

PUBLIC DISCLOSURE

February 25, 2002

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Colonial Bank
570231
Montgomery, 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.

TABLE OF CONTENTS

	Page
General Information	1
Institution	
Overall Rating	2
Lending, Investment, and Service Tests Table	3
Description of Institution	4
Conclusions with Respect to Performance Tests	5
Lending Test	7
Investment Test	9
Service Test	11
Compliance with Antidiscrimination Laws	12
Multistate Metropolitan Area – Columbus, Georgia	
Multistate Metropolitan Area Rating	13
Scope of Examination	13
Description of Operations	13
Conclusions with Respect to Performance Tests	14
State – ALABAMA	
State Rating	22
Scope of Examination	22
Description of Operations	22
Conclusions with Respect to Performance Tests	24
Metropolitan Area Reviewed Using Examination Procedures	
Birmingham, Alabama	27
Metropolitan Areas Not Reviewed Using Examination Procedures	
Anniston, Alabama	37
Auburn, Alabama	37
Decatur, Alabama	37
Dothan, Alabama	37
Florence, Alabama	37
Gadsden, Alabama	37
Huntsville, Alabama	37
Mobile, Alabama	37
Montgomery, Alabama	37
Tuscaloosa, Alabama	37
Nonmetropolitan Areas Not Reviewed Using Examination Procedures	
Chilton County, Alabama	37
East Alabama	37
Jackson County Alabama	37
Marshall County Alabama	37
Northwest Alabama	37
South Alabama	37
Walker County, Alabama	37

TABLE OF CONTENTS (Continued)

	Page
State – FLORIDA	
State Rating	38
Scope of Examination	38
Description of Operations	38
Conclusions with Respect to Performance Tests	40
Metropolitan Area Reviewed Using Examination Procedures	
Orlando, Florida	43
Metropolitan Areas Not Reviewed Using Examination Procedures	
Bradenton, Florida	53
Daytona Beach, Florida	53
Fort Lauderdale, Florida	53
Fort Myers, Florida	53
Lakeland-Winter Haven, Florida	53
Melbourne-Titusville, Florida	53
Miami, Florida	53
Naples, Florida	53
Ocala, Florida	53
Sarasota, Florida	53
St. Augustine, Florida	53
Tampa, Florida	53
West Palm Beach, Florida	53
Nonmetropolitan Areas Not Reviewed Using Examination Procedures	
North Wildwood Florida	53
State – GEORGIA	
State Rating	54
Scope of Examination	54
Description of Operations	54
Conclusions with Respect to Performance Tests	56
Metropolitan Areas Reviewed Using Examination Procedures	
Atlanta, Georgia	59
Metropolitan Areas Not Reviewed Using Examination Procedures	
Macon, Georgia	69
Nonmetropolitan Areas Not Reviewed Using Examination Procedures	
Bremen, Georgia	69
State – NEVADA	
State Rating	70
Scope of Examination	70
Description of Operations	70
Conclusions with Respect to Performance Tests	72

TABLE OF CONTENTS (Continued)

	Page
Metropolitan Areas Reviewed Using Examination Procedures	
Reno, Nevada	75
Metropolitan Areas Not Reviewed Using Examination Procedures	
Las Vegas, Nevada	84
Nonmetropolitan Areas Not Reviewed Using Examination Procedures	
Churchill, Nevada	84
Lake Tahoe, Nevada	84
State – TENNESSEE (South Tennessee Assessment Area)	
State Rating	85
Scope of Examination	85
Description of Operations	85
Conclusions with Respect to Performance Tests	87
State – TEXAS (Dallas, Texas Assessment Area)	
State Rating	94
Scope of Examination	94
Description of Operations	94
Conclusions with Respect to Performance Tests	96
Appendix A: Scope of Examination	104
Appendix B: Summary of State and Multistate Metropolitan Area Ratings	107
Appendix C: Aggregate Lending Tables	108
Appendix D: Other Demographic and Lending Tables	154

DEFINITIONS AND ABBREVIATIONS

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

ATM-	Automated Teller Machine
CRA -	Community Reinvestment Act (Regulation BB)
FFIEC -	Federal Financial Institutions Examination Council
HMDA -	Home Mortgage Disclosure Act (Regulation C)
LTD -	Loan-to-Deposit Ratio
MSA -	Metropolitan Statistical Area

ROUNDING CONVENTION

Because percentages presented in tables were rounded to the nearest whole number in most cases, some columns may not total exactly 100 percent.

DEFINITIONS AND ABBREVIATIONS (Continued)
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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 slightly 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.

GENERAL INFORMATION

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 **Colonial Bank** prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of **February 25, 2002**. 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.

INSTITUTION

INSTITUTION'S CRA RATING: This institution is rated Satisfactory.

- **Lending Test** – A **HIGH PERCENTAGE** of the bank's HMDA loans and small business loans is within 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 a **GOOD** level of lending in low- and moderate-income census tracts. The bank **MAKES USE** of innovative and flexible loans in serving assessment area credit needs. The bank **MAKES A RELATIVELY HIGH LEVEL** of community development loans. These loans totaled \$38.2 million in the review period. In addition, community contacts stated that the bank is meeting assessment area credit needs.
- **Investment Test** – The bank's volume of qualified community development investments is **GOOD**. The bank makes a **SIGNIFICANT** level of qualified community development investments and grants, **OCCASIONALLY** in a leadership position, particularly those not routinely provided by private investors. A review of the qualified investments shows a total of \$24.2 million. In addition, the bank had grants and contributions totaling \$562,134 during the review period. The bank has exhibited **GOOD** responsiveness to credit and community development needs and **OCCASIONALLY USES** innovative and/or complex investments to support development initiatives.
- **Service Test** – 9 of the bank's 260 branches (3.5 percent) are located in low-income areas. 33 branches (12.7 percent) are located in moderate-income areas. This allocation of facilities is highly representative of the number of families and businesses located in low- and moderate-income census tracts within the bank's assessment area. The bank's systems for delivering retail-banking services are **ACCESSIBLE** to **ESSENTIALLY ALL** segments of the assessment area. Branch hours and locations **DO NOT VARY IN A WAY THAT INCONVENIENCES** certain portions of the assessment area. In addition, the bank has provided a **RELATIVELY HIGH** level of community development services throughout the bank's assessment areas.

INSTITUTION, Continued

PERFORMANCE LEVELS	Colonial Bank PERFORMANCE LEVELS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	X
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.

INSTITUTION (Continued)

DESCRIPTION OF INSTITUTION

Colonial Bank is a multistate commercial bank currently operating 260 branch offices and 262 ATMs throughout six states; Alabama, Florida, Georgia, Nevada, Tennessee, and Texas. Colonial Bank has designated 48 assessment areas in the six states. The bank is wholly owned by Colonial BancGroup, Incorporated, a one-bank holding company located in Montgomery, Alabama. Colonial Bank previously received a "Satisfactory" CRA rating as a result of a performance evaluation completed by the Federal Reserve Bank of Atlanta dated February 4, 2000.

According to the December 31, 2001 Consolidated Reports of Condition and Income, Colonial Bank had total assets of \$13.2 billion, of which 77.7 percent were loans and 13.6 percent were securities. Assets have increased by 12.8 percent from \$11.7 billion as of December 31, 2000.

The following table shows the composition of the loan portfolio according to the December 31, 2001 Consolidated Reports of Condition and Income.

COMPOSITION OF LOAN PORTFOLIO				
Loan Type	12/31/2000		12/31/2001	
	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	\$1,693,958	19.2%	\$2,295,675	25.4%
Secured by One- to Four- Family Dwellings	\$2,572,574	29.1%	\$1,978,274	21.9%
Other Real Estate:				
Farmland	\$79,811	0.9%	\$92,343	1.0%
Multifamily	\$332,749	3.8%	\$449,689	5.0%
Nonfarm nonresidential	\$2,761,923	31.3%	\$2,875,485	31.8%
Commercial and Industrial	\$1,106,849	12.5%	\$1,098,989	12.2%
Loans to Individuals	\$272,124	3.1%	\$240,836	2.7%
Agricultural Loans	\$17,273	0.20%	\$13,305	0.15%
Total	\$8,837,261	100.00%	\$9,044,596	100.00%

* 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.

Colonial Bank's average net loan-to-deposit ratio for the eight quarters ending December 31, 2001 was 114.4 percent. Colonial Bank's average ratio was compared with the ratios of six financial institutions of similar size with branch offices in the bank's assessment areas. The net loan-to-deposit ratios for banks of similar size operating in the assessment areas ranged from 67.7 percent to 98.2 percent.

INSTITUTION (Continued)

Colonial Bank is in compliance with the CRA. No known legal impediments exist that would restrain the bank from meeting the credit needs of its assessment areas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The Whole Bank Assessment Area tables show selected demographic information and Colonial 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.

WHOLE BANK ASSESSMENT AREA								
DEMOGRAPHICS								
Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	241	7.0%	178,067	3.9%	75,116	42.2%	878,713	19.1%
Moderate	676	19.6%	767,272	16.7%	127,869	16.7%	814,926	17.7%
Middle	1,546	44.9%	2,267,650	49.3%	177,508	7.8%	1,018,626	22.2%
Upper	906	26.3%	1,385,623	30.1%	43,487	3.1%	1,886,347	41.0%
NA	72	2.1%	0	0.0%	0	0.0%	-	-
Total	3,441	100.0%	4,598,612	100.0%	423,980	9.2%	4,598,612	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	336,779	80,467	1.9%	23.9%	203,365	60.4%	52,947	15.7%
Moderate	1,409,352	620,461	14.6%	44.0%	592,742	42.1%	196,149	13.9%
Middle	3,740,128	2,132,319	50.3%	57.0%	1,150,368	30.8%	457,441	12.2%
Upper	2,150,642	1,402,865	33.1%	65.2%	493,047	22.9%	254,730	11.8%
NA	797	38	0.0%	4.8%	668	83.8%	91	11.4%
Total	7,637,698	4,236,150	100.0%	55.5%	2,440,190	31.9%	961,358	12.6%
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#		%		Under \$1 Million		Over \$1 Million	
	#	%	#	%	#	%	#	%
Low	43,114	4.5%	35,920	4.4%	4,781	5.6%		
Moderate	166,951	17.4%	140,365	17.2%	17,277	20.3%		
Middle	421,570	43.9%	362,320	44.3%	34,056	40.0%		
Upper	323,950	33.7%	276,274	33.8%	28,286	33.2%		
NA	4,613	0.5%	3,545	0.4%	778	0.9%		
Total	960,198	100.0%	818,424	100.0%	85,178	100.0%		
Percentage of Total Businesses:					85.2%		8.9%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

INSTITUTION (Continued)

WHOLE BANK ASSESSMENT AREA								
LENDING								
Income Categories	HMDA				By Borrower Income			
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
Low	37	0.8%	4,020	0.7%	316	6.5%	15,893	2.7%
Moderate	526	10.8%	47,073	7.9%	795	16.3%	58,108	9.7%
Middle	2,858	58.7%	307,321	51.5%	1,091	22.4%	101,200	17.0%
Upper	1,449	29.7%	237,985	39.9%	2,452	50.3%	383,736	64.3%
NA	1	0.0%	250	0.0%	217	4.5%	37,712	6.3%
Total	4,871	100.0%	596,649	100.0%	4,871	100.0%	596,649	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	18	0.5%	768	0.2%	285	7.6%	13,453	3.1%
Moderate	346	9.2%	30,036	7.0%	621	16.5%	41,055	9.5%
Middle	2,345	62.2%	218,411	50.6%	847	22.5%	71,784	16.6%
Upper	1,061	28.1%	182,338	42.2%	1,780	47.2%	263,501	61.0%
NA	1	0.0%	275	0.1%	238	6.3%	42,035	9.7%
Total	3,771	100.0%	431,828	100.0%	3,771	100.0%	431,828	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	7	0.4%	40	0.2%	277	17.8%	1,704	8.3%
Moderate	192	12.3%	2,091	10.1%	383	24.6%	3,319	16.1%
Middle	1,104	70.9%	12,965	62.9%	356	22.8%	4,082	19.8%
Upper	255	16.4%	5,507	26.7%	479	30.7%	10,858	52.7%
NA	0	0.0%	0	0.0%	63	4.0%	640	3.1%
Total	1,558	100.0%	20,603	100.0%	1,558	100.0%	20,603	100.0%
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	5	8.1%	4,262	8.9%	0	0.0%	0	0.0%
Moderate	11	17.7%	2,975	6.2%	0	0.0%	0	0.0%
Middle	35	56.5%	17,017	35.4%	0	0.0%	0	0.0%
Upper	11	17.7%	23,851	49.6%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	62	100.0%	48,105	100.0%
Total	62	100.0%	48,105	100.0%	62	100.0%	48,105	100.0%
	SMALL BUSINESS							
	By Tract Income				By Loan Size and Revenue			
	#	%	\$	%	#	%	\$	%
Low	310	3.0%	42,291	4.4%				
Moderate	1,475	14.3%	147,785	15.4%				
Middle	5,706	55.2%	445,704	46.5%				
Upper	2,804	27.1%	315,679	32.9%				
NA	34	0.3%	6,973	0.7%				
Total	10,329	100.0%	958,432	100.0%				
	#	%	\$	%				
Loan Size:								
\$100,000 or less	8,028	77.7%	252,030	26.3%				
\$100,001 - \$250,000	1,338	13.0%	232,194	24.2%				
\$250,001 - \$1 Million	963	9.3%	474,208	49.5%				
Total	10,329	100.0%	958,432	100.0%				
Revenue:								
\$1 Million or Less	8,075	78.2%	600,734	62.7%				
Over \$1 Million	2,004	19.4%	333,768	34.8%				
Not Known	250	2.4%	23,930	2.5%				
Total	10,329	100.0%	958,432	100.0%				

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

INSTITUTION (Continued)

Lending Test

Overview

For the review period, which extended from January 1, 2000 through December 31, 2001, Colonial Bank's number and dollar volume of HMDA and small business lending across the Whole Bank Assessment Area were similar. However, for the majority of full scope assessment areas reviewed, small business lending exceeded HMDA lending in both number and dollar volume; therefore, small business lending was generally given more weight in determining the lending test rating for each assessment area. Colonial 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 **GOOD** responsiveness to assessment area credit needs. Colonial Bank originated or purchased 10,262 HMDA loans, totaling \$1.1 billion, within the entire assessment area. Of the 10,262 HMDA loans, 4,871 (47.5 percent) were home purchase loans; 3,771 (36.7 percent) were home refinance loans; and 1,558 (15.2 percent) were home improvement loans. In addition, 62 multifamily home loans were originated in the entire assessment area. Small business lending within the entire assessment area resulted in 10,329 small business loans, totaling \$958.4 million.

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 ASSESSMENT AREA				
Loan Type	IN			
	#	%	\$ (000s)	%
Small Business	10,329	94.1%	\$958,432	93.1%
HMDA	10,262	87.8%	\$1,097,124	86.9%
<i>Total In</i>	<i>20,591</i>	<i>90.8%</i>	<i>\$2,055,556</i>	<i>89.7%</i>
	OUT			
	#	%	\$ (000s)	%
Small Business	648	5.9%	\$71,220	6.9%
HMDA	1,429	12.2%	\$165,368	13.1%
<i>Total Out</i>	<i>2,077</i>	<i>9.2%</i>	<i>\$236,588</i>	<i>10.3%</i>

INSTITUTION (Continued)

As indicated by the chart above, 90.8 percent of the bank's loans were to customers and businesses inside the bank's assessment areas. Also, a substantial majority of the loan dollars were also inside the bank's assessment areas. This level of lending inside the assessment areas indicates the bank's willingness to serve 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. Although several mitigating factors may have diminished the effective demand for credit in some low- and moderate-income geographies, the overall distribution of lending within geographies of different income levels is considered **GOOD**. The distribution of loans to borrowers of different income levels and businesses of different sizes is also considered **GOOD**. In addition, the bank **MAKES A RELATIVELY HIGH LEVEL** of community development loans in the assessment areas.

