 2002**

	By Tract Income				HMDA		By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%		
	<b>Home Purchase</b>									
Low	9	2.3%	455	1.6%	15	3.8%	516	1.8%		
Moderate	33	8.3%	1,561	5.4%	58	14.6%	2,792	9.7%		
Middle	76	19.1%	4,272	14.8%	106	26.7%	6,894	23.9%		
Upper	279	70.3%	22,534	78.2%	157	39.5%	15,075	52.3%		
Unknown	0	0.0%	0	0.0%	61	15.4%	3,545	12.3%		
<b>Total</b>	<b>397</b>	<b>100.0%</b>	<b>28,822</b>	<b>100.0%</b>	<b>397</b>	<b>100.0%</b>	<b>28,822</b>	<b>100.0%</b>		
	<b>Refinance</b>									
Low	12	2.2%	487	1.2%	22	4.1%	803	1.9%		
Moderate	72	13.3%	3,577	8.6%	54	10.0%	2,154	5.2%		
Middle	116	21.5%	7,901	19.0%	111	20.6%	6,297	15.2%		
Upper	340	63.0%	29,511	71.2%	297	55.0%	26,981	65.1%		
Unknown	0	0.0%	0	0.0%	56	10.4%	5,241	12.6%		
<b>Total</b>	<b>540</b>	<b>100.0%</b>	<b>41,476</b>	<b>100.0%</b>	<b>540</b>	<b>100.0%</b>	<b>41,476</b>	<b>100.0%</b>		
	<b>Home Improvement</b>									
Low	1	2.1%	16	2.2%	3	6.4%	19	2.6%		
Moderate	8	17.0%	119	16.5%	6	12.8%	39	5.4%		
Middle	20	42.6%	320	44.4%	11	23.4%	100	13.9%		
Upper	18	38.3%	265	36.8%	20	42.6%	495	68.8%		
Unknown	0	0.0%	0	0.0%	7	14.9%	67	9.3%		
<b>Total</b>	<b>47</b>	<b>100.0%</b>	<b>720</b>	<b>100.0%</b>	<b>47</b>	<b>100.0%</b>	<b>720</b>	<b>100.0%</b>		
	<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
	<b>HMDA Totals</b>									
Low	22	2.2%	958	1.3%	40	4.1%	1,338	1.9%		
Moderate	113	11.5%	5,257	7.4%	118	12.0%	4,985	7.0%		
Middle	212	21.5%	12,493	17.6%	228	23.2%	13,291	18.7%		
Upper	637	64.7%	52,310	73.7%	474	48.2%	42,551	59.9%		
Unknown	0	0.0%	0	0.0%	124	12.6%	8,853	12.5%		
<b>Total</b>	<b>984</b>	<b>100.0%</b>	<b>71,018</b>	<b>100.0%</b>	<b>984</b>	<b>100.0%</b>	<b>71,018</b>	<b>100.0%</b>		
	<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/FARM</b>					
	#	%	\$(000s)	%	#	%	\$(000s)	%		
	<b>By Tract Income</b>									
Low	126	7.7%	4,315	8.1%	0	0.0%	0	0.0%		
Moderate	209	12.7%	8,141	15.2%	9	9.3%	248	4.3%		
Middle	426	26.0%	15,165	28.4%	49	50.5%	2,245	38.9%		
Upper	719	43.8%	24,855	46.5%	38	39.2%	3,264	56.6%		
Unknown	161	9.8%	928	1.7%	1	1.0%	7	0.1%		
<b>Total</b>	<b>1,641</b>	<b>100.0%</b>	<b>53,404</b>	<b>100.0%</b>	<b>97</b>	<b>100.0%</b>	<b>5,764</b>	<b>100.0%</b>		
	<b>By Loan Size</b>									
\$100,000 or Less	1,521	92.7%	21,759	40.7%	84	86.6%	2,917	50.6%		
\$100,001 - \$250,000	83	5.1%	13,497	25.3%	10	10.3%	1,568	27.2%		
\$250,001 - \$1 Million*	37	2.3%	18,148	34.0%	3	3.1%	1,279	22.2%		
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>1,641</b>	<b>100.0%</b>	<b>53,404</b>	<b>100.0%</b>	<b>97</b>	<b>100.0%</b>	<b>5,764</b>	<b>100.0%</b>		
	<b>By Revenue</b>									
Total \$1 Million or Less	903	55.0%	39,189	73.4%	93	95.9%	5,245	91.0%		

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: Tennessee Statewide 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Tract Unknown	229	0.3%	15,433	0.2%	0	0.0%	0	0.0%
Low	765	1.1%	45,345	0.6%	6,908	10.2%	494,452	6.3%
Moderate	5,613	8.3%	473,027	6.0%	16,154	24.0%	1,468,014	18.6%
Middle	38,080	56.5%	3,967,418	50.3%	15,840	23.5%	1,755,656	22.3%
Upper	22,744	33.7%	3,385,954	42.9%	19,050	28.2%	3,067,823	38.9%
Unknown	11	0.0%	1,346	0.0%	9,490	14.1%	1,102,578	14.0%
<i>Total</i>	<i>67,442</i>	<i>100.0%</i>	<i>7,888,523</i>	<i>100.0%</i>	<i>67,442</i>	<i>100.0%</i>	<i>7,888,523</i>	<i>100.0%</i>
	<b>Refinance</b>							
Tract Unknown	137	0.1%	14,252	0.1%	0	0.0%	0	0.0%
Low	802	0.8%	55,957	0.5%	7,064	7.2%	472,970	4.0%
Moderate	8,202	8.3%	694,223	5.8%	16,297	16.6%	1,386,484	11.6%
Middle	54,453	55.4%	5,744,557	48.1%	20,006	20.3%	2,067,397	17.3%
Upper	34,734	35.3%	5,426,290	45.5%	32,772	33.3%	5,237,032	43.9%
Unknown	8	0.0%	1,246	0.0%	22,197	22.6%	2,772,642	23.2%
<i>Total</i>	<i>98,336</i>	<i>100.0%</i>	<i>11,936,525</i>	<i>100.0%</i>	<i>98,336</i>	<i>100.0%</i>	<i>11,936,525</i>	<i>100.0%</i>
	<b>Home Improvement</b>							
Tract Unknown	14	0.3%	249	0.2%	0	0.0%	0	0.0%
Low	56	1.0%	1,054	0.8%	839	15.3%	11,194	8.8%
Moderate	650	11.8%	13,007	10.2%	1,267	23.1%	21,653	17.0%
Middle	3,333	60.7%	70,947	55.6%	1,276	23.2%	27,625	21.6%
Upper	1,439	26.2%	42,329	33.2%	1,571	28.6%	57,546	45.1%
Unknown	2	0.0%	70	0.1%	541	9.8%	9,638	7.5%
<i>Total</i>	<i>5,494</i>	<i>100.0%</i>	<i>127,656</i>	<i>100.0%</i>	<i>5,494</i>	<i>100.0%</i>	<i>127,656</i>	<i>100.0%</i>
	<b>Multi-Family</b>							
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low	8	5.6%	3,970	3.0%	0	0.0%	0	0.0%
Moderate	38	26.6%	21,444	16.2%	0	0.0%	0	0.0%
Middle	72	50.3%	91,121	69.0%	0	0.0%	0	0.0%
Upper	25	17.5%	15,510	11.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	143	100.0%	132,045	100.0%
<i>Total</i>	<i>143</i>	<i>100.0%</i>	<i>132,045</i>	<i>100.0%</i>	<i>143</i>	<i>100.0%</i>	<i>132,045</i>	<i>100.0%</i>
	<b>HMDA Totals</b>							
Tract Unknown	380	0.2%	29,934	0.1%	0	0.0%	0	0.0%
Low	1,631	1.0%	106,326	0.5%	14,811	8.6%	978,616	4.9%
Moderate	14,503	8.5%	1,201,701	6.0%	33,718	19.7%	2,876,151	14.3%
Middle	95,938	56.0%	9,874,043	49.2%	37,122	21.7%	3,850,678	19.2%
Upper	58,942	34.4%	8,870,083	44.2%	53,393	31.1%	8,362,401	41.6%
Unknown	21	0.0%	2,662	0.0%	32,371	18.9%	4,016,903	20.0%
<i>Total</i>	<i>171,415</i>	<i>100.0%</i>	<i>20,084,749</i>	<i>100.0%</i>	<i>171,415</i>	<i>100.0%</i>	<i>20,084,749</i>	<i>100.0%</i>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: TN Knoxville 2002**

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	Home Purchase								
Low	321	2.0%	15,603	0.9%	1,723	10.7%	101,960	5.8%	
Moderate	1,641	10.2%	125,062	7.1%	3,542	22.1%	276,389	15.6%	
Middle	7,894	49.2%	758,399	42.9%	3,730	23.2%	377,585	21.4%	
Upper	6,200	38.6%	869,042	49.1%	5,024	31.3%	774,675	43.8%	
Unknown	2	0.0%	215	0.0%	2,039	12.7%	237,712	13.4%	
<b>Total</b>	<b>16,058</b>	<b>100.0%</b>	<b>1,768,321</b>	<b>100.0%</b>	<b>16,058</b>	<b>100.0%</b>	<b>1,768,321</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	141	0.6%	10,454	0.4%	1,534	7.0%	94,300	3.7%	
Moderate	2,093	9.6%	166,374	6.5%	3,398	15.6%	259,718	10.1%	
Middle	10,835	49.6%	1,114,502	43.5%	4,489	20.5%	426,554	16.7%	
Upper	8,780	40.2%	1,268,655	49.5%	7,561	34.6%	1,160,284	45.3%	
Unknown	1	0.0%	574	0.0%	4,868	22.3%	619,703	24.2%	
<b>Total</b>	<b>21,850</b>	<b>100.0%</b>	<b>2,560,559</b>	<b>100.0%</b>	<b>21,850</b>	<b>100.0%</b>	<b>2,560,559</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	12	0.8%	196	0.5%	260	16.5%	2,802	7.2%	
Moderate	277	17.5%	4,873	12.5%	404	25.6%	7,018	17.9%	
Middle	820	51.9%	19,410	49.6%	400	25.3%	8,968	22.9%	
Upper	470	29.8%	14,645	37.4%	470	29.8%	18,785	48.0%	
Unknown	0	0.0%	0	0.0%	45	2.8%	1,551	4.0%	
<b>Total</b>	<b>1,579</b>	<b>100.0%</b>	<b>39,124</b>	<b>100.0%</b>	<b>1,579</b>	<b>100.0%</b>	<b>39,124</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	5	13.2%	3,610	20.5%	0	0.0%	0	0.0%	
Moderate	8	21.1%	2,097	11.9%	0	0.0%	0	0.0%	
Middle	20	52.6%	8,530	48.4%	0	0.0%	0	0.0%	
Upper	5	13.2%	3,405	19.3%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	38	100.0%	17,642	100.0%	
<b>Total</b>	<b>38</b>	<b>100.0%</b>	<b>17,642</b>	<b>100.0%</b>	<b>38</b>	<b>100.0%</b>	<b>17,642</b>	<b>100.0%</b>	
<b>HMDA Totals</b>									
Low	479	1.2%	29,863	0.7%	3,517	8.9%	199,062	4.5%	
Moderate	4,019	10.2%	298,406	6.8%	7,344	18.6%	543,125	12.4%	
Middle	19,569	49.5%	1,900,841	43.3%	8,619	21.8%	813,107	18.5%	
Upper	15,455	39.1%	2,155,747	49.2%	13,055	33.0%	1,953,744	44.5%	
Unknown	3	0.0%	789	0.0%	6,990	17.7%	876,608	20.0%	
<b>Total</b>	<b>39,525</b>	<b>100.0%</b>	<b>4,385,646</b>	<b>100.0%</b>	<b>39,525</b>	<b>100.0%</b>	<b>4,385,646</b>	<b>100.0%</b>	
<b>SMALL BUSINESS</b>									
<b>SMALL BUSINESS/FARM</b>									
<b>SMALL FARM</b>									
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	1,007	6.4%	47,219	7.0%	0	0.0%	0	0.0%	
Moderate	2,623	16.7%	130,847	19.5%	3	6.8%	68	2.0%	
Middle	6,028	38.4%	225,742	33.6%	34	77.3%	2,427	72.6%	
Upper	5,051	32.2%	261,556	39.0%	7	15.9%	850	25.4%	
Unknown	984	6.3%	6,029	0.9%	0	0.0%	0	0.0%	
<b>Total</b>	<b>15,693</b>	<b>100.0%</b>	<b>671,393</b>	<b>100.0%</b>	<b>44</b>	<b>100.0%</b>	<b>3,345</b>	<b>100.0%</b>	
<b>By Loan Size</b>									
\$100,000 or Less	14,257	90.8%	178,414	26.6%	35	79.5%	872	26.1%	
\$100,001 - \$250,000	734	4.7%	126,739	18.9%	5	11.4%	875	26.2%	
\$250,001 - \$1 Million*	702	4.5%	366,240	54.5%	4	9.1%	1,598	47.8%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>15,693</b>	<b>100.0%</b>	<b>671,393</b>	<b>100.0%</b>	<b>44</b>	<b>100.0%</b>	<b>3,345</b>	<b>100.0%</b>	
<b>By Revenue</b>									
Total \$1 Million or Less	5,412	34.5%	347,113	51.7%	41	93.2%	2,840	84.9%	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: TN Clarksville 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	22	0.6%	1,544	0.4%	145	3.7%	8,908	2.3%
Moderate	77	1.9%	5,443	1.4%	845	21.3%	63,850	16.4%
Middle	2,048	51.6%	175,580	45.1%	1,284	32.3%	120,222	30.9%
Upper	1,822	45.9%	206,741	53.1%	1,259	31.7%	156,089	40.1%
Unknown	1	0.0%	175	0.0%	437	11.0%	40,414	10.4%
<b>Total</b>	<b>3,970</b>	<b>100.0%</b>	<b>389,483</b>	<b>100.0%</b>	<b>3,970</b>	<b>100.0%</b>	<b>389,483</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	19	0.5%	1,292	0.3%	105	2.6%	6,058	1.6%
Moderate	125	3.1%	8,581	2.3%	346	8.5%	23,832	6.3%
Middle	2,156	52.9%	176,386	46.6%	698	17.1%	56,467	14.9%
Upper	1,776	43.6%	192,171	50.8%	1,256	30.8%	134,861	35.6%
Unknown	2	0.0%	199	0.1%	1,673	41.0%	157,411	41.6%
<b>Total</b>	<b>4,078</b>	<b>100.0%</b>	<b>378,629</b>	<b>100.0%</b>	<b>4,078</b>	<b>100.0%</b>	<b>378,629</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	1	0.3%	5	0.1%	10	2.9%	135	3.2%
Moderate	8	2.3%	161	3.8%	33	9.6%	480	11.4%
Middle	187	54.5%	2,032	48.3%	67	19.5%	1,042	24.8%
Upper	145	42.3%	1,939	46.1%	112	32.7%	2,076	49.3%
Unknown	2	0.6%	70	1.7%	121	35.3%	474	11.3%
<b>Total</b>	<b>343</b>	<b>100.0%</b>	<b>4,207</b>	<b>100.0%</b>	<b>343</b>	<b>100.0%</b>	<b>4,207</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	1	6.7%	110	0.9%	0	0.0%	0	0.0%
Moderate	1	6.7%	100	0.8%	0	0.0%	0	0.0%
Middle	5	33.3%	5,281	43.0%	0	0.0%	0	0.0%
Upper	8	53.3%	6,797	55.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	15	100.0%	12,288	100.0%
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>12,288</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>12,288</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	43	0.5%	2,951	0.4%	260	3.1%	15,101	1.9%
Moderate	211	2.5%	14,285	1.8%	1,224	14.6%	88,162	11.2%
Middle	4,396	52.3%	359,279	45.8%	2,049	24.4%	177,731	22.7%
Upper	3,751	44.6%	407,648	52.0%	2,627	31.3%	293,026	37.3%
Unknown	5	0.1%	444	0.1%	2,246	26.7%	210,587	26.8%
<b>Total</b>	<b>8,406</b>	<b>100.0%</b>	<b>784,607</b>	<b>100.0%</b>	<b>8,406</b>	<b>100.0%</b>	<b>784,607</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	214	8.6%	7,365	9.0%	1	1.1%	47	0.8%
Moderate	248	10.0%	6,994	8.6%	0	0.0%	0	0.0%
Middle	1,011	40.7%	35,529	43.6%	41	44.1%	2,601	46.6%
Upper	873	35.2%	29,818	36.6%	38	40.9%	1,857	33.2%
Unknown	135	5.4%	1,868	2.3%	13	14.0%	1,082	19.4%
<b>Total</b>	<b>2,481</b>	<b>100.0%</b>	<b>81,574</b>	<b>100.0%</b>	<b>93</b>	<b>100.0%</b>	<b>5,587</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	2,313	93.2%	29,453	36.1%	78	83.9%	2,187	39.1%
\$100,001 - \$250,000	98	4.0%	16,843	20.6%	11	11.8%	1,863	33.3%
\$250,001 - \$1 Million*	70	2.8%	35,278	43.2%	4	4.3%	1,537	27.5%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,481</b>	<b>100.0%</b>	<b>81,574</b>	<b>100.0%</b>	<b>93</b>	<b>100.0%</b>	<b>5,587</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	1,152	46.4%	66,779	81.9%	91	97.8%	5,553	99.4%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: TN Gibson 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	45	9.1%	1,940	5.3%
Moderate	23	4.7%	1,591	4.3%	122	24.7%	7,302	20.0%
Middle	377	76.3%	25,958	70.9%	111	22.5%	8,012	21.9%
Upper	94	19.0%	9,041	24.7%	155	31.4%	14,663	40.1%
Unknown	0	0.0%	0	0.0%	61	12.3%	4,673	12.8%
<b>Total</b>	<b>494</b>	<b>100.0%</b>	<b>36,590</b>	<b>100.0%</b>	<b>494</b>	<b>100.0%</b>	<b>36,590</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	62	6.0%	2,387	2.8%
Moderate	43	4.2%	2,434	2.9%	193	18.7%	11,386	13.5%
Middle	869	84.1%	69,507	82.4%	232	22.5%	16,267	19.3%
Upper	121	11.7%	12,442	14.7%	366	35.4%	39,367	46.7%
Unknown	0	0.0%	0	0.0%	180	17.4%	14,976	17.7%
<b>Total</b>	<b>1,033</b>	<b>100.0%</b>	<b>84,383</b>	<b>100.0%</b>	<b>1,033</b>	<b>100.0%</b>	<b>84,383</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	17	17.3%	175	10.6%
Moderate	7	7.1%	65	3.9%	22	22.4%	174	10.6%
Middle	80	81.6%	1,271	77.2%	24	24.5%	549	33.4%
Upper	11	11.2%	310	18.8%	34	34.7%	716	43.5%
Unknown	0	0.0%	0	0.0%	1	1.0%	32	1.9%
<b>Total</b>	<b>98</b>	<b>100.0%</b>	<b>1,646</b>	<b>100.0%</b>	<b>98</b>	<b>100.0%</b>	<b>1,646</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	25	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	25	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	124	7.6%	4,502	3.7%
Moderate	73	4.5%	4,090	3.3%	337	20.7%	18,862	15.4%
Middle	1,327	81.6%	96,761	78.9%	367	22.6%	24,828	20.2%
Upper	226	13.9%	21,793	17.8%	555	34.1%	54,746	44.6%
Unknown	0	0.0%	0	0.0%	243	14.9%	19,706	16.1%
<b>Total</b>	<b>1,626</b>	<b>100.0%</b>	<b>122,644</b>	<b>100.0%</b>	<b>1,626</b>	<b>100.0%</b>	<b>122,644</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	69	9.0%	1,478	7.2%	2	1.9%	148	2.3%
Middle	598	78.2%	17,747	86.8%	75	70.1%	4,707	74.1%
Upper	51	6.7%	1,012	4.9%	30	28.0%	1,496	23.6%
Unknown	47	6.1%	211	1.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>765</b>	<b>100.0%</b>	<b>20,448</b>	<b>100.0%</b>	<b>107</b>	<b>100.0%</b>	<b>6,351</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	715	93.5%	7,519	36.8%	86	80.4%	2,438	38.4%
\$100,001 - \$250,000	32	4.2%	5,222	25.5%	18	16.8%	2,883	45.4%
\$250,001 - \$1 Million*	18	2.4%	7,707	37.7%	3	2.8%	1,030	16.2%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>765</b>	<b>100.0%</b>	<b>20,448</b>	<b>100.0%</b>	<b>107</b>	<b>100.0%</b>	<b>6,351</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	274	35.8%	14,088	68.9%	107	100.0%	6,351	100.0%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: TN Jackson 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	36	1.9%	2,140	1.2%	165	8.7%	9,590	5.2%
Moderate	99	5.2%	5,407	2.9%	422	22.1%	30,679	16.5%
Middle	381	20.0%	29,340	15.8%	454	23.8%	42,702	23.0%
Upper	1,391	72.9%	148,917	80.1%	637	33.4%	82,069	44.2%
Unknown	0	0.0%	0	0.0%	229	12.0%	20,764	11.2%
<b>Total</b>	<b>1,907</b>	<b>100.0%</b>	<b>185,804</b>	<b>100.0%</b>	<b>1,907</b>	<b>100.0%</b>	<b>185,804</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	48	1.8%	2,470	0.9%	183	6.8%	9,179	3.4%
Moderate	197	7.4%	13,542	5.0%	416	15.5%	28,324	10.5%
Middle	633	23.6%	50,845	18.9%	529	19.7%	44,937	16.7%
Upper	1,801	67.2%	202,840	75.2%	943	35.2%	122,478	45.4%
Unknown	0	0.0%	0	0.0%	608	22.7%	64,779	24.0%
<b>Total</b>	<b>2,679</b>	<b>100.0%</b>	<b>269,697</b>	<b>100.0%</b>	<b>2,679</b>	<b>100.0%</b>	<b>269,697</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	8	4.0%	154	2.8%	28	14.1%	336	6.1%
Moderate	13	6.6%	192	3.5%	31	15.7%	474	8.6%
Middle	53	26.8%	1,277	23.3%	45	22.7%	1,164	21.2%
Upper	124	62.6%	3,860	70.4%	85	42.9%	3,202	58.4%
Unknown	0	0.0%	0	0.0%	9	4.5%	307	5.6%
<b>Total</b>	<b>198</b>	<b>100.0%</b>	<b>5,483</b>	<b>100.0%</b>	<b>198</b>	<b>100.0%</b>	<b>5,483</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	28.6%	2,075	38.2%	0	0.0%	0	0.0%
Middle	4	57.1%	2,121	39.0%	0	0.0%	0	0.0%
Upper	1	14.3%	1,240	22.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	7	100.0%	5,436	100.0%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>5,436</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>5,436</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	92	1.9%	4,764	1.0%	376	7.8%	19,105	4.1%
Moderate	311	6.5%	21,216	4.5%	869	18.1%	59,477	12.8%
Middle	1,071	22.4%	83,583	17.9%	1,028	21.5%	88,803	19.0%
Upper	3,317	69.2%	356,857	76.5%	1,665	34.8%	207,749	44.5%
Unknown	0	0.0%	0	0.0%	853	17.8%	91,286	19.6%
<b>Total</b>	<b>4,791</b>	<b>100.0%</b>	<b>466,420</b>	<b>100.0%</b>	<b>4,791</b>	<b>100.0%</b>	<b>466,420</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	398	14.6%	11,635	10.8%	6	7.6%	238	3.6%
Moderate	202	7.4%	6,885	6.4%	12	15.2%	1,818	27.4%
Middle	793	29.0%	26,581	24.6%	19	24.1%	974	14.7%
Upper	1,236	45.2%	62,464	57.8%	41	51.9%	3,586	54.1%
Unknown	105	3.8%	472	0.4%	1	1.3%	7	0.1%
<b>Total</b>	<b>2,734</b>	<b>100.0%</b>	<b>108,037</b>	<b>100.0%</b>	<b>79</b>	<b>100.0%</b>	<b>6,623</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	2,500	91.4%	34,521	32.0%	61	77.2%	2,524	38.1%
\$100,001 - \$250,000	125	4.6%	19,694	18.2%	12	15.2%	1,861	28.1%
\$250,001 - \$1 Million*	109	4.0%	53,822	49.8%	6	7.6%	2,238	33.8%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,734</b>	<b>100.0%</b>	<b>108,037</b>	<b>100.0%</b>	<b>79</b>	<b>100.0%</b>	<b>6,623</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	1,117	40.9%	73,485	68.0%	67	84.8%	4,206	63.5%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: TN Jefferson 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	7	0.5%	539	0.4%	108	7.2%	4,911	3.9%
Moderate	56	3.7%	2,474	2.0%	375	24.9%	22,989	18.2%
Middle	903	60.0%	72,399	57.4%	372	24.7%	30,026	23.8%
Upper	538	35.8%	50,634	40.2%	529	35.2%	59,743	47.4%
Unknown	0	0.0%	0	0.0%	120	8.0%	8,377	6.6%
<b>Total</b>	<b>1,504</b>	<b>100.0%</b>	<b>126,046</b>	<b>100.0%</b>	<b>1,504</b>	<b>100.0%</b>	<b>126,046</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	12	0.4%	638	0.3%	124	4.4%	5,166	2.2%
Moderate	123	4.3%	5,915	2.5%	448	15.8%	26,571	11.1%
Middle	1,776	62.7%	142,752	59.7%	717	25.3%	54,690	22.9%
Upper	920	32.5%	89,826	37.6%	1,085	38.3%	115,696	48.4%
Unknown	1	0.0%	11	0.0%	458	16.2%	37,019	15.5%
<b>Total</b>	<b>2,832</b>	<b>100.0%</b>	<b>239,142</b>	<b>100.0%</b>	<b>2,832</b>	<b>100.0%</b>	<b>239,142</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	41	13.7%	324	4.9%
Moderate	17	5.7%	259	3.9%	80	26.8%	981	15.0%
Middle	207	69.2%	3,486	53.1%	62	20.7%	1,455	22.2%
Upper	74	24.7%	2,806	42.8%	109	36.5%	3,462	52.8%
Unknown	1	0.3%	9	0.1%	7	2.3%	338	5.2%
<b>Total</b>	<b>299</b>	<b>100.0%</b>	<b>6,560</b>	<b>100.0%</b>	<b>299</b>	<b>100.0%</b>	<b>6,560</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	3	100.0%	618	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	3	100.0%	618	100.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>618</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>618</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	19	0.4%	1,177	0.3%	273	5.9%	10,401	2.8%
Moderate	196	4.2%	8,648	2.3%	903	19.5%	50,541	13.6%
Middle	2,886	62.2%	218,637	58.7%	1,151	24.8%	86,171	23.1%
Upper	1,535	33.1%	143,884	38.6%	1,723	37.1%	178,901	48.0%
Unknown	2	0.0%	20	0.0%	588	12.7%	46,352	12.4%
<b>Total</b>	<b>4,638</b>	<b>100.0%</b>	<b>372,366</b>	<b>100.0%</b>	<b>4,638</b>	<b>100.0%</b>	<b>372,366</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	19	0.9%	1,358	1.5%	0	0.0%	0	0.0%
Moderate	274	12.8%	14,927	16.7%	0	0.0%	0	0.0%
Middle	1,089	51.0%	43,656	48.9%	21	91.3%	1,052	87.6%
Upper	449	21.0%	23,260	26.1%	2	8.7%	149	12.4%
Unknown	304	14.2%	6,062	6.8%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,135</b>	<b>100.0%</b>	<b>89,263</b>	<b>100.0%</b>	<b>23</b>	<b>100.0%</b>	<b>1,201</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	1,920	89.9%	24,412	27.3%	19	82.6%	491	40.9%
\$100,001 - \$250,000	128	6.0%	22,239	24.9%	4	17.4%	710	59.1%
\$250,001 - \$1 Million*	87	4.1%	42,612	47.7%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,135</b>	<b>100.0%</b>	<b>89,263</b>	<b>100.0%</b>	<b>23</b>	<b>100.0%</b>	<b>1,201</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	778	36.4%	55,520	62.2%	22	95.7%	1,196	99.6%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less



**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: TN Nashville 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	386	1.1%	26,058	0.5%	4,164	11.4%	337,977	7.1%
Moderate	3,565	9.8%	321,854	6.8%	9,451	26.0%	973,776	20.5%
Middle	21,837	60.0%	2,522,306	53.2%	8,295	22.8%	1,046,845	22.1%
Upper	10,589	29.1%	1,871,752	39.5%	9,239	25.4%	1,723,344	36.3%
Unknown	13	0.0%	1,260	0.0%	5,241	14.4%	661,288	13.9%
<b>Total</b>	<b>36,390</b>	<b>100.0%</b>	<b>4,743,230</b>	<b>100.0%</b>	<b>36,390</b>	<b>100.0%</b>	<b>4,743,230</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	594	1.2%	41,741	0.6%	4,180	8.1%	309,318	4.4%
Moderate	5,271	10.2%	469,655	6.7%	9,263	18.0%	886,405	12.6%
Middle	28,437	55.2%	3,292,337	46.9%	10,503	20.4%	1,238,891	17.7%
Upper	17,242	33.4%	3,209,248	45.8%	16,281	31.6%	3,042,124	43.4%
Unknown	8	0.0%	855	0.0%	11,325	22.0%	1,537,098	21.9%
<b>Total</b>	<b>51,552</b>	<b>100.0%</b>	<b>7,013,836</b>	<b>100.0%</b>	<b>51,552</b>	<b>100.0%</b>	<b>7,013,836</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	35	1.6%	699	1.3%	359	16.8%	6,182	11.2%
Moderate	310	14.5%	7,145	13.0%	519	24.2%	10,255	18.6%
Middle	1,346	62.8%	31,616	57.4%	462	21.6%	11,065	20.1%
Upper	451	21.1%	15,632	28.4%	502	23.4%	21,876	39.7%
Unknown	0	0.0%	0	0.0%	300	14.0%	5,714	10.4%
<b>Total</b>	<b>2,142</b>	<b>100.0%</b>	<b>55,092</b>	<b>100.0%</b>	<b>2,142</b>	<b>100.0%</b>	<b>55,092</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	2	3.8%	250	0.3%	0	0.0%	0	0.0%
Moderate	19	36.5%	15,061	17.1%	0	0.0%	0	0.0%
Middle	27	51.9%	69,682	79.3%	0	0.0%	0	0.0%
Upper	4	7.7%	2,857	3.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	52	100.0%	87,850	100.0%
<b>Total</b>	<b>52</b>	<b>100.0%</b>	<b>87,850</b>	<b>100.0%</b>	<b>52</b>	<b>100.0%</b>	<b>87,850</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	1,017	1.1%	68,748	0.6%	8,703	9.7%	653,477	5.5%
Moderate	9,165	10.2%	813,715	6.8%	19,233	21.3%	1,870,436	15.7%
Middle	51,647	57.3%	5,915,941	49.7%	19,260	21.4%	2,296,801	19.3%
Upper	28,286	31.4%	5,099,489	42.9%	26,022	28.9%	4,787,344	40.2%
Unknown	21	0.0%	2,115	0.0%	16,918	18.8%	2,291,950	19.3%
<b>Total</b>	<b>90,136</b>	<b>100.0%</b>	<b>11,900,008</b>	<b>100.0%</b>	<b>90,136</b>	<b>100.0%</b>	<b>11,900,008</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	945	3.1%	51,706	4.5%	0	0.0%	0	0.0%
Moderate	5,672	18.7%	248,174	21.5%	23	9.5%	1,572	11.7%
Middle	13,941	45.8%	491,526	42.6%	166	68.6%	7,748	57.9%
Upper	7,887	25.9%	335,404	29.0%	44	18.2%	3,982	29.7%
Unknown	1,967	6.5%	28,060	2.4%	9	3.7%	84	0.6%
<b>Total</b>	<b>30,412</b>	<b>100.0%</b>	<b>1,154,870</b>	<b>100.0%</b>	<b>242</b>	<b>100.0%</b>	<b>13,386</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	27,912	91.8%	317,414	27.5%	201	83.1%	4,829	36.1%
\$100,001 - \$250,000	1,319	4.3%	231,834	20.1%	30	12.4%	4,477	33.4%
\$250,001 - \$1 Million*	1,181	3.9%	605,622	52.4%	11	4.5%	4,080	30.5%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>30,412</b>	<b>100.0%</b>	<b>1,154,870</b>	<b>100.0%</b>	<b>242</b>	<b>100.0%</b>	<b>13,386</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	9,841	32.4%	573,407	49.7%	216	89.3%	11,907	89.0%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: TN Northwest 2002**

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	61	11.5%	2,909	7.7%
Moderate	34	6.4%	2,284	6.0%	119	22.5%	6,400	16.9%
Middle	449	84.9%	32,310	85.1%	141	26.7%	9,738	25.7%
Upper	0	0.0%	0	0.0%	166	31.4%	15,121	39.8%
Unknown	46	8.7%	3,367	8.9%	42	7.9%	3,793	10.0%
<b>Total</b>	<b>529</b>	<b>100.0%</b>	<b>37,961</b>	<b>100.0%</b>	<b>529</b>	<b>100.0%</b>	<b>37,961</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	86	7.3%	4,026	3.9%
Moderate	98	8.4%	6,334	6.2%	205	17.5%	13,190	12.9%
Middle	1,034	88.2%	91,423	89.5%	256	21.8%	18,708	18.3%
Upper	0	0.0%	0	0.0%	489	41.7%	54,438	53.3%
Unknown	40	3.4%	4,339	4.2%	136	11.6%	11,734	11.5%
<b>Total</b>	<b>1,172</b>	<b>100.0%</b>	<b>102,096</b>	<b>100.0%</b>	<b>1,172</b>	<b>100.0%</b>	<b>102,096</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	26	26.0%	181	19.3%
Moderate	11	11.0%	46	4.9%	25	25.0%	165	17.6%
Middle	89	89.0%	892	95.1%	26	26.0%	153	16.3%
Upper	0	0.0%	0	0.0%	15	15.0%	339	36.1%
Unknown	0	0.0%	0	0.0%	8	8.0%	100	10.7%
<b>Total</b>	<b>100</b>	<b>100.0%</b>	<b>938</b>	<b>100.0%</b>	<b>100</b>	<b>100.0%</b>	<b>938</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	125	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	125	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>125</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>125</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	173	9.6%	7,116	5.0%
Moderate	143	7.9%	8,664	6.1%	349	19.4%	19,755	14.0%
Middle	1,573	87.3%	124,750	88.4%	423	23.5%	28,599	20.3%
Upper	0	0.0%	0	0.0%	670	37.2%	69,898	49.5%
Unknown	86	4.8%	7,706	5.5%	187	10.4%	15,752	11.2%
<b>Total</b>	<b>1,802</b>	<b>100.0%</b>	<b>141,120</b>	<b>100.0%</b>	<b>1,802</b>	<b>100.0%</b>	<b>141,120</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>							
	<b>SMALL BUSINESS/FARM</b>				<b>SMALL FARM</b>			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	190	13.6%	6,683	18.0%	7	3.0%	816	7.6%
Middle	1,139	81.2%	30,044	80.9%	226	95.8%	9,792	91.6%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	73	5.2%	394	1.1%	3	1.3%	84	0.8%
<b>Total</b>	<b>1,402</b>	<b>100.0%</b>	<b>37,121</b>	<b>100.0%</b>	<b>236</b>	<b>100.0%</b>	<b>10,692</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	1,334	95.1%	18,257	49.2%	207	87.7%	4,985	46.6%
\$100,001 - \$250,000	45	3.2%	7,676	20.7%	23	9.7%	3,637	34.0%
\$250,001 - \$1 Million*	23	1.6%	11,188	30.1%	6	2.5%	2,070	19.4%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,402</b>	<b>100.0%</b>	<b>37,121</b>	<b>100.0%</b>	<b>236</b>	<b>100.0%</b>	<b>10,692</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	738	52.6%	31,302	84.3%	234	99.2%	10,461	97.8%

Originations and Purchases  
 \*Small Business loans are loan sizes that area \$1 Million or less  
 \*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area:TN South 2002**

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	175	6.7%	10,075	4.1%
Moderate	0	0.0%	0	0.0%	527	20.2%	38,193	15.6%
Middle	1,364	52.3%	110,621	45.2%	563	21.6%	50,927	20.8%
Upper	1,193	45.8%	130,730	53.4%	912	35.0%	108,349	44.3%
Unknown	50	1.9%	3,286	1.3%	430	16.5%	37,093	15.2%
<b>Total</b>	<b>2,607</b>	<b>100.0%</b>	<b>244,637</b>	<b>100.0%</b>	<b>2,607</b>	<b>100.0%</b>	<b>244,637</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	209	4.5%	10,739	2.5%
Moderate	0	0.0%	0	0.0%	614	13.3%	40,900	9.5%
Middle	2,738	59.3%	233,487	54.1%	944	20.4%	75,153	17.4%
Upper	1,842	39.9%	194,109	45.0%	1,932	41.8%	216,226	50.1%
Unknown	40	0.9%	3,927	0.9%	921	19.9%	88,505	20.5%
<b>Total</b>	<b>4,620</b>	<b>100.0%</b>	<b>431,523</b>	<b>100.0%</b>	<b>4,620</b>	<b>100.0%</b>	<b>431,523</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	25	8.5%	173	2.8%
Moderate	0	0.0%	0	0.0%	58	19.7%	578	9.3%
Middle	201	68.4%	3,472	55.7%	66	22.4%	1,258	20.2%
Upper	93	31.6%	2,761	44.3%	110	37.4%	3,253	52.2%
Unknown	0	0.0%	0	0.0%	35	11.9%	971	15.6%
<b>Total</b>	<b>294</b>	<b>100.0%</b>	<b>6,233</b>	<b>100.0%</b>	<b>294</b>	<b>100.0%</b>	<b>6,233</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	5	100.0%	2,057	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	5	100.0%	2,057	100.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>2,057</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>2,057</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	409	5.4%	20,987	3.1%
Moderate	0	0.0%	0	0.0%	1,199	15.9%	79,671	11.6%
Middle	4,308	57.2%	349,637	51.1%	1,573	20.9%	127,338	18.6%
Upper	3,128	41.6%	327,600	47.9%	2,954	39.3%	327,828	47.9%
Unknown	90	1.2%	7,213	1.1%	1,391	18.5%	128,626	18.8%
<b>Total</b>	<b>7,526</b>	<b>100.0%</b>	<b>684,450</b>	<b>100.0%</b>	<b>7,526</b>	<b>100.0%</b>	<b>684,450</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>			<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2,616	63.9%	94,196	66.2%	745	79.3%	22,267	78.1%
Upper	1,248	30.5%	46,998	33.0%	194	20.7%	6,254	21.9%
Unknown	228	5.6%	1,130	0.8%	0	0.0%	0	0.0%
<b>Total</b>	<b>4,092</b>	<b>100.0%</b>	<b>142,324</b>	<b>100.0%</b>	<b>939</b>	<b>100.0%</b>	<b>28,521</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	3,791	92.6%	50,135	35.2%	878	93.5%	16,882	59.2%
\$100,001 - \$250,000	165	4.0%	25,689	18.0%	47	5.0%	6,881	24.1%
\$250,001 - \$1 Million*	136	3.3%	66,500	46.7%	14	1.5%	4,758	16.7%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4,092</b>	<b>100.0%</b>	<b>142,324</b>	<b>100.0%</b>	<b>939</b>	<b>100.0%</b>	<b>28,521</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	1,611	39.4%	78,492	55.2%	745	79.3%	19,566	68.6%

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

Assessment Area: TN Southeast TN 2002

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	384	7.9%	18,450	4.4%	
Moderate	174	3.6%	11,386	2.7%	984	20.3%	61,207	14.6%	
Middle	3,094	64.0%	249,098	59.6%	1,089	22.5%	86,240	20.6%	
Upper	1,454	30.1%	149,767	35.8%	1,438	29.7%	163,630	39.2%	
Unknown	115	2.4%	7,576	1.8%	942	19.5%	88,300	21.1%	
<b>Total</b>	<b>4,837</b>	<b>100.0%</b>	<b>417,827</b>	<b>100.0%</b>	<b>4,837</b>	<b>100.0%</b>	<b>417,827</b>	<b>100.0%</b>	
	<b>Refinance</b>								
Low	0	0.0%	0	0.0%	623	6.2%	32,392	3.4%	
Moderate	375	3.8%	27,303	2.9%	1,626	16.3%	106,246	11.1%	
Middle	6,379	63.9%	577,076	60.3%	2,033	20.4%	163,163	17.0%	
Upper	3,176	31.8%	347,017	36.3%	3,427	34.3%	403,422	42.2%	
Unknown	54	0.5%	5,604	0.6%	2,275	22.8%	251,777	26.3%	
<b>Total</b>	<b>9,984</b>	<b>100.0%</b>	<b>957,000</b>	<b>100.0%</b>	<b>9,984</b>	<b>100.0%</b>	<b>957,000</b>	<b>100.0%</b>	
	<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	100	15.2%	1,133	9.1%	
Moderate	24	3.6%	525	4.2%	156	23.7%	2,039	16.4%	
Middle	476	72.2%	8,481	68.2%	164	24.9%	2,763	22.2%	
Upper	145	22.0%	3,182	25.6%	222	33.7%	6,128	49.3%	
Unknown	14	2.1%	249	2.0%	17	2.6%	374	3.0%	
<b>Total</b>	<b>659</b>	<b>100.0%</b>	<b>12,437</b>	<b>100.0%</b>	<b>659</b>	<b>100.0%</b>	<b>12,437</b>	<b>100.0%</b>	
	<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	8	38.1%	2,111	35.9%	0	0.0%	0	0.0%	
Middle	6	28.6%	2,555	43.5%	0	0.0%	0	0.0%	
Upper	7	33.3%	1,211	20.6%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	21	100.0%	5,877	100.0%	
<b>Total</b>	<b>21</b>	<b>100.0%</b>	<b>5,877</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>	<b>5,877</b>	<b>100.0%</b>	
	<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	1,107	7.1%	51,975	3.7%	
Moderate	581	3.7%	41,325	3.0%	2,766	17.8%	169,492	12.2%	
Middle	9,955	64.2%	837,210	60.1%	3,286	21.2%	252,166	18.1%	
Upper	4,782	30.8%	501,177	36.0%	5,087	32.8%	573,180	41.1%	
Unknown	183	1.2%	13,429	1.0%	3,255	21.0%	346,328	24.9%	
<b>Total</b>	<b>15,501</b>	<b>100.0%</b>	<b>1,393,141</b>	<b>100.0%</b>	<b>15,501</b>	<b>100.0%</b>	<b>1,393,141</b>	<b>100.0%</b>	
	<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	822	8.4%	29,738	8.9%	23	4.9%	1,819	8.0%	
Middle	5,334	54.5%	172,557	51.5%	381	81.6%	17,338	75.8%	
Upper	2,931	30.0%	128,404	38.3%	62	13.3%	3,698	16.2%	
Unknown	693	7.1%	4,227	1.3%	1	0.2%	8	0.0%	
<b>Total</b>	<b>9,780</b>	<b>100.0%</b>	<b>334,926</b>	<b>100.0%</b>	<b>467</b>	<b>100.0%</b>	<b>22,863</b>	<b>100.0%</b>	
	<b>By Loan Size</b>								
\$100,000 or Less	9,090	92.9%	114,870	34.3%	407	87.2%	10,810	47.3%	
\$100,001 - \$250,000	399	4.1%	67,435	20.1%	45	9.6%	7,166	31.3%	
\$250,001 - \$1 Million*	291	3.0%	152,621	45.6%	15	3.2%	4,887	21.4%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>9,780</b>	<b>100.0%</b>	<b>334,926</b>	<b>100.0%</b>	<b>467</b>	<b>100.0%</b>	<b>22,863</b>	<b>100.0%</b>	
	<b>By Revenue</b>								
Total \$1 Million or Less	3,587	36.7%	204,666	61.1%	377	80.7%	20,068	87.8%	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX C (Continued)**

**Peer Group Loan Distribution Report**

**Assessment Area: TN Trousdale 2002**

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	7	8.3%	309	5.3%	
Moderate	0	0.0%	0	0.0%	34	40.5%	2,507	43.0%	
Middle	71	84.5%	4,928	84.6%	19	22.6%	1,277	21.9%	
Upper	0	0.0%	0	0.0%	15	17.9%	1,092	18.7%	
Unknown	13	15.5%	900	15.4%	9	10.7%	643	11.0%	
<b>Total</b>	<b>84</b>	<b>100.0%</b>	<b>5,828</b>	<b>100.0%</b>	<b>84</b>	<b>100.0%</b>	<b>5,828</b>	<b>100.0%</b>	
	<b>Refinance</b>								
Low	0	0.0%	0	0.0%	10	5.8%	471	3.0%	
Moderate	0	0.0%	0	0.0%	38	22.0%	2,650	16.8%	
Middle	173	100.0%	15,792	100.0%	28	16.2%	2,236	14.2%	
Upper	0	0.0%	0	0.0%	81	46.8%	8,178	51.8%	
Unknown	0	0.0%	0	0.0%	16	9.2%	2,257	14.3%	
<b>Total</b>	<b>173</b>	<b>100.0%</b>	<b>15,792</b>	<b>100.0%</b>	<b>173</b>	<b>100.0%</b>	<b>15,792</b>	<b>100.0%</b>	
	<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	4	18.2%	12	3.2%	
Moderate	0	0.0%	0	0.0%	5	22.7%	59	15.7%	
Middle	22	100.0%	375	100.0%	4	18.2%	61	16.3%	
Upper	0	0.0%	0	0.0%	6	27.3%	215	57.3%	
Unknown	0	0.0%	0	0.0%	3	13.6%	28	7.5%	
<b>Total</b>	<b>22</b>	<b>100.0%</b>	<b>375</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>375</b>	<b>100.0%</b>	
	<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	1	100.0%	18	100.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	1	100.0%	18	100.0%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>18</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>18</b>	<b>100.0%</b>	
	<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	21	7.5%	792	3.6%	
Moderate	0	0.0%	0	0.0%	77	27.5%	5,216	23.7%	
Middle	267	95.4%	21,113	95.9%	51	18.2%	3,574	16.2%	
Upper	0	0.0%	0	0.0%	102	36.4%	9,485	43.1%	
Unknown	13	4.6%	900	4.1%	29	10.4%	2,946	13.4%	
<b>Total</b>	<b>280</b>	<b>100.0%</b>	<b>22,013</b>	<b>100.0%</b>	<b>280</b>	<b>100.0%</b>	<b>22,013</b>	<b>100.0%</b>	
	<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	79	89.8%	2,869	99.0%	26	96.3%	401	93.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	9	10.2%	29	1.0%	1	3.7%	30	7.0%	
<b>Total</b>	<b>88</b>	<b>100.0%</b>	<b>2,898</b>	<b>100.0%</b>	<b>27</b>	<b>100.0%</b>	<b>431</b>	<b>100.0%</b>	
	<b>By Loan Size</b>								
\$100,000 or Less	80	90.9%	815	28.1%	27	100.0%	431	100.0%	
\$100,001 - \$250,000	5	5.7%	987	34.1%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	3	3.4%	1,096	37.8%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>88</b>	<b>100.0%</b>	<b>2,898</b>	<b>100.0%</b>	<b>27</b>	<b>100.0%</b>	<b>431</b>	<b>100.0%</b>	
	<b>By Revenue</b>								
Total \$1 Million or Less	27	30.7%	2,186	75.4%	27	100.0%	431	100.0%	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D**

**Other Demographic and Lending Tables**

**Assessment Area Demographics**

Assessment Area: AL Anniston (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.7	739	2.3	387	52.4	6,457	20.3
Moderate-income	5	18.5	3,984	12.5	1,085	27.2	5,564	17.5
Middle-income	15	55.6	18,974	59.7	1,823	9.6	7,745	24.4
Upper-income	5	18.5	8,062	25.4	417	5.2	11,993	37.8
Tract not reported	1	3.7	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>27</b>	<b>100.0</b>	<b>31,759</b>	<b>100.0</b>	<b>3,712</b>	<b>11.7</b>	<b>31,759</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	1,111	496	1.6	44.6	514	46.3	101	9.1
Moderate-income	6,635	3,525	11.7	53.1	2,225	33.5	885	13.3
Middle-income	26,544	18,445	61.0	69.5	6,179	23.3	1,920	7.2
Upper-income	12,298	7,758	25.7	63.1	3,722	30.3	818	6.7
Tract not reported	165	0	0.0	0.0	119	72.1	46	27.9
<b>Total Assessment Area</b>	<b>46,753</b>	<b>30,224</b>	<b>100.0</b>	<b>64.6</b>	<b>12,759</b>	<b>27.3</b>	<b>3,770</b>	<b>8.1</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	31	1.2	24	1.1	6	2.3	1	1.6
Moderate	406	16.1	339	15.5	55	20.7	12	19.4
Middle	1,343	53.4	1,187	54.3	121	45.5	35	56.5
Upper	523	20.8	463	21.2	53	19.9	7	11.3
Unknown	212	8.4	174	8.0	31	11.7	7	11.3
<b>Total Assessment</b>	<b>2,515</b>	<b>100.0</b>	<b>2,187</b>	<b>100.0</b>	<b>266</b>	<b>100.0</b>	<b>62</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>87.0</b>		<b>10.6</b>		<b>2.5</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : AL Anniston 2002

Income Categories	HMDA							
	#	By Tract Income %	\$(000s)	%	#	By Borrower Income %	\$(000s)	%
<b>Home Purchase</b>								
Low	1	1.9%	105	2.4%	6	11.5%	325	7.4%
Moderate	3	5.8%	265	6.0%	11	21.2%	723	16.5%
Middle	29	55.8%	2,233	50.9%	14	26.9%	1,180	26.9%
Upper	19	36.5%	1,787	40.7%	18	34.6%	1,957	44.6%
Unknown	0	0.0%	0	0.0%	3	5.8%	205	4.7%
<b>Total</b>	<b>52</b>	<b>100.0%</b>	<b>4,390</b>	<b>100.0%</b>	<b>52</b>	<b>100.0%</b>	<b>4,390</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	11	8.7%	394	3.7%
Moderate	3	2.4%	72	0.7%	16	12.7%	755	7.1%
Middle	71	56.3%	5,131	48.6%	32	25.4%	1,927	18.2%
Upper	52	41.3%	5,358	50.7%	64	50.8%	7,101	67.2%
Unknown	0	0.0%	0	0.0%	3	2.4%	384	3.6%
<b>Total</b>	<b>126</b>	<b>100.0%</b>	<b>10,561</b>	<b>100.0%</b>	<b>126</b>	<b>100.0%</b>	<b>10,561</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	5	16.1%	23	5.8%
Moderate	1	3.2%	5	1.3%	9	29.0%	58	14.6%
Middle	16	51.6%	248	62.5%	6	19.4%	31	7.8%
Upper	14	45.2%	144	36.3%	11	35.5%	285	71.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>31</b>	<b>100.0%</b>	<b>397</b>	<b>100.0%</b>	<b>31</b>	<b>100.0%</b>	<b>397</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	1	0.5%	105	0.7%	22	10.5%	742	4.8%
Moderate	7	3.3%	342	2.2%	36	17.2%	1,536	10.0%
Middle	116	55.5%	7,612	49.6%	52	24.9%	3,138	20.4%
Upper	85	40.7%	7,289	47.5%	93	44.5%	9,343	60.9%
Unknown	0	0.0%	0	0.0%	6	2.9%	589	3.8%
<b>Total</b>	<b>209</b>	<b>100.0%</b>	<b>15,348</b>	<b>100.0%</b>	<b>209</b>	<b>100.0%</b>	<b>15,348</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	#	SMALL BUSINESS %	\$(000s)	%	#	SMALL FARM %	\$(000s)	%
	<b>By Tract Income</b>							
Low	6	1.4%	551	2.1%	0	0.0%	0	0.0%
Moderate	61	14.7%	3,426	12.8%	0	0.0%	0	0.0%
Middle	198	47.8%	13,586	50.9%	1	100.0%	300	100.0%
Upper	122	29.5%	8,298	31.1%	0	0.0%	0	0.0%
Unknown	27	6.5%	841	3.1%	0	0.0%	0	0.0%
<b>Total</b>	<b>414</b>	<b>100.0%</b>	<b>26,702</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>300</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	361	87.2%	12,501	46.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	31	7.5%	5,213	19.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	22	5.3%	8,988	33.7%	1	100.0%	300	100.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>414</b>	<b>100.0%</b>	<b>26,702</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>300</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	392	94.7%	22,103	82.8%	1	100.0%	300	100.0%
Over \$1 Million	22	5.3%	4,599	17.2%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>414</b>	<b>100.0%</b>	<b>26,702</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>300</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: AL Anniston (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	10.7	1,426	4.5	637	44.7	6,717	21.4
Moderate-income	6	21.4	4,388	14.0	979	22.3	5,432	17.3
Middle-income	14	50.0	18,426	58.6	1,879	10.2	7,024	22.3
Upper-income	5	17.9	7,191	22.9	404	5.6	12,258	39.0
<b>Total Assessment Area</b>	<b>28</b>	<b>100.0</b>	<b>31,431</b>	<b>100.0</b>	<b>3,899</b>	<b>12.4</b>	<b>31,431</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	3,399	1,159	3.5	34.1	1,599	47.0	641	18.9
Moderate-income	8,207	4,238	12.9	51.6	2,679	32.6	1,290	15.7
Middle-income	28,658	19,948	60.7	69.6	5,426	18.9	3,284	11.5
Upper-income	11,058	7,500	22.8	67.8	2,758	24.9	800	7.2
<b>Total Assessment Area</b>	<b>51,322</b>	<b>32,845</b>	<b>100.0</b>	<b>64.0</b>	<b>12,462</b>	<b>24.3</b>	<b>6,015</b>	<b>11.7</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	133	5.2	112	5.0	16	5.9	5	6.8
Moderate	812	31.4	686	30.7	102	37.5	24	32.9
Middle	1,152	44.6	1,027	45.9	88	32.4	37	50.7
Upper	485	18.8	412	18.4	66	24.3	7	9.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>86.6</b>		<b>10.5</b>		<b>2.8</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : AL Anniston 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	2	4.5%	151	3.7%	2	4.5%	77	1.9%	
Moderate	4	9.1%	266	6.5%	9	20.5%	546	13.3%	
Middle	25	56.8%	2,342	57.1%	9	20.5%	466	11.4%	
Upper	13	29.5%	1,341	32.7%	22	50.0%	2,697	65.8%	
Unknown	0	0.0%	0	0.0%	2	4.5%	314	7.7%	
<b>Total</b>	<b>44</b>	<b>100.0%</b>	<b>4,100</b>	<b>100.0%</b>	<b>44</b>	<b>100.0%</b>	<b>4,100</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	5	2.2%	262	1.4%	14	6.0%	567	3.1%	
Moderate	15	6.5%	854	4.6%	35	15.1%	1,806	9.8%	
Middle	135	58.2%	9,867	53.3%	54	23.3%	3,209	17.3%	
Upper	77	33.2%	7,534	40.7%	126	54.3%	12,424	67.1%	
Unknown	0	0.0%	0	0.0%	3	1.3%	511	2.8%	
<b>Total</b>	<b>232</b>	<b>100.0%</b>	<b>18,517</b>	<b>100.0%</b>	<b>232</b>	<b>100.0%</b>	<b>18,517</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	1	3.0%	3	0.5%	6	18.2%	59	9.8%	
Moderate	2	6.1%	28	4.6%	8	24.2%	70	11.6%	
Middle	24	72.7%	497	82.3%	7	21.2%	95	15.7%	
Upper	6	18.2%	76	12.6%	12	36.4%	380	62.9%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>604</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>604</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	8	2.6%	416	1.8%	22	7.1%	703	3.0%	
Moderate	21	6.8%	1,148	4.9%	52	16.8%	2,422	10.4%	
Middle	184	59.5%	12,706	54.7%	70	22.7%	3,770	16.2%	
Upper	96	31.1%	8,951	38.5%	160	51.8%	15,501	66.8%	
Unknown	0	0.0%	0	0.0%	5	1.6%	825	3.6%	
<b>Total</b>	<b>309</b>	<b>100.0%</b>	<b>23,221</b>	<b>100.0%</b>	<b>309</b>	<b>100.0%</b>	<b>23,221</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	#	SMALL BUSINESS			#	SMALL FARM			
		%	\$(000s)	%		%	\$(000s)	%	
<b>By Tract Income</b>									
Low	15	3.7%	1,118	3.9%	0	0.0%	0	0.0%	
Moderate	96	23.6%	6,387	22.3%	0	0.0%	0	0.0%	
Middle	193	47.5%	13,891	48.5%	0	0.0%	0	0.0%	
Upper	102	25.1%	7,254	25.3%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>406</b>	<b>100.0%</b>	<b>28,650</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	344	84.7%	13,030	45.5%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	38	9.4%	6,352	22.2%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	24	5.9%	9,268	32.3%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>406</b>	<b>100.0%</b>	<b>28,650</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	369	90.9%	21,592	75.4%	0	0.0%	0	0.0%	
Over \$1 Million	37	9.1%	7,058	24.6%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>406</b>	<b>100.0%</b>	<b>28,650</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: AL Auburn (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	14.3	797	4.0	346	43.4	4,685	23.3
Moderate-income	3	14.3	3,190	15.8	871	27.3	3,150	15.7
Middle-income	9	42.9	12,946	64.3	1,263	9.8	4,399	21.9
Upper-income	6	28.6	3,194	15.9	171	5.4	7,893	39.2
<b>Total Assessment Area</b>	<b>21</b>	<b>100.0</b>	<b>20,127</b>	<b>100.0</b>	<b>2,651</b>	<b>13.2</b>	<b>20,127</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	3,546	473	2.5	13.3	2,559	72.2	514	14.5
Moderate-income	7,079	3,520	18.3	49.7	2,930	41.4	629	8.9
Middle-income	20,620	11,962	62.2	58.0	6,550	31.8	2,108	10.2
Upper-income	5,391	3,283	17.1	60.9	1,820	33.8	288	5.3
<b>Total Assessment Area</b>	<b>36,636</b>	<b>19,238</b>	<b>100.0</b>	<b>52.5</b>	<b>13,859</b>	<b>37.8</b>	<b>3,539</b>	<b>9.7</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	188	9.1	153	8.6	32	12.4	3	10.7
Moderate	215	10.4	184	10.4	24	9.3	7	25.0
Middle	1,303	63.1	1,132	63.7	158	61.0	13	46.4
Upper	358	17.3	308	17.3	45	17.4	5	17.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>86.1</b>		<b>12.5</b>		<b>1.4</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : AL Auburn 2002

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	1	2.8%	36	1.2%	
Moderate	8	22.2%	292	9.9%	5	13.9%	624	21.3%	
Middle	18	50.0%	1,311	44.7%	10	27.8%	812	27.7%	
Upper	10	27.8%	1,333	45.4%	15	41.7%	971	33.1%	
Unknown	0	0.0%	0	0.0%	5	13.9%	493	16.8%	
<b>Total</b>	<b>36</b>	<b>100.0%</b>	<b>2,936</b>	<b>100.0%</b>	<b>36</b>	<b>100.0%</b>	<b>2,936</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	6	18.2%	507	12.9%	
Middle	20	60.6%	2,355	59.7%	12	36.4%	1,033	26.2%	
Upper	13	39.4%	1,588	40.3%	15	45.5%	2,403	60.9%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>3,943</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>3,943</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	1	33.3%	3	9.1%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	2	66.7%	8	24.2%	0	0.0%	0	0.0%	
Upper	1	33.3%	25	75.8%	2	66.7%	30	90.9%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	2	2.8%	39	0.6%	
Moderate	8	11.1%	292	4.2%	11	15.3%	1,131	16.4%	
Middle	40	55.6%	3,674	53.2%	22	30.6%	1,845	26.7%	
Upper	24	33.3%	2,946	42.6%	32	44.4%	3,404	49.2%	
Unknown	0	0.0%	0	0.0%	5	6.9%	493	7.1%	
<b>Total</b>	<b>72</b>	<b>100.0%</b>	<b>6,912</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	<b>6,912</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	14	10.9%	998	9.2%	0	0.0%	0	0.0%	
Moderate	13	10.2%	701	6.5%	0	0.0%	0	0.0%	
Middle	81	63.3%	7,520	69.7%	0	0.0%	0	0.0%	
Upper	20	15.6%	1,572	14.6%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>128</b>	<b>100.0%</b>	<b>10,791</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	102	79.7%	3,204	29.7%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	15	11.7%	2,290	21.2%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	11	8.6%	5,297	49.1%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>128</b>	<b>100.0%</b>	<b>10,791</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	120	93.8%	8,096	75.0%	0	0.0%	0	0.0%	
Over \$1 Million	8	6.3%	2,695	25.0%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>128</b>	<b>100.0%</b>	<b>10,791</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : AL Auburn (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	14.3	1,003	3.6	400	39.9	6,244	22.6
Moderate-income	4	19.0	3,396	12.3	843	24.8	4,469	16.2
Middle-income	10	47.6	18,168	65.8	1,657	9.1	5,993	21.7
Upper-income	4	19.0	5,046	18.3	173	3.4	10,907	39.5
<b>Total Assessment Area</b>	<b>21</b>	<b>100.0</b>	<b>27,613</b>	<b>100.0</b>	<b>3,073</b>	<b>11.1</b>	<b>27,613</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	4,045	472	1.7	11.7	3,108	76.8	465	11.5
Moderate-income	8,059	4,330	15.3	53.7	2,715	33.7	1,014	12.6
Middle-income	30,486	18,020	63.5	59.1	9,710	31.9	2,756	9.0
Upper-income	7,739	5,554	19.6	71.8	1,793	23.2	392	5.1
<b>Total Assessment Area</b>	<b>50,329</b>	<b>28,376</b>	<b>100.0</b>	<b>56.4</b>	<b>17,326</b>	<b>34.4</b>	<b>4,627</b>	<b>9.2</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low	253	11.5	204	10.8	44	17.1	5	11.4
Moderate	242	11.0	204	10.8	27	10.5	11	25.0
Middle	1,432	65.3	1,249	66.0	159	61.6	24	54.5
Upper	267	12.2	235	12.4	28	10.9	4	9.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>2,194</b>	<b>100.0</b>	<b>1,892</b>	<b>100.0</b>	<b>258</b>	<b>100.0</b>	<b>44</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>86.2</b>		<b>11.8</b>		<b>2.0</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : AL Auburn 2003