Colonial Bank **MAKES USE** of flexible lending practices in serving the credit needs of the Whole Bank Assessment Area and several affordable housing programs are offered. During the review period, the bank made 342 loans totaling \$32.4 million using flexible lending products. Some of the bank's flexible affordable housing programs are listed on the following page with the corresponding assessment area where the program is available.

INSTITUTION (Continued)

PROGRAM	ASSESSMENT AREA AVAILABLE
Freddie Mac Alt 97	Whole Bank
Fannie Mae 97	Whole Bank
Fannie Mae Flex 97	Whole Bank
Veterans Administration	Whole Bank
Federal Housing Administration	Whole Bank
USDA Rural Development	Whole Bank
Alabama Housing Finance Authority	Alabama
State of Alabama Bound Program	Alabama
Community Leaders Partnership	Huntsville, Alabama
Maplewood Heights Revitalization Program	Huntsville, Alabama
Mitchell Grand Plan	Mobile, Alabama
Alliance for Affordable Housing	Tampa, Sarasota, and Bradenton, Florida
City of Tampa Challenge Fund	Tampa, Florida
Florida Community Partners	Florida
Baldwin County Affordable Housing Program	Mobile, Alabama

Based on an evaluation of the bank's lending initiatives, Colonial Bank exhibits a **GOOD** record of serving the credit needs of low-income individuals and areas and very small businesses.

Investment Test

Colonial Bank has made a **SIGNIFICANT LEVEL** of qualified community development investments and grants, although the bank is **OCCASIONALLY** in a leadership position. The bank has exhibited **ADEQUATE** responsiveness to credit and community development needs and **OCCASIONALLY USES** innovative and/or complex investments to support community development initiatives. In addition, the bank's investment portfolio totaled approximately \$1.8 billion according to the December 31, 2001 Call Report. The following table depicts the bank's qualified investments, excluding donations and charitable contributions.

INSTITUTION (Continued)

ASSESSMENT AREAS	TYPE	AMOUNT	PERCENTAGE OF AMOUNT OF QUALIFIED INVESTMENTS
ALABAMA	Mortgage-Backed Securities	\$ 4,671,169	19.3
FLORIDA	Mortgage-Backed Securities, Low-Income Housing Tax Credits	\$ 13,215,906	54.7
GEORGIA	Mortgage-Backed Securities	\$ 3,759,045	15.6
NEVADA	Mortgage-Backed Securities	\$ 801,613	3.3
TENNESSEE	None	\$ 0.0	0.0
TEXAS	Mortgage-Backed Securities	\$ 1,720,143	7.1
Columbus Multistate MSA	None	\$ 0	- 0-
TOTAL		\$ 24,167,876	100.0

As previously mentioned, \$562,134 in charitable contributions were provided to various organizations with community development purposes. A breakdown for each state is shown in the table. The largest percentages of contributions and investments are in the Alabama and Florida Assessment Areas.

INSTITUTION (Continued)

ASSESSMENT AREAS	TYPE	AMOUNT	PERCENTAGE OF AMOUNT OF CHARITABLE CONTRIBUTIONS
<i>BANK WIDE</i>	Contributions	\$ 12,670	2.3
<i>ALABAMA</i>	Contributions	\$ 257,102	45.6
<i>FLORIDA</i>	Contributions	\$ 258,677	46.0
<i>GEORGIA</i>	Contributions	\$ 22,806	4.1
<i>NEVADA</i>	Contributions	\$ 6,550	1.2
<i>TENNESSEE</i>	Contributions	\$ 0	- 0-
<i>TEXAS</i>	Contributions	\$ 1,000	0.2
<i>Columbus Multistate MSA</i>	Contributions	\$ 3,329	0.6
TOTAL		\$ 562,134	100.0

Service Test

The overall rating of the institution under the service test is **HIGH SATISFACTORY**. Delivery systems, including ATMs and branch locations, are considered **REASONABLY ACCESSIBLE** to **ESSENTIALLY 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. In addition, the availability of banking services and hours of operations **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 Colonial Bank's branch offices and ATMs is summarized in the following table.

INSTITUTION (Continued)

COLONIAL BANK – DISTRIBUTION OF BRANCHES AND ATMS IN THE WHOLE BANK ASSESSMENT AREA						
TRACT INCOME LEVEL	NUMBER OF BRANCHES	PERCENTAGE OF BRANCHES	NUMBER OF ATMS	PERCENTAGE OF ATMS	PERCENTAGE OF TOTAL FAMILIES	PERCENTAGE OF BUSINESSES
Low-Income	9	3%	10	4%	4%	5%
Moderate-Income	33	13%	35	13%	17%	17%
Middle-Income	137	53%	124	47%	49%	44%
Upper-Income	81	31%	93	36%	30%	34%
<i>Total</i>	<i>260*</i>	<i>100.0%</i>	<i>262*</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>

*Three branch offices and two ATMs are classified as "N/A" in the Whole Bank Assessment Area.

The bank also **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 community development services are highly 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

Colonial Bank solicits applications from all segments of its communities, including low- and moderate-income 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: Columbus, Georgia

CRA RATING FOR COLUMBUS, GEORGIA:¹ Satisfactory

The Lending Test is rated: High Satisfactory The Investment Test is rated: Needs to Improve

The Service Test is rated: Outstanding

SCOPE OF EXAMINATION

The Columbus Assessment Area, in relation to Colonial Bank's total assessment area, consists of 2.1 percent of the geographies, 3.1 percent of the low- and moderate-income geographies, 1.5 percent of the population, and 1.6 percent of the low- and moderate-income families. The assessment area contains 2 percent of the HMDA loans and 1.7 percent of the small business loans made by the bank. Colonial Bank's performance in the Columbus Assessment Area was evaluated using full-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN COLUMBUS, GEORGIA

Overview

Colonial Bank operates four branch offices throughout the Columbus Assessment Area, representing 1.5 percent of the bank's branch network. The Columbus Assessment Area includes Russell County in Alabama, and Chattahoochee, Harris, and Muscogee counties in Georgia. As of June 30, 2001, the bank had \$148.6 million in deposits in the Columbus Assessment Area representing Colonial's market share of 4.25 percent.

Competition

The Columbus Assessment Area is a highly competitive banking market due to the significant presence of banks in this market, local area population, and the economic growth currently being experienced in the Columbus MSA. 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. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

¹ 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.

MULTISTATE METROPOLITAN AREA: Columbus, Georgia (Continued)

Community Contacts

As a part of the CRA examination, information was obtained from community leaders regarding local economic conditions and community credit needs. One of the contacts stated that some of the financial institutions in the area are very receptive to the credit needs of the community; however, more participation from area banks, including Colonial Bank, is needed.

The tables on this page and in the Appendix to this report provide demographic information that was used in analyzing the bank's CRA performance. Except where noted, the demographic data are from the 1990 Census. Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The Columbus Assessment Area tables show selected demographic information and Colonial Bank's lending performance in the assessment area.

C O L U M B U S A S S E S S M E N T A R E A								
D E M O G R A P H I C S								
2001 HUD Median Family Income (MSA): \$42,800 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families <Poverty as a % of Families by Tract		Families by Family Income	
			#	%	#	%	#	%
Low	11	15.1%	5,965	8.7%	3,168	53.1%	14,891	21.8%
Moderate	17	23.3%	12,718	18.6%	2,933	23.1%	12,047	17.6%
Middle	26	35.6%	28,660	42.0%	3,051	10.6%	13,952	20.4%
Upper	17	23.3%	20,962	30.7%	883	4.2%	27,415	40.1%
NA	2	2.7%	0	0.0%	0	0.0%	-	-
Total	73	100.0%	68,305	100.0%	10,035	14.7%	68,305	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	11,015	1,935	3.7%	17.6%	7,696	69.9%	1,384	12.6%
Moderate	20,311	7,794	14.8%	38.4%	10,315	50.8%	2,202	10.8%
Middle	40,315	23,298	44.2%	57.8%	13,747	34.1%	3,270	8.1%
Upper	29,816	19,738	37.4%	66.2%	8,172	27.4%	1,906	6.4%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	101,457	52,765	100.0%	52.0%	39,930	39.4%	8,762	8.6%
*Total Businesses by Tract								
	#		%		Under \$1 Million		Over \$1 Million	
	#	%	#	%	#	%	#	%
Low	1,093	12.7%	924	12.8%	91	14.4%		
Moderate	1,748	20.3%	1,466	20.3%	137	21.6%		
Middle	2,743	31.9%	2,340	32.4%	170	26.8%		
Upper	3,001	34.9%	2,491	34.5%	235	37.1%		
NA	9	0.1%	8	0.1%	1	0.2%		
Total	8,594	100.0%	7,229	100.0%	634	100.0%		
Percentage of Total Businesses:					84.1%	7.4%		

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.
 * Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.
 NA Tracts are tracts without household or family income.

MULTISTATE METROPOLITAN AREA: Columbus, Georgia (Continued)

C O L U M B U S A S S E S S M E N T A R E A								
L E N D I N G								
Income Categories	By Tract Income				By Borrower Income			
	HMDA							
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	9	8.3%	524	6.2%	2	1.9%	48	0.6%
Moderate	19	17.6%	905	10.7%	12	11.1%	822	9.8%
Middle	39	36.1%	2,301	27.3%	13	12.0%	893	10.6%
Upper	41	38.0%	4,694	55.7%	78	72.2%	6,391	75.9%
NA	0	0.0%	0	0.0%	3	2.8%	270	3.2%
Total	108	100.0%	8,424	100.0%	108	100.0%	8,424	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	4	7.4%	98	2.6%	2	3.7%	115	3.1%
Moderate	11	20.4%	520	13.9%	8	14.8%	279	7.5%
Middle	15	27.8%	778	20.8%	14	25.9%	698	18.7%
Upper	24	44.4%	2,340	62.6%	29	53.7%	2,495	66.8%
NA	0	0.0%	0	0.0%	1	1.9%	149	4.0%
Total	54	100.0%	3,736	100.0%	54	100.0%	3,736	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	3	8.1%	47	5.4%
Moderate	4	10.8%	100	11.5%	3	8.1%	118	13.5%
Middle	16	43.2%	379	43.5%	7	18.9%	212	24.3%
Upper	17	45.9%	393	45.1%	24	64.9%	495	56.8%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	37	100.0%	872	100.0%	37	100.0%	872	100.0%
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	60	49.2%	0	0.0%	0	0.0%
Middle	1	33.3%	12	9.8%	0	0.0%	0	0.0%
Upper	1	33.3%	50	41.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	3	100.0%	122	100.0%
Total	3	100.0%	122	100.0%	3	100.0%	122	100.0%
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	17	9.8%	1,758	15.4%				
Moderate	20	11.5%	1,935	16.9%				
Middle	34	19.5%	2,523	22.1%				
Upper	103	59.2%	5,209	45.6%				
NA	0	0.0%	0	0.0%				
Total	174	100.0%	11,425	100.0%				
By Loan Size and Revenue								
	#	%	\$	%				
Loan Size:								
\$100,000 or less	150	86.2%	4,176	36.6%				
\$100,001 - \$250,000	14	8.0%	2,071	18.1%				
\$250,001 - \$1 Million	10	5.7%	5,178	45.3%				
Total	174	100.0%	11,425	100.0%				
Revenue:								
\$1 Million or Less	162	93.1%	9,403	82.3%				
Over \$1 Million	11	6.3%	1,997	17.5%				
Not Known	1	0.6%	25	0.2%				
Total	174	100.0%	11,425	100.0%				

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

MULTISTATE METROPOLITAN AREA: Columbus, Georgia (Continued)
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CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN COLUMBUS, GEORGIA

LENDING TEST

Overview

In the Columbus Assessment Area, Colonial 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 Columbus Assessment Area. Colonial Bank generally offers small farm loans; however, the volume of small farm loans was minimal.

Lending Activity

Lending levels reflect **ADEQUATE** responsiveness to assessment area credit needs. Of the 10,262 HMDA originations or purchases made by the institution, 202 loans (2 percent) totaling \$13.2 million were originations or purchases in the Columbus Assessment Area. Of the 202 HMDA loans, 108 (53.5 percent) were home purchase loans; 54 (26.7 percent) were home refinance loans; and 37 (18.3 percent) were home improvement loans. Of the 10,329 small business loans made by the institution, 174 loans (1.7 percent) totaling \$11.4 million were originations or purchases in the Columbus Assessment Area. In 2000, approximately 131 financial entities subject to the CRA reported at least one HMDA-reportable origination or purchase in the Columbus Assessment Area. Colonial Bank ranked 9th with a market share of 2.4 percent by number of loans. Additionally, with 51 financial entities reporting at least one small business purchase or origination in the assessment area, Colonial ranked 12th with a market share of 1.5 percent by number of loans. The deposits represent a market share of 4.25 percent. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: Columbus Bank and Trust, First Union National Bank, Regions Bank, SouthTrust Bank, and SunTrust Bank.

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. Colonial Bank's performance with regard to the geographic distribution of HMDA and small business lending is **EXCELLENT**.

MULTISTATE METROPOLITAN AREA: Columbus, Georgia (Continued)

Colonial Bank's HMDA lending in the Columbus Assessment Area in the low-income tracts is below the percentage of owner-occupied units in these tracts. However, only 3.7 percent of total owner-occupied units in the assessment area are in low-income tracts. HMDA lending in the moderate-income tracts is also below the percentage of owner-occupied units in these tracts. Of the 5,965 families in the low-income tracts, 3,168, (53.1 percent) are below poverty level, leaving 2,797 non-poverty families. These families represent 4.1 percent of total families in this assessment area. At 6.4 percent, the bank's lending in low-income census tracts exceeded that percentage. In addition, 17.3 percent of the bank's loans were secured by properties located in moderate-income census tracts. This percentage exceeds the percentage of non-poverty families in moderate-income tracts, which is 14.3 percent. The aggregate HMDA lending comparison table for the Columbus Assessment Area on page 108 of Appendix C, shows that Colonial Bank performed significantly above the aggregate in HMDA lending in low- and moderate-income census tracts in 2000. HMDA aggregate data for 2001 were not available.

Colonial Bank's small business lending in the Columbus Assessment Area in low-income tracts is below the percentage of total businesses in these tracts. Small business lending in moderate-income tracts is also below the percentage of total businesses in these tracts. The aggregate lending comparison table for the Columbus Assessment Area on page 108 of Appendix C indicates that Colonial Bank performed above the aggregate for small business originations in low-income census tracts and below the aggregate in moderate-income census tracts.

Based on these factors, Colonial Bank's performance with regard to the geographic distribution of HMDA and small business lending is **EXCELLENT**.

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. The distribution of loans by borrower's income and revenue sizes of businesses is **ADEQUATE**.

MULTISTATE METROPOLITAN AREA: Columbus, Georgia (Continued)

Although low-income families represented 21.8 percent of total families, based on loan data for 2000 and 2001, they received only 3.5 percent of Colonial's HMDA loans. However, 14.7 percent of families in the Columbus Assessment Area are below the poverty level. Assuming that the 10,035 poverty level families in the assessment area are categorized as low-income, there are 4,856 non-poverty, low-income families in the Columbus Assessment Area, representing 7.1 percent of total families. The bank's lending to low-income borrowers was below this percentage at 3.5 percent. Moderate-income borrowers received 11.4 percent of the HMDA loans and they comprise 17.6 percent of total families in the Columbus Assessment Area. HMDA lending to middle-income borrowers was below their percentage composition of the population. However, HMDA lending to upper-income borrowers exceeded their percentage composition of the population. The aggregate lending comparison table for the Columbus Assessment Area on page 108 of Appendix C shows that Colonial Bank performed below the aggregate in HMDA lending to low- and moderate-income borrowers. HMDA aggregate data for 2001 were not available.

For 2000 and 2001 combined, of the 174 small business loans to businesses that reported gross revenues, 93.1 percent were originated to small businesses. Colonial Bank's percentage of lending is above the percentage of businesses with annual gross revenues of \$1 million or less in the Columbus Assessment Area, at 84.1 percent. In 2000, Colonial Bank's percentage of small business lending to businesses with revenues below \$1 million (at 89.9 percent) is significantly above the performance of the aggregate market (at 46.2 percent).

Based on these factors, Colonial Bank's performance with regard to the distribution of loans by borrowers' income and revenue sizes of businesses is **ADEQUATE**.

Responsiveness to the Community Credit Needs

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

MULTISTATE METROPOLITAN AREA: Columbus, Georgia (Continued)
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Community Development Lending

Colonial Bank **MAKES A RELATIVELY HIGH LEVEL** of community development loans in the Columbus Assessment Area. The bank has originated community development loans totaling \$604.9 million. Interviews with community members revealed that community development opportunities in the Columbus Assessment Area are available. Large, well-established banks compete for these types of loans.

Use of Innovative or Flexible Lending Practices

Colonial Bank **MAKES USE** of flexible lending practices in serving the credit needs of the Columbus Assessment Area. A discussion of the bank's loan programs with flexible underwriting criteria can be found on page 9 of this evaluation.

INVESTMENT TEST

The investment test rating for the Columbus Assessment Area is **NEEDS TO IMPROVE**. Colonial Bank has exhibited **POOR** responsiveness to credit and community development needs through its investment activities. Please refer to the Investment Test section of the overall institution on page 10 of the evaluation for greater detail.

SERVICE TEST

Colonial Bank's performance in the Columbus Assessment Area is **OUTSTANDING**. As previously stated, the assessment area includes Russell County in Alabama, and Chattahoochee, Harris, and Muscogee counties in Georgia.

Accessibility of Delivery Systems

The bank's delivery systems are **READILY ACCESSIBLE** to **ALL** portions of the assessment area. In addition to four branch offices and four ATMs, Colonial Bank offers 24-hour account access through an automated voice response unit and PC banking. The distribution of Colonial Bank's branch offices and ATMs was compared to the distribution of families and businesses in each tract within the assessment area. The distribution is summarized in the following table.

MULTISTATE METROPOLITAN AREA: Columbus, Georgia (Continued)

COLONIAL BANK – DISTRIBUTION OF BRANCHES AND ATMS IN THE COLUMBUS ASSESSMENT AREA						
TRACT INCOME LEVEL	NUMBER OF BRANCHES	PERCENTAGE OF BRANCHES	NUMBER OF ATMS	PERCENTAGE OF ATMS	PERCENTAGE OF TOTAL FAMILIES	PERCENTAGE OF BUSINESSES
Low-Income	1	25%	1	25%	9%	13%
Moderate-Income	1	25%	1	25%	18%	20%
Middle-Income	0	0%	1	25%	42%	32%
Upper-Income	2	50%	1	25%	31%	35%
<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>

Institution’s Record of Opening and Closing Branches

Since the previous examination, Colonial Bank has not opened or closed any branch offices within the assessment area. Thus, the bank's record of opening or closing branches has **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems.

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

Availability of 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 Colonial Bank is basically the same throughout the assessment area.

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.

MULTISTATE METROPOLITAN AREA: Columbus, Georgia (Continued)

COMMUNITY DEVELOPMENT SERVICES FOR COLUMBUS	
ORGANIZATION	POSITION/SERVICE
Uptown Columbus	A bank employee serves as a board member for this organization that promotes business growth in low-income areas.
Columbus Task Force to Eliminate Substandard Housing	A bank employee serves as a board member for this organization that works to eliminate substandard housing in the Columbus area.
United Way of Columbus	A bank employee serves on the Allocations Committee providing financial expertise regarding the organization's distribution of funding to the various agencies under its umbrella that provide services to low- and moderate-income individuals within the community.
Columbus Housing Initiative	A bank employee serves as a committee member providing financial expertise to this group that provides housing for low- to moderate-income families.
Columbus Area Habitat for Humanity	A bank employee serves as a board member for this organization that provides housing for low-income families. In addition, the employee also aided with homeownership education and budget counseling at seminars.

STATE: Alabama

CRA RATING FOR ALABAMA:² Satisfactory

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

The Service Test is rated: Low Satisfactory

SCOPE OF EXAMINATION

The Alabama Assessment Area, in relation to Colonial Bank's total assessment area, consists of 24.5 percent of the geographies, 23.1 percent of the low- and moderate-income geographies, 18.9 percent of the population, and 20.2 percent of the low- and moderate-income borrowers. The assessment area also includes 62.6 percent of the HMDA loans and 62 percent of the small business loans made by the bank in its total assessment area. Colonial Bank's performance in Alabama was evaluated by reviewing the Birmingham 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, the conclusions regarding performance, which did not impact the overall rating, are found on page 37.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ALABAMA

Overview

Colonial Bank operates 127 branch offices in the Alabama Assessment Area, which is comprised of 18 assessment areas. In addition to the Birmingham MSA, the Alabama Assessment Area includes the following MSAs: Anniston, Auburn, Opelika, Decatur, Dothan, Florence, Gadsden, Huntsville, Mobile, and Montgomery. The assessment area also includes a portion of the Tuscaloosa MSA as well as the following assessment areas: Chilton, East Alabama, Jackson, Marshall, Northwest Alabama, South Alabama, and Walker. As of June 30, 2001, the bank had \$3.5 billion in deposits in the Alabama Assessment Area, representing Colonial Bank's market share of 6.5 percent in the state of Alabama.

² 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.

STATE: Alabama (Continued)

Competition

The Alabama Assessment Area is a highly competitive banking market due to the significant presence of banks in this market, local area population, and the economic growth currently being experienced in the Birmingham MSA. 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. 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. One of the contacts stated that local banks are providing financing for affordable housing needs, but more participation is still needed.

The tables on page 24 and in the Appendix to this report provide demographic information that was used in analyzing the bank's CRA performance. Except where noted, the demographic data are from the 1990 Census. 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 Alabama Assessment Area tables show selected demographic information and Colonial Bank's lending performance for the overall institution.

ALABAMA ASSESSMENT AREA								
DEMOGRAPHICS								
Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	60	7.1%	42,422	4.8%	20,209	47.6%	193,608	21.7%
Moderate	152	18.0%	131,553	14.7%	29,310	22.3%	149,280	16.7%
Middle	442	52.4%	498,592	55.8%	58,133	11.7%	187,376	21.0%
Upper	182	21.6%	220,196	24.7%	9,487	4.3%	362,499	40.6%
NA	7	0.8%	0	0.0%	0	0.0%	-	-
Total	843	100.0%	892,763	100.0%	117,139	13.1%	892,763	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	74,616	23,587	2.8%	31.6%	41,327	55.4%	9,702	13.0%
Moderate	218,243	115,676	13.7%	53.0%	80,180	36.7%	22,387	10.3%
Middle	736,753	486,196	57.6%	66.0%	178,015	24.2%	72,542	9.8%
Upper	314,410	218,280	25.9%	69.4%	76,020	24.2%	20,110	6.4%
NA	406	6	0.0%	1.5%	341	84.0%	59	14.5%
Total	1,344,428	843,745	100.0%	62.8%	375,883	28.0%	124,800	9.3%
Businesses by Tract and Revenue Size								
	*Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million			
	#	%	#	%	#	%		
Low	8,892	6.6%	7,416	6.4%	1,082	9.6%		
Moderate	20,093	15.0%	17,182	14.8%	1,944	17.2%		
Middle	66,389	49.4%	57,674	49.7%	4,952	43.8%		
Upper	37,970	28.3%	32,903	28.4%	3,226	28.5%		
NA	935	0.7%	779	0.7%	104	0.9%		
Total	134,279	100.0%	115,954	100.0%	11,308	100.0%		
Percentage of Total Businesses:					86.4%	8.4%		

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

STATE: Alabama (Continued)

ALABAMA ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	17	0.7%	761	0.3%	167	6.5%	5,898	2.3%
Moderate	223	8.6%	16,287	6.4%	430	16.6%	24,359	9.6%
Middle	1,678	64.9%	153,635	60.6%	610	23.6%	48,102	19.0%
Upper	669	25.9%	82,760	32.7%	1,303	50.4%	167,153	66.0%
NA	0	0.0%	0	0.0%	77	3.0%	7,931	3.1%
Total	2,587	100.0%	253,443	100.0%	2,587	100.0%	253,443	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	13	0.5%	628	0.3%	218	8.6%	8,857	3.9%
Moderate	237	9.4%	18,068	7.9%	419	16.6%	24,423	10.6%
Middle	1,724	68.1%	142,537	62.1%	609	24.1%	46,556	20.3%
Upper	556	22.0%	68,227	29.7%	1,138	45.0%	129,963	56.6%
NA	0	0.0%	0	0.0%	146	5.8%	19,661	8.6%
Total	2,530	100.0%	229,460	100.0%	2,530	100.0%	229,460	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	6	0.5%	38	0.3%	243	18.9%	1,194	8.5%
Moderate	162	12.6%	1,551	11.0%	336	26.1%	2,700	19.1%
Middle	950	73.8%	9,936	70.4%	298	23.1%	2,822	20.0%
Upper	170	13.2%	2,582	18.3%	361	28.0%	6,935	49.2%
NA	0	0.0%	0	0.0%	50	3.9%	456	3.2%
Total	1,288	100.0%	14,107	100.0%	1,288	100.0%	14,107	100.0%
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	9.1%	743	12.6%	0	0.0%	0	0.0%
Middle	17	77.3%	4,614	78.0%	0	0.0%	0	0.0%
Upper	3	13.6%	558	9.4%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	22	100.0%	5,915	100.0%
Total	22	100.0%	5,915	100.0%	22	100.0%	5,915	100.0%
SMALL BUSINESS								
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	161	2.5%	18,349	4.0%				
Moderate	788	12.3%	57,751	12.7%				
Middle	4,003	62.4%	250,605	55.2%				
Upper	1,437	22.4%	124,671	27.5%				
NA	21	0.3%	2,694	0.6%				
Total	6,410	100.0%	454,070	100.0%				
	By Loan Size and Revenue							
	#	%	\$	%	#	%	\$	%
Loan Size:								
\$100,000 or less	5,354	83.5%	151,769	33.4%				
\$100,001 - \$250,000	661	10.3%	114,056	25.1%				
\$250,001 - \$1 Million	395	6.2%	188,245	41.5%				
Total	6,410	100.0%	454,070	100.0%				
Revenue:								
\$1 Million or Less	5,152	80.4%	291,128	64.1%				
Over \$1 Million	1,085	16.9%	151,368	33.3%				
Not Known	173	2.7%	11,574	2.5%				
Total	6,410	100.0%	454,070	100.0%				

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

STATE: Alabama (Continued)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ALABAMA

LENDING TEST

The lending test rating for the Alabama Assessment Area is rated **HIGH SATISFACTORY**. A **HIGH PERCENTAGE** of lending is within the bank's assessment area. Colonial 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 **GOOD**. Please refer to the Alabama Aggregate Lending Comparison Tables for HMDA and Small Business Lending on page 109 of Appendix C.

INVESTMENT TEST

The investment test rating for the Alabama Assessment Area is rated **HIGH SATISFACTORY**. Colonial Bank has exhibited **GOOD** responsiveness to credit and community development needs through its investment activities. Please refer to the Investment Test section of the overall institution on page 10 of the evaluation for greater detail.

SERVICE TEST

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

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

METROPOLITAN AREAS: Birmingham, Alabama
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CRA RATING FOR BIRMINGHAM, ALABAMA: Satisfactory

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

The Service Test is rated: Low Satisfactory

SCOPE OF EXAMINATION

The Birmingham Assessment Area, in relation to Colonial Bank's total assessment area, consists of 5.4 percent of the geographies, 6.4 percent of the low- and moderate-income geographies, 4.8 percent of the population, and 5.2 percent of the low- and moderate-income families. The assessment area contains 8.3 percent of the HMDA loans and 10 percent of the small business loans made by the bank. Colonial Bank's performance in the Birmingham Assessment Area was evaluated using full-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN BIRMINGHAM, ALABAMA

Overview

Colonial Bank operates 26 branch offices throughout the Birmingham Assessment Area, representing 10 percent of the bank's branch network. The Birmingham Assessment Area includes Blount, Jefferson, and St. Clair counties in the state of Alabama. The assessment area also includes a portion of Shelby County in Alabama. As of June 30, 2001, the bank had \$812 million in deposits in the Birmingham Assessment Area, representing Colonial's market share of 5.5 percent.

Competition

The Birmingham Assessment Area is a highly competitive banking market due to the significant presence of banks in this market, local area population, and the economic growth currently being experienced in the Birmingham MSA. 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. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

METROPOLITAN AREAS: Birmingham, Alabama (Continued)
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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. One contact stated that an area of great concern in the community was the lack of bank involvement in providing credit opportunities for women-owned businesses.

The tables on page 29 and in the Appendix to this report provide demographic information that was used in analyzing the bank's CRA performance. Except where noted, the demographic data are from the 1990 Census. Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.

METROPOLITAN AREAS: Birmingham, Alabama (Continued)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The Birmingham Assessment Area tables show selected demographic information and Colonial Bank's lending performance for the assessment area.

BIRMINGHAM ASSESSMENT AREA									
DEMOGRAPHICS									
2001 HUD Median Family Income (MSA): \$51,100 Income Categories	Tract Distribution		Families						
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income		
			#	%	#	%	#	%	
Low	18	9.7%	16,971	7.5%	7,347	43.3%	49,011	21.6%	
Moderate	41	22.2%	47,402	20.9%	9,276	19.6%	38,311	16.9%	
Middle	74	40.0%	92,267	40.8%	8,206	8.9%	47,225	20.9%	
Upper	52	28.1%	69,743	30.8%	1,909	2.7%	91,836	40.6%	
NA	0	0.0%	0	0.0%	0	0.0%	-	-	
Total	185	100.0%	226,383	100.0%	26,738	11.8%	226,383	100.0%	
Housing Units by Tract									
	Total Units	Owner Occupied		Rental Occupied		Vacant			
	#	#	%	#	%	#	%		
Low	29,519	9,348	4.4%	31.7%	16,459	55.8%	3,712	12.6%	
Moderate	76,878	43,113	20.2%	56.1%	25,299	32.9%	8,466	11.0%	
Middle	135,366	91,114	42.8%	67.3%	33,697	24.9%	10,555	7.8%	
Upper	98,615	69,491	32.6%	70.5%	24,493	24.8%	4,631	4.7%	
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%	
Total	340,378	213,066	100.0%	62.6%	99,948	29.4%	27,364	8.0%	
*Total Businesses by Tract									
	*Total Businesses by Tract		Businesses by Tract and Revenue Size						
	#	%	Under \$1 Million		Over \$1 Million				
	#	%	#	%	#	%			
Low	3,843	10.7%	3,159	10.3%	545	15.2%			
Moderate	6,805	19.0%	5,785	18.9%	730	20.4%			
Middle	11,594	32.3%	10,041	32.8%	904	25.3%			
Upper	13,627	38.0%	11,583	37.9%	1,395	39.0%			
NA	0	0.0%	0	0.0%	0	0.0%			
Total	35,869	100.0%	30,568	100.0%	3,574	100.0%			
Percentage of Total Businesses:						85.2%	10.0%		

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.
 * Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.
 NA Tracts are tracts without household or family income.