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	5	10.0%	447	7.2%	5	10.0%	222	3.6%
Moderate	11	22.0%	653	10.5%	8	16.0%	445	7.2%
Middle	22	44.0%	3,330	53.8%	8	16.0%	406	6.6%
Upper	12	24.0%	1,765	28.5%	26	52.0%	4,148	67.0%
Unknown	0	0.0%	0	0.0%	3	6.0%	974	15.7%
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>6,195</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>6,195</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	1	2.6%	102	2.1%	6	15.4%	347	7.3%
Moderate	1	2.6%	129	2.7%	6	15.4%	535	11.2%
Middle	25	64.1%	3,303	69.4%	5	12.8%	626	13.2%
Upper	12	30.8%	1,225	25.7%	21	53.8%	3,125	65.7%
Unknown	0	0.0%	0	0.0%	1	2.6%	126	2.6%
<b>Total</b>	<b>39</b>	<b>100.0%</b>	<b>4,759</b>	<b>100.0%</b>	<b>39</b>	<b>100.0%</b>	<b>4,759</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	3	33.3%	17	13.9%
Moderate	1	11.1%	4	3.3%	3	33.3%	13	10.7%
Middle	7	77.8%	113	92.6%	2	22.2%	88	72.1%
Upper	1	11.1%	5	4.1%	1	11.1%	4	3.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>122</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>122</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	6	6.1%	549	5.0%	14	14.3%	586	5.3%
Moderate	13	13.3%	786	7.1%	17	17.3%	993	9.0%
Middle	54	55.1%	6,746	60.9%	15	15.3%	1,120	10.1%
Upper	25	25.5%	2,995	27.0%	48	49.0%	7,277	65.7%
Unknown	0	0.0%	0	0.0%	4	4.1%	1,100	9.9%
<b>Total</b>	<b>98</b>	<b>100.0%</b>	<b>11,076</b>	<b>100.0%</b>	<b>98</b>	<b>100.0%</b>	<b>11,076</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	17	14.5%	1,367	11.8%	0	0.0%	0	0.0%
Moderate	18	15.4%	2,054	17.7%	0	0.0%	0	0.0%
Middle	67	57.3%	7,032	60.6%	0	0.0%	0	0.0%
Upper	15	12.8%	1,157	10.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>117</b>	<b>100.0%</b>	<b>11,610</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	92	78.6%	3,214	27.7%	0	0.0%	0	0.0%
\$100,001 - \$250,000	13	11.1%	2,588	22.3%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	12	10.3%	5,808	50.0%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>117</b>	<b>100.0%</b>	<b>11,610</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	108	92.3%	8,530	73.5%	0	0.0%	0	0.0%
Over \$1 Million	9	7.7%	3,080	26.5%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>117</b>	<b>100.0%</b>	<b>11,610</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : AL Dallas (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	21.4	3,503	28.1	1,746	49.8	4,230	33.9
Moderate-income	5	35.7	2,823	22.6	1,189	42.1	1,699	13.6
Middle-income	1	7.1	479	3.8	139	29.0	1,943	15.6
Upper-income	5	35.7	5,680	45.5	846	14.9	4,613	36.9
<b>Total Assessment Area</b>	<b>14</b>	<b>100.0</b>	<b>12,485</b>	<b>100.0</b>	<b>3,920</b>	<b>31.4</b>	<b>12,485</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	5,588	2,229	21.1	39.9	2,574	46.1	785	14.0
Moderate-income	4,863	2,586	24.4	53.2	1,600	32.9	677	13.9
Middle-income	604	415	3.9	68.7	161	26.7	28	4.6
Upper-income	7,990	5,358	50.6	67.1	2,110	26.4	522	6.5
<b>Total Assessment Area</b>	<b>19,045</b>	<b>10,588</b>	<b>100.0</b>	<b>55.6</b>	<b>6,445</b>	<b>33.8</b>	<b>2,012</b>	<b>10.6</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	236	27.4	198	26.8	30	30.9	8	34.8
Moderate	262	30.5	231	31.2	24	24.7	7	30.4
Middle	19	2.2	17	2.3	2	2.1	0	0.0
Upper	343	39.9	294	39.7	41	42.3	8	34.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>860</b>	<b>100.0</b>	<b>740</b>	<b>100.0</b>	<b>97</b>	<b>100.0</b>	<b>23</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>86.0</b>		<b>11.3</b>		<b>2.7</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : AL Dallas 2002

Income Categories	HMDA							
	#	By Tract Income %	\$(000s)	%	#	By Borrower Income %	\$(000s)	%
<b>Home Purchase</b>								
Low	1	10.0%	137	19.5%	2	20.0%	79	11.2%
Moderate	2	20.0%	90	12.8%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	1	10.0%	50	7.1%
Upper	7	70.0%	477	67.8%	7	70.0%	575	81.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>704</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>704</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	2	6.5%	116	4.0%	0	0.0%	0	0.0%
Moderate	11	35.5%	1,021	35.5%	2	6.5%	119	4.1%
Middle	1	3.2%	35	1.2%	7	22.6%	594	20.6%
Upper	17	54.8%	1,708	59.3%	22	71.0%	2,167	75.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>31</b>	<b>100.0%</b>	<b>2,880</b>	<b>100.0%</b>	<b>31</b>	<b>100.0%</b>	<b>2,880</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	5	55.6%	106	58.9%	4	44.4%	18	10.0%
Moderate	2	22.2%	11	6.1%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	2	22.2%	9	5.0%
Upper	2	22.2%	63	35.0%	3	33.3%	153	85.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>180</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>180</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	8	16.0%	359	9.5%	6	12.0%	97	2.6%
Moderate	15	30.0%	1,122	29.8%	2	4.0%	119	3.2%
Middle	1	2.0%	35	0.9%	10	20.0%	653	17.3%
Upper	26	52.0%	2,248	59.7%	32	64.0%	2,895	76.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>3,764</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>3,764</b>	<b>100.0%</b>
Income Categories	SMALL BUSINESS/ FARM							
	#	SMALL BUSINESS %	\$(000s)	%	#	SMALL FARM %	\$(000s)	%
<b>By Tract Income</b>								
Low	35	25.5%	631	7.8%	0	0.0%	0	0.0%
Moderate	30	21.9%	1,184	14.7%	0	0.0%	0	0.0%
Middle	9	6.6%	1,557	19.4%	0	0.0%	0	0.0%
Upper	63	46.0%	4,672	58.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>137</b>	<b>100.0%</b>	<b>8,044</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	122	89.1%	3,312	41.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	7	5.1%	1,079	13.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	8	5.8%	3,653	45.4%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>137</b>	<b>100.0%</b>	<b>8,044</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	126	92.0%	5,203	64.7%	0	0.0%	0	0.0%
Over \$1 Million	11	8.0%	2,841	35.3%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>137</b>	<b>100.0%</b>	<b>8,044</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: AL Dallas (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	15.4	1,819	14.4	752	41.3	4,248	33.7
Moderate-income	5	38.5	4,207	33.3	1,560	37.1	1,820	14.4
Middle-income	5	38.5	5,542	43.9	1,039	18.7	2,051	16.2
Upper-income	1	7.7	1,054	8.4	87	8.3	4,503	35.7
<b>Total Assessment Area</b>	<b>13</b>	<b>100.0</b>	<b>12,622</b>	<b>100.0</b>	<b>3,438</b>	<b>27.2</b>	<b>12,622</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	3,269	1,095	9.3	33.5	1,690	51.7	484	14.8
Moderate-income	7,319	3,838	32.7	52.4	2,180	29.8	1,301	17.8
Middle-income	8,231	5,636	48.1	68.5	1,924	23.4	671	8.2
Upper-income	1,631	1,151	9.8	70.6	327	20.0	153	9.4
<b>Total Assessment Area</b>	<b>20,450</b>	<b>11,720</b>	<b>100.0</b>	<b>57.3</b>	<b>6,121</b>	<b>29.9</b>	<b>2,609</b>	<b>12.8</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>			<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	213	23.9	176	23.1	30	29.7	7	24.1
Moderate	298	33.4	262	34.4	25	24.8	11	37.9
Middle	327	36.7	280	36.8	39	38.6	8	27.6
Upper	53	5.9	43	5.7	7	6.9	3	10.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.4</b>		<b>11.3</b>		<b>3.3</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : AL Dallas 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	2	14.3%	300	15.4%	2	14.3%	180	9.2%	
Middle	7	50.0%	898	46.0%	4	28.6%	437	22.4%	
Upper	5	35.7%	753	38.6%	8	57.1%	1,334	68.4%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>14</b>	<b>100.0%</b>	<b>1,951</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>1,951</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	1	1.6%	141	2.5%	0	0.0%	0	0.0%	
Moderate	9	14.1%	690	12.0%	6	9.4%	304	5.3%	
Middle	37	57.8%	3,172	55.3%	15	23.4%	1,119	19.5%	
Upper	17	26.6%	1,730	30.2%	42	65.6%	4,168	72.7%	
Unknown	0	0.0%	0	0.0%	1	1.6%	142	2.5%	
<b>Total</b>	<b>64</b>	<b>100.0%</b>	<b>5,733</b>	<b>100.0%</b>	<b>64</b>	<b>100.0%</b>	<b>5,733</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	1	33.3%	15	15.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	1	33.3%	15	15.0%	
Middle	2	66.7%	85	85.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	2	66.7%	85	85.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>100</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>100</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	2	2.5%	156	2.0%	0	0.0%	0	0.0%	
Moderate	11	13.6%	990	12.7%	9	11.1%	499	6.4%	
Middle	46	56.8%	4,155	53.4%	19	23.5%	1,556	20.0%	
Upper	22	27.2%	2,483	31.9%	52	64.2%	5,587	71.8%	
Unknown	0	0.0%	0	0.0%	1	1.2%	142	1.8%	
<b>Total</b>	<b>81</b>	<b>100.0%</b>	<b>7,784</b>	<b>100.0%</b>	<b>81</b>	<b>100.0%</b>	<b>7,784</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	17	13.9%	548	7.0%	0	0.0%	0	0.0%	
Moderate	26	21.3%	1,799	23.0%	0	0.0%	0	0.0%	
Middle	65	53.3%	4,423	56.6%	0	0.0%	0	0.0%	
Upper	14	11.5%	1,038	13.3%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>122</b>	<b>100.0%</b>	<b>7,808</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	106	86.9%	3,607	46.2%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	9	7.4%	1,471	18.8%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	7	5.7%	2,730	35.0%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>122</b>	<b>100.0%</b>	<b>7,808</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	109	89.3%	5,341	68.4%	0	0.0%	0	0.0%	
Over \$1 Million	13	10.7%	2,467	31.6%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>122</b>	<b>100.0%</b>	<b>7,808</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: AL Decatur (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.2	271	0.9	93	34.3	5,389	18.8
Moderate-income	2	8.3	2,096	7.3	485	23.1	4,674	16.3
Middle-income	14	58.3	17,187	59.9	1,629	9.5	6,371	22.2
Upper-income	7	29.2	9,156	31.9	480	5.2	12,276	42.8
<b>Total Assessment Area</b>	<b>24</b>	<b>100.0</b>	<b>28,710</b>	<b>100.0</b>	<b>2,687</b>	<b>9.4</b>	<b>28,710</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	481	185	0.7	38.5	232	48.2	64	13.3
Moderate-income	3,261	1,688	6.2	51.8	1,294	39.7	279	8.6
Middle-income	24,416	16,424	60.5	67.3	6,406	26.2	1,586	6.5
Upper-income	12,261	8,860	32.6	72.3	2,710	22.1	691	5.6
<b>Total Assessment Area</b>	<b>40,419</b>	<b>27,157</b>	<b>100.0</b>	<b>67.2</b>	<b>10,642</b>	<b>26.3</b>	<b>2,620</b>	<b>6.5</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	15	0.6	13	0.6	2	0.6	0	0.0
Moderate	153	5.8	129	5.7	22	6.5	2	5.0
Middle	1,766	67.0	1,504	66.6	230	67.6	32	80.0
Upper	703	26.7	611	27.1	86	25.3	6	15.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.6</b>		<b>12.9</b>		<b>1.5</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : AL Decatur 2002

Income Categories	By Tract Income				HMDA			By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%		
<b>Home Purchase</b>										
Low	1	4.5%	46	2.2%	5	22.7%	225	11.0%		
Moderate	0	0.0%	0	0.0%	6	27.3%	504	24.5%		
Middle	12	54.5%	1,100	53.6%	4	18.2%	252	12.3%		
Upper	9	40.9%	907	44.2%	7	31.8%	1,072	52.2%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>22</b>	<b>100.0%</b>	<b>2,053</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>2,053</b>	<b>100.0%</b>		
<b>Refinance</b>										
Low	0	0.0%	0	0.0%	4	6.3%	167	2.8%		
Moderate	2	3.2%	90	1.5%	10	15.9%	609	10.3%		
Middle	32	50.8%	2,877	48.5%	18	28.6%	1,277	21.5%		
Upper	29	46.0%	2,970	50.0%	31	49.2%	3,884	65.4%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>63</b>	<b>100.0%</b>	<b>5,937</b>	<b>100.0%</b>	<b>63</b>	<b>100.0%</b>	<b>5,937</b>	<b>100.0%</b>		
<b>Home Improvement</b>										
Low	0	0.0%	0	0.0%	5	33.3%	72	27.4%		
Moderate	1	6.7%	15	5.7%	2	13.3%	73	27.8%		
Middle	8	53.3%	155	58.9%	4	26.7%	54	20.5%		
Upper	6	40.0%	93	35.4%	4	26.7%	64	24.3%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>263</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>263</b>	<b>100.0%</b>		
<b>Multi-Family</b>										
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>HMDA Totals</b>										
Low	1	1.0%	46	0.6%	14	14.0%	464	5.6%		
Moderate	3	3.0%	105	1.3%	18	18.0%	1,186	14.4%		
Middle	52	52.0%	4,132	50.1%	26	26.0%	1,583	19.2%		
Upper	44	44.0%	3,970	48.1%	42	42.0%	5,020	60.8%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>100</b>	<b>100.0%</b>	<b>8,253</b>	<b>100.0%</b>	<b>100</b>	<b>100.0%</b>	<b>8,253</b>	<b>100.0%</b>		
<b>SMALL BUSINESS/FARM</b>										
Income Categories	SMALL BUSINESS				SMALL FARM					
	#	%	\$(000s)	%	#	%	\$(000s)	%		
<b>By Tract Income</b>										
Low	1	0.3%	50	0.3%	0	0.0%	0	0.0%		
Moderate	12	4.0%	473	2.9%	0	0.0%	0	0.0%		
Middle	157	52.9%	7,355	45.3%	0	0.0%	0	0.0%		
Upper	127	42.8%	8,345	51.4%	0	0.0%	0	0.0%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>297</b>	<b>100.0%</b>	<b>16,223</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>By Loan Size</b>										
\$100,000 or less	273	91.9%	9,363	57.7%	0	0.0%	0	0.0%		
\$100,001 - \$250,000	15	5.1%	2,650	16.3%	0	0.0%	0	0.0%		
\$250,001 - \$1 Million*	9	3.0%	4,210	26.0%	0	0.0%	0	0.0%		
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>297</b>	<b>100.0%</b>	<b>16,223</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>By Revenue</b>										
\$1 Million or Less	282	94.9%	12,592	77.6%	0	0.0%	0	0.0%		
Over \$1 Million	15	5.1%	3,631	22.4%	0	0.0%	0	0.0%		
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>297</b>	<b>100.0%</b>	<b>16,223</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: AL Decatur (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.2	697	2.2	232	33.3	6,075	19.2
Moderate-income	4	16.7	4,707	14.9	973	20.7	5,586	17.7
Middle-income	10	41.7	15,121	47.8	1,382	9.1	6,524	20.6
Upper-income	9	37.5	11,108	35.1	471	4.2	13,448	42.5
<b>Total Assessment Area</b>	<b>24</b>	<b>100.0</b>	<b>31,633</b>	<b>100.0</b>	<b>3,058</b>	<b>9.7</b>	<b>31,633</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	1,340	607	1.9	45.3	519	38.7	214	16.0
Moderate-income	8,453	4,018	12.6	47.5	3,561	42.1	874	10.3
Middle-income	22,475	15,570	48.8	69.3	5,108	22.7	1,797	8.0
Upper-income	15,120	11,686	36.7	77.3	2,533	16.8	901	6.0
<b>Total Assessment Area</b>	<b>47,388</b>	<b>31,881</b>	<b>100.0</b>	<b>67.3</b>	<b>11,721</b>	<b>24.7</b>	<b>3,786</b>	<b>8.0</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	64	2.3	56	2.4	7	2.0	1	1.6
Moderate	733	26.8	625	26.9	93	26.4	15	24.2
Middle	1,251	45.7	1,059	45.6	157	44.6	35	56.5
Upper	687	25.1	581	25.0	95	27.0	11	17.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>84.9</b>		<b>12.9</b>		<b>2.3</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : AL Decatur 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	3	15.0%	143	7.1%	
Moderate	1	5.0%	108	5.3%	3	15.0%	242	12.0%	
Middle	8	40.0%	522	25.8%	3	15.0%	189	9.4%	
Upper	11	55.0%	1,390	68.8%	9	45.0%	1,090	54.0%	
Unknown	0	0.0%	0	0.0%	2	10.0%	356	17.6%	
<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>2,020</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>2,020</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	1	0.9%	15	0.1%	5	4.6%	267	2.4%	
Moderate	12	11.1%	689	6.3%	16	14.8%	1,053	9.6%	
Middle	44	40.7%	4,645	42.2%	24	22.2%	1,714	15.6%	
Upper	51	47.2%	5,652	51.4%	63	58.3%	7,967	72.4%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>108</b>	<b>100.0%</b>	<b>11,001</b>	<b>100.0%</b>	<b>108</b>	<b>100.0%</b>	<b>11,001</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	1	11.1%	5	1.4%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	3	33.3%	12	3.4%	
Middle	4	44.4%	134	37.6%	3	33.3%	119	33.4%	
Upper	4	44.4%	217	61.0%	3	33.3%	225	63.2%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>356</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>356</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	2	1.5%	20	0.1%	8	5.8%	410	3.1%	
Moderate	13	9.5%	797	6.0%	22	16.1%	1,307	9.8%	
Middle	56	40.9%	5,301	39.6%	30	21.9%	2,022	15.1%	
Upper	66	48.2%	7,259	54.3%	75	54.7%	9,282	69.4%	
Unknown	0	0.0%	0	0.0%	2	1.5%	356	2.7%	
<b>Total</b>	<b>137</b>	<b>100.0%</b>	<b>13,377</b>	<b>100.0%</b>	<b>137</b>	<b>100.0%</b>	<b>13,377</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	#	SMALL BUSINESS			#	SMALL FARM			
		%	\$(000s)	%		%	\$(000s)	%	
<b>By Tract Income</b>									
Low	3	1.1%	597	3.5%	0	0.0%	0	0.0%	
Moderate	85	32.4%	5,157	30.5%	0	0.0%	0	0.0%	
Middle	93	35.5%	6,151	36.3%	0	0.0%	0	0.0%	
Upper	81	30.9%	5,023	29.7%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>262</b>	<b>100.0%</b>	<b>16,928</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	233	88.9%	9,174	54.2%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	16	6.1%	2,717	16.1%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	13	5.0%	5,037	29.8%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>262</b>	<b>100.0%</b>	<b>16,928</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	238	90.8%	12,944	76.5%	0	0.0%	0	0.0%	
Over \$1 Million	24	9.2%	3,984	23.5%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>262</b>	<b>100.0%</b>	<b>16,928</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: AL Dothan (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.8	643	2.8	268	41.7	4,749	20.8
Moderate-income	4	19.0	2,792	12.2	835	29.9	3,883	17.0
Middle-income	12	57.1	14,168	61.9	1,640	11.6	4,851	21.2
Upper-income	4	19.0	5,282	23.1	195	3.7	9,402	41.1
<b>Total Assessment Area</b>	<b>21</b>	<b>100.0</b>	<b>22,885</b>	<b>100.0</b>	<b>2,938</b>	<b>12.8</b>	<b>22,885</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	1,278	355	1.7	27.8	758	59.3	165	12.9
Moderate-income	4,737	2,006	9.6	42.3	2,323	49.0	408	8.6
Middle-income	19,761	13,508	64.8	68.4	4,834	24.5	1,419	7.2
Upper-income	7,420	4,967	23.8	66.9	2,093	28.2	360	4.9
<b>Total Assessment Area</b>	<b>33,196</b>	<b>20,836</b>	<b>100.0</b>	<b>62.8</b>	<b>10,008</b>	<b>30.1</b>	<b>2,352</b>	<b>7.1</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	128	4.9	113	5.2	14	4.0	1	1.6
Moderate	622	23.9	487	22.2	119	34.1	16	26.2
Middle	1,139	43.7	965	44.0	141	40.4	33	54.1
Upper	715	27.5	629	28.7	75	21.5	11	18.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>84.3</b>		<b>13.4</b>		<b>2.3</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : AL Dothan 2002

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	4	7.5%	213	3.8%	
Moderate	3	5.7%	224	4.0%	18	34.0%	1,227	21.8%	
Middle	18	34.0%	1,097	19.5%	12	22.6%	969	17.2%	
Upper	32	60.4%	4,315	76.6%	18	34.0%	3,155	56.0%	
Unknown	0	0.0%	0	0.0%	1	1.9%	72	1.3%	
<b>Total</b>	<b>53</b>	<b>100.0%</b>	<b>5,636</b>	<b>100.0%</b>	<b>53</b>	<b>100.0%</b>	<b>5,636</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	5	5.1%	338	2.9%	
Moderate	5	5.1%	658	5.6%	20	20.4%	1,289	11.0%	
Middle	36	36.7%	3,057	26.1%	22	22.4%	2,116	18.0%	
Upper	57	58.2%	8,019	68.3%	50	51.0%	7,803	66.5%	
Unknown	0	0.0%	0	0.0%	1	1.0%	188	1.6%	
<b>Total</b>	<b>98</b>	<b>100.0%</b>	<b>11,734</b>	<b>100.0%</b>	<b>98</b>	<b>100.0%</b>	<b>11,734</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	1	50.0%	3	10.7%	
Middle	2	100.0%	28	100.0%	1	50.0%	25	89.3%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	9	5.9%	551	3.2%	
Moderate	8	5.2%	882	5.1%	39	25.5%	2,519	14.5%	
Middle	56	36.6%	4,182	24.0%	35	22.9%	3,110	17.9%	
Upper	89	58.2%	12,334	70.9%	68	44.4%	10,958	63.0%	
Unknown	0	0.0%	0	0.0%	2	1.3%	260	1.5%	
<b>Total</b>	<b>153</b>	<b>100.0%</b>	<b>17,398</b>	<b>100.0%</b>	<b>153</b>	<b>100.0%</b>	<b>17,398</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	#	SMALL BUSINESS			SMALL FARM		#	%	%
		%	\$(000s)	%	\$(000s)				
<b>By Tract Income</b>									
Low	13	4.8%	331	1.5%	0	0.0%	0	0.0%	
Moderate	47	17.4%	3,111	14.3%	0	0.0%	0	0.0%	
Middle	84	31.1%	6,606	30.4%	0	0.0%	0	0.0%	
Upper	126	46.7%	11,664	53.7%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>270</b>	<b>100.0%</b>	<b>21,712</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	230	85.2%	7,112	32.8%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	19	7.0%	2,959	13.6%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	21	7.8%	11,641	53.6%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>270</b>	<b>100.0%</b>	<b>21,712</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	247	91.5%	17,968	82.8%	0	0.0%	0	0.0%	
Over \$1 Million	23	8.5%	3,744	17.2%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>270</b>	<b>100.0%</b>	<b>21,712</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: AL Dothan (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.8	551	2.2	197	35.8	5,272	20.8
Moderate-income	4	19.0	2,995	11.8	735	24.5	4,102	16.2
Middle-income	11	52.4	15,202	60.1	1,702	11.2	5,156	20.4
Upper-income	5	23.8	6,538	25.9	347	5.3	10,756	42.5
<b>Total Assessment Area</b>	<b>21</b>	<b>100.0</b>	<b>25,286</b>	<b>100.0</b>	<b>2,981</b>	<b>11.8</b>	<b>25,286</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	1,229	296	1.2	24.1	709	57.7	224	18.2
Moderate-income	5,224	2,549	10.2	48.8	2,020	38.7	655	12.5
Middle-income	23,105	15,479	62.2	67.0	5,385	23.3	2,241	9.7
Upper-income	10,013	6,569	26.4	65.6	2,827	28.2	617	6.2
<b>Total Assessment Area</b>	<b>39,571</b>	<b>24,893</b>	<b>100.0</b>	<b>62.9</b>	<b>10,941</b>	<b>27.6</b>	<b>3,737</b>	<b>9.4</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>			<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	313	11.7	270	12.0	30	8.4	13	18.1
Moderate	477	17.8	361	16.1	108	30.3	8	11.1
Middle	1,070	40.0	901	40.1	131	36.7	38	52.8
Upper	815	30.5	714	31.8	88	24.6	13	18.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>84.0</b>		<b>13.3</b>		<b>2.7</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

**Assessment Area : AL Dothan 2003**

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	8	9.3%	396	4.0%	
Moderate	7	8.1%	753	7.7%	30	34.9%	2,525	25.7%	
Middle	47	54.7%	4,232	43.0%	21	24.4%	2,212	22.5%	
Upper	32	37.2%	4,856	49.3%	24	27.9%	4,514	45.9%	
Unknown	0	0.0%	0	0.0%	3	3.5%	194	2.0%	
<b>Total</b>	<b>86</b>	<b>100.0%</b>	<b>9,841</b>	<b>100.0%</b>	<b>86</b>	<b>100.0%</b>	<b>9,841</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	10	5.8%	494	2.7%	
Moderate	9	5.2%	767	4.2%	25	14.5%	2,154	11.7%	
Middle	92	53.5%	7,295	39.6%	52	30.2%	4,891	26.6%	
Upper	71	41.3%	10,340	56.2%	83	48.3%	10,433	56.7%	
Unknown	0	0.0%	0	0.0%	2	1.2%	430	2.3%	
<b>Total</b>	<b>172</b>	<b>100.0%</b>	<b>18,402</b>	<b>100.0%</b>	<b>172</b>	<b>100.0%</b>	<b>18,402</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	1	20.0%	3	3.7%	
Moderate	1	20.0%	20	24.7%	1	20.0%	3	3.7%	
Middle	2	40.0%	6	7.4%	3	60.0%	75	92.6%	
Upper	2	40.0%	55	67.9%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>81</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>81</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	19	7.2%	893	3.2%	
Moderate	17	6.5%	1,540	5.4%	56	21.3%	4,682	16.5%	
Middle	141	53.6%	11,533	40.7%	76	28.9%	7,178	25.3%	
Upper	105	39.9%	15,251	53.8%	107	40.7%	14,947	52.8%	
Unknown	0	0.0%	0	0.0%	5	1.9%	624	2.2%	
<b>Total</b>	<b>263</b>	<b>100.0%</b>	<b>28,324</b>	<b>100.0%</b>	<b>263</b>	<b>100.0%</b>	<b>28,324</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/ FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	35	11.5%	2,503	9.9%	0	0.0%	0	0.0%	
Moderate	33	10.9%	1,974	7.8%	0	0.0%	0	0.0%	
Middle	87	28.6%	6,470	25.5%	0	0.0%	0	0.0%	
Upper	149	49.0%	14,431	56.9%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>304</b>	<b>100.0%</b>	<b>25,378</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	247	81.3%	8,101	31.9%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	31	10.2%	4,715	18.6%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	26	8.6%	12,562	49.5%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>304</b>	<b>100.0%</b>	<b>25,378</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	283	93.1%	20,916	82.4%	0	0.0%	0	0.0%	
Over \$1 Million	21	6.9%	4,462	17.6%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>304</b>	<b>100.0%</b>	<b>25,378</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: AL Florence (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	7.1	1,282	3.4	570	44.5	8,083	21.1
Moderate-income	6	21.4	2,794	7.3	647	23.2	7,008	18.3
Middle-income	16	57.1	26,845	70.2	2,697	10.0	7,904	20.7
Upper-income	4	14.3	7,329	19.2	367	5.0	15,255	39.9
<b>Total Assessment Area</b>	<b>28</b>	<b>100.0</b>	<b>38,250</b>	<b>100.0</b>	<b>4,281</b>	<b>11.2</b>	<b>38,250</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	1,945	872	2.3	44.8	925	47.6	148	7.6
Moderate-income	5,571	2,409	6.4	43.2	2,612	46.9	550	9.9
Middle-income	37,887	27,182	71.9	71.7	7,626	20.1	3,079	8.1
Upper-income	9,931	7,341	19.4	73.9	2,034	20.5	556	5.6
<b>Total Assessment Area</b>	<b>55,334</b>	<b>37,804</b>	<b>100.0</b>	<b>68.3</b>	<b>13,197</b>	<b>23.8</b>	<b>4,333</b>	<b>7.8</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low	57	1.8	53	1.9	3	0.9	1	1.3
Moderate	631	19.8	538	19.5	79	22.7	14	17.5
Middle	1,869	58.6	1,630	59.1	187	53.7	52	65.0
Upper	631	19.8	539	19.5	79	22.7	13	16.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>86.6</b>		<b>10.9</b>		<b>2.5</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : AL Florence 2002

Income Categories	HMDA							
	#	By Tract Income %	\$(000s)	%	#	By Borrower Income %	\$(000s)	%
<b>Home Purchase</b>								
Low	1	4.5%	30	1.3%	5	22.7%	235	10.2%
Moderate	0	0.0%	0	0.0%	3	13.6%	204	8.9%
Middle	11	50.0%	1,189	51.9%	6	27.3%	536	23.4%
Upper	10	45.5%	1,074	46.8%	8	36.4%	1,318	57.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>22</b>	<b>100.0%</b>	<b>2,293</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>2,293</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	3	3.8%	162	1.8%
Moderate	3	3.8%	370	4.2%	14	17.7%	1,078	12.2%
Middle	46	58.2%	4,580	51.9%	17	21.5%	1,407	16.0%
Upper	30	38.0%	3,867	43.9%	45	57.0%	6,170	70.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>79</b>	<b>100.0%</b>	<b>8,817</b>	<b>100.0%</b>	<b>79</b>	<b>100.0%</b>	<b>8,817</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	33.3%	3	3.9%
Moderate	1	33.3%	3	3.9%	0	0.0%	0	0.0%
Middle	1	33.3%	6	7.8%	1	33.3%	6	7.8%
Upper	1	33.3%	68	88.3%	1	33.3%	68	88.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>77</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>77</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	1	1.0%	30	0.3%	9	8.7%	400	3.6%
Moderate	4	3.8%	373	3.3%	17	16.3%	1,282	11.5%
Middle	58	55.8%	5,775	51.6%	24	23.1%	1,949	17.4%
Upper	41	39.4%	5,009	44.8%	54	51.9%	7,556	67.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>104</b>	<b>100.0%</b>	<b>11,187</b>	<b>100.0%</b>	<b>104</b>	<b>100.0%</b>	<b>11,187</b>	<b>100.0%</b>
<b>SMALL BUSINESS/ FARM</b>								
Income Categories	#	SMALL BUSINESS			#	SMALL FARM		
		%	\$(000s)	%		%	\$(000s)	%
<b>By Tract Income</b>								
Low	4	1.2%	146	0.6%	0	0.0%	0	0.0%
Moderate	65	19.6%	4,178	16.4%	0	0.0%	0	0.0%
Middle	151	45.5%	11,128	43.7%	1	100.0%	95	100.0%
Upper	112	33.7%	10,032	39.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>332</b>	<b>100.0%</b>	<b>25,484</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>95</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	278	83.7%	9,504	37.3%	1	100.0%	95	100.0%
\$100,001 - \$250,000	30	9.0%	5,256	20.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	24	7.2%	10,724	42.1%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>332</b>	<b>100.0%</b>	<b>25,484</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>95</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	313	94.3%	20,854	81.8%	1	100.0%	95	100.0%
Over \$1 Million	19	5.7%	4,630	18.2%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>332</b>	<b>100.0%</b>	<b>25,484</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>95</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: AL Florence (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	6.5	1,061	2.6	495	46.7	8,590	20.8
Moderate-income	7	22.6	5,426	13.1	954	17.6	7,399	17.9
Middle-income	17	54.8	25,036	60.5	2,468	9.9	8,929	21.6
Upper-income	5	16.1	9,863	23.8	534	5.4	16,468	39.8
<b>Total Assessment Area</b>	<b>31</b>	<b>100.0</b>	<b>41,386</b>	<b>100.0</b>	<b>4,451</b>	<b>10.8</b>	<b>41,386</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	1,868	708	1.6	37.9	892	47.8	268	14.3
Moderate-income	9,770	5,512	12.7	56.4	3,099	31.7	1,159	11.9
Middle-income	39,234	26,956	62.1	68.7	7,974	20.3	4,304	11.0
Upper-income	14,532	10,262	23.6	70.6	3,146	21.6	1,124	7.7
<b>Total Assessment Area</b>	<b>65,404</b>	<b>43,438</b>	<b>100.0</b>	<b>66.4</b>	<b>15,111</b>	<b>23.1</b>	<b>6,855</b>	<b>10.5</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	63	1.9	54	1.9	8	2.2	1	1.1
Moderate	805	24.4	690	24.2	95	26.6	20	22.2
Middle	1,689	51.2	1,472	51.6	165	46.2	52	57.8
Upper	744	22.5	638	22.4	89	24.9	17	18.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>86.5</b>		<b>10.8</b>		<b>2.7</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : AL Florence 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	4	14.3%	281	9.9%	
Moderate	2	7.1%	92	3.2%	6	21.4%	469	16.5%	
Middle	16	57.1%	1,466	51.7%	7	25.0%	571	20.1%	
Upper	10	35.7%	1,280	45.1%	9	32.1%	1,298	45.7%	
Unknown	0	0.0%	0	0.0%	2	7.1%	219	7.7%	
<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>2,838</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	<b>2,838</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	1	0.8%	47	0.4%	8	6.6%	424	3.8%	
Moderate	13	10.7%	1,089	9.8%	16	13.2%	851	7.6%	
Middle	56	46.3%	4,775	42.9%	27	22.3%	2,119	19.0%	
Upper	51	42.1%	5,218	46.9%	70	57.9%	7,735	69.5%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>121</b>	<b>100.0%</b>	<b>11,129</b>	<b>100.0%</b>	<b>121</b>	<b>100.0%</b>	<b>11,129</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	1	12.5%	4	3.4%	1	12.5%	4	3.4%	
Moderate	1	12.5%	12	10.1%	1	12.5%	3	2.5%	
Middle	5	62.5%	99	83.2%	1	12.5%	4	3.4%	
Upper	1	12.5%	4	3.4%	5	62.5%	108	90.8%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>119</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>119</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	2	1.3%	51	0.4%	13	8.3%	709	5.0%	
Moderate	16	10.2%	1,193	8.5%	23	14.6%	1,323	9.4%	
Middle	77	49.0%	6,340	45.0%	35	22.3%	2,694	19.1%	
Upper	62	39.5%	6,502	46.2%	84	53.5%	9,141	64.9%	
Unknown	0	0.0%	0	0.0%	2	1.3%	219	1.6%	
<b>Total</b>	<b>157</b>	<b>100.0%</b>	<b>14,086</b>	<b>100.0%</b>	<b>157</b>	<b>100.0%</b>	<b>14,086</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/ FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	3	1.0%	96	0.5%	0	0.0%	0	0.0%	
Moderate	68	22.2%	3,310	16.1%	0	0.0%	0	0.0%	
Middle	118	38.6%	9,493	46.2%	0	0.0%	0	0.0%	
Upper	117	38.2%	7,655	37.2%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>306</b>	<b>100.0%</b>	<b>20,554</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	269	87.9%	8,929	43.4%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	23	7.5%	3,588	17.5%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	14	4.6%	8,037	39.1%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>306</b>	<b>100.0%</b>	<b>20,554</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	287	93.8%	14,826	72.1%	0	0.0%	0	0.0%	
Over \$1 Million	19	6.2%	5,728	27.9%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>306</b>	<b>100.0%</b>	<b>20,554</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that area \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: AL Gadsden (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	6,105	21.4
Moderate-income	10	34.5	5,262	18.4	1,285	24.4	4,967	17.4
Middle-income	14	48.3	15,513	54.3	1,936	12.5	6,026	21.1
Upper-income	5	17.2	7,810	27.3	562	7.2	11,487	40.2
<b>Total Assessment Area</b>	<b>29</b>	<b>100.0</b>	<b>28,585</b>	<b>100.0</b>	<b>3,783</b>	<b>13.2</b>	<b>28,585</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	9,034	4,757	16.6	52.7	3,386	37.5	891	9.9
Middle-income	22,716	15,344	53.6	67.5	5,615	24.7	1,757	7.7
Upper-income	10,037	8,511	29.7	84.8	1,062	10.6	464	4.6
<b>Total Assessment Area</b>	<b>41,787</b>	<b>28,612</b>	<b>100.0</b>	<b>68.5</b>	<b>10,063</b>	<b>24.1</b>	<b>3,112</b>	<b>7.4</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	662	29.1	561	28.7	80	33.5	21	25.9
Middle	1,131	49.7	972	49.7	115	48.1	44	54.3
Upper	482	21.2	422	21.6	44	18.4	16	19.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.9</b>		<b>10.5</b>		<b>3.6</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : AL Gadsden 2002

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	3	8.1%	146	2.8%
Moderate	3	8.1%	127	2.4%	5	13.5%	239	4.5%
Middle	14	37.8%	1,282	24.3%	14	37.8%	1,122	21.2%
Upper	20	54.1%	3,875	73.3%	15	40.5%	3,777	71.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>37</b>	<b>100.0%</b>	<b>5,284</b>	<b>100.0%</b>	<b>37</b>	<b>100.0%</b>	<b>5,284</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	3	4.2%	153	2.2%
Moderate	6	8.3%	231	3.3%	12	16.7%	563	8.1%
Middle	37	51.4%	3,087	44.6%	13	18.1%	1,055	15.2%
Upper	29	40.3%	3,605	52.1%	41	56.9%	4,804	69.4%
Unknown	0	0.0%	0	0.0%	3	4.2%	348	5.0%
<b>Total</b>	<b>72</b>	<b>100.0%</b>	<b>6,923</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	<b>6,923</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	22.2%	33	29.7%
Moderate	3	33.3%	9	8.1%	1	11.1%	4	3.6%
Middle	4	44.4%	40	36.0%	3	33.3%	9	8.1%
Upper	2	22.2%	62	55.9%	3	33.3%	65	58.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>111</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>111</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	136	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	136	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>136</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>136</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	8	6.7%	332	2.7%
Moderate	12	10.1%	367	2.9%	18	15.1%	806	6.5%
Middle	56	47.1%	4,545	36.5%	30	25.2%	2,186	17.6%
Upper	51	42.9%	7,542	60.6%	59	49.6%	8,646	69.4%
Unknown	0	0.0%	0	0.0%	4	3.4%	484	3.9%
<b>Total</b>	<b>119</b>	<b>100.0%</b>	<b>12,454</b>	<b>100.0%</b>	<b>119</b>	<b>100.0%</b>	<b>12,454</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	#	SMALL BUSINESS			#	SMALL FARM		
		%	\$(000s)	%		%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	72	24.4%	6,313	27.5%	1	100.0%	175	100.0%
Middle	126	42.7%	9,812	42.8%	0	0.0%	0	0.0%
Upper	97	32.9%	6,796	29.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>295</b>	<b>100.0%</b>	<b>22,921</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>175</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	245	83.1%	8,338	36.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	29	9.8%	4,819	21.0%	1	100.0%	175	100.0%
\$250,001 - \$1 Million*	21	7.1%	9,764	42.6%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>295</b>	<b>100.0%</b>	<b>22,921</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>175</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	264	89.5%	15,652	68.3%	1	100.0%	175	100.0%
Over \$1 Million	31	10.5%	7,269	31.7%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>295</b>	<b>100.0%</b>	<b>22,921</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>175</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: AL Gadsden (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	7.1	646	2.2	235	36.4	6,159	20.8
Moderate-income	8	28.6	5,547	18.7	1,260	22.7	5,335	18.0
Middle-income	14	50.0	16,010	54.1	1,795	11.2	6,118	20.7
Upper-income	4	14.3	7,417	25.0	341	4.6	12,008	40.5
<b>Total Assessment Area</b>	<b>28</b>	<b>100.0</b>	<b>29,620</b>	<b>100.0</b>	<b>3,631</b>	<b>12.3</b>	<b>29,620</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	1,278	485	1.6	37.9	695	54.4	98	7.7
Moderate-income	9,744	5,370	17.3	55.1	2,906	29.8	1,468	15.1
Middle-income	24,623	17,188	55.5	69.8	5,219	21.2	2,216	9.0
Upper-income	10,314	7,914	25.6	76.7	1,838	17.8	562	5.4
<b>Total Assessment Area</b>	<b>45,959</b>	<b>30,957</b>	<b>100.0</b>	<b>67.4</b>	<b>10,658</b>	<b>23.2</b>	<b>4,344</b>	<b>9.5</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>			<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
		#	%	#	%	#	%	#
Low	94	4.0	79	3.9	13	5.4	2	2.2
Moderate	413	17.6	361	17.9	41	17.1	11	12.4
Middle	1,234	52.5	1,061	52.5	123	51.3	50	56.2
Upper	608	25.9	519	25.7	63	26.3	26	29.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>86.0</b>		<b>10.2</b>		<b>3.8</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : AL Gadsden 2003

Income Categories	HMDA				By Borrower Income			
	#	By Tract Income %	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	3	6.0%	104	2.1%	3	6.0%	73	1.5%
Moderate	5	10.0%	798	16.3%	12	24.0%	892	18.2%
Middle	26	52.0%	1,973	40.3%	10	20.0%	703	14.3%
Upper	16	32.0%	2,025	41.3%	24	48.0%	3,104	63.3%
Unknown	0	0.0%	0	0.0%	1	2.0%	128	2.6%
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>4,900</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>4,900</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	2	1.5%	128	1.0%	8	6.0%	441	3.5%
Moderate	18	13.5%	1,044	8.4%	23	17.3%	1,068	8.6%
Middle	52	39.1%	3,443	27.7%	33	24.8%	2,296	18.5%
Upper	61	45.9%	7,810	62.9%	66	49.6%	8,190	65.9%
Unknown	0	0.0%	0	0.0%	3	2.3%	430	3.5%
<b>Total</b>	<b>133</b>	<b>100.0%</b>	<b>12,425</b>	<b>100.0%</b>	<b>133</b>	<b>100.0%</b>	<b>12,425</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	8.3%	9	3.1%
Moderate	7	29.2%	52	17.6%	5	20.8%	71	24.1%
Middle	12	50.0%	161	54.6%	8	33.3%	70	23.7%
Upper	5	20.8%	82	27.8%	9	37.5%	145	49.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>295</b>	<b>100.0%</b>	<b>24</b>	<b>100.0%</b>	<b>295</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	5	2.4%	232	1.3%	13	6.3%	523	3.0%
Moderate	30	14.5%	1,894	10.7%	40	19.3%	2,031	11.5%
Middle	90	43.5%	5,577	31.7%	51	24.6%	3,069	17.4%
Upper	82	39.6%	9,917	56.3%	99	47.8%	11,439	64.9%
Unknown	0	0.0%	0	0.0%	4	1.9%	558	3.2%
<b>Total</b>	<b>207</b>	<b>100.0%</b>	<b>17,620</b>	<b>100.0%</b>	<b>207</b>	<b>100.0%</b>	<b>17,620</b>	<b>100.0%</b>
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	12	3.6%	671	2.8%	1	100.0%	175	100.0%
Moderate	40	12.1%	2,619	11.0%	0	0.0%	0	0.0%
Middle	163	49.4%	12,553	52.5%	0	0.0%	0	0.0%
Upper	115	34.8%	8,052	33.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>330</b>	<b>100.0%</b>	<b>23,895</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>175</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	280	84.8%	10,072	42.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	35	10.6%	5,989	25.1%	1	100.0%	175	100.0%
\$250,001 - \$1 Million*	15	4.5%	7,834	32.8%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>330</b>	<b>100.0%</b>	<b>23,895</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>175</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	298	90.3%	17,065	71.4%	1	100.0%	175	100.0%
Over \$1 Million	32	9.7%	6,830	28.6%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>330</b>	<b>100.0%</b>	<b>23,895</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>175</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: AL Huntsville (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	5.3	2,618	3.2	1,335	51.0	17,260	21.1
Moderate-income	19	25.3	16,324	20.0	2,095	12.8	13,728	16.8
Middle-income	32	42.7	41,081	50.3	3,297	8.0	18,844	23.1
Upper-income	20	26.7	21,676	26.5	577	2.7	31,867	39.0
<b>Total Assessment Area</b>	<b>75</b>	<b>100.0</b>	<b>81,699</b>	<b>100.0</b>	<b>7,304</b>	<b>8.9</b>	<b>81,699</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	4,389	1,003	1.3	22.9	2,979	67.9	407	9.3
Moderate-income	27,250	12,593	16.9	46.2	12,034	44.2	2,623	9.6
Middle-income	57,697	39,610	53.2	68.7	14,418	25.0	3,669	6.4
Upper-income	29,974	21,188	28.5	70.7	7,068	23.6	1,718	5.7
<b>Total Assessment Area</b>	<b>119,310</b>	<b>74,394</b>	<b>100.0</b>	<b>62.4</b>	<b>36,499</b>	<b>30.6</b>	<b>8,417</b>	<b>7.1</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low	775	9.2	640	8.8	121	12.1	14	8.6
Moderate	1,387	16.4	1,159	15.9	193	19.3	35	21.6
Middle	3,800	44.9	3,328	45.6	405	40.4	67	41.4
Upper	2,498	29.5	2,169	29.7	283	28.2	46	28.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>86.2</b>		<b>11.8</b>		<b>1.9</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : AL Huntsville 2002

Income Categories	By Tract Income				HMDA			By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%		
<b>Home Purchase</b>										
Low	0	0.0%	0	0.0%	33	23.2%	2,364	13.2%		
Moderate	11	7.7%	989	5.5%	46	32.4%	4,360	24.4%		
Middle	85	59.9%	10,929	61.1%	15	10.6%	2,222	12.4%		
Upper	46	32.4%	5,956	33.3%	40	28.2%	7,729	43.2%		
Unknown	0	0.0%	0	0.0%	8	5.6%	1,199	6.7%		
<b>Total</b>	<b>142</b>	<b>100.0%</b>	<b>17,874</b>	<b>100.0%</b>	<b>142</b>	<b>100.0%</b>	<b>17,874</b>	<b>100.0%</b>		
<b>Refinance</b>										
Low	1	0.3%	43	0.1%	36	12.5%	1,933	6.2%		
Moderate	29	10.1%	1,870	6.0%	40	13.9%	2,886	9.2%		
Middle	159	55.4%	16,448	52.4%	77	26.8%	6,712	21.4%		
Upper	98	34.1%	13,048	41.5%	128	44.6%	19,177	61.1%		
Unknown	0	0.0%	0	0.0%	6	2.1%	701	2.2%		
<b>Total</b>	<b>287</b>	<b>100.0%</b>	<b>31,409</b>	<b>100.0%</b>	<b>287</b>	<b>100.0%</b>	<b>31,409</b>	<b>100.0%</b>		
<b>Home Improvement</b>										
Low	0	0.0%	0	0.0%	8	22.2%	278	32.2%		
Moderate	4	11.1%	39	4.5%	9	25.0%	57	6.6%		
Middle	22	61.1%	664	76.9%	7	19.4%	219	25.3%		
Upper	10	27.8%	161	18.6%	12	33.3%	310	35.9%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>36</b>	<b>100.0%</b>	<b>864</b>	<b>100.0%</b>	<b>36</b>	<b>100.0%</b>	<b>864</b>	<b>100.0%</b>		
<b>Multi-Family</b>										
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>HMDA Totals</b>										
Low	1	0.2%	43	0.1%	77	16.6%	4,575	9.1%		
Moderate	44	9.5%	2,898	5.8%	95	20.4%	7,303	14.6%		
Middle	266	57.2%	28,041	55.9%	99	21.3%	9,153	18.3%		
Upper	154	33.1%	19,165	38.2%	180	38.7%	27,216	54.3%		
Unknown	0	0.0%	0	0.0%	14	3.0%	1,900	3.8%		
<b>Total</b>	<b>465</b>	<b>100.0%</b>	<b>50,147</b>	<b>100.0%</b>	<b>465</b>	<b>100.0%</b>	<b>50,147</b>	<b>100.0%</b>		
<b>SMALL BUSINESS/FARM</b>										
Income Categories	SMALL BUSINESS				SMALL FARM					
	#	%	\$(000s)	%	#	%	\$(000s)	%		
<b>By Tract Income</b>										
Low	107	9.7%	6,447	8.7%	0	0.0%	0	0.0%		
Moderate	153	13.8%	7,955	10.7%	0	0.0%	0	0.0%		
Middle	465	42.0%	30,170	40.6%	0	0.0%	0	0.0%		
Upper	382	34.5%	29,824	40.1%	0	0.0%	0	0.0%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>1,107</b>	<b>100.0%</b>	<b>74,396</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>By Loan Size</b>										
\$100,000 or less	970	87.6%	33,734	45.3%	0	0.0%	0	0.0%		
\$100,001 - \$250,000	75	6.8%	12,464	16.8%	0	0.0%	0	0.0%		
\$250,001 - \$1 Million*	62	5.6%	28,198	37.9%	0	0.0%	0	0.0%		
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>1,107</b>	<b>100.0%</b>	<b>74,396</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>By Revenue</b>										
\$1 Million or Less	1,051	94.9%	62,231	83.6%	0	0.0%	0	0.0%		
Over \$1 Million	56	5.1%	12,165	16.4%	0	0.0%	0	0.0%		
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>1,107</b>	<b>100.0%</b>	<b>74,396</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		

Originations and Purchases

\*Small Business loans are loan sizes that area \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: AL Huntsville (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	6.9	2,903	3.1	1,309	45.1	19,684	20.9
Moderate-income	24	27.6	21,931	23.3	3,008	13.7	16,630	17.6
Middle-income	35	40.2	42,678	45.3	2,736	6.4	19,722	20.9
Upper-income	22	25.3	26,722	28.4	860	3.2	38,198	40.5
<b>Total Assessment Area</b>	<b>87</b>	<b>100.0</b>	<b>94,234</b>	<b>100.0</b>	<b>7,913</b>	<b>8.4</b>	<b>94,234</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	6,314	1,147	1.2	18.2	4,037	63.9	1,130	17.9
Moderate-income	40,732	19,925	20.8	48.9	16,001	39.3	4,806	11.8
Middle-income	63,287	45,829	47.8	72.4	12,828	20.3	4,630	7.3
Upper-income	36,852	28,998	30.2	78.7	5,878	16.0	1,976	5.4
<b>Total Assessment Area</b>	<b>147,185</b>	<b>95,899</b>	<b>100.0</b>	<b>65.2</b>	<b>38,744</b>	<b>26.3</b>	<b>12,542</b>	<b>8.5</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	1,109	12.5	881	11.5	209	20.3	19	8.8
Moderate	2,025	22.7	1,742	22.8	223	21.7	60	27.6
Middle	3,500	39.3	3,036	39.6	383	37.2	81	37.3
Upper	2,269	25.5	1,998	26.1	214	20.8	57	26.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>86.0</b>		<b>11.6</b>		<b>2.4</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : AL Huntsville 2003

Income Categories	HMDA				By Borrower Income			
	#	By Tract Income %	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	1	0.6%	60	0.2%	35	20.7%	2,460	9.7%
Moderate	51	30.2%	4,077	16.0%	39	23.1%	3,620	14.2%
Middle	67	39.6%	9,278	36.5%	31	18.3%	3,387	13.3%
Upper	50	29.6%	12,038	47.3%	46	27.2%	12,284	48.3%
Unknown	0	0.0%	0	0.0%	18	10.7%	3,702	14.5%
<b>Total</b>	<b>169</b>	<b>100.0%</b>	<b>25,453</b>	<b>100.0%</b>	<b>169</b>	<b>100.0%</b>	<b>25,453</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	2	0.5%	77	0.2%	34	9.1%	1,857	4.2%
Moderate	44	11.7%	3,765	8.5%	64	17.1%	5,438	12.3%
Middle	162	43.2%	15,014	33.9%	80	21.3%	7,527	17.0%
Upper	167	44.5%	25,454	57.4%	185	49.3%	28,192	63.6%
Unknown	0	0.0%	0	0.0%	12	3.2%	1,296	2.9%
<b>Total</b>	<b>375</b>	<b>100.0%</b>	<b>44,310</b>	<b>100.0%</b>	<b>375</b>	<b>100.0%</b>	<b>44,310</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	2	6.5%	6	1.3%	9	29.0%	33	7.2%
Moderate	4	12.9%	22	4.8%	5	16.1%	43	9.4%
Middle	16	51.6%	237	51.6%	10	32.3%	194	42.3%
Upper	9	29.0%	194	42.3%	7	22.6%	189	41.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>31</b>	<b>100.0%</b>	<b>459</b>	<b>100.0%</b>	<b>31</b>	<b>100.0%</b>	<b>459</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	5	0.9%	143	0.2%	78	13.6%	4,350	6.2%
Moderate	99	17.2%	7,864	11.2%	108	18.8%	9,101	13.0%
Middle	245	42.6%	24,529	34.9%	121	21.0%	11,108	15.8%
Upper	226	39.3%	37,686	53.7%	238	41.4%	40,665	57.9%
Unknown	0	0.0%	0	0.0%	30	5.2%	4,998	7.1%
<b>Total</b>	<b>575</b>	<b>100.0%</b>	<b>70,222</b>	<b>100.0%</b>	<b>575</b>	<b>100.0%</b>	<b>70,222</b>	<b>100.0%</b>
Income Categories	SMALL BUSINESS				SMALL BUSINESS/FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	149	14.9%	12,751	15.1%	0	0.0%	0	0.0%
Moderate	160	16.0%	11,529	13.6%	1	100.0%	392	100.0%
Middle	356	35.6%	30,400	36.0%	0	0.0%	0	0.0%
Upper	335	33.5%	29,877	35.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,000</b>	<b>100.0%</b>	<b>84,557</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>392</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	823	82.3%	30,292	35.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	101	10.1%	17,728	21.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	76	7.6%	36,537	43.2%	1	100.0%	392	100.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,000</b>	<b>100.0%</b>	<b>84,557</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>392</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	938	93.8%	70,368	83.2%	0	0.0%	0	0.0%
Over \$1 Million	62	6.2%	14,189	16.8%	1	100.0%	392	100.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,000</b>	<b>100.0%</b>	<b>84,557</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>392</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: AL Montgomery (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	9.1	5,549	7.2	2,713	48.9	17,170	22.4
Moderate-income	14	18.2	12,384	16.2	2,855	23.1	12,652	16.5
Middle-income	37	48.1	37,754	49.3	3,986	10.6	16,072	21.0
Upper-income	19	24.7	20,922	27.3	660	3.2	30,715	40.1
<b>Total Assessment Area</b>	<b>77</b>	<b>100.0</b>	<b>76,609</b>	<b>100.0</b>	<b>10,214</b>	<b>13.3</b>	<b>76,609</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	10,734	2,841	4.0	26.5	6,135	57.2	1,758	16.4
Moderate-income	18,618	11,339	16.0	60.9	5,565	29.9	1,714	9.2
Middle-income	56,761	35,643	50.4	62.8	15,272	26.9	5,846	10.3
Upper-income	30,641	20,959	29.6	68.4	7,777	25.4	1,905	6.2
<b>Total Assessment Area</b>	<b>116,754</b>	<b>70,782</b>	<b>100.0</b>	<b>60.6</b>	<b>34,749</b>	<b>29.8</b>	<b>11,223</b>	<b>9.6</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low	1,028	14.1	768	12.7	196	19.1	64	30.2
Moderate	966	13.3	800	13.2	130	12.7	36	17.0
Middle	2,858	39.2	2,443	40.4	356	34.7	59	27.8
Upper	2,435	33.4	2,037	33.7	345	33.6	53	25.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>83.0</b>		<b>14.1</b>		<b>2.9</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : AL Montgomery 2002

Income Categories	By Tract Income				HMDA			By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%		
<b>Home Purchase</b>										
Low	2	1.7%	138	0.9%	17	14.8%	1,012	6.5%		
Moderate	9	7.8%	729	4.7%	36	31.3%	2,981	19.0%		
Middle	53	46.1%	6,104	39.0%	20	17.4%	2,371	15.1%		
Upper	51	44.3%	8,695	55.5%	40	34.8%	8,705	55.6%		
Unknown	0	0.0%	0	0.0%	2	1.7%	597	3.8%		
<b>Total</b>	<b>115</b>	<b>100.0%</b>	<b>15,666</b>	<b>100.0%</b>	<b>115</b>	<b>100.0%</b>	<b>15,666</b>	<b>100.0%</b>		
<b>Refinance</b>										
Low	3	1.3%	222	0.8%	17	7.1%	879	3.1%		
Moderate	19	7.9%	1,680	5.9%	28	11.7%	2,247	7.8%		
Middle	91	37.9%	8,538	29.8%	60	25.0%	5,521	19.3%		
Upper	127	52.9%	18,190	63.5%	122	50.8%	18,058	63.1%		
Unknown	0	0.0%	0	0.0%	13	5.4%	1,925	6.7%		
<b>Total</b>	<b>240</b>	<b>100.0%</b>	<b>28,630</b>	<b>100.0%</b>	<b>240</b>	<b>100.0%</b>	<b>28,630</b>	<b>100.0%</b>		
<b>Home Improvement</b>										
Low	0	0.0%	0	0.0%	4	12.5%	32	10.0%		
Moderate	5	15.6%	46	14.4%	14	43.8%	81	25.3%		
Middle	21	65.6%	209	65.3%	6	18.8%	84	26.3%		
Upper	6	18.8%	65	20.3%	8	25.0%	123	38.4%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>320</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>320</b>	<b>100.0%</b>		
<b>Multi-Family</b>										
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Upper	1	100.0%	300	100.0%	0	0.0%	0	0.0%		
Unknown	0	0.0%	0	0.0%	1	100.0%	300	100.0%		
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>300</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>300</b>	<b>100.0%</b>		
<b>HMDA Totals</b>										
Low	5	1.3%	360	0.8%	38	9.8%	1,923	4.3%		
Moderate	33	8.5%	2,455	5.5%	78	20.1%	5,309	11.8%		
Middle	165	42.5%	14,851	33.1%	86	22.2%	7,976	17.8%		
Upper	185	47.7%	27,250	60.7%	170	43.8%	26,886	59.9%		
Unknown	0	0.0%	0	0.0%	16	4.1%	2,822	6.3%		
<b>Total</b>	<b>388</b>	<b>100.0%</b>	<b>44,916</b>	<b>100.0%</b>	<b>388</b>	<b>100.0%</b>	<b>44,916</b>	<b>100.0%</b>		
<b>SMALL BUSINESS/FARM</b>										
Income Categories	SMALL BUSINESS				SMALL FARM					
	#	%	\$(000s)	%	#	%	\$(000s)	%		
<b>By Tract Income</b>										
Low	86	12.3%	7,199	13.8%	0	0.0%	0	0.0%		
Moderate	80	11.4%	6,092	11.6%	1	100.0%	16	100.0%		
Middle	239	34.1%	14,821	28.3%	0	0.0%	0	0.0%		
Upper	295	42.1%	24,244	46.3%	0	0.0%	0	0.0%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>700</b>	<b>100.0%</b>	<b>52,356</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>		
<b>By Loan Size</b>										
\$100,000 or less	595	85.0%	21,178	40.4%	1	100.0%	16	100.0%		
\$100,001 - \$250,000	58	8.3%	9,690	18.5%	0	0.0%	0	0.0%		
\$250,001 - \$1 Million*	47	6.7%	21,488	41.0%	0	0.0%	0	0.0%		
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>700</b>	<b>100.0%</b>	<b>52,356</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>		
<b>By Revenue</b>										
\$1 Million or Less	649	92.7%	41,259	78.8%	1	100.0%	16	100.0%		
Over \$1 Million	51	7.3%	11,097	21.2%	0	0.0%	0	0.0%		
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>700</b>	<b>100.0%</b>	<b>52,356</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>		

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: AL Montgomery (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	11.5	5,718	6.6	2,470	43.2	18,660	21.4
Moderate-income	14	17.9	12,823	14.7	2,979	23.2	15,041	17.3
Middle-income	39	50.0	43,962	50.5	3,955	9.0	18,539	21.3
Upper-income	16	20.5	24,507	28.2	597	2.4	34,770	40.0
<b>Total Assessment Area</b>	<b>78</b>	<b>100.0</b>	<b>87,010</b>	<b>100.0</b>	<b>10,001</b>	<b>11.5</b>	<b>87,010</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	11,847	3,542	4.1	29.9	5,831	49.2	2,474	20.9
Moderate-income	21,170	11,961	13.8	56.5	6,615	31.2	2,594	12.3
Middle-income	66,702	44,898	51.9	67.3	15,955	23.9	5,849	8.8
Upper-income	39,113	26,167	30.2	66.9	9,839	25.2	3,107	7.9
<b>Total Assessment Area</b>	<b>138,832</b>	<b>86,568</b>	<b>100.0</b>	<b>62.4</b>	<b>38,240</b>	<b>27.5</b>	<b>14,024</b>	<b>10.1</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low	1,208	16.1	896	14.4	238	22.8	74	29.5
Moderate	960	12.8	820	13.2	108	10.3	32	12.7
Middle	3,008	40.0	2,559	41.1	370	35.4	79	31.5
Upper	2,348	31.2	1,953	31.4	329	31.5	66	26.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>82.8</b>		<b>13.9</b>		<b>3.3</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : AL Montgomery 2003

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	10	6.8%	793	3.9%
Moderate	7	4.8%	388	1.9%	38	26.0%	3,118	15.2%
Middle	62	42.5%	6,738	32.9%	22	15.1%	2,391	11.7%
Upper	77	52.7%	13,329	65.2%	66	45.2%	12,418	60.7%
Unknown	0	0.0%	0	0.0%	10	6.8%	1,735	8.5%
<b>Total</b>	<b>146</b>	<b>100.0%</b>	<b>20,455</b>	<b>100.0%</b>	<b>146</b>	<b>100.0%</b>	<b>20,455</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	6	1.3%	291	0.6%	12	2.6%	655	1.3%
Moderate	29	6.3%	1,695	3.4%	71	15.3%	4,670	9.5%
Middle	221	47.7%	18,746	38.1%	107	23.1%	9,248	18.8%
Upper	207	44.7%	28,415	57.8%	265	57.2%	32,974	67.1%
Unknown	0	0.0%	0	0.0%	8	1.7%	1,600	3.3%
<b>Total</b>	<b>463</b>	<b>100.0%</b>	<b>49,147</b>	<b>100.0%</b>	<b>463</b>	<b>100.0%</b>	<b>49,147</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	2	5.1%	15	2.4%	5	12.8%	23	3.7%
Moderate	5	12.8%	172	27.6%	6	15.4%	67	10.7%
Middle	23	59.0%	338	54.2%	8	20.5%	180	28.8%
Upper	9	23.1%	99	15.9%	18	46.2%	243	38.9%
Unknown	0	0.0%	0	0.0%	2	5.1%	111	17.8%
<b>Total</b>	<b>39</b>	<b>100.0%</b>	<b>624</b>	<b>100.0%</b>	<b>39</b>	<b>100.0%</b>	<b>624</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	8	1.2%	306	0.4%	27	4.2%	1,471	2.1%
Moderate	41	6.3%	2,255	3.2%	115	17.7%	7,855	11.2%
Middle	306	47.2%	25,822	36.8%	137	21.1%	11,819	16.8%
Upper	293	45.2%	41,843	59.6%	349	53.9%	45,635	65.0%
Unknown	0	0.0%	0	0.0%	20	3.1%	3,446	4.9%
<b>Total</b>	<b>648</b>	<b>100.0%</b>	<b>70,226</b>	<b>100.0%</b>	<b>648</b>	<b>100.0%</b>	<b>70,226</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	89	12.5%	10,267	14.9%	0	0.0%	0	0.0%
Moderate	63	8.8%	3,799	5.5%	0	0.0%	0	0.0%
Middle	277	38.8%	22,945	33.4%	1	100.0%	300	100.0%
Upper	284	39.8%	31,726	46.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>713</b>	<b>100.0%</b>	<b>68,737</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>300</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	569	79.8%	21,566	31.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	73	10.2%	12,426	18.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	71	10.0%	34,745	50.5%	1	100.0%	300	100.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>713</b>	<b>100.0%</b>	<b>68,737</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>300</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	642	90.0%	49,531	72.1%	0	0.0%	0	0.0%
Over \$1 Million	71	10.0%	19,206	27.9%	1	100.0%	300	100.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>713</b>	<b>100.0%</b>	<b>68,737</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>300</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: AL North Alabama (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	15,096	19.6
Moderate-income	0	0.0	0	0.0	0	0.0	12,795	16.6
Middle-income	53	84.1	63,843	83.0	9,433	14.8	15,594	20.3
Upper-income	10	15.9	13,066	17.0	1,137	8.7	33,424	43.5
<b>Total Assessment Area</b>	<b>63</b>	<b>100.0</b>	<b>76,909</b>	<b>100.0</b>	<b>10,570</b>	<b>13.7</b>	<b>76,909</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	91,696	63,859	82.8	69.6	19,197	20.9	8,640	9.4
Upper-income	18,264	13,292	17.2	72.8	3,540	19.4	1,432	7.8
<b>Total Assessment Area</b>	<b>109,960</b>	<b>77,151</b>	<b>100.0</b>	<b>70.2</b>	<b>22,737</b>	<b>20.7</b>	<b>10,072</b>	<b>9.2</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	4,755	74.7	4,086	74.7	528	74.5	141	76.6
Upper	1,608	25.3	1,384	25.3	181	25.5	43	23.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>86.0</b>		<b>11.1</b>		<b>2.9</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : North Alabama 2002