METROPOLITAN AREA: Birmingham, Alabama (Continued)

BIRMINGHAM ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA				HMDA			
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	23	11.0%	877	4.4%
Moderate	40	19.0%	2,399	12.0%	41	19.5%	2,477	12.4%
Middle	119	56.7%	10,339	51.9%	53	25.2%	4,107	20.6%
Upper	51	24.3%	7,200	36.1%	85	40.5%	11,542	57.9%
NA	0	0.0%	0	0.0%	8	3.8%	935	4.7%
Total	210	100.0%	19,938	100.0%	210	100.0%	19,938	100.0%
Refinance								
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	23	6.4%	1,145	3.2%
Moderate	82	22.7%	6,559	18.5%	71	19.6%	5,174	14.6%
Middle	202	55.8%	19,687	55.6%	102	28.2%	9,124	25.8%
Upper	78	21.5%	9,181	25.9%	140	38.7%	16,674	47.1%
NA	0	0.0%	0	0.0%	26	7.2%	3,310	9.3%
Total	362	100.0%	35,427	100.0%	362	100.0%	35,427	100.0%
Home Improvement								
	#	%	\$	%	#	%	\$	%
Low	3	1.1%	17	0.7%	60	22.0%	313	12.2%
Moderate	91	33.3%	833	32.4%	88	32.2%	498	19.3%
Middle	138	50.5%	1,085	42.2%	72	26.4%	799	31.0%
Upper	41	15.0%	639	24.8%	47	17.2%	912	35.4%
NA	0	0.0%	0	0.0%	6	2.2%	52	2.0%
Total	273	100.0%	2,574	100.0%	273	100.0%	2,574	100.0%
Multi-Family								
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	25.0%	498	36.0%	0	0.0%	0	0.0%
Middle	3	75.0%	884	64.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	4	100.0%	1,382	100.0%
Total	4	100.0%	1,382	100.0%	4	100.0%	1,382	100.0%
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	51	4.9%	5,254	6.3%				
Moderate	262	25.2%	20,675	24.8%				
Middle	376	36.2%	25,747	30.9%				
Upper	349	33.6%	31,662	38.0%				
NA	0	0.0%	0	0.0%				
Total	1,038	100.0%	83,338	100.0%				
By Loan Size and Revenue								
Loan Size:	#	%	\$	%				
\$100,000 or less	838	80.7%	23,644	28.4%				
\$100,001 - \$250,000	118	11.4%	20,285	24.3%				
\$250,001 - \$1 Million	82	7.9%	39,409	47.3%				
Total	1,038	100.0%	83,338	100.0%				
Revenue:								
\$1 Million or Less	728	70.1%	50,234	60.3%				
Over \$1 Million	287	27.6%	32,493	39.0%				
Not Known	23	2.2%	611	0.7%				
Total	1,038	100.0%	83,338	100.0%				

Originations and purchases

Small Business loans are loan sizes that are \$1 million or less.

METROPOLITAN AREA: Birmingham, Alabama (Continued)

LENDING TEST

Overview

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

Lending Activity

Lending levels reflect **ADEQUATE** responsiveness to assessment area credit needs. Of the 10,262 HMDA originations or purchases made by the institution, 849 loans (8.3 percent) totaling \$59.3 million were originations or purchases in the Birmingham Assessment Area. Of the 849 HMDA loans, 210 (24.7 percent) were home purchase loans; 362 (42.6 percent) were home refinance loans; and 273 (32.2 percent) were home improvement loans. Of the 10,329 small business loans made by the institution, 1,038 loans (10 percent) totaling \$83.3 million were originations or purchases in the Birmingham Assessment Area. In 2000, approximately 224 financial entities subject to the CRA made at least one HMDA-reportable origination or purchase in Colonial Bank's Birmingham Assessment Area. Colonial Bank ranked 21ST with a market share of 1.6 percent by number of loans. Additionally, with 99 financial entities reporting at least one small business purchase or origination in the assessment area, Colonial Bank ranked 10th with a market share of 3 percent by number of loans. The bank's deposits represent a market share of 5.5 percent. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: AmSouth, Compass, Regions, SouthTrust, and The Bank.

Geographic Distribution of Loans

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

METROPOLITAN AREA: Birmingham, Alabama (Continued)

Colonial Bank's small business lending in the Birmingham Assessment Area in low-income census tracts is below the percentage of total businesses in these tracts. Small business lending in moderate-income census tracts is above the percentage of total businesses in these tracts. The aggregate lending comparison table for the Birmingham Assessment Area on page 110 of Appendix C indicates that Colonial Bank performed below the aggregate for small business originations in low-income census tracts and significantly above the aggregate for small business originations in moderate-income census tracts in 2000.

Colonial Bank's HMDA lending in the Birmingham Assessment Area in the low-income tracts is below the percentage of owner-occupied units in these tracts. However, only 4.4 percent of total owner-occupied units in the assessment area are in low-income tracts. HMDA lending in moderate-income tracts is significantly above the percentage of owner-occupied units in these tracts. Of the 16,971 families in the low-income tracts, 7,347 (43.3 percent) are below poverty level, leaving 9,624 non-poverty families. These families represent 4.2 percent of total families in this assessment area. However, of total HMDA loans, only 0.4 percent were secured by properties located in low-income census tracts. 25.2 percent of the bank's loans were secured by properties located in moderate-income census tracts, which is higher than the percentage of families in moderate-income tracts at 20.9 percent. The aggregate lending comparison table for the Birmingham Assessment Area on page 110 of Appendix C, shows that Colonial Bank performed below the aggregate in HMDA lending in low-income census tracts and significantly above the aggregate in HMDA lending in moderate-income census tracts in 2000. HMDA aggregate data for 2001 were not available.

Based on these factors, Colonial Bank's performance with regard to the geographic distribution of small business and HMDA loans is **ADEQUATE**.

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

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

METROPOLITAN AREA: Birmingham, Alabama (Continued)

For 2000 and 2001 combined, of the 1,038 small business loans to businesses in the Birmingham Assessment Area that reported gross revenues, 70.1 percent were originated to small businesses. Colonial Bank's percentage of lending is below the 85.2 percent of businesses with annual gross revenues of \$1 million or less in the Birmingham Assessment Area. The aggregate lending comparison table for the Birmingham Assessment Area on page 110 of Appendix C shows that, in 2000, Colonial Bank's percentage of small business lending to businesses with revenues less than \$1 million (at 62.6 percent) is significantly above the performance of the aggregate market (at 37.4 percent).

Low-income families represented 21.6 percent of total families, but received only 12.5 percent of Colonial's HMDA loans, based on loan data for 2000 and 2001. A possible reason for this lending disparity is that 11.8 percent of families in the Birmingham Assessment Area are below the poverty level. Assuming that the 26,738 poverty level families in the assessment area are categorized as low-income, there are 22,273 non-poverty, low-income families in the Birmingham Assessment Areas, representing 9.8 percent of total families. The bank's lending to low-income borrowers was above this percentage. Lending to moderate-income borrowers was significant. Moderate-income borrowers received 23.6 percent of the HMDA loans and they comprise 16.9 percent of total families in the Birmingham Assessment Area. HMDA lending to middle-income borrowers was above their percentage of the population and HMDA lending to upper-income borrowers was below their percentage composition of the population overall. The aggregate lending comparison table for the Birmingham Assessment Area on page 110 of Appendix C shows that Colonial Bank performed above the aggregate in HMDA lending to both low- and moderate-income borrowers in 2000. HMDA aggregate data for 2001 were not available.

Based on these factors, Colonial Bank's performance with regard to the distribution of loans by revenue sizes of businesses and borrowers' income is **EXCELLENT**.

Responsiveness to Community Credit Needs

Colonial Bank exhibits an **ADEQUATE** record of serving the credit needs of low-income individuals and areas and very small businesses within Colonial's Birmingham Assessment Area.

METROPOLITAN AREA: Birmingham, Alabama (Continued)

Community Development Lending

Colonial Bank **MAKES A LOW LEVEL** of community development loans in the Birmingham Assessment Area. The bank has originated four community development loans totaling \$1.4 million. Most of these loans funded the construction and purchase of affordable single and multifamily housing. Interviews with several community members revealed that community development opportunities in the Birmingham Assessment Area are available. Large, well-established banks compete for these types of loans.

Use of Innovative or Flexible Lending Practices

Colonial Bank **MAKES USE** of flexible lending practices in serving the credit needs of the Birmingham Assessment Area. A discussion of the bank's loan programs with flexible underwriting criteria can be found on page 9 of this evaluation.

INVESTMENT TEST

Refer to the discussion about investments in the overall State of Alabama section of this report on page 26.

SERVICE TEST

Colonial Bank's performance in the Birmingham Assessment Area is **HIGH SATISFACTORY**. As already noted, the assessment area includes Blount, Jefferson, St. Clair, and Shelby counties in Alabama.

Accessibility of Delivery Systems

The bank's delivery systems are **ACCESSIBLE** to **ESSENTIALLY ALL** portions of the assessment area. In addition to 26 branch offices and 25 ATMs, Colonial Bank offers 24-hour account access through an automated voice response unit and PC banking. The distribution of branch offices and ATMs was compared to the distribution of families and businesses in each tract within the assessment area, which is summarized in the following table.

METROPOLITAN AREA: Birmingham, Alabama (Continued)

COLONIAL BANK – DISTRIBUTION OF BRANCHES AND ATMS IN THE BIRMINGHAM ASSESSMENT AREA						
TRACT INCOME LEVEL	NUMBER OF BRANCHES	PERCENTAGE OF BRANCHES	NUMBER OF ATMS	PERCENTAGE OF ATMS	PERCENTAGE OF TOTAL FAMILIES	PERCENTAGE OF BUSINESSES
Low-Income	2	8%	2	8%	7%	11%
Moderate-Income	5	19%	3	12%	21%	19%
Middle-Income	10	38%	10	40%	41%	33%
Upper-Income	9	35%	10	40%	31%	37%
<i>Total</i>	<i>26</i>	<i>100.0%</i>	<i>25</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>

Institution’s Record of Opening and Closing Branches

Since the previous examination, Colonial Bank opened a branch office in a middle-income census tract. The bank also relocated a branch office located in a moderate-income census tract to another moderate-income tract. Thus, the bank's record of opening or closing branches has **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems.

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

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

Community Development Services

The bank **PROVIDES A LIMITED 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.

METROPOLITAN AREA: Birmingham, Alabama (Continued)

COMMUNITY DEVELOPMENT SERVICES FOR BIRMINGHAM	
ORGANIZATION	POSITION/SERVICE
Birmingham Community Development Corporation	A bank employee serves as a board member for this non-profit organization that provides guidance and assistance to low-income homebuyers.
Birmingham Urban League	A bank employee serves as vice president of the board of directors for this organization that provides job training, employment services, and comprehensive housing counseling services to low- and moderate-income individuals.
United Way of Birmingham	A bank employee serves as a loaned executive who provided financial expertise for the organization's annual capital campaign.

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 compared with the state overall, which did not impact the overall rating are provided. Please refer to the tables in Appendices C and D for information regarding these areas.

Assessment Areas	Lending Test	Investment Test	Service Test
<i>Anniston</i>	Not Consistent (-)	Consistent	Consistent
<i>Auburn</i>	Not Consistent (-)	Consistent	Consistent
<i>Chilton County</i>	Not Consistent (-)	Consistent	Consistent
<i>Decatur</i>	Consistent	Consistent	Consistent
<i>Dothan</i>	Not Consistent (-)	Consistent	Not Consistent (-)
<i>East Alabama</i>	Not Consistent (-)	Consistent	Consistent
<i>Florence</i>	Not Consistent (-)	Consistent	Consistent
<i>Gadsden</i>	Not Consistent (-)	Consistent	Not Consistent (-)
<i>Huntsville</i>	Not Consistent (-)	Consistent	Consistent
<i>Jackson County</i>	Not Consistent (-)	Consistent	Consistent
<i>Marshall County</i>	Consistent	Consistent	Consistent
<i>Mobile</i>	Not Consistent (-)	Consistent	Consistent
<i>Montgomery</i>	Consistent	Consistent	Not Consistent (-)
<i>Northwest Alabama</i>	Consistent	Consistent	Consistent
<i>South Alabama</i>	Consistent	Consistent	Consistent
<i>Tuscaloosa</i>	Not Consistent (-)	Consistent	Not Consistent
<i>Walker County</i>	Consistent	Consistent	Consistent

STATE: Florida

CRA RATING FOR FLORIDA:³ 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 Colonial Bank's total assessment area, consists of 44.9 percent of the geographies, 43.8 percent of the low- and moderate-income geographies, 50 percent of the population, and 51.4 percent of the low- and moderate-income borrowers. The assessment area also includes 19.9 percent of the HMDA loans and 25.1 percent of the small business loans made by the bank in its total assessment area. Colonial Bank's performance in Florida was evaluated by reviewing the Orlando 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, the conclusions regarding performance, which did not impact the overall rating, are found on page 53.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN FLORIDA

Overview

Colonial Bank operates 97 branch offices in the Florida Assessment Area, which is comprised of 15 assessment areas. All of these are whole or partial metropolitan statistical areas with the exception of the North Wildwood Assessment Area. As of June 30, 2001, the bank had \$3.2 billion in deposits in the Florida Assessment Area, representing Colonial Bank's market share of 1.4 percent in the state of Florida.

³ 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.

STATE: Florida (Continued)

Competition

The Florida Assessment Area is a highly competitive banking market due to the significant presence of banks in this market, local area population, and the economic growth currently being experienced in the Florida 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. One of the contacts stated that there are opportunities available for financial institution involvement in affordable housing programs.

The tables on page 40 and in the Appendix to this report provide demographic information that was used in analyzing the bank's CRA performance. Except where noted, the demographic data are from the 1990 Census. 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 Florida Assessment Area tables show selected demographic information and Colonial Bank's lending performance for the overall institution.

FLORIDA ASSESSMENT AREA								
DEMOGRAPHICS								
Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families <Poverty as a % of Families by Tract		Families by Family Income	
			#	%	#	%	#	%
Low	88	5.7%	73,142	3.1%	30,166	41.2%	442,264	19.0%
Moderate	314	20.3%	412,587	17.8%	64,352	15.6%	428,714	18.5%
Middle	721	46.7%	1,190,367	51.3%	82,718	6.9%	520,830	22.4%
Upper	396	25.6%	646,487	27.8%	22,151	3.4%	930,775	40.1%
NA	25	1.6%	0	0.0%	0	0.0%	-	-
Total	1,544	100.0%	2,322,583	100.0%	199,387	8.6%	2,322,583	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	137,173	29,354	1.3%	21.4%	89,265	65.1%	18,554	13.5%
Moderate	773,769	361,861	16.1%	46.8%	293,355	37.9%	118,553	15.3%
Middle	2,050,022	1,175,804	52.4%	57.4%	578,700	28.2%	295,518	14.4%
Upper	1,076,773	677,705	30.2%	62.9%	222,140	20.6%	176,928	16.4%
NA	381	22	0.0%	5.8%	327	85.8%	32	8.4%
Total	4,038,118	2,244,746	100.0%	55.6%	1,183,787	29.3%	609,585	15.1%
*Total Businesses by Tract								
	#		%		Businesses by Tract and Revenue Size			
					Under \$1 Million		Over \$1 Million	
	#	%	#	%	#	%	#	%
Low	21,189	4.3%	17,322	4.1%	2,472	5.8%		
Moderate	90,469	18.3%	76,151	18.1%	8,853	20.9%		
Middle	230,518	46.7%	199,004	47.3%	17,430	41.2%		
Upper	149,989	30.4%	127,062	30.2%	13,422	31.8%		
NA	959	0.2%	801	0.2%	96	0.2%		
Total	493,124	100.0%	420,340	100.0%	42,273	100.0%		
Percentage of Total Businesses:						85.2%	8.6%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

STATE: Florida (Continued)

FLORIDA ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	6	0.5%	947	0.5%	71	5.7%	4,197	2.1%
Moderate	217	17.4%	24,061	12.1%	147	11.8%	11,495	5.8%
Middle	627	50.3%	86,812	43.8%	218	17.5%	20,698	10.4%
Upper	396	31.8%	86,279	43.5%	687	55.1%	135,797	68.5%
NA	1	0.1%	250	0.1%	124	9.9%	26,162	13.2%
Total	1,247	100.0%	198,349	100.0%	1,247	100.0%	198,349	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	1	0.2%	42	0.0%	37	6.0%	2,149	2.2%
Moderate	58	9.3%	7,137	7.4%	94	15.1%	7,147	7.5%
Middle	344	55.4%	41,083	42.8%	110	17.7%	9,875	10.3%
Upper	218	35.1%	47,650	49.7%	312	50.2%	57,411	59.9%
NA	0	0.0%	0	0.0%	68	11.0%	19,330	20.2%
Total	621	100.0%	95,912	100.0%	621	100.0%	95,912	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	22	14.9%	262	7.6%
Moderate	15	10.1%	239	6.9%	27	18.2%	359	10.4%
Middle	89	60.1%	1,931	56.1%	33	22.3%	721	20.9%
Upper	44	29.7%	1,272	37.0%	63	42.6%	2,056	59.7%
NA	0	0.0%	0	0.0%	3	2.0%	44	1.3%
Total	148	100.0%	3,442	100.0%	148	100.0%	3,442	100.0%
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	3	12.5%	1,472	7.7%	0	0.0%	0	0.0%
Moderate	8	33.3%	2,172	11.4%	0	0.0%	0	0.0%
Middle	9	37.5%	2,971	15.6%	0	0.0%	0	0.0%
Upper	4	16.7%	12,413	65.2%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	24	100.0%	19,028	100.0%
Total	24	100.0%	19,028	100.0%	24	100.0%	19,028	100.0%
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	85	3.3%	15,987	4.9%				
Moderate	508	19.6%	61,695	18.8%				
Middle	1,191	45.9%	136,393	41.7%				
Upper	804	31.0%	110,495	33.8%				
NA	7	0.3%	2,780	0.8%				
Total	2,595	100.0%	327,350	100.0%				
	By Loan Size and Revenue							
	#	%	\$	%	#	%	\$	%
Loan Size:								
\$100,000 or less	1,775	68.4%	69,243	21.2%				
\$100,001 - \$250,000	450	17.3%	78,626	24.0%				
\$250,001 - \$1 Million	370	14.3%	179,481	54.8%				
Total	2,595	100.0%	327,350	100.0%				
Revenue:								
\$1 Million or Less	2,014	77.6%	217,810	66.5%				
Over \$1 Million	523	20.2%	99,355	30.4%				
Not Known	58	2.2%	10,185	3.1%				
Total	2,595	100.0%	327,350	100.0%				

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

STATE: Florida (Continued)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN FLORIDA

LENDING TEST

The lending test rating for the Florida Assessment Area is **HIGH SATISFACTORY**. A **HIGH PERCENTAGE** of lending is within the bank's assessment area. Colonial 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 **GOOD**. Please refer to the Florida Aggregate Lending Comparison Tables for HMDA and Small Business Lending on page 9 of Appendix C.

INVESTMENT TEST

The investment test rating for the Florida Assessment Area is rated **OUTSTANDING**. Colonial 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 10 of the evaluation for greater detail.

SERVICE TEST

The service test rating for the Florida Assessment Area is rated **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, Colonial Bank's performance in Florida was evaluated by reviewing the Orlando Assessment Area using full-scope examination procedures. For a further detailed analysis, please refer to the Orlando Assessment Area section on the following page.

METROPOLITAN AREAS: Orlando, Florida

CRA RATING FOR ORLANDO, 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 Orlando Assessment Area, in relation to Colonial Bank's total assessment area, consists of 6.4 percent of the geographies, 6.2 percent of the low- and moderate-income geographies, 7.1 percent of the population, and 7.2 percent of the low- and moderate-income families. The assessment area contains 5.6 percent of the HMDA loans and 8.8 percent of the small business loans made by the bank. Colonial Bank's performance in the Orlando Assessment Area was evaluated using full-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ORLANDO, FLORIDA

Overview

Colonial Bank operates 23 branch offices throughout the Orlando Assessment Area, representing 8.8 percent of the bank's branch network. The Orlando Assessment Area includes Lake, Orange, Osceola, and Seminole counties in Florida. As of June 30, 2001, the bank had \$842.6 million in deposits in the Orlando Assessment Area, representing Colonial's market share of 4.6 percent.

Competition

The Orlando Assessment Area is a highly competitive banking market due to the significant presence of banks in this market, local area population, and the economic growth currently being experienced in the Orlando MSA. 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. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

METROPOLITAN AREAS: Orlando, Florida (Continued)

Community Contacts

As a part of the CRA examination, information was obtained from community leaders regarding local economic conditions and community credit needs. One of the contacts stated that, in his opinion, local banks are missing a great opportunity to be involved in affordable housing programs in the community.

The tables on page 45 and in the Appendix to this report provide demographic information that was used in analyzing the bank's CRA performance. Except where noted, the demographic data are from the 1990 Census. Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.

METROPOLITAN AREAS: Orlando, Florida (Continued)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The Orlando Assessment Area tables show selected demographic information and Colonial Bank's lending performance for the assessment area.

ORLANDO ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$52,000 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
			#	%	#	%	#	%
Low	9	4.1%	5,925	1.8%	2,245	37.9%	58,390	17.9%
Moderate	48	21.7%	58,053	17.8%	7,590	13.1%	63,717	19.5%
Middle	115	52.0%	185,751	56.9%	11,275	6.1%	77,952	23.9%
Upper	48	21.7%	76,965	23.6%	2,216	2.9%	126,635	38.8%
NA	1	0.5%	0	0.0%	0	0.0%	-	-
Total	221	100.0%	326,694	100.0%	23,326	7.1%	326,694	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	10,552	2,586	0.9%	24.5%	6,709	63.6%	1,257	11.9%
Moderate	99,148	52,474	17.6%	52.9%	33,734	34.0%	12,940	13.1%
Middle	306,710	167,081	55.9%	54.5%	103,819	33.8%	35,810	11.7%
Upper	107,787	76,656	25.7%	71.1%	22,216	20.6%	8,915	8.3%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	524,197	298,797	100.0%	57.0%	166,478	31.8%	58,922	11.2%
*Total Businesses by Tract								
	#		%		Businesses by Tract and Revenue Size Under \$1 Million		Over \$1 Million	
	#	%	#	%	#	%	#	%
Low	2,355	2.9%	1,917	2.8%	311	5.1%		
Moderate	13,973	17.5%	12,091	17.4%	1,151	18.9%		
Middle	44,510	55.6%	38,886	55.9%	3,233	53.1%		
Upper	19,147	23.9%	16,669	24.0%	1,391	22.8%		
NA	26	0.0%	21	0.0%	3	0.0%		
Total	80,011	100.0%	69,584	100.0%	6,089	100.0%		
Percentage of Total Businesses:					87.0%	7.6%		

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

METROPOLITAN AREA: Orlando, Florida (Continued)

ORLANDO ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
	Home Purchase							
Low	1	0.3%	100	0.2%	19	5.1%	1,042	2.1%
Moderate	166	44.5%	18,605	38.1%	60	16.1%	5,421	11.1%
Middle	131	35.1%	16,751	34.3%	76	20.4%	7,803	16.0%
Upper	75	20.1%	13,339	27.3%	208	55.8%	33,607	68.9%
NA	0	0.0%	0	0.0%	10	2.7%	922	1.9%
Total	373	100.0%	48,795	100.0%	373	100.0%	48,795	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	7	4.1%	457	1.8%
Moderate	34	20.0%	3,849	15.0%	27	15.9%	2,244	8.7%
Middle	65	38.2%	9,257	36.0%	30	17.6%	2,979	11.6%
Upper	71	41.8%	12,581	49.0%	104	61.2%	19,686	76.6%
NA	0	0.0%	0	0.0%	2	1.2%	321	1.2%
Total	170	100.0%	25,687	100.0%	170	100.0%	25,687	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	7	20.0%	86	7.8%
Moderate	5	14.3%	72	6.5%	3	8.6%	78	7.0%
Middle	20	57.1%	649	58.6%	5	14.3%	222	20.0%
Upper	10	28.6%	387	34.9%	20	57.1%	722	65.2%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	35	100.0%	1,108	100.0%	35	100.0%	1,108	100.0%
	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	1	100.0%	198	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	1	100.0%	198	100.0%
Total	1	100.0%	198	100.0%	1	100.0%	198	100.0%
	SMALL BUSINESS							
	By Tract Income							
Low	28	3.1%	5,769	5.0%				
Moderate	175	19.3%	19,781	17.0%				
Middle	417	45.9%	53,094	45.7%				
Upper	289	31.8%	37,511	32.3%				
NA	0	0.0%	0	0.0%				
Total	909	100.0%	116,155	100.0%				
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%				
\$100,000 or less	600	66.0%	22,827	19.7%				
\$100,001 - \$250,000	174	19.1%	30,599	26.3%				
\$250,001 - \$1 Million	135	14.9%	62,729	54.0%				
Total	909	100.0%	116,155	100.0%				
Revenue:								
\$1 Million or Less	717	78.9%	76,391	65.8%				
Over \$1 Million	192	21.1%	39,764	34.2%				
Not Known	0	0.0%	0	0.0%				
Total	909	100.0%	116,155	100.0%				

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

METROPOLITAN AREA: Orlando, Florida (Continued)
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CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ORLANDO, FLORIDA

LENDING TEST

Overview

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

Lending Activity

Lending levels reflect **ADEQUATE** responsiveness to assessment area credit needs. Of the 10,262 HMDA originations or purchases made by the institution, 579 loans (5.6 percent) totaling \$75.8 million were originations or purchases in the Orlando Assessment Area. Of the 579 HMDA loans, 373 (64.4 percent) were home purchase loans; 170 (29.4 percent) were home refinance loans, and 35 (6 percent) were home improvement loans. Of the 10,329 small business loans made by the institution, 909 loans (8.8 percent) totaling \$116.2 million were originations or purchases in the Orlando Assessment Area. In 2000, approximately 336 financial entities subject to the CRA made at least one HMDA-reportable origination or purchase in Colonial Bank's Orlando Assessment Area. Colonial Bank ranked 37th with a market share of 0.6 percent by number of loans. Additionally, with 37 financial entities reporting at least one small business purchase or origination in the assessment area, Colonial ranked 12th with a market share of 1.2 percent by number of loans. The bank's market share of deposits is 4.6 percent. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: AmSouth, Bank of America, First Union, SouthTrust, and SunTrust.

Geographic Distribution of Loans

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

METROPOLITAN AREA: Orlando, Florida (Continued)

Colonial Bank's small business lending in the Orlando Assessment Area in the low-income census tracts is above the percentage of total businesses in these tracts. Small business lending in moderate-income census tracts is also above the percentage of total businesses in these tracts. The aggregate lending comparison table for the Orlando Assessment Area on page 129 of Appendix C indicates that Colonial Bank performed above the aggregate for small business originations in the low-income census tracts and comparably to the aggregate in the moderate-income census tracts.

Colonial Bank's HMDA lending in the Orlando Assessment Area in the low-income tracts is below the percentages of owner-occupied units in these tracts. Also, HMDA lending in moderate-income tracts is below the percentages of owner-occupied units in these tracts. Although 24.5 percent of the units in low-income tracts are owner-occupied, only 0.9 percent of total owner-occupied units are in the low-income tracts. Also, of the 5,925 families in the low-income tracts, 2,245 (37.9 percent) are below poverty level, leaving 3,680 non-poverty families. These families represent 1.1 percent of total families in this assessment area. Of total HMDA loans, 0.2 percent were secured by properties located in low-income census tracts. In addition, 35.4 percent of the bank's loans were secured by properties located in moderate-income census tracts. This compares favorably to the percentage of families in moderate-income tracts at 17.8 percent. The aggregate lending comparison table for the Orlando Assessment Area on page 129 of Appendix C, shows that Colonial Bank performed below the aggregate in HMDA lending in low-income census tracts and significantly above the aggregate in moderate-income census tracts in 2000. HMDA aggregate data for 2001 were not available.

Based on these factors, Colonial Bank's performance with regard to the geographic distribution of small business and HMDA lending is **GOOD**.

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

For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels were compared with available demographic information. Performance context issues were also considered, as well as the performance of other banks. The distribution of loans by revenue sizes of businesses and borrowers' income is **ADEQUATE**.

METROPOLITAN AREA: Orlando, Florida (Continued)

For 2000 and 2001 combined, of the 909 small business loans originated in the Orlando Assessment Area to businesses that reported gross revenues, 78.9 percent were made to small businesses. Colonial Bank's percentage of lending is below the 87 percent of businesses with annual gross revenues of \$1 million or less in the Orlando Assessment Area. As shown on page 129 of Appendix C, in 2000, Colonial Bank's percentage of small business lending to businesses with revenues less than \$1 million (at 84.5 percent) is significantly above the performance of the aggregate market (at 31.6 percent).

Based on loan data for 2000 and 2001 combined, low-income families represented 17.9 percent of total families and received 5.7 percent of Colonial Bank's HMDA loans. A possible reason for this lending disparity is that 7.1 percent of families in the Orlando Assessment Area are below the poverty level. Assuming that the 23,326 poverty level families in the assessment area are categorized as low-income, there are 35,064 non-poverty, low-income families in the Orlando 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 15.5 percent of the HMDA loans and they comprise 19.5 percent of total families in the Orlando Assessment Area. HMDA lending to middle-income borrowers was below their percentage composition of the population and HMDA lending to upper-income borrowers was above their percentage composition of the population. The aggregate lending comparison table for the Orlando Assessment Area on page 129 of Appendix C shows that Colonial Bank performed below the aggregate in HMDA lending to both low- and moderate-income borrowers in 2000. HMDA aggregate data for 2001 were not available.

Based on these factors, Colonial Bank's performance with regard to the distribution of loans by revenue sizes of businesses and borrower's income is **ADEQUATE**.

Responsiveness to Community Credit Needs

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

METROPOLITAN AREA: Orlando, Florida (Continued)
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Community Development Lending

Colonial Bank **MAKES A RELATIVELY HIGH LEVEL** of community development loans in the Orlando Assessment Area. The bank originated 36 community development loans totaling \$2.7 million. The majority of these loans funded the construction, purchase, and renovation of affordable single and multifamily housing. Large, well-established banks compete for these types of loans.