Income Categories	HMDA				By Borrower Income			
	#	By Tract Income %	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	8	7.7%	327	3.2%
Moderate	0	0.0%	0	0.0%	27	26.0%	1,564	15.5%
Middle	80	76.9%	6,563	65.1%	19	18.3%	1,357	13.5%
Upper	24	23.1%	3,511	34.9%	44	42.3%	5,720	56.8%
Unknown	0	0.0%	0	0.0%	6	5.8%	1,106	11.0%
<b>Total</b>	<b>104</b>	<b>100.0%</b>	<b>10,074</b>	<b>100.0%</b>	<b>104</b>	<b>100.0%</b>	<b>10,074</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	12	4.0%	579	2.3%
Moderate	0	0.0%	0	0.0%	40	13.5%	1,978	7.8%
Middle	245	82.5%	19,992	78.4%	75	25.3%	4,993	19.6%
Upper	52	17.5%	5,504	21.6%	169	56.9%	17,836	70.0%
Unknown	0	0.0%	0	0.0%	1	0.3%	110	0.4%
<b>Total</b>	<b>297</b>	<b>100.0%</b>	<b>25,496</b>	<b>100.0%</b>	<b>297</b>	<b>100.0%</b>	<b>25,496</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	5	9.1%	22	3.6%
Moderate	0	0.0%	0	0.0%	16	29.1%	205	33.6%
Middle	38	69.1%	403	66.1%	16	29.1%	123	20.2%
Upper	17	30.9%	207	33.9%	17	30.9%	256	42.0%
Unknown	0	0.0%	0	0.0%	1	1.8%	4	0.7%
<b>Total</b>	<b>55</b>	<b>100.0%</b>	<b>610</b>	<b>100.0%</b>	<b>55</b>	<b>100.0%</b>	<b>610</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	480	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	480	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>480</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>480</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	25	5.5%	928	2.5%
Moderate	0	0.0%	0	0.0%	83	18.2%	3,747	10.2%
Middle	364	79.6%	27,438	74.8%	110	24.1%	6,473	17.7%
Upper	93	20.4%	9,222	25.2%	230	50.3%	23,812	65.0%
Unknown	0	0.0%	0	0.0%	9	2.0%	1,700	4.6%
<b>Total</b>	<b>457</b>	<b>100.0%</b>	<b>36,660</b>	<b>100.0%</b>	<b>457</b>	<b>100.0%</b>	<b>36,660</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	#	SMALL BUSINESS			SMALL FARM			
		%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	634	75.3%	47,478	71.3%	0	0.0%	0	0.0%
Upper	208	24.7%	19,080	28.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>842</b>	<b>100.0%</b>	<b>66,558</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	706	83.8%	22,500	33.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	79	9.4%	13,963	21.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	57	6.8%	30,095	45.2%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>842</b>	<b>100.0%</b>	<b>66,558</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	786	93.3%	49,578	74.5%	0	0.0%	0	0.0%
Over \$1 Million	56	6.7%	16,980	25.5%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>842</b>	<b>100.0%</b>	<b>66,558</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: AL North Alabama (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	15,750	18.4
Moderate-income	1	1.6	737	0.9	84	11.4	14,432	16.9
Middle-income	54	84.4	73,405	85.8	8,900	12.1	18,445	21.6
Upper-income	9	14.1	11,411	13.3	847	7.4	36,926	43.2
<b>Total Assessment Area</b>	<b>64</b>	<b>100.0</b>	<b>85,553</b>	<b>100.0</b>	<b>9,831</b>	<b>11.5</b>	<b>85,553</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	1,114	843	0.9	75.7	116	10.4	155	13.9
Middle-income	113,074	77,470	85.4	68.5	22,748	20.1	12,856	11.4
Upper-income	17,844	12,445	13.7	69.7	3,108	17.4	2,291	12.8
<b>Total Assessment Area</b>	<b>132,032</b>	<b>90,758</b>	<b>100.0</b>	<b>68.7</b>	<b>25,972</b>	<b>19.7</b>	<b>15,302</b>	<b>11.6</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	12	0.2	11	0.2	1	0.1	0	0.0
Middle	5,350	80.3	4,609	80.2	578	80.5	163	81.9
Upper	1,301	19.5	1,126	19.6	139	19.4	36	18.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>		<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>86.2</b>		<b>10.8</b>		<b>3.0</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : North Alabama 2003

Income Categories	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>HMDA</b>								
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	16	10.6%	795	5.5%
Moderate	0	0.0%	0	0.0%	30	19.9%	1,814	12.6%
Middle	123	81.5%	10,293	71.7%	31	20.5%	2,195	15.3%
Upper	28	18.5%	4,053	28.3%	69	45.7%	8,813	61.4%
Unknown	0	0.0%	0	0.0%	5	3.3%	729	5.1%
<b>Total</b>	<b>151</b>	<b>100.0%</b>	<b>14,346</b>	<b>100.0%</b>	<b>151</b>	<b>100.0%</b>	<b>14,346</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	18	4.2%	665	1.9%
Moderate	0	0.0%	0	0.0%	41	9.6%	1,925	5.4%
Middle	329	77.4%	25,795	71.9%	100	23.5%	6,458	18.0%
Upper	96	22.6%	10,080	28.1%	255	60.0%	26,023	72.5%
Unknown	0	0.0%	0	0.0%	11	2.6%	804	2.2%
<b>Total</b>	<b>425</b>	<b>100.0%</b>	<b>35,875</b>	<b>100.0%</b>	<b>425</b>	<b>100.0%</b>	<b>35,875</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	7	11.5%	40	6.4%
Moderate	0	0.0%	0	0.0%	14	23.0%	85	13.7%
Middle	45	73.8%	458	73.6%	16	26.2%	112	18.0%
Upper	16	26.2%	164	26.4%	24	39.3%	385	61.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>61</b>	<b>100.0%</b>	<b>622</b>	<b>100.0%</b>	<b>61</b>	<b>100.0%</b>	<b>622</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	41	6.4%	1,500	3.0%
Moderate	0	0.0%	0	0.0%	85	13.3%	3,824	7.5%
Middle	497	78.0%	36,546	71.9%	147	23.1%	8,765	17.2%
Upper	140	22.0%	14,297	28.1%	348	54.6%	35,221	69.3%
Unknown	0	0.0%	0	0.0%	16	2.5%	1,533	3.0%
<b>Total</b>	<b>637</b>	<b>100.0%</b>	<b>50,843</b>	<b>100.0%</b>	<b>637</b>	<b>100.0%</b>	<b>50,843</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	548	77.8%	39,174	71.6%	1	100.0%	4	100.0%
Upper	156	22.2%	15,557	28.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>704</b>	<b>100.0%</b>	<b>54,731</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	592	84.1%	20,094	36.7%	1	100.0%	4	100.0%
\$100,001 - \$250,000	64	9.1%	10,817	19.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	48	6.8%	23,820	43.5%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>704</b>	<b>100.0%</b>	<b>54,731</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	647	91.9%	39,346	71.9%	1	100.0%	4	100.0%
Over \$1 Million	57	8.1%	15,385	28.1%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>704</b>	<b>100.0%</b>	<b>54,731</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : AL Tuscaloosa (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	6.7	998	2.6	463	46.4	8,550	22.7
Moderate-income	7	23.3	6,105	16.2	1,726	28.3	6,190	16.4
Middle-income	12	40.0	20,977	55.6	2,404	11.5	7,656	20.3
Upper-income	8	26.7	9,636	25.5	494	5.1	15,320	40.6
Tract not reported	1	3.3	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>30</b>	<b>100.0</b>	<b>37,716</b>	<b>100.0</b>	<b>5,087</b>	<b>13.5</b>	<b>37,716</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	1,544	518	1.5	33.5	970	62.8	56	3.6
Moderate-income	13,510	4,941	14.5	36.6	7,652	56.6	917	6.8
Middle-income	30,109	18,945	55.7	62.9	9,347	31.0	1,817	6.0
Upper-income	13,339	9,615	28.3	72.1	3,141	23.5	583	4.4
Tract not reported	238	4	0.0	1.7	221	92.9	13	5.5
<b>Total Assessment Area</b>	<b>58,740</b>	<b>34,023</b>	<b>100.0</b>	<b>57.9</b>	<b>21,331</b>	<b>36.3</b>	<b>3,386</b>	<b>5.8</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	110	3.1	91	3.0	18	4.1	1	1.3
Moderate	741	20.6	617	20.0	110	24.9	14	17.9
Middle	1,608	44.7	1,396	45.3	177	40.0	35	44.9
Upper	1,136	31.6	973	31.6	135	30.5	28	35.9
Unknown	4	0.1	2	0.1	2	0.5	0	0.0
<b>Total Assessment</b>	<b>3,599</b>	<b>100.0</b>	<b>3,079</b>	<b>100.0</b>	<b>442</b>	<b>100.0</b>	<b>78</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.6</b>		<b>12.3</b>		<b>2.2</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : AL Tuscaloosa 2002

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	6	9.8%	431	4.3%	
Moderate	5	8.2%	570	5.7%	11	18.0%	982	9.8%	
Middle	27	44.3%	3,832	38.1%	12	19.7%	1,072	10.7%	
Upper	29	47.5%	5,646	56.2%	30	49.2%	7,120	70.9%	
Unknown	0	0.0%	0	0.0%	2	3.3%	443	4.4%	
<b>Total</b>	<b>61</b>	<b>100.0%</b>	<b>10,048</b>	<b>100.0%</b>	<b>61</b>	<b>100.0%</b>	<b>10,048</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	12	10.1%	708	3.9%	
Moderate	8	6.7%	586	3.2%	24	20.2%	1,867	10.2%	
Middle	64	53.8%	8,614	47.2%	27	22.7%	2,657	14.6%	
Upper	47	39.5%	9,036	49.6%	55	46.2%	12,884	70.7%	
Unknown	0	0.0%	0	0.0%	1	0.8%	120	0.7%	
<b>Total</b>	<b>119</b>	<b>100.0%</b>	<b>18,236</b>	<b>100.0%</b>	<b>119</b>	<b>100.0%</b>	<b>18,236</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	7	46.7%	47	30.3%	
Moderate	1	6.7%	10	6.5%	3	20.0%	15	9.7%	
Middle	11	73.3%	131	84.5%	0	0.0%	0	0.0%	
Upper	3	20.0%	14	9.0%	4	26.7%	90	58.1%	
Unknown	0	0.0%	0	0.0%	1	6.7%	3	1.9%	
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>155</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>155</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	1	50.0%	3,430	62.0%	0	0.0%	0	0.0%	
Middle	1	50.0%	2,100	38.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	2	100.0%	5,530	100.0%	
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>5,530</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>5,530</b>	<b>100.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	25	12.7%	1,186	3.5%	
Moderate	15	7.6%	4,596	13.5%	38	19.3%	2,864	8.4%	
Middle	103	52.3%	14,677	43.2%	39	19.8%	3,729	11.0%	
Upper	79	40.1%	14,696	43.3%	89	45.2%	20,094	59.2%	
Unknown	0	0.0%	0	0.0%	6	3.0%	6,096	17.9%	
<b>Total</b>	<b>197</b>	<b>100.0%</b>	<b>33,969</b>	<b>100.0%</b>	<b>197</b>	<b>100.0%</b>	<b>33,969</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	9	1.3%	667	1.1%	0	0.0%	0	0.0%	
Moderate	142	20.8%	20,681	33.5%	1	25.0%	472	31.1%	
Middle	286	41.9%	20,200	32.7%	2	50.0%	544	35.9%	
Upper	245	35.9%	20,213	32.7%	1	25.0%	500	33.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>682</b>	<b>100.0%</b>	<b>61,761</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>1,516</b>	<b>100.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	545	79.9%	18,378	29.8%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	82	12.0%	14,095	22.8%	1	25.0%	120	7.9%	
\$250,001 - \$1 Million*	55	8.1%	29,288	47.4%	3	75.0%	1,396	92.1%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>682</b>	<b>100.0%</b>	<b>61,761</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>1,516</b>	<b>100.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	622	91.2%	46,514	75.3%	3	75.0%	1,044	68.9%	
Over \$1 Million	60	8.8%	15,247	24.7%	1	25.0%	472	31.1%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>682</b>	<b>100.0%</b>	<b>61,761</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>1,516</b>	<b>100.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : AL Tuscaloosa (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	6.7	1,687	4.0	546	32.4	9,127	21.7
Moderate-income	10	22.2	8,641	20.5	1,706	19.7	7,484	17.8
Middle-income	23	51.1	23,232	55.2	2,186	9.4	8,703	20.7
Upper-income	9	20.0	8,547	20.3	302	3.5	16,793	39.9
<b>Total Assessment Area</b>	<b>45</b>	<b>100.0</b>	<b>42,107</b>	<b>100.0</b>	<b>4,740</b>	<b>11.3</b>	<b>42,107</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	3,304	1,187	2.9	35.9	1,797	54.4	320	9.7
Moderate-income	17,840	6,634	16.2	37.2	9,258	51.9	1,948	10.9
Middle-income	38,025	23,675	57.8	62.3	10,674	28.1	3,676	9.7
Upper-income	12,260	9,462	23.1	77.2	1,830	14.9	968	7.9
<b>Total Assessment Area</b>	<b>71,429</b>	<b>40,958</b>	<b>100.0</b>	<b>57.3</b>	<b>23,559</b>	<b>33.0</b>	<b>6,912</b>	<b>9.7</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	186	4.9	155	4.8	28	6.3	3	2.9
Moderate	1,312	34.6	1,107	34.2	183	40.8	22	21.2
Middle	1,663	43.8	1,428	44.1	180	40.2	55	52.9
Upper	632	16.7	551	17.0	57	12.7	24	23.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>3,793</b>	<b>100.0</b>	<b>3,241</b>	<b>100.0</b>	<b>448</b>	<b>100.0</b>	<b>104</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>85.4</b>		<b>11.8</b>		<b>2.7</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : AL Tuscaloosa 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	1	1.6%	24	0.2%	4	6.3%	188	1.8%	
Moderate	9	14.3%	805	7.8%	20	31.7%	1,798	17.3%	
Middle	29	46.0%	3,050	29.4%	10	15.9%	1,054	10.2%	
Upper	24	38.1%	6,504	62.6%	24	38.1%	6,625	63.8%	
Unknown	0	0.0%	0	0.0%	5	7.9%	718	6.9%	
<b>Total</b>	<b>63</b>	<b>100.0%</b>	<b>10,383</b>	<b>100.0%</b>	<b>63</b>	<b>100.0%</b>	<b>10,383</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	2	1.0%	37	0.1%	10	5.1%	498	2.0%	
Moderate	17	8.6%	929	3.7%	25	12.6%	1,676	6.7%	
Middle	105	53.0%	11,658	46.6%	38	19.2%	3,025	12.1%	
Upper	74	37.4%	12,399	49.6%	115	58.1%	18,242	72.9%	
Unknown	0	0.0%	0	0.0%	10	5.1%	1,582	6.3%	
<b>Total</b>	<b>198</b>	<b>100.0%</b>	<b>25,023</b>	<b>100.0%</b>	<b>198</b>	<b>100.0%</b>	<b>25,023</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	3	18.8%	49	17.9%	
Moderate	2	12.5%	24	8.8%	3	18.8%	14	5.1%	
Middle	11	68.8%	121	44.3%	4	25.0%	18	6.6%	
Upper	3	18.8%	128	46.9%	6	37.5%	192	70.3%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>16</b>	<b>100.0%</b>	<b>273</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>273</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	1	100.0%	1,550	100.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	1	100.0%	1,550	100.0%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>1,550</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>1,550</b>	<b>100.0%</b>	
<b>HMDA Totals</b>									
Low	3	1.1%	61	0.2%	17	6.1%	735	2.0%	
Moderate	29	10.4%	3,308	8.9%	48	17.3%	3,488	9.4%	
Middle	145	52.2%	14,829	39.8%	52	18.7%	4,097	11.0%	
Upper	101	36.3%	19,031	51.1%	145	52.2%	25,059	67.3%	
Unknown	0	0.0%	0	0.0%	16	5.8%	3,850	10.3%	
<b>Total</b>	<b>278</b>	<b>100.0%</b>	<b>37,229</b>	<b>100.0%</b>	<b>278</b>	<b>100.0%</b>	<b>37,229</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	16	2.4%	2,678	3.8%	0	0.0%	0	0.0%	
Moderate	251	38.0%	32,754	46.1%	1	33.3%	72	12.3%	
Middle	243	36.8%	16,797	23.6%	1	33.3%	120	20.5%	
Upper	150	22.7%	18,828	26.5%	1	33.3%	393	67.2%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>660</b>	<b>100.0%</b>	<b>71,057</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>585</b>	<b>100.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	506	76.7%	18,048	25.4%	1	33.3%	72	12.3%	
\$100,001 - \$250,000	81	12.3%	14,111	19.9%	1	33.3%	120	20.5%	
\$250,001 - \$1 Million*	73	11.1%	38,898	54.7%	1	33.3%	393	67.2%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>660</b>	<b>100.0%</b>	<b>71,057</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>585</b>	<b>100.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	603	91.4%	57,236	80.5%	2	66.7%	513	87.7%	
Over \$1 Million	57	8.6%	13,821	19.5%	1	33.3%	72	12.3%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>660</b>	<b>100.0%</b>	<b>71,057</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>585</b>	<b>100.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Citrus (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	5,138	17.3
Moderate-income	0	0.0	0	0.0	0	0.0	6,753	22.7
Middle-income	15	88.2	26,231	88.1	2,303	8.8	6,864	23.1
Upper-income	2	11.8	3,528	11.9	238	6.7	11,004	37.0
<b>Total Assessment Area</b>	<b>17</b>	<b>100.0</b>	<b>29,759</b>	<b>100.0</b>	<b>2,541</b>	<b>8.5</b>	<b>29,759</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	43,985	30,220	89.5	60.6	5,810	11.7	7,955	16.0
Upper-income	5,869	3,541	10.5	7.1	1,002	2.0	1,326	2.7
<b>Total Assessment Area</b>	<b>49,854</b>	<b>33,761</b>	<b>100.0</b>	<b>67.7</b>	<b>6,812</b>	<b>13.7</b>	<b>9,281</b>	<b>18.6</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	2,917	88.5	2,687	88.7	183	87.1	47	85.5
Upper	379	11.5	344	11.3	27	12.9	8	14.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>3,296</b>	<b>100.0</b>	<b>3,031</b>	<b>100.0</b>	<b>210</b>	<b>100.0</b>	<b>55</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>92.0</b>		<b>6.4</b>		<b>1.7</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Citrus 2002

Income Categories	HMDA				By Borrower Income			
	#	By Tract Income %	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	6	8.3%	219	3.0%
Moderate	0	0.0%	0	0.0%	16	22.2%	910	12.4%
Middle	59	81.9%	5,062	69.1%	15	20.8%	1,177	16.1%
Upper	13	18.1%	2,261	30.9%	35	48.6%	5,017	68.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>72</b>	<b>100.0%</b>	<b>7,323</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	<b>7,323</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	14	13.7%	565	7.0%
Moderate	0	0.0%	0	0.0%	23	22.5%	1,327	16.5%
Middle	92	90.2%	6,937	86.1%	36	35.3%	2,618	32.5%
Upper	10	9.8%	1,119	13.9%	25	24.5%	3,141	39.0%
Unknown	0	0.0%	0	0.0%	4	3.9%	405	5.0%
<b>Total</b>	<b>102</b>	<b>100.0%</b>	<b>8,056</b>	<b>100.0%</b>	<b>102</b>	<b>100.0%</b>	<b>8,056</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	18.2%	31	8.7%
Moderate	0	0.0%	0	0.0%	3	27.3%	18	5.0%
Middle	11	100.0%	358	100.0%	2	18.2%	65	18.2%
Upper	0	0.0%	0	0.0%	4	36.4%	244	68.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>358</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>358</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	402	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	402	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>402</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>402</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	22	11.8%	815	5.0%
Moderate	0	0.0%	0	0.0%	42	22.6%	2,255	14.0%
Middle	163	87.6%	12,759	79.1%	53	28.5%	3,860	23.9%
Upper	23	12.4%	3,380	20.9%	64	34.4%	8,402	52.1%
Unknown	0	0.0%	0	0.0%	5	2.7%	807	5.0%
<b>Total</b>	<b>186</b>	<b>100.0%</b>	<b>16,139</b>	<b>100.0%</b>	<b>186</b>	<b>100.0%</b>	<b>16,139</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	#	SMALL BUSINESS			SMALL FARM			
		%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	197	91.2%	9,780	90.2%	0	0.0%	0	0.0%
Upper	19	8.8%	1,058	9.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>216</b>	<b>100.0%</b>	<b>10,838</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	188	87.0%	5,001	46.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	23	10.6%	3,592	33.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	5	2.3%	2,245	20.7%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>216</b>	<b>100.0%</b>	<b>10,838</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	216	100.0%	10,838	100.0%	0	0.0%	0	0.0%
Over \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>216</b>	<b>100.0%</b>	<b>10,838</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Citrus (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	6,139	16.9
Moderate-income	0	0.0	0	0.0	0	0.0	7,819	21.5
Middle-income	17	94.4	34,898	95.8	2,972	8.5	8,614	23.7
Upper-income	1	5.6	1,517	4.2	125	8.2	13,843	38.0
<b>Total Assessment Area</b>	<b>18</b>	<b>100.0</b>	<b>36,415</b>	<b>100.0</b>	<b>3,097</b>	<b>8.5</b>	<b>36,415</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	59,022	43,263	96.0	69.6	7,055	11.3	8,704	14.0
Upper-income	3,182	1,784	4.0	2.9	532	0.9	866	1.4
<b>Total Assessment Area</b>	<b>62,204</b>	<b>45,047</b>	<b>100.0</b>	<b>72.4</b>	<b>7,587</b>	<b>12.2</b>	<b>9,570</b>	<b>15.4</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	3,243	92.8	2,983	93.0	192	89.7	68	90.7
Upper	252	7.2	223	7.0	22	10.3	7	9.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>3,495</b>	<b>100.0</b>	<b>3,206</b>	<b>100.0</b>	<b>214</b>	<b>100.0</b>	<b>75</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>91.7</b>		<b>6.1</b>		<b>2.1</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Citrus 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	5	7.4%	271	2.8%	
Moderate	0	0.0%	0	0.0%	9	13.2%	521	5.4%	
Middle	60	88.2%	7,579	78.3%	17	25.0%	1,488	15.4%	
Upper	8	11.8%	2,101	21.7%	37	54.4%	7,400	76.4%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>68</b>	<b>100.0%</b>	<b>9,680</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>	<b>9,680</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	6	5.4%	257	2.6%	
Moderate	0	0.0%	0	0.0%	23	20.7%	1,499	15.3%	
Middle	101	91.0%	8,502	86.5%	28	25.2%	2,256	23.0%	
Upper	10	9.0%	1,324	13.5%	52	46.8%	5,673	57.7%	
Unknown	0	0.0%	0	0.0%	2	1.8%	141	1.4%	
<b>Total</b>	<b>111</b>	<b>100.0%</b>	<b>9,826</b>	<b>100.0%</b>	<b>111</b>	<b>100.0%</b>	<b>9,826</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	1	14.3%	5	4.9%	
Middle	7	100.0%	102	100.0%	3	42.9%	64	62.7%	
Upper	0	0.0%	0	0.0%	3	42.9%	33	32.4%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>102</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>102</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	11	5.9%	528	2.7%	
Moderate	0	0.0%	0	0.0%	33	17.7%	2,025	10.3%	
Middle	168	90.3%	16,183	82.5%	48	25.8%	3,808	19.4%	
Upper	18	9.7%	3,425	17.5%	92	49.5%	13,106	66.8%	
Unknown	0	0.0%	0	0.0%	2	1.1%	141	0.7%	
<b>Total</b>	<b>186</b>	<b>100.0%</b>	<b>19,608</b>	<b>100.0%</b>	<b>186</b>	<b>100.0%</b>	<b>19,608</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	250	96.2%	13,601	94.2%	0	0.0%	0	0.0%	
Upper	10	3.8%	840	5.8%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>260</b>	<b>100.0%</b>	<b>14,441</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	233	89.6%	6,859	47.5%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	16	6.2%	2,547	17.6%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	11	4.2%	5,035	34.9%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>260</b>	<b>100.0%</b>	<b>14,441</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	245	94.2%	11,250	77.9%	0	0.0%	0	0.0%	
Over \$1 Million	15	5.8%	3,191	22.1%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>260</b>	<b>100.0%</b>	<b>14,441</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Ft Myers (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.1	1,008	1.0	450	44.6	16,376	16.3
Moderate-income	14	15.1	13,897	13.9	2,015	14.5	20,299	20.3
Middle-income	63	67.7	74,896	74.7	3,434	4.6	25,027	25.0
Upper-income	13	14.0	10,430	10.4	259	2.5	38,529	38.4
Tract not reported	2	2.2	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>93</b>	<b>100.0</b>	<b>100,231</b>	<b>100.0</b>	<b>6,158</b>	<b>6.1</b>	<b>100,231</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	1,498	540	0.5	0.3	783	0.4	175	0.1
Moderate-income	25,724	13,586	13.4	7.2	6,776	3.6	5,362	2.8
Middle-income	135,874	75,705	74.9	40.0	28,897	15.3	31,272	16.5
Upper-income	25,955	11,262	11.1	6.0	2,575	1.4	12,118	6.4
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>189,051</b>	<b>101,093</b>	<b>100.0</b>	<b>53.5</b>	<b>39,031</b>	<b>20.6</b>	<b>48,927</b>	<b>25.9</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	82	0.6	75	0.6	4	0.3	3	0.9
Moderate	1,364	9.4	1,135	9.0	194	12.3	35	10.9
Middle	11,088	76.3	9,724	76.9	1,122	71.1	242	75.4
Upper	2,003	13.8	1,703	13.5	259	16.4	41	12.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>14,537</b>	<b>100.0</b>	<b>12,637</b>	<b>100.0</b>	<b>1,579</b>	<b>100.0</b>	<b>321</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>86.9</b>		<b>10.9</b>		<b>2.2</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Ft Myers 2002

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	7	4.5%	665	1.3%
Moderate	8	5.1%	3,925	7.9%	14	8.9%	1,384	2.8%
Middle	113	72.0%	31,798	63.8%	23	14.6%	2,849	5.7%
Upper	36	22.9%	14,133	28.3%	109	69.4%	43,890	88.0%
Unknown	0	0.0%	0	0.0%	4	2.5%	1,068	2.1%
<b>Total</b>	<b>157</b>	<b>100.0%</b>	<b>49,856</b>	<b>100.0%</b>	<b>157</b>	<b>100.0%</b>	<b>49,856</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	6	3.4%	322	0.9%
Moderate	10	5.6%	1,214	3.5%	26	14.7%	2,243	6.5%
Middle	131	74.0%	22,257	64.9%	38	21.5%	4,276	12.5%
Upper	36	20.3%	10,837	31.6%	103	58.2%	27,034	78.8%
Unknown	0	0.0%	0	0.0%	4	2.3%	433	1.3%
<b>Total</b>	<b>177</b>	<b>100.0%</b>	<b>34,308</b>	<b>100.0%</b>	<b>177</b>	<b>100.0%</b>	<b>34,308</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	6.7%	3	0.7%
Moderate	1	6.7%	15	3.7%	1	6.7%	22	5.4%
Middle	13	86.7%	349	86.0%	5	33.3%	101	24.9%
Upper	1	6.7%	42	10.3%	8	53.3%	280	69.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>406</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>406</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	14	4.0%	990	1.2%
Moderate	19	5.4%	5,154	6.1%	41	11.7%	3,649	4.3%
Middle	257	73.6%	54,404	64.3%	66	18.9%	7,226	8.5%
Upper	73	20.9%	25,012	29.6%	220	63.0%	71,204	84.2%
Unknown	0	0.0%	0	0.0%	8	2.3%	1,501	1.8%
<b>Total</b>	<b>349</b>	<b>100.0%</b>	<b>84,570</b>	<b>100.0%</b>	<b>349</b>	<b>100.0%</b>	<b>84,570</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	#	SMALL BUSINESS			#	SMALL FARM		
		%	\$(000s)	%		%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	40	6.8%	4,057	8.3%	0	0.0%	0	0.0%
Middle	443	75.9%	34,156	70.3%	0	0.0%	0	0.0%
Upper	101	17.3%	10,405	21.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>584</b>	<b>100.0%</b>	<b>48,618</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	499	85.4%	16,826	34.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	35	6.0%	6,447	13.3%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	50	8.6%	25,345	52.1%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>584</b>	<b>100.0%</b>	<b>48,618</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	541	92.6%	37,437	77.0%	0	0.0%	0	0.0%
Over \$1 Million	43	7.4%	11,181	23.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>584</b>	<b>100.0%</b>	<b>48,618</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Ft Myers (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	1.7	2,090	1.6	906	43.3	22,035	17.2
Moderate-income	21	17.9	19,566	15.2	2,872	14.7	25,627	20.0
Middle-income	67	57.3	79,050	61.6	4,202	5.3	29,951	23.3
Upper-income	27	23.1	27,717	21.6	616	2.2	50,810	39.6
<b>Total Assessment Area</b>	<b>117</b>	<b>100.0</b>	<b>128,423</b>	<b>100.0</b>	<b>8,596</b>	<b>6.7</b>	<b>128,423</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	3,069	1,248	0.9	0.5	1,591	0.6	230	0.1
Moderate-income	39,666	19,095	13.2	7.8	13,159	5.4	7,412	3.0
Middle-income	141,802	90,971	63.1	37.1	23,857	9.7	26,974	11.0
Upper-income	60,868	32,942	22.8	13.4	5,736	2.3	22,190	9.0
<b>Total Assessment Area</b>	<b>245,405</b>	<b>144,256</b>	<b>100.0</b>	<b>58.8</b>	<b>44,343</b>	<b>18.1</b>	<b>56,806</b>	<b>23.1</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low	176	1.1	142	1.1	30	1.8	4	0.9
Moderate	2,338	15.1	1,933	14.4	336	20.7	69	15.6
Middle	9,328	60.2	8,207	61.1	855	52.7	266	60.0
Upper	3,656	23.6	3,150	23.5	402	24.8	104	23.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>15,498</b>	<b>100.0</b>	<b>13,432</b>	<b>100.0</b>	<b>1,623</b>	<b>100.0</b>	<b>443</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>86.7</b>		<b>10.5</b>		<b>2.9</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Ft Myers 2003

Income Categories	HMDA				By Borrower Income			
	#	By Tract Income %	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	6	2.7%	527	0.9%
Moderate	20	9.1%	7,273	11.8%	22	10.0%	2,256	3.7%
Middle	100	45.5%	17,049	27.7%	28	12.7%	3,626	5.9%
Upper	100	45.5%	37,240	60.5%	159	72.3%	54,281	88.2%
Unknown	0	0.0%	0	0.0%	5	2.3%	872	1.4%
<b>Total</b>	<b>220</b>	<b>100.0%</b>	<b>61,562</b>	<b>100.0%</b>	<b>220</b>	<b>100.0%</b>	<b>61,562</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	12	4.0%	825	1.5%
Moderate	11	3.7%	1,183	2.2%	44	14.8%	3,732	6.9%
Middle	174	58.6%	26,160	48.1%	56	18.9%	6,507	12.0%
Upper	112	37.7%	27,020	49.7%	176	59.3%	41,884	77.0%
Unknown	0	0.0%	0	0.0%	9	3.0%	1,415	2.6%
<b>Total</b>	<b>297</b>	<b>100.0%</b>	<b>54,363</b>	<b>100.0%</b>	<b>297</b>	<b>100.0%</b>	<b>54,363</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	9.1%	5	1.6%
Moderate	1	9.1%	12	3.9%	4	36.4%	153	49.8%
Middle	9	81.8%	253	82.4%	1	9.1%	12	3.9%
Upper	1	9.1%	42	13.7%	5	45.5%	137	44.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>307</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>307</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	19	3.6%	1,357	1.2%
Moderate	32	6.1%	8,468	7.3%	70	13.3%	6,141	5.3%
Middle	283	53.6%	43,462	37.4%	85	16.1%	10,145	8.7%
Upper	213	40.3%	64,302	55.3%	340	64.4%	96,302	82.9%
Unknown	0	0.0%	0	0.0%	14	2.7%	2,287	2.0%
<b>Total</b>	<b>528</b>	<b>100.0%</b>	<b>116,232</b>	<b>100.0%</b>	<b>528</b>	<b>100.0%</b>	<b>116,232</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	#	SMALL BUSINESS			SMALL FARM			
		%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	4	0.6%	710	1.3%	0	0.0%	0	0.0%
Moderate	74	11.9%	5,386	10.1%	0	0.0%	0	0.0%
Middle	374	60.1%	27,955	52.6%	0	0.0%	0	0.0%
Upper	170	27.3%	19,070	35.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>622</b>	<b>100.0%</b>	<b>53,121</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	511	82.2%	18,535	34.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	58	9.3%	10,296	19.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	53	8.5%	24,290	45.7%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>622</b>	<b>100.0%</b>	<b>53,121</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	557	89.5%	41,519	78.2%	0	0.0%	0	0.0%
Over \$1 Million	65	10.5%	11,602	21.8%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>622</b>	<b>100.0%</b>	<b>53,121</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Ft Walton Beach (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	6,589	16.5
Moderate-income	8	24.2	8,377	21.0	977	11.7	8,320	20.9
Middle-income	20	60.6	24,583	61.6	1,906	7.8	9,506	23.8
Upper-income	5	15.2	6,925	17.4	245	3.5	15,470	38.8
<b>Total Assessment Area</b>	<b>33</b>	<b>100.0</b>	<b>39,885</b>	<b>100.0</b>	<b>3,128</b>	<b>7.8</b>	<b>39,885</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	12,201	5,127	15.5	8.2	5,967	9.5	1,107	1.8
Middle-income	41,133	22,082	66.6	35.3	11,619	18.6	7,432	11.9
Upper-income	9,235	5,940	17.9	9.5	2,578	4.1	717	1.1
<b>Total Assessment Area</b>	<b>62,569</b>	<b>33,149</b>	<b>100.0</b>	<b>53.0</b>	<b>20,164</b>	<b>32.2</b>	<b>9,256</b>	<b>14.8</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	841	16.0	734	15.9	85	17.2	22	15.5
Middle	3,770	71.8	3,298	71.4	377	76.3	95	66.9
Upper	643	12.2	586	12.7	32	6.5	25	17.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>5,254</b>	<b>100.0</b>	<b>4,618</b>	<b>100.0</b>	<b>494</b>	<b>100.0</b>	<b>142</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>87.9</b>		<b>9.4</b>		<b>2.7</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Ft Walton Beach 2002

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	2	3.6%	112	0.7%
Moderate	4	7.1%	361	2.4%	5	8.9%	400	2.6%
Middle	44	78.6%	13,574	88.5%	8	14.3%	775	5.1%
Upper	8	14.3%	1,410	9.2%	38	67.9%	13,737	89.5%
Unknown	0	0.0%	0	0.0%	3	5.4%	321	2.1%
<b>Total</b>	<b>56</b>	<b>100.0%</b>	<b>15,345</b>	<b>100.0%</b>	<b>56</b>	<b>100.0%</b>	<b>15,345</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	7	7.4%	413	2.7%
Moderate	5	5.3%	316	2.0%	7	7.4%	422	2.7%
Middle	73	77.7%	13,182	84.6%	18	19.1%	1,243	8.0%
Upper	16	17.0%	2,081	13.4%	57	60.6%	12,781	82.0%
Unknown	0	0.0%	0	0.0%	5	5.3%	720	4.6%
<b>Total</b>	<b>94</b>	<b>100.0%</b>	<b>15,579</b>	<b>100.0%</b>	<b>94</b>	<b>100.0%</b>	<b>15,579</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	11.1%	3	2.2%
Moderate	0	0.0%	0	0.0%	1	11.1%	12	8.6%
Middle	9	100.0%	139	100.0%	4	44.4%	65	46.8%
Upper	0	0.0%	0	0.0%	3	33.3%	59	42.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>139</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>139</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	100.0%	849	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	849	100.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>849</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>849</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	10	6.2%	528	1.7%
Moderate	9	5.6%	677	2.1%	13	8.1%	834	2.6%
Middle	128	79.5%	27,744	86.9%	30	18.6%	2,083	6.5%
Upper	24	14.9%	3,491	10.9%	98	60.9%	26,577	83.3%
Unknown	0	0.0%	0	0.0%	10	6.2%	1,890	5.9%
<b>Total</b>	<b>161</b>	<b>100.0%</b>	<b>31,912</b>	<b>100.0%</b>	<b>161</b>	<b>100.0%</b>	<b>31,912</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	#	SMALL BUSINESS			SMALL FARM			
		%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	47	7.8%	3,168	7.2%	0	0.0%	0	0.0%
Middle	501	83.2%	37,396	85.1%	0	0.0%	0	0.0%
Upper	54	9.0%	3,395	7.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>602</b>	<b>100.0%</b>	<b>43,959</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	508	84.4%	15,440	35.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	58	9.6%	9,975	22.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	36	6.0%	18,544	42.2%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>602</b>	<b>100.0%</b>	<b>43,959</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	562	93.4%	38,044	86.5%	0	0.0%	0	0.0%
Over \$1 Million	40	6.6%	5,915	13.5%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>602</b>	<b>100.0%</b>	<b>43,959</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Ft Walton Beach (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	8,016	17.1
Moderate-income	4	12.1	4,773	10.2	561	11.8	9,378	20.0
Middle-income	24	72.7	33,682	71.9	2,305	6.8	11,414	24.4
Upper-income	5	15.2	8,403	17.9	233	2.8	18,050	38.5
<b>Total Assessment Area</b>	<b>33</b>	<b>100.0</b>	<b>46,858</b>	<b>100.0</b>	<b>3,099</b>	<b>6.6</b>	<b>46,858</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	6,801	2,435	5.5	3.1	3,893	5.0	473	0.6
Middle-income	58,684	32,621	74.2	41.5	16,179	20.6	9,884	12.6
Upper-income	13,108	8,916	20.3	11.3	2,225	2.8	1,967	2.5
<b>Total Assessment Area</b>	<b>78,593</b>	<b>43,972</b>	<b>100.0</b>	<b>55.9</b>	<b>22,297</b>	<b>28.4</b>	<b>12,324</b>	<b>15.7</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	598	10.8	516	10.6	62	12.2	20	11.1
Middle	3,834	69.2	3,377	69.6	339	66.5	118	65.6
Upper	1,109	20.0	958	19.7	109	21.4	42	23.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>5,541</b>	<b>100.0</b>	<b>4,851</b>	<b>100.0</b>	<b>510</b>	<b>100.0</b>	<b>180</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>87.5</b>		<b>9.2</b>		<b>3.2</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Ft Walton Beach 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	5	6.5%	334	1.7%	
Moderate	2	2.6%	216	1.1%	10	13.0%	1,089	5.7%	
Middle	44	57.1%	8,627	45.0%	11	14.3%	1,728	9.0%	
Upper	31	40.3%	10,338	53.9%	49	63.6%	15,765	82.2%	
Unknown	0	0.0%	0	0.0%	2	2.6%	265	1.4%	
<b>Total</b>	<b>77</b>	<b>100.0%</b>	<b>19,181</b>	<b>100.0%</b>	<b>77</b>	<b>100.0%</b>	<b>19,181</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	7	5.1%	391	2.2%	
Moderate	5	3.7%	390	2.2%	23	16.9%	1,565	8.8%	
Middle	85	62.5%	12,052	67.5%	24	17.6%	2,382	13.3%	
Upper	46	33.8%	5,410	30.3%	77	56.6%	12,969	72.6%	
Unknown	0	0.0%	0	0.0%	5	3.7%	545	3.1%	
<b>Total</b>	<b>136</b>	<b>100.0%</b>	<b>17,852</b>	<b>100.0%</b>	<b>136</b>	<b>100.0%</b>	<b>17,852</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	2	12.5%	14	3.0%	5	31.3%	38	8.1%	
Middle	10	62.5%	382	81.3%	3	18.8%	43	9.1%	
Upper	4	25.0%	74	15.7%	8	50.0%	389	82.8%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>16</b>	<b>100.0%</b>	<b>470</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>470</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	12	5.2%	725	1.9%	
Moderate	9	3.9%	620	1.7%	38	16.6%	2,692	7.2%	
Middle	139	60.7%	21,061	56.2%	38	16.6%	4,153	11.1%	
Upper	81	35.4%	15,822	42.2%	134	58.5%	29,123	77.7%	
Unknown	0	0.0%	0	0.0%	7	3.1%	810	2.2%	
<b>Total</b>	<b>229</b>	<b>100.0%</b>	<b>37,503</b>	<b>100.0%</b>	<b>229</b>	<b>100.0%</b>	<b>37,503</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	#	SMALL BUSINESS			#	SMALL FARM			
		%	\$(000s)	%		%	\$(000s)	%	
<b>By Tract Income</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	31	5.5%	2,176	4.9%	0	0.0%	0	0.0%	
Middle	331	58.9%	21,049	47.0%	0	0.0%	0	0.0%	
Upper	200	35.6%	21,555	48.1%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>562</b>	<b>100.0%</b>	<b>44,780</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	478	85.1%	15,496	34.6%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	40	7.1%	6,794	15.2%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	44	7.8%	22,490	50.2%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>562</b>	<b>100.0%</b>	<b>44,780</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	525	93.4%	38,560	86.1%	0	0.0%	0	0.0%	
Over \$1 Million	37	6.6%	6,220	13.9%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>562</b>	<b>100.0%</b>	<b>44,780</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Gainesville (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	14.3	2,742	6.6	1,212	44.2	9,575	23.1
Moderate-income	8	28.6	10,211	24.6	2,151	21.1	6,917	16.7
Middle-income	9	32.1	17,644	42.6	1,894	10.7	7,857	19.0
Upper-income	7	25.0	10,842	26.2	724	6.7	17,090	41.2
<b>Total Assessment Area</b>	<b>28</b>	<b>100.0</b>	<b>41,439</b>	<b>100.0</b>	<b>5,981</b>	<b>14.4</b>	<b>41,439</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	5,985	1,330	3.4	1.7	3,975	5.0	680	0.9
Moderate-income	27,467	8,320	21.5	10.5	15,661	19.8	3,486	4.4
Middle-income	27,915	18,105	46.9	22.9	7,357	9.3	2,453	3.1
Upper-income	17,655	10,861	28.1	13.7	5,649	7.1	1,145	1.4
<b>Total Assessment Area</b>	<b>79,022</b>	<b>38,616</b>	<b>100.0</b>	<b>48.9</b>	<b>32,642</b>	<b>41.3</b>	<b>7,764</b>	<b>9.8</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	295	5.8	251	5.7	34	5.8	10	8.8
Moderate	1,578	30.9	1,359	30.8	179	30.8	40	35.1
Middle	1,850	36.2	1,602	36.3	216	37.1	32	28.1
Upper	1,390	27.2	1,205	27.3	153	26.3	32	28.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>5,113</b>	<b>100.0</b>	<b>4,417</b>	<b>100.0</b>	<b>582</b>	<b>100.0</b>	<b>114</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>86.4</b>		<b>11.4</b>		<b>2.2</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Gainesville 2002

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	1	9.1%	97	6.9%	
Moderate	4	36.4%	296	21.1%	3	27.3%	191	13.6%	
Middle	2	18.2%	174	12.4%	1	9.1%	122	8.7%	
Upper	5	45.5%	933	66.5%	6	54.5%	993	70.8%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>1,403</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>1,403</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	2	28.6%	103	10.0%	
Middle	6	85.7%	376	36.6%	0	0.0%	0	0.0%	
Upper	1	14.3%	650	63.4%	5	71.4%	923	90.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>1,026</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>1,026</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	1	100.0%	27	100.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	1	100.0%	27	100.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>27</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>27</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	1	100.0%	215	100.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	1	100.0%	215	100.0%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>215</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>215</b>	<b>100.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	1	5.0%	97	3.6%	
Moderate	5	25.0%	511	19.1%	5	25.0%	294	11.0%	
Middle	9	45.0%	577	21.6%	1	5.0%	122	4.6%	
Upper	6	30.0%	1,583	59.3%	12	60.0%	1,943	72.7%	
Unknown	0	0.0%	0	0.0%	1	5.0%	215	8.0%	
<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>2,671</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>2,671</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	#	SMALL BUSINESS			#	SMALL FARM			
		%	\$(000s)	%		%	\$(000s)	%	
<b>By Tract Income</b>									
Low	1	3.0%	50	2.0%	0	0.0%	0	0.0%	
Moderate	13	39.4%	391	15.9%	0	0.0%	0	0.0%	
Middle	12	36.4%	882	36.0%	0	0.0%	0	0.0%	
Upper	7	21.2%	1,129	46.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>2,452</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	27	81.8%	1,081	44.1%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	3	9.1%	502	20.5%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	3	9.1%	869	35.4%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>2,452</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	27	81.8%	1,609	65.6%	0	0.0%	0	0.0%	
Over \$1 Million	6	18.2%	843	34.4%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>2,452</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Gainesville (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	18.6	6,127	12.7	1,971	32.2	11,468	23.8
Moderate-income	10	23.3	9,970	20.7	1,847	18.5	7,716	16.0
Middle-income	15	34.9	18,797	39.1	1,663	8.8	9,472	19.7
Upper-income	10	23.3	13,206	27.5	399	3.0	19,444	40.4
<b>Total Assessment Area</b>	<b>43</b>	<b>100.0</b>	<b>48,100</b>	<b>100.0</b>	<b>5,880</b>	<b>12.2</b>	<b>48,100</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	15,362	3,555	7.4	3.7	9,927	10.4	1,880	2.0
Moderate-income	27,527	8,785	18.3	9.2	16,269	17.1	2,473	2.6
Middle-income	31,075	21,095	43.9	22.2	7,971	8.4	2,009	2.1
Upper-income	21,149	14,649	30.5	15.4	5,258	5.5	1,242	1.3
<b>Total Assessment Area</b>	<b>95,113</b>	<b>48,084</b>	<b>100.0</b>	<b>50.6</b>	<b>39,425</b>	<b>41.5</b>	<b>7,604</b>	<b>8.0</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	544	10.0	457	9.7	67	11.1	20	13.7
Moderate	1,672	30.7	1,418	30.2	209	34.7	45	30.8
Middle	1,823	33.5	1,607	34.2	177	29.4	39	26.7
Upper	1,402	25.8	1,211	25.8	149	24.8	42	28.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>5,441</b>	<b>100.0</b>	<b>4,693</b>	<b>100.0</b>	<b>602</b>	<b>100.0</b>	<b>146</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>86.3</b>		<b>11.1</b>		<b>2.7</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Gainesville 2003

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	3	23.1%	278	10.2%	0	0.0%	0	0.0%
Upper	10	76.9%	2,446	89.8%	13	100.0%	2,724	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>2,724</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>2,724</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	1	6.7%	74	4.3%
Moderate	1	6.7%	54	3.1%	3	20.0%	161	9.3%
Middle	5	33.3%	457	26.4%	1	6.7%	100	5.8%
Upper	9	60.0%	1,223	70.5%	9	60.0%	1,276	73.6%
Unknown	0	0.0%	0	0.0%	1	6.7%	123	7.1%
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>1,734</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>1,734</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	1	3.6%	74	1.7%
Moderate	1	3.6%	54	1.2%	3	10.7%	161	3.6%
Middle	8	28.6%	735	16.5%	1	3.6%	100	2.2%
Upper	19	67.9%	3,669	82.3%	22	78.6%	4,000	89.7%
Unknown	0	0.0%	0	0.0%	1	3.6%	123	2.8%
<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>4,458</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	<b>4,458</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	3	7.7%	713	10.8%	0	0.0%	0	0.0%
Moderate	8	20.5%	1,228	18.6%	0	0.0%	0	0.0%
Middle	13	33.3%	1,076	16.3%	0	0.0%	0	0.0%
Upper	15	38.5%	3,581	54.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>39</b>	<b>100.0%</b>	<b>6,598</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	24	61.5%	1,070	16.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	7.7%	595	9.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	12	30.8%	4,933	74.8%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>39</b>	<b>100.0%</b>	<b>6,598</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	32	82.1%	4,541	68.8%	0	0.0%	0	0.0%
Over \$1 Million	7	17.9%	2,057	31.2%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>39</b>	<b>100.0%</b>	<b>6,598</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Jacksonville (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	13	7.5	9,078	3.7	3,503	38.6	47,291	19.4
Moderate-income	33	19.1	39,936	16.4	6,826	17.1	44,785	18.4
Middle-income	83	48.0	131,802	54.1	9,378	7.1	57,397	23.6
Upper-income	37	21.4	62,820	25.8	1,969	3.1	94,163	38.6
Tract not reported	7	4.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>173</b>	<b>100.0</b>	<b>243,636</b>	<b>100.0</b>	<b>21,676</b>	<b>8.9</b>	<b>243,636</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	20,979	6,699	3.0	1.7	9,795	2.5	4,485	1.2
Moderate-income	65,148	31,795	14.3	8.3	26,348	6.9	7,005	1.8
Middle-income	205,002	122,577	55.1	31.9	61,427	16.0	20,998	5.5
Upper-income	93,223	61,500	27.6	16.0	23,377	6.1	8,346	2.2
Tract not reported	8	0	0.0	0.0	8	0.0	0	0.0
<b>Total Assessment Area</b>	<b>384,360</b>	<b>222,571</b>	<b>100.0</b>	<b>57.9</b>	<b>120,955</b>	<b>31.5</b>	<b>40,834</b>	<b>10.6</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	1,317	4.8	1,028	4.4	254	7.3	35	5.1
Moderate	5,102	18.6	4,096	17.6	865	24.9	141	20.6
Middle	13,397	48.8	11,541	49.6	1,512	43.4	344	50.4
Upper	7,612	27.8	6,600	28.4	849	24.4	163	23.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>27,428</b>	<b>100.0</b>	<b>23,265</b>	<b>100.0</b>	<b>3,480</b>	<b>100.0</b>	<b>683</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>84.8</b>		<b>12.7</b>		<b>2.5</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Jacksonville 2002

Income Categories	HMDA				By Borrower Income			
	#	By Tract Income %	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	2	0.9%	294	0.6%	8	3.8%	495	1.0%
Moderate	14	6.6%	1,413	2.8%	30	14.2%	3,511	7.0%
Middle	84	39.8%	17,499	34.7%	45	21.3%	5,971	11.8%
Upper	111	52.6%	31,292	62.0%	122	57.8%	39,390	78.0%
Unknown	0	0.0%	0	0.0%	6	2.8%	1,131	2.2%
<b>Total</b>	<b>211</b>	<b>100.0%</b>	<b>50,498</b>	<b>100.0%</b>	<b>211</b>	<b>100.0%</b>	<b>50,498</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	1	0.3%	48	0.1%	14	4.4%	917	1.5%
Moderate	14	4.4%	1,471	2.5%	40	12.7%	3,508	5.9%
Middle	114	36.2%	13,142	22.1%	45	14.3%	4,956	8.3%
Upper	186	59.0%	44,711	75.3%	209	66.3%	48,746	82.1%
Unknown	0	0.0%	0	0.0%	7	2.2%	1,245	2.1%
<b>Total</b>	<b>315</b>	<b>100.0%</b>	<b>59,372</b>	<b>100.0%</b>	<b>315</b>	<b>100.0%</b>	<b>59,372</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	20.0%	15	7.1%
Middle	2	20.0%	26	12.3%	4	40.0%	71	33.6%
Upper	8	80.0%	185	87.7%	4	40.0%	125	59.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>211</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>211</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	3	0.6%	342	0.3%	22	4.1%	1,412	1.3%
Moderate	28	5.2%	2,884	2.6%	72	13.4%	7,034	6.4%
Middle	200	37.3%	30,667	27.9%	94	17.5%	10,998	10.0%
Upper	305	56.9%	76,188	69.2%	335	62.5%	88,261	80.2%
Unknown	0	0.0%	0	0.0%	13	2.4%	2,376	2.2%
<b>Total</b>	<b>536</b>	<b>100.0%</b>	<b>110,081</b>	<b>100.0%</b>	<b>536</b>	<b>100.0%</b>	<b>110,081</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	54	5.4%	4,533	5.2%	0	0.0%	0	0.0%
Moderate	176	17.8%	14,859	17.1%	0	0.0%	0	0.0%
Middle	380	38.3%	31,951	36.7%	0	0.0%	0	0.0%
Upper	381	38.4%	35,675	41.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>991</b>	<b>100.0%</b>	<b>87,018</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	824	83.1%	27,990	32.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	84	8.5%	14,603	16.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	83	8.4%	44,425	51.1%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>991</b>	<b>100.0%</b>	<b>87,018</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	910	91.8%	64,807	74.5%	0	0.0%	0	0.0%
Over \$1 Million	81	8.2%	22,211	25.5%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>991</b>	<b>100.0%</b>	<b>87,018</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Jacksonville (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	5.6	8,098	2.8	2,875	35.5	56,973	19.4
Moderate-income	52	26.4	56,838	19.3	8,641	15.2	54,466	18.5
Middle-income	100	50.8	155,993	53.1	10,264	6.6	67,698	23.0
Upper-income	34	17.3	72,862	24.8	1,696	2.3	114,654	39.0
<b>Total Assessment Area</b>	<b>197</b>	<b>100.0</b>	<b>293,791</b>	<b>100.0</b>	<b>23,476</b>	<b>8.0</b>	<b>293,791</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	15,754	5,794	2.0	1.2	7,576	1.6	2,384	0.5
Moderate-income	98,441	49,012	17.1	10.5	38,934	8.3	10,495	2.2
Middle-income	244,824	153,935	53.7	32.9	71,278	15.2	19,611	4.2
Upper-income	108,432	77,722	27.1	16.6	21,333	4.6	9,377	2.0
<b>Total Assessment Area</b>	<b>467,451</b>	<b>286,463</b>	<b>100.0</b>	<b>61.3</b>	<b>139,121</b>	<b>29.8</b>	<b>41,867</b>	<b>9.0</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	1,435	4.9	1,086	4.4	298	8.3	51	5.6
Moderate	7,648	26.3	6,307	25.7	1,130	31.7	211	23.2
Middle	13,600	46.8	11,645	47.4	1,497	41.9	458	50.3
Upper	6,355	21.9	5,521	22.5	644	18.0	190	20.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>29,038</b>	<b>100.0</b>	<b>24,559</b>	<b>100.0</b>	<b>3,569</b>	<b>100.0</b>	<b>910</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>84.6</b>		<b>12.3</b>		<b>3.1</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Jacksonville 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	13	4.8%	1,141	1.3%	
Moderate	24	8.8%	5,192	6.1%	27	9.9%	3,010	3.5%	
Middle	106	39.0%	21,402	25.1%	37	13.6%	4,964	5.8%	
Upper	142	52.2%	58,702	68.8%	187	68.8%	74,730	87.6%	
Unknown	0	0.0%	0	0.0%	8	2.9%	1,451	1.7%	
<b>Total</b>	<b>272</b>	<b>100.0%</b>	<b>85,296</b>	<b>100.0%</b>	<b>272</b>	<b>100.0%</b>	<b>85,296</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	1	0.2%	33	0.0%	15	3.6%	991	1.2%	
Moderate	37	8.9%	4,090	5.1%	61	14.7%	5,448	6.8%	
Middle	163	39.2%	22,629	28.3%	82	19.7%	9,677	12.1%	
Upper	215	51.7%	53,120	66.5%	238	57.2%	60,868	76.2%	
Unknown	0	0.0%	0	0.0%	20	4.8%	2,888	3.6%	
<b>Total</b>	<b>416</b>	<b>100.0%</b>	<b>79,872</b>	<b>100.0%</b>	<b>416</b>	<b>100.0%</b>	<b>79,872</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	1	4.8%	45	6.4%	
Moderate	3	14.3%	66	9.4%	3	14.3%	53	7.5%	
Middle	12	57.1%	355	50.4%	5	23.8%	166	23.6%	
Upper	6	28.6%	283	40.2%	12	57.1%	440	62.5%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>21</b>	<b>100.0%</b>	<b>704</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>	<b>704</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	1	0.1%	33	0.0%	29	4.1%	2,177	1.3%	
Moderate	64	9.0%	9,348	5.6%	91	12.8%	8,511	5.1%	
Middle	281	39.6%	44,386	26.8%	124	17.5%	14,807	8.9%	
Upper	363	51.2%	112,105	67.6%	437	61.6%	136,038	82.0%	
Unknown	0	0.0%	0	0.0%	28	3.9%	4,339	2.6%	
<b>Total</b>	<b>709</b>	<b>100.0%</b>	<b>165,872</b>	<b>100.0%</b>	<b>709</b>	<b>100.0%</b>	<b>165,872</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	63	5.5%	7,436	6.2%	0	0.0%	0	0.0%	
Moderate	281	24.3%	25,819	21.6%	0	0.0%	0	0.0%	
Middle	464	40.2%	45,920	38.5%	0	0.0%	0	0.0%	
Upper	347	30.0%	40,251	33.7%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>1,155</b>	<b>100.0%</b>	<b>119,426</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	922	79.8%	32,650	27.3%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	103	8.9%	17,657	14.8%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	130	11.3%	69,119	57.9%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>1,155</b>	<b>100.0%</b>	<b>119,426</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	1,043	90.3%	87,592	73.3%	0	0.0%	0	0.0%	
Over \$1 Million	112	9.7%	31,834	26.7%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>1,155</b>	<b>100.0%</b>	<b>119,426</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Lakeland (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	2.6	637	0.6	280	44.0	21,230	18.4
Moderate-income	17	22.4	18,122	15.7	3,484	19.2	22,079	19.1
Middle-income	45	59.2	79,044	68.4	6,551	8.3	27,842	24.1
Upper-income	11	14.5	17,734	15.3	512	2.9	44,386	38.4
Tract not reported	1	1.3	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>76</b>	<b>100.0</b>	<b>115,537</b>	<b>100.0</b>	<b>10,827</b>	<b>9.4</b>	<b>115,537</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	1,429	455	0.4	0.2	790	0.4	184	0.1
Moderate-income	33,345	15,058	13.7	8.1	11,460	6.2	6,827	3.7
Middle-income	126,223	75,921	69.1	40.8	29,693	15.9	20,609	11.1
Upper-income	25,228	18,451	16.8	9.9	4,141	2.2	2,636	1.4
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>186,225</b>	<b>109,885</b>	<b>100.0</b>	<b>59.0</b>	<b>46,084</b>	<b>24.7</b>	<b>30,256</b>	<b>16.2</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	193	1.8	155	1.7	27	2.3	11	4.0
Moderate	1,917	17.7	1,601	17.1	280	23.6	36	13.2
Middle	6,937	64.2	6,026	64.4	738	62.2	173	63.6
Upper	1,763	16.3	1,570	16.8	141	11.9	52	19.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>10,810</b>	<b>100.0</b>	<b>9,352</b>	<b>100.0</b>	<b>1,186</b>	<b>100.0</b>	<b>272</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>86.5</b>		<b>11.0</b>		<b>2.5</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Lakeland 2002

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	1	9.1%	20	1.5%	3	27.3%	199	15.1%	
Middle	9	81.8%	1,149	87.0%	4	36.4%	524	39.7%	
Upper	1	9.1%	152	11.5%	4	36.4%	598	45.3%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>1,321</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>1,321</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	1	6.7%	71	5.2%	
Moderate	1	6.7%	17	1.3%	4	26.7%	396	29.1%	
Middle	11	73.3%	1,139	83.8%	2	13.3%	182	13.4%	
Upper	3	20.0%	203	14.9%	8	53.3%	710	52.2%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>1,359</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>1,359</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	1	50.0%	42	62.7%	2	100.0%	67	100.0%	
Upper	1	50.0%	25	37.3%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>67</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>67</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	1	3.6%	71	2.6%	
Moderate	2	7.1%	37	1.3%	7	25.0%	595	21.7%	
Middle	21	75.0%	2,330	84.8%	8	28.6%	773	28.1%	
Upper	5	17.9%	380	13.8%	12	42.9%	1,308	47.6%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>2,747</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	<b>2,747</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	#	SMALL BUSINESS			#	SMALL FARM			
		%	\$(000s)	%		%	\$(000s)	%	
<b>By Tract Income</b>									
Low	1	1.8%	35	0.4%	0	0.0%	0	0.0%	
Moderate	12	21.1%	1,771	19.2%	0	0.0%	0	0.0%	
Middle	36	63.2%	7,016	76.0%	0	0.0%	0	0.0%	
Upper	8	14.0%	404	4.4%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>57</b>	<b>100.0%</b>	<b>9,226</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	39	68.4%	1,780	19.3%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	6	10.5%	1,136	12.3%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	12	21.1%	6,310	68.4%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>57</b>	<b>100.0%</b>	<b>9,226</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	47	82.5%	4,991	54.1%	0	0.0%	0	0.0%	
Over \$1 Million	10	17.5%	4,235	45.9%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>57</b>	<b>100.0%</b>	<b>9,226</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Lakeland (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	0.9	438	0.3	192	43.8	24,238	18.2
Moderate-income	28	25.5	23,655	17.8	4,663	19.7	25,858	19.4
Middle-income	63	57.3	78,822	59.3	6,728	8.5	30,042	22.6
Upper-income	18	16.4	30,033	22.6	894	3.0	52,810	39.7
<b>Total Assessment Area</b>	<b>110</b>	<b>100.0</b>	<b>132,948</b>	<b>100.0</b>	<b>12,477</b>	<b>9.4</b>	<b>132,948</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	1,086	188	0.1	0.1	787	0.3	111	0.0
Moderate-income	44,383	21,167	15.4	9.4	14,149	6.3	9,067	4.0
Middle-income	136,850	83,455	60.8	36.9	27,149	12.0	26,246	11.6
Upper-income	44,057	32,563	23.7	14.4	7,775	3.4	3,719	1.6
<b>Total Assessment Area</b>	<b>226,376</b>	<b>137,373</b>	<b>100.0</b>	<b>60.7</b>	<b>49,860</b>	<b>22.0</b>	<b>39,143</b>	<b>17.3</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low	72	0.6	64	0.6	8	0.6	0	0.0
Moderate	2,872	24.2	2,369	23.1	418	33.4	85	23.9
Middle	6,542	55.1	5,742	55.9	626	50.1	174	49.0
Upper	2,386	20.1	2,092	20.4	198	15.8	96	27.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>11,872</b>	<b>100.0</b>	<b>10,267</b>	<b>100.0</b>	<b>1,250</b>	<b>100.0</b>	<b>355</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>86.5</b>		<b>10.5</b>		<b>3.0</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Lakeland 2003

Income Categories	By Tract Income				HMDA			By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%		
<b>Home Purchase</b>										
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	1	6.3%	109	4.1%	3	18.8%	166	6.2%		
Middle	10	62.5%	1,128	41.9%	2	12.5%	234	8.7%		
Upper	5	31.3%	1,453	54.0%	11	68.8%	2,290	85.1%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>16</b>	<b>100.0%</b>	<b>2,690</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>2,690</b>	<b>100.0%</b>		
<b>Refinance</b>										
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	2	9.1%	118	5.4%	4	18.2%	250	11.5%		
Middle	9	40.9%	677	31.1%	6	27.3%	467	21.5%		
Upper	11	50.0%	1,382	63.5%	11	50.0%	1,385	63.6%		
Unknown	0	0.0%	0	0.0%	1	4.5%	75	3.4%		
<b>Total</b>	<b>22</b>	<b>100.0%</b>	<b>2,177</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>2,177</b>	<b>100.0%</b>		
<b>Home Improvement</b>										
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	1	33.3%	50	51.5%	0	0.0%	0	0.0%		
Middle	1	33.3%	35	36.1%	0	0.0%	0	0.0%		
Upper	1	33.3%	12	12.4%	3	100.0%	97	100.0%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>97</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>97</b>	<b>100.0%</b>		
<b>Multi-Family</b>										
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>HMDA Totals</b>										
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	4	9.8%	277	5.6%	7	17.1%	416	8.4%		
Middle	20	48.8%	1,840	37.1%	8	19.5%	701	14.1%		
Upper	17	41.5%	2,847	57.4%	25	61.0%	3,772	76.0%		
Unknown	0	0.0%	0	0.0%	1	2.4%	75	1.5%		
<b>Total</b>	<b>41</b>	<b>100.0%</b>	<b>4,964</b>	<b>100.0%</b>	<b>41</b>	<b>100.0%</b>	<b>4,964</b>	<b>100.0%</b>		
<b>SMALL BUSINESS/FARM</b>										
Income Categories	#	SMALL BUSINESS			#	SMALL FARM				
		%	\$(000s)	%		%	\$(000s)	%		
<b>By Tract Income</b>										
Low	1	1.3%	32	0.3%	0	0.0%	0	0.0%		
Moderate	14	17.7%	2,156	21.4%	0	0.0%	0	0.0%		
Middle	36	45.6%	3,965	39.4%	0	0.0%	0	0.0%		
Upper	28	35.4%	3,903	38.8%	0	0.0%	0	0.0%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>79</b>	<b>100.0%</b>	<b>10,056</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>By Loan Size</b>										
\$100,000 or less	59	74.7%	2,389	23.8%	0	0.0%	0	0.0%		
\$100,001 - \$250,000	10	12.7%	1,803	17.9%	0	0.0%	0	0.0%		
\$250,001 - \$1 Million*	10	12.7%	5,864	58.3%	0	0.0%	0	0.0%		
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>79</b>	<b>100.0%</b>	<b>10,056</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>By Revenue</b>										
\$1 Million or Less	73	92.4%	7,861	78.2%	0	0.0%	0	0.0%		
Over \$1 Million	6	7.6%	2,195	21.8%	0	0.0%	0	0.0%		
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>79</b>	<b>100.0%</b>	<b>10,056</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Melbourne (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.1	1,066	0.9	485	45.5	20,180	17.6
Moderate-income	22	24.7	23,972	21.0	2,564	10.7	22,782	19.9
Middle-income	46	51.7	67,788	59.3	3,598	5.3	27,649	24.2
Upper-income	17	19.1	21,549	18.8	562	2.6	43,764	38.3
Tract not reported	3	3.4	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>89</b>	<b>100.0</b>	<b>114,375</b>	<b>100.0</b>	<b>7,209</b>	<b>6.3</b>	<b>114,375</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	1,893	553	0.5	0.3	1,012	0.5	328	0.2
Moderate-income	45,506	20,989	18.8	11.3	17,734	9.6	6,783	3.7
Middle-income	104,392	67,350	60.3	36.4	25,055	13.5	11,987	6.5
Upper-income	33,359	22,850	20.4	12.3	5,822	3.1	4,687	2.5
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>185,150</b>	<b>111,742</b>	<b>100.0</b>	<b>60.4</b>	<b>49,623</b>	<b>26.8</b>	<b>23,785</b>	<b>12.8</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	149	1.0	135	1.0	10	0.8	4	1.2
Moderate	4,148	28.3	3,624	27.7	438	34.7	86	26.8
Middle	7,795	53.2	6,989	53.5	642	50.9	164	51.1
Upper	2,547	17.4	2,311	17.7	170	13.5	66	20.6
Unknown	17	0.1	15	0.1	1	0.1	1	0.3
<b>Total Assessment</b>	<b>14,656</b>	<b>100.0</b>	<b>13,074</b>	<b>100.0</b>	<b>1,261</b>	<b>100.0</b>	<b>321</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>89.2</b>		<b>8.6</b>		<b>2.2</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Melbourne 2002

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	1	3.6%	84	2.0%	
Moderate	6	21.4%	1,353	32.2%	6	21.4%	352	8.4%	
Middle	13	46.4%	1,174	28.0%	3	10.7%	283	6.7%	
Upper	9	32.1%	1,671	39.8%	17	60.7%	3,355	79.9%	
Unknown	0	0.0%	0	0.0%	1	3.6%	124	3.0%	
<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>4,198</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	<b>4,198</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	7	15.6%	485	8.0%	
Moderate	1	2.2%	45	0.7%	9	20.0%	846	13.9%	
Middle	33	73.3%	3,476	57.1%	12	26.7%	955	15.7%	
Upper	11	24.4%	2,569	42.2%	16	35.6%	3,704	60.8%	
Unknown	0	0.0%	0	0.0%	1	2.2%	100	1.6%	
<b>Total</b>	<b>45</b>	<b>100.0%</b>	<b>6,090</b>	<b>100.0%</b>	<b>45</b>	<b>100.0%</b>	<b>6,090</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	1	33.3%	13	14.3%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	3	100.0%	91	100.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	2	66.7%	78	85.7%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>91</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>91</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	1	100.0%	265	100.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	1	100.0%	265	100.0%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>265</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>265</b>	<b>100.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	9	11.7%	582	5.5%	
Moderate	7	9.1%	1,398	13.1%	15	19.5%	1,198	11.3%	
Middle	49	63.6%	4,741	44.5%	15	19.5%	1,238	11.6%	
Upper	21	27.3%	4,505	42.3%	35	45.5%	7,137	67.1%	
Unknown	0	0.0%	0	0.0%	3	3.9%	489	4.6%	
<b>Total</b>	<b>77</b>	<b>100.0%</b>	<b>10,644</b>	<b>100.0%</b>	<b>77</b>	<b>100.0%</b>	<b>10,644</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	1	0.4%	50	0.2%	0	0.0%	0	0.0%	
Moderate	77	28.5%	6,147	25.9%	0	0.0%	0	0.0%	
Middle	147	54.4%	12,285	51.8%	0	0.0%	0	0.0%	
Upper	45	16.7%	5,247	22.1%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>270</b>	<b>100.0%</b>	<b>23,729</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	216	80.0%	7,979	33.6%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	28	10.4%	4,872	20.5%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	26	9.6%	10,878	45.8%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>270</b>	<b>100.0%</b>	<b>23,729</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	255	94.4%	20,745	87.4%	0	0.0%	0	0.0%	
Over \$1 Million	15	5.6%	2,984	12.6%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>270</b>	<b>100.0%</b>	<b>23,729</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Melbourne (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	2.2	1,513	1.1	518	34.2	24,371	18.3
Moderate-income	19	20.7	24,073	18.0	3,154	13.1	25,740	19.3
Middle-income	44	47.8	67,393	50.5	4,121	6.1	30,247	22.7
Upper-income	27	29.3	40,410	30.3	1,263	3.1	53,031	39.8
<b>Total Assessment Area</b>	<b>92</b>	<b>100.0</b>	<b>133,389</b>	<b>100.0</b>	<b>9,056</b>	<b>6.8</b>	<b>133,389</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	3,105	918	0.6	0.4	1,594	0.7	593	0.3
Moderate-income	47,959	26,243	17.7	11.8	15,292	6.9	6,424	2.9
Middle-income	109,854	73,591	49.8	33.1	25,184	11.3	11,079	5.0
Upper-income	61,154	47,126	31.9	21.2	8,247	3.7	5,781	2.6
<b>Total Assessment Area</b>	<b>222,072</b>	<b>147,878</b>	<b>100.0</b>	<b>66.6</b>	<b>50,317</b>	<b>22.7</b>	<b>23,877</b>	<b>10.8</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low	249	1.6	228	1.7	17	1.3	4	0.9
Moderate	4,230	27.4	3,688	26.9	442	33.9	100	22.8
Middle	6,732	43.5	5,981	43.6	551	42.3	200	45.6
Upper	4,250	27.5	3,821	27.9	294	22.5	135	30.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>15,461</b>	<b>100.0</b>	<b>13,718</b>	<b>100.0</b>	<b>1,304</b>	<b>100.0</b>	<b>439</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>88.7</b>		<b>8.4</b>		<b>2.8</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Melbourne 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	4	6.7%	292	2.2%	
Moderate	9	15.0%	1,416	10.5%	7	11.7%	629	4.6%	
Middle	18	30.0%	2,379	17.6%	11	18.3%	877	6.5%	
Upper	33	55.0%	9,734	71.9%	34	56.7%	11,077	81.9%	
Unknown	0	0.0%	0	0.0%	4	6.7%	654	4.8%	
<b>Total</b>	<b>60</b>	<b>100.0%</b>	<b>13,529</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>	<b>13,529</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	9	9.3%	441	3.3%	
Moderate	5	5.2%	616	4.7%	19	19.6%	1,406	10.7%	
Middle	52	53.6%	4,546	34.4%	25	25.8%	1,979	15.0%	
Upper	40	41.2%	8,036	60.9%	43	44.3%	9,303	70.5%	
Unknown	0	0.0%	0	0.0%	1	1.0%	69	0.5%	
<b>Total</b>	<b>97</b>	<b>100.0%</b>	<b>13,198</b>	<b>100.0%</b>	<b>97</b>	<b>100.0%</b>	<b>13,198</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	1	12.5%	40	32.3%	
Middle	6	75.0%	70	56.5%	5	62.5%	47	37.9%	
Upper	2	25.0%	54	43.5%	2	25.0%	37	29.8%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>124</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>124</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	13	7.9%	733	2.7%	
Moderate	14	8.5%	2,032	7.6%	27	16.4%	2,075	7.7%	
Middle	76	46.1%	6,995	26.1%	41	24.8%	2,903	10.8%	
Upper	75	45.5%	17,824	66.4%	79	47.9%	20,417	76.0%	
Unknown	0	0.0%	0	0.0%	5	3.0%	723	2.7%	
<b>Total</b>	<b>165</b>	<b>100.0%</b>	<b>26,851</b>	<b>100.0%</b>	<b>165</b>	<b>100.0%</b>	<b>26,851</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	#	SMALL BUSINESS			#	SMALL FARM			
		%	\$(000s)	%		%	\$(000s)	%	
<b>By Tract Income</b>									
Low	26	8.1%	1,185	3.7%	0	0.0%	0	0.0%	
Moderate	79	24.7%	9,423	29.3%	0	0.0%	0	0.0%	
Middle	125	39.1%	11,613	36.1%	0	0.0%	0	0.0%	
Upper	90	28.1%	9,963	31.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>320</b>	<b>100.0%</b>	<b>32,184</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	245	76.6%	8,979	27.9%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	38	11.9%	6,892	21.4%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	37	11.6%	16,313	50.7%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>320</b>	<b>100.0%</b>	<b>32,184</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	279	87.2%	23,935	74.4%	0	0.0%	0	0.0%	
Over \$1 Million	41	12.8%	8,249	25.6%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>320</b>	<b>100.0%</b>	<b>32,184</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Naples (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	6.5	1,545	3.5	790	51.1	7,846	17.8
Moderate-income	4	12.9	3,975	9.0	753	18.9	8,821	20.0
Middle-income	13	41.9	25,843	58.6	1,051	4.1	10,127	22.9
Upper-income	12	38.7	12,773	28.9	235	1.8	17,342	39.3
<b>Total Assessment Area</b>	<b>31</b>	<b>100.0</b>	<b>44,136</b>	<b>100.0</b>	<b>2,829</b>	<b>6.4</b>	<b>44,136</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	2,519	510	1.2	0.5	1,651	1.8	358	0.4
Moderate-income	7,592	3,350	7.7	3.6	1,669	1.8	2,573	2.7
Middle-income	50,299	25,092	57.9	26.6	11,493	12.2	13,714	14.6
Upper-income	33,755	14,367	33.2	15.3	3,571	3.8	15,817	16.8
<b>Total Assessment Area</b>	<b>94,165</b>	<b>43,319</b>	<b>100.0</b>	<b>46.0</b>	<b>18,384</b>	<b>19.5</b>	<b>32,462</b>	<b>34.5</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low	120	1.3	97	1.2	19	1.7	4	1.9
Moderate	340	3.7	300	3.8	33	3.0	7	3.3
Middle	5,652	61.0	4,939	62.0	593	54.6	120	56.3
Upper	3,159	34.1	2,635	33.1	442	40.7	82	38.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>9,271</b>	<b>100.0</b>	<b>7,971</b>	<b>100.0</b>	<b>1,087</b>	<b>100.0</b>	<b>213</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>86.0</b>		<b>11.7</b>		<b>2.3</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Naples 2002

Income Categories	By Tract Income				HMDA			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	10	2.4%	825	0.4%
Moderate	13	3.1%	2,519	1.3%	39	9.2%	5,157	2.6%
Middle	140	33.2%	39,999	20.3%	51	12.1%	9,799	5.0%
Upper	269	63.7%	154,847	78.5%	312	73.9%	179,482	90.9%
Unknown	0	0.0%	0	0.0%	10	2.4%	2,102	1.1%
<b>Total</b>	<b>422</b>	<b>100.0%</b>	<b>197,365</b>	<b>100.0%</b>	<b>422</b>	<b>100.0%</b>	<b>197,365</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	15	4.6%	1,529	1.6%
Moderate	3	0.9%	1,014	1.1%	44	13.5%	5,487	5.8%
Middle	150	46.2%	30,594	32.4%	59	18.2%	9,662	10.2%
Upper	172	52.9%	62,949	66.6%	201	61.8%	76,086	80.5%
Unknown	0	0.0%	0	0.0%	6	1.8%	1,793	1.9%
<b>Total</b>	<b>325</b>	<b>100.0%</b>	<b>94,557</b>	<b>100.0%</b>	<b>325</b>	<b>100.0%</b>	<b>94,557</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	100.0%	60	100.0%	1	50.0%	30	50.0%
Upper	0	0.0%	0	0.0%	1	50.0%	30	50.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	25	3.3%	2,354	0.8%
Moderate	16	2.1%	3,533	1.2%	83	11.1%	10,644	3.6%
Middle	292	39.0%	70,653	24.2%	111	14.8%	19,491	6.7%
Upper	441	58.9%	217,796	74.6%	514	68.6%	255,598	87.5%
Unknown	0	0.0%	0	0.0%	16	2.1%	3,895	1.3%
<b>Total</b>	<b>749</b>	<b>100.0%</b>	<b>291,982</b>	<b>100.0%</b>	<b>749</b>	<b>100.0%</b>	<b>291,982</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	#	SMALL BUSINESS			#	SMALL FARM		
		%	\$(000s)	%		%	\$(000s)	%
<b>By Tract Income</b>								
Low	3	0.4%	150	0.2%	0	0.0%	0	0.0%
Moderate	13	1.8%	1,667	2.4%	1	100.0%	180	100.0%
Middle	392	54.7%	34,233	49.4%	0	0.0%	0	0.0%
Upper	308	43.0%	33,313	48.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>716</b>	<b>100.0%</b>	<b>69,363</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>180</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	586	81.8%	20,215	29.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	61	8.5%	11,172	16.1%	1	100.0%	180	100.0%
\$250,001 - \$1 Million*	69	9.6%	37,976	54.7%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>716</b>	<b>100.0%</b>	<b>69,363</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>180</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	671	93.7%	59,413	85.7%	1	100.0%	180	100.0%
Over \$1 Million	45	6.3%	9,950	14.3%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>716</b>	<b>100.0%</b>	<b>69,363</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>180</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Naples (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	7.7	3,774	5.3	1,317	34.9	13,686	19.1
Moderate-income	9	17.3	11,451	15.9	1,207	10.5	13,882	19.3
Middle-income	23	44.2	32,998	45.9	1,556	4.7	14,828	20.6
Upper-income	16	30.8	23,600	32.9	692	2.9	29,427	41.0
<b>Total Assessment Area</b>	<b>52</b>	<b>100.0</b>	<b>71,823</b>	<b>100.0</b>	<b>4,772</b>	<b>6.6</b>	<b>71,823</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	5,201	1,788	2.3	1.2	2,940	2.0	473	0.3
Moderate-income	21,361	10,177	13.1	7.0	6,230	4.3	4,954	3.4
Middle-income	61,381	37,340	48.0	25.8	10,260	7.1	13,781	9.5
Upper-income	56,593	28,524	36.6	19.7	5,714	4.0	22,355	15.5
<b>Total Assessment Area</b>	<b>144,536</b>	<b>77,829</b>	<b>100.0</b>	<b>53.8</b>	<b>25,144</b>	<b>17.4</b>	<b>41,563</b>	<b>28.8</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	225	2.3	188	2.2	30	2.6	7	2.7
Moderate	1,163	11.8	1,044	12.3	90	7.9	29	11.0
Middle	4,585	46.5	3,935	46.5	526	46.3	124	47.1
Upper	3,895	39.5	3,301	39.0	491	43.2	103	39.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>9,868</b>	<b>100.0</b>	<b>8,468</b>	<b>100.0</b>	<b>1,137</b>	<b>100.0</b>	<b>263</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.8</b>		<b>11.5</b>		<b>2.7</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Naples 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	3	0.6%	1,229	0.5%	10	2.0%	1,132	0.4%	
Moderate	22	4.5%	4,378	1.6%	21	4.3%	2,586	1.0%	
Middle	192	39.0%	88,265	33.2%	22	4.5%	3,577	1.3%	
Upper	275	55.9%	172,117	64.7%	430	87.4%	255,882	96.2%	
Unknown	0	0.0%	0	0.0%	9	1.8%	2,812	1.1%	
<b>Total</b>	<b>492</b>	<b>100.0%</b>	<b>265,989</b>	<b>100.0%</b>	<b>492</b>	<b>100.0%</b>	<b>265,989</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	1	0.2%	500	0.3%	15	3.1%	1,660	1.1%	
Moderate	23	4.8%	3,388	2.2%	58	12.0%	6,586	4.3%	
Middle	232	48.0%	50,367	33.3%	74	15.3%	12,094	8.0%	
Upper	227	47.0%	97,168	64.2%	316	65.4%	127,425	84.2%	
Unknown	0	0.0%	0	0.0%	20	4.1%	3,658	2.4%	
<b>Total</b>	<b>483</b>	<b>100.0%</b>	<b>151,423</b>	<b>100.0%</b>	<b>483</b>	<b>100.0%</b>	<b>151,423</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	1	16.7%	12	7.2%	
Moderate	2	33.3%	70	41.9%	0	0.0%	0	0.0%	
Middle	4	66.7%	97	58.1%	2	33.3%	35	21.0%	
Upper	0	0.0%	0	0.0%	3	50.0%	120	71.9%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>167</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>167</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	4	0.4%	1,729	0.4%	26	2.7%	2,804	0.7%	
Moderate	47	4.8%	7,836	1.9%	79	8.1%	9,172	2.2%	
Middle	428	43.6%	138,729	33.2%	98	10.0%	15,706	3.8%	
Upper	502	51.2%	269,285	64.5%	749	76.4%	383,427	91.8%	
Unknown	0	0.0%	0	0.0%	29	3.0%	6,470	1.5%	
<b>Total</b>	<b>981</b>	<b>100.0%</b>	<b>417,579</b>	<b>100.0%</b>	<b>981</b>	<b>100.0%</b>	<b>417,579</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	3	0.4%	110	0.1%	0	0.0%	0	0.0%	
Moderate	65	8.9%	4,361	5.0%	0	0.0%	0	0.0%	
Middle	299	40.9%	32,018	36.4%	0	0.0%	0	0.0%	
Upper	364	49.8%	51,569	58.6%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>731</b>	<b>100.0%</b>	<b>88,058</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	576	78.8%	20,493	23.3%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	59	8.1%	11,311	12.8%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	96	13.1%	56,254	63.9%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>731</b>	<b>100.0%</b>	<b>88,058</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	681	93.2%	75,492	85.7%	0	0.0%	0	0.0%	
Over \$1 Million	50	6.8%	12,566	14.3%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>731</b>	<b>100.0%</b>	<b>88,058</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Ocala (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.2	686	1.2	281	41.0	10,352	17.9
Moderate-income	4	8.7	4,716	8.2	981	20.8	11,134	19.3
Middle-income	33	71.7	44,304	76.7	4,631	10.5	13,857	24.0
Upper-income	7	15.2	8,064	14.0	318	3.9	22,427	38.8
Tract not reported	1	2.2	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>46</b>	<b>100.0</b>	<b>57,770</b>	<b>100.0</b>	<b>6,211</b>	<b>10.8</b>	<b>57,770</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	1,064	397	0.7	0.4	566	0.6	101	0.1
Moderate-income	8,579	4,736	8.0	5.0	1,921	2.0	1,922	2.0
Middle-income	73,443	46,054	77.9	48.7	13,957	14.8	13,432	14.2
Upper-income	11,481	7,925	13.4	8.4	2,621	2.8	935	1.0
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>94,567</b>	<b>59,112</b>	<b>100.0</b>	<b>62.5</b>	<b>19,065</b>	<b>20.2</b>	<b>16,390</b>	<b>17.3</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	52	0.8	42	0.7	8	1.3	2	1.2
Moderate	494	7.2	428	7.0	55	9.1	11	6.7
Middle	5,370	77.9	4,802	78.4	447	74.1	121	73.8
Upper	965	14.0	846	13.8	90	14.9	29	17.7
Unknown	9	0.1	5	0.1	3	0.5	1	0.6
<b>Total Assessment</b>	<b>6,890</b>	<b>100.0</b>	<b>6,123</b>	<b>100.0</b>	<b>603</b>	<b>100.0</b>	<b>164</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>88.9</b>		<b>8.8</b>		<b>2.4</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Ocala 2002

Income Categories	By Tract Income				HMDA			By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%		
<b>Home Purchase</b>										
Low	0	0.0%	0	0.0%	35	14.1%	1,605	5.2%		
Moderate	4	1.6%	216	0.7%	59	23.8%	3,922	12.7%		
Middle	202	81.5%	21,302	68.8%	46	18.5%	3,788	12.2%		
Upper	42	16.9%	9,459	30.5%	102	41.1%	20,749	67.0%		
Unknown	0	0.0%	0	0.0%	6	2.4%	913	2.9%		
<b>Total</b>	<b>248</b>	<b>100.0%</b>	<b>30,977</b>	<b>100.0%</b>	<b>248</b>	<b>100.0%</b>	<b>30,977</b>	<b>100.0%</b>		
<b>Refinance</b>										
Low	0	0.0%	0	0.0%	26	7.5%	1,316	4.2%		
Moderate	10	2.9%	583	1.9%	66	19.0%	3,149	10.1%		
Middle	276	79.5%	21,085	67.9%	86	24.8%	6,047	19.5%		
Upper	61	17.6%	9,368	30.2%	159	45.8%	19,193	61.8%		
Unknown	0	0.0%	0	0.0%	10	2.9%	1,331	4.3%		
<b>Total</b>	<b>347</b>	<b>100.0%</b>	<b>31,036</b>	<b>100.0%</b>	<b>347</b>	<b>100.0%</b>	<b>31,036</b>	<b>100.0%</b>		
<b>Home Improvement</b>										
Low	1	2.4%	7	0.7%	7	17.1%	86	9.0%		
Moderate	6	14.6%	189	19.8%	11	26.8%	91	9.5%		
Middle	29	70.7%	560	58.7%	11	26.8%	245	25.7%		
Upper	5	12.2%	198	20.8%	11	26.8%	519	54.4%		
Unknown	0	0.0%	0	0.0%	1	2.4%	13	1.4%		
<b>Total</b>	<b>41</b>	<b>100.0%</b>	<b>954</b>	<b>100.0%</b>	<b>41</b>	<b>100.0%</b>	<b>954</b>	<b>100.0%</b>		
<b>Multi-Family</b>										
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>HMDA Totals</b>										
Low	1	0.2%	7	0.0%	68	10.7%	3,007	4.8%		
Moderate	20	3.1%	988	1.6%	136	21.4%	7,162	11.4%		
Middle	507	79.7%	42,947	68.2%	143	22.5%	10,080	16.0%		
Upper	108	17.0%	19,025	30.2%	272	42.8%	40,461	64.3%		
Unknown	0	0.0%	0	0.0%	17	2.7%	2,257	3.6%		
<b>Total</b>	<b>636</b>	<b>100.0%</b>	<b>62,967</b>	<b>100.0%</b>	<b>636</b>	<b>100.0%</b>	<b>62,967</b>	<b>100.0%</b>		
<b>SMALL BUSINESS/FARM</b>										
Income Categories	SMALL BUSINESS				SMALL FARM					
	#	%	\$(000s)	%	#	%	\$(000s)	%		
<b>By Tract Income</b>										
Low	6	0.7%	401	0.6%	0	0.0%	0	0.0%		
Moderate	68	8.4%	4,275	6.2%	0	0.0%	0	0.0%		
Middle	582	71.8%	47,763	69.0%	0	0.0%	0	0.0%		
Upper	149	18.4%	15,041	21.7%	0	0.0%	0	0.0%		
Unknown	6	0.7%	1,707	2.5%	0	0.0%	0	0.0%		
<b>Total</b>	<b>811</b>	<b>100.0%</b>	<b>69,187</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>By Loan Size</b>										
\$100,000 or less	666	82.1%	21,782	31.5%	0	0.0%	0	0.0%		
\$100,001 - \$250,000	83	10.2%	14,990	21.7%	0	0.0%	0	0.0%		
\$250,001 - \$1 Million*	62	7.6%	32,415	46.9%	0	0.0%	0	0.0%		
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>811</b>	<b>100.0%</b>	<b>69,187</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>By Revenue</b>										
\$1 Million or Less	733	90.4%	53,767	77.7%	0	0.0%	0	0.0%		
Over \$1 Million	78	9.6%	15,420	22.3%	0	0.0%	0	0.0%		
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>811</b>	<b>100.0%</b>	<b>69,187</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Ocala (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.2	472	0.6	180	38.1	12,831	17.1
Moderate-income	3	6.5	3,066	4.1	860	28.0	14,876	19.9
Middle-income	32	69.6	57,715	77.0	5,242	9.1	17,579	23.5
Upper-income	10	21.7	13,674	18.2	647	4.7	29,641	39.6
<b>Total Assessment Area</b>	<b>46</b>	<b>100.0</b>	<b>74,927</b>	<b>100.0</b>	<b>6,929</b>	<b>9.2</b>	<b>74,927</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	888	306	0.4	0.2	446	0.4	136	0.1
Moderate-income	5,332	2,387	2.8	1.9	2,382	1.9	563	0.5
Middle-income	95,237	67,402	79.1	54.9	14,449	11.8	13,386	10.9
Upper-income	21,206	15,076	17.7	12.3	4,307	3.5	1,823	1.5
<b>Total Assessment Area</b>	<b>122,663</b>	<b>85,171</b>	<b>100.0</b>	<b>69.4</b>	<b>21,584</b>	<b>17.6</b>	<b>15,908</b>	<b>13.0</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	45	0.6	38	0.6	6	1.0	1	0.4
Moderate	456	6.1	374	5.6	69	11.1	13	5.8
Middle	5,484	73.1	4,912	73.8	417	66.8	155	68.9
Upper	1,520	20.3	1,332	20.0	132	21.2	56	24.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>7,505</b>	<b>100.0</b>	<b>6,656</b>	<b>100.0</b>	<b>624</b>	<b>100.0</b>	<b>225</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>88.7</b>		<b>8.3</b>		<b>3.0</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Ocala 2003

Income Categories	By Tract Income				HMDA			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	24	7.5%	1,339	2.9%
Moderate	2	0.6%	82	0.2%	66	20.6%	4,357	9.3%
Middle	222	69.2%	26,477	56.8%	61	19.0%	5,715	12.3%
Upper	97	30.2%	20,055	43.0%	166	51.7%	34,504	74.0%
Unknown	0	0.0%	0	0.0%	4	1.2%	699	1.5%
<b>Total</b>	<b>321</b>	<b>100.0%</b>	<b>46,614</b>	<b>100.0%</b>	<b>321</b>	<b>100.0%</b>	<b>46,614</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	35	6.8%	1,615	3.0%
Moderate	8	1.6%	387	0.7%	79	15.4%	4,612	8.7%
Middle	360	70.0%	31,831	59.9%	114	22.2%	7,636	14.4%
Upper	146	28.4%	20,888	39.3%	275	53.5%	37,550	70.7%
Unknown	0	0.0%	0	0.0%	11	2.1%	1,693	3.2%
<b>Total</b>	<b>514</b>	<b>100.0%</b>	<b>53,106</b>	<b>100.0%</b>	<b>514</b>	<b>100.0%</b>	<b>53,106</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	6	22.2%	95	14.2%
Moderate	1	3.7%	35	5.2%	12	44.4%	269	40.2%
Middle	20	74.1%	394	58.9%	5	18.5%	71	10.6%
Upper	6	22.2%	240	35.9%	4	14.8%	234	35.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>27</b>	<b>100.0%</b>	<b>669</b>	<b>100.0%</b>	<b>27</b>	<b>100.0%</b>	<b>669</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	65	7.5%	3,049	3.0%
Moderate	11	1.3%	504	0.5%	157	18.2%	9,238	9.2%
Middle	602	69.8%	58,702	58.5%	180	20.9%	13,422	13.4%
Upper	249	28.9%	41,183	41.0%	445	51.6%	72,288	72.0%
Unknown	0	0.0%	0	0.0%	15	1.7%	2,392	2.4%
<b>Total</b>	<b>862</b>	<b>100.0%</b>	<b>100,389</b>	<b>100.0%</b>	<b>862</b>	<b>100.0%</b>	<b>100,389</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	#	SMALL BUSINESS			#	SMALL FARM		
		%	\$(000s)	%		%	\$(000s)	%
<b>By Tract Income</b>								
Low	7	0.7%	108	0.1%	0	0.0%	0	0.0%
Moderate	66	7.0%	5,920	6.8%	0	0.0%	0	0.0%
Middle	606	64.5%	52,352	59.9%	0	0.0%	0	0.0%
Upper	260	27.7%	28,964	33.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>939</b>	<b>100.0%</b>	<b>87,344</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	734	78.2%	24,882	28.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	121	12.9%	19,583	22.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	84	8.9%	42,879	49.1%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>939</b>	<b>100.0%</b>	<b>87,344</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	808	86.0%	62,153	71.2%	0	0.0%	0	0.0%
Over \$1 Million	131	14.0%	25,191	28.8%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>939</b>	<b>100.0%</b>	<b>87,344</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Orlando (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	4.1	5,925	1.8	2,245	37.9	58,389	17.9
Moderate-income	48	21.7	58,053	17.8	7,590	13.1	63,714	19.5
Middle-income	115	52.0	185,751	56.9	11,275	6.1	77,955	23.9
Upper-income	48	21.7	76,965	23.6	2,216	2.9	126,636	38.8
Tract not reported	1	0.5	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>221</b>	<b>100.0</b>	<b>326,694</b>	<b>100.0</b>	<b>23,326</b>	<b>7.1</b>	<b>326,694</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	10,552	2,586	0.9	0.5	6,709	1.3	1,257	0.2
Moderate-income	99,148	52,474	17.6	10.0	33,734	6.4	12,940	2.5
Middle-income	306,710	167,081	55.9	31.9	103,819	19.8	35,810	6.8
Upper-income	107,787	76,656	25.7	14.6	22,216	4.2	8,915	1.7
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>524,197</b>	<b>298,797</b>	<b>100.0</b>	<b>57.0</b>	<b>166,478</b>	<b>31.8</b>	<b>58,922</b>	<b>11.2</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	1,261	2.6	965	2.3	261	4.4	35	2.9
Moderate	8,767	18.0	7,414	17.8	1,138	19.3	215	17.8
Middle	26,529	54.4	22,743	54.6	3,145	53.3	641	53.1
Upper	12,208	25.0	10,536	25.3	1,355	23.0	317	26.2
Unknown	2	0.0	1	0.0	1	0.0	0	0.0
<b>Total Assessment</b>	<b>48,767</b>	<b>100.0</b>	<b>41,659</b>	<b>100.0</b>	<b>5,900</b>	<b>100.0</b>	<b>1,208</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.4</b>		<b>12.1</b>		<b>2.5</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Orlando 2002

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	14	4.5%	1,525	1.7%	
Moderate	24	7.7%	3,186	3.5%	36	11.5%	3,445	3.8%	
Middle	125	39.9%	27,953	30.5%	48	15.3%	5,759	6.3%	
Upper	164	52.4%	60,618	66.1%	199	63.6%	77,371	84.3%	
Unknown	0	0.0%	0	0.0%	16	5.1%	3,657	4.0%	
<b>Total</b>	<b>313</b>	<b>100.0%</b>	<b>91,757</b>	<b>100.0%</b>	<b>313</b>	<b>100.0%</b>	<b>91,757</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	23	6.0%	1,586	2.6%	
Moderate	22	5.7%	1,473	2.4%	45	11.7%	4,219	7.0%	
Middle	176	45.8%	21,671	36.0%	62	16.1%	5,953	9.9%	
Upper	186	48.4%	37,120	61.6%	243	63.3%	46,901	77.8%	
Unknown	0	0.0%	0	0.0%	11	2.9%	1,605	2.7%	
<b>Total</b>	<b>384</b>	<b>100.0%</b>	<b>60,264</b>	<b>100.0%</b>	<b>384</b>	<b>100.0%</b>	<b>60,264</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	2	5.4%	6	0.7%	
Moderate	5	13.5%	80	9.1%	7	18.9%	123	14.0%	
Middle	24	64.9%	633	72.0%	8	21.6%	123	14.0%	
Upper	8	21.6%	166	18.9%	20	54.1%	627	71.3%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>37</b>	<b>100.0%</b>	<b>879</b>	<b>100.0%</b>	<b>37</b>	<b>100.0%</b>	<b>879</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	39	5.3%	3,117	2.0%	
Moderate	51	6.9%	4,739	3.1%	88	12.0%	7,787	5.1%	
Middle	325	44.3%	50,257	32.9%	118	16.1%	11,835	7.7%	
Upper	358	48.8%	97,904	64.0%	462	62.9%	124,899	81.7%	
Unknown	0	0.0%	0	0.0%	27	3.7%	5,262	3.4%	
<b>Total</b>	<b>734</b>	<b>100.0%</b>	<b>152,900</b>	<b>100.0%</b>	<b>734</b>	<b>100.0%</b>	<b>152,900</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	54	2.6%	2,587	1.5%	0	0.0%	0	0.0%	
Moderate	277	13.5%	20,815	11.9%	0	0.0%	0	0.0%	
Middle	1,030	50.3%	84,067	48.2%	0	0.0%	0	0.0%	
Upper	687	33.5%	66,796	38.3%	0	0.0%	0	0.0%	
Unknown	1	0.0%	50	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>2,049</b>	<b>100.0%</b>	<b>174,315</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	1,738	84.8%	62,835	36.0%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	139	6.8%	25,740	14.8%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	172	8.4%	85,740	49.2%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>2,049</b>	<b>100.0%</b>	<b>174,315</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	1,886	92.0%	138,072	79.2%	0	0.0%	0	0.0%	
Over \$1 Million	163	8.0%	36,243	20.8%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>2,049</b>	<b>100.0%</b>	<b>174,315</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Orlando (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	2.4	5,752	1.3	2,312	40.2	79,685	18.6
Moderate-income	76	23.2	92,005	21.5	12,967	14.1	80,273	18.7
Middle-income	149	45.4	207,650	48.5	14,180	6.8	97,038	22.7
Upper-income	95	29.0	122,971	28.7	3,601	2.9	171,382	40.0
<b>Total Assessment Area</b>	<b>328</b>	<b>100.0</b>	<b>428,378</b>	<b>100.0</b>	<b>33,060</b>	<b>7.7</b>	<b>428,378</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	10,103	2,590	0.6	0.4	6,578	1.0	935	0.1
Moderate-income	157,827	74,399	17.9	10.9	66,357	9.7	17,071	2.5
Middle-income	339,493	205,804	49.6	30.1	102,473	15.0	31,216	4.6
Upper-income	176,128	131,755	31.8	19.3	35,292	5.2	9,081	1.3
<b>Total Assessment Area</b>	<b>683,551</b>	<b>414,548</b>	<b>100.0</b>	<b>60.6</b>	<b>210,700</b>	<b>30.8</b>	<b>58,303</b>	<b>8.5</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low	1,118	2.1	883	2.0	207	3.4	28	1.7
Moderate	11,463	21.8	9,448	21.1	1,687	27.6	328	19.9
Middle	24,128	45.9	20,756	46.3	2,576	42.2	796	48.3
Upper	15,836	30.1	13,701	30.6	1,640	26.8	495	30.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>52,545</b>	<b>100.0</b>	<b>44,788</b>	<b>100.0</b>	<b>6,110</b>	<b>100.0</b>	<b>1,647</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.2</b>		<b>11.6</b>		<b>3.1</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Orlando 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	1	0.3%	95	0.1%	8	2.3%	575	0.5%	
Moderate	33	9.6%	3,510	3.2%	31	9.0%	3,315	3.0%	
Middle	133	38.6%	29,997	27.4%	51	14.8%	7,290	6.7%	
Upper	178	51.6%	75,949	69.3%	245	71.0%	96,312	87.9%	
Unknown	0	0.0%	0	0.0%	10	2.9%	2,059	1.9%	
<b>Total</b>	<b>345</b>	<b>100.0%</b>	<b>109,551</b>	<b>100.0%</b>	<b>345</b>	<b>100.0%</b>	<b>109,551</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	18	3.4%	1,141	1.2%	
Moderate	43	8.1%	4,208	4.6%	75	14.0%	6,705	7.3%	
Middle	215	40.3%	26,533	29.0%	115	21.5%	11,855	12.9%	
Upper	276	51.7%	60,910	66.5%	302	56.6%	68,421	74.7%	
Unknown	0	0.0%	0	0.0%	24	4.5%	3,529	3.9%	
<b>Total</b>	<b>534</b>	<b>100.0%</b>	<b>91,651</b>	<b>100.0%</b>	<b>534</b>	<b>100.0%</b>	<b>91,651</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	2	6.9%	25	3.4%	
Moderate	4	13.8%	60	8.1%	5	17.2%	147	19.9%	
Middle	15	51.7%	439	59.5%	8	27.6%	130	17.6%	
Upper	10	34.5%	239	32.4%	14	48.3%	436	59.1%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>29</b>	<b>100.0%</b>	<b>738</b>	<b>100.0%</b>	<b>29</b>	<b>100.0%</b>	<b>738</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	1	100.0%	41	100.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	1	100.0%	41	100.0%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>41</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>41</b>	<b>100.0%</b>	
<b>HMDA Totals</b>									
Low	1	0.1%	95	0.0%	28	3.1%	1,741	0.9%	
Moderate	81	8.9%	7,819	3.9%	111	12.2%	10,167	5.0%	
Middle	363	39.9%	56,969	28.2%	174	19.1%	19,275	9.5%	
Upper	464	51.0%	137,098	67.9%	561	61.7%	165,169	81.8%	
Unknown	0	0.0%	0	0.0%	35	3.9%	5,629	2.8%	
<b>Total</b>	<b>909</b>	<b>100.0%</b>	<b>201,981</b>	<b>100.0%</b>	<b>909</b>	<b>100.0%</b>	<b>201,981</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	47	2.3%	5,265	2.6%	0	0.0%	0	0.0%	
Moderate	361	18.0%	32,947	16.3%	0	0.0%	0	0.0%	
Middle	830	41.3%	74,527	36.8%	0	0.0%	0	0.0%	
Upper	770	38.3%	89,817	44.3%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>2,008</b>	<b>100.0%</b>	<b>202,556</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	1,624	80.9%	60,405	29.8%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	170	8.5%	31,618	15.6%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	214	10.7%	110,533	54.6%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>2,008</b>	<b>100.0%</b>	<b>202,556</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	1,812	90.2%	146,874	72.5%	0	0.0%	0	0.0%	
Over \$1 Million	196	9.8%	55,682	27.5%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>2,008</b>	<b>100.0%</b>	<b>202,556</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Panama City (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	7.4	941	2.6	386	41.0	6,730	18.8
Moderate-income	8	29.6	7,139	20.0	1,498	21.0	6,819	19.1
Middle-income	12	44.4	17,922	50.2	1,602	8.9	8,131	22.8
Upper-income	4	14.8	9,724	27.2	529	5.4	14,046	39.3
Tract not reported	1	3.7	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>27</b>	<b>100.0</b>	<b>35,726</b>	<b>100.0</b>	<b>4,015</b>	<b>11.2</b>	<b>35,726</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	2,127	702	2.2	1.1	1,158	1.8	267	0.4
Moderate-income	10,835	5,533	17.3	8.4	3,917	5.9	1,385	2.1
Middle-income	34,754	16,557	51.6	25.1	8,096	12.3	10,101	15.3
Upper-income	18,283	9,280	28.9	14.1	3,695	5.6	5,308	8.0
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>65,999</b>	<b>32,072</b>	<b>100.0</b>	<b>48.6</b>	<b>16,866</b>	<b>25.6</b>	<b>17,061</b>	<b>25.9</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	373	8.5	312	8.3	51	10.3	10	8.7
Moderate	540	12.3	462	12.2	64	12.9	14	12.2
Middle	2,082	47.5	1,814	48.0	206	41.6	62	53.9
Upper	1,391	31.7	1,188	31.5	174	35.2	29	25.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>4,386</b>	<b>100.0</b>	<b>3,776</b>	<b>100.0</b>	<b>495</b>	<b>100.0</b>	<b>115</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>86.1</b>		<b>11.3</b>		<b>2.6</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Panama City 2002

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	6	6.9%	392	3.2%	
Moderate	6	6.9%	466	3.8%	13	14.9%	1,012	8.2%	
Middle	45	51.7%	6,683	54.1%	24	27.6%	2,423	19.6%	
Upper	36	41.4%	5,202	42.1%	43	49.4%	8,324	67.4%	
Unknown	0	0.0%	0	0.0%	1	1.1%	200	1.6%	
<b>Total</b>	<b>87</b>	<b>100.0%</b>	<b>12,351</b>	<b>100.0%</b>	<b>87</b>	<b>100.0%</b>	<b>12,351</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	10	6.9%	519	3.3%	
Moderate	8	5.6%	818	5.2%	21	14.6%	1,566	9.9%	
Middle	79	54.9%	7,409	46.7%	32	22.2%	2,998	18.9%	
Upper	57	39.6%	7,641	48.2%	81	56.3%	10,785	68.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>144</b>	<b>100.0%</b>	<b>15,868</b>	<b>100.0%</b>	<b>144</b>	<b>100.0%</b>	<b>15,868</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	2	15.4%	65	18.5%	
Moderate	1	7.7%	5	1.4%	4	30.8%	78	22.2%	
Middle	8	61.5%	249	70.7%	2	15.4%	38	10.8%	
Upper	4	30.8%	98	27.8%	5	38.5%	171	48.6%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>352</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>352</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	1	100.0%	516	100.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	1	100.0%	516	100.0%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>516</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>516</b>	<b>100.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	18	7.3%	976	3.4%	
Moderate	15	6.1%	1,289	4.4%	38	15.5%	2,656	9.1%	
Middle	133	54.3%	14,857	51.1%	58	23.7%	5,459	18.8%	
Upper	97	39.6%	12,941	44.5%	129	52.7%	19,280	66.3%	
Unknown	0	0.0%	0	0.0%	2	0.8%	716	2.5%	
<b>Total</b>	<b>245</b>	<b>100.0%</b>	<b>29,087</b>	<b>100.0%</b>	<b>245</b>	<b>100.0%</b>	<b>29,087</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	#	SMALL BUSINESS			#	SMALL FARM			
		%	\$(000s)	%		%	\$(000s)	%	
<b>By Tract Income</b>									
Low	32	7.2%	4,414	11.2%	0	0.0%	0	0.0%	
Moderate	42	9.5%	5,114	13.0%	0	0.0%	0	0.0%	
Middle	196	44.3%	15,754	39.9%	0	0.0%	0	0.0%	
Upper	172	38.9%	14,169	35.9%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>442</b>	<b>100.0%</b>	<b>39,451</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	366	82.8%	13,802	35.0%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	39	8.8%	6,736	17.1%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	37	8.4%	18,913	47.9%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>442</b>	<b>100.0%</b>	<b>39,451</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	393	88.9%	25,758	65.3%	0	0.0%	0	0.0%	
Over \$1 Million	49	11.1%	13,693	34.7%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>442</b>	<b>100.0%</b>	<b>39,451</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Panama City (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.4	501	1.2	168	33.5	7,910	19.5
Moderate-income	8	27.6	8,176	20.1	1,393	17.0	7,347	18.1
Middle-income	14	48.3	23,168	57.0	2,131	9.2	8,958	22.0
Upper-income	6	20.7	8,808	21.7	292	3.3	16,438	40.4
<b>Total Assessment Area</b>	<b>29</b>	<b>100.0</b>	<b>40,653</b>	<b>100.0</b>	<b>3,984</b>	<b>9.8</b>	<b>40,653</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	792	416	1.0	0.5	269	0.3	107	0.1
Moderate-income	14,107	7,087	17.3	9.0	5,353	6.8	1,667	2.1
Middle-income	50,476	23,992	58.7	30.6	10,289	13.1	16,195	20.6
Upper-income	13,060	9,397	23.0	12.0	2,794	3.6	869	1.1
<b>Total Assessment Area</b>	<b>78,435</b>	<b>40,892</b>	<b>100.0</b>	<b>52.1</b>	<b>18,705</b>	<b>23.8</b>	<b>18,838</b>	<b>24.0</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	53	1.1	45	1.1	5	1.0	3	2.1
Moderate	814	17.6	679	17.1	113	22.2	22	15.7
Middle	2,746	59.5	2,393	60.3	265	52.1	88	62.9
Upper	1,003	21.7	850	21.4	126	24.8	27	19.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>4,616</b>	<b>100.0</b>	<b>3,967</b>	<b>100.0</b>	<b>509</b>	<b>100.0</b>	<b>140</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.9</b>		<b>11.0</b>		<b>3.0</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Panama City 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	1	1.5%	47	0.3%	2	2.9%	140	0.9%	
Moderate	3	4.4%	154	1.0%	9	13.2%	748	5.0%	
Middle	56	82.4%	12,949	86.2%	13	19.1%	1,595	10.6%	
Upper	8	11.8%	1,866	12.4%	43	63.2%	12,400	82.6%	
Unknown	0	0.0%	0	0.0%	1	1.5%	133	0.9%	
<b>Total</b>	<b>68</b>	<b>100.0%</b>	<b>15,016</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>	<b>15,016</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	1	0.6%	44	0.2%	11	6.9%	711	3.9%	
Moderate	13	8.2%	968	5.4%	20	12.6%	1,352	7.5%	
Middle	101	63.5%	11,849	65.8%	39	24.5%	3,126	17.4%	
Upper	44	27.7%	5,152	28.6%	88	55.3%	12,745	70.8%	
Unknown	0	0.0%	0	0.0%	1	0.6%	79	0.4%	
<b>Total</b>	<b>159</b>	<b>100.0%</b>	<b>18,013</b>	<b>100.0%</b>	<b>159</b>	<b>100.0%</b>	<b>18,013</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	1	5.6%	15	3.0%	2	11.1%	68	13.8%	
Moderate	2	11.1%	30	6.1%	7	38.9%	70	14.2%	
Middle	7	38.9%	246	50.0%	3	16.7%	148	30.1%	
Upper	8	44.4%	201	40.9%	6	33.3%	206	41.9%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>18</b>	<b>100.0%</b>	<b>492</b>	<b>100.0%</b>	<b>18</b>	<b>100.0%</b>	<b>492</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	3	1.2%	106	0.3%	15	6.1%	919	2.7%	
Moderate	18	7.3%	1,152	3.4%	36	14.7%	2,170	6.5%	
Middle	164	66.9%	25,044	74.7%	55	22.4%	4,869	14.5%	
Upper	60	24.5%	7,219	21.5%	137	55.9%	25,351	75.6%	
Unknown	0	0.0%	0	0.0%	2	0.8%	212	0.6%	
<b>Total</b>	<b>245</b>	<b>100.0%</b>	<b>33,521</b>	<b>100.0%</b>	<b>245</b>	<b>100.0%</b>	<b>33,521</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	59	13.2%	8,826	20.7%	0	0.0%	0	0.0%	
Middle	285	63.9%	24,801	58.2%	0	0.0%	0	0.0%	
Upper	102	22.9%	8,974	21.1%	1	100.0%	418	100.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>446</b>	<b>100.0%</b>	<b>42,601</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>418</b>	<b>100.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	364	81.6%	14,349	33.7%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	42	9.4%	7,521	17.7%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	40	9.0%	20,731	48.7%	1	100.0%	418	100.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>446</b>	<b>100.0%</b>	<b>42,601</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>418</b>	<b>100.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	398	89.2%	30,575	71.8%	1	100.0%	418	100.0%	
Over \$1 Million	48	10.8%	12,026	28.2%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>446</b>	<b>100.0%</b>	<b>42,601</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>418</b>	<b>100.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Pensacola (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	6	9.0	3,294	3.5	1,494	45.4	19,312	20.5	
Moderate-income	12	17.9	10,694	11.4	2,758	25.8	17,033	18.1	
Middle-income	34	50.7	59,661	63.4	6,789	11.4	20,596	21.9	
Upper-income	10	14.9	20,451	21.7	1,082	5.3	37,159	39.5	
Tract not reported	5	7.5	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>67</b>	<b>100.0</b>	<b>94,100</b>	<b>100.0</b>	<b>12,123</b>	<b>12.9</b>	<b>94,100</b>	<b>100.0</b>	
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>							
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	
Low-income	6,138	2,631	3.0	1.8	2,661	1.8	846	0.6	
Moderate-income	17,605	9,101	10.5	6.3	6,129	4.2	2,375	1.6	
Middle-income	87,609	55,000	63.7	37.9	24,869	17.1	7,740	5.3	
Upper-income	33,682	19,624	22.7	13.5	8,466	5.8	5,592	3.9	
Tract not reported	27	0	0.0	0.0	27	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>145,061</b>	<b>86,356</b>	<b>100.0</b>	<b>59.5</b>	<b>42,152</b>	<b>29.1</b>	<b>16,553</b>	<b>11.4</b>	
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>							
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>			
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	911	8.4	757	7.9	143	13.4	11	4.9	
Moderate	1,370	12.7	1,177	12.3	152	14.3	41	18.3	
Middle	6,148	56.8	5,527	58.0	502	47.1	119	53.1	
Upper	2,160	20.0	1,897	19.9	218	20.5	45	20.1	
Unknown	236	2.2	178	1.9	50	4.7	8	3.6	
<b>Total Assessment</b>	<b>10,825</b>	<b>100.0</b>	<b>9,536</b>	<b>100.0</b>	<b>1,065</b>	<b>100.0</b>	<b>224</b>	<b>100.0</b>	
	<b>Percentage of Total Businesses:</b>			<b>88.1</b>		<b>9.8</b>		<b>2.1</b>	

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Pensacola 2002

Income Categories	HMDA				By Borrower Income			
	#	By Tract Income %	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	2	0.8%	484	1.4%	26	9.9%	1,353	3.9%
Moderate	16	6.1%	1,143	3.3%	58	22.1%	3,937	11.2%
Middle	158	60.1%	19,810	56.4%	31	11.8%	2,740	7.8%
Upper	87	33.1%	13,699	39.0%	128	48.7%	24,500	69.7%
Unknown	0	0.0%	0	0.0%	20	7.6%	2,606	7.4%
<b>Total</b>	<b>263</b>	<b>100.0%</b>	<b>35,136</b>	<b>100.0%</b>	<b>263</b>	<b>100.0%</b>	<b>35,136</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	5	1.1%	274	0.6%	31	7.0%	1,507	3.2%
Moderate	25	5.6%	1,382	2.9%	77	17.3%	4,775	10.1%
Middle	276	61.9%	26,939	56.7%	87	19.5%	7,096	14.9%
Upper	140	31.4%	18,882	39.8%	241	54.0%	32,947	69.4%
Unknown	0	0.0%	0	0.0%	10	2.2%	1,152	2.4%
<b>Total</b>	<b>446</b>	<b>100.0%</b>	<b>47,477</b>	<b>100.0%</b>	<b>446</b>	<b>100.0%</b>	<b>47,477</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	1	2.3%	15	1.7%	3	6.8%	36	4.1%
Moderate	3	6.8%	38	4.3%	9	20.5%	175	19.8%
Middle	29	65.9%	610	69.2%	11	25.0%	146	16.6%
Upper	11	25.0%	219	24.8%	21	47.7%	525	59.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>44</b>	<b>100.0%</b>	<b>882</b>	<b>100.0%</b>	<b>44</b>	<b>100.0%</b>	<b>882</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	1	100.0%	210	100.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	210	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>210</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>210</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	9	1.2%	983	1.2%	60	8.0%	2,896	3.5%
Moderate	44	5.8%	2,563	3.1%	144	19.1%	8,887	10.6%
Middle	463	61.4%	47,359	56.6%	129	17.1%	9,982	11.9%
Upper	238	31.6%	32,800	39.2%	390	51.7%	57,972	69.3%
Unknown	0	0.0%	0	0.0%	31	4.1%	3,968	4.7%
<b>Total</b>	<b>754</b>	<b>100.0%</b>	<b>83,705</b>	<b>100.0%</b>	<b>754</b>	<b>100.0%</b>	<b>83,705</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	#	SMALL BUSINESS			SMALL FARM			
		%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	119	9.8%	9,320	11.3%	0	0.0%	0	0.0%
Moderate	89	7.3%	5,231	6.3%	0	0.0%	0	0.0%
Middle	647	53.3%	40,716	49.2%	0	0.0%	0	0.0%
Upper	317	26.1%	21,911	26.5%	0	0.0%	0	0.0%
Unknown	42	3.5%	5,660	6.8%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,214</b>	<b>100.0%</b>	<b>82,838</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	1,053	86.7%	34,343	41.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	93	7.7%	16,023	19.3%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	68	5.6%	32,472	39.2%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,214</b>	<b>100.0%</b>	<b>82,838</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	1,155	95.1%	71,058	85.8%	0	0.0%	0	0.0%
Over \$1 Million	59	4.9%	11,780	14.2%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,214</b>	<b>100.0%</b>	<b>82,838</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Pensacola (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	3.9	2,072	1.9	826	39.9	21,848	20.2
Moderate-income	22	28.6	18,927	17.5	3,840	20.3	19,149	17.7
Middle-income	37	48.1	61,266	56.7	5,844	9.5	23,804	22.0
Upper-income	15	19.5	25,840	23.9	1,152	4.5	43,304	40.1
<b>Total Assessment Area</b>	<b>77</b>	<b>100.0</b>	<b>108,105</b>	<b>100.0</b>	<b>11,662</b>	<b>10.8</b>	<b>108,105</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	3,814	1,452	1.3	0.8	1,897	1.1	465	0.3
Moderate-income	33,671	17,778	16.2	10.2	11,714	6.7	4,179	2.4
Middle-income	97,942	62,493	56.9	36.0	24,604	14.2	10,845	6.2
Upper-income	38,339	28,165	25.6	16.2	6,739	3.9	3,435	2.0
<b>Total Assessment Area</b>	<b>173,766</b>	<b>109,888</b>	<b>100.0</b>	<b>63.2</b>	<b>44,954</b>	<b>25.9</b>	<b>18,924</b>	<b>10.9</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low	489	4.2	414	4.0	65	5.9	10	2.9
Moderate	2,899	24.8	2,447	23.9	355	32.4	97	28.1
Middle	5,590	47.9	4,970	48.6	446	40.7	174	50.4
Upper	2,693	23.1	2,399	23.5	230	21.0	64	18.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>11,671</b>	<b>100.0</b>	<b>10,230</b>	<b>100.0</b>	<b>1,096</b>	<b>100.0</b>	<b>345</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>87.7</b>		<b>9.4</b>		<b>3.0</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Pensacola 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	1	0.3%	105	0.2%	23	6.6%	1,379	2.1%	
Moderate	29	8.4%	3,429	5.1%	48	13.9%	3,679	5.5%	
Middle	166	48.0%	24,099	35.9%	66	19.1%	6,887	10.3%	
Upper	150	43.4%	39,475	58.8%	191	55.2%	52,752	78.6%	
Unknown	0	0.0%	0	0.0%	18	5.2%	2,411	3.6%	
<b>Total</b>	<b>346</b>	<b>100.0%</b>	<b>67,108</b>	<b>100.0%</b>	<b>346</b>	<b>100.0%</b>	<b>67,108</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	1	0.2%	36	0.1%	28	5.2%	1,493	2.2%	
Moderate	47	8.7%	3,075	4.5%	77	14.2%	5,821	8.6%	
Middle	271	49.9%	28,470	42.0%	116	21.4%	9,648	14.2%	
Upper	224	41.3%	36,260	53.4%	295	54.3%	47,806	70.5%	
Unknown	0	0.0%	0	0.0%	27	5.0%	3,073	4.5%	
<b>Total</b>	<b>543</b>	<b>100.0%</b>	<b>67,841</b>	<b>100.0%</b>	<b>543</b>	<b>100.0%</b>	<b>67,841</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	1	3.2%	40	4.9%	3	9.7%	73	9.0%	
Moderate	4	12.9%	193	23.7%	5	16.1%	47	5.8%	
Middle	14	45.2%	330	40.5%	9	29.0%	230	28.3%	
Upper	12	38.7%	251	30.8%	14	45.2%	464	57.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>31</b>	<b>100.0%</b>	<b>814</b>	<b>100.0%</b>	<b>31</b>	<b>100.0%</b>	<b>814</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	3	0.3%	181	0.1%	54	5.9%	2,945	2.2%	
Moderate	80	8.7%	6,697	4.9%	130	14.1%	9,547	7.0%	
Middle	451	49.0%	52,899	39.0%	191	20.8%	16,765	12.3%	
Upper	386	42.0%	75,986	56.0%	500	54.3%	101,022	74.4%	
Unknown	0	0.0%	0	0.0%	45	4.9%	5,484	4.0%	
<b>Total</b>	<b>920</b>	<b>100.0%</b>	<b>135,763</b>	<b>100.0%</b>	<b>920</b>	<b>100.0%</b>	<b>135,763</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	63	5.4%	3,305	3.3%	0	0.0%	0	0.0%	
Moderate	243	20.8%	24,093	24.1%	0	0.0%	0	0.0%	
Middle	466	40.0%	34,873	34.9%	0	0.0%	0	0.0%	
Upper	394	33.8%	37,751	37.7%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>1,166</b>	<b>100.0%</b>	<b>100,022</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	971	83.3%	33,643	33.6%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	91	7.8%	15,255	15.3%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	104	8.9%	51,124	51.1%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>1,166</b>	<b>100.0%</b>	<b>100,022</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	1,077	92.4%	80,053	80.0%	0	0.0%	0	0.0%	
Over \$1 Million	89	7.6%	19,969	20.0%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>1,166</b>	<b>100.0%</b>	<b>100,022</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Punta Gorda (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	5,064	14.3
Moderate-income	2	9.1	2,091	5.9	213	10.2	7,584	21.4
Middle-income	19	86.4	30,553	86.0	1,606	5.3	9,314	26.2
Upper-income	1	4.5	2,874	8.1	25	0.9	13,556	38.2
<b>Total Assessment Area</b>	<b>22</b>	<b>100.0</b>	<b>35,518</b>	<b>100.0</b>	<b>1,844</b>	<b>5.2</b>	<b>35,518</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	5,062	2,637	6.8	4.1	1,432	2.2	993	1.5
Middle-income	54,965	32,819	85.1	50.8	8,068	12.5	14,078	21.8
Upper-income	4,614	3,103	8.0	4.8	374	0.6	1,137	1.8
<b>Total Assessment Area</b>	<b>64,641</b>	<b>38,559</b>	<b>100.0</b>	<b>59.7</b>	<b>9,874</b>	<b>15.3</b>	<b>16,208</b>	<b>25.1</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	309	7.4	287	7.5	21	7.0	1	1.7
Middle	3,726	88.7	3,402	88.6	268	89.0	56	93.3
Upper	167	4.0	152	4.0	12	4.0	3	5.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>4,202</b>	<b>100.0</b>	<b>3,841</b>	<b>100.0</b>	<b>301</b>	<b>100.0</b>	<b>60</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>91.4</b>		<b>7.2</b>		<b>1.4</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Punta Gorda 2002