Use of Innovative or Flexible Lending Practices

Colonial Bank **MAKES USE** of flexible lending practices in serving the credit needs of the Orlando Assessment Area. A discussion of the bank's loan programs with flexible underwriting criteria can be found on page 9 of this evaluation.

INVESTMENT TEST

Refer to the discussion about investments in the overall State of Florida section of this report on page 42.

SERVICE TEST

Colonial Bank's performance in the Orlando Assessment Area is **HIGH SATISFACTORY**. As previously noted, the assessment area includes Lake, Orange, Osceola, and Seminole counties in Florida.

Accessibility of Delivery Systems

The bank's delivery systems are **ACCESSIBLE** to **ESSENTIALLY ALL** portions of the assessment area. In addition to 23 branch offices and 19 ATMs, Colonial Bank offers 24-hour account access through an automated voice response unit and PC banking. The distribution of Colonial Bank's branch offices and ATMs was compared to the distribution of families and businesses in each tract within the assessment area, which is summarized in the following table.

METROPOLITAN AREA: Orlando, Florida (Continued)

COLONIAL BANK – DISTRIBUTION OF BRANCHES AND ATMS IN THE ORLANDO ASSESSMENT AREA						
TRACT INCOME LEVEL	NUMBER OF BRANCHES	PERCENTAGE OF BRANCHES	NUMBER OF ATMS	PERCENTAGE OF ATMS	PERCENTAGE OF TOTAL FAMILIES	PERCENTAGE OF BUSINESSES
Low-Income	1	4%	1	5%	2%	2%
Moderate-Income	5	22%	4	21%	17%	18%
Middle-Income	13	57%	7	37%	57%	56%
Upper-Income	4	17%	7	37%	24%	24%
<i>Total</i>	<i>23</i>	<i>100.0%</i>	<i>19</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>

Institution’s Record of Opening and Closing Branches

Since the previous examination, Colonial Bank has not opened or closed any branch offices within the assessment area. Thus, the bank's record of opening or closing branches has **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems.

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

Availability of 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 Colonial Bank is basically the same throughout the assessment area.

Community Development Services

The bank **PROVIDES A 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.

METROPOLITAN AREA: Orlando, Florida (Continued)

COMMUNITY DEVELOPMENT SERVICES FOR ORLANDO	
ORGANIZATION	POSITION/SERVICE
Minority Women Small Business Alliance	A bank employee serves as director of this organization that provides banking experience and classes in business skills, including development of business plans and loan proposals. The organization targets small businesses and low- to moderate-income minority individuals whose businesses are also located in low- and moderate-income geographies.
Orlando Area Habitat for Humanity	A bank employee provided financial expertise by serving as treasurer and providing mortgage-related accounting services for this organization that provides housing for low- and moderate-income families.
Metro Orlando Urban League	A bank employee serves as chairman of this organization that executes revitalization efforts to benefit low- and moderate-income individuals.
Florida Community Partners	A bank employee serves as president of the board of directors for this organization that focuses on affordable housing, down payment assistance, and affordable housing projects located in low- and moderate-income areas in the state of Florida.
Downtown Development Board	A bank employee provided technical assistance to several small businesses with revenues of less than \$1 million on how to conduct and present business plans, how to organize information needed to secure loans through the SBA, and how to provide credit counseling to these entities.
Small Business Incubator	A bank employee serves as director of this community-oriented project that benefits low- and moderate-income individuals.

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 compared with the state overall, which did not impact the overall rating, are provided. Please refer to the tables in Appendices C and D for information regarding these areas.

Assessment Areas	Lending Test	Investment Test	Service Test
<i>Bradenton</i>	Not Consistent (-) *	Not Consistent (-) *	Not Consistent (-) *
<i>Daytona Beach</i>	Consistent	Consistent	Consistent
<i>Fort Lauderdale</i>	Not Consistent (-)	Consistent	Not Consistent (-)
<i>Fort Myers</i>	Not Consistent (-)	Consistent	Consistent
<i>Lakeland</i>	Not Consistent (-)	Consistent	Consistent
<i>Melbourne</i>	Not Consistent (-)	Consistent	Consistent
<i>Miami</i>	Not Consistent (-)	Consistent	Not Consistent (-)
<i>Naples</i>	Not Consistent (-)	Consistent	Consistent
<i>North Wildwood</i>	Not Consistent (-)	Consistent	Not Consistent (-)
<i>Ocala</i>	Not Consistent (-)	Consistent	Consistent
<i>Sarasota</i>	Not Consistent (-)	Consistent	Not Consistent (-)
<i>St. Augustine</i>	Not Consistent (-)	Consistent	Not Consistent (-)
<i>Tampa</i>	Consistent	Consistent	Consistent
<i>West Palm Beach</i>	Not Consistent (-)	Consistent	Consistent

**Denotes a new assessment area for Colonial Bank; there was no activity during the review period.*

STATE: Georgia

CRA RATING FOR GEORGIA:⁴ Satisfactory

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

The Service Test is rated: Low Satisfactory

SCOPE OF EXAMINATION

The Georgia Assessment Area, in relation to Colonial Bank's total assessment area, consists of 7.5 percent of the geographies, 5 percent of the low- and moderate-income geographies, 9.4 percent of the population, and 7.5 percent of the low- and moderate-income borrowers. The assessment area also includes 3.4 percent of the HMDA loans and 7.5 percent of the small business loans made by the bank in its total assessment area. Colonial Bank's performance in Georgia was evaluated by reviewing the Atlanta 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 69.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN GEORGIA

Overview

Colonial Bank operates 18 branch offices in the Georgia Assessment Area, which is comprised of three assessment areas. In addition to a portion of the Atlanta MSA, the Georgia Assessment Area includes the Macon MSA, as well as Bremen, Georgia. The Atlanta Assessment Area includes all of Carroll, Cobb, and Gwinnett counties, as well as portions of Cherokee, Dekalb, Fulton, Forsyth, and Paulding counties in the Atlanta MSA. As of June 30, 2001, the bank had \$618.3 million in deposits in the Georgia Assessment Area, representing Colonial Bank's market share of 0.6 percent in the state of Georgia.

⁴ 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.

STATE: Georgia (Continued)

Competition

The Georgia Assessment Area is a highly competitive banking market due to the significant presence of banks in this market, local area population, and the economic growth currently being experienced in the Georgia 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. The perception of one of the contacts is that financial institutions continue to overlook the needs and unique circumstances of minority and inner city residents. The contact also stated that financial institutions should focus on education, rather than on asset gathering alone.

The tables on page 56 and in the Appendix to this report provide demographic information that was used in analyzing the bank's CRA performance. Except where noted, the demographic data are from the 1990 Census. Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.

STATE: Georgia (Continued)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The Georgia Assessment Area tables show selected demographic information and Colonial Bank's lending performance for the assessment area.

GEORGIA ASSESSMENT AREA									
DEMOGRAPHICS									
Income Categories	Tract Distribution		Families						
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income		
			#	%	#	%	#	%	
Low	15	5.8%	9,422	2.2%	3,487	37.0%	59,710	13.9%	
Moderate	31	12.0%	40,083	9.3%	5,582	13.9%	67,881	15.7%	
Middle	99	38.4%	174,464	40.5%	8,975	5.1%	97,516	22.6%	
Upper	107	41.5%	207,102	48.0%	4,047	2.0%	205,964	47.8%	
NA	6	2.3%	0	0.0%	0	0.0%	-	-	
Total	258	100.0%	431,071	100.0%	22,091	5.1%	431,071	100.0%	
Housing Units by Tract									
	Total Units	Owner Occupied		Rental Occupied		Vacant			
		#	%	#	%	#	%		
Low	17,604	5,068	1.3%	28.8%	10,058	57.1%	2,478	14.1%	
Moderate	70,457	27,578	7.1%	39.1%	34,332	48.7%	8,547	12.1%	
Middle	297,077	146,723	37.6%	49.4%	120,595	40.6%	29,759	10.0%	
Upper	302,201	210,872	54.0%	69.8%	68,366	22.6%	22,963	7.6%	
NA	10	10	0.0%	100.0%	0	0.0%	0	0.0%	
Total	687,349	390,251	100.0%	56.8%	233,351	33.9%	63,747	9.3%	
*Total Businesses by Tract				Businesses by Tract and Revenue Size					
	#		%		Under \$1 Million		Over \$1 Million		
	#	%	#	%	#	%	#	%	
Low	2,877	2.5%	2,453	2.5%	285	2.5%			
Moderate	8,412	7.2%	7,155	7.3%	781	6.7%			
Middle	47,745	41.0%	39,996	40.7%	4,992	43.0%			
Upper	57,369	49.3%	48,689	49.5%	5,556	47.8%			
NA	3	0.0%	3	0.0%	0	0.0%			
Total	116,406	100.0%	98,296	100.0%	11,614	100.0%			
Percentage of Total Businesses:						84.4%	10.0%		

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

STATE: Georgia (Continued)

G E O R G I A A S S E S S M E N T A R E A								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
Low	3	1.9%	134	0.5%	10	6.5%	1,027	3.8%
Moderate	8	5.2%	442	1.6%	20	13.0%	1,818	6.7%
Middle	59	38.3%	8,363	30.8%	32	20.8%	3,702	13.6%
Upper	84	54.5%	18,223	67.1%	90	58.4%	20,409	75.1%
NA	0	0.0%	0	0.0%	2	1.3%	206	0.8%
Total	154	100.0%	27,162	100.0%	154	100.0%	27,162	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	8	5.0%	661	1.7%
Moderate	12	7.5%	1,388	3.5%	31	19.5%	3,154	8.0%
Middle	45	28.3%	6,294	15.9%	29	18.2%	3,903	9.9%
Upper	101	63.5%	31,565	79.9%	91	57.2%	31,804	80.5%
NA	1	0.6%	275	0.7%	0	0.0%	0	0.0%
Total	159	100.0%	39,522	100.0%	159	100.0%	39,522	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	1	3.3%	2	0.3%	3	10.0%	16	2.5%
Moderate	9	30.0%	61	9.4%	7	23.3%	80	12.4%
Middle	10	33.3%	249	38.5%	9	30.0%	125	19.3%
Upper	10	33.3%	334	51.7%	10	33.3%	321	49.7%
NA	0	0.0%	0	0.0%	1	3.3%	104	16.1%
Total	30	100.0%	646	100.0%	30	100.0%	646	100.0%
	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	77.8%	7,920	76.0%	0	0.0%	0	0.0%
Upper	2	22.2%	2,500	24.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	9	100.0%	10,420	100.0%
Total	9	100.0%	10,420	100.0%	9	100.0%	10,420	100.0%
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	46	5.9%	5,947	5.2%				
Moderate	109	14.0%	16,205	14.2%				
Middle	315	40.5%	40,442	35.5%				
Upper	307	39.5%	51,228	45.0%				
NA	0	0.0%	0	0.0%				
Total	777	100.0%	113,822	100.0%				
	By Loan Size and Revenue							
	#	%	\$	%	#	%	\$	%
Loan Size:								
\$100,000 or less	500	64.4%	17,378	15.3%				
\$100,001 - \$250,000	145	18.7%	24,942	21.9%				
\$250,001 - \$1 Million	132	17.0%	71,502	62.8%				
Total	777	100.0%	113,822	100.0%				
Revenue:								
\$1 Million or Less	513	66.0%	60,340	53.0%				
Over \$1 Million	264	34.0%	53,482	47.0%				
Not Known	0	0.0%	0	0.0%				
Total	777	100.0%	113,822	100.0%				

Originations and purchases

Small Business loans are loan sizes that are \$1 million or less.

STATE: Georgia (Continued)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN GEORGIA

LENDING TEST

The lending test rating for the Georgia Assessment Area is **HIGH SATISFACTORY**. A high volume of lending is within the bank's assessment area. Colonial 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 **GOOD**. Please refer to the Georgia Aggregate Lending Comparison Tables for HMDA and Small Business Lending on page 144 of Appendix C.

INVESTMENT TEST

The investment test rating for the Georgia Assessment Area is **HIGH SATISFACTORY**. Colonial Bank has exhibited **GOOD** responsiveness to credit and community development needs through its investment activities. Please refer to the Investment Test section of the overall institution on page 10 of the evaluation for greater detail.

SERVICE TEST

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

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

METROPOLITAN AREAS: Atlanta, Georgia

CRA RATING FOR ATLANTA, GEORGIA: Satisfactory

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

The Service Test is rated: Low Satisfactory

SCOPE OF EXAMINATION

The Atlanta Assessment Area, in relation to Colonial Bank's total assessment area, consists of 6.2 percent of the geographies, 2.8 percent of the low- and moderate-income geographies, 8.5 percent of the population, and 6.5 percent of the low- and moderate-income families. The assessment area contains 2.3 percent of the HMDA loans and 5.5 percent of the small business loans made by the bank. Colonial Bank's performance in the Atlanta Assessment Area was evaluated using full-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ATLANTA, GEORGIA

Overview

Colonial Bank operates 12 branch offices, representing 4.6 percent of the bank's branch network, throughout the Atlanta Assessment Area, which includes Carroll, Cobb, and Gwinnett counties, as well as portions of Cherokee, Dekalb, Forsyth, Fulton, and Paulding counties. As of June 30, 2001, the bank had \$397.2 million in deposits in the Atlanta Assessment Area, representing Colonial's market share of 0.8 percent.

Competition

The Atlanta Assessment Area is a highly competitive banking market due to the significant presence of banks in this market, local area population, and the economic growth currently being experienced in the Atlanta MSA. 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. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

METROPOLITAN AREAS: Atlanta, Georgia (Continued)

The tables on page 61 and in the Appendix to this report provide demographic information that was used in analyzing the bank's CRA performance. Except where noted, the demographic data are from the 1990 Census. 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. One of the contacts stated that the financial institutions in the area appear to be involved in community development, but they also appear to limit their involvement to high profile projects.

METROPOLITAN AREAS: Atlanta, Georgia (Continued)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The Atlanta Assessment Area tables show selected demographic information and Colonial Bank's lending performance for the assessment area.