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	4	4.2%	303	1.9%
Moderate	2	2.1%	124	0.8%	11	11.5%	896	5.6%
Middle	72	75.0%	10,336	64.8%	25	26.0%	2,795	17.5%
Upper	22	22.9%	5,479	34.4%	49	51.0%	10,572	66.3%
Unknown	0	0.0%	0	0.0%	7	7.3%	1,373	8.6%
<b>Total</b>	<b>96</b>	<b>100.0%</b>	<b>15,939</b>	<b>100.0%</b>	<b>96</b>	<b>100.0%</b>	<b>15,939</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	11	15.9%	448	5.4%
Moderate	2	2.9%	42	0.5%	9	13.0%	738	8.8%
Middle	60	87.0%	6,881	82.5%	14	20.3%	1,373	16.5%
Upper	7	10.1%	1,421	17.0%	35	50.7%	5,785	69.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>69</b>	<b>100.0%</b>	<b>8,344</b>	<b>100.0%</b>	<b>69</b>	<b>100.0%</b>	<b>8,344</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	50.0%	40	60.6%
Middle	2	100.0%	66	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	50.0%	26	39.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>66</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>66</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	15	9.0%	751	3.1%
Moderate	4	2.4%	166	0.7%	21	12.6%	1,674	6.9%
Middle	134	80.2%	17,283	71.0%	39	23.4%	4,168	17.1%
Upper	29	17.4%	6,900	28.3%	85	50.9%	16,383	67.3%
Unknown	0	0.0%	0	0.0%	7	4.2%	1,373	5.6%
<b>Total</b>	<b>167</b>	<b>100.0%</b>	<b>24,349</b>	<b>100.0%</b>	<b>167</b>	<b>100.0%</b>	<b>24,349</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	17	9.1%	1,017	8.2%	0	0.0%	0	0.0%
Middle	158	84.9%	9,618	77.2%	0	0.0%	0	0.0%
Upper	11	5.9%	1,817	14.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>186</b>	<b>100.0%</b>	<b>12,452</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	153	82.3%	4,761	38.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	25	13.4%	4,093	32.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	8	4.3%	3,598	28.9%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>186</b>	<b>100.0%</b>	<b>12,452</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	182	97.8%	12,111	97.3%	0	0.0%	0	0.0%
Over \$1 Million	4	2.2%	341	2.7%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>186</b>	<b>100.0%</b>	<b>12,452</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Punta Gorda (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	6,892	15.6
Moderate-income	2	8.7	2,111	4.8	297	14.1	9,101	20.6
Middle-income	19	82.6	36,881	83.4	1,866	5.1	11,239	25.4
Upper-income	2	8.7	5,213	11.8	166	3.2	16,973	38.4
<b>Total Assessment Area</b>	<b>23</b>	<b>100.0</b>	<b>44,205</b>	<b>100.0</b>	<b>2,329</b>	<b>5.3</b>	<b>44,205</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	5,057	2,731	5.1	3.4	1,617	2.0	709	0.9
Middle-income	64,759	44,351	83.0	55.6	8,175	10.2	12,233	15.3
Upper-income	9,942	6,362	11.9	8.0	628	0.8	2,952	3.7
<b>Total Assessment Area</b>	<b>79,758</b>	<b>53,444</b>	<b>100.0</b>	<b>67.0</b>	<b>10,420</b>	<b>13.1</b>	<b>15,894</b>	<b>19.9</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	323	7.2	301	7.4	19	6.2	3	3.3
Middle	3,820	85.7	3,480	85.7	263	85.4	77	84.6
Upper	317	7.1	280	6.9	26	8.4	11	12.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>4,460</b>	<b>100.0</b>	<b>4,061</b>	<b>100.0</b>	<b>308</b>	<b>100.0</b>	<b>91</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>91.1</b>		<b>6.9</b>		<b>2.0</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Punta Gorda 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	6	5.1%	465	2.1%	
Moderate	3	2.6%	183	0.8%	12	10.3%	1,482	6.6%	
Middle	91	77.8%	16,108	71.4%	12	10.3%	1,741	7.7%	
Upper	23	19.7%	6,273	27.8%	84	71.8%	18,465	81.8%	
Unknown	0	0.0%	0	0.0%	3	2.6%	411	1.8%	
<b>Total</b>	<b>117</b>	<b>100.0%</b>	<b>22,564</b>	<b>100.0%</b>	<b>117</b>	<b>100.0%</b>	<b>22,564</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	11	9.3%	669	4.8%	
Moderate	5	4.2%	278	2.0%	25	21.2%	2,130	15.4%	
Middle	97	82.2%	10,359	74.7%	30	25.4%	2,758	19.9%	
Upper	16	13.6%	3,232	23.3%	48	40.7%	7,866	56.7%	
Unknown	0	0.0%	0	0.0%	4	3.4%	446	3.2%	
<b>Total</b>	<b>118</b>	<b>100.0%</b>	<b>13,869</b>	<b>100.0%</b>	<b>118</b>	<b>100.0%</b>	<b>13,869</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	1	20.0%	12	11.5%	
Moderate	2	40.0%	52	50.0%	1	20.0%	32	30.8%	
Middle	3	60.0%	52	50.0%	1	20.0%	30	28.8%	
Upper	0	0.0%	0	0.0%	2	40.0%	30	28.8%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>104</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>104</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	18	7.5%	1,146	3.1%	
Moderate	10	4.2%	513	1.4%	38	15.8%	3,644	10.0%	
Middle	191	79.6%	26,519	72.6%	43	17.9%	4,529	12.4%	
Upper	39	16.3%	9,505	26.0%	134	55.8%	26,361	72.1%	
Unknown	0	0.0%	0	0.0%	7	2.9%	857	2.3%	
<b>Total</b>	<b>240</b>	<b>100.0%</b>	<b>36,537</b>	<b>100.0%</b>	<b>240</b>	<b>100.0%</b>	<b>36,537</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	#	SMALL BUSINESS			#	SMALL FARM			
		%	\$(000s)	%		%	\$(000s)	%	
<b>By Tract Income</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	16	6.8%	1,299	6.9%	0	0.0%	0	0.0%	
Middle	190	81.2%	13,679	72.8%	0	0.0%	0	0.0%	
Upper	28	12.0%	3,807	20.3%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>234</b>	<b>100.0%</b>	<b>18,785</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	184	78.6%	6,485	34.5%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	38	16.2%	6,312	33.6%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	12	5.1%	5,988	31.9%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>234</b>	<b>100.0%</b>	<b>18,785</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	226	96.6%	17,549	93.4%	0	0.0%	0	0.0%	
Over \$1 Million	8	3.4%	1,236	6.6%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>234</b>	<b>100.0%</b>	<b>18,785</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Sarasota (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.1	1,046	0.7	383	36.6	23,524	16.0
Moderate-income	17	19.5	23,405	15.9	3,286	14.0	30,321	20.6
Middle-income	47	54.0	90,001	61.2	3,739	4.2	36,318	24.7
Upper-income	20	23.0	32,516	22.1	720	2.2	56,805	38.7
Tract not reported	2	2.3	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>87</b>	<b>100.0</b>	<b>146,968</b>	<b>100.0</b>	<b>8,128</b>	<b>5.5</b>	<b>146,968</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	1,582	646	0.4	0.2	780	0.3	156	0.1
Moderate-income	49,521	22,051	13.8	8.1	16,058	5.9	11,412	4.2
Middle-income	159,408	100,927	63.0	37.1	30,170	11.1	28,311	10.4
Upper-income	61,789	36,548	22.8	13.4	9,373	3.4	15,868	5.8
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>272,300</b>	<b>160,172</b>	<b>100.0</b>	<b>58.8</b>	<b>56,381</b>	<b>20.7</b>	<b>55,747</b>	<b>20.5</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	104	0.5	87	0.5	14	0.7	3	0.6
Moderate	3,500	18.2	2,949	17.7	461	22.2	90	18.0
Middle	11,017	57.3	9,606	57.7	1,104	53.3	307	61.4
Upper	4,591	23.9	3,998	24.0	493	23.8	100	20.0
Unknown	1	0.0	1	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>19,213</b>	<b>100.0</b>	<b>16,641</b>	<b>100.0</b>	<b>2,072</b>	<b>100.0</b>	<b>500</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>86.6</b>		<b>10.8</b>		<b>2.6</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Sarasota 2002

Income Categories	HMDA				By Borrower Income			
	#	By Tract Income %	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	4	3.4%	220	0.9%
Moderate	6	5.0%	1,016	3.9%	21	17.6%	2,025	7.9%
Middle	78	65.5%	17,518	67.9%	25	21.0%	3,756	14.6%
Upper	35	29.4%	7,259	28.1%	65	54.6%	19,155	74.3%
Unknown	0	0.0%	0	0.0%	4	3.4%	637	2.5%
<b>Total</b>	<b>119</b>	<b>100.0%</b>	<b>25,793</b>	<b>100.0%</b>	<b>119</b>	<b>100.0%</b>	<b>25,793</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	14	10.4%	836	3.9%
Moderate	5	3.7%	321	1.5%	23	17.0%	1,977	9.3%
Middle	78	57.8%	10,798	50.8%	30	22.2%	3,554	16.7%
Upper	52	38.5%	10,135	47.7%	62	45.9%	14,144	66.5%
Unknown	0	0.0%	0	0.0%	6	4.4%	743	3.5%
<b>Total</b>	<b>135</b>	<b>100.0%</b>	<b>21,254</b>	<b>100.0%</b>	<b>135</b>	<b>100.0%</b>	<b>21,254</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	16.7%	3	3.0%
Middle	3	50.0%	48	48.5%	2	33.3%	28	28.3%
Upper	3	50.0%	51	51.5%	3	50.0%	68	68.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>99</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>99</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	18	6.9%	1,056	2.2%
Moderate	11	4.2%	1,337	2.8%	45	17.3%	4,005	8.5%
Middle	159	61.2%	28,364	60.2%	57	21.9%	7,338	15.6%
Upper	90	34.6%	17,445	37.0%	130	50.0%	33,367	70.8%
Unknown	0	0.0%	0	0.0%	10	3.8%	1,380	2.9%
<b>Total</b>	<b>260</b>	<b>100.0%</b>	<b>47,146</b>	<b>100.0%</b>	<b>260</b>	<b>100.0%</b>	<b>47,146</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	11	3.0%	560	2.3%	0	0.0%	0	0.0%
Moderate	38	10.3%	1,790	7.3%	0	0.0%	0	0.0%
Middle	213	57.9%	14,794	60.3%	0	0.0%	0	0.0%
Upper	106	28.8%	7,390	30.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>368</b>	<b>100.0%</b>	<b>24,534</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	321	87.2%	9,972	40.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	26	7.1%	4,626	18.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	21	5.7%	9,936	40.5%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>368</b>	<b>100.0%</b>	<b>24,534</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	358	97.3%	23,027	93.9%	0	0.0%	0	0.0%
Over \$1 Million	10	2.7%	1,507	6.1%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>368</b>	<b>100.0%</b>	<b>24,534</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Sarasota (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	0.7	897	0.5	291	32.4	29,925	17.7
Moderate-income	31	21.7	37,541	22.2	4,826	12.9	33,203	19.6
Middle-income	78	54.5	90,893	53.7	3,881	4.3	39,918	23.6
Upper-income	33	23.1	39,917	23.6	1,079	2.7	66,202	39.1
<b>Total Assessment Area</b>	<b>143</b>	<b>100.0</b>	<b>169,248</b>	<b>100.0</b>	<b>10,077</b>	<b>6.0</b>	<b>169,248</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	1,621	601	0.3	0.2	853	0.3	167	0.1
Moderate-income	77,332	41,213	20.5	12.9	22,650	7.1	13,469	4.2
Middle-income	166,053	111,517	55.4	34.8	28,467	8.9	26,069	8.1
Upper-income	75,589	48,143	23.9	15.0	8,953	2.8	18,493	5.8
<b>Total Assessment Area</b>	<b>320,595</b>	<b>201,474</b>	<b>100.0</b>	<b>62.8</b>	<b>60,923</b>	<b>19.0</b>	<b>58,198</b>	<b>18.2</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low	120	0.6	102	0.6	12	0.6	6	1.0
Moderate	4,481	21.7	3,863	21.7	474	22.0	144	23.0
Middle	11,431	55.4	9,935	55.7	1,159	53.9	337	53.7
Upper	4,586	22.2	3,941	22.1	505	23.5	140	22.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>20,618</b>	<b>100.0</b>	<b>17,841</b>	<b>100.0</b>	<b>2,150</b>	<b>100.0</b>	<b>627</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>86.5</b>		<b>10.4</b>		<b>3.0</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Sarasota 2003

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	1	0.9%	111	0.3%
Moderate	16	14.8%	3,708	10.5%	15	13.9%	1,970	5.6%
Middle	50	46.3%	10,483	29.7%	16	14.8%	2,441	6.9%
Upper	42	38.9%	21,136	59.8%	70	64.8%	29,232	82.7%
Unknown	0	0.0%	0	0.0%	6	5.6%	1,573	4.5%
<b>Total</b>	<b>108</b>	<b>100.0%</b>	<b>35,327</b>	<b>100.0%</b>	<b>108</b>	<b>100.0%</b>	<b>35,327</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	15	8.2%	1,160	3.5%
Moderate	13	7.1%	1,364	4.1%	28	15.2%	2,551	7.7%
Middle	90	48.9%	12,016	36.2%	38	20.7%	4,715	14.2%
Upper	81	44.0%	19,838	59.7%	98	53.3%	24,231	72.9%
Unknown	0	0.0%	0	0.0%	5	2.7%	561	1.7%
<b>Total</b>	<b>184</b>	<b>100.0%</b>	<b>33,218</b>	<b>100.0%</b>	<b>184</b>	<b>100.0%</b>	<b>33,218</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	7.7%	10	2.5%
Moderate	4	30.8%	130	31.9%	1	7.7%	40	9.8%
Middle	6	46.2%	172	42.2%	5	38.5%	131	32.1%
Upper	3	23.1%	106	26.0%	5	38.5%	157	38.5%
Unknown	0	0.0%	0	0.0%	1	7.7%	70	17.2%
<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>408</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>408</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	17	5.6%	1,281	1.9%
Moderate	33	10.8%	5,202	7.5%	44	14.4%	4,561	6.6%
Middle	146	47.9%	22,671	32.9%	59	19.3%	7,287	10.6%
Upper	126	41.3%	41,080	59.6%	173	56.7%	53,620	77.8%
Unknown	0	0.0%	0	0.0%	12	3.9%	2,204	3.2%
<b>Total</b>	<b>305</b>	<b>100.0%</b>	<b>68,953</b>	<b>100.0%</b>	<b>305</b>	<b>100.0%</b>	<b>68,953</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	#	SMALL BUSINESS			#	SMALL FARM		
		%	\$(000s)	%		%	\$(000s)	%
<b>By Tract Income</b>								
Low	3	0.8%	150	0.6%	0	0.0%	0	0.0%
Moderate	56	14.5%	3,178	12.1%	0	0.0%	0	0.0%
Middle	192	49.7%	13,056	49.7%	0	0.0%	0	0.0%
Upper	135	35.0%	9,879	37.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>386</b>	<b>100.0%</b>	<b>26,263</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	328	85.0%	11,171	42.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	37	9.6%	6,296	24.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	21	5.4%	8,796	33.5%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>386</b>	<b>100.0%</b>	<b>26,263</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	376	97.4%	25,220	96.0%	0	0.0%	0	0.0%
Over \$1 Million	10	2.6%	1,043	4.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>386</b>	<b>100.0%</b>	<b>26,263</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Tallahassee (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	14.3	2,902	6.4	1,259	43.4	8,414	18.4
Moderate-income	7	16.7	6,740	14.8	1,155	17.1	7,417	16.2
Middle-income	15	35.7	18,350	40.2	1,540	8.4	10,022	21.9
Upper-income	12	28.6	17,671	38.7	349	2.0	19,810	43.4
Tract not reported	2	4.8	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>42</b>	<b>100.0</b>	<b>45,663</b>	<b>100.0</b>	<b>4,303</b>	<b>9.4</b>	<b>45,663</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	7,912	1,736	4.1	2.1	5,024	6.2	1,152	1.4
Moderate-income	16,540	5,370	12.6	6.6	9,391	11.5	1,779	2.2
Middle-income	32,306	17,714	41.6	21.8	12,194	15.0	2,398	2.9
Upper-income	24,555	17,741	41.7	21.8	5,646	6.9	1,168	1.4
Tract not reported	12	0	0.0	0.0	12	0.0	0	0.0
<b>Total Assessment Area</b>	<b>81,325</b>	<b>42,561</b>	<b>100.0</b>	<b>52.3</b>	<b>32,267</b>	<b>39.7</b>	<b>6,497</b>	<b>8.0</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	378	6.5	327	6.7	38	5.1	13	5.9
Moderate	916	15.7	757	15.6	143	19.2	16	7.2
Middle	2,526	43.3	2,090	42.9	326	43.7	110	49.8
Upper	2,003	34.3	1,686	34.6	237	31.8	80	36.2
Unknown	12	0.2	8	0.2	2	0.3	2	0.9
<b>Total Assessment</b>	<b>5,835</b>	<b>100.0</b>	<b>4,868</b>	<b>100.0</b>	<b>746</b>	<b>100.0</b>	<b>221</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>83.4</b>		<b>12.8</b>		<b>3.8</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Tallahassee 2002

Income Categories	By Tract Income				HMDA			By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%		
<b>Home Purchase</b>										
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	2	18.2%	153	9.2%	3	27.3%	256	15.4%		
Middle	4	36.4%	664	40.0%	1	9.1%	169	10.2%		
Upper	5	45.5%	845	50.8%	7	63.6%	1,237	74.4%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>1,662</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>1,662</b>	<b>100.0%</b>		
<b>Refinance</b>										
Low	1	2.0%	14	0.2%	1	2.0%	10	0.2%		
Moderate	7	13.7%	190	3.3%	10	19.6%	695	12.2%		
Middle	15	29.4%	1,527	26.9%	6	11.8%	455	8.0%		
Upper	28	54.9%	3,950	69.5%	34	66.7%	4,521	79.6%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>51</b>	<b>100.0%</b>	<b>5,681</b>	<b>100.0%</b>	<b>51</b>	<b>100.0%</b>	<b>5,681</b>	<b>100.0%</b>		
<b>Home Improvement</b>										
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Middle	2	66.7%	47	68.1%	1	33.3%	9	13.0%		
Upper	1	33.3%	22	31.9%	2	66.7%	60	87.0%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>69</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>69</b>	<b>100.0%</b>		
<b>Multi-Family</b>										
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>HMDA Totals</b>										
Low	1	1.5%	14	0.2%	1	1.5%	10	0.1%		
Moderate	9	13.8%	343	4.6%	13	20.0%	951	12.8%		
Middle	21	32.3%	2,238	30.2%	8	12.3%	633	8.5%		
Upper	34	52.3%	4,817	65.0%	43	66.2%	5,818	78.5%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>65</b>	<b>100.0%</b>	<b>7,412</b>	<b>100.0%</b>	<b>65</b>	<b>100.0%</b>	<b>7,412</b>	<b>100.0%</b>		
<b>SMALL BUSINESS/FARM</b>										
Income Categories	SMALL BUSINESS				SMALL FARM					
	#	%	\$(000s)	%	#	%	\$(000s)	%		
<b>By Tract Income</b>										
Low	17	5.8%	598	2.4%	0	0.0%	0	0.0%		
Moderate	42	14.2%	1,626	6.6%	0	0.0%	0	0.0%		
Middle	100	33.9%	9,624	39.0%	0	0.0%	0	0.0%		
Upper	136	46.1%	12,810	52.0%	0	0.0%	0	0.0%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>295</b>	<b>100.0%</b>	<b>24,658</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>By Loan Size</b>										
\$100,000 or less	250	84.7%	8,283	33.6%	0	0.0%	0	0.0%		
\$100,001 - \$250,000	20	6.8%	3,301	13.4%	0	0.0%	0	0.0%		
\$250,001 - \$1 Million*	25	8.5%	13,074	53.0%	0	0.0%	0	0.0%		
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>295</b>	<b>100.0%</b>	<b>24,658</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>By Revenue</b>										
\$1 Million or Less	275	93.2%	20,151	81.7%	0	0.0%	0	0.0%		
Over \$1 Million	20	6.8%	4,507	18.3%	0	0.0%	0	0.0%		
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>295</b>	<b>100.0%</b>	<b>24,658</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Tallahassee (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	18.8	5,364	9.8	1,892	35.3	11,188	20.4
Moderate-income	10	20.8	6,963	12.7	1,362	19.6	8,149	14.9
Middle-income	16	33.3	21,546	39.3	1,332	6.2	11,925	21.8
Upper-income	12	25.0	20,923	38.2	578	2.8	23,534	42.9
Tract not reported	1	2.1	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>48</b>	<b>100.0</b>	<b>54,796</b>	<b>100.0</b>	<b>5,164</b>	<b>9.4</b>	<b>54,796</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	19,362	3,392	6.2	3.3	13,700	13.2	2,270	2.2
Moderate-income	15,980	6,102	11.1	5.9	8,427	8.1	1,451	1.4
Middle-income	39,611	22,821	41.5	21.9	14,323	13.8	2,467	2.4
Upper-income	29,021	22,699	41.3	21.8	5,057	4.9	1,265	1.2
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>103,974</b>	<b>55,014</b>	<b>100.0</b>	<b>52.9</b>	<b>41,507</b>	<b>39.9</b>	<b>7,453</b>	<b>7.2</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	702	10.5	591	10.6	89	11.1	22	7.7
Moderate	975	14.6	822	14.7	135	16.8	18	6.3
Middle	3,015	45.1	2,485	44.5	375	46.8	155	54.0
Upper	1,959	29.3	1,674	29.9	197	24.6	88	30.7
Unknown	28	0.4	18	0.3	6	0.7	4	1.4
<b>Total Assessment</b>	<b>6,679</b>	<b>100.0</b>	<b>5,590</b>	<b>100.0</b>	<b>802</b>	<b>100.0</b>	<b>287</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>83.7</b>		<b>12.0</b>		<b>4.3</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Tallahassee 2003

Income Categories	HMDA				By Borrower Income			
	#	By Tract Income %	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	2	6.3%	96	1.8%	0	0.0%	0	0.0%
Moderate	3	9.4%	213	4.0%	8	25.0%	847	16.0%
Middle	11	34.4%	1,151	21.7%	3	9.4%	438	8.3%
Upper	16	50.0%	3,836	72.4%	19	59.4%	3,744	70.7%
Unknown	0	0.0%	0	0.0%	2	6.3%	267	5.0%
<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>5,296</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>5,296</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	2	2.8%	128	1.4%	5	6.9%	328	3.6%
Moderate	2	2.8%	136	1.5%	9	12.5%	815	9.0%
Middle	24	33.3%	3,007	33.3%	11	15.3%	850	9.4%
Upper	44	61.1%	5,752	63.7%	46	63.9%	6,902	76.5%
Unknown	0	0.0%	0	0.0%	1	1.4%	128	1.4%
<b>Total</b>	<b>72</b>	<b>100.0%</b>	<b>9,023</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	<b>9,023</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	27.3%	68	18.0%	2	18.2%	46	12.2%
Middle	3	27.3%	137	36.2%	2	18.2%	40	10.6%
Upper	5	45.5%	173	45.8%	7	63.6%	292	77.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>378</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>378</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	1	100.0%	4,800	100.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	4,800	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>4,800</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>4,800</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	5	4.3%	5,024	25.8%	5	4.3%	328	1.7%
Moderate	8	6.9%	417	2.1%	19	16.4%	1,708	8.8%
Middle	38	32.8%	4,295	22.0%	16	13.8%	1,328	6.8%
Upper	65	56.0%	9,761	50.1%	72	62.1%	10,938	56.1%
Unknown	0	0.0%	0	0.0%	4	3.4%	5,195	26.6%
<b>Total</b>	<b>116</b>	<b>100.0%</b>	<b>19,497</b>	<b>100.0%</b>	<b>116</b>	<b>100.0%</b>	<b>19,497</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	24	7.4%	2,488	7.6%	0	0.0%	0	0.0%
Moderate	50	15.4%	3,819	11.6%	0	0.0%	0	0.0%
Middle	134	41.4%	14,475	44.1%	0	0.0%	0	0.0%
Upper	116	35.8%	12,038	36.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>324</b>	<b>100.0%</b>	<b>32,820</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	258	79.6%	9,540	29.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	28	8.6%	4,876	14.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	38	11.7%	18,404	56.1%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>324</b>	<b>100.0%</b>	<b>32,820</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	300	92.6%	28,110	85.6%	0	0.0%	0	0.0%
Over \$1 Million	24	7.4%	4,710	14.4%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>324</b>	<b>100.0%</b>	<b>32,820</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Walton (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,838	22.0
Moderate-income	3	50.0	3,534	42.4	767	21.7	1,566	18.8
Middle-income	2	33.3	3,174	38.1	434	13.7	1,716	20.6
Upper-income	1	16.7	1,628	19.5	55	3.4	3,216	38.6
<b>Total Assessment Area</b>	<b>6</b>	<b>100.0</b>	<b>8,336</b>	<b>100.0</b>	<b>1,256</b>	<b>15.1</b>	<b>8,336</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	5,639	3,933	43.6	21.0	859	4.6	847	4.5
Middle-income	5,948	3,445	38.2	18.4	850	4.5	1,653	8.8
Upper-income	7,141	1,649	18.3	8.8	558	3.0	4,934	26.3
<b>Total Assessment Area</b>	<b>18,728</b>	<b>9,027</b>	<b>100.0</b>	<b>48.2</b>	<b>2,267</b>	<b>12.1</b>	<b>7,434</b>	<b>39.7</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	266	20.6	234	20.5	20	18.3	12	29.3
Middle	346	26.7	308	26.9	25	22.9	13	31.7
Upper	682	52.7	602	52.6	64	58.7	16	39.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>1,294</b>	<b>100.0</b>	<b>1,144</b>	<b>100.0</b>	<b>109</b>	<b>100.0</b>	<b>41</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>88.4</b>		<b>8.4</b>		<b>3.2</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Walton 2002

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	1	2.4%	62	0.5%	
Moderate	1	2.4%	44	0.3%	2	4.9%	124	0.9%	
Middle	2	4.9%	237	1.8%	4	9.8%	890	6.8%	
Upper	38	92.7%	12,795	97.9%	33	80.5%	11,849	90.6%	
Unknown	0	0.0%	0	0.0%	1	2.4%	151	1.2%	
<b>Total</b>	<b>41</b>	<b>100.0%</b>	<b>13,076</b>	<b>100.0%</b>	<b>41</b>	<b>100.0%</b>	<b>13,076</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	2	5.7%	118	1.2%	
Moderate	0	0.0%	0	0.0%	1	2.9%	72	0.8%	
Middle	5	14.3%	762	8.0%	3	8.6%	290	3.0%	
Upper	30	85.7%	8,793	92.0%	28	80.0%	8,846	92.6%	
Unknown	0	0.0%	0	0.0%	1	2.9%	229	2.4%	
<b>Total</b>	<b>35</b>	<b>100.0%</b>	<b>9,555</b>	<b>100.0%</b>	<b>35</b>	<b>100.0%</b>	<b>9,555</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	1	16.7%	40	9.0%	
Moderate	0	0.0%	0	0.0%	2	33.3%	334	75.4%	
Middle	1	16.7%	25	5.6%	2	33.3%	46	10.4%	
Upper	5	83.3%	418	94.4%	1	16.7%	23	5.2%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>443</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>443</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	4	4.9%	220	1.0%	
Moderate	1	1.2%	44	0.2%	5	6.1%	530	2.3%	
Middle	8	9.8%	1,024	4.4%	9	11.0%	1,226	5.3%	
Upper	73	89.0%	22,006	95.4%	62	75.6%	20,718	89.8%	
Unknown	0	0.0%	0	0.0%	2	2.4%	380	1.6%	
<b>Total</b>	<b>82</b>	<b>100.0%</b>	<b>23,074</b>	<b>100.0%</b>	<b>82</b>	<b>100.0%</b>	<b>23,074</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	19	8.5%	969	6.7%	0	0.0%	0	0.0%	
Upper	205	91.5%	13,449	93.3%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>224</b>	<b>100.0%</b>	<b>14,418</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	202	90.2%	6,487	45.0%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	12	5.4%	2,040	14.1%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	10	4.5%	5,891	40.9%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>224</b>	<b>100.0%</b>	<b>14,418</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	214	95.5%	12,574	87.2%	0	0.0%	0	0.0%	
Over \$1 Million	10	4.5%	1,844	12.8%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>224</b>	<b>100.0%</b>	<b>14,418</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : FL Walton (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	2,228	19.7
Moderate-income	0	0.0	0	0.0	0	0.0	2,114	18.7
Middle-income	5	83.3	8,436	74.7	1,179	14.0	2,385	21.1
Upper-income	1	16.7	2,864	25.3	133	4.6	4,573	40.5
<b>Total Assessment Area</b>	<b>6</b>	<b>100.0</b>	<b>11,300</b>	<b>100.0</b>	<b>1,312</b>	<b>11.6</b>	<b>11,300</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	14,613	9,583	73.3	33.0	2,446	8.4	2,584	8.9
Upper-income	14,470	3,489	26.7	12.0	1,030	3.5	9,951	34.2
<b>Total Assessment Area</b>	<b>29,083</b>	<b>13,072</b>	<b>100.0</b>	<b>44.9</b>	<b>3,476</b>	<b>12.0</b>	<b>12,535</b>	<b>43.1</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	662	46.9	583	47.2	52	41.6	27	50.9
Upper	751	53.1	652	52.8	73	58.4	26	49.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>1,413</b>	<b>100.0</b>	<b>1,235</b>	<b>100.0</b>	<b>125</b>	<b>100.0</b>	<b>53</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>87.4</b>		<b>8.8</b>		<b>3.8</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : FL Walton 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	3	3.8%	585	1.6%	0	0.0%	0	0.0%	
Upper	75	96.2%	35,340	98.4%	77	98.7%	35,796	99.6%	
Unknown	0	0.0%	0	0.0%	1	1.3%	129	0.4%	
<b>Total</b>	<b>78</b>	<b>100.0%</b>	<b>35,925</b>	<b>100.0%</b>	<b>78</b>	<b>100.0%</b>	<b>35,925</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	2	1.9%	151	0.5%	
Moderate	0	0.0%	0	0.0%	2	1.9%	175	0.5%	
Middle	8	7.6%	877	2.6%	9	8.6%	1,655	5.0%	
Upper	97	92.4%	32,376	97.4%	91	86.7%	31,241	93.9%	
Unknown	0	0.0%	0	0.0%	1	1.0%	31	0.1%	
<b>Total</b>	<b>105</b>	<b>100.0%</b>	<b>33,253</b>	<b>100.0%</b>	<b>105</b>	<b>100.0%</b>	<b>33,253</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	1	50.0%	15	24.6%	0	0.0%	0	0.0%	
Upper	1	50.0%	46	75.4%	2	100.0%	61	100.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>61</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>61</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	2	1.1%	151	0.2%	
Moderate	0	0.0%	0	0.0%	2	1.1%	175	0.3%	
Middle	12	6.5%	1,477	2.1%	9	4.9%	1,655	2.4%	
Upper	173	93.5%	67,762	97.9%	170	91.9%	67,098	96.9%	
Unknown	0	0.0%	0	0.0%	2	1.1%	160	0.2%	
<b>Total</b>	<b>185</b>	<b>100.0%</b>	<b>69,239</b>	<b>100.0%</b>	<b>185</b>	<b>100.0%</b>	<b>69,239</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	24	9.9%	1,065	5.5%	0	0.0%	0	0.0%	
Upper	218	90.1%	18,253	94.5%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>242</b>	<b>100.0%</b>	<b>19,318</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	201	83.1%	6,699	34.7%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	24	9.9%	4,166	21.6%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	17	7.0%	8,453	43.8%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>242</b>	<b>100.0%</b>	<b>19,318</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	224	92.6%	15,833	82.0%	0	0.0%	0	0.0%	
Over \$1 Million	18	7.4%	3,485	18.0%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>242</b>	<b>100.0%</b>	<b>19,318</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : LA Baton Rouge (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	18	16.7	12,605	9.6	5,641	44.8	31,079	23.6
Moderate-income	21	19.4	21,639	16.4	5,274	24.4	20,471	15.5
Middle-income	37	34.3	54,437	41.3	6,481	11.9	26,363	20.0
Upper-income	30	27.8	43,020	32.7	1,807	4.2	53,788	40.8
Tract not reported	2	1.9	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>108</b>	<b>100.0</b>	<b>131,701</b>	<b>100.0</b>	<b>19,203</b>	<b>14.6</b>	<b>131,701</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	25,389	8,323	7.1	32.8	11,141	43.9	5,925	23.3
Moderate-income	34,955	18,749	15.9	53.6	11,174	32.0	5,032	14.4
Middle-income	84,260	49,627	42.1	58.9	25,998	30.9	8,635	10.2
Upper-income	60,176	41,201	34.9	68.5	15,558	25.9	3,417	5.7
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>204,780</b>	<b>117,900</b>	<b>100.0</b>	<b>57.6</b>	<b>63,871</b>	<b>31.2</b>	<b>23,009</b>	<b>11.2</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low-income	1,052	7.9	846	7.6	154	8.3	52	11.2
Moderate-income	1,623	12.1	1,332	12.0	219	11.9	72	15.5
Middle-income	5,565	41.6	4,625	41.8	735	39.8	205	44.1
Upper-income	5,142	38.4	4,266	38.5	740	40.0	136	29.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>13,382</b>	<b>100.0</b>	<b>11,069</b>	<b>100.0</b>	<b>1,848</b>	<b>100.0</b>	<b>465</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>82.7</b>		<b>13.8</b>		<b>3.5</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : LA Baton Rouge 2002

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	1	1.7%	275	4.2%	2	3.4%	122	1.9%	
Moderate	6	10.3%	242	3.7%	11	19.0%	854	13.1%	
Middle	29	50.0%	3,275	50.4%	12	20.7%	1,116	17.2%	
Upper	22	37.9%	2,709	41.7%	32	55.2%	4,199	64.6%	
Unknown	0	0.0%	0	0.0%	1	1.7%	210	3.2%	
<b>Total</b>	<b>58</b>	<b>100.0%</b>	<b>6,501</b>	<b>100.0%</b>	<b>58</b>	<b>100.0%</b>	<b>6,501</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	1	0.6%	63	0.3%	7	4.5%	287	1.6%	
Moderate	5	3.2%	426	2.4%	25	16.0%	1,447	8.0%	
Middle	98	62.8%	10,854	59.9%	38	24.4%	3,742	20.7%	
Upper	52	33.3%	6,763	37.4%	82	52.6%	12,298	67.9%	
Unknown	0	0.0%	0	0.0%	4	2.6%	332	1.8%	
<b>Total</b>	<b>156</b>	<b>100.0%</b>	<b>18,106</b>	<b>100.0%</b>	<b>156</b>	<b>100.0%</b>	<b>18,106</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	1	5.0%	6	1.9%	
Moderate	3	15.0%	40	12.5%	4	20.0%	40	12.5%	
Middle	14	70.0%	245	76.3%	7	35.0%	90	28.0%	
Upper	3	15.0%	36	11.2%	8	40.0%	185	57.6%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>321</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>321</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	1	100.0%	4,725	100.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	1	100.0%	4,725	100.0%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>4,725</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>4,725</b>	<b>100.0%</b>	
<b>HMDA Totals</b>									
Low	3	1.3%	5,063	17.1%	10	4.3%	415	1.4%	
Moderate	14	6.0%	708	2.4%	40	17.0%	2,341	7.9%	
Middle	141	60.0%	14,374	48.5%	57	24.3%	4,948	16.7%	
Upper	77	32.8%	9,508	32.1%	122	51.9%	16,682	56.3%	
Unknown	0	0.0%	0	0.0%	6	2.6%	5,267	17.8%	
<b>Total</b>	<b>235</b>	<b>100.0%</b>	<b>29,653</b>	<b>100.0%</b>	<b>235</b>	<b>100.0%</b>	<b>29,653</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	4	1.0%	430	1.1%	0	0.0%	0	0.0%	
Moderate	30	7.4%	3,512	8.6%	0	0.0%	0	0.0%	
Middle	262	64.5%	24,652	60.3%	1	100.0%	136	100.0%	
Upper	110	27.1%	12,297	30.1%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>406</b>	<b>100.0%</b>	<b>40,891</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>136</b>	<b>100.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	318	78.3%	11,350	27.8%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	44	10.8%	7,820	19.1%	1	100.0%	136	100.0%	
\$250,001 - \$1 Million*	44	10.8%	21,721	53.1%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>406</b>	<b>100.0%</b>	<b>40,891</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>136</b>	<b>100.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	379	93.3%	33,831	82.7%	1	100.0%	136	100.0%	
Over \$1 Million	27	6.7%	7,060	17.3%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>406</b>	<b>100.0%</b>	<b>40,891</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>136</b>	<b>100.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : LA Baton Rouge (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	16	13.8	12,319	8.2	4,645	37.7	34,094	22.7
Moderate-income	25	21.6	24,895	16.6	6,203	24.9	24,775	16.5
Middle-income	42	36.2	63,946	42.6	5,768	9.0	29,222	19.5
Upper-income	33	28.4	48,858	32.6	1,632	3.3	61,927	41.3
<b>Total Assessment Area</b>	<b>116</b>	<b>100.0</b>	<b>150,018</b>	<b>100.0</b>	<b>18,248</b>	<b>12.2</b>	<b>150,018</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	23,869	8,110	5.6	34.0	12,232	51.2	3,527	14.8
Moderate-income	39,781	20,524	14.1	51.6	15,727	39.5	3,530	8.9
Middle-income	96,160	64,880	44.6	67.5	23,377	24.3	7,903	8.2
Upper-income	74,647	52,080	35.8	69.8	18,756	25.1	3,811	5.1
<b>Total Assessment Area</b>	<b>234,457</b>	<b>145,594</b>	<b>100.0</b>	<b>62.1</b>	<b>70,092</b>	<b>29.9</b>	<b>18,771</b>	<b>8.0</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low-income	911	6.6	763	6.7	120	6.4	28	5.6
Moderate-income	2,420	17.6	1,952	17.2	345	18.4	123	24.6
Middle-income	5,423	39.4	4,530	39.8	692	36.9	201	40.2
Upper-income	4,999	36.3	4,135	36.3	716	38.2	148	29.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>13,753</b>	<b>100.0</b>	<b>11,380</b>	<b>100.0</b>	<b>1,873</b>	<b>100.0</b>	<b>500</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>82.7</b>		<b>13.6</b>		<b>3.6</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : LA Baton Rouge 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	3	3.2%	267	2.0%	9	9.7%	703	5.4%	
Moderate	2	2.2%	163	1.2%	20	21.5%	1,911	14.6%	
Middle	47	50.5%	5,652	43.0%	26	28.0%	3,053	23.3%	
Upper	41	44.1%	7,047	53.7%	34	36.6%	6,903	52.6%	
Unknown	0	0.0%	0	0.0%	4	4.3%	559	4.3%	
<b>Total</b>	<b>93</b>	<b>100.0%</b>	<b>13,129</b>	<b>100.0%</b>	<b>93</b>	<b>100.0%</b>	<b>13,129</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	18	6.1%	851	2.8%	
Moderate	6	2.0%	648	2.2%	56	19.1%	4,148	13.9%	
Middle	177	60.4%	16,162	54.0%	82	28.0%	7,204	24.1%	
Upper	110	37.5%	13,123	43.8%	133	45.4%	17,193	57.4%	
Unknown	0	0.0%	0	0.0%	4	1.4%	537	1.8%	
<b>Total</b>	<b>293</b>	<b>100.0%</b>	<b>29,933</b>	<b>100.0%</b>	<b>293</b>	<b>100.0%</b>	<b>29,933</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	5	15.6%	24	4.9%	
Moderate	3	9.4%	58	11.9%	10	31.3%	107	21.9%	
Middle	24	75.0%	345	70.6%	8	25.0%	118	24.1%	
Upper	5	15.6%	86	17.6%	7	21.9%	205	41.9%	
Unknown	0	0.0%	0	0.0%	2	6.3%	35	7.2%	
<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>489</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>489</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	1	50.0%	1,275	29.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	1	50.0%	3,120	71.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	2	100.0%	4,395	100.0%	
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>4,395</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>4,395</b>	<b>100.0%</b>	
<b>HMDA Totals</b>									
Low	3	0.7%	267	0.6%	32	7.6%	1,578	3.3%	
Moderate	12	2.9%	2,144	4.5%	86	20.5%	6,166	12.9%	
Middle	248	59.0%	22,159	46.2%	116	27.6%	10,375	21.6%	
Upper	157	37.4%	23,376	48.8%	174	41.4%	24,301	50.7%	
Unknown	0	0.0%	0	0.0%	12	2.9%	5,526	11.5%	
<b>Total</b>	<b>420</b>	<b>100.0%</b>	<b>47,946</b>	<b>100.0%</b>	<b>420</b>	<b>100.0%</b>	<b>47,946</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	#	SMALL BUSINESS			#	SMALL FARM			
		%	\$(000s)	%		%	\$(000s)	%	
<b>By Tract Income</b>									
Low	6	1.3%	594	1.3%	0	0.0%	0	0.0%	
Moderate	32	7.2%	3,386	7.2%	0	0.0%	0	0.0%	
Middle	257	57.5%	23,932	50.8%	1	100.0%	237	100.0%	
Upper	152	34.0%	19,179	40.7%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>447</b>	<b>100.0%</b>	<b>47,091</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>237</b>	<b>100.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	334	74.7%	13,450	28.6%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	64	14.3%	10,789	22.9%	1	100.0%	237	100.0%	
\$250,001 - \$1 Million*	49	11.0%	22,852	48.5%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>447</b>	<b>100.0%</b>	<b>47,091</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>237</b>	<b>100.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	395	88.4%	35,312	75.0%	1	100.0%	237	100.0%	
Over \$1 Million	52	11.6%	11,779	25.0%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>447</b>	<b>100.0%</b>	<b>47,091</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>237</b>	<b>100.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: LA Monroe (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	23.8	6,085	16.6	3,271	53.8	9,132	24.9
Moderate-income	8	19.0	6,307	17.2	1,833	29.1	5,880	16.0
Middle-income	14	33.3	13,562	36.9	1,570	11.6	6,456	17.6
Upper-income	10	23.8	10,751	29.3	512	4.8	15,237	41.5
<b>Total Assessment Area</b>	<b>42</b>	<b>100.0</b>	<b>36,705</b>	<b>100.0</b>	<b>7,186</b>	<b>19.6</b>	<b>36,705</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	10,090	4,124	12.6	40.9	4,559	45.2	1,407	13.9
Moderate-income	10,192	5,601	17.1	55.0	3,100	30.4	1,491	14.6
Middle-income	19,942	12,923	39.5	64.8	5,157	25.9	1,862	9.3
Upper-income	16,076	10,076	30.8	62.7	4,978	31.0	1,022	6.4
<b>Total Assessment Area</b>	<b>56,300</b>	<b>32,724</b>	<b>100.0</b>	<b>58.1</b>	<b>17,794</b>	<b>31.6</b>	<b>5,782</b>	<b>10.3</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low-income	739	19.4	578	18.0	138	27.2	23	28.0
Moderate-income	563	14.8	466	14.5	88	17.3	9	11.0
Middle-income	1,298	34.1	1,137	35.3	136	26.8	25	30.5
Upper-income	1,210	31.8	1,039	32.3	146	28.7	25	30.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>3,810</b>	<b>100.0</b>	<b>3,220</b>	<b>100.0</b>	<b>508</b>	<b>100.0</b>	<b>82</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>84.5</b>		<b>13.3</b>		<b>2.2</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : LA Monroe 2002

Income Categories	By Tract Income				HMDA			By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%			
<b>Home Purchase</b>											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
Moderate	3	11.5%	92	2.4%	3	11.5%	141	3.7%			
Middle	8	30.8%	991	25.7%	9	34.6%	750	19.5%			
Upper	15	57.7%	2,768	71.9%	13	50.0%	2,890	75.0%			
Unknown	0	0.0%	0	0.0%	1	3.8%	70	1.8%			
<b>Total</b>	<b>26</b>	<b>100.0%</b>	<b>3,851</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	<b>3,851</b>	<b>100.0%</b>			
<b>Refinance</b>											
Low	1	1.3%	29	0.4%	1	1.3%	120	1.5%			
Moderate	6	7.9%	363	4.5%	4	5.3%	531	6.5%			
Middle	28	36.8%	2,624	32.2%	16	21.1%	956	11.7%			
Upper	41	53.9%	5,122	62.9%	53	69.7%	6,116	75.2%			
Unknown	0	0.0%	0	0.0%	2	2.6%	415	5.1%			
<b>Total</b>	<b>76</b>	<b>100.0%</b>	<b>8,138</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>	<b>8,138</b>	<b>100.0%</b>			
<b>Home Improvement</b>											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
Moderate	0	0.0%	0	0.0%	1	33.3%	30	25.0%			
Middle	3	100.0%	120	100.0%	0	0.0%	0	0.0%			
Upper	0	0.0%	0	0.0%	2	66.7%	90	75.0%			
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>120</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>120</b>	<b>100.0%</b>			
<b>Multi-Family</b>											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>			
<b>HMDA Totals</b>											
Low	1	1.0%	29	0.2%	1	1.0%	120	1.0%			
Moderate	9	8.6%	455	3.8%	8	7.6%	702	5.8%			
Middle	39	37.1%	3,735	30.8%	25	23.8%	1,706	14.1%			
Upper	56	53.3%	7,890	65.2%	68	64.8%	9,096	75.1%			
Unknown	0	0.0%	0	0.0%	3	2.9%	485	4.0%			
<b>Total</b>	<b>105</b>	<b>100.0%</b>	<b>12,109</b>	<b>100.0%</b>	<b>105</b>	<b>100.0%</b>	<b>12,109</b>	<b>100.0%</b>			
<b>SMALL BUSINESS/FARM</b>											
Income Categories	SMALL BUSINESS				SMALL FARM						
	#	%	\$(000s)	%	#	%	\$(000s)	%			
<b>By Tract Income</b>											
Low	9	6.9%	269	2.0%	1	50.0%	83	50.0%			
Moderate	14	10.7%	810	5.9%	0	0.0%	0	0.0%			
Middle	50	38.2%	4,317	31.5%	0	0.0%	0	0.0%			
Upper	58	44.3%	8,296	60.6%	1	50.0%	83	50.0%			
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
<b>Total</b>	<b>131</b>	<b>100.0%</b>	<b>13,692</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>166</b>	<b>100.0%</b>			
<b>By Loan Size</b>											
\$100,000 or less	97	74.0%	3,041	22.2%	2	100.0%	166	100.0%			
\$100,001 - \$250,000	19	14.5%	3,271	23.9%	0	0.0%	0	0.0%			
\$250,001 - \$1 Million*	15	11.5%	7,380	53.9%	0	0.0%	0	0.0%			
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
<b>Total</b>	<b>131</b>	<b>100.0%</b>	<b>13,692</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>166</b>	<b>100.0%</b>			
<b>By Revenue</b>											
\$1 Million or Less	124	94.7%	12,960	94.7%	2	100.0%	166	100.0%			
Over \$1 Million	7	5.3%	732	5.3%	0	0.0%	0	0.0%			
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
<b>Total</b>	<b>131</b>	<b>100.0%</b>	<b>13,692</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>166</b>	<b>100.0%</b>			

Originations and Purchases

\*Small Business loans are loan sizes that area \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: LA Monroe (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	17.1	4,089	10.6	1,941	47.5	9,126	23.7
Moderate-income	9	22.0	6,713	17.4	1,935	28.8	6,288	16.3
Middle-income	14	34.1	15,431	40.0	1,572	10.2	7,211	18.7
Upper-income	11	26.8	12,303	31.9	644	5.2	15,911	41.3
<b>Total Assessment Area</b>	<b>41</b>	<b>100.0</b>	<b>38,536</b>	<b>100.0</b>	<b>6,092</b>	<b>15.8</b>	<b>38,536</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	6,755	2,467	7.0	36.5	3,549	52.5	739	10.9
Moderate-income	10,588	5,311	15.0	50.2	4,059	38.3	1,218	11.5
Middle-income	23,883	15,391	43.5	64.4	6,460	27.0	2,032	8.5
Upper-income	18,928	12,243	34.6	64.7	5,736	30.3	949	5.0
<b>Total Assessment Area</b>	<b>60,154</b>	<b>35,412</b>	<b>100.0</b>	<b>58.9</b>	<b>19,804</b>	<b>32.9</b>	<b>4,938</b>	<b>8.2</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	448	11.6	357	11.0	79	15.0	12	14.6
Moderate-income	745	19.4	583	18.0	147	28.0	15	18.3
Middle-income	1,396	36.3	1,214	37.5	150	28.6	32	39.0
Upper-income	1,258	32.7	1,086	33.5	149	28.4	23	28.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>3,847</b>	<b>100.0</b>	<b>3,240</b>	<b>100.0</b>	<b>525</b>	<b>100.0</b>	<b>82</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>84.2</b>		<b>13.6</b>		<b>2.1</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : LA Monroe 2003

Income Categories	By Tract Income				HMDA			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	4	7.3%	289	4.2%
Moderate	1	1.8%	62	0.9%	14	25.5%	1,029	14.9%
Middle	18	32.7%	1,743	25.2%	9	16.4%	958	13.9%
Upper	36	65.5%	5,102	73.9%	27	49.1%	4,514	65.4%
Unknown	0	0.0%	0	0.0%	1	1.8%	117	1.7%
<b>Total</b>	<b>55</b>	<b>100.0%</b>	<b>6,907</b>	<b>100.0%</b>	<b>55</b>	<b>100.0%</b>	<b>6,907</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	7	5.0%	263	1.9%
Moderate	2	1.4%	69	0.5%	18	12.9%	1,146	8.4%
Middle	60	42.9%	5,714	41.9%	28	20.0%	1,801	13.2%
Upper	78	55.7%	7,870	57.6%	83	59.3%	9,753	71.4%
Unknown	0	0.0%	0	0.0%	4	2.9%	690	5.1%
<b>Total</b>	<b>140</b>	<b>100.0%</b>	<b>13,653</b>	<b>100.0%</b>	<b>140</b>	<b>100.0%</b>	<b>13,653</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	16.7%	3	1.9%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	4	66.7%	86	55.5%	1	16.7%	4	2.6%
Upper	2	33.3%	69	44.5%	4	66.7%	148	95.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>155</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>155</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	2	100.0%	2,850	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	2,850	100.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>2,850</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>2,850</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	12	5.9%	555	2.4%
Moderate	3	1.5%	131	0.6%	32	15.8%	2,175	9.2%
Middle	82	40.4%	7,543	32.0%	38	18.7%	2,763	11.7%
Upper	118	58.1%	15,891	67.4%	114	56.2%	14,415	61.2%
Unknown	0	0.0%	0	0.0%	7	3.4%	3,657	15.5%
<b>Total</b>	<b>203</b>	<b>100.0%</b>	<b>23,565</b>	<b>100.0%</b>	<b>203</b>	<b>100.0%</b>	<b>23,565</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	5	4.1%	167	1.7%	0	0.0%	0	0.0%
Moderate	17	13.9%	2,463	24.7%	0	0.0%	0	0.0%
Middle	48	39.3%	3,476	34.8%	0	0.0%	0	0.0%
Upper	52	42.6%	3,880	38.9%	2	100.0%	124	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>122</b>	<b>100.0%</b>	<b>9,986</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>124</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	95	77.9%	3,268	32.7%	2	100.0%	124	100.0%
\$100,001 - \$250,000	19	15.6%	3,425	34.3%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	8	6.6%	3,293	33.0%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>122</b>	<b>100.0%</b>	<b>9,986</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>124</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	117	95.9%	9,132	91.4%	2	100.0%	124	100.0%
Over \$1 Million	5	4.1%	854	8.6%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>122</b>	<b>100.0%</b>	<b>9,986</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>124</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : LA New Orleans (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	63	18.9	33,470	12.0	18,252	54.5	70,818	25.5
Moderate-income	70	21.0	55,444	19.9	15,753	28.4	42,970	15.4
Middle-income	98	29.4	96,466	34.7	11,745	12.2	51,328	18.4
Upper-income	93	27.9	92,834	33.4	4,902	5.3	113,098	40.7
Tract not reported	9	2.7	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>333</b>	<b>100.0</b>	<b>278,214</b>	<b>100.0</b>	<b>50,652</b>	<b>18.2</b>	<b>278,214</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	66,540	12,318	5.5	18.5	39,593	59.5	14,629	22.0
Moderate-income	100,530	36,937	16.4	36.7	44,774	44.5	18,819	18.7
Middle-income	158,824	87,004	38.6	54.8	53,733	33.8	18,087	11.4
Upper-income	142,744	88,901	39.5	62.3	41,719	29.2	12,124	8.5
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>468,638</b>	<b>225,160</b>	<b>100.0</b>	<b>48.0</b>	<b>179,819</b>	<b>38.4</b>	<b>63,659</b>	<b>13.6</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low-income	2,547	9.2	2,090	8.9	404	11.2	53	8.3
Moderate-income	5,898	21.3	4,825	20.6	913	25.3	160	25.0
Middle-income	9,049	32.6	7,695	32.8	1,155	32.0	199	31.1
Upper-income	10,232	36.9	8,866	37.8	1,138	31.5	228	35.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>27,726</b>	<b>100.0</b>	<b>23,476</b>	<b>100.0</b>	<b>3,610</b>	<b>100.0</b>	<b>640</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>84.7</b>		<b>13.0</b>		<b>2.3</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : LA New Orleans 2002

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	10	3.3%	1,095	2.1%	5	1.6%	574	1.1%	
Moderate	33	10.9%	6,337	12.1%	53	17.4%	5,126	9.8%	
Middle	110	36.2%	16,121	30.7%	60	19.7%	6,520	12.4%	
Upper	151	49.7%	29,020	55.2%	182	59.9%	39,815	75.7%	
Unknown	0	0.0%	0	0.0%	4	1.3%	538	1.0%	
<b>Total</b>	<b>304</b>	<b>100.0%</b>	<b>52,573</b>	<b>100.0%</b>	<b>304</b>	<b>100.0%</b>	<b>52,573</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	8	1.9%	1,121	1.8%	11	2.7%	693	1.1%	
Moderate	44	10.6%	5,652	8.9%	45	10.8%	4,012	6.3%	
Middle	132	31.8%	13,485	21.2%	72	17.3%	6,510	10.2%	
Upper	231	55.7%	43,278	68.1%	274	66.0%	50,195	79.0%	
Unknown	0	0.0%	0	0.0%	13	3.1%	2,126	3.3%	
<b>Total</b>	<b>415</b>	<b>100.0%</b>	<b>63,536</b>	<b>100.0%</b>	<b>415</b>	<b>100.0%</b>	<b>63,536</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	4	11.4%	46	6.7%	
Moderate	8	22.9%	130	19.0%	8	22.9%	99	14.4%	
Middle	18	51.4%	427	62.2%	10	28.6%	249	36.3%	
Upper	9	25.7%	129	18.8%	13	37.1%	292	42.6%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>35</b>	<b>100.0%</b>	<b>686</b>	<b>100.0%</b>	<b>35</b>	<b>100.0%</b>	<b>686</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	2	33.3%	1,182	15.5%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	2	33.3%	5,439	71.5%	0	0.0%	0	0.0%	
Upper	2	33.3%	990	13.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	6	100.0%	7,611	100.0%	
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>7,611</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>7,611</b>	<b>100.0%</b>	
<b>HMDA Totals</b>									
Low	20	2.6%	3,398	2.7%	20	2.6%	1,313	1.1%	
Moderate	85	11.2%	12,119	9.7%	106	13.9%	9,237	7.4%	
Middle	262	34.5%	35,472	28.5%	142	18.7%	13,279	10.7%	
Upper	393	51.7%	73,417	59.0%	469	61.7%	90,302	72.6%	
Unknown	0	0.0%	0	0.0%	23	3.0%	10,275	8.3%	
<b>Total</b>	<b>760</b>	<b>100.0%</b>	<b>124,406</b>	<b>100.0%</b>	<b>760</b>	<b>100.0%</b>	<b>124,406</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	36	5.7%	6,504	8.6%	0	0.0%	0	0.0%	
Moderate	112	17.6%	12,650	16.6%	0	0.0%	0	0.0%	
Middle	245	38.5%	29,178	38.4%	0	0.0%	0	0.0%	
Upper	243	38.2%	27,663	36.4%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>636</b>	<b>100.0%</b>	<b>75,995</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	437	68.7%	14,788	19.5%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	112	17.6%	19,838	26.1%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	87	13.7%	41,369	54.4%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>636</b>	<b>100.0%</b>	<b>75,995</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	566	89.0%	60,804	80.0%	0	0.0%	0	0.0%	
Over \$1 Million	70	11.0%	15,191	20.0%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>636</b>	<b>100.0%</b>	<b>75,995</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : LA New Orleans (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	57	16.8	30,667	10.7	14,213	46.3	70,171	24.4
Moderate-income	81	23.9	56,723	19.7	14,268	25.2	46,237	16.1
Middle-income	107	31.6	108,019	37.5	11,558	10.7	53,541	18.6
Upper-income	92	27.1	92,351	32.1	4,045	4.4	117,811	40.9
Tract not reported	2	0.6	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>339</b>	<b>100.0</b>	<b>287,760</b>	<b>100.0</b>	<b>44,084</b>	<b>15.3</b>	<b>287,760</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	55,988	13,445	5.3	24.0	32,725	58.5	9,818	17.5
Moderate-income	103,437	40,775	15.9	39.4	51,152	49.5	11,510	11.1
Middle-income	172,696	102,820	40.2	59.5	56,286	32.6	13,590	7.9
Upper-income	146,275	98,761	38.6	67.5	37,774	25.8	9,740	6.7
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>478,396</b>	<b>255,801</b>	<b>100.0</b>	<b>53.5</b>	<b>177,937</b>	<b>37.2</b>	<b>44,658</b>	<b>9.3</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low-income	2,503	8.8	2,038	8.4	411	11.1	54	7.2
Moderate-income	6,051	21.2	5,058	21.0	798	21.6	195	26.0
Middle-income	9,787	34.2	8,312	34.4	1,223	33.2	252	33.6
Upper-income	10,226	35.8	8,726	36.1	1,253	34.0	247	33.0
Unknown-income	11	0.0	8	0.0	2	0.1	1	0.1
<b>Total Assessment Area</b>	<b>28,578</b>	<b>100.0</b>	<b>24,142</b>	<b>100.0</b>	<b>3,687</b>	<b>100.0</b>	<b>749</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>84.5</b>		<b>12.9</b>		<b>2.6</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : LA New Orleans 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	11	3.1%	1,388	2.1%	10	2.8%	797	1.2%	
Moderate	27	7.7%	2,951	4.4%	46	13.1%	4,631	6.9%	
Middle	107	30.5%	15,970	23.6%	72	20.5%	8,768	13.0%	
Upper	205	58.4%	46,993	69.5%	212	60.4%	51,663	76.4%	
Unknown	1	0.3%	286	0.4%	11	3.1%	1,729	2.6%	
<b>Total</b>	<b>351</b>	<b>100.0%</b>	<b>67,588</b>	<b>100.0%</b>	<b>351</b>	<b>100.0%</b>	<b>67,588</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	8	1.2%	517	0.5%	23	3.5%	1,286	1.2%	
Moderate	47	7.1%	4,671	4.4%	78	11.8%	7,225	6.9%	
Middle	209	31.6%	23,759	22.6%	112	16.9%	10,959	10.4%	
Upper	398	60.1%	76,142	72.5%	423	63.9%	81,822	77.9%	
Unknown	0	0.0%	0	0.0%	26	3.9%	3,797	3.6%	
<b>Total</b>	<b>662</b>	<b>100.0%</b>	<b>105,089</b>	<b>100.0%</b>	<b>662</b>	<b>100.0%</b>	<b>105,089</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	1	3.4%	25	4.1%	4	13.8%	53	8.8%	
Moderate	8	27.6%	170	28.2%	11	37.9%	191	31.7%	
Middle	12	41.4%	154	25.5%	4	13.8%	42	7.0%	
Upper	8	27.6%	254	42.1%	10	34.5%	317	52.6%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>29</b>	<b>100.0%</b>	<b>603</b>	<b>100.0%</b>	<b>29</b>	<b>100.0%</b>	<b>603</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	20	1.9%	1,930	1.1%	37	3.6%	2,136	1.2%	
Moderate	82	7.9%	7,792	4.5%	135	13.0%	12,047	7.0%	
Middle	328	31.5%	39,883	23.0%	188	18.0%	19,769	11.4%	
Upper	611	58.6%	123,389	71.2%	645	61.9%	133,802	77.2%	
Unknown	1	0.1%	286	0.2%	37	3.6%	5,526	3.2%	
<b>Total</b>	<b>1,042</b>	<b>100.0%</b>	<b>173,280</b>	<b>100.0%</b>	<b>1,042</b>	<b>100.0%</b>	<b>173,280</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	47	6.7%	6,878	7.1%	0	0.0%	0	0.0%	
Moderate	139	19.9%	15,771	16.2%	1	50.0%	350	58.9%	
Middle	225	32.2%	26,540	27.3%	0	0.0%	0	0.0%	
Upper	287	41.1%	47,980	49.4%	1	50.0%	244	41.1%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>698</b>	<b>100.0%</b>	<b>97,169</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>594</b>	<b>100.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	449	64.3%	17,812	18.3%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	133	19.1%	23,646	24.3%	1	50.0%	244	41.1%	
\$250,001 - \$1 Million*	116	16.6%	55,711	57.3%	1	50.0%	350	58.9%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>698</b>	<b>100.0%</b>	<b>97,169</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>594</b>	<b>100.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	608	87.1%	77,898	80.2%	1	50.0%	244	41.1%	
Over \$1 Million	90	12.9%	19,271	19.8%	1	50.0%	350	58.9%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>698</b>	<b>100.0%</b>	<b>97,169</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>594</b>	<b>100.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: LA Northeast (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	10.5	1,334	7.9	816	61.2	4,852	28.8
Moderate-income	3	15.8	3,133	18.6	1,157	36.9	2,711	16.1
Middle-income	11	57.9	9,408	55.8	2,393	25.4	2,711	16.1
Upper-income	3	15.8	2,995	17.8	370	12.4	6,596	39.1
<b>Total Assessment Area</b>	<b>19</b>	<b>100.0</b>	<b>16,870</b>	<b>100.0</b>	<b>4,736</b>	<b>28.1</b>	<b>16,870</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	2,111	1,011	6.3	47.9	852	40.4	248	11.7
Moderate-income	4,734	3,000	18.7	63.4	1,231	26.0	503	10.6
Middle-income	14,278	9,086	56.7	63.6	3,454	24.2	1,738	12.2
Upper-income	4,045	2,935	18.3	72.6	723	17.9	387	9.6
<b>Total Assessment Area</b>	<b>25,168</b>	<b>16,032</b>	<b>100.0</b>	<b>63.7</b>	<b>6,260</b>	<b>24.9</b>	<b>2,876</b>	<b>11.4</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	87	7.3	71	7.0	8	7.3	8	12.5
Moderate-income	169	14.3	153	15.1	12	11.0	4	6.3
Middle-income	710	59.9	605	59.8	65	59.6	40	62.5
Upper-income	219	18.5	183	18.1	24	22.0	12	18.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,185</b>	<b>100.0</b>	<b>1,012</b>	<b>100.0</b>	<b>109</b>	<b>100.0</b>	<b>64</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.4</b>		<b>9.2</b>		<b>5.4</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : LA Northeast LA 2002

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	1	14.3%	58	9.9%	
Middle	3	42.9%	356	60.6%	4	57.1%	247	42.1%	
Upper	4	57.1%	231	39.4%	2	28.6%	282	48.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>587</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>587</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	1	11.1%	19	4.4%	0	0.0%	0	0.0%	
Moderate	2	22.2%	46	10.7%	3	33.3%	181	42.3%	
Middle	4	44.4%	223	52.1%	1	11.1%	28	6.5%	
Upper	2	22.2%	140	32.7%	5	55.6%	219	51.2%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>428</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>428</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	1	25.0%	28	43.1%	0	0.0%	0	0.0%	
Moderate	1	25.0%	4	6.2%	0	0.0%	0	0.0%	
Middle	1	25.0%	3	4.6%	2	50.0%	32	49.2%	
Upper	1	25.0%	30	46.2%	2	50.0%	33	50.8%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>65</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>65</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	2	10.0%	47	4.4%	0	0.0%	0	0.0%	
Moderate	3	15.0%	50	4.6%	4	20.0%	239	22.1%	
Middle	8	40.0%	582	53.9%	7	35.0%	307	28.4%	
Upper	7	35.0%	401	37.1%	9	45.0%	534	49.4%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>1,080</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>1,080</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	2	8.3%	305	13.6%	2	22.2%	415	27.9%	
Moderate	1	4.2%	91	4.1%	0	0.0%	0	0.0%	
Middle	14	58.3%	1,187	53.0%	6	66.7%	809	54.3%	
Upper	7	29.2%	655	29.3%	1	11.1%	265	17.8%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>2,238</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>1,489</b>	<b>100.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	17	70.8%	399	17.8%	4	44.4%	184	12.4%	
\$100,001 - \$250,000	5	20.8%	839	37.5%	2	22.2%	440	29.6%	
\$250,001 - \$1 Million*	2	8.3%	1,000	44.7%	3	33.3%	865	58.1%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>2,238</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>1,489</b>	<b>100.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	22	91.7%	2,187	97.7%	9	100.0%	1,489	100.0%	
Over \$1 Million	2	8.3%	51	2.3%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>2,238</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>1,489</b>	<b>100.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**  
 Assessment Area : LA Northeast (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.3	541	3.2	252	46.6	5,038	29.5
Moderate-income	4	21.1	4,331	25.4	1,582	36.5	2,842	16.7
Middle-income	13	68.4	10,473	61.4	2,005	19.1	3,130	18.3
Upper-income	1	5.3	1,723	10.1	165	9.6	6,058	35.5
<b>Total Assessment Area</b>	<b>19</b>	<b>100.0</b>	<b>17,068</b>	<b>100.0</b>	<b>4,004</b>	<b>23.5</b>	<b>17,068</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	784	313	1.9	39.9	419	53.4	52	6.6
Moderate-income	6,792	3,684	22.6	54.2	2,486	36.6	622	9.2
Middle-income	16,153	10,548	64.6	65.3	3,702	22.9	1,903	11.8
Upper-income	2,296	1,785	10.9	77.7	404	17.6	107	4.7
<b>Total Assessment Area</b>	<b>26,025</b>	<b>16,330</b>	<b>100.0</b>	<b>62.7</b>	<b>7,011</b>	<b>26.9</b>	<b>2,684</b>	<b>10.3</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low-income	92	7.4	72	6.8	10	8.6	10	15.9
Moderate-income	339	27.3	297	28.0	27	23.3	15	23.8
Middle-income	699	56.4	598	56.4	68	58.6	33	52.4
Upper-income	110	8.9	94	8.9	11	9.5	5	7.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,240</b>	<b>100.0</b>	<b>1,061</b>	<b>100.0</b>	<b>116</b>	<b>100.0</b>	<b>63</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.6</b>		<b>9.4</b>		<b>5.1</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : LA Northeast LA 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	1	16.7%	10	2.5%	2	33.3%	161	40.3%	
Middle	5	83.3%	390	97.5%	2	33.3%	102	25.5%	
Upper	0	0.0%	0	0.0%	1	16.7%	127	31.8%	
Unknown	0	0.0%	0	0.0%	1	16.7%	10	2.5%	
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>400</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>400</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	1	5.9%	57	3.4%	
Moderate	5	29.4%	585	35.1%	1	5.9%	65	3.9%	
Middle	12	70.6%	1,080	64.9%	1	5.9%	113	6.8%	
Upper	0	0.0%	0	0.0%	14	82.4%	1,430	85.9%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>17</b>	<b>100.0%</b>	<b>1,665</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>1,665</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	1	100.0%	3	100.0%	
Middle	1	100.0%	3	100.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	1	4.2%	57	2.8%	
Moderate	6	25.0%	595	28.8%	4	16.7%	229	11.1%	
Middle	18	75.0%	1,473	71.2%	3	12.5%	215	10.4%	
Upper	0	0.0%	0	0.0%	15	62.5%	1,557	75.3%	
Unknown	0	0.0%	0	0.0%	1	4.2%	10	0.5%	
<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>2,068</b>	<b>100.0%</b>	<b>24</b>	<b>100.0%</b>	<b>2,068</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	2	6.5%	142	6.0%	0	0.0%	0	0.0%	
Moderate	2	6.5%	22	0.9%	0	0.0%	0	0.0%	
Middle	27	87.1%	2,204	93.1%	1	100.0%	123	100.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>31</b>	<b>100.0%</b>	<b>2,368</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>123</b>	<b>100.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	24	77.4%	677	28.6%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	6	19.4%	1,193	50.4%	1	100.0%	123	100.0%	
\$250,001 - \$1 Million*	1	3.2%	498	21.0%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>31</b>	<b>100.0%</b>	<b>2,368</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>123</b>	<b>100.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	28	90.3%	1,883	79.5%	1	100.0%	123	100.0%	
Over \$1 Million	3	9.7%	485	20.5%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>31</b>	<b>100.0%</b>	<b>2,368</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>123</b>	<b>100.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**  
 Assessment Area : LA Tangipahoa (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	5,757	26.0
Moderate-income	4	23.5	4,177	18.8	1,641	39.3	3,546	16.0
Middle-income	10	58.8	13,788	62.2	3,351	24.3	3,638	16.4
Upper-income	3	17.6	4,201	19.0	576	13.7	9,225	41.6
<b>Total Assessment Area</b>	<b>17</b>	<b>100.0</b>	<b>22,166</b>	<b>100.0</b>	<b>5,568</b>	<b>25.1</b>	<b>22,166</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	6,685	3,786	17.6	56.6	1,967	29.4	932	13.9
Middle-income	20,350	13,810	64.0	67.9	4,174	20.5	2,366	11.6
Upper-income	6,605	3,968	18.4	60.1	1,958	29.6	679	10.3
<b>Total Assessment Area</b>	<b>33,640</b>	<b>21,564</b>	<b>100.0</b>	<b>64.1</b>	<b>8,099</b>	<b>24.1</b>	<b>3,977</b>	<b>11.8</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	518	24.4	442	23.8	59	28.5	17	29.3
Middle-income	1,141	53.7	999	53.8	108	52.2	34	58.6
Upper-income	464	21.9	417	22.4	40	19.3	7	12.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>2,123</b>	<b>100.0</b>	<b>1,858</b>	<b>100.0</b>	<b>207</b>	<b>100.0</b>	<b>58</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>87.5</b>		<b>9.8</b>		<b>2.7</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : LA Tangipahoa 2002

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	5	22.7%	430	21.7%	1	4.5%	55	2.8%	
Middle	14	63.6%	1,065	53.8%	2	9.1%	100	5.0%	
Upper	3	13.6%	486	24.5%	16	72.7%	1,665	84.0%	
Unknown	0	0.0%	0	0.0%	3	13.6%	161	8.1%	
<b>Total</b>	<b>22</b>	<b>100.0%</b>	<b>1,981</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>1,981</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	2	5.0%	59	2.3%	
Moderate	7	17.5%	507	19.9%	8	20.0%	297	11.6%	
Middle	25	62.5%	1,054	41.3%	8	20.0%	304	11.9%	
Upper	8	20.0%	993	38.9%	22	55.0%	1,894	74.2%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>40</b>	<b>100.0%</b>	<b>2,554</b>	<b>100.0%</b>	<b>40</b>	<b>100.0%</b>	<b>2,554</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	1	6.3%	15	9.6%	
Moderate	3	18.8%	37	23.7%	5	31.3%	22	14.1%	
Middle	7	43.8%	68	43.6%	3	18.8%	13	8.3%	
Upper	6	37.5%	51	32.7%	7	43.8%	106	67.9%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>16</b>	<b>100.0%</b>	<b>156</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>156</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	3	3.8%	74	1.6%	
Moderate	15	19.2%	974	20.8%	14	17.9%	374	8.0%	
Middle	46	59.0%	2,187	46.6%	13	16.7%	417	8.9%	
Upper	17	21.8%	1,530	32.6%	45	57.7%	3,665	78.1%	
Unknown	0	0.0%	0	0.0%	3	3.8%	161	3.4%	
<b>Total</b>	<b>78</b>	<b>100.0%</b>	<b>4,691</b>	<b>100.0%</b>	<b>78</b>	<b>100.0%</b>	<b>4,691</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	33	22.4%	4,283	26.8%	0	0.0%	0	0.0%	
Middle	74	50.3%	8,397	52.6%	0	0.0%	0	0.0%	
Upper	40	27.2%	3,296	20.6%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>147</b>	<b>100.0%</b>	<b>15,976</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	108	73.5%	3,800	23.8%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	23	15.6%	4,261	26.7%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	16	10.9%	7,915	49.5%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>147</b>	<b>100.0%</b>	<b>15,976</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	128	87.1%	12,347	77.3%	0	0.0%	0	0.0%	
Over \$1 Million	19	12.9%	3,629	22.7%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>147</b>	<b>100.0%</b>	<b>15,976</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : LA Tangipahoa (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	5,673	21.9
Moderate-income	3	16.7	3,273	12.6	992	30.3	3,624	14.0
Middle-income	10	55.6	14,527	56.1	2,699	18.6	4,708	18.2
Upper-income	5	27.8	8,095	31.3	973	12.0	11,890	45.9
<b>Total Assessment Area</b>	<b>18</b>	<b>100.0</b>	<b>25,895</b>	<b>100.0</b>	<b>4,664</b>	<b>18.0</b>	<b>25,895</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	5,631	3,164	11.8	56.2	1,706	30.3	761	13.5
Middle-income	22,609	15,100	56.3	66.8	5,164	22.8	2,345	10.4
Upper-income	12,554	8,541	31.9	68.0	2,883	23.0	1,130	9.0
<b>Total Assessment Area</b>	<b>40,794</b>	<b>26,805</b>	<b>100.0</b>	<b>65.7</b>	<b>9,753</b>	<b>23.9</b>	<b>4,236</b>	<b>10.4</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	322	14.5	267	13.8	42	19.5	13	19.7
Middle-income	1,257	56.6	1,097	56.6	122	56.7	38	57.6
Upper-income	641	28.9	575	29.7	51	23.7	15	22.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>2,220</b>	<b>100.0</b>	<b>1,939</b>	<b>100.0</b>	<b>215</b>	<b>100.0</b>	<b>66</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>87.3</b>		<b>9.7</b>		<b>3.0</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area : LA Tangipahoa 2003

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	1	7.1%	14	1.1%
Moderate	0	0.0%	0	0.0%	3	21.4%	162	12.9%
Middle	6	42.9%	410	32.7%	4	28.6%	359	28.7%
Upper	8	57.1%	843	67.3%	6	42.9%	718	57.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>14</b>	<b>100.0%</b>	<b>1,253</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>1,253</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	1	1.5%	13	0.3%
Moderate	4	6.1%	119	2.4%	4	6.1%	131	2.7%
Middle	44	66.7%	2,896	59.0%	19	28.8%	1,203	24.5%
Upper	18	27.3%	1,897	38.6%	42	63.6%	3,565	72.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>66</b>	<b>100.0%</b>	<b>4,912</b>	<b>100.0%</b>	<b>66</b>	<b>100.0%</b>	<b>4,912</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	4	18.2%	18	7.8%
Middle	14	63.6%	129	55.6%	4	18.2%	53	22.8%
Upper	8	36.4%	103	44.4%	14	63.6%	161	69.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>22</b>	<b>100.0%</b>	<b>232</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>232</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	2	2.0%	27	0.4%
Moderate	4	3.9%	119	1.9%	11	10.8%	311	4.9%
Middle	64	62.7%	3,435	53.7%	27	26.5%	1,615	25.2%
Upper	34	33.3%	2,843	44.4%	62	60.8%	4,444	69.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>102</b>	<b>100.0%</b>	<b>6,397</b>	<b>100.0%</b>	<b>102</b>	<b>100.0%</b>	<b>6,397</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	21	13.5%	2,288	11.6%	0	0.0%	0	0.0%
Middle	89	57.1%	11,777	59.8%	1	100.0%	101	100.0%
Upper	46	29.5%	5,625	28.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>156</b>	<b>100.0%</b>	<b>19,690</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>101</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	107	68.6%	4,068	20.7%	0	0.0%	0	0.0%
\$100,001 - \$250,000	30	19.2%	5,753	29.2%	1	100.0%	101	100.0%
\$250,001 - \$1 Million*	19	12.2%	9,869	50.1%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>156</b>	<b>100.0%</b>	<b>19,690</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>101</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	141	90.4%	15,472	78.6%	1	100.0%	101	100.0%
Over \$1 Million	15	9.6%	4,218	21.4%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>156</b>	<b>100.0%</b>	<b>19,690</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>101</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : MS Adams (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	8.3	1,040	8.5	514	49.4	3,651	29.7
Moderate-income	4	33.3	4,391	35.7	1,533	34.9	1,899	15.4
Middle-income	3	25.0	4,248	34.5	1,025	24.1	2,116	17.2
Upper-income	3	25.0	2,617	21.3	300	11.5	4,630	37.7
Tract not reported	1	8.3	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>12</b>	<b>100.0</b>	<b>12,296</b>	<b>100.0</b>	<b>3,372</b>	<b>27.4</b>	<b>12,296</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	1,651	684	5.6	41.4	779	47.2	188	11.4
Moderate-income	7,129	4,583	37.5	64.3	1,321	18.5	1,225	17.2
Middle-income	5,617	4,240	34.7	75.5	949	16.9	428	7.6
Upper-income	4,560	2,721	22.3	59.7	1,332	29.2	507	11.1
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>18,957</b>	<b>12,228</b>	<b>100.0</b>	<b>64.5</b>	<b>4,381</b>	<b>23.1</b>	<b>2,348</b>	<b>12.4</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low	92	7.6	79	7.6	12	10.0	1	2.2
Moderate	279	23.1	238	22.8	32	26.7	9	20.0
Middle	233	19.3	206	19.8	17	14.2	10	22.2
Upper	603	50.0	519	49.8	59	49.2	25	55.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>1,207</b>	<b>100.0</b>	<b>1,042</b>	<b>100.0</b>	<b>120</b>	<b>100.0</b>	<b>45</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>86.3</b>		<b>9.9</b>		<b>3.7</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: MS Adams 2002

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	3	10.0%	79	3.7%	
Moderate	4	13.3%	510	24.2%	10	33.3%	578	27.4%	
Middle	16	53.3%	993	47.1%	5	16.7%	238	11.3%	
Upper	10	33.3%	605	28.7%	12	40.0%	1,213	57.5%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>30</b>	<b>100.0%</b>	<b>2,108</b>	<b>100.0%</b>	<b>30</b>	<b>100.0%</b>	<b>2,108</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	17	35.4%	1,765	34.5%	7	14.6%	334	6.5%	
Middle	8	16.7%	1,577	30.8%	7	14.6%	438	8.6%	
Upper	23	47.9%	1,779	34.7%	32	66.7%	4,277	83.5%	
Unknown	0	0.0%	0	0.0%	2	4.2%	72	1.4%	
<b>Total</b>	<b>48</b>	<b>100.0%</b>	<b>5,121</b>	<b>100.0%</b>	<b>48</b>	<b>100.0%</b>	<b>5,121</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	2	18.2%	8	11.8%	
Moderate	3	27.3%	22	32.4%	5	45.5%	27	39.7%	
Middle	8	72.7%	46	67.6%	2	18.2%	8	11.8%	
Upper	0	0.0%	0	0.0%	2	18.2%	25	36.8%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	5	5.6%	87	1.2%	
Moderate	24	27.0%	2,297	31.5%	22	24.7%	939	12.9%	
Middle	32	36.0%	2,616	35.9%	14	15.7%	684	9.4%	
Upper	33	37.1%	2,384	32.7%	46	51.7%	5,515	75.6%	
Unknown	0	0.0%	0	0.0%	2	2.2%	72	1.0%	
<b>Total</b>	<b>89</b>	<b>100.0%</b>	<b>7,297</b>	<b>100.0%</b>	<b>89</b>	<b>100.0%</b>	<b>7,297</b>	<b>100.0%</b>	
Income Categories	SMALL BUSINESS				SMALL BUSINESS/FARM		SMALL FARM		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	5	3.6%	234	3.0%	0	0.0%	0	0.0%	
Moderate	42	30.0%	2,280	29.4%	0	0.0%	0	0.0%	
Middle	21	15.0%	1,299	16.8%	0	0.0%	0	0.0%	
Upper	72	51.4%	3,931	50.8%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>140</b>	<b>100.0%</b>	<b>7,744</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	128	91.4%	5,184	66.9%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	8	5.7%	1,258	16.2%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	4	2.9%	1,302	16.8%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>140</b>	<b>100.0%</b>	<b>7,744</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	133	95.0%	6,886	88.9%	0	0.0%	0	0.0%	
Over \$1 Million	7	5.0%	858	11.1%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>140</b>	<b>100.0%</b>	<b>7,744</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : MS Adams (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	9.1	1,004	8.3	518	51.6	3,661	30.4
Moderate-income	5	45.5	5,537	46.0	1,645	29.7	2,095	17.4
Middle-income	4	36.4	4,211	35.0	787	18.7	2,119	17.6
Upper-income	1	9.1	1,275	10.6	57	4.5	4,152	34.5
<b>Total Assessment Area</b>	<b>11</b>	<b>100.0</b>	<b>12,027</b>	<b>100.0</b>	<b>3,007</b>	<b>25.0</b>	<b>12,027</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	1,638	617	4.9	37.7	858	52.4	163	10.0
Moderate-income	9,894	6,082	48.4	61.5	1,699	17.2	2,113	21.4
Middle-income	6,812	4,498	35.8	66.0	1,644	24.1	670	9.8
Upper-income	1,937	1,379	11.0	71.2	478	24.7	80	4.1
<b>Total Assessment Area</b>	<b>20,281</b>	<b>12,576</b>	<b>100.0</b>	<b>62.0</b>	<b>4,679</b>	<b>23.1</b>	<b>3,026</b>	<b>14.9</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>			<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	100	7.9	84	7.7	10	8.1	6	10.7
Moderate	351	27.6	294	26.9	41	33.1	16	28.6
Middle	628	49.4	544	49.8	57	46.0	27	48.2
Upper	193	15.2	170	15.6	16	12.9	7	12.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>1,272</b>	<b>100.0</b>	<b>1,092</b>	<b>100.0</b>	<b>124</b>	<b>100.0</b>	<b>56</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.8</b>		<b>9.7</b>		<b>4.4</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: MS Adams 2003

Income Categories	By Tract Income				HMDA			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	23.1%	243	19.5%	1	7.7%	48	3.9%
Middle	8	61.5%	827	66.5%	3	23.1%	178	14.3%
Upper	2	15.4%	174	14.0%	8	61.5%	900	72.3%
Unknown	0	0.0%	0	0.0%	1	7.7%	118	9.5%
<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>1,244</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>1,244</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	1	4.2%	15	0.6%	3	12.5%	120	5.0%
Moderate	12	50.0%	887	36.8%	1	4.2%	24	1.0%
Middle	6	25.0%	1,112	46.1%	2	8.3%	83	3.4%
Upper	5	20.8%	396	16.4%	17	70.8%	2,116	87.8%
Unknown	0	0.0%	0	0.0%	1	4.2%	67	2.8%
<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>2,410</b>	<b>100.0%</b>	<b>24</b>	<b>100.0%</b>	<b>2,410</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	1	8.3%	8	4.2%	1	8.3%	4	2.1%
Moderate	5	41.7%	136	71.6%	4	33.3%	29	15.3%
Middle	3	25.0%	17	8.9%	2	16.7%	53	27.9%
Upper	3	25.0%	29	15.3%	5	41.7%	104	54.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>190</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>190</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	2	4.1%	23	0.6%	4	8.2%	124	3.2%
Moderate	20	40.8%	1,266	32.9%	6	12.2%	101	2.6%
Middle	17	34.7%	1,956	50.9%	7	14.3%	314	8.2%
Upper	10	20.4%	599	15.6%	30	61.2%	3,120	81.2%
Unknown	0	0.0%	0	0.0%	2	4.1%	185	4.8%
<b>Total</b>	<b>49</b>	<b>100.0%</b>	<b>3,844</b>	<b>100.0%</b>	<b>49</b>	<b>100.0%</b>	<b>3,844</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	7	5.3%	285	3.0%	0	0.0%	0	0.0%
Moderate	46	35.1%	4,077	43.5%	0	0.0%	0	0.0%
Middle	63	48.1%	4,028	43.0%	0	0.0%	0	0.0%
Upper	15	11.5%	979	10.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>131</b>	<b>100.0%</b>	<b>9,369</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	115	87.8%	4,532	48.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	7	5.3%	1,276	13.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	9	6.9%	3,561	38.0%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>131</b>	<b>100.0%</b>	<b>9,369</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	120	91.6%	8,152	87.0%	0	0.0%	0	0.0%
Over \$1 Million	11	8.4%	1,217	13.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>131</b>	<b>100.0%</b>	<b>9,369</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : MS Biloxi-Gulfport-Pascagoula (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	7.5	1,742	4.0	825	47.4	9,810	22.6
Moderate-income	11	27.5	6,694	15.4	1,648	24.6	8,212	18.9
Middle-income	18	45.0	29,990	69.0	3,943	13.1	9,421	21.7
Upper-income	6	15.0	5,033	11.6	276	5.5	16,016	36.9
Tract not reported	2	5.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>40</b>	<b>100.0</b>	<b>43,459</b>	<b>100.0</b>	<b>6,692</b>	<b>15.4</b>	<b>43,459</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	3,021	1,270	3.5	42.0	1,407	46.6	344	11.4
Moderate-income	10,654	4,755	13.0	44.6	4,547	42.7	1,352	12.7
Middle-income	45,816	25,395	69.5	55.4	15,060	32.9	5,361	11.7
Upper-income	8,322	5,134	14.0	61.7	1,989	23.9	1,199	14.4
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>67,813</b>	<b>36,554</b>	<b>100.0</b>	<b>53.9</b>	<b>23,003</b>	<b>33.9</b>	<b>8,256</b>	<b>12.2</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>			<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
		#	%	#	%	#	%	#
Low	330	7.6	249	6.6	71	15.4	10	8.9
Moderate	687	15.7	585	15.4	82	17.8	20	17.9
Middle	2,796	64.1	2,464	65.0	268	58.1	64	57.1
Upper	552	12.6	494	13.0	40	8.7	18	16.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>4,365</b>	<b>100.0</b>	<b>3,792</b>	<b>100.0</b>	<b>461</b>	<b>100.0</b>	<b>112</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>86.9</b>		<b>10.6</b>		<b>2.6</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

**Assessment Area: MS Biloxi-Gulfport-Pascagoula 2002**

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	2	18.2%	221	14.6%	
Moderate	1	9.1%	125	8.3%	2	18.2%	266	17.6%	
Middle	7	63.6%	998	65.9%	4	36.4%	524	34.6%	
Upper	3	27.3%	391	25.8%	3	27.3%	503	33.2%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>1,514</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>1,514</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	8	80.0%	1,130	81.2%	1	10.0%	160	11.5%	
Upper	2	20.0%	262	18.8%	9	90.0%	1,232	88.5%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>1,392</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>1,392</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	1	33.3%	5	41.7%	
Moderate	0	0.0%	0	0.0%	1	33.3%	4	33.3%	
Middle	3	100.0%	12	100.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	1	33.3%	3	25.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	3	12.5%	226	7.7%	
Moderate	1	4.2%	125	4.3%	3	12.5%	270	9.3%	
Middle	18	75.0%	2,140	73.3%	5	20.8%	684	23.4%	
Upper	5	20.8%	653	22.4%	13	54.2%	1,738	59.6%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>2,918</b>	<b>100.0%</b>	<b>24</b>	<b>100.0%</b>	<b>2,918</b>	<b>100.0%</b>	
Income Categories	SMALL BUSINESS				SMALL BUSINESS/FARM		SMALL FARM		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	3	6.0%	350	7.9%	0	0.0%	0	0.0%	
Moderate	11	22.0%	453	10.2%	0	0.0%	0	0.0%	
Middle	33	66.0%	3,543	80.0%	0	0.0%	0	0.0%	
Upper	3	6.0%	82	1.9%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>4,428</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	42	84.0%	1,534	34.6%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	3	6.0%	609	13.8%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	5	10.0%	2,285	51.6%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>4,428</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	49	98.0%	4,328	97.7%	0	0.0%	0	0.0%	
Over \$1 Million	1	2.0%	100	2.3%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>4,428</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : MS Biloxi-Gulfport-Pascagoula (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	10,238	20.9
Moderate-income	11	25.0	7,113	14.5	1,557	21.9	8,824	18.0
Middle-income	26	59.1	35,441	72.4	3,646	10.3	10,882	22.2
Upper-income	6	13.6	6,415	13.1	457	7.1	19,025	38.9
Tract not reported	1	2.3	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>44</b>	<b>100.0</b>	<b>48,969</b>	<b>100.0</b>	<b>5,660</b>	<b>11.6</b>	<b>48,969</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	12,968	5,154	11.5	39.7	6,119	47.2	1,695	13.1
Middle-income	56,353	33,183	74.0	58.9	17,879	31.7	5,291	9.4
Upper-income	10,284	6,499	14.5	63.2	2,686	26.1	1,099	10.7
Tract not reported	31	9	0.0	29.0	9	29.0	13	41.9
<b>Total Assessment Area</b>	<b>79,636</b>	<b>44,845</b>	<b>100.0</b>	<b>56.3</b>	<b>26,693</b>	<b>33.5</b>	<b>8,098</b>	<b>10.2</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>			<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
		#	%	#	%	#	%	#
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	941	20.2	777	19.2	135	28.3	29	20.9
Middle	2,968	63.7	2,610	64.5	274	57.4	84	60.4
Upper	601	12.9	535	13.2	46	9.6	20	14.4
Unknown	152	3.3	124	3.1	22	4.6	6	4.3
<b>Total Assessment</b>	<b>4,662</b>	<b>100.0</b>	<b>4,046</b>	<b>100.0</b>	<b>477</b>	<b>100.0</b>	<b>139</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>86.8</b>		<b>10.2</b>		<b>3.0</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

**Assessment Area: MS Biloxi-Gulfport-Pascagoula 2003**

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	1	9.1%	43	2.8%	3	27.3%	328	21.5%	
Middle	9	81.8%	972	63.7%	5	45.5%	407	26.7%	
Upper	1	9.1%	512	33.5%	3	27.3%	792	51.9%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>1,527</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>1,527</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	1	7.7%	67	4.0%	3	23.1%	260	15.5%	
Middle	10	76.9%	1,413	84.3%	1	7.7%	58	3.5%	
Upper	2	15.4%	196	11.7%	9	69.2%	1,358	81.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>1,676</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>1,676</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	1	100.0%	35	100.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	1	100.0%	35	100.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>35</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>35</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	2	8.0%	110	3.4%	6	24.0%	588	18.2%	
Middle	20	80.0%	2,420	74.7%	6	24.0%	465	14.4%	
Upper	3	12.0%	708	21.9%	13	52.0%	2,185	67.5%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>25</b>	<b>100.0%</b>	<b>3,238</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>3,238</b>	<b>100.0%</b>	
<b>SMALL BUSINESS</b>									
Income Categories	SMALL BUSINESS				SMALL BUSINESS/FARM		SMALL FARM		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	13	21.7%	466	14.8%	0	0.0%	0	0.0%	
Middle	38	63.3%	2,041	64.9%	0	0.0%	0	0.0%	
Upper	8	13.3%	539	17.1%	0	0.0%	0	0.0%	
Unknown	1	1.7%	100	3.2%	0	0.0%	0	0.0%	
<b>Total</b>	<b>60</b>	<b>100.0%</b>	<b>3,146</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	53	88.3%	2,019	64.2%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	7	11.7%	1,127	35.8%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>60</b>	<b>100.0%</b>	<b>3,146</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	56	93.3%	2,925	93.0%	0	0.0%	0	0.0%	
Over \$1 Million	4	6.7%	221	7.0%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>60</b>	<b>100.0%</b>	<b>3,146</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : MS Coahoma (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	28.6	1,970	26.1	1,074	54.5	2,715	36.0
Moderate-income	2	28.6	2,098	27.8	1,016	48.4	1,158	15.4
Middle-income	1	14.3	686	9.1	156	22.7	1,038	13.8
Upper-income	2	28.6	2,788	37.0	514	18.4	2,631	34.9
<b>Total Assessment Area</b>	<b>7</b>	<b>100.0</b>	<b>7,542</b>	<b>100.0</b>	<b>2,760</b>	<b>36.6</b>	<b>7,542</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	3,120	1,266	21.2	40.6	1,679	53.8	175	5.6
Moderate-income	3,252	1,683	28.2	51.8	1,179	36.3	390	12.0
Middle-income	992	541	9.1	54.5	327	33.0	124	12.5
Upper-income	4,131	2,476	41.5	59.9	1,379	33.4	276	6.7
<b>Total Assessment Area</b>	<b>11,495</b>	<b>5,966</b>	<b>100.0</b>	<b>51.9</b>	<b>4,564</b>	<b>39.7</b>	<b>965</b>	<b>8.4</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>			<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	139	23.1	123	23.2	13	21.7	3	23.1
Moderate	57	9.5	49	9.2	8	13.3	0	0.0
Middle	55	9.1	48	9.1	5	8.3	2	15.4
Upper	352	58.4	310	58.5	34	56.7	8	61.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>603</b>	<b>100.0</b>	<b>530</b>	<b>100.0</b>	<b>60</b>	<b>100.0</b>	<b>13</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>87.9</b>		<b>10.0</b>		<b>2.2</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: MS Coahoma 2002

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	50.0%	39	15.3%
Middle	1	50.0%	216	84.7%	0	0.0%	0	0.0%
Upper	1	50.0%	39	15.3%	1	50.0%	216	84.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>255</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>255</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	20.0%	12	3.1%
Middle	1	20.0%	263	67.1%	1	20.0%	46	11.7%
Upper	4	80.0%	129	32.9%	3	60.0%	334	85.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>392</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>392</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	1	20.0%	4	25.0%	3	60.0%	9	56.3%
Moderate	1	20.0%	3	18.8%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	2	40.0%	7	43.8%
Upper	3	60.0%	9	56.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	1	8.3%	4	0.6%	3	25.0%	9	1.4%
Moderate	1	8.3%	3	0.5%	2	16.7%	51	7.7%
Middle	2	16.7%	479	72.2%	3	25.0%	53	8.0%
Upper	8	66.7%	177	26.7%	4	33.3%	550	83.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>663</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>663</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	8	16.7%	185	10.7%	0	0.0%	0	0.0%
Moderate	7	14.6%	210	12.2%	0	0.0%	0	0.0%
Middle	6	12.5%	229	13.3%	0	0.0%	0	0.0%
Upper	27	56.3%	1,097	63.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>48</b>	<b>100.0%</b>	<b>1,721</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	48	100.0%	1,721	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>48</b>	<b>100.0%</b>	<b>1,721</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	47	97.9%	1,687	98.0%	0	0.0%	0	0.0%
Over \$1 Million	1	2.1%	34	2.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>48</b>	<b>100.0%</b>	<b>1,721</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : MS Coahoma (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	14.3	383	5.1	208	54.3	2,493	33.2
Moderate-income	2	28.6	2,762	36.8	1,083	39.2	1,238	16.5
Middle-income	2	28.6	2,364	31.5	631	26.7	1,231	16.4
Upper-income	2	28.6	1,996	26.6	313	15.7	2,543	33.9
<b>Total Assessment Area</b>	<b>7</b>	<b>100.0</b>	<b>7,505</b>	<b>100.0</b>	<b>2,235</b>	<b>29.8</b>	<b>7,505</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	718	294	4.9	40.9	337	46.9	87	12.1
Moderate-income	4,360	1,820	30.1	41.7	2,116	48.5	424	9.7
Middle-income	3,510	2,045	33.8	58.3	1,239	35.3	226	6.4
Upper-income	2,902	1,892	31.3	65.2	810	27.9	200	6.9
<b>Total Assessment Area</b>	<b>11,490</b>	<b>6,051</b>	<b>100.0</b>	<b>52.7</b>	<b>4,502</b>	<b>39.2</b>	<b>937</b>	<b>8.2</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>			<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	35	5.5	32	5.7	3	4.8	0	0.0
Moderate	127	19.9	110	19.7	12	19.4	5	26.3
Middle	177	27.7	146	26.2	28	45.2	3	15.8
Upper	299	46.9	269	48.3	19	30.6	11	57.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>638</b>	<b>100.0</b>	<b>557</b>	<b>100.0</b>	<b>62</b>	<b>100.0</b>	<b>19</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>87.3</b>		<b>9.7</b>		<b>3.0</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

**Assessment Area: MS Coahoma 2003**

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	1	16.7%	59	7.5%	
Middle	1	16.7%	52	6.6%	1	16.7%	52	6.6%	
Upper	5	83.3%	731	93.4%	4	66.7%	672	85.8%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>783</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>783</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	1	7.7%	61	4.0%	1	7.7%	53	3.4%	
Moderate	0	0.0%	0	0.0%	1	7.7%	30	1.9%	
Middle	8	61.5%	914	59.4%	0	0.0%	0	0.0%	
Upper	4	30.8%	564	36.6%	11	84.6%	1,456	94.6%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>1,539</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>1,539</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	1	50.0%	3	50.0%	2	100.0%	6	100.0%	
Middle	1	50.0%	3	50.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	1	4.8%	61	2.6%	1	4.8%	53	2.3%	
Moderate	1	4.8%	3	0.1%	4	19.0%	95	4.1%	
Middle	10	47.6%	969	41.6%	1	4.8%	52	2.2%	
Upper	9	42.9%	1,295	55.6%	15	71.4%	2,128	91.4%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>21</b>	<b>100.0%</b>	<b>2,328</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>	<b>2,328</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	3	6.7%	50	2.3%	0	0.0%	0	0.0%	
Moderate	11	24.4%	519	23.7%	0	0.0%	0	0.0%	
Middle	8	17.8%	302	13.8%	1	100.0%	64	100.0%	
Upper	23	51.1%	1,317	60.2%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>45</b>	<b>100.0%</b>	<b>2,188</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>64</b>	<b>100.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	41	91.1%	1,499	68.5%	1	100.0%	64	100.0%	
\$100,001 - \$250,000	4	8.9%	689	31.5%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>45</b>	<b>100.0%</b>	<b>2,188</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>64</b>	<b>100.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	45	100.0%	2,188	100.0%	1	100.0%	64	100.0%	
Over \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>45</b>	<b>100.0%</b>	<b>2,188</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>64</b>	<b>100.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : MS East MS (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	5,428	20.1
Moderate-income	3	14.3	3,124	11.5	1,270	40.7	3,485	12.9
Middle-income	11	52.4	10,791	39.9	2,109	19.5	4,295	15.9
Upper-income	7	33.3	13,143	48.6	1,751	13.3	13,850	51.2
<b>Total Assessment Area</b>	<b>21</b>	<b>100.0</b>	<b>27,058</b>	<b>100.0</b>	<b>5,130</b>	<b>19.0</b>	<b>27,058</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	5,176	2,408	9.9	46.5	2,333	45.1	435	8.4
Middle-income	17,328	9,323	38.5	53.8	6,537	37.7	1,468	8.5
Upper-income	18,800	12,499	51.6	66.5	5,044	26.8	1,257	6.7
<b>Total Assessment Area</b>	<b>41,304</b>	<b>24,230</b>	<b>100.0</b>	<b>58.7</b>	<b>13,914</b>	<b>33.7</b>	<b>3,160</b>	<b>7.7</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	290	11.5	238	11.0	47	16.5	5	7.1
Middle	1,011	40.2	859	39.8	123	43.3	29	41.4
Upper	1,211	48.2	1,061	49.2	114	40.1	36	51.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>2,512</b>	<b>100.0</b>	<b>2,158</b>	<b>100.0</b>	<b>284</b>	<b>100.0</b>	<b>70</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.9</b>		<b>11.3</b>		<b>2.8</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: MS East MS 2002

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	4	6.7%	149	2.7%	
Moderate	1	1.7%	65	1.2%	6	10.0%	341	6.2%	
Middle	18	30.0%	1,682	30.8%	13	21.7%	1,061	19.4%	
Upper	41	68.3%	3,717	68.0%	34	56.7%	3,636	66.5%	
Unknown	0	0.0%	0	0.0%	3	5.0%	277	5.1%	
<b>Total</b>	<b>60</b>	<b>100.0%</b>	<b>5,464</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>	<b>5,464</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	6	4.5%	85	0.6%	
Moderate	3	2.3%	241	1.8%	12	9.0%	723	5.3%	
Middle	38	28.6%	3,362	24.8%	18	13.5%	1,066	7.9%	
Upper	92	69.2%	9,972	73.5%	94	70.7%	11,165	82.2%	
Unknown	0	0.0%	0	0.0%	3	2.3%	536	3.9%	
<b>Total</b>	<b>133</b>	<b>100.0%</b>	<b>13,575</b>	<b>100.0%</b>	<b>133</b>	<b>100.0%</b>	<b>13,575</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	4	17.4%	15	3.7%	
Moderate	2	8.7%	7	1.7%	2	8.7%	6	1.5%	
Middle	9	39.1%	274	67.5%	5	21.7%	225	55.4%	
Upper	12	52.2%	125	30.8%	12	52.2%	160	39.4%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>23</b>	<b>100.0%</b>	<b>406</b>	<b>100.0%</b>	<b>23</b>	<b>100.0%</b>	<b>406</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	1	33.3%	245	35.0%	0	0.0%	0	0.0%	
Upper	2	66.7%	455	65.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	3	100.0%	700	100.0%	
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>700</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>700</b>	<b>100.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	14	6.4%	249	1.2%	
Moderate	6	2.7%	313	1.6%	20	9.1%	1,070	5.3%	
Middle	66	30.1%	5,563	27.6%	36	16.4%	2,352	11.7%	
Upper	147	67.1%	14,269	70.8%	140	63.9%	14,961	74.3%	
Unknown	0	0.0%	0	0.0%	9	4.1%	1,513	7.5%	
<b>Total</b>	<b>219</b>	<b>100.0%</b>	<b>20,145</b>	<b>100.0%</b>	<b>219</b>	<b>100.0%</b>	<b>20,145</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	37	10.5%	2,742	11.3%	1	25.0%	100	22.3%	
Middle	145	41.3%	9,355	38.5%	2	50.0%	250	55.7%	
Upper	169	48.1%	12,211	50.2%	1	25.0%	99	22.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>351</b>	<b>100.0%</b>	<b>24,308</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>449</b>	<b>100.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	302	86.0%	10,775	44.3%	3	75.0%	249	55.5%	
\$100,001 - \$250,000	28	8.0%	4,517	18.6%	1	25.0%	200	44.5%	
\$250,001 - \$1 Million*	21	6.0%	9,016	37.1%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>351</b>	<b>100.0%</b>	<b>24,308</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>449</b>	<b>100.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	332	94.6%	21,004	86.4%	4	100.0%	449	100.0%	
Over \$1 Million	19	5.4%	3,304	13.6%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>351</b>	<b>100.0%</b>	<b>24,308</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>449</b>	<b>100.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : MS East MS (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	6,515	22.6
Moderate-income	4	18.2	3,628	12.6	1,266	34.9	3,817	13.3
Middle-income	12	54.5	16,287	56.6	2,948	18.1	4,952	17.2
Upper-income	6	27.3	8,861	30.8	879	9.9	13,492	46.9
<b>Total Assessment Area</b>	<b>22</b>	<b>100.0</b>	<b>28,776</b>	<b>100.0</b>	<b>5,093</b>	<b>17.7</b>	<b>28,776</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	6,160	2,803	10.3	45.5	2,664	43.2	693	11.3
Middle-income	26,524	16,017	59.0	60.4	8,032	30.3	2,475	9.3
Upper-income	14,108	8,325	30.7	59.0	4,858	34.4	925	6.6
<b>Total Assessment Area</b>	<b>46,792</b>	<b>27,145</b>	<b>100.0</b>	<b>58.0</b>	<b>15,554</b>	<b>33.2</b>	<b>4,093</b>	<b>8.7</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	348	13.1	299	13.2	43	14.3	6	7.3
Middle	1,408	53.0	1,212	53.3	151	50.2	45	54.9
Upper	900	33.9	762	33.5	107	35.5	31	37.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>2,656</b>	<b>100.0</b>	<b>2,273</b>	<b>100.0</b>	<b>301</b>	<b>100.0</b>	<b>82</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.6</b>		<b>11.3</b>		<b>3.1</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: MS East MS 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	4	5.8%	153	2.4%	
Moderate	6	8.7%	425	6.6%	14	20.3%	982	15.3%	
Middle	30	43.5%	2,878	45.0%	16	23.2%	1,381	21.6%	
Upper	33	47.8%	3,099	48.4%	31	44.9%	3,461	54.1%	
Unknown	0	0.0%	0	0.0%	4	5.8%	425	6.6%	
<b>Total</b>	<b>69</b>	<b>100.0%</b>	<b>6,402</b>	<b>100.0%</b>	<b>69</b>	<b>100.0%</b>	<b>6,402</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	9	3.3%	436	1.7%	
Moderate	12	4.4%	665	2.5%	20	7.4%	1,002	3.8%	
Middle	140	51.7%	13,304	50.5%	44	16.2%	3,121	11.8%	
Upper	119	43.9%	12,395	47.0%	185	68.3%	20,401	77.4%	
Unknown	0	0.0%	0	0.0%	13	4.8%	1,404	5.3%	
<b>Total</b>	<b>271</b>	<b>100.0%</b>	<b>26,364</b>	<b>100.0%</b>	<b>271</b>	<b>100.0%</b>	<b>26,364</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	5	20.8%	34	15.3%	
Moderate	4	16.7%	31	14.0%	5	20.8%	16	7.2%	
Middle	13	54.2%	64	28.8%	7	29.2%	29	13.1%	
Upper	7	29.2%	127	57.2%	7	29.2%	143	64.4%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>222</b>	<b>100.0%</b>	<b>24</b>	<b>100.0%</b>	<b>222</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	1	100.0%	620	100.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	1	100.0%	620	100.0%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>620</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>620</b>	<b>100.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	18	4.9%	623	1.9%	
Moderate	22	6.0%	1,121	3.3%	39	10.7%	2,000	6.0%	
Middle	184	50.4%	16,866	50.2%	67	18.4%	4,531	13.5%	
Upper	159	43.6%	15,621	46.5%	223	61.1%	24,005	71.4%	
Unknown	0	0.0%	0	0.0%	18	4.9%	2,449	7.3%	
<b>Total</b>	<b>365</b>	<b>100.0%</b>	<b>33,608</b>	<b>100.0%</b>	<b>365</b>	<b>100.0%</b>	<b>33,608</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	39	10.0%	2,634	8.8%	2	50.0%	128	26.1%	
Middle	202	51.8%	15,416	51.6%	1	25.0%	163	33.2%	
Upper	149	38.2%	11,819	39.6%	1	25.0%	200	40.7%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>390</b>	<b>100.0%</b>	<b>29,869</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>491</b>	<b>100.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	317	81.3%	11,870	39.7%	2	50.0%	128	26.1%	
\$100,001 - \$250,000	50	12.8%	8,722	29.2%	2	50.0%	363	73.9%	
\$250,001 - \$1 Million*	23	5.9%	9,277	31.1%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>390</b>	<b>100.0%</b>	<b>29,869</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>491</b>	<b>100.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	358	91.8%	23,996	80.3%	4	100.0%	491	100.0%	
Over \$1 Million	32	8.2%	5,873	19.7%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>390</b>	<b>100.0%</b>	<b>29,869</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>491</b>	<b>100.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : MS Hattiesburg (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	21.7	3,289	13.0	1,664	50.6	6,143	24.3
Moderate-income	2	8.7	1,766	7.0	479	27.1	4,078	16.1
Middle-income	12	52.2	13,950	55.1	2,111	15.1	4,575	18.1
Upper-income	4	17.4	6,314	24.9	606	9.6	10,523	41.6
<b>Total Assessment Area</b>	<b>23</b>	<b>100.0</b>	<b>25,319</b>	<b>100.0</b>	<b>4,860</b>	<b>19.2</b>	<b>25,319</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	6,068	2,201	9.4	36.3	3,186	52.5	681	11.2
Moderate-income	2,657	1,695	7.2	63.8	578	21.8	384	14.5
Middle-income	21,411	13,831	58.8	64.6	5,719	26.7	1,861	8.7
Upper-income	9,453	5,789	24.6	61.2	3,034	32.1	630	6.7
<b>Total Assessment Area</b>	<b>39,589</b>	<b>23,516</b>	<b>100.0</b>	<b>59.4</b>	<b>12,517</b>	<b>31.6</b>	<b>3,556</b>	<b>9.0</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	328	13.1	263	12.3	53	17.4	12	17.6
Moderate	133	5.3	110	5.1	21	6.9	2	2.9
Middle	1,182	47.1	1,016	47.5	134	43.9	32	47.1
Upper	868	34.6	749	35.0	97	31.8	22	32.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>2,511</b>	<b>100.0</b>	<b>2,138</b>	<b>100.0</b>	<b>305</b>	<b>100.0</b>	<b>68</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.1</b>		<b>12.1</b>		<b>2.7</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: MS Hattiesburg 2002

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	2	6.1%	115	3.3%	
Moderate	1	3.0%	83	2.4%	7	21.2%	426	12.1%	
Middle	16	48.5%	1,534	43.5%	4	12.1%	379	10.7%	
Upper	16	48.5%	1,909	54.1%	18	54.5%	2,271	64.4%	
Unknown	0	0.0%	0	0.0%	2	6.1%	335	9.5%	
<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>3,526</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>3,526</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	1	2.3%	51	1.1%	
Moderate	1	2.3%	212	4.7%	3	7.0%	183	4.0%	
Middle	22	51.2%	1,911	42.2%	12	27.9%	870	19.2%	
Upper	20	46.5%	2,405	53.1%	22	51.2%	2,823	62.3%	
Unknown	0	0.0%	0	0.0%	5	11.6%	601	13.3%	
<b>Total</b>	<b>43</b>	<b>100.0%</b>	<b>4,528</b>	<b>100.0%</b>	<b>43</b>	<b>100.0%</b>	<b>4,528</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	1	50.0%	5	20.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	1	50.0%	5	20.0%	0	0.0%	0	0.0%	
Upper	1	50.0%	20	80.0%	1	50.0%	20	80.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	4	5.1%	171	2.1%	
Moderate	2	2.6%	295	3.7%	10	12.8%	609	7.5%	
Middle	39	50.0%	3,450	42.7%	16	20.5%	1,249	15.5%	
Upper	37	47.4%	4,334	53.6%	41	52.6%	5,114	63.3%	
Unknown	0	0.0%	0	0.0%	7	9.0%	936	11.6%	
<b>Total</b>	<b>78</b>	<b>100.0%</b>	<b>8,079</b>	<b>100.0%</b>	<b>78</b>	<b>100.0%</b>	<b>8,079</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	16	8.6%	924	5.2%	0	0.0%	0	0.0%	
Moderate	6	3.2%	904	5.1%	0	0.0%	0	0.0%	
Middle	65	35.1%	4,635	26.2%	3	75.0%	115	24.6%	
Upper	98	53.0%	11,236	63.5%	1	25.0%	353	75.4%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>185</b>	<b>100.0%</b>	<b>17,699</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>468</b>	<b>100.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	141	76.2%	4,877	27.6%	3	75.0%	115	24.6%	
\$100,001 - \$250,000	27	14.6%	5,012	28.3%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	17	9.2%	7,810	44.1%	1	25.0%	353	75.4%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>185</b>	<b>100.0%</b>	<b>17,699</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>468</b>	<b>100.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	175	94.6%	16,165	91.3%	4	100.0%	468	100.0%	
Over \$1 Million	10	5.4%	1,534	8.7%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>185</b>	<b>100.0%</b>	<b>17,699</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>468</b>	<b>100.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : MS Hattiesburg (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	13.0	2,007	7.1	819	40.8	6,542	23.2
Moderate-income	6	26.1	4,260	15.1	962	22.6	4,442	15.8
Middle-income	9	39.1	11,571	41.0	1,510	13.0	5,855	20.8
Upper-income	5	21.7	10,362	36.7	744	7.2	11,361	40.3
<b>Total Assessment Area</b>	<b>23</b>	<b>100.0</b>	<b>28,200</b>	<b>100.0</b>	<b>4,035</b>	<b>14.3</b>	<b>28,200</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	3,464	1,349	4.9	38.9	1,493	43.1	622	18.0
Moderate-income	8,204	3,610	13.2	44.0	3,797	46.3	797	9.7
Middle-income	18,208	11,828	43.3	65.0	4,937	27.1	1,443	7.9
Upper-income	15,470	10,545	38.6	68.2	4,020	26.0	905	5.9
<b>Total Assessment Area</b>	<b>45,346</b>	<b>27,332</b>	<b>100.0</b>	<b>60.3</b>	<b>14,247</b>	<b>31.4</b>	<b>3,767</b>	<b>8.3</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	225	8.4	182	8.0	31	9.8	12	13.3
Moderate	390	14.5	329	14.4	53	16.7	8	8.9
Middle	994	37.0	847	37.1	119	37.5	28	31.1
Upper	1,081	40.2	925	40.5	114	36.0	42	46.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>2,690</b>	<b>100.0</b>	<b>2,283</b>	<b>100.0</b>	<b>317</b>	<b>100.0</b>	<b>90</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>84.9</b>		<b>11.8</b>		<b>3.3</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: MS Hattiesburg 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	1	3.1%	77	1.8%	
Moderate	1	3.1%	88	2.1%	5	15.6%	392	9.3%	
Middle	7	21.9%	615	14.6%	10	31.3%	955	22.6%	
Upper	24	75.0%	3,522	83.4%	12	37.5%	1,698	40.2%	
Unknown	0	0.0%	0	0.0%	4	12.5%	1,103	26.1%	
<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>4,225</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>4,225</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	1	1.5%	48	0.6%	
Moderate	5	7.4%	341	4.5%	7	10.3%	523	6.9%	
Middle	17	25.0%	1,261	16.6%	10	14.7%	681	8.9%	
Upper	46	67.6%	6,014	79.0%	44	64.7%	5,298	69.6%	
Unknown	0	0.0%	0	0.0%	6	8.8%	1,066	14.0%	
<b>Total</b>	<b>68</b>	<b>100.0%</b>	<b>7,616</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>	<b>7,616</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	1	33.3%	5	10.9%	
Moderate	0	0.0%	0	0.0%	1	33.3%	36	78.3%	
Middle	1	33.3%	36	78.3%	0	0.0%	0	0.0%	
Upper	2	66.7%	10	21.7%	1	33.3%	5	10.9%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>46</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>46</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	1	100.0%	274	100.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	1	100.0%	274	100.0%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>274</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>274</b>	<b>100.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	3	2.9%	130	1.1%	
Moderate	6	5.8%	429	3.5%	13	12.5%	951	7.8%	
Middle	25	24.0%	1,912	15.7%	20	19.2%	1,636	13.5%	
Upper	73	70.2%	9,820	80.7%	57	54.8%	7,001	57.6%	
Unknown	0	0.0%	0	0.0%	11	10.6%	2,443	20.1%	
<b>Total</b>	<b>104</b>	<b>100.0%</b>	<b>12,161</b>	<b>100.0%</b>	<b>104</b>	<b>100.0%</b>	<b>12,161</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	#	SMALL BUSINESS			#	SMALL FARM			
		%	\$(000s)	%		%	\$(000s)	%	
<b>By Tract Income</b>									
Low	7	3.6%	438	2.4%	0	0.0%	0	0.0%	
Moderate	21	10.9%	2,771	15.1%	0	0.0%	0	0.0%	
Middle	56	29.2%	5,333	29.0%	1	50.0%	172	32.8%	
Upper	108	56.3%	9,857	53.6%	1	50.0%	353	67.2%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>192</b>	<b>100.0%</b>	<b>18,399</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>525</b>	<b>100.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	150	78.1%	5,655	30.7%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	24	12.5%	4,019	21.8%	1	50.0%	172	32.8%	
\$250,001 - \$1 Million*	18	9.4%	8,725	47.4%	1	50.0%	353	67.2%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>192</b>	<b>100.0%</b>	<b>18,399</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>525</b>	<b>100.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	178	92.7%	15,578	84.7%	2	100.0%	525	100.0%	
Over \$1 Million	14	7.3%	2,821	15.3%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>192</b>	<b>100.0%</b>	<b>18,399</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>525</b>	<b>100.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : MS Jones (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	3,313	19.5
Moderate-income	1	9.1	1,950	11.5	642	32.9	2,938	17.3
Middle-income	9	81.8	12,720	74.7	2,092	16.4	3,484	20.5
Upper-income	1	9.1	2,355	13.8	262	11.1	7,290	42.8
<b>Total Assessment Area</b>	<b>11</b>	<b>100.0</b>	<b>17,025</b>	<b>100.0</b>	<b>2,996</b>	<b>17.6</b>	<b>17,025</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	3,000	1,501	8.7	50.0	1,165	38.8	334	11.1
Middle-income	18,475	13,430	78.1	72.7	3,265	17.7	1,780	9.6
Upper-income	3,569	2,259	13.1	63.3	886	24.8	424	11.9
<b>Total Assessment Area</b>	<b>25,044</b>	<b>17,190</b>	<b>100.0</b>	<b>68.6</b>	<b>5,316</b>	<b>21.2</b>	<b>2,538</b>	<b>10.1</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	320	23.4	254	21.7	61	36.1	5	17.9
Middle	900	65.7	780	66.6	97	57.4	23	82.1
Upper	149	10.9	138	11.8	11	6.5	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>1,369</b>	<b>100.0</b>	<b>1,172</b>	<b>100.0</b>	<b>169</b>	<b>100.0</b>	<b>28</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.6</b>		<b>12.3</b>		<b>2.0</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: MS Jones 2002

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	4	11.1%	197	7.5%
Moderate	2	5.6%	55	2.1%	12	33.3%	673	25.6%
Middle	22	61.1%	1,682	63.9%	8	22.2%	465	17.7%
Upper	12	33.3%	897	34.1%	10	27.8%	1,061	40.3%
Unknown	0	0.0%	0	0.0%	2	5.6%	238	9.0%
<b>Total</b>	<b>36</b>	<b>100.0%</b>	<b>2,634</b>	<b>100.0%</b>	<b>36</b>	<b>100.0%</b>	<b>2,634</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	2	4.4%	114	3.2%
Moderate	3	6.7%	194	5.4%	10	22.2%	452	12.6%
Middle	33	73.3%	2,556	71.4%	8	17.8%	413	11.5%
Upper	9	20.0%	832	23.2%	22	48.9%	2,416	67.4%
Unknown	0	0.0%	0	0.0%	3	6.7%	187	5.2%
<b>Total</b>	<b>45</b>	<b>100.0%</b>	<b>3,582</b>	<b>100.0%</b>	<b>45</b>	<b>100.0%</b>	<b>3,582</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	6	50.0%	362	66.5%
Moderate	0	0.0%	0	0.0%	3	25.0%	23	4.2%
Middle	6	50.0%	24	4.4%	1	8.3%	6	1.1%
Upper	6	50.0%	520	95.6%	2	16.7%	153	28.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>544</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>544</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	12	12.9%	673	10.0%
Moderate	5	5.4%	249	3.7%	25	26.9%	1,148	17.0%
Middle	61	65.6%	4,262	63.0%	17	18.3%	884	13.1%
Upper	27	29.0%	2,249	33.3%	34	36.6%	3,630	53.7%
Unknown	0	0.0%	0	0.0%	5	5.4%	425	6.3%
<b>Total</b>	<b>93</b>	<b>100.0%</b>	<b>6,760</b>	<b>100.0%</b>	<b>93</b>	<b>100.0%</b>	<b>6,760</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	18	23.4%	1,680	27.7%	0	0.0%	0	0.0%
Middle	53	68.8%	4,141	68.3%	1	100.0%	4	100.0%
Upper	6	7.8%	240	4.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>77</b>	<b>100.0%</b>	<b>6,061</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	63	81.8%	2,210	36.5%	1	100.0%	4	100.0%
\$100,001 - \$250,000	11	14.3%	1,815	29.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	3	3.9%	2,036	33.6%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>77</b>	<b>100.0%</b>	<b>6,061</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	71	92.2%	4,676	77.1%	1	100.0%	4	100.0%
Over \$1 Million	6	7.8%	1,385	22.9%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>77</b>	<b>100.0%</b>	<b>6,061</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : MS Jones (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	3,429	19.4
Moderate-income	2	18.2	2,679	15.2	727	27.1	3,241	18.3
Middle-income	7	63.6	10,432	59.1	1,347	12.9	3,734	21.1
Upper-income	2	18.2	4,552	25.8	448	9.8	7,259	41.1
<b>Total Assessment Area</b>	<b>11</b>	<b>100.0</b>	<b>17,663</b>	<b>100.0</b>	<b>2,522</b>	<b>14.3</b>	<b>17,663</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	4,524	2,381	12.8	52.6	1,612	35.6	531	11.7
Middle-income	15,502	11,382	61.0	73.4	2,612	16.8	1,508	9.7
Upper-income	6,895	4,885	26.2	70.8	1,403	20.3	607	8.8
<b>Total Assessment Area</b>	<b>26,921</b>	<b>18,648</b>	<b>100.0</b>	<b>69.3</b>	<b>5,627</b>	<b>20.9</b>	<b>2,646</b>	<b>9.8</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	438	30.3	346	28.0	85	48.6	7	21.9
Middle	722	50.0	636	51.4	65	37.1	21	65.6
Upper	284	19.7	255	20.6	25	14.3	4	12.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>1,444</b>	<b>100.0</b>	<b>1,237</b>	<b>100.0</b>	<b>175</b>	<b>100.0</b>	<b>32</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.7</b>		<b>12.1</b>		<b>2.2</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: MS Jones 2003

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	14.3%	245	11.8%	9	32.1%	403	19.4%
Middle	13	46.4%	1,066	51.4%	8	28.6%	553	26.7%
Upper	11	39.3%	764	36.8%	11	39.3%	1,119	53.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>2,075</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	<b>2,075</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	4	5.0%	161	2.7%
Moderate	14	17.5%	584	9.7%	16	20.0%	912	15.1%
Middle	39	48.8%	3,296	54.5%	19	23.8%	1,174	19.4%
Upper	27	33.8%	2,167	35.8%	40	50.0%	3,750	62.0%
Unknown	0	0.0%	0	0.0%	1	1.3%	50	0.8%
<b>Total</b>	<b>80</b>	<b>100.0%</b>	<b>6,047</b>	<b>100.0%</b>	<b>80</b>	<b>100.0%</b>	<b>6,047</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	25.0%	6	10.5%
Middle	6	75.0%	34	59.6%	4	50.0%	15	26.3%
Upper	2	25.0%	23	40.4%	2	25.0%	36	63.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>57</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>57</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	4	3.4%	161	2.0%
Moderate	18	15.5%	829	10.1%	27	23.3%	1,321	16.2%
Middle	58	50.0%	4,396	53.7%	31	26.7%	1,742	21.3%
Upper	40	34.5%	2,954	36.1%	53	45.7%	4,905	60.0%
Unknown	0	0.0%	0	0.0%	1	0.9%	50	0.6%
<b>Total</b>	<b>116</b>	<b>100.0%</b>	<b>8,179</b>	<b>100.0%</b>	<b>116</b>	<b>100.0%</b>	<b>8,179</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	28	25.2%	3,293	31.7%	0	0.0%	0	0.0%
Middle	61	55.0%	4,581	44.1%	0	0.0%	0	0.0%
Upper	22	19.8%	2,508	24.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>111</b>	<b>100.0%</b>	<b>10,382</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	90	81.1%	3,516	33.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	9	8.1%	1,439	13.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	12	10.8%	5,427	52.3%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>111</b>	<b>100.0%</b>	<b>10,382</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	103	92.8%	7,710	74.3%	0	0.0%	0	0.0%
Over \$1 Million	8	7.2%	2,672	25.7%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>111</b>	<b>100.0%</b>	<b>10,382</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : MS Lauderdale (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.9	788	3.9	365	46.3	4,258	21.1
Moderate-income	4	23.5	3,921	19.4	1,580	40.3	2,604	12.9
Middle-income	5	29.4	3,451	17.1	461	13.4	3,577	17.7
Upper-income	7	41.2	12,038	59.6	1,384	11.5	9,759	48.3
<b>Total Assessment Area</b>	<b>17</b>	<b>100.0</b>	<b>20,198</b>	<b>100.0</b>	<b>3,790</b>	<b>18.8</b>	<b>20,198</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	1,333	465	2.5	34.9	678	50.9	190	14.3
Moderate-income	6,970	2,942	15.7	42.2	3,191	45.8	837	12.0
Middle-income	5,003	3,194	17.0	63.8	1,351	27.0	458	9.2
Upper-income	17,926	12,149	64.8	67.8	4,262	23.8	1,515	8.5
<b>Total Assessment Area</b>	<b>31,232</b>	<b>18,750</b>	<b>100.0</b>	<b>60.0</b>	<b>9,482</b>	<b>30.4</b>	<b>3,000</b>	<b>9.6</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>			<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
		#	%	#	%	#	%	#
Low	79	4.4	58	3.8	20	8.9	1	2.9
Moderate	656	36.7	528	34.5	113	50.2	15	44.1
Middle	301	16.8	259	16.9	35	15.6	7	20.6
Upper	752	42.1	684	44.7	57	25.3	11	32.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>1,788</b>	<b>100.0</b>	<b>1,529</b>	<b>100.0</b>	<b>225</b>	<b>100.0</b>	<b>34</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.5</b>		<b>12.6</b>		<b>1.9</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: MS Lauderdale 2002

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	2	7.1%	57	2.3%	
Moderate	3	10.7%	155	6.3%	8	28.6%	392	15.9%	
Middle	5	17.9%	387	15.7%	4	14.3%	256	10.4%	
Upper	20	71.4%	1,918	78.0%	14	50.0%	1,755	71.3%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>2,460</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	<b>2,460</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	1	1.8%	39	0.8%	1	1.8%	45	0.9%	
Moderate	2	3.6%	86	1.8%	8	14.5%	464	9.7%	
Middle	8	14.5%	731	15.4%	10	18.2%	772	16.2%	
Upper	44	80.0%	3,906	82.0%	35	63.6%	3,446	72.4%	
Unknown	0	0.0%	0	0.0%	1	1.8%	35	0.7%	
<b>Total</b>	<b>55</b>	<b>100.0%</b>	<b>4,762</b>	<b>100.0%</b>	<b>55</b>	<b>100.0%</b>	<b>4,762</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	2	33.3%	9	10.6%	4	66.7%	18	21.2%	
Middle	1	16.7%	5	5.9%	0	0.0%	0	0.0%	
Upper	3	50.0%	71	83.5%	2	33.3%	67	78.8%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>85</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>85</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	1	1.1%	39	0.5%	3	3.4%	102	1.4%	
Moderate	7	7.9%	250	3.4%	20	22.5%	874	12.0%	
Middle	14	15.7%	1,123	15.4%	14	15.7%	1,028	14.1%	
Upper	67	75.3%	5,895	80.7%	51	57.3%	5,268	72.1%	
Unknown	0	0.0%	0	0.0%	1	1.1%	35	0.5%	
<b>Total</b>	<b>89</b>	<b>100.0%</b>	<b>7,307</b>	<b>100.0%</b>	<b>89</b>	<b>100.0%</b>	<b>7,307</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	10	9.2%	1,694	17.8%	0	0.0%	0	0.0%	
Moderate	33	30.3%	3,720	39.1%	0	0.0%	0	0.0%	
Middle	23	21.1%	1,098	11.6%	0	0.0%	0	0.0%	
Upper	43	39.4%	2,992	31.5%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>109</b>	<b>100.0%</b>	<b>9,504</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	85	78.0%	2,891	30.4%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	15	13.8%	2,680	28.2%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	9	8.3%	3,933	41.4%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>109</b>	<b>100.0%</b>	<b>9,504</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	99	90.8%	6,749	71.0%	0	0.0%	0	0.0%	
Over \$1 Million	10	9.2%	2,755	29.0%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>109</b>	<b>100.0%</b>	<b>9,504</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : MS Lauderdale (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	16.7	2,080	10.1	1,107	53.2	4,544	22.0
Moderate-income	3	16.7	2,190	10.6	871	39.8	2,797	13.5
Middle-income	7	38.9	8,245	39.9	941	11.4	3,637	17.6
Upper-income	5	27.8	8,165	39.5	618	7.6	9,702	46.9
<b>Total Assessment Area</b>	<b>18</b>	<b>100.0</b>	<b>20,680</b>	<b>100.0</b>	<b>3,537</b>	<b>17.1</b>	<b>20,680</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	4,085	1,437	7.1	35.2	2,086	51.1	562	13.8
Moderate-income	3,885	1,681	8.3	43.3	1,641	42.2	563	14.5
Middle-income	12,923	9,201	45.2	71.2	2,491	19.3	1,231	9.5
Upper-income	12,525	8,023	39.4	64.1	3,430	27.4	1,072	8.6
<b>Total Assessment Area</b>	<b>33,418</b>	<b>20,342</b>	<b>100.0</b>	<b>60.9</b>	<b>9,648</b>	<b>28.9</b>	<b>3,428</b>	<b>10.3</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	551	29.7	430	27.3	106	45.3	15	32.6
Moderate	318	17.1	266	16.9	44	18.8	8	17.4
Middle	460	24.8	400	25.4	48	20.5	12	26.1
Upper	528	28.4	481	30.5	36	15.4	11	23.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>1,857</b>	<b>100.0</b>	<b>1,577</b>	<b>100.0</b>	<b>234</b>	<b>100.0</b>	<b>46</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>84.9</b>		<b>12.6</b>		<b>2.5</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: MS Lauderdale 2003