ATLANTA ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$66,500	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
Income Categories			#	%	#	%	#	%
Low	3	1.4%	2,727	0.7%	726	26.6%	48,725	12.5%
Moderate	23	10.7%	33,943	8.7%	4,098	12.1%	61,340	15.8%
Middle	85	39.7%	157,149	40.4%	6,907	4.4%	89,525	23.0%
Upper	99	46.3%	194,997	50.2%	3,801	1.9%	189,226	48.7%
NA	4	1.9%	0	0.0%	0	0.0%	-	-
Total	214	100.0%	388,816	100.0%	15,532	4.0%	388,816	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	#	%	#	%	
Low	5,496	1,591	0.4%	28.9%	3,106	56.5%	799	14.5%
Moderate	60,837	23,257	6.5%	38.2%	29,900	49.1%	7,680	12.6%
Middle	271,196	131,564	37.0%	48.5%	111,866	41.2%	27,766	10.2%
Upper	284,415	198,705	56.0%	69.9%	63,699	22.4%	22,011	7.7%
NA	10	10	0.0%	100.0%	0	0.0%	0	0.0%
Total	621,954	355,127	100.0%	57.1%	208,571	33.5%	58,256	9.4%
*Total Businesses by Tract								
		*Total Businesses by Tract		Businesses by Tract and Revenue Size				
		#	%	Under \$1 Million		Over \$1 Million		
				#	%	#	%	
Low		1,200	1.1%	1,028	1.1%	123	1.1%	
Moderate		7,522	6.9%	6,395	6.9%	694	6.3%	
Middle		45,265	41.5%	37,833	41.1%	4,824	43.7%	
Upper		55,197	50.6%	46,784	50.8%	5,403	48.9%	
NA		1	0.0%	1	0.0%	0	0.0%	
Total		109,185	100.0%	92,041	100.0%	11,044	100.0%	
Percentage of Total Businesses:					84.3%	10.1%		

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

METROPOLITAN AREA: Atlanta, Georgia (Continued)

ATLANTA ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA				By Borrower Income			
	By Tract Income		Home Purchase					
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	6	6.7%	822	4.1%
Moderate	7	7.9%	414	2.0%	12	13.5%	1,210	6.0%
Middle	33	37.1%	6,384	31.6%	12	13.5%	1,748	8.6%
Upper	49	55.1%	13,418	66.4%	57	64.0%	16,230	80.3%
NA	0	0.0%	0	0.0%	2	2.2%	206	1.0%
Total	89	100.0%	20,216	100.0%	89	100.0%	20,216	100.0%
Refinance								
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	6	4.6%	502	1.4%
Moderate	10	7.7%	1,250	3.4%	25	19.2%	2,694	7.4%
Middle	33	25.4%	5,436	14.9%	23	17.7%	3,394	9.3%
Upper	87	66.9%	29,825	81.7%	76	58.5%	29,921	82.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	130	100.0%	36,511	100.0%	130	100.0%	36,511	100.0%
Home Improvement								
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	3	23.1%	16	11.3%
Moderate	8	61.5%	50	35.2%	4	30.8%	36	25.4%
Middle	2	15.4%	52	36.6%	3	23.1%	62	43.7%
Upper	3	23.1%	40	28.2%	3	23.1%	28	19.7%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	100.0%	142	100.0%	13	100.0%	142	100.0%
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	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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	2	0.4%	50	0.1%				
Moderate	83	14.6%	13,657	15.1%				
Middle	249	43.7%	35,373	39.1%				
Upper	236	41.4%	41,447	45.8%				
NA	0	0.0%	0	0.0%				
Total	570	100.0%	90,527	100.0%				
By Loan Size and Revenue								
Loan Size:	#	%	\$	%				
\$100,000 or less	354	62.1%	12,386	13.7%				
\$100,001 - \$250,000	107	18.8%	18,718	20.7%				
\$250,001 - \$1 Million	109	19.1%	59,423	65.6%				
Total	570	100.0%	90,527	100.0%				
Revenue:	#	%	\$	%				
\$1 Million or Less	334	58.6%	42,087	46.5%				
Over \$1 Million	236	41.4%	48,440	53.5%				
Not Known	0	0.0%	0	0.0%				
Total	570	100.0%	90,527	100.0%				

Originations and purchases

Small Business loans are loan sizes that are \$1 million or less.

METROPOLITAN AREA: Atlanta, Georgia (Continued)
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CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ATLANTA, GEORGIA

LENDING TEST

Overview

In the Atlanta Assessment Area, Colonial Bank's number and dollar volume of small business loans far exceeded both 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 Atlanta Assessment Area. Colonial 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 10,262 HMDA originations or purchases made by the institution, 232 loans (2.3 percent) totaling \$56.9 million were originations or purchases in the Atlanta Assessment Area. Of the 232 HMDA loans, 89 (38.4 percent) were home purchase loans; 130 (56 percent) were home refinance loans; and 13 (5.6 percent) were home improvement loans. Of the 10,329 small business loans made by the institution, 570 loans (5.5 percent) totaling \$90.5 million were originations or purchases in the Atlanta Assessment Area. In 2000, approximately 415 financial entities subject to the CRA reported at least one HMDA-reportable origination or purchase in Colonial Bank's Atlanta Assessment Area. Colonial Bank ranked 95th with a market share of 0.1 percent by number of loans. Additionally, with 242 financial entities reporting at least one small business purchase or origination in the assessment area, Colonial ranked 23rd with a market share of 0.4 percent by number of loans. The bank's deposit market share in the Atlanta Assessment area is 0.8 percent. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: Fidelity National Bank, Main Street Bank, and Tucker Federal Bank.

Geographic Distribution of Loans

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

METROPOLITAN AREA: Atlanta, Georgia (Continued)

Colonial Bank's small business lending in the Atlanta Assessment Area in low-income census tracts is below the percentage of total businesses in these tracts. Lending levels in the moderate-income census tracts are above the percentage of total businesses in these tracts. The aggregate lending comparison table for the Atlanta Assessment Area on page 144 of Appendix C indicates that Colonial Bank performed similarly to the aggregate for small business originations in low-income census tracts and significantly above the aggregate for small business originations in moderate-income census tracts

Colonial Bank's percentage of HMDA lending in the Atlanta Assessment Area in the low-income census tracts is below the percentage of owner-occupied units in these tracts. However, HMDA lending in moderate-income census tracts is above the percentage of owner-occupied units in these tracts. Although 28.9 percent of the units in low-income tracts are owner-occupied, only 0.4 percent of total owner-occupied units are in the low-income tracts. Also, of the 2,727 families in the low-income tracts, 726, or 26.6 percent, are below poverty level, leaving 2,001 non-poverty families. These families represent 0.5 percent of total families in this assessment area. Of total HMDA loans, none were secured by properties located in low-income census tracts. However, 10.8 percent of the bank's loans were secured by properties located in moderate-income census tracts, which exceeds the percentage of families in moderate-income tracts at 8.7 percent. It should be noted that, of the 214 census tracts in the Atlanta Assessment Area, only three are low-income tracts. The aggregate lending comparison table for the Atlanta Assessment Area on page 144 of Appendix C, shows that Colonial Bank performed similarly to the aggregate in HMDA lending in the low-income census tracts and significantly above the aggregate in HMDA lending in the moderate-income census tracts in 2000. HMDA aggregate data for 2001 were not available.

Based on these factors, Colonial Bank's performance with regard to the geographic distribution of small business and HMDA lending is **GOOD**.

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

For this analysis, the distribution of small business lending across revenue sizes and HMDA lending across borrower income levels were compared with available demographic information. Performance context issues were also considered, as well as the performance of other banks. The distribution of loans by revenue sizes of businesses and borrower's income is **GOOD**.

METROPOLITAN AREA: Atlanta, Georgia (Continued)

For 2000 and 2001 combined, of the 570 small business loans originated in the Atlanta Assessment Area to businesses that reported gross revenues, 58.6 percent were made to small businesses. Colonial Bank's percentage of lending is below the 84.3 percent of businesses with annual gross revenues of \$1 million or less in the Atlanta Assessment Area. The aggregate lending comparison table for the Atlanta Assessment Area on page 144 of Appendix C indicates that, in 2000, Colonial Bank's percentage of small business lending to businesses with revenues less than \$1 million (at 54.0 percent) was significantly above the performance of the aggregate market (at 35.5 percent).

Based on loan data for 2000 and 2001 combined, low-income families received only 6.5 percent of Colonial's HMDA loans, although they represented 12.5 percent of total families. A possible reason for this lending disparity is that 4 percent of families in the Atlanta Assessment Area are below the poverty level. Assuming that the 15,532 poverty level families in the assessment area are categorized as low-income, there are 33,193 non-poverty, low-income families in the Atlanta Assessment Area, representing 8.5 percent of total families. The bank's lending to low-income borrowers was below this percentage. Lending to moderate-income borrowers was higher than the percentage of moderate-income families. Moderate-income borrowers received 17.7 percent of the HMDA loans and they comprise 15.8 percent of total families in the Atlanta Assessment Area. HMDA lending to middle-income borrowers was below their percentage of the population. Lending to upper-income borrowers was above their percentage of the population. The aggregate lending comparison table for the Atlanta Assessment Area on page 144 of Appendix C shows that Colonial Bank performed above the aggregate in HMDA lending to low-income borrowers, and below the aggregate to moderate-income borrowers, in 2000. HMDA aggregate data for 2001 were not available.

Based on these factors, Colonial Bank's performance with regard to the distribution of loans by revenue sizes of businesses and borrowers' income is **GOOD**.

Responsiveness to Community Credit Needs

Colonial Bank exhibits an **ADEQUATE** record of serving the credit needs of low-income individuals and areas and very small businesses within Colonial Bank's Atlanta Assessment Area.

METROPOLITAN AREA: Atlanta, Georgia (Continued)
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Community Development Lending

Colonial Bank **MAKES A RELATIVELY HIGH LEVEL** of community development loans in the Atlanta Assessment Area. The bank originated four community development loans totaling \$2.6 million. These loans funded the construction, purchase, and renovation of affordable multifamily housing. Interviews with several community members revealed that community development opportunities in the Atlanta Assessment Area are available. Large, well-established banks compete for these types of loans.

Use of Innovative or Flexible Lending Practices

Colonial Bank **MAKES USE** of flexible lending practices in serving the credit needs of the Atlanta Assessment Area. A discussion of the bank's loan programs with flexible underwriting criteria can be found on page 9 of this evaluation.

INVESTMENT TEST

Refer to the discussion about investments in the overall State of Georgia section of this report on page 58.

SERVICE TEST

Colonial Bank's performance in the Atlanta Assessment Area is **LOW SATISFACTORY**. As stated earlier, the assessment area includes Carroll, Cherokee, Cobb, DeKalb, Forsyth, Fulton, Gwinnett, and Paulding counties in Georgia.

Accessibility of Delivery Systems

The bank's delivery systems are **REASONABLY ACCESSIBLE** to **ESSENTIALLY ALL** portions of the assessment area. In addition to 12 branch offices and 13 ATMs, Colonial Bank offers 24-hour account access through an automated voice response unit and PC banking. The distribution of Colonial Bank's branch offices and ATMs was compared to the distribution of families and businesses in each tract within the assessment area. The distribution is summarized in the following table.

METROPOLITAN AREA: Atlanta, Georgia (Continued)

COLONIAL BANK – DISTRIBUTION OF BRANCHES AND ATMS IN THE ATLANTA ASSESSMENT AREA						
TRACT INCOME LEVEL	NUMBER OF BRANCHES	PERCENTAGE OF BRANCHES	NUMBER OF ATMS	PERCENTAGE OF ATMS	PERCENTAGE OF TOTAL FAMILIES	PERCENTAGE OF BUSINESSES
Low-Income	0	0%	0	0%	1%	1%
Moderate-Income	1	8%	1	8%	8%	7%
Middle-Income	5	42%	6	46%	41%	42%
Upper-Income	6	50%	6	46%	50%	50%
<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>13</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>

Institution’s Record of Opening and Closing Branches

Since the previous examination, Colonial Bank relocated a branch office located in a middle-income census tract to a moderate-income tract. Thus, the bank's record of opening or closing branches has **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems.

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

Availability of 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 Colonial Bank are basically the same throughout the assessment area.

Community Development Services

The bank **PROVIDES A LIMITED 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.

METROPOLITAN AREA: Atlanta, Georgia (Continued)

COMMUNITY DEVELOPMENT SERVICES FOR ATLANTA	
ORGANIZATION	POSITION/SERVICE
Gwinnett County Chamber of Commerce	A bank employee serves as a board member for this organization that promotes economic and community development in the area.
Atlanta Area Habitat for Humanity	A bank employee provided financial expertise during a homebuyer's seminar for this organization whose mission is to provide affordable housing for low-income individuals.
United Way of Gwinnett County	A bank employee serves as a board member and provides financial expertise to this non-profit organization that provides services to low- and moderate-income individuals within the community.

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 compared with the state overall, which did not impact the overall rating, are provided. Please refer to the tables in Appendices C and D for information regarding these areas.

Assessment Areas	Lending Test	Investment Test	Service Test
<i>Bremen</i>	Consistent	Consistent	Consistent
<i>Macon</i>	Not Consistent (-)	Consistent	Not Consistent (+)

STATE: Nevada

CRA RATING FOR NEVADA:⁵ Satisfactory

The Lending Test is rated: Low Satisfactory The Investment Test is rated: High Satisfactory

The Service Test is rated: Outstanding

SCOPE OF EXAMINATION

The Nevada Assessment Area, in relation to Colonial Bank's total assessment area, consists of 5.9 percent of the geographies, 5.1 percent of the low- and moderate-income geographies, 6.1 percent of the population, and 5.7 percent of the low- and moderate-income borrowers. The assessment area also includes 9.2 percent of the HMDA loans and 1.6 percent of the small business loans made by the bank in its total assessment area. Colonial Bank's performance in Nevada was evaluated by reviewing the Reno 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 84.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NEVADA

Overview

Colonial Bank operates 11 branch offices in the Nevada Assessment Area, which is comprised of 4 assessment areas. In addition to the Reno MSA, the Nevada Assessment Area includes a portion of the Las Vegas MSA and two non-metropolitan areas; Churchill and Lake Tahoe. As of June 30, 2001, the bank had \$721.1 million in deposits in the Nevada Assessment Area, representing Colonial Bank's market share of 3.4 percent in the state of Nevada.

⁵ 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.

STATE: Nevada (Continued)

Competition

The Nevada Assessment Area is a somewhat 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.

Community Contacts

As a part of the CRA examination, information was obtained from community leaders regarding local economic conditions and community credit needs. The overall opinion of the contacts was that banks in the area (including Colonial Bank) are meeting the credit needs of the community.

The tables on page 72 and in the Appendix to this report provide demographic information that was used in analyzing the bank's CRA performance. Except where noted, the demographic data are from the 1990 Census. Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.

STATE: Nevada (Continued)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The Nevada Assessment Area tables show selected demographic information and Colonial Bank's lending performance for the overall institution.

NEVADA ASSESSMENT AREA								
DEMOGRAPHICS								
Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	8	3.9%	5,307	2.0%	1,791	33.7%	46,980	17.4%
Moderate	39	19.2%	44,699	16.5%	6,056	13.5%	50,009	18.5%
Middle	85	41.9%	133,585	49.5%	8,802	6.6%	64,844	24.0%
Upper	47	23.2%	86,521	32.0%	2,671	3.1%	108,279	40.1%
NA	24	11.8%	0	0.0%	0	0.0%	-	-
Total	203	100.0%	270,112	100.0%	19,320	7.2%	270,112	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	11,010	1,490	0.7%	13.5%	8,266	75.1%	1,254	11.4%
Moderate	90,421	23,309	10.8%	25.8%	57,827	64.0%	9,285	10.3%
Middle	221,590	107,463	49.6%	48.5%	96,200	43.4%	17,927	8.1%
Upper	128,283	84,338	38.9%	65.7%	30,321	23.6%	13,624	10.6%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	451,304	216,600	100.0%	48.0%	192,614	42.7%	42,090	9.3%
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#	%		Under \$1 Million		Over \$1 Million		
	#	%	#	%	#	%		
Low	1,671	2.7%	1,425	2.7%	140	2.6%		
Moderate	11,926	19.1%	10,021	18.9%	1,226	22.4%		
Middle	26,931	43.2%	22,804	43.1%	2,516	45.9%		
Upper	21,792	35.0%	18,717	35.3%	1,603	29.2%		
NA	0	0.0%	0	0.0%	0	0.0%		
Total	62,320	100.0%	52,967	100.0%	5,485	100.0%		
Percentage of Total Businesses:					85.0%	8.8%		

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

STATE: Nevada (Continued)

NEVADA ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA				By Borrower Income			
	By Tract Income		Home Purchase					
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	54	8.5%	4,359	4.8%
Moderate	58	9.1%	5,319	5.8%	164	25.8%	18,580	20.4%
Middle	373	58.6%	49,152	53.9%	189	29.7%	25,674	28.1%
Upper	205	32.2%	36,797	40.3%	222	34.9%	41,345	45.3%
NA	0	0.0%	0	0.0%	7	1.1%	1,310	1.4%
Total	636	100.0%	91,268	100.0%	636	100.0%	91,268	100.0%
Refinance								
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	18	6.0%	1,603	3.0%
Moderate	28	9.3%	2,923	5.5%	47	15.6%	4,875	9.2%
Middle	136	45.2%	20,188	38.0%	70	23.3%	9,627	18.1%
Upper	137	45.5%	30,044	56.5%	152	50.5%	34,947	65.7%
NA	0	0.0%	0	0.0%	14	4.7%	2,103	4.0%
Total	301	100.0%	53,155	100.0%	301	100.0%	53,155	100.0%
Home Improvement								
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	1	16.7%	167	39.6%
Moderate	2	33.3%	140	33.2%	1	16.7%	25	5.9%
Middle	4	66.7%	282	66.8%	2	33.3%	150	35.5%
Upper	0	0.0%	0	0.0%	2	33.3%	80	19.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	422	100.0%	6	100.0%	422	100.0%
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	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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	1	0.6%	250	0.9%				
Moderate	28	16.8%	5,247	19.2%				
Middle	72	43.1%	9,714	35.6%				
Upper	66	39.5%	12,110	44.3%				
NA	0	0.0%	0	0.0%				
Total	167	100.0%	27,321	100.0%				
By Loan Size and Revenue								
Loan Size:	#	%	\$	%				
\$100,000 or less	99	59.3%	3,782	13.8%				
\$100,001 - \$250,000	36	21.6%	6,580	24.1%				
\$250,001 - \$1 Million	32	19.2%	16,959	62.1%				
Total	167	100.0%	27,321	100.0%				
Revenue:	#	%	\$	%				
\$1 Million or Less	114	68.3%	14,898	54.5%				
Over \$1 Million	43	25.7%	10,621	38.9%				
Not Known	10	6.0%	1,802	6.6%				
Total	167	100.0%	27,321	100.0%				

Originations and purchases

Small Business loans are loan sizes that are \$1 million or less.