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	1	4.0%	22	0.8%	1	4.0%	55	2.0%
Moderate	0	0.0%	0	0.0%	7	28.0%	420	15.4%
Middle	10	40.0%	684	25.0%	4	16.0%	286	10.5%
Upper	14	56.0%	2,029	74.2%	12	48.0%	1,675	61.2%
Unknown	0	0.0%	0	0.0%	1	4.0%	299	10.9%
<b>Total</b>	<b>25</b>	<b>100.0%</b>	<b>2,735</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>2,735</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	1	1.6%	65	1.2%	2	3.3%	63	1.2%
Moderate	4	6.6%	180	3.3%	4	6.6%	276	5.1%
Middle	25	41.0%	1,898	35.1%	10	16.4%	461	8.5%
Upper	31	50.8%	3,266	60.4%	44	72.1%	4,365	80.7%
Unknown	0	0.0%	0	0.0%	1	1.6%	244	4.5%
<b>Total</b>	<b>61</b>	<b>100.0%</b>	<b>5,409</b>	<b>100.0%</b>	<b>61</b>	<b>100.0%</b>	<b>5,409</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	1	10.0%	4	5.2%	2	20.0%	8	10.4%
Moderate	2	20.0%	24	31.2%	4	40.0%	30	39.0%
Middle	5	50.0%	34	44.2%	1	10.0%	4	5.2%
Upper	2	20.0%	15	19.5%	3	30.0%	35	45.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>77</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>77</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	3	3.1%	91	1.1%	5	5.2%	126	1.5%
Moderate	6	6.3%	204	2.5%	15	15.6%	726	8.8%
Middle	40	41.7%	2,616	31.8%	15	15.6%	751	9.1%
Upper	47	49.0%	5,310	64.6%	59	61.5%	6,075	73.9%
Unknown	0	0.0%	0	0.0%	2	2.1%	543	6.6%
<b>Total</b>	<b>96</b>	<b>100.0%</b>	<b>8,221</b>	<b>100.0%</b>	<b>96</b>	<b>100.0%</b>	<b>8,221</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	21	16.8%	2,870	27.5%	0	0.0%	0	0.0%
Moderate	30	24.0%	2,130	20.4%	0	0.0%	0	0.0%
Middle	36	28.8%	1,658	15.9%	0	0.0%	0	0.0%
Upper	38	30.4%	3,789	36.3%	1	100.0%	170	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>125</b>	<b>100.0%</b>	<b>10,447</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>170</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	107	85.6%	3,673	35.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	8	6.4%	1,252	12.0%	1	100.0%	170	100.0%
\$250,001 - \$1 Million*	10	8.0%	5,522	52.9%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>125</b>	<b>100.0%</b>	<b>10,447</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>170</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	115	92.0%	6,523	62.4%	1	100.0%	170	100.0%
Over \$1 Million	10	8.0%	3,924	37.6%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>125</b>	<b>100.0%</b>	<b>10,447</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>170</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : MS Lawrence (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	856	24.7
Moderate-income	0	0.0	0	0.0	0	0.0	557	16.0
Middle-income	3		3,471		797	23.0	719	20.7
Upper-income	0	0.0	0	0.0	0	0.0	1,339	38.6
<b>Total Assessment Area</b>	<b>3</b>	<b>100.0</b>	<b>3,471</b>	<b>100.0</b>	<b>797</b>	<b>23.0</b>	<b>3,471</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	5,160	3,891	100.0	75.4	615	11.9	654	12.7
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>5,160</b>	<b>3,891</b>	<b>100.0</b>	<b>75.4</b>	<b>615</b>	<b>11.9</b>	<b>654</b>	<b>12.7</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	154	100.0	136	100.0	10	100.0	8	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>154</b>	<b>100.0</b>	<b>136</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>88.3</b>		<b>6.5</b>		<b>5.2</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: MS Lawrence 2002

Income Categories	HMDA				By Borrower Income			
	#	By Tract Income %	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	10.0%	40	7.1%
Middle	20	100.0%	560	100.0%	2	10.0%	21	3.8%
Upper	0	0.0%	0	0.0%	16	80.0%	499	89.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>560</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>560</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	4	9.8%	142	5.7%
Middle	41	100.0%	2,483	100.0%	10	24.4%	467	18.8%
Upper	0	0.0%	0	0.0%	27	65.9%	1,874	75.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>41</b>	<b>100.0%</b>	<b>2,483</b>	<b>100.0%</b>	<b>41</b>	<b>100.0%</b>	<b>2,483</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	5.9%	10	3.6%
Moderate	0	0.0%	0	0.0%	2	11.8%	7	2.5%
Middle	17	100.0%	278	100.0%	4	23.5%	61	21.9%
Upper	0	0.0%	0	0.0%	10	58.8%	200	71.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>17</b>	<b>100.0%</b>	<b>278</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>278</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	1	1.3%	10	0.3%
Moderate	0	0.0%	0	0.0%	8	10.3%	189	5.7%
Middle	78	100.0%	3,321	100.0%	16	20.5%	549	16.5%
Upper	0	0.0%	0	0.0%	53	67.9%	2,573	77.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>78</b>	<b>100.0%</b>	<b>3,321</b>	<b>100.0%</b>	<b>78</b>	<b>100.0%</b>	<b>3,321</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	50	100.0%	2,350	100.0%	10	100.0%	624	100.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>2,350</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>624</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	44	88.0%	1,167	49.7%	8	80.0%	95	15.2%
\$100,001 - \$250,000	5	10.0%	893	38.0%	1	10.0%	217	34.8%
\$250,001 - \$1 Million*	1	2.0%	290	12.3%	1	10.0%	312	50.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>2,350</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>624</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	46	92.0%	2,279	97.0%	10	100.0%	624	100.0%
Over \$1 Million	4	8.0%	71	3.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>2,350</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>624</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : MS Lawrence (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	893	23.6
Moderate-income	0	0.0	0	0.0	0	0.0	502	13.3
Middle-income	3		3,786		630	16.6	635	16.8
Upper-income	0	0.0	0	0.0	0	0.0	1,756	46.4
<b>Total Assessment Area</b>	<b>3</b>	<b>100.0</b>	<b>3,786</b>	<b>100.0</b>	<b>630</b>	<b>16.6</b>	<b>3,786</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	5,688	4,247	100.0	74.7	793	13.9	648	11.4
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>5,688</b>	<b>4,247</b>	<b>100.0</b>	<b>74.7</b>	<b>793</b>	<b>13.9</b>	<b>648</b>	<b>11.4</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	210	100.0	188	100.0	12	100.0	10	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>210</b>	<b>100.0</b>	<b>188</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>89.5</b>		<b>5.7</b>		<b>4.8</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: MS Lawrence 2003

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	18.2%	92	17.2%
Middle	11	100.0%	534	100.0%	4	36.4%	124	23.2%
Upper	0	0.0%	0	0.0%	5	45.5%	318	59.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>534</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>534</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	1	1.4%	14	0.4%
Moderate	0	0.0%	0	0.0%	8	11.4%	329	8.7%
Middle	70	100.0%	3,783	100.0%	15	21.4%	876	23.2%
Upper	0	0.0%	0	0.0%	45	64.3%	2,357	62.3%
Unknown	0	0.0%	0	0.0%	1	1.4%	207	5.5%
<b>Total</b>	<b>70</b>	<b>100.0%</b>	<b>3,783</b>	<b>100.0%</b>	<b>70</b>	<b>100.0%</b>	<b>3,783</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	8.3%	5	4.6%
Moderate	0	0.0%	0	0.0%	3	25.0%	12	11.1%
Middle	12	100.0%	108	100.0%	6	50.0%	77	71.3%
Upper	0	0.0%	0	0.0%	2	16.7%	14	13.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>108</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>108</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	2	2.2%	19	0.4%
Moderate	0	0.0%	0	0.0%	13	14.0%	433	9.8%
Middle	93	100.0%	4,425	100.0%	25	26.9%	1,077	24.3%
Upper	0	0.0%	0	0.0%	52	55.9%	2,689	60.8%
Unknown	0	0.0%	0	0.0%	1	1.1%	207	4.7%
<b>Total</b>	<b>93</b>	<b>100.0%</b>	<b>4,425</b>	<b>100.0%</b>	<b>93</b>	<b>100.0%</b>	<b>4,425</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	35	100.0%	1,464	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>35</b>	<b>100.0%</b>	<b>1,464</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	32	91.4%	621	42.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	5.7%	283	19.3%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	1	2.9%	560	38.3%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>35</b>	<b>100.0%</b>	<b>1,464</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	34	97.1%	1,408	96.2%	0	0.0%	0	0.0%
Over \$1 Million	1	2.9%	56	3.8%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>35</b>	<b>100.0%</b>	<b>1,464</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : MS LeFlore (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	2,832	31.5
Moderate-income	6	75.0	5,725	63.7	2,417	42.2	1,289	14.3
Middle-income	1	12.5	1,578	17.6	326	20.7	1,460	16.2
Upper-income	1	12.5	1,682	18.7	85	5.1	3,404	37.9
<b>Total Assessment Area</b>	<b>8</b>	<b>100.0</b>	<b>8,985</b>	<b>100.0</b>	<b>2,828</b>	<b>31.5</b>	<b>8,985</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	9,372	3,611	54.1	38.5	4,964	53.0	797	8.5
Middle-income	2,035	1,261	18.9	62.0	619	30.4	155	7.6
Upper-income	2,392	1,802	27.0	75.3	492	20.6	98	4.1
<b>Total Assessment Area</b>	<b>13,799</b>	<b>6,674</b>	<b>100.0</b>	<b>48.4</b>	<b>6,075</b>	<b>44.0</b>	<b>1,050</b>	<b>7.6</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	480	67.0	414	67.2	52	66.7	14	63.6
Middle	55	7.7	45	7.3	6	7.7	4	18.2
Upper	181	25.3	157	25.5	20	25.6	4	18.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>716</b>	<b>100.0</b>	<b>616</b>	<b>100.0</b>	<b>78</b>	<b>100.0</b>	<b>22</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>86.0</b>		<b>10.9</b>		<b>3.1</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: MS LeFlore 2002

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	9	60.0%	656	55.3%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	7	46.7%	423	35.7%	
Upper	6	40.0%	530	44.7%	8	53.3%	763	64.3%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>1,186</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>1,186</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	1	3.0%	27	0.9%	
Moderate	13	39.4%	841	27.7%	3	9.1%	124	4.1%	
Middle	7	21.2%	789	26.0%	6	18.2%	401	13.2%	
Upper	13	39.4%	1,405	46.3%	21	63.6%	2,295	75.6%	
Unknown	0	0.0%	0	0.0%	2	6.1%	188	6.2%	
<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>3,035</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>3,035</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	1	100.0%	7	100.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	1	100.0%	7	100.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	1	2.0%	27	0.6%	
Moderate	22	44.9%	1,497	35.4%	3	6.1%	124	2.9%	
Middle	8	16.3%	796	18.8%	13	26.5%	824	19.5%	
Upper	19	38.8%	1,935	45.8%	30	61.2%	3,065	72.5%	
Unknown	0	0.0%	0	0.0%	2	4.1%	188	4.4%	
<b>Total</b>	<b>49</b>	<b>100.0%</b>	<b>4,228</b>	<b>100.0%</b>	<b>49</b>	<b>100.0%</b>	<b>4,228</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	57	48.7%	6,299	62.6%	1	20.0%	375	30.9%	
Middle	18	15.4%	671	6.7%	2	40.0%	652	53.7%	
Upper	42	35.9%	3,097	30.8%	2	40.0%	187	15.4%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>117</b>	<b>100.0%</b>	<b>10,067</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>1,214</b>	<b>100.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	98	83.8%	3,318	33.0%	1	20.0%	50	4.1%	
\$100,001 - \$250,000	9	7.7%	1,839	18.3%	2	40.0%	289	23.8%	
\$250,001 - \$1 Million*	10	8.5%	4,910	48.8%	2	40.0%	875	72.1%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>117</b>	<b>100.0%</b>	<b>10,067</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>1,214</b>	<b>100.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	108	92.3%	7,339	72.9%	5	100.0%	1,214	100.0%	
Over \$1 Million	9	7.7%	2,728	27.1%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>117</b>	<b>100.0%</b>	<b>10,067</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>1,214</b>	<b>100.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : MS LeFlore (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	25.0	2,637	29.4	1,172	44.4	3,118	34.8
Moderate-income	3	37.5	2,833	31.6	951	33.6	1,465	16.3
Middle-income	2	25.0	1,905	21.2	391	20.5	1,474	16.4
Upper-income	1	12.5	1,592	17.8	91	5.7	2,910	32.5
<b>Total Assessment Area</b>	<b>8</b>	<b>100.0</b>	<b>8,967</b>	<b>100.0</b>	<b>2,605</b>	<b>29.1</b>	<b>8,967</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	4,274	1,323	19.2	31.0	2,544	59.5	407	9.5
Moderate-income	4,578	2,005	29.0	43.8	2,155	47.1	418	9.1
Middle-income	2,757	1,722	24.9	62.5	839	30.4	196	7.1
Upper-income	2,488	1,855	26.9	74.6	513	20.6	120	4.8
<b>Total Assessment Area</b>	<b>14,097</b>	<b>6,905</b>	<b>100.0</b>	<b>49.0</b>	<b>6,051</b>	<b>42.9</b>	<b>1,141</b>	<b>8.1</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	184	24.6	159	24.8	19	23.2	6	24.0
Moderate	308	41.2	262	40.9	35	42.7	11	44.0
Middle	83	11.1	72	11.3	7	8.5	4	16.0
Upper	172	23.0	147	23.0	21	25.6	4	16.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>747</b>	<b>100.0</b>	<b>640</b>	<b>100.0</b>	<b>82</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>85.7</b>		<b>11.0</b>		<b>3.3</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: MS LeFlore 2003

Income Categories	By Tract Income				HMDA		By Borrower Income	
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	13.3%	190	13.4%	2	13.3%	137	9.6%
Middle	2	13.3%	182	12.8%	2	13.3%	113	7.9%
Upper	11	73.3%	1,051	73.9%	9	60.0%	1,031	72.5%
Unknown	0	0.0%	0	0.0%	2	13.3%	142	10.0%
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>1,423</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>1,423</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	8	16.0%	475	10.7%	1	2.0%	70	1.6%
Moderate	3	6.0%	229	5.2%	0	0.0%	0	0.0%
Middle	13	26.0%	1,003	22.6%	10	20.0%	651	14.7%
Upper	26	52.0%	2,723	61.5%	36	72.0%	3,420	77.2%
Unknown	0	0.0%	0	0.0%	3	6.0%	289	6.5%
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>4,430</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>4,430</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	4	44.4%	26	28.3%	1	11.1%	3	3.3%
Moderate	2	22.2%	8	8.7%	1	11.1%	4	4.3%
Middle	3	33.3%	58	63.0%	3	33.3%	24	26.1%
Upper	0	0.0%	0	0.0%	4	44.4%	61	66.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>92</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>92</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	12	16.2%	501	8.4%	2	2.7%	73	1.2%
Moderate	7	9.5%	427	7.2%	3	4.1%	141	2.4%
Middle	18	24.3%	1,243	20.9%	15	20.3%	788	13.3%
Upper	37	50.0%	3,774	63.5%	49	66.2%	4,512	75.9%
Unknown	0	0.0%	0	0.0%	5	6.8%	431	7.2%
<b>Total</b>	<b>74</b>	<b>100.0%</b>	<b>5,945</b>	<b>100.0%</b>	<b>74</b>	<b>100.0%</b>	<b>5,945</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	13	11.6%	585	8.5%	0	0.0%	0	0.0%
Moderate	29	25.9%	2,153	31.3%	2	100.0%	417	100.0%
Middle	26	23.2%	668	9.7%	0	0.0%	0	0.0%
Upper	44	39.3%	3,472	50.5%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>112</b>	<b>100.0%</b>	<b>6,878</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>417</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	97	86.6%	2,958	43.0%	1	50.0%	42	10.1%
\$100,001 - \$250,000	12	10.7%	1,935	28.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	3	2.7%	1,985	28.9%	1	50.0%	375	89.9%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>112</b>	<b>100.0%</b>	<b>6,878</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>417</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	108	96.4%	4,860	70.7%	2	100.0%	417	100.0%
Over \$1 Million	4	3.6%	2,018	29.3%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>112</b>	<b>100.0%</b>	<b>6,878</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>417</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : MS Northeast MS (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	8,058	17.7
Moderate-income	0	0.0	0	0.0	0	0.0	6,706	14.7
Middle-income	22	68.8	30,531	67.0	5,153	16.9	9,003	19.8
Upper-income	10	31.3	15,020	33.0	1,439	9.6	21,784	47.8
<b>Total Assessment Area</b>	<b>32</b>	<b>100.0</b>	<b>45,551</b>	<b>100.0</b>	<b>6,592</b>	<b>14.5</b>	<b>45,551</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	43,596	31,173	69.1	71.5	8,508	19.5	3,915	9.0
Upper-income	21,805	13,947	30.9	64.0	6,474	29.7	1,384	6.3
<b>Total Assessment Area</b>	<b>65,401</b>	<b>45,120</b>	<b>100.0</b>	<b>69.0</b>	<b>14,982</b>	<b>22.9</b>	<b>5,299</b>	<b>8.1</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	2,211	52.6	1,908	53.4	238	45.2	65	60.7
Upper	1,996	47.4	1,665	46.6	289	54.8	42	39.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>4,207</b>	<b>100.0</b>	<b>3,573</b>	<b>100.0</b>	<b>527</b>	<b>100.0</b>	<b>107</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>84.9</b>		<b>12.5</b>		<b>2.5</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: MS Northeast MS 2002

Income Categories	By Tract Income				HMDA			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	1	1.9%	68	1.4%
Moderate	0	0.0%	0	0.0%	10	19.2%	507	10.3%
Middle	22	42.3%	1,291	26.1%	9	17.3%	546	11.1%
Upper	30	57.7%	3,650	73.9%	29	55.8%	3,478	70.4%
Unknown	0	0.0%	0	0.0%	3	5.8%	342	6.9%
<b>Total</b>	<b>52</b>	<b>100.0%</b>	<b>4,941</b>	<b>100.0%</b>	<b>52</b>	<b>100.0%</b>	<b>4,941</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	5	4.9%	174	1.8%
Moderate	0	0.0%	0	0.0%	9	8.7%	398	4.2%
Middle	51	49.5%	3,616	37.9%	21	20.4%	1,272	13.3%
Upper	52	50.5%	5,927	62.1%	67	65.0%	7,546	79.1%
Unknown	0	0.0%	0	0.0%	1	1.0%	153	1.6%
<b>Total</b>	<b>103</b>	<b>100.0%</b>	<b>9,543</b>	<b>100.0%</b>	<b>103</b>	<b>100.0%</b>	<b>9,543</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	9	30.0%	38	18.6%
Middle	20	66.7%	146	71.6%	11	36.7%	53	26.0%
Upper	10	33.3%	58	28.4%	10	33.3%	113	55.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>30</b>	<b>100.0%</b>	<b>204</b>	<b>100.0%</b>	<b>30</b>	<b>100.0%</b>	<b>204</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	120	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	120	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>120</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>120</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	6	3.2%	242	1.6%
Moderate	0	0.0%	0	0.0%	28	15.1%	943	6.4%
Middle	94	50.5%	5,173	34.9%	41	22.0%	1,871	12.6%
Upper	92	49.5%	9,635	65.1%	106	57.0%	11,137	75.2%
Unknown	0	0.0%	0	0.0%	5	2.7%	615	4.2%
<b>Total</b>	<b>186</b>	<b>100.0%</b>	<b>14,808</b>	<b>100.0%</b>	<b>186</b>	<b>100.0%</b>	<b>14,808</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	#	SMALL BUSINESS			#	SMALL FARM		
		%	\$(000s)	%		%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	262	51.7%	14,994	42.7%	1	33.3%	67	15.7%
Upper	245	48.3%	20,156	57.3%	2	66.7%	360	84.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>507</b>	<b>100.0%</b>	<b>35,150</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>427</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	435	85.8%	14,926	42.5%	2	66.7%	106	24.8%
\$100,001 - \$250,000	39	7.7%	7,000	19.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	33	6.5%	13,224	37.6%	1	33.3%	321	75.2%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>507</b>	<b>100.0%</b>	<b>35,150</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>427</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	460	90.7%	27,083	77.0%	3	100.0%	427	100.0%
Over \$1 Million	47	9.3%	8,067	23.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>507</b>	<b>100.0%</b>	<b>35,150</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>427</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : MS Northeast MS (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	8,353	16.7
Moderate-income	0	0.0	0	0.0	0	0.0	7,465	14.9
Middle-income	23	71.9	32,628	65.1	4,070	12.5	10,374	20.7
Upper-income	9	28.1	17,460	34.9	1,625	9.3	23,896	47.7
<b>Total Assessment Area</b>	<b>32</b>	<b>100.0</b>	<b>50,088</b>	<b>100.0</b>	<b>5,695</b>	<b>11.4</b>	<b>50,088</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	51,025	34,515	66.6	67.6	10,887	21.3	5,623	11.0
Upper-income	26,718	17,287	33.4	64.7	7,246	27.1	2,185	8.2
<b>Total Assessment Area</b>	<b>77,743</b>	<b>51,802</b>	<b>100.0</b>	<b>66.6</b>	<b>18,133</b>	<b>23.3</b>	<b>7,808</b>	<b>10.0</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>			<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	2,754	61.4	2,331	61.2	340	61.7	83	65.4
Upper	1,732	38.6	1,477	38.8	211	38.3	44	34.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>4,486</b>	<b>100.0</b>	<b>3,808</b>	<b>100.0</b>	<b>551</b>	<b>100.0</b>	<b>127</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>84.9</b>		<b>12.3</b>		<b>2.8</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: MS Northeast MS 2003

Income Categories	By Tract Income				HMDA			By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%		
<b>Home Purchase</b>										
Low	0	0.0%	0	0.0%	2	2.4%	79	1.1%		
Moderate	0	0.0%	0	0.0%	10	12.2%	538	7.2%		
Middle	30	36.6%	2,083	28.0%	19	23.2%	1,294	17.4%		
Upper	52	63.4%	5,345	72.0%	46	56.1%	4,982	67.1%		
Unknown	0	0.0%	0	0.0%	5	6.1%	535	7.2%		
<b>Total</b>	<b>82</b>	<b>100.0%</b>	<b>7,428</b>	<b>100.0%</b>	<b>82</b>	<b>100.0%</b>	<b>7,428</b>	<b>100.0%</b>		
<b>Refinance</b>										
Low	0	0.0%	0	0.0%	14	5.7%	469	2.2%		
Moderate	0	0.0%	0	0.0%	26	10.7%	1,378	6.3%		
Middle	123	50.4%	8,920	41.1%	39	16.0%	2,243	10.3%		
Upper	121	49.6%	12,807	58.9%	161	66.0%	17,186	79.1%		
Unknown	0	0.0%	0	0.0%	4	1.6%	451	2.1%		
<b>Total</b>	<b>244</b>	<b>100.0%</b>	<b>21,727</b>	<b>100.0%</b>	<b>244</b>	<b>100.0%</b>	<b>21,727</b>	<b>100.0%</b>		
<b>Home Improvement</b>										
Low	0	0.0%	0	0.0%	6	27.3%	28	17.1%		
Moderate	0	0.0%	0	0.0%	5	22.7%	22	13.4%		
Middle	15	68.2%	112	68.3%	4	18.2%	12	7.3%		
Upper	7	31.8%	52	31.7%	7	31.8%	102	62.2%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>22</b>	<b>100.0%</b>	<b>164</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>164</b>	<b>100.0%</b>		
<b>Multi-Family</b>										
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>HMDA Totals</b>										
Low	0	0.0%	0	0.0%	22	6.3%	576	2.0%		
Moderate	0	0.0%	0	0.0%	41	11.8%	1,938	6.6%		
Middle	168	48.3%	11,115	37.9%	62	17.8%	3,549	12.1%		
Upper	180	51.7%	18,204	62.1%	214	61.5%	22,270	76.0%		
Unknown	0	0.0%	0	0.0%	9	2.6%	986	3.4%		
<b>Total</b>	<b>348</b>	<b>100.0%</b>	<b>29,319</b>	<b>100.0%</b>	<b>348</b>	<b>100.0%</b>	<b>29,319</b>	<b>100.0%</b>		
<b>SMALL BUSINESS/FARM</b>										
Income Categories	SMALL BUSINESS				SMALL FARM					
	#	%	\$(000s)	%	#	%	\$(000s)	%		
<b>By Tract Income</b>										
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Middle	307	61.5%	25,127	63.0%	0	0.0%	0	0.0%		
Upper	192	38.5%	14,755	37.0%	0	0.0%	0	0.0%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>499</b>	<b>100.0%</b>	<b>39,882</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>By Loan Size</b>										
\$100,000 or less	412	82.6%	15,041	37.7%	0	0.0%	0	0.0%		
\$100,001 - \$250,000	49	9.8%	8,322	20.9%	0	0.0%	0	0.0%		
\$250,001 - \$1 Million*	38	7.6%	16,519	41.4%	0	0.0%	0	0.0%		
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>499</b>	<b>100.0%</b>	<b>39,882</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>By Revenue</b>										
\$1 Million or Less	450	90.2%	27,711	69.5%	0	0.0%	0	0.0%		
Over \$1 Million	49	9.8%	12,171	30.5%	0	0.0%	0	0.0%		
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>499</b>	<b>100.0%</b>	<b>39,882</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : MS Pike (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	2,852	29.5
Moderate-income	3	42.9	4,038	41.7	1,498	37.1	1,639	16.9
Middle-income	3	42.9	4,847	50.1	1,154	23.8	1,558	16.1
Upper-income	1	14.3	790	8.2	95	12.0	3,626	37.5
<b>Total Assessment Area</b>	<b>7</b>	<b>100.0</b>	<b>9,675</b>	<b>100.0</b>	<b>2,747</b>	<b>28.4</b>	<b>9,675</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	6,530	4,237	42.2	64.9	1,515	23.2	778	11.9
Middle-income	7,072	4,998	49.8	70.7	1,372	19.4	702	9.9
Upper-income	1,393	796	7.9	57.1	490	35.2	107	7.7
<b>Total Assessment Area</b>	<b>14,995</b>	<b>10,031</b>	<b>100.0</b>	<b>66.9</b>	<b>3,377</b>	<b>22.5</b>	<b>1,587</b>	<b>10.6</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	238	26.7	207	26.3	26	29.9	5	29.4
Middle	498	55.9	446	56.7	42	48.3	10	58.8
Upper	155	17.4	134	17.0	19	21.8	2	11.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>891</b>	<b>100.0</b>	<b>787</b>	<b>100.0</b>	<b>87</b>	<b>100.0</b>	<b>17</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>88.3</b>		<b>9.8</b>		<b>1.9</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: MS Pike 2002

Income Categories	By Tract Income				HMDA			By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%		
<b>Home Purchase</b>										
Low	0	0.0%	0	0.0%	1	3.8%	56	2.0%		
Moderate	4	15.4%	180	6.6%	3	11.5%	182	6.7%		
Middle	13	50.0%	1,188	43.4%	6	23.1%	343	12.5%		
Upper	9	34.6%	1,367	50.0%	16	61.5%	2,154	78.8%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>26</b>	<b>100.0%</b>	<b>2,735</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	<b>2,735</b>	<b>100.0%</b>		
<b>Refinance</b>										
Low	0	0.0%	0	0.0%	1	2.6%	9	0.3%		
Moderate	10	26.3%	408	12.8%	6	15.8%	170	5.4%		
Middle	21	55.3%	1,959	61.7%	4	10.5%	420	13.2%		
Upper	7	18.4%	810	25.5%	27	71.1%	2,578	81.1%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>38</b>	<b>100.0%</b>	<b>3,177</b>	<b>100.0%</b>	<b>38</b>	<b>100.0%</b>	<b>3,177</b>	<b>100.0%</b>		
<b>Home Improvement</b>										
Low	0	0.0%	0	0.0%	1	8.3%	3	3.9%		
Moderate	3	25.0%	27	35.5%	3	25.0%	12	15.8%		
Middle	8	66.7%	45	59.2%	6	50.0%	38	50.0%		
Upper	1	8.3%	4	5.3%	2	16.7%	23	30.3%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>		
<b>Multi-Family</b>										
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>HMDA Totals</b>										
Low	0	0.0%	0	0.0%	3	3.9%	68	1.1%		
Moderate	17	22.4%	615	10.3%	12	15.8%	364	6.1%		
Middle	42	55.3%	3,192	53.3%	16	21.1%	801	13.4%		
Upper	17	22.4%	2,181	36.4%	45	59.2%	4,755	79.4%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>76</b>	<b>100.0%</b>	<b>5,988</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>	<b>5,988</b>	<b>100.0%</b>		
<b>SMALL BUSINESS/FARM</b>										
Income Categories	SMALL BUSINESS				SMALL FARM					
	#	%	\$(000s)	%	#	%	\$(000s)	%		
<b>By Tract Income</b>										
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	15	13.6%	873	14.8%	0	0.0%	0	0.0%		
Middle	70	63.6%	3,251	55.1%	0	0.0%	0	0.0%		
Upper	25	22.7%	1,774	30.1%	0	0.0%	0	0.0%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>110</b>	<b>100.0%</b>	<b>5,898</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>By Loan Size</b>										
\$100,000 or less	100	90.9%	3,084	52.3%	0	0.0%	0	0.0%		
\$100,001 - \$250,000	7	6.4%	1,152	19.5%	0	0.0%	0	0.0%		
\$250,001 - \$1 Million*	3	2.7%	1,662	28.2%	0	0.0%	0	0.0%		
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>110</b>	<b>100.0%</b>	<b>5,898</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>By Revenue</b>										
\$1 Million or Less	108	98.2%	5,358	90.8%	0	0.0%	0	0.0%		
Over \$1 Million	2	1.8%	540	9.2%	0	0.0%	0	0.0%		
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>110</b>	<b>100.0%</b>	<b>5,898</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : MS Pike (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	2,959	27.9
Moderate-income	3	42.9	4,452	42.0	1,288	28.9	1,908	18.0
Middle-income	3	42.9	5,412	51.0	944	17.4	1,893	17.9
Upper-income	1	14.3	740	7.0	52	7.0	3,844	36.3
<b>Total Assessment Area</b>	<b>7</b>	<b>100.0</b>	<b>10,604</b>	<b>100.0</b>	<b>2,284</b>	<b>21.5</b>	<b>10,604</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	7,103	4,476	40.7	63.0	1,640	23.1	987	13.9
Middle-income	8,169	5,685	51.7	69.6	1,655	20.3	829	10.1
Upper-income	1,448	836	7.6	57.7	500	34.5	112	7.7
<b>Total Assessment Area</b>	<b>16,720</b>	<b>10,997</b>	<b>100.0</b>	<b>65.8</b>	<b>3,795</b>	<b>22.7</b>	<b>1,928</b>	<b>11.5</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	239	25.4	211	25.6	22	23.4	6	27.3
Middle	536	57.0	471	57.2	52	55.3	13	59.1
Upper	165	17.6	142	17.2	20	21.3	3	13.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>940</b>	<b>100.0</b>	<b>824</b>	<b>100.0</b>	<b>94</b>	<b>100.0</b>	<b>22</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>87.7</b>		<b>10.0</b>		<b>2.3</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: MS Pike 2003

Income Categories	By Tract Income				HMDA			By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%		
<b>Home Purchase</b>										
Low	0	0.0%	0	0.0%	2	15.4%	99	14.8%		
Moderate	7	53.8%	310	46.3%	0	0.0%	0	0.0%		
Middle	5	38.5%	224	33.5%	4	30.8%	88	13.2%		
Upper	1	7.7%	135	20.2%	7	53.8%	482	72.0%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>669</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>669</b>	<b>100.0%</b>		
<b>Refinance</b>										
Low	0	0.0%	0	0.0%	3	6.0%	46	1.1%		
Moderate	9	18.0%	728	17.7%	3	6.0%	106	2.6%		
Middle	28	56.0%	2,282	55.4%	7	14.0%	431	10.5%		
Upper	13	26.0%	1,112	27.0%	34	68.0%	3,278	79.5%		
Unknown	0	0.0%	0	0.0%	3	6.0%	261	6.3%		
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>4,122</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>4,122</b>	<b>100.0%</b>		
<b>Home Improvement</b>										
Low	0	0.0%	0	0.0%	6	30.0%	39	9.7%		
Moderate	5	25.0%	63	15.6%	5	25.0%	30	7.4%		
Middle	11	55.0%	286	71.0%	2	10.0%	34	8.4%		
Upper	4	20.0%	54	13.4%	7	35.0%	300	74.4%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>403</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>403</b>	<b>100.0%</b>		
<b>Multi-Family</b>										
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>HMDA Totals</b>										
Low	0	0.0%	0	0.0%	11	13.3%	184	3.5%		
Moderate	21	25.3%	1,101	21.2%	8	9.6%	136	2.6%		
Middle	44	53.0%	2,792	53.8%	13	15.7%	553	10.6%		
Upper	18	21.7%	1,301	25.0%	48	57.8%	4,060	78.2%		
Unknown	0	0.0%	0	0.0%	3	3.6%	261	5.0%		
<b>Total</b>	<b>83</b>	<b>100.0%</b>	<b>5,194</b>	<b>100.0%</b>	<b>83</b>	<b>100.0%</b>	<b>5,194</b>	<b>100.0%</b>		
<b>SMALL BUSINESS/FARM</b>										
Income Categories	SMALL BUSINESS				SMALL FARM					
	#	%	\$(000s)	%	#	%	\$(000s)	%		
<b>By Tract Income</b>										
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	17	13.3%	1,370	19.7%	0	0.0%	0	0.0%		
Middle	76	59.4%	3,511	50.5%	1	100.0%	93	100.0%		
Upper	35	27.3%	2,068	29.8%	0	0.0%	0	0.0%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>128</b>	<b>100.0%</b>	<b>6,949</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>93</b>	<b>100.0%</b>		
<b>By Loan Size</b>										
\$100,000 or less	117	91.4%	4,037	58.1%	1	100.0%	93	100.0%		
\$100,001 - \$250,000	7	5.5%	1,296	18.7%	0	0.0%	0	0.0%		
\$250,001 - \$1 Million*	4	3.1%	1,616	23.3%	0	0.0%	0	0.0%		
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>128</b>	<b>100.0%</b>	<b>6,949</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>93</b>	<b>100.0%</b>		
<b>By Revenue</b>										
\$1 Million or Less	123	96.1%	6,010	86.5%	1	100.0%	93	100.0%		
Over \$1 Million	5	3.9%	939	13.5%	0	0.0%	0	0.0%		
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>128</b>	<b>100.0%</b>	<b>6,949</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>93</b>	<b>100.0%</b>		

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : MS Warren (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.6	1,105	5.7	571	51.7	4,638	24.1
Moderate-income	3	16.7	2,779	14.5	995	35.8	2,647	13.8
Middle-income	8	44.4	7,876	41.0	2,087	26.5	2,804	14.6
Upper-income	5	27.8	7,471	38.8	735	9.8	9,142	47.5
Tract not reported	1	5.6	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>18</b>	<b>100.0</b>	<b>19,231</b>	<b>100.0</b>	<b>4,388</b>	<b>22.8</b>	<b>19,231</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	1,848	851	4.8	46.0	847	45.8	150	8.1
Moderate-income	5,049	2,174	12.2	43.1	2,355	46.6	520	10.3
Middle-income	11,922	7,581	42.5	63.6	2,895	24.3	1,446	12.1
Upper-income	10,242	7,223	40.5	70.5	2,294	22.4	725	7.1
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>29,061</b>	<b>17,829</b>	<b>100.0</b>	<b>61.4</b>	<b>8,391</b>	<b>28.9</b>	<b>2,841</b>	<b>9.8</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>			<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
		#	%	#	%	#	%	#
Low	139	8.4	120	8.3	13	9.6	6	9.0
Moderate	411	25.0	361	25.0	27	20.0	23	34.3
Middle	472	28.7	414	28.7	42	31.1	16	23.9
Upper	623	37.9	548	38.0	53	39.3	22	32.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>1,645</b>	<b>100.0</b>	<b>1,443</b>	<b>100.0</b>	<b>135</b>	<b>100.0</b>	<b>67</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>87.7</b>		<b>8.2</b>		<b>4.1</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: MS Warren 2002

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	1	6.3%	62	4.6%	0	0.0%	0	0.0%
Moderate	3	18.8%	314	23.2%	2	12.5%	125	9.2%
Middle	5	31.3%	266	19.7%	7	43.8%	437	32.3%
Upper	7	43.8%	710	52.5%	7	43.8%	790	58.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>16</b>	<b>100.0%</b>	<b>1,352</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>1,352</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	1	3.0%	57	2.0%	1	3.0%	34	1.2%
Moderate	0	0.0%	0	0.0%	3	9.1%	164	5.7%
Middle	16	48.5%	1,088	37.6%	5	15.2%	278	9.6%
Upper	16	48.5%	1,749	60.4%	24	72.7%	2,418	83.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>2,894</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>2,894</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	3	25.0%	11	6.4%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	3	25.0%	11	6.4%
Middle	6	50.0%	65	38.0%	1	8.3%	3	1.8%
Upper	3	25.0%	95	55.6%	8	66.7%	157	91.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>171</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>171</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	5	8.2%	130	2.9%	1	1.6%	34	0.8%
Moderate	3	4.9%	314	7.1%	8	13.1%	300	6.8%
Middle	27	44.3%	1,419	32.1%	13	21.3%	718	16.3%
Upper	26	42.6%	2,554	57.8%	39	63.9%	3,365	76.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>61</b>	<b>100.0%</b>	<b>4,417</b>	<b>100.0%</b>	<b>61</b>	<b>100.0%</b>	<b>4,417</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	8	6.4%	215	2.3%	0	0.0%	0	0.0%
Moderate	29	23.2%	2,270	23.8%	0	0.0%	0	0.0%
Middle	48	38.4%	5,185	54.3%	1	100.0%	200	100.0%
Upper	40	32.0%	1,873	19.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>125</b>	<b>100.0%</b>	<b>9,543</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>200</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	109	87.2%	3,782	39.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	9	7.2%	1,697	17.8%	1	100.0%	200	100.0%
\$250,001 - \$1 Million*	7	5.6%	4,064	42.6%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>125</b>	<b>100.0%</b>	<b>9,543</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>200</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	121	96.8%	7,479	78.4%	1	100.0%	200	100.0%
Over \$1 Million	4	3.2%	2,064	21.6%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>125</b>	<b>100.0%</b>	<b>9,543</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>200</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : MS Warren (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	4,489	22.4
Moderate-income	3	17.6	2,888	14.4	1,133	39.2	2,833	14.1
Middle-income	8	47.1	8,838	44.1	1,748	19.8	3,388	16.9
Upper-income	6	35.3	8,301	41.4	819	9.9	9,317	46.5
<b>Total Assessment Area</b>	<b>17</b>	<b>100.0</b>	<b>20,027</b>	<b>100.0</b>	<b>3,700</b>	<b>18.5</b>	<b>20,027</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	4,861	1,991	10.4	41.0	2,360	48.5	510	10.5
Middle-income	13,778	8,785	45.9	63.8	3,559	25.8	1,434	10.4
Upper-income	12,165	8,356	43.7	68.7	2,883	23.7	926	7.6
<b>Total Assessment Area</b>	<b>30,804</b>	<b>19,132</b>	<b>100.0</b>	<b>62.1</b>	<b>8,802</b>	<b>28.6</b>	<b>2,870</b>	<b>9.3</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	457	26.8	404	27.0	29	21.6	24	32.4
Middle	579	33.9	505	33.7	50	37.3	24	32.4
Upper	670	39.3	589	39.3	55	41.0	26	35.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>1,706</b>	<b>100.0</b>	<b>1,498</b>	<b>100.0</b>	<b>134</b>	<b>100.0</b>	<b>74</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>87.8</b>		<b>7.9</b>		<b>4.3</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: MS Warren 2003

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	2	12.5%	85	5.7%
Moderate	2	12.5%	60	4.0%	5	31.3%	416	28.0%
Middle	4	25.0%	428	28.8%	2	12.5%	224	15.1%
Upper	10	62.5%	998	67.2%	6	37.5%	600	40.4%
Unknown	0	0.0%	0	0.0%	1	6.3%	161	10.8%
<b>Total</b>	<b>16</b>	<b>100.0%</b>	<b>1,486</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>1,486</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	2	3.0%	90	1.1%
Moderate	4	6.0%	304	3.6%	5	7.5%	386	4.5%
Middle	27	40.3%	3,059	35.9%	6	9.0%	407	4.8%
Upper	36	53.7%	5,166	60.6%	52	77.6%	7,373	86.4%
Unknown	0	0.0%	0	0.0%	2	3.0%	273	3.2%
<b>Total</b>	<b>67</b>	<b>100.0%</b>	<b>8,529</b>	<b>100.0%</b>	<b>67</b>	<b>100.0%</b>	<b>8,529</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	66.7%	26	81.3%	3	50.0%	15	46.9%
Middle	1	16.7%	3	9.4%	2	33.3%	14	43.8%
Upper	1	16.7%	3	9.4%	1	16.7%	3	9.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	4	4.5%	175	1.7%
Moderate	10	11.2%	390	3.9%	13	14.6%	817	8.1%
Middle	32	36.0%	3,490	34.7%	10	11.2%	645	6.4%
Upper	47	52.8%	6,167	61.4%	59	66.3%	7,976	79.4%
Unknown	0	0.0%	0	0.0%	3	3.4%	434	4.3%
<b>Total</b>	<b>89</b>	<b>100.0%</b>	<b>10,047</b>	<b>100.0%</b>	<b>89</b>	<b>100.0%</b>	<b>10,047</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	21	15.3%	1,675	18.1%	0	0.0%	0	0.0%
Middle	68	49.6%	5,738	61.9%	2	66.7%	209	60.2%
Upper	48	35.0%	1,850	20.0%	1	33.3%	138	39.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>137</b>	<b>100.0%</b>	<b>9,263</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>347</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	124	90.5%	4,454	48.1%	1	33.3%	9	2.6%
\$100,001 - \$250,000	6	4.4%	1,181	12.7%	2	66.7%	338	97.4%
\$250,001 - \$1 Million*	7	5.1%	3,628	39.2%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>137</b>	<b>100.0%</b>	<b>9,263</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>347</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	130	94.9%	6,463	69.8%	3	100.0%	347	100.0%
Over \$1 Million	7	5.1%	2,800	30.2%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>137</b>	<b>100.0%</b>	<b>9,263</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>347</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**  
 Assessment Area : MS Washington (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	8.7	1,294	7.7	768	59.4	4,704	28.0
Moderate-income	8	34.8	4,855	28.9	1,951	40.2	2,345	14.0
Middle-income	6	26.1	4,374	26.1	1,298	29.7	2,501	14.9
Upper-income	6	26.1	6,266	37.3	664	10.6	7,239	43.1
Tract not reported	1	4.3	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>23</b>	<b>100.0</b>	<b>16,789</b>	<b>100.0</b>	<b>4,681</b>	<b>27.9</b>	<b>16,789</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	2,247	738	5.5	32.8	1,216	54.1	293	13.0
Moderate-income	7,488	3,487	25.9	46.6	3,320	44.3	681	9.1
Middle-income	6,208	3,512	26.1	56.6	2,247	36.2	449	7.2
Upper-income	8,624	5,727	42.5	66.4	2,346	27.2	551	6.4
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>24,567</b>	<b>13,464</b>	<b>100.0</b>	<b>54.8</b>	<b>9,129</b>	<b>37.2</b>	<b>1,974</b>	<b>8.0</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low	212	16.5	178	15.9	25	20.3	9	24.3
Moderate	286	22.3	243	21.7	37	30.1	6	16.2
Middle	286	22.3	249	22.2	26	21.1	11	29.7
Upper	497	38.8	451	40.2	35	28.5	11	29.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>1,281</b>	<b>100.0</b>	<b>1,121</b>	<b>100.0</b>	<b>123</b>	<b>100.0</b>	<b>37</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>87.5</b>		<b>9.6</b>		<b>2.9</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: MS Washington 2002

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	16.7%	64	10.1%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	5	83.3%	572	89.9%	6	100.0%	636	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>636</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>636</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	2	11.8%	182	14.6%
Moderate	2	11.8%	95	7.6%	3	17.6%	126	10.1%
Middle	2	11.8%	87	7.0%	5	29.4%	368	29.5%
Upper	13	76.5%	1,064	85.4%	7	41.2%	570	45.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>17</b>	<b>100.0%</b>	<b>1,246</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>1,246</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	25.0%	4	4.8%
Moderate	1	25.0%	69	83.1%	0	0.0%	0	0.0%
Middle	1	25.0%	4	4.8%	2	50.0%	74	89.2%
Upper	2	50.0%	10	12.0%	1	25.0%	5	6.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>83</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>83</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	3	11.1%	186	9.5%
Moderate	4	14.8%	228	11.6%	3	11.1%	126	6.4%
Middle	3	11.1%	91	4.6%	7	25.9%	442	22.5%
Upper	20	74.1%	1,646	83.8%	14	51.9%	1,211	61.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>27</b>	<b>100.0%</b>	<b>1,965</b>	<b>100.0%</b>	<b>27</b>	<b>100.0%</b>	<b>1,965</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	22	21.8%	1,426	22.4%	0	0.0%	0	0.0%
Moderate	14	13.9%	665	10.4%	0	0.0%	0	0.0%
Middle	9	8.9%	1,227	19.2%	1	50.0%	47	23.9%
Upper	56	55.4%	3,061	48.0%	1	50.0%	150	76.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>101</b>	<b>100.0%</b>	<b>6,379</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>197</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	90	89.1%	3,057	47.9%	1	50.0%	47	23.9%
\$100,001 - \$250,000	8	7.9%	1,366	21.4%	1	50.0%	150	76.1%
\$250,001 - \$1 Million*	3	3.0%	1,956	30.7%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>101</b>	<b>100.0%</b>	<b>6,379</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>197</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	91	90.1%	5,434	85.2%	2	100.0%	197	100.0%
Over \$1 Million	10	9.9%	945	14.8%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>101</b>	<b>100.0%</b>	<b>6,379</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>197</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : MS Washington (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.6	967	6.0	454	46.9	4,575	28.6
Moderate-income	7	38.9	4,956	30.9	1,882	38.0	2,632	16.4
Middle-income	7	38.9	5,930	37.0	1,208	20.4	2,711	16.9
Upper-income	3	16.7	4,161	26.0	439	10.6	6,096	38.1
<b>Total Assessment Area</b>	<b>18</b>	<b>100.0</b>	<b>16,014</b>	<b>100.0</b>	<b>3,983</b>	<b>24.9</b>	<b>16,014</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	1,717	614	4.7	35.8	913	53.2	190	11.1
Moderate-income	7,849	3,446	26.1	43.9	3,534	45.0	869	11.1
Middle-income	8,611	5,385	40.8	62.5	2,487	28.9	739	8.6
Upper-income	6,204	3,747	28.4	60.4	2,032	32.8	425	6.9
<b>Total Assessment Area</b>	<b>24,381</b>	<b>13,192</b>	<b>100.0</b>	<b>54.1</b>	<b>8,966</b>	<b>36.8</b>	<b>2,223</b>	<b>9.1</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low	222	16.0	182	15.1	31	22.6	9	19.1
Moderate	462	33.2	400	33.1	47	34.3	15	31.9
Middle	420	30.2	364	30.2	41	29.9	15	31.9
Upper	287	20.6	261	21.6	18	13.1	8	17.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment</b>	<b>1,391</b>	<b>100.0</b>	<b>1,207</b>	<b>100.0</b>	<b>137</b>	<b>100.0</b>	<b>47</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>86.8</b>		<b>9.8</b>		<b>3.4</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: MS Washington 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	1	11.1%	108	11.2%	
Moderate	1	11.1%	48	5.0%	3	33.3%	186	19.3%	
Middle	3	33.3%	231	24.0%	0	0.0%	0	0.0%	
Upper	5	55.6%	685	71.1%	5	55.6%	670	69.5%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>964</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>964</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	2	4.3%	62	1.5%	0	0.0%	0	0.0%	
Moderate	7	15.2%	336	7.9%	2	4.3%	116	2.7%	
Middle	11	23.9%	1,259	29.7%	11	23.9%	685	16.2%	
Upper	26	56.5%	2,583	60.9%	33	71.7%	3,439	81.1%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>46</b>	<b>100.0%</b>	<b>4,240</b>	<b>100.0%</b>	<b>46</b>	<b>100.0%</b>	<b>4,240</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	1	20.0%	3	7.5%	
Moderate	4	80.0%	35	87.5%	2	40.0%	23	57.5%	
Middle	1	20.0%	5	12.5%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	2	40.0%	14	35.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>40</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>40</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	2	3.3%	62	1.2%	2	3.3%	111	2.1%	
Moderate	12	20.0%	419	8.0%	7	11.7%	325	6.2%	
Middle	15	25.0%	1,495	28.5%	11	18.3%	685	13.1%	
Upper	31	51.7%	3,268	62.3%	40	66.7%	4,123	78.6%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>60</b>	<b>100.0%</b>	<b>5,244</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>	<b>5,244</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	12	14.3%	772	14.1%	0	0.0%	0	0.0%	
Moderate	18	21.4%	1,459	26.7%	0	0.0%	0	0.0%	
Middle	13	15.5%	557	10.2%	1	100.0%	138	100.0%	
Upper	41	48.8%	2,685	49.1%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>84</b>	<b>100.0%</b>	<b>5,473</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>138</b>	<b>100.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	74	88.1%	2,733	49.9%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	6	7.1%	1,104	20.2%	1	100.0%	138	100.0%	
\$250,001 - \$1 Million*	4	4.8%	1,636	29.9%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>84</b>	<b>100.0%</b>	<b>5,473</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>138</b>	<b>100.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	80	95.2%	4,994	91.2%	1	100.0%	138	100.0%	
Over \$1 Million	4	4.8%	479	8.8%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>84</b>	<b>100.0%</b>	<b>5,473</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>138</b>	<b>100.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area : TN Clarksville (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.3	550	2.0	245	44.5	4,487	16.5
Moderate-income	4	13.3	2,366	8.7	550	23.2	4,948	18.2
Middle-income	16	53.3	17,731	65.2	1,737	9.8	6,389	23.5
Upper-income	6	20.0	6,564	24.1	405	6.2	11,387	41.8
Tract not reported	3	10.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>30</b>	<b>100.0</b>	<b>27,211</b>	<b>100.0</b>	<b>2,937</b>	<b>10.8</b>	<b>27,211</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	988	268	1.3	27.1	614	62.1	106	10.7
Moderate-income	4,397	1,348	6.4	30.7	2,526	57.4	523	11.9
Middle-income	23,332	12,990	61.9	55.7	8,651	37.1	1,691	7.2
Upper-income	8,516	6,379	30.4	74.9	1,569	18.4	568	6.7
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>37,233</b>	<b>20,985</b>	<b>100.0</b>	<b>56.4</b>	<b>13,360</b>	<b>35.9</b>	<b>2,888</b>	<b>7.8</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low-income	167	7.8	135	7.1	30	14.6	2	5.9
Moderate-income	376	17.5	336	17.6	31	15.1	9	26.5
Middle-income	963	44.8	882	46.2	69	33.7	12	35.3
Upper-income	634	29.5	550	28.8	73	35.6	11	32.4
Unknown-income	9	0.4	7	0.4	2	1.0	0	0.0
<b>Total Assessment Area</b>	<b>2,149</b>	<b>100.0</b>	<b>1,910</b>	<b>100.0</b>	<b>205</b>	<b>100.0</b>	<b>34</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>88.9</b>		<b>9.5</b>		<b>1.6</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: TN Clarksville 2002

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	1	3.4%	66	2.8%	1	3.4%	81	3.4%	
Moderate	0	0.0%	0	0.0%	6	20.7%	367	15.4%	
Middle	10	34.5%	673	28.2%	13	44.8%	1,149	48.2%	
Upper	18	62.1%	1,647	69.0%	8	27.6%	713	29.9%	
Unknown	0	0.0%	0	0.0%	1	3.4%	76	3.2%	
<b>Total</b>	<b>29</b>	<b>100.0%</b>	<b>2,386</b>	<b>100.0%</b>	<b>29</b>	<b>100.0%</b>	<b>2,386</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	12	5.9%	414	2.9%	
Moderate	15	7.4%	935	6.6%	30	14.7%	1,325	9.4%	
Middle	108	52.9%	5,695	40.3%	52	25.5%	2,858	20.2%	
Upper	81	39.7%	7,505	53.1%	106	52.0%	9,286	65.7%	
Unknown	0	0.0%	0	0.0%	4	2.0%	252	1.8%	
<b>Total</b>	<b>204</b>	<b>100.0%</b>	<b>14,135</b>	<b>100.0%</b>	<b>204</b>	<b>100.0%</b>	<b>14,135</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	1	10.0%	3	1.8%	
Moderate	1	10.0%	3	1.8%	3	30.0%	51	30.7%	
Middle	6	60.0%	139	83.7%	3	30.0%	24	14.5%	
Upper	3	30.0%	24	14.5%	3	30.0%	88	53.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>166</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>166</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	1	0.4%	66	0.4%	14	5.8%	498	3.0%	
Moderate	16	6.6%	938	5.6%	39	16.0%	1,743	10.4%	
Middle	124	51.0%	6,507	39.0%	68	28.0%	4,031	24.2%	
Upper	102	42.0%	9,176	55.0%	117	48.1%	10,087	60.4%	
Unknown	0	0.0%	0	0.0%	5	2.1%	328	2.0%	
<b>Total</b>	<b>243</b>	<b>100.0%</b>	<b>16,687</b>	<b>100.0%</b>	<b>243</b>	<b>100.0%</b>	<b>16,687</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	#	SMALL BUSINESS			SMALL FARM		#	SMALL FARM	
		%	\$(000s)	%	%	\$(000s)		%	
<b>By Tract Income</b>									
Low	9	3.2%	484	2.5%	0	0.0%	0	0.0%	
Moderate	43	15.3%	3,590	18.3%	0	0.0%	0	0.0%	
Middle	124	44.1%	7,746	39.5%	0	0.0%	0	0.0%	
Upper	103	36.7%	7,736	39.5%	0	0.0%	0	0.0%	
Unknown	2	0.7%	30	0.2%	0	0.0%	0	0.0%	
<b>Total</b>	<b>281</b>	<b>100.0%</b>	<b>19,586</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	241	85.8%	6,212	31.7%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	22	7.8%	3,708	18.9%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	18	6.4%	9,666	49.4%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>281</b>	<b>100.0%</b>	<b>19,586</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	270	96.1%	16,785	85.7%	0	0.0%	0	0.0%	
Over \$1 Million	11	3.9%	2,801	14.3%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>281</b>	<b>100.0%</b>	<b>19,586</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**  
 Assessment Area: TN Clarksville (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	5,330	14.7
Moderate-income	5	18.5	2,619	7.2	646	24.7	6,750	18.6
Middle-income	15	55.6	23,179	64.0	1,814	7.8	8,748	24.2
Upper-income	7	25.9	10,405	28.7	389	3.7	15,375	42.5
<b>Total Assessment Area</b>	<b>27</b>	<b>100.0</b>	<b>36,203</b>	<b>100.0</b>	<b>2,849</b>	<b>7.9</b>	<b>36,203</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	5,582	1,571	5.1	28.1	3,133	56.1	878	15.7
Middle-income	32,283	18,658	60.8	57.8	11,448	35.5	2,177	6.7
Upper-income	14,302	10,456	34.1	73.1	3,064	21.4	782	5.5
<b>Total Assessment Area</b>	<b>52,167</b>	<b>30,685</b>	<b>100.0</b>	<b>58.8</b>	<b>17,645</b>	<b>33.8</b>	<b>3,837</b>	<b>7.4</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	549	24.2	473	23.5	64	29.6	12	27.3
Middle-income	1,132	49.9	1,002	49.9	108	50.0	22	50.0
Upper-income	588	25.9	534	26.6	44	20.4	10	22.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>2,269</b>	<b>100.0</b>	<b>2,009</b>	<b>100.0</b>	<b>216</b>	<b>100.0</b>	<b>44</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>88.5</b>		<b>9.5</b>		<b>1.9</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: TN Clarksville 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	4	6.6%	241	3.4%	
Moderate	0	0.0%	0	0.0%	11	18.0%	745	10.6%	
Middle	28	45.9%	2,204	31.4%	19	31.1%	1,732	24.7%	
Upper	33	54.1%	4,817	68.6%	24	39.3%	3,943	56.2%	
Unknown	0	0.0%	0	0.0%	3	4.9%	360	5.1%	
<b>Total</b>	<b>61</b>	<b>100.0%</b>	<b>7,021</b>	<b>100.0%</b>	<b>61</b>	<b>100.0%</b>	<b>7,021</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	6	2.2%	186	0.9%	
Moderate	11	4.1%	500	2.4%	42	15.7%	2,136	10.4%	
Middle	146	54.7%	10,571	51.3%	80	30.0%	5,271	25.6%	
Upper	110	41.2%	9,526	46.2%	134	50.2%	12,568	61.0%	
Unknown	0	0.0%	0	0.0%	5	1.9%	436	2.1%	
<b>Total</b>	<b>267</b>	<b>100.0%</b>	<b>20,597</b>	<b>100.0%</b>	<b>267</b>	<b>100.0%</b>	<b>20,597</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	1	5.9%	5	3.6%	
Moderate	1	5.9%	3	2.2%	2	11.8%	13	9.5%	
Middle	12	70.6%	107	78.1%	3	17.6%	13	9.5%	
Upper	4	23.5%	27	19.7%	11	64.7%	106	77.4%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>17</b>	<b>100.0%</b>	<b>137</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>137</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	11	3.2%	432	1.6%	
Moderate	12	3.5%	503	1.8%	55	15.9%	2,894	10.4%	
Middle	186	53.9%	12,882	46.4%	102	29.6%	7,016	25.3%	
Upper	147	42.6%	14,370	51.8%	169	49.0%	16,617	59.9%	
Unknown	0	0.0%	0	0.0%	8	2.3%	796	2.9%	
<b>Total</b>	<b>345</b>	<b>100.0%</b>	<b>27,755</b>	<b>100.0%</b>	<b>345</b>	<b>100.0%</b>	<b>27,755</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	54	18.3%	3,831	20.2%	0	0.0%	0	0.0%	
Middle	143	48.5%	5,895	31.0%	0	0.0%	0	0.0%	
Upper	98	33.2%	9,282	48.8%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>295</b>	<b>100.0%</b>	<b>19,008</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	245	83.1%	6,983	36.7%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	34	11.5%	5,664	29.8%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	16	5.4%	6,361	33.5%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>295</b>	<b>100.0%</b>	<b>19,008</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	277	93.9%	15,440	81.2%	0	0.0%	0	0.0%	
Over \$1 Million	18	6.1%	3,568	18.8%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>295</b>	<b>100.0%</b>	<b>19,008</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: TN Gibson (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	2,645	19.6
Moderate-income	1	6.7	1,058	7.8	252	23.8	2,264	16.8
Middle-income	11	73.3	11,511	85.3	1,311	11.4	2,978	22.1
Upper-income	2	13.3	925	6.9	47	5.1	5,607	41.6
Tract not reported	1	6.7	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>15</b>	<b>100.0</b>	<b>13,494</b>	<b>100.0</b>	<b>1,610</b>	<b>11.9</b>	<b>13,494</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	1,582	948	7.1	59.9	527	33.3	107	6.8
Middle-income	16,740	11,384	85.4	68.0	4,280	25.6	1,076	6.4
Upper-income	1,313	1,000	7.5	76.2	222	16.9	91	6.9
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>19,635</b>	<b>13,332</b>	<b>100.0</b>	<b>67.9</b>	<b>5,029</b>	<b>25.6</b>	<b>1,274</b>	<b>6.5</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	113	10.8	100	10.7	9	10.5	4	12.1
Middle-income	871	83.0	774	83.1	72	83.7	25	75.8
Upper-income	66	6.3	57	6.1	5	5.8	4	12.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,050</b>	<b>100.0</b>	<b>931</b>	<b>100.0</b>	<b>86</b>	<b>100.0</b>	<b>33</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>88.7</b>		<b>8.2</b>		<b>3.1</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: TN Gibson 2002

Income Categories	HMDA				By Borrower Income			
	#	By Tract Income %	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	33.3%	76	39.0%
Middle	2	66.7%	100	51.3%	1	33.3%	24	12.3%
Upper	1	33.3%	95	48.7%	1	33.3%	95	48.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>195</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>195</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	3	11.5%	87	4.4%
Moderate	0	0.0%	0	0.0%	5	19.2%	253	12.8%
Middle	24	92.3%	1,804	91.0%	11	42.3%	799	40.3%
Upper	2	7.7%	178	9.0%	7	26.9%	843	42.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>26</b>	<b>100.0%</b>	<b>1,982</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	<b>1,982</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	3	21.4%	15	5.2%
Moderate	1	7.1%	13	4.5%	4	28.6%	28	9.6%
Middle	13	92.9%	278	95.5%	4	28.6%	162	55.7%
Upper	0	0.0%	0	0.0%	3	21.4%	86	29.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>14</b>	<b>100.0%</b>	<b>291</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>291</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	6	14.0%	102	4.1%
Moderate	1	2.3%	13	0.5%	10	23.3%	357	14.5%
Middle	39	90.7%	2,182	88.4%	16	37.2%	985	39.9%
Upper	3	7.0%	273	11.1%	11	25.6%	1,024	41.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>43</b>	<b>100.0%</b>	<b>2,468</b>	<b>100.0%</b>	<b>43</b>	<b>100.0%</b>	<b>2,468</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	1.7%	25	0.6%	0	0.0%	0	0.0%
Middle	57	98.3%	4,031	99.4%	2	66.7%	183	69.6%
Upper	0	0.0%	0	0.0%	1	33.3%	80	30.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>58</b>	<b>100.0%</b>	<b>4,056</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>263</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	52	89.7%	1,571	38.7%	2	66.7%	160	60.8%
\$100,001 - \$250,000	3	5.2%	585	14.4%	1	33.3%	103	39.2%
\$250,001 - \$1 Million*	3	5.2%	1,900	46.8%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>58</b>	<b>100.0%</b>	<b>4,056</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>263</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	53	91.4%	1,731	42.7%	2	66.7%	160	60.8%
Over \$1 Million	5	8.6%	2,325	57.3%	1	33.3%	103	39.2%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>58</b>	<b>100.0%</b>	<b>4,056</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>263</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: TN Gibson (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	2,356	17.3
Moderate-income	2	14.3	1,202	8.8	252	21.0	2,584	18.9
Middle-income	11	78.6	11,638	85.3	1,010	8.7	2,826	20.7
Upper-income	1	7.1	798	5.9	26	3.3	5,872	43.1
<b>Total Assessment Area</b>	<b>14</b>	<b>100.0</b>	<b>13,638</b>	<b>100.0</b>	<b>1,288</b>	<b>9.4</b>	<b>13,638</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	1,975	1,146	8.1	58.0	634	32.1	195	9.9
Middle-income	17,970	12,140	86.3	67.6	4,567	25.4	1,263	7.0
Upper-income	1,114	789	5.6	70.8	242	21.7	83	7.5
<b>Total Assessment Area</b>	<b>21,059</b>	<b>14,075</b>	<b>100.0</b>	<b>66.8</b>	<b>5,443</b>	<b>25.8</b>	<b>1,541</b>	<b>7.3</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	149	12.6	137	13.2	8	7.8	4	9.5
Middle-income	961	81.5	839	81.1	89	87.3	33	78.6
Upper-income	69	5.9	59	5.7	5	4.9	5	11.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,179</b>	<b>100.0</b>	<b>1,035</b>	<b>100.0</b>	<b>102</b>	<b>100.0</b>	<b>42</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>87.8</b>		<b>8.7</b>		<b>3.6</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: TN Gibson 2003

Income Categories	HMDA				By Borrower Income			
	#	By Tract Income %	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	2	8.0%	130	6.0%
Moderate	0	0.0%	0	0.0%	6	24.0%	468	21.6%
Middle	23	92.0%	1,953	90.2%	5	20.0%	574	26.5%
Upper	2	8.0%	211	9.8%	11	44.0%	873	40.3%
Unknown	0	0.0%	0	0.0%	1	4.0%	119	5.5%
<b>Total</b>	<b>25</b>	<b>100.0%</b>	<b>2,164</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>2,164</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	2.0%	100	2.8%	13	26.0%	584	16.4%
Middle	41	82.0%	2,682	75.2%	8	16.0%	338	9.5%
Upper	8	16.0%	785	22.0%	28	56.0%	2,569	72.0%
Unknown	0	0.0%	0	0.0%	1	2.0%	76	2.1%
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>3,567</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>3,567</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	16.7%	10	13.2%
Moderate	0	0.0%	0	0.0%	1	16.7%	3	3.9%
Middle	5	83.3%	68	89.5%	2	33.3%	6	7.9%
Upper	1	16.7%	8	10.5%	2	33.3%	57	75.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	3	3.7%	140	2.4%
Moderate	1	1.2%	100	1.7%	20	24.7%	1,055	18.2%
Middle	69	85.2%	4,703	81.0%	15	18.5%	918	15.8%
Upper	11	13.6%	1,004	17.3%	41	50.6%	3,499	60.3%
Unknown	0	0.0%	0	0.0%	2	2.5%	195	3.4%
<b>Total</b>	<b>81</b>	<b>100.0%</b>	<b>5,807</b>	<b>100.0%</b>	<b>81</b>	<b>100.0%</b>	<b>5,807</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	1.4%	20	0.4%	0	0.0%	0	0.0%
Middle	68	91.9%	3,860	86.5%	4	100.0%	323	100.0%
Upper	5	6.8%	581	13.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>74</b>	<b>100.0%</b>	<b>4,461</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>323</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	67	90.5%	1,831	41.0%	4	100.0%	323	100.0%
\$100,001 - \$250,000	4	5.4%	674	15.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	3	4.1%	1,956	43.8%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>74</b>	<b>100.0%</b>	<b>4,461</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>323</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	67	90.5%	2,238	50.2%	3	75.0%	240	74.3%
Over \$1 Million	7	9.5%	2,223	49.8%	1	25.0%	83	25.7%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>74</b>	<b>100.0%</b>	<b>4,461</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>323</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: TN Jackson (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	19.0	1,854	8.7	894	48.2	4,569	21.3
Moderate-income	5	23.8	3,344	15.6	915	27.4	3,702	17.3
Middle-income	6	28.6	7,093	33.1	805	11.3	4,443	20.7
Upper-income	6	28.6	9,127	42.6	436	4.8	8,704	40.6
<b>Total Assessment Area</b>	<b>21</b>	<b>100.0</b>	<b>21,418</b>	<b>100.0</b>	<b>3,050</b>	<b>14.2</b>	<b>21,418</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	3,371	1,104	5.7	32.7	1,868	55.4	399	11.8
Moderate-income	5,552	2,844	14.7	51.2	2,164	39.0	544	9.8
Middle-income	10,619	6,556	33.9	61.7	3,405	32.1	658	6.2
Upper-income	12,267	8,855	45.7	72.2	2,813	22.9	599	4.9
<b>Total Assessment Area</b>	<b>31,809</b>	<b>19,359</b>	<b>100.0</b>	<b>60.9</b>	<b>10,250</b>	<b>32.2</b>	<b>2,200</b>	<b>6.9</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>			<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low-income	350	15.2	286	14.6	52	17.2	12	27.3
Moderate-income	206	8.9	167	8.5	39	12.9	0	0.0
Middle-income	825	35.8	730	37.2	83	27.5	12	27.3
Upper-income	926	40.1	778	39.7	128	42.4	20	45.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>2,307</b>	<b>100.0</b>	<b>1,961</b>	<b>100.0</b>	<b>302</b>	<b>100.0</b>	<b>44</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.0</b>		<b>13.1</b>		<b>1.9</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: TN Jackson 2002

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	2	15.4%	83	2.2%	
Moderate	1	7.7%	39	1.0%	4	30.8%	244	6.4%	
Middle	3	23.1%	310	8.2%	0	0.0%	0	0.0%	
Upper	9	69.2%	3,444	90.8%	5	38.5%	3,263	86.0%	
Unknown	0	0.0%	0	0.0%	2	15.4%	203	5.4%	
<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>3,793</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>3,793</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	2	2.8%	42	0.7%	7	9.7%	205	3.7%	
Moderate	7	9.7%	259	4.6%	9	12.5%	604	10.8%	
Middle	27	37.5%	2,146	38.3%	26	36.1%	1,988	35.5%	
Upper	36	50.0%	3,160	56.4%	29	40.3%	2,590	46.2%	
Unknown	0	0.0%	0	0.0%	1	1.4%	220	3.9%	
<b>Total</b>	<b>72</b>	<b>100.0%</b>	<b>5,607</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	<b>5,607</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	3	30.0%	13	15.1%	
Moderate	1	10.0%	9	10.5%	1	10.0%	9	10.5%	
Middle	4	40.0%	16	18.6%	3	30.0%	23	26.7%	
Upper	5	50.0%	61	70.9%	3	30.0%	41	47.7%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>86</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>86</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	2	2.1%	42	0.4%	12	12.6%	301	3.2%	
Moderate	9	9.5%	307	3.2%	14	14.7%	857	9.0%	
Middle	34	35.8%	2,472	26.1%	29	30.5%	2,011	21.2%	
Upper	50	52.6%	6,665	70.3%	37	38.9%	5,894	62.1%	
Unknown	0	0.0%	0	0.0%	3	3.2%	423	4.5%	
<b>Total</b>	<b>95</b>	<b>100.0%</b>	<b>9,486</b>	<b>100.0%</b>	<b>95</b>	<b>100.0%</b>	<b>9,486</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	20	14.7%	1,173	9.5%	0	0.0%	0	0.0%	
Moderate	19	14.0%	1,431	11.6%	0	0.0%	0	0.0%	
Middle	53	39.0%	5,145	41.7%	0	0.0%	0	0.0%	
Upper	44	32.4%	4,601	37.3%	5	100.0%	650	100.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>136</b>	<b>100.0%</b>	<b>12,350</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>650</b>	<b>100.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	113	83.1%	4,243	34.4%	2	40.0%	88	13.5%	
\$100,001 - \$250,000	12	8.8%	2,077	16.8%	3	60.0%	562	86.5%	
\$250,001 - \$1 Million*	11	8.1%	6,030	48.8%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>136</b>	<b>100.0%</b>	<b>12,350</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>650</b>	<b>100.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	116	85.3%	8,003	64.8%	3	60.0%	250	38.5%	
Over \$1 Million	20	14.7%	4,347	35.2%	2	40.0%	400	61.5%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>136</b>	<b>100.0%</b>	<b>12,350</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>650</b>	<b>100.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: TN Jackson (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	18.5	3,132	12.7	1,124	35.9	5,371	21.7
Moderate-income	3	11.1	1,990	8.0	298	15.0	3,825	15.5
Middle-income	9	33.3	10,070	40.7	894	8.9	5,129	20.7
Upper-income	10	37.0	9,555	38.6	364	3.8	10,422	42.1
<b>Total Assessment Area</b>	<b>27</b>	<b>100.0</b>	<b>24,747</b>	<b>100.0</b>	<b>2,680</b>	<b>10.8</b>	<b>24,747</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	5,720	1,994	8.4	34.9	3,048	53.3	678	11.9
Moderate-income	3,595	1,835	7.7	51.0	1,423	39.6	337	9.4
Middle-income	15,693	10,114	42.5	64.4	4,523	28.8	1,056	6.7
Upper-income	13,197	9,872	41.5	74.8	2,743	20.8	582	4.4
<b>Total Assessment Area</b>	<b>38,205</b>	<b>23,815</b>	<b>100.0</b>	<b>62.3</b>	<b>11,737</b>	<b>30.7</b>	<b>2,653</b>	<b>6.9</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low-income	425	17.8	351	17.3	62	20.1	12	25.0
Moderate-income	164	6.9	138	6.8	26	8.4	0	0.0
Middle-income	1,111	46.6	951	46.8	142	46.1	18	37.5
Upper-income	686	28.8	590	29.1	78	25.3	18	37.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>2,386</b>	<b>100.0</b>	<b>2,030</b>	<b>100.0</b>	<b>308</b>	<b>100.0</b>	<b>48</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.1</b>		<b>12.9</b>		<b>2.0</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: TN Jackson 2003

Income Categories	By Tract Income				HMDA			By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%		
<b>Home Purchase</b>										
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	0	0.0%	0	0.0%	8	20.5%	636	12.0%		
Middle	16	41.0%	1,651	31.2%	12	30.8%	956	18.1%		
Upper	23	59.0%	3,642	68.8%	16	41.0%	3,310	62.5%		
Unknown	0	0.0%	0	0.0%	3	7.7%	391	7.4%		
<b>Total</b>	<b>39</b>	<b>100.0%</b>	<b>5,293</b>	<b>100.0%</b>	<b>39</b>	<b>100.0%</b>	<b>5,293</b>	<b>100.0%</b>		
<b>Refinance</b>										
Low	7	5.1%	239	2.2%	9	6.6%	397	3.7%		
Moderate	7	5.1%	423	3.9%	25	18.4%	1,491	13.9%		
Middle	59	43.4%	3,843	35.8%	38	27.9%	2,415	22.5%		
Upper	63	46.3%	6,221	58.0%	62	45.6%	6,126	57.1%		
Unknown	0	0.0%	0	0.0%	2	1.5%	297	2.8%		
<b>Total</b>	<b>136</b>	<b>100.0%</b>	<b>10,726</b>	<b>100.0%</b>	<b>136</b>	<b>100.0%</b>	<b>10,726</b>	<b>100.0%</b>		
<b>Home Improvement</b>										
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	0	0.0%	0	0.0%	2	40.0%	69	18.0%		
Middle	5	100.0%	384	100.0%	1	20.0%	12	3.1%		
Upper	0	0.0%	0	0.0%	2	40.0%	303	78.9%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>384</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>384</b>	<b>100.0%</b>		
<b>Multi-Family</b>										
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>HMDA Totals</b>										
Low	7	3.9%	239	1.5%	9	5.0%	397	2.4%		
Moderate	7	3.9%	423	2.6%	35	19.4%	2,196	13.4%		
Middle	80	44.4%	5,878	35.8%	51	28.3%	3,383	20.6%		
Upper	86	47.8%	9,863	60.1%	80	44.4%	9,739	59.4%		
Unknown	0	0.0%	0	0.0%	5	2.8%	688	4.2%		
<b>Total</b>	<b>180</b>	<b>100.0%</b>	<b>16,403</b>	<b>100.0%</b>	<b>180</b>	<b>100.0%</b>	<b>16,403</b>	<b>100.0%</b>		
<b>SMALL BUSINESS/FARM</b>										
Income Categories	SMALL BUSINESS				SMALL FARM					
	#	%	\$(000s)	%	#	%	\$(000s)	%		
<b>By Tract Income</b>										
Low	24	16.0%	1,203	8.8%	0	0.0%	0	0.0%		
Moderate	19	12.7%	1,568	11.5%	0	0.0%	0	0.0%		
Middle	65	43.3%	5,936	43.7%	0	0.0%	0	0.0%		
Upper	42	28.0%	4,890	36.0%	1	100.0%	72	100.0%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>150</b>	<b>100.0%</b>	<b>13,597</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>		
<b>By Loan Size</b>										
\$100,000 or less	120	80.0%	4,446	32.7%	1	100.0%	72	100.0%		
\$100,001 - \$250,000	17	11.3%	3,217	23.7%	0	0.0%	0	0.0%		
\$250,001 - \$1 Million*	13	8.7%	5,934	43.6%	0	0.0%	0	0.0%		
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>150</b>	<b>100.0%</b>	<b>13,597</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>		
<b>By Revenue</b>										
\$1 Million or Less	133	88.7%	8,331	61.3%	1	100.0%	72	100.0%		
Over \$1 Million	17	11.3%	5,266	38.7%	0	0.0%	0	0.0%		
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>150</b>	<b>100.0%</b>	<b>13,597</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>		

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: TN Jefferson (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,649	17.4
Moderate-income	0	0.0	0	0.0	0	0.0	1,652	17.4
Middle-income	9		9,488		1,123	11.8	2,220	23.4
Upper-income	0	0.0	0	0.0	0	0.0	3,967	41.8
<b>Total Assessment Area</b>	<b>9</b>	<b>100.0</b>	<b>9,488</b>	<b>100.0</b>	<b>1,123</b>	<b>11.8</b>	<b>9,488</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	14,170	9,519	100.0	67.2	2,810	19.8	1,841	13.0
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>14,170</b>	<b>9,519</b>	<b>100.0</b>	<b>67.2</b>	<b>2,810</b>	<b>19.8</b>	<b>1,841</b>	<b>13.0</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	742	100.0	659	100.0	70	100.0	13	100.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>742</b>	<b>100.0</b>	<b>659</b>	<b>100.0</b>	<b>70</b>	<b>100.0</b>	<b>13</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>88.8</b>		<b>9.4</b>		<b>1.8</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

**Assessment Area: TN Jefferson 2002**

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	1	6.7%	115	5.7%	
Moderate	0	0.0%	0	0.0%	2	13.3%	487	24.3%	
Middle	15	100.0%	2,006	100.0%	3	20.0%	233	11.6%	
Upper	0	0.0%	0	0.0%	9	60.0%	1,171	58.4%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>2,006</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>2,006</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	5	16.7%	149	5.7%	
Moderate	0	0.0%	0	0.0%	2	6.7%	103	4.0%	
Middle	30	100.0%	2,595	100.0%	8	26.7%	503	19.4%	
Upper	0	0.0%	0	0.0%	14	46.7%	1,765	68.0%	
Unknown	0	0.0%	0	0.0%	1	3.3%	75	2.9%	
<b>Total</b>	<b>30</b>	<b>100.0%</b>	<b>2,595</b>	<b>100.0%</b>	<b>30</b>	<b>100.0%</b>	<b>2,595</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	4	22.2%	39	13.8%	
Moderate	0	0.0%	0	0.0%	2	11.1%	35	12.4%	
Middle	18	100.0%	283	100.0%	7	38.9%	101	35.7%	
Upper	0	0.0%	0	0.0%	5	27.8%	108	38.2%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>18</b>	<b>100.0%</b>	<b>283</b>	<b>100.0%</b>	<b>18</b>	<b>100.0%</b>	<b>283</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	10	15.9%	303	6.2%	
Moderate	0	0.0%	0	0.0%	6	9.5%	625	12.8%	
Middle	63	100.0%	4,884	100.0%	18	28.6%	837	17.1%	
Upper	0	0.0%	0	0.0%	28	44.4%	3,044	62.3%	
Unknown	0	0.0%	0	0.0%	1	1.6%	75	1.5%	
<b>Total</b>	<b>63</b>	<b>100.0%</b>	<b>4,884</b>	<b>100.0%</b>	<b>63</b>	<b>100.0%</b>	<b>4,884</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	#	SMALL BUSINESS			SMALL FARM				
		%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	68	100.0%	4,770	100.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>68</b>	<b>100.0%</b>	<b>4,770</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	63	92.6%	2,424	50.8%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	1	1.5%	200	4.2%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	4	5.9%	2,146	45.0%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>68</b>	<b>100.0%</b>	<b>4,770</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	66	97.1%	3,772	79.1%	0	0.0%	0	0.0%	
Over \$1 Million	2	2.9%	998	20.9%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>68</b>	<b>100.0%</b>	<b>4,770</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: TN Jefferson (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	2,231	17.5
Moderate-income	0	0.0	0	0.0	0	0.0	2,281	17.9
Middle-income	9		12,759		1,225	9.6	3,026	23.7
Upper-income	0	0.0	0	0.0	0	0.0	5,221	40.9
<b>Total Assessment Area</b>	<b>9</b>	<b>100.0</b>	<b>12,759</b>	<b>100.0</b>	<b>1,225</b>	<b>9.6</b>	<b>12,759</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	19,319	13,369	100.0	69.2	3,786	19.6	2,164	11.2
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>19,319</b>	<b>13,369</b>	<b>100.0</b>	<b>69.2</b>	<b>3,786</b>	<b>19.6</b>	<b>2,164</b>	<b>11.2</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>			<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	795	100.0	702	100.0	76	100.0	17	100.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>795</b>	<b>100.0</b>	<b>702</b>	<b>100.0</b>	<b>76</b>	<b>100.0</b>	<b>17</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>88.3</b>		<b>9.6</b>		<b>2.1</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: TN Jefferson 2003

Income Categories	By Tract Income				HMDA			By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%		
<b>Home Purchase</b>										
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	0	0.0%	0	0.0%	2	25.0%	105	9.1%		
Middle	8	100.0%	1,156	100.0%	2	25.0%	183	15.8%		
Upper	0	0.0%	0	0.0%	3	37.5%	693	59.9%		
Unknown	0	0.0%	0	0.0%	1	12.5%	175	15.1%		
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>1,156</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>1,156</b>	<b>100.0%</b>		
<b>Refinance</b>										
Low	0	0.0%	0	0.0%	1	2.2%	42	1.3%		
Moderate	0	0.0%	0	0.0%	5	11.1%	284	8.8%		
Middle	45	100.0%	3,240	100.0%	15	33.3%	1,016	31.4%		
Upper	0	0.0%	0	0.0%	22	48.9%	1,708	52.7%		
Unknown	0	0.0%	0	0.0%	2	4.4%	190	5.9%		
<b>Total</b>	<b>45</b>	<b>100.0%</b>	<b>3,240</b>	<b>100.0%</b>	<b>45</b>	<b>100.0%</b>	<b>3,240</b>	<b>100.0%</b>		
<b>Home Improvement</b>										
Low	0	0.0%	0	0.0%	1	8.3%	15	5.1%		
Moderate	0	0.0%	0	0.0%	1	8.3%	10	3.4%		
Middle	12	100.0%	292	100.0%	5	41.7%	72	24.7%		
Upper	0	0.0%	0	0.0%	5	41.7%	195	66.8%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>292</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>292</b>	<b>100.0%</b>		
<b>Multi-Family</b>										
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>HMDA Totals</b>										
Low	0	0.0%	0	0.0%	2	3.1%	57	1.2%		
Moderate	0	0.0%	0	0.0%	8	12.3%	399	8.5%		
Middle	65	100.0%	4,688	100.0%	22	33.8%	1,271	27.1%		
Upper	0	0.0%	0	0.0%	30	46.2%	2,596	55.4%		
Unknown	0	0.0%	0	0.0%	3	4.6%	365	7.8%		
<b>Total</b>	<b>65</b>	<b>100.0%</b>	<b>4,688</b>	<b>100.0%</b>	<b>65</b>	<b>100.0%</b>	<b>4,688</b>	<b>100.0%</b>		
<b>SMALL BUSINESS/FARM</b>										
Income Categories	SMALL BUSINESS				SMALL FARM					
	#	%	\$(000s)	%	#	%	\$(000s)	%		
<b>By Tract Income</b>										
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Middle	75	100.0%	4,454	100.0%	0	0.0%	0	0.0%		
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>75</b>	<b>100.0%</b>	<b>4,454</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>By Loan Size</b>										
\$100,000 or less	67	89.3%	2,279	51.2%	0	0.0%	0	0.0%		
\$100,001 - \$250,000	5	6.7%	881	19.8%	0	0.0%	0	0.0%		
\$250,001 - \$1 Million*	3	4.0%	1,294	29.1%	0	0.0%	0	0.0%		
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>75</b>	<b>100.0%</b>	<b>4,454</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		
<b>By Revenue</b>										
\$1 Million or Less	72	96.0%	3,567	80.1%	0	0.0%	0	0.0%		
Over \$1 Million	3	4.0%	887	19.9%	0	0.0%	0	0.0%		
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>75</b>	<b>100.0%</b>	<b>4,454</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>		

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: TN Nashville (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	17	8.7	10,226	4.0	4,765	46.6	50,450	19.8
Moderate-income	44	22.6	44,576	17.5	7,082	15.9	44,488	17.5
Middle-income	96	49.2	143,232	56.3	8,717	6.1	60,709	23.9
Upper-income	36	18.5	56,215	22.1	1,297	2.3	98,602	38.8
Tract not reported	2	1.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>195</b>	<b>100.0</b>	<b>254,249</b>	<b>100.0</b>	<b>21,861</b>	<b>8.6</b>	<b>254,249</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	18,435	4,256	1.9	23.1	11,951	64.8	2,228	12.1
Moderate-income	75,200	35,127	15.5	46.7	32,596	43.3	7,477	9.9
Middle-income	220,900	128,870	56.9	58.3	73,141	33.1	18,889	8.6
Upper-income	80,610	58,268	25.7	72.3	16,821	20.9	5,521	6.8
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>395,145</b>	<b>226,521</b>	<b>100.0</b>	<b>57.3</b>	<b>134,509</b>	<b>34.0</b>	<b>34,115</b>	<b>8.6</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low-income	1,286	4.2	960	3.8	288	7.0	38	4.9
Moderate-income	6,495	21.3	5,238	20.5	1,035	25.0	222	28.7
Middle-income	15,030	49.3	12,946	50.6	1,740	42.0	344	44.4
Upper-income	7,584	24.9	6,388	25.0	1,029	24.9	167	21.6
Unknown-income	117	0.4	67	0.3	47	1.1	3	0.4
<b>Total Assessment Area</b>	<b>30,512</b>	<b>100.0</b>	<b>25,599</b>	<b>100.0</b>	<b>4,139</b>	<b>100.0</b>	<b>774</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>83.9</b>		<b>13.6</b>		<b>2.5</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: TN Nashville 2002

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	7	1.4%	598	0.7%	56	10.9%	4,161	4.8%	
Moderate	46	8.9%	3,806	4.3%	129	25.0%	12,967	14.8%	
Middle	275	53.3%	34,577	39.5%	110	21.3%	13,951	15.9%	
Upper	188	36.4%	48,541	55.5%	180	34.9%	49,605	56.7%	
Unknown	0	0.0%	0	0.0%	41	7.9%	6,838	7.8%	
<b>Total</b>	<b>516</b>	<b>100.0%</b>	<b>87,522</b>	<b>100.0%</b>	<b>516</b>	<b>100.0%</b>	<b>87,522</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	13	0.8%	704	0.4%	181	11.7%	10,541	5.6%	
Moderate	195	12.6%	14,327	7.6%	347	22.4%	30,298	16.0%	
Middle	854	55.2%	82,765	43.8%	371	24.0%	36,459	19.3%	
Upper	485	31.4%	91,340	48.3%	584	37.8%	102,807	54.4%	
Unknown	0	0.0%	0	0.0%	64	4.1%	9,031	4.8%	
<b>Total</b>	<b>1,547</b>	<b>100.0%</b>	<b>189,136</b>	<b>100.0%</b>	<b>1,547</b>	<b>100.0%</b>	<b>189,136</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	5	4.0%	64	2.8%	27	21.4%	315	13.6%	
Moderate	18	14.3%	431	18.7%	37	29.4%	480	20.8%	
Middle	85	67.5%	1,227	53.2%	24	19.0%	443	19.2%	
Upper	18	14.3%	586	25.4%	37	29.4%	1,010	43.8%	
Unknown	0	0.0%	0	0.0%	1	0.8%	60	2.6%	
<b>Total</b>	<b>126</b>	<b>100.0%</b>	<b>2,308</b>	<b>100.0%</b>	<b>126</b>	<b>100.0%</b>	<b>2,308</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	1	50.0%	1,850	25.9%	0	0.0%	0	0.0%	
Middle	1	50.0%	5,290	74.1%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	2	100.0%	7,140	100.0%	
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>7,140</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>7,140</b>	<b>100.0%</b>	
<b>HMDA Totals</b>									
Low	25	1.1%	1,366	0.5%	264	12.0%	15,017	5.2%	
Moderate	260	11.9%	20,414	7.1%	513	23.4%	43,745	15.3%	
Middle	1,215	55.5%	123,859	43.3%	505	23.0%	50,853	17.8%	
Upper	691	31.5%	140,467	49.1%	801	36.6%	153,422	53.6%	
Unknown	0	0.0%	0	0.0%	108	4.9%	23,069	8.1%	
<b>Total</b>	<b>2,191</b>	<b>100.0%</b>	<b>286,106</b>	<b>100.0%</b>	<b>2,191</b>	<b>100.0%</b>	<b>286,106</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	139	3.6%	19,848	5.7%	0	0.0%	0	0.0%	
Moderate	784	20.1%	76,649	22.0%	1	33.3%	193	37.8%	
Middle	1,878	48.3%	143,382	41.1%	1	33.3%	78	15.3%	
Upper	1,067	27.4%	103,154	29.6%	1	33.3%	240	47.0%	
Unknown	23	0.6%	5,484	1.6%	0	0.0%	0	0.0%	
<b>Total</b>	<b>3,891</b>	<b>100.0%</b>	<b>348,517</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>511</b>	<b>100.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	3,233	83.1%	117,088	33.6%	1	33.3%	78	15.3%	
\$100,001 - \$250,000	325	8.4%	56,741	16.3%	2	66.7%	433	84.7%	
\$250,001 - \$1 Million*	333	8.6%	174,688	50.1%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>3,891</b>	<b>100.0%</b>	<b>348,517</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>511</b>	<b>100.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	3,579	92.0%	249,481	71.6%	1	33.3%	193	37.8%	
Over \$1 Million	312	8.0%	99,036	28.4%	2	66.7%	318	62.2%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>3,891</b>	<b>100.0%</b>	<b>348,517</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>511</b>	<b>100.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: TN Nashville (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	17	7.1	11,964	3.9	4,670	39.0	57,772	18.7
Moderate-income	52	21.8	53,083	17.2	7,581	14.3	55,521	18.0
Middle-income	118	49.6	170,491	55.3	8,943	5.2	72,255	23.4
Upper-income	50	21.0	72,996	23.7	1,776	2.4	122,986	39.9
Tract not reported	1	0.4	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>238</b>	<b>100.0</b>	<b>308,534</b>	<b>100.0</b>	<b>22,970</b>	<b>7.4</b>	<b>308,534</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	21,582	5,722	1.9	26.5	13,819	64.0	2,041	9.5
Moderate-income	95,027	42,748	14.2	45.0	45,495	47.9	6,784	7.1
Middle-income	266,308	173,210	57.5	65.0	78,198	29.4	14,900	5.6
Upper-income	105,381	79,518	26.4	75.5	20,953	19.9	4,910	4.7
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>488,298</b>	<b>301,198</b>	<b>100.0</b>	<b>61.7</b>	<b>158,465</b>	<b>32.5</b>	<b>28,635</b>	<b>5.9</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low-income	1,436	4.3	1,118	4.0	275	6.1	43	4.1
Moderate-income	8,377	25.2	6,768	24.4	1,319	29.2	290	27.7
Middle-income	15,133	45.5	12,883	46.5	1,769	39.2	481	46.0
Upper-income	8,190	24.6	6,867	24.8	1,097	24.3	226	21.6
Unknown-income	127	0.4	69	0.2	52	1.2	6	0.6
<b>Total Assessment Area</b>	<b>33,263</b>	<b>100.0</b>	<b>27,705</b>	<b>100.0</b>	<b>4,512</b>	<b>100.0</b>	<b>1,046</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>83.3</b>		<b>13.6</b>		<b>3.1</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: TN Nashville 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	6	0.9%	396	0.3%	63	9.5%	5,215	4.1%	
Moderate	62	9.4%	5,598	4.4%	128	19.3%	13,785	10.8%	
Middle	339	51.1%	46,428	36.5%	136	20.5%	17,683	13.9%	
Upper	256	38.6%	74,945	58.8%	285	43.0%	81,305	63.8%	
Unknown	0	0.0%	0	0.0%	51	7.7%	9,379	7.4%	
<b>Total</b>	<b>663</b>	<b>100.0%</b>	<b>127,367</b>	<b>100.0%</b>	<b>663</b>	<b>100.0%</b>	<b>127,367</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	19	0.9%	931	0.4%	176	8.2%	11,325	4.4%	
Moderate	294	13.7%	22,747	8.8%	444	20.8%	37,096	14.4%	
Middle	1,224	57.2%	118,205	45.9%	580	27.1%	57,058	22.1%	
Upper	602	28.1%	115,755	44.9%	872	40.8%	143,429	55.7%	
Unknown	0	0.0%	0	0.0%	67	3.1%	8,730	3.4%	
<b>Total</b>	<b>2,139</b>	<b>100.0%</b>	<b>257,638</b>	<b>100.0%</b>	<b>2,139</b>	<b>100.0%</b>	<b>257,638</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	4	2.9%	93	3.8%	22	15.8%	299	12.2%	
Moderate	28	20.1%	367	15.0%	26	18.7%	458	18.7%	
Middle	75	54.0%	1,304	53.2%	36	25.9%	490	20.0%	
Upper	32	23.0%	686	28.0%	55	39.6%	1,203	49.1%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>139</b>	<b>100.0%</b>	<b>2,450</b>	<b>100.0%</b>	<b>139</b>	<b>100.0%</b>	<b>2,450</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	1	100.0%	180	100.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	1	100.0%	180	100.0%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>180</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>180</b>	<b>100.0%</b>	
<b>HMDA Totals</b>									
Low	29	1.0%	1,420	0.4%	261	8.9%	16,839	4.3%	
Moderate	384	13.1%	28,712	7.4%	598	20.3%	51,339	13.2%	
Middle	1,639	55.7%	166,117	42.9%	752	25.6%	75,231	19.4%	
Upper	890	30.3%	191,386	49.4%	1,212	41.2%	225,937	58.3%	
Unknown	0	0.0%	0	0.0%	119	4.0%	18,289	4.7%	
<b>Total</b>	<b>2,942</b>	<b>100.0%</b>	<b>387,635</b>	<b>100.0%</b>	<b>2,942</b>	<b>100.0%</b>	<b>387,635</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	127	3.7%	16,179	4.7%	0	0.0%	0	0.0%	
Moderate	773	22.3%	70,062	20.5%	1	50.0%	169	41.3%	
Middle	1,539	44.5%	130,705	38.3%	0	0.0%	0	0.0%	
Upper	1,008	29.1%	121,340	35.5%	1	50.0%	240	58.7%	
Unknown	12	0.3%	3,239	0.9%	0	0.0%	0	0.0%	
<b>Total</b>	<b>3,459</b>	<b>100.0%</b>	<b>341,525</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>409</b>	<b>100.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	2,807	81.2%	108,919	31.9%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	320	9.3%	56,096	16.4%	2	100.0%	409	100.0%	
\$250,001 - \$1 Million*	332	9.6%	176,510	51.7%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>3,459</b>	<b>100.0%</b>	<b>341,525</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>409</b>	<b>100.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	3,208	92.7%	260,608	76.3%	1	50.0%	169	41.3%	
Over \$1 Million	251	7.3%	80,917	23.7%	1	50.0%	240	58.7%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>3,459</b>	<b>100.0%</b>	<b>341,525</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>409</b>	<b>100.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: TN Northwest (1990)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	2,944	22.3
Moderate-income	2	10.5	1,501	11.3	405	27.0	2,526	19.1
Middle-income	14	73.7	11,728	88.7	1,455	12.4	2,964	22.4
Upper-income	0	0.0	0	0.0	0	0.0	4,795	36.2
Tract not reported	3	15.8	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>19</b>	<b>100.0</b>	<b>13,229</b>	<b>100.0</b>	<b>1,860</b>	<b>14.1</b>	<b>13,229</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	2,831	1,545	11.2	54.6	989	34.9	297	10.5
Middle-income	18,412	12,291	88.8	66.8	2,898	15.7	3,223	17.5
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>21,243</b>	<b>13,836</b>	<b>100.0</b>	<b>65.1</b>	<b>3,887</b>	<b>18.3</b>	<b>3,520</b>	<b>16.6</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	198	19.4	172	19.3	19	20.0	7	20.0
Middle-income	821	80.3	717	80.4	76	80.0	28	80.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	3	0.3	3	0.3	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,022</b>	<b>100.0</b>	<b>892</b>	<b>100.0</b>	<b>95</b>	<b>100.0</b>	<b>35</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>87.3</b>		<b>9.3</b>		<b>3.4</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: TN Northwest TN 2002

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	3	10.3%	98	5.9%
Moderate	2	6.9%	45	2.7%	2	6.9%	49	2.9%
Middle	27	93.1%	1,622	97.3%	9	31.0%	555	33.3%
Upper	0	0.0%	0	0.0%	15	51.7%	965	57.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>29</b>	<b>100.0%</b>	<b>1,667</b>	<b>100.0%</b>	<b>29</b>	<b>100.0%</b>	<b>1,667</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	8	5.4%	158	1.7%
Moderate	0	0.0%	0	0.0%	22	14.9%	1,077	11.6%
Middle	148	100.0%	9,293	100.0%	43	29.1%	2,579	27.8%
Upper	0	0.0%	0	0.0%	72	48.6%	5,307	57.1%
Unknown	0	0.0%	0	0.0%	3	2.0%	172	1.9%
<b>Total</b>	<b>148</b>	<b>100.0%</b>	<b>9,293</b>	<b>100.0%</b>	<b>148</b>	<b>100.0%</b>	<b>9,293</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	3	27.3%	11	7.3%
Moderate	0	0.0%	0	0.0%	2	18.2%	9	6.0%
Middle	11	100.0%	150	100.0%	2	18.2%	25	16.7%
Upper	0	0.0%	0	0.0%	4	36.4%	105	70.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>150</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>150</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	14	7.4%	267	2.4%
Moderate	2	1.1%	45	0.4%	26	13.8%	1,135	10.2%
Middle	186	98.9%	11,065	99.6%	54	28.7%	3,159	28.4%
Upper	0	0.0%	0	0.0%	91	48.4%	6,377	57.4%
Unknown	0	0.0%	0	0.0%	3	1.6%	172	1.5%
<b>Total</b>	<b>188</b>	<b>100.0%</b>	<b>11,110</b>	<b>100.0%</b>	<b>188</b>	<b>100.0%</b>	<b>11,110</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	7	7.9%	359	6.0%	0	0.0%	0	0.0%
Middle	82	92.1%	5,666	94.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>89</b>	<b>100.0%</b>	<b>6,025</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	78	87.6%	2,616	43.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	6	6.7%	920	15.3%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	5	5.6%	2,489	41.3%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>89</b>	<b>100.0%</b>	<b>6,025</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	76	85.4%	3,454	57.3%	0	0.0%	0	0.0%
Over \$1 Million	13	14.6%	2,571	42.7%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>89</b>	<b>100.0%</b>	<b>6,025</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: TN Northwest (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	2,785	18.4
Moderate-income	1	5.6	938	6.2	247	26.3	2,944	19.4
Middle-income	15	83.3	14,211	93.8	1,444	10.2	3,604	23.8
Upper-income	0	0.0	0	0.0	0	0.0	5,816	38.4
Tract not reported	2	11.1	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>18</b>	<b>100.0</b>	<b>15,149</b>	<b>100.0</b>	<b>1,691</b>	<b>11.2</b>	<b>15,149</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	1,634	828	5.0	50.7	585	35.8	221	13.5
Middle-income	24,027	15,628	95.0	65.0	4,124	17.2	4,275	17.8
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>25,661</b>	<b>16,456</b>	<b>100.0</b>	<b>64.1</b>	<b>4,709</b>	<b>18.4</b>	<b>4,496</b>	<b>17.5</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	123	10.9	104	10.7	13	12.4	6	13.6
Middle-income	999	88.8	869	89.0	92	87.6	38	86.4
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	3	0.3	3	0.3	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,125</b>	<b>100.0</b>	<b>976</b>	<b>100.0</b>	<b>105</b>	<b>100.0</b>	<b>44</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>86.8</b>		<b>9.3</b>		<b>3.9</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: TN Northwest TN 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	9	26.5%	337	14.9%	
Middle	33	97.1%	2,232	98.8%	3	8.8%	206	9.1%	
Upper	0	0.0%	0	0.0%	22	64.7%	1,717	76.0%	
Unknown	1	2.9%	28	1.2%	0	0.0%	0	0.0%	
<b>Total</b>	<b>34</b>	<b>100.0%</b>	<b>2,260</b>	<b>100.0%</b>	<b>34</b>	<b>100.0%</b>	<b>2,260</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	6	2.3%	201	1.1%	
Moderate	0	0.0%	0	0.0%	19	7.4%	884	4.6%	
Middle	258	100.0%	19,069	100.0%	52	20.2%	3,024	15.9%	
Upper	0	0.0%	0	0.0%	180	69.8%	14,885	78.1%	
Unknown	0	0.0%	0	0.0%	1	0.4%	75	0.4%	
<b>Total</b>	<b>258</b>	<b>100.0%</b>	<b>19,069</b>	<b>100.0%</b>	<b>258</b>	<b>100.0%</b>	<b>19,069</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	1	3.6%	15	2.2%	
Moderate	0	0.0%	0	0.0%	4	14.3%	74	10.9%	
Middle	28	100.0%	680	100.0%	9	32.1%	152	22.4%	
Upper	0	0.0%	0	0.0%	14	50.0%	439	64.6%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>680</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	<b>680</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	7	2.2%	216	1.0%	
Moderate	0	0.0%	0	0.0%	32	10.0%	1,295	5.9%	
Middle	319	99.7%	21,981	99.9%	64	20.0%	3,382	15.4%	
Upper	0	0.0%	0	0.0%	216	67.5%	17,041	77.4%	
Unknown	1	0.3%	28	0.1%	1	0.3%	75	0.3%	
<b>Total</b>	<b>320</b>	<b>100.0%</b>	<b>22,009</b>	<b>100.0%</b>	<b>320</b>	<b>100.0%</b>	<b>22,009</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	10	8.6%	447	5.2%	0	0.0%	0	0.0%	
Middle	106	91.4%	8,123	94.8%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>116</b>	<b>100.0%</b>	<b>8,570</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	96	82.8%	3,120	36.4%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	14	12.1%	2,244	26.2%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	6	5.2%	3,206	37.4%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>116</b>	<b>100.0%</b>	<b>8,570</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	106	91.4%	5,497	64.1%	0	0.0%	0	0.0%	
Over \$1 Million	10	8.6%	3,073	35.9%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>116</b>	<b>100.0%</b>	<b>8,570</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: TN South (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	7,129	17.7
Moderate-income	0	0.0	0	0.0	0	0.0	5,825	14.5
Middle-income	27	75.0	28,699	71.2	3,813	13.3	7,950	19.7
Upper-income	9	25.0	11,606	28.8	907	7.8	19,401	48.1
<b>Total Assessment Area</b>	<b>36</b>	<b>100.0</b>	<b>40,305</b>	<b>100.0</b>	<b>4,720</b>	<b>11.7</b>	<b>40,305</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	42,022	26,811	71.1	63.8	11,567	27.5	3,644	8.7
Upper-income	15,632	10,900	28.9	69.7	3,651	23.4	1,081	6.9
<b>Total Assessment Area</b>	<b>57,654</b>	<b>37,711</b>	<b>100.0</b>	<b>65.4</b>	<b>15,218</b>	<b>26.4</b>	<b>4,725</b>	<b>8.2</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	2,569	70.5	2,276	71.0	222	64.2	71	74.7
Upper-income	1,076	29.5	928	29.0	124	35.8	24	25.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>3,645</b>	<b>100.0</b>	<b>3,204</b>	<b>100.0</b>	<b>346</b>	<b>100.0</b>	<b>95</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>87.9</b>		<b>9.5</b>		<b>2.6</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: TN South TN 2002

Income Categories	HMDA				By Borrower Income			
	#	By Tract Income %	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	6	9.0%	337	6.2%
Moderate	0	0.0%	0	0.0%	14	20.9%	758	14.0%
Middle	33	49.3%	2,428	45.0%	19	28.4%	1,434	26.6%
Upper	34	50.7%	2,969	55.0%	26	38.8%	2,748	50.9%
Unknown	0	0.0%	0	0.0%	2	3.0%	120	2.2%
<b>Total</b>	<b>67</b>	<b>100.0%</b>	<b>5,397</b>	<b>100.0%</b>	<b>67</b>	<b>100.0%</b>	<b>5,397</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	16	5.9%	663	3.0%
Moderate	0	0.0%	0	0.0%	48	17.8%	2,662	12.1%
Middle	143	53.0%	10,230	46.3%	66	24.4%	4,844	21.9%
Upper	127	47.0%	11,850	53.7%	134	49.6%	13,224	59.9%
Unknown	0	0.0%	0	0.0%	6	2.2%	687	3.1%
<b>Total</b>	<b>270</b>	<b>100.0%</b>	<b>22,080</b>	<b>100.0%</b>	<b>270</b>	<b>100.0%</b>	<b>22,080</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	10	20.4%	128	12.4%
Moderate	0	0.0%	0	0.0%	15	30.6%	125	12.1%
Middle	35	71.4%	555	53.9%	5	10.2%	111	10.8%
Upper	14	28.6%	475	46.1%	18	36.7%	626	60.8%
Unknown	0	0.0%	0	0.0%	1	2.0%	40	3.9%
<b>Total</b>	<b>49</b>	<b>100.0%</b>	<b>1,030</b>	<b>100.0%</b>	<b>49</b>	<b>100.0%</b>	<b>1,030</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	32	8.3%	1,128	4.0%
Moderate	0	0.0%	0	0.0%	77	19.9%	3,545	12.4%
Middle	211	54.7%	13,213	46.4%	90	23.3%	6,389	22.4%
Upper	175	45.3%	15,294	53.6%	178	46.1%	16,598	58.2%
Unknown	0	0.0%	0	0.0%	9	2.3%	847	3.0%
<b>Total</b>	<b>386</b>	<b>100.0%</b>	<b>28,507</b>	<b>100.0%</b>	<b>386</b>	<b>100.0%</b>	<b>28,507</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	201	64.4%	12,429	61.2%	0	0.0%	0	0.0%
Upper	111	35.6%	7,881	38.8%	1	100.0%	162	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>312</b>	<b>100.0%</b>	<b>20,310</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>162</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	274	87.8%	9,359	46.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	23	7.4%	4,523	22.3%	1	100.0%	162	100.0%
\$250,001 - \$1 Million*	15	4.8%	6,428	31.6%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>312</b>	<b>100.0%</b>	<b>20,310</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>162</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	294	94.2%	16,356	80.5%	1	100.0%	162	100.0%
Over \$1 Million	18	5.8%	3,954	19.5%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>312</b>	<b>100.0%</b>	<b>20,310</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>162</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: TN South (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	7,007	14.8
Moderate-income	1	2.8	1,281	2.7	278	21.7	7,107	15.0
Middle-income	23	63.9	28,910	60.9	2,880	10.0	9,914	20.9
Upper-income	12	33.3	17,257	36.4	1,143	6.6	23,420	49.4
<b>Total Assessment Area</b>	<b>36</b>	<b>100.0</b>	<b>47,448</b>	<b>100.0</b>	<b>4,301</b>	<b>9.1</b>	<b>47,448</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	2,151	1,084	2.3	50.4	768	35.7	299	13.9
Middle-income	44,259	29,173	61.0	65.9	11,119	25.1	3,967	9.0
Upper-income	24,366	17,571	36.7	72.1	4,850	19.9	1,945	8.0
<b>Total Assessment Area</b>	<b>70,776</b>	<b>47,828</b>	<b>100.0</b>	<b>67.6</b>	<b>16,737</b>	<b>23.6</b>	<b>6,211</b>	<b>8.8</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	226	5.8	200	5.8	19	5.1	7	6.0
Middle-income	2,620	67.0	2,290	66.9	249	67.3	81	69.2
Upper-income	1,064	27.2	933	27.3	102	27.6	29	24.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>3,910</b>	<b>100.0</b>	<b>3,423</b>	<b>100.0</b>	<b>370</b>	<b>100.0</b>	<b>117</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>87.5</b>		<b>9.5</b>		<b>3.0</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: TN South TN 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	3	7.9%	220	5.1%	
Moderate	0	0.0%	0	0.0%	4	10.5%	198	4.6%	
Middle	22	57.9%	1,816	42.1%	10	26.3%	1,023	23.7%	
Upper	16	42.1%	2,499	57.9%	19	50.0%	2,695	62.5%	
Unknown	0	0.0%	0	0.0%	2	5.3%	179	4.1%	
<b>Total</b>	<b>38</b>	<b>100.0%</b>	<b>4,315</b>	<b>100.0%</b>	<b>38</b>	<b>100.0%</b>	<b>4,315</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	11	3.4%	498	1.7%	
Moderate	7	2.2%	392	1.4%	33	10.3%	1,855	6.5%	
Middle	174	54.4%	14,447	50.6%	76	23.8%	5,047	17.7%	
Upper	139	43.4%	13,712	48.0%	193	60.3%	20,488	71.8%	
Unknown	0	0.0%	0	0.0%	7	2.2%	663	2.3%	
<b>Total</b>	<b>320</b>	<b>100.0%</b>	<b>28,551</b>	<b>100.0%</b>	<b>320</b>	<b>100.0%</b>	<b>28,551</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	3	11.1%	22	4.2%	
Moderate	4	14.8%	42	8.0%	6	22.2%	46	8.7%	
Middle	15	55.6%	260	49.2%	7	25.9%	113	21.4%	
Upper	8	29.6%	226	42.8%	11	40.7%	347	65.7%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>27</b>	<b>100.0%</b>	<b>528</b>	<b>100.0%</b>	<b>27</b>	<b>100.0%</b>	<b>528</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	17	4.4%	740	2.2%	
Moderate	11	2.9%	434	1.3%	43	11.2%	2,099	6.3%	
Middle	211	54.8%	16,523	49.5%	93	24.2%	6,183	18.5%	
Upper	163	42.3%	16,437	49.2%	223	57.9%	23,530	70.5%	
Unknown	0	0.0%	0	0.0%	9	2.3%	842	2.5%	
<b>Total</b>	<b>385</b>	<b>100.0%</b>	<b>33,394</b>	<b>100.0%</b>	<b>385</b>	<b>100.0%</b>	<b>33,394</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	#	SMALL BUSINESS			SMALL FARM		#	%	%
		%	\$(000s)	%	\$(000s)				
<b>By Tract Income</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	32	10.5%	2,317	9.5%	0	0.0%	0	0.0%	
Middle	174	57.0%	11,062	45.3%	0	0.0%	0	0.0%	
Upper	99	32.5%	11,063	45.3%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>305</b>	<b>100.0%</b>	<b>24,442</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	243	79.7%	8,298	33.9%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	41	13.4%	6,579	26.9%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	21	6.9%	9,565	39.1%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>305</b>	<b>100.0%</b>	<b>24,442</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	279	91.5%	19,703	80.6%	0	0.0%	0	0.0%	
Over \$1 Million	26	8.5%	4,739	19.4%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>305</b>	<b>100.0%</b>	<b>24,442</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: TN Southeast (1990)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	20,838	19.7
Moderate-income	6	6.5	6,264	5.9	1,693	27.0	16,794	15.9
Middle-income	58	63.0	73,541	69.5	10,368	14.1	22,660	21.4
Upper-income	18	19.6	25,945	24.5	2,024	7.8	45,458	43.0
Tract not reported	10	10.9	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>92</b>	<b>100.0</b>	<b>105,750</b>	<b>100.0</b>	<b>14,085</b>	<b>13.3</b>	<b>105,750</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	10,506	4,769	4.7	45.4	4,827	45.9	910	8.7
Middle-income	107,121	72,374	71.0	67.6	23,628	22.1	11,119	10.4
Upper-income	35,194	24,802	24.3	70.5	8,092	23.0	2,300	6.5
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>152,821</b>	<b>101,945</b>	<b>100.0</b>	<b>66.7</b>	<b>36,547</b>	<b>23.9</b>	<b>14,329</b>	<b>9.4</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	913	9.7	776	9.4	116	12.6	21	8.9
Middle-income	5,964	63.4	5,271	63.8	533	57.9	160	68.1
Upper-income	2,535	26.9	2,211	26.8	270	29.3	54	23.0
Unknown-income	1	0.0	0	0.0	1	0.1	0	0.0
<b>Total Assessment Area</b>	<b>9,413</b>	<b>100.0</b>	<b>8,258</b>	<b>100.0</b>	<b>920</b>	<b>100.0</b>	<b>235</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>87.7</b>		<b>9.8</b>		<b>2.5</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: TN Southeast TN 2002

Income Categories	By Tract Income				HMDA			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	19	11.0%	981	6.3%
Moderate	7	4.0%	420	2.7%	42	24.3%	3,066	19.6%
Middle	124	71.7%	10,689	68.2%	47	27.2%	3,726	23.8%
Upper	42	24.3%	4,568	29.1%	59	34.1%	7,242	46.2%
Unknown	0	0.0%	0	0.0%	6	3.5%	662	4.2%
<b>Total</b>	<b>173</b>	<b>100.0%</b>	<b>15,677</b>	<b>100.0%</b>	<b>173</b>	<b>100.0%</b>	<b>15,677</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	47	6.7%	1,889	3.2%
Moderate	14	2.0%	791	1.3%	115	16.4%	6,822	11.5%
Middle	488	69.5%	39,706	67.1%	201	28.6%	14,950	25.3%
Upper	200	28.5%	18,708	31.6%	322	45.9%	34,019	57.5%
Unknown	0	0.0%	0	0.0%	17	2.4%	1,525	2.6%
<b>Total</b>	<b>702</b>	<b>100.0%</b>	<b>59,205</b>	<b>100.0%</b>	<b>702</b>	<b>100.0%</b>	<b>59,205</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	17	19.1%	100	4.6%
Moderate	0	0.0%	0	0.0%	21	23.6%	176	8.0%
Middle	66	74.2%	1,691	77.0%	24	27.0%	416	18.9%
Upper	23	25.8%	505	23.0%	27	30.3%	1,504	68.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>89</b>	<b>100.0%</b>	<b>2,196</b>	<b>100.0%</b>	<b>89</b>	<b>100.0%</b>	<b>2,196</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	263	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	263	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>263</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>263</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	83	8.6%	2,970	3.8%
Moderate	21	2.2%	1,211	1.6%	178	18.4%	10,064	13.0%
Middle	678	70.3%	52,086	67.3%	272	28.2%	19,092	24.7%
Upper	266	27.6%	24,044	31.1%	408	42.3%	42,765	55.3%
Unknown	0	0.0%	0	0.0%	24	2.5%	2,450	3.2%
<b>Total</b>	<b>965</b>	<b>100.0%</b>	<b>77,341</b>	<b>100.0%</b>	<b>965</b>	<b>100.0%</b>	<b>77,341</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	106	10.4%	10,203	12.7%	0	0.0%	0	0.0%
Middle	612	59.8%	45,925	57.1%	1	100.0%	97	100.0%
Upper	306	29.9%	24,306	30.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,024</b>	<b>100.0%</b>	<b>80,434</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>97</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	854	83.4%	30,757	38.2%	1	100.0%	97	100.0%
\$100,001 - \$250,000	108	10.5%	19,226	23.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	62	6.1%	30,451	37.9%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,024</b>	<b>100.0%</b>	<b>80,434</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>97</b>	<b>100.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	927	90.5%	57,121	71.0%	0	0.0%	0	0.0%
Over \$1 Million	97	9.5%	23,313	29.0%	1	100.0%	97	100.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,024</b>	<b>100.0%</b>	<b>80,434</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>97</b>	<b>100.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: TN Southeast (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	23,078	18.5
Moderate-income	6	7.3	5,603	4.5	1,340	23.9	21,453	17.2
Middle-income	62	75.6	97,015	77.9	10,639	11.0	27,938	22.4
Upper-income	14	17.1	21,876	17.6	1,370	6.3	52,025	41.8
<b>Total Assessment Area</b>	<b>82</b>	<b>100.0</b>	<b>124,494</b>	<b>100.0</b>	<b>13,349</b>	<b>10.7</b>	<b>124,494</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	10,747	3,714	2.9	34.6	5,977	55.6	1,056	9.8
Middle-income	148,543	101,916	79.9	68.6	31,643	21.3	14,984	10.1
Upper-income	32,253	21,951	17.2	68.1	8,050	25.0	2,252	7.0
<b>Total Assessment Area</b>	<b>191,543</b>	<b>127,581</b>	<b>100.0</b>	<b>66.6</b>	<b>45,670</b>	<b>23.8</b>	<b>18,292</b>	<b>9.5</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	960	9.2	831	9.2	104	10.2	25	8.3
Middle-income	7,435	71.5	6,546	72.1	661	65.1	228	75.2
Upper-income	2,005	19.3	1,704	18.8	251	24.7	50	16.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>10,400</b>	<b>100.0</b>	<b>9,081</b>	<b>100.0</b>	<b>1,016</b>	<b>100.0</b>	<b>303</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>87.3</b>		<b>9.8</b>		<b>2.9</b>



**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: TN Southeast TN 2003

Income Categories	By Tract Income				HMDA			By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%			
<b>Home Purchase</b>											
Low	0	0.0%	0	0.0%	6	2.9%	336	1.5%			
Moderate	7	3.3%	902	4.1%	41	19.5%	2,728	12.3%			
Middle	153	72.9%	15,098	67.8%	48	22.9%	4,565	20.5%			
Upper	50	23.8%	6,260	28.1%	111	52.9%	14,166	63.6%			
Unknown	0	0.0%	0	0.0%	4	1.9%	465	2.1%			
<b>Total</b>	<b>210</b>	<b>100.0%</b>	<b>22,260</b>	<b>100.0%</b>	<b>210</b>	<b>100.0%</b>	<b>22,260</b>	<b>100.0%</b>			
<b>Refinance</b>											
Low	0	0.0%	0	0.0%	41	4.0%	1,774	2.1%			
Moderate	14	1.4%	676	0.8%	123	12.1%	6,761	8.1%			
Middle	799	78.6%	62,332	74.5%	243	23.9%	16,739	20.0%			
Upper	203	20.0%	20,682	24.7%	592	58.3%	56,626	67.7%			
Unknown	0	0.0%	0	0.0%	17	1.7%	1,790	2.1%			
<b>Total</b>	<b>1,016</b>	<b>100.0%</b>	<b>83,690</b>	<b>100.0%</b>	<b>1,016</b>	<b>100.0%</b>	<b>83,690</b>	<b>100.0%</b>			
<b>Home Improvement</b>											
Low	0	0.0%	0	0.0%	10	10.5%	72	3.8%			
Moderate	3	3.2%	48	2.5%	22	23.2%	273	14.4%			
Middle	78	82.1%	1,654	87.5%	27	28.4%	559	29.6%			
Upper	14	14.7%	189	10.0%	35	36.8%	977	51.7%			
Unknown	0	0.0%	0	0.0%	1	1.1%	10	0.5%			
<b>Total</b>	<b>95</b>	<b>100.0%</b>	<b>1,891</b>	<b>100.0%</b>	<b>95</b>	<b>100.0%</b>	<b>1,891</b>	<b>100.0%</b>			
<b>Multi-Family</b>											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
Upper	2	100.0%	6,618	100.0%	0	0.0%	0	0.0%			
Unknown	0	0.0%	0	0.0%	2	100.0%	6,618	100.0%			
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>6,618</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>6,618</b>	<b>100.0%</b>			
<b>HMDA Totals</b>											
Low	0	0.0%	0	0.0%	57	4.3%	2,182	1.9%			
Moderate	24	1.8%	1,626	1.4%	186	14.1%	9,762	8.5%			
Middle	1,030	77.9%	79,084	69.1%	318	24.0%	21,863	19.1%			
Upper	269	20.3%	33,749	29.5%	738	55.8%	71,769	62.7%			
Unknown	0	0.0%	0	0.0%	24	1.8%	8,883	7.8%			
<b>Total</b>	<b>1,323</b>	<b>100.0%</b>	<b>114,459</b>	<b>100.0%</b>	<b>1,323</b>	<b>100.0%</b>	<b>114,459</b>	<b>100.0%</b>			
<b>SMALL BUSINESS/FARM</b>											
Income Categories	SMALL BUSINESS				SMALL FARM						
	#	%	\$(000s)	%	#	%	\$(000s)	%			
<b>By Tract Income</b>											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
Moderate	73	7.8%	6,394	7.7%	0	0.0%	0	0.0%			
Middle	647	69.3%	58,226	69.7%	0	0.0%	0	0.0%			
Upper	213	22.8%	18,939	22.7%	0	0.0%	0	0.0%			
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
<b>Total</b>	<b>933</b>	<b>100.0%</b>	<b>83,559</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>			
<b>By Loan Size</b>											
\$100,000 or less	760	81.5%	29,635	35.5%	0	0.0%	0	0.0%			
\$100,001 - \$250,000	99	10.6%	17,255	20.7%	0	0.0%	0	0.0%			
\$250,001 - \$1 Million*	74	7.9%	36,669	43.9%	0	0.0%	0	0.0%			
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
<b>Total</b>	<b>933</b>	<b>100.0%</b>	<b>83,559</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>			
<b>By Revenue</b>											
\$1 Million or Less	858	92.0%	61,754	73.9%	0	0.0%	0	0.0%			
Over \$1 Million	75	8.0%	21,805	26.1%	0	0.0%	0	0.0%			
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
<b>Total</b>	<b>933</b>	<b>100.0%</b>	<b>83,559</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>			

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**

Assessment Area: TN Trousdale (1990 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	350	20.1
Moderate-income	0	0.0	0	0.0	0	0.0	363	20.9
Middle-income	2	66.7	1,738		245	14.1	333	19.2
Upper-income	0	0.0	0	0.0	0	0.0	692	39.8
Tract not reported	1	33.3	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>3</b>	<b>100.0</b>	<b>1,738</b>	<b>100.0</b>	<b>245</b>	<b>14.1</b>	<b>1,738</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	2,530	1,690	100.0	66.8	571	22.6	269	10.6
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Tract not reported	7	0	0.0	0.0	0	0.0	7	
<b>Total Assessment Area</b>	<b>2,537</b>	<b>1,690</b>	<b>100.0</b>	<b>66.6</b>	<b>571</b>	<b>22.5</b>	<b>276</b>	<b>10.9</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	135	100.0	116	100.0	14	100.0	5	100.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>135</b>	<b>100.0</b>	<b>116</b>	<b>100.0</b>	<b>14</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>85.9</b>		<b>10.4</b>		<b>3.7</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: TN Trousdale 2002

Income Categories	HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	33.3%	54	35.5%
Middle	3	100.0%	152	100.0%	1	33.3%	25	16.4%
Upper	0	0.0%	0	0.0%	1	33.3%	73	48.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>152</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>152</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	3	18.8%	197	15.8%
Middle	16	100.0%	1,245	100.0%	5	31.3%	219	17.6%
Upper	0	0.0%	0	0.0%	7	43.8%	669	53.7%
Unknown	0	0.0%	0	0.0%	1	6.3%	160	12.9%
<b>Total</b>	<b>16</b>	<b>100.0%</b>	<b>1,245</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>1,245</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	100.0%	11	100.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	11	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	1	5.0%	11	0.8%
Moderate	0	0.0%	0	0.0%	4	20.0%	251	17.8%
Middle	20	100.0%	1,408	100.0%	6	30.0%	244	17.3%
Upper	0	0.0%	0	0.0%	8	40.0%	742	52.7%
Unknown	0	0.0%	0	0.0%	1	5.0%	160	11.4%
<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>1,408</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>1,408</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	35	100.0%	1,480	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>35</b>	<b>100.0%</b>	<b>1,480</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	33	94.3%	1,122	75.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	5.7%	358	24.2%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>35</b>	<b>100.0%</b>	<b>1,480</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	33	94.3%	1,400	94.6%	0	0.0%	0	0.0%
Over \$1 Million	2	5.7%	80	5.4%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>35</b>	<b>100.0%</b>	<b>1,480</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less

**APPENDIX D (Continued)**

**Assessment Area Demographics**  
 Assessment Area: TN Trousdale (2000 Census)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	404	19.9
Moderate-income	0	0.0	0	0.0	0	0.0	370	18.2
Middle-income	2		2,034		198	9.7	418	20.6
Upper-income	0	0.0	0	0.0	0	0.0	842	41.4
<b>Total Assessment Area</b>	<b>2</b>	<b>100.0</b>	<b>2,034</b>	<b>100.0</b>	<b>198</b>	<b>9.7</b>	<b>2,034</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	3,095	2,120	100.0	68.5	660	21.3	315	10.2
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>3,095</b>	<b>2,120</b>	<b>100.0</b>	<b>68.5</b>	<b>660</b>	<b>21.3</b>	<b>315</b>	<b>10.2</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	144	100.0	127	100.0	14	100.0	3	100.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>144</b>	<b>100.0</b>	<b>127</b>	<b>100.0</b>	<b>14</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>88.2</b>		<b>9.7</b>		<b>2.1</b>

**APPENDIX D (Continued)**

**Loan Distribution Table**

Assessment Area: TN Trousdale 2003

Income Categories	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	3	100.0%	329	100.0%	2	66.7%	161	48.9%	
Upper	0	0.0%	0	0.0%	1	33.3%	168	51.1%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>329</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>329</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	1	2.6%	22	0.9%	
Moderate	0	0.0%	0	0.0%	5	12.8%	277	11.2%	
Middle	39	100.0%	2,477	100.0%	10	25.6%	373	15.1%	
Upper	0	0.0%	0	0.0%	21	53.8%	1,554	62.7%	
Unknown	0	0.0%	0	0.0%	2	5.1%	251	10.1%	
<b>Total</b>	<b>39</b>	<b>100.0%</b>	<b>2,477</b>	<b>100.0%</b>	<b>39</b>	<b>100.0%</b>	<b>2,477</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	1	14.3%	5	6.9%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	7	100.0%	72	100.0%	4	57.1%	15	20.8%	
Upper	0	0.0%	0	0.0%	2	28.6%	52	72.2%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	2	4.1%	27	0.9%	
Moderate	0	0.0%	0	0.0%	5	10.2%	277	9.6%	
Middle	49	100.0%	2,878	100.0%	16	32.7%	549	19.1%	
Upper	0	0.0%	0	0.0%	24	49.0%	1,774	61.6%	
Unknown	0	0.0%	0	0.0%	2	4.1%	251	8.7%	
<b>Total</b>	<b>49</b>	<b>100.0%</b>	<b>2,878</b>	<b>100.0%</b>	<b>49</b>	<b>100.0%</b>	<b>2,878</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
Income Categories	SMALL BUSINESS				SMALL FARM				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	40	100.0%	2,647	100.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>40</b>	<b>100.0%</b>	<b>2,647</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	35	87.5%	1,129	42.7%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	2	5.0%	385	14.5%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	3	7.5%	1,133	42.8%	0	0.0%	0	0.0%	
Over \$1 Million*	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>40</b>	<b>100.0%</b>	<b>2,647</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	36	90.0%	2,229	84.2%	0	0.0%	0	0.0%	
Over \$1 Million	4	10.0%	418	15.8%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>40</b>	<b>100.0%</b>	<b>2,647</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 Million or less

\*Small Farm loans are loan sizes that are \$500,000 or less