STATE: Nevada (Continued)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NEVADA

LENDING TEST

The lending test rating for the Nevada Assessment Area is **LOW SATISFACTORY**. A high volume of lending is within the bank's assessment area. Several mitigating factors may have diminished the effective demand for credit in some low- and moderate-income geographies; however, Colonial Bank's performance regarding the geographic distribution of HMDA and small business lending is **POOR**. The distribution of loans to borrowers of different income levels and businesses of different sizes is **GOOD**. Please refer to the Nevada Aggregate Lending Comparison Tables for HMDA and Small Business Lending on page 147 of Appendix C.

INVESTMENT TEST

The investment test rating for the Nevada Assessment Area is **HIGH SATISFACTORY**. Colonial Bank has exhibited **GOOD** responsiveness to credit and community development needs through its investment activities. Please refer to the Investment Test section of the overall institution on page 10 of the evaluation for greater detail.

SERVICE TEST

The service test rating for the Nevada Assessment Area is rated **OUTSTANDING**. Delivery systems, including ATMs and branch office locations, are considered **READILY 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, Colonial Bank's performance in Nevada was evaluated by reviewing the Reno Assessment Area using full-scope examination procedures. For a further detailed analysis, please refer to the Reno Assessment Area section on the following page.

METROPOLITAN AREAS: Reno, Nevada

CRA RATING FOR RENO, NEVADA: Satisfactory

The Lending Test is rated: Low Satisfactory The Investment Test is rated: High Satisfactory

The Service Test is rated: Outstanding

SCOPE OF EXAMINATION

The Reno Assessment Area, in relation to Colonial Bank's total assessment area, consists of 1.7 percent of the geographies, 1.5 percent of the low- and moderate-income geographies, 1.5 percent of the population, and 1.4 percent of the low- and moderate-income families. The assessment area contains 6.2 percent of the HMDA loans and 0.6 percent of the small business loans made by the bank. Colonial Bank's performance in the Reno Assessment Area was evaluated using full-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN RENO, NEVADA

Overview

Colonial Bank operates three branch offices, representing 1.2 percent of the bank's branch network, throughout the Reno Assessment Area, which includes Washoe County, Nevada. As of June 30, 2001, the bank had \$72.2 million in deposits in the Reno Assessment Area, representing Colonial's market share of 2.0 percent.

Competition

The Reno Assessment Area is a somewhat 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 MSA. 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.

The tables on page 77 and in the Appendix to this report provide demographic information that was used in analyzing the bank's CRA performance. Except where noted, the demographic data are from the 1990 Census. Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.

METROPOLITAN AREAS: Reno, Nevada (Continued)

Community Contacts

As a part of the CRA examination, information was obtained from community leaders regarding local economic conditions and community credit needs. One contact stated that there are opportunities for greater community development involvement by local financial institutions regarding affordable housing initiatives.

METROPOLITAN AREAS: Reno, Nevada (Continued)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The Reno Assessment Area tables show selected demographic information and Colonial Bank's lending performance for the assessment area.

RENO ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$58,400 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
			#	%	#	%	#	%
Low	1	1.7%	58	0.1%	5	8.6%	11,287	17.4%
Moderate	13	22.4%	16,382	25.2%	1,874	11.4%	12,374	19.1%
Middle	21	36.2%	29,919	46.1%	1,635	5.5%	16,355	25.2%
Upper	13	22.4%	18,588	28.6%	550	3.0%	24,931	38.4%
NA	10	17.2%	0	0.0%	0	0.0%	-	-
Total	58	100.0%	64,947	100.0%	4,064	6.3%	64,947	100.0%
	Housing Units by Tract							
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	#	%	#	%	
Low	71	21	0.0%	29.6%	43	60.6%	7	9.9%
Moderate	35,537	10,081	18.2%	28.4%	22,678	63.8%	2,778	7.8%
Middle	48,481	25,768	46.5%	53.2%	18,985	39.2%	3,728	7.7%
Upper	28,104	19,551	35.3%	69.6%	5,167	18.4%	3,386	12.0%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	112,193	55,421	100.0%	49.4%	46,873	41.8%	9,899	8.8%
	*Total Businesses by Tract				Businesses by Tract and Revenue Size			
		#	%		Under \$1 Million		Over \$1 Million	
					#	%	#	%
Low		45	0.3%		37	0.3%	7	0.5%
Moderate		5,934	42.9%		4,994	42.1%	692	52.0%
Middle		5,236	37.8%		4,527	38.2%	440	33.1%
Upper		2,626	19.0%		2,297	19.4%	191	14.4%
NA		0	0.0%		0	0.0%	0	0.0%
Total		13,841	100.0%		11,855	100.0%	1,330	100.0%
		Percentage of Total Businesses:			85.7%		9.6%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

METROPOLITAN AREAS: Reno, Nevada (Continued)

RENO ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	40	9.2%	3,377	5.3%
Moderate	56	12.8%	5,066	7.9%	109	25.0%	13,010	20.4%
Middle	271	62.2%	37,479	58.6%	133	30.5%	18,283	28.6%
Upper	109	25.0%	21,364	33.4%	151	34.6%	28,785	45.0%
NA	0	0.0%	0	0.0%	3	0.7%	454	0.7%
Total	436	100.0%	63,909	100.0%	436	100.0%	63,909	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	11	5.6%	1,031	3.3%
Moderate	25	12.8%	2,572	8.2%	32	16.3%	3,430	10.9%
Middle	84	42.9%	11,414	36.4%	46	23.5%	6,215	19.8%
Upper	87	44.4%	17,363	55.4%	95	48.5%	19,103	60.9%
NA	0	0.0%	0	0.0%	12	6.1%	1,570	5.0%
Total	196	100.0%	31,349	100.0%	196	100.0%	31,349	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	100.0%	25	100.0%
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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	25	100.0%	1	100.0%	25	100.0%
	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	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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
SMALL BUSINESS								
	By Tract Income							
	#	%	\$	%				
Low	0	0.0%	0	0.0%				
Moderate	20	31.7%	3,408	34.8%				
Middle	17	27.0%	1,596	16.3%				
Upper	26	41.3%	4,793	48.9%				
NA	0	0.0%	0	0.0%				
Total	63	100.0%	9,797	100.0%				
	By Loan Size and Revenue							
	#	%	\$	%				
Loan Size:								
\$100,000 or less	39	61.9%	1,520	15.5%				
\$100,001 - \$250,000	13	20.6%	2,206	22.5%				
\$250,001 - \$1 Million	11	17.5%	6,071	62.0%				
Total	63	100.0%	9,797	100.0%				
Revenue:								
\$1 Million or Less	39	61.9%	3,781	38.6%				
Over \$1 Million	17	27.0%	4,557	46.5%				
Not Known	7	11.1%	1,459	14.9%				
Total	63	100.0%	9,797	100.0%				

Originations and purchases

Small Business loans are loan sizes that are \$1 million or less.

METROPOLITAN AREAS: Reno, Nevada (Continued)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN RENO, NEVADA

LENDING TEST

Overview

In the Reno Assessment Area, Colonial Bank's number and dollar volume of HMDA loans significantly exceeded 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 Reno Assessment Area. Colonial 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 10,262 HMDA originations or purchases made by the institution, 633 loans (6.2 percent) totaling \$95.3 million were originations or purchases in the Reno Assessment Area. Of the 633 HMDA loans, 436 (68.9 percent) were home purchase loans; 196 (31.0 percent) were home refinance loans; and 1 (0.2 percent) was a home improvement loan. Of the 10,329 small business loans made by the institution, 63 loans (0.6 percent) totaling \$9.8 million were originations or purchases in the Reno Assessment Area. In 2000, approximately 276 financial entities subject to the CRA originated at least one HMDA-reportable origination or purchase in Colonial Bank's Reno Assessment Area. Colonial Bank ranked 13th with a market share of 2.1 percent by number of loans. Additionally, with 57 financial entities reporting at least one small business purchase or origination in the assessment area, Colonial Bank ranked 17th with a market share of 0.5 percent by number of loans. The bank's deposit market share is 2.0 percent. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: California Federal Bank, First Security Bank of Nevada, and Nevada State Bank.

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. Colonial Bank's performance with regard to the geographic distribution of HMDA and small business lending is

POOR.

METROPOLITAN AREA: Reno, Nevada (Continued)

Colonial Bank made no HMDA loans in the one low-income tract that contains only 58 families and no owner-occupied housing units. HMDA lending in moderate-income tracts is below the percentage of owner-occupied units in these tracts. However, although 28.4 percent of the units in moderate-income tracts are owner-occupied, only 18.2 percent of total owner-occupied units are in the moderate-income tracts. 12.8 percent of the bank's loans were secured by properties located in moderate-income census tracts, which contain 25.2 percent of the families. The aggregate lending comparison table for the Reno Assessment Area on page 148 of Appendix C, shows that Colonial Bank performed lower than the aggregate in HMDA lending in the low-income census tract although the aggregate totaled only two loans. Colonial performed slightly lower than the aggregate in moderate-income tracts in 2000. HMDA aggregate data for 2001 were not available.

Colonial Bank's small business lending in the Reno Assessment Area in the low-income census tracts is below the percentage of total businesses in these tracts. Small business lending in moderate-income census tracts is also below the percentage of total businesses in these tracts. The aggregate lending comparison table for the Reno Assessment Area on page 148 of Appendix C indicates that Colonial Bank performed below the aggregate for small business originations in both low- and moderate-income census tracts in 2000.

Based on these factors, Colonial Bank's performance with regard to the geographic distribution of HMDA and small business lending is **POOR**.

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. The distribution of loans by borrower's income and revenue sizes of businesses is **GOOD**.

METROPOLITAN AREA: Reno, Nevada (Continued)

Based on loan data for 2000 and 2001 combined, low-income families received only 8.1 percent of Colonial's HMDA loans, although they represented 17.4 percent of total families. A possible reason for this lending disparity is that 6.3 percent of families in the Reno Assessment Area are below the poverty level. Assuming that the 4,064 poverty level families in the assessment area are categorized as low-income, there are 7,223 non-poverty, low-income families in the Reno Assessment Area, representing 11.1 percent of total families. The bank's lending to low-income borrowers was below this percentage. However, moderate-income borrowers received 22.4 percent of the HMDA loans and they comprise 19.1 percent of total families in the Reno Assessment Area. HMDA lending to middle-income borrowers was above their percentage of the population, while lending to upper-income borrowers was similar to their percentage of the population. The aggregate lending comparison table for the Reno Assessment Area on page 148 of Appendix C shows that Colonial Bank performed above the aggregate in HMDA lending to low-income borrowers and well above the aggregate in HMDA lending to moderate-income borrowers in 2000. HMDA aggregate data for 2001 were not available.

For 2000 and 2001 combined, of the 63 small business loans originated in the Reno Assessment Area to businesses that reported gross revenues, 61.9 percent were made to small businesses. Colonial Bank's percentage of lending is below the 85.7 percent of businesses with annual gross revenues of \$1 million or less in the Reno Assessment Area. In 2000, Colonial Bank's percentage of small business lending to businesses with revenues less than \$1 million (at 70.6 percent) is significantly above the performance of the aggregate market (at 36.4 percent).

Based on these factors, Colonial Bank's performance with regard to the distribution of loans by borrower's income and revenue sizes of businesses is **GOOD**.

Responsiveness to Community Credit Needs

Colonial Bank exhibits an **ADEQUATE** record of serving the credit needs of low-income individuals and areas and very small businesses within Colonial's Reno Assessment Area.

METROPOLITAN AREA: Reno, Nevada (Continued)
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Community Development Lending

Colonial Bank **MAKES FEW, IF ANY** community development loans in the Reno Assessment Area. The bank did not originate any community development loans in the assessment area during the review period. Interviews with community members revealed that community development opportunities in the Reno Assessment Area are available. Large, well-established banks compete for these types of loans.

Use of Innovative or Flexible Lending Practices

Colonial Bank **MAKES USE** of flexible lending practices in serving the credit needs of the Reno Assessment Area. A discussion of the bank's loan programs with flexible underwriting criteria can be found on page 9 of this evaluation.

INVESTMENT TEST

Refer to the discussion about investments in the overall State of Nevada section of this report on page 74.

SERVICE TEST

Colonial Bank's performance in the Reno Assessment Area is **OUTSTANDING**. The assessment area consists of Washoe County, Nevada.

Accessibility of Delivery Systems

The bank's delivery systems are **READILY ACCESSIBLE** to **ALL** portions of the assessment area. In addition to three branch offices and three ATMs, Colonial Bank offers 24-hour account access through an automated voice response unit and PC banking. The distribution of Colonial Bank's branch offices and ATMs was compared to the distribution of families and businesses in each tract within the assessment area and is summarized in the following table.

METROPOLITAN AREA: Reno, Nevada (Continued)

COLONIAL BANK – DISTRIBUTION OF BRANCHES AND ATMS IN THE RENO ASSESSMENT AREA						
TRACT INCOME LEVEL	NUMBER OF BRANCHES	PERCENTAGE OF BRANCHES	NUMBER OF ATMS	PERCENTAGE OF ATMS	PERCENTAGE OF TOTAL FAMILIES	PERCENTAGE OF BUSINESSES
Low-Income	0	0%	0	0%	0%	0%
Moderate-Income	2	67%	2	67%	25%	43%
Middle-Income	1	33%	1	33%	46%	38%
Upper-Income	0	0%	0	0%	29%	19%
<i>Total</i>	3	<i>100.0%</i>	3	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>

Institution's Record of Opening and Closing Branches

Since the previous examination, Colonial Bank has not opened or closed any branch offices within the assessment area. Thus, the bank's record of opening or closing branches has **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems.

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

Availability of 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 Colonial Bank is basically the same throughout the assessment area.

Community Development Services

The bank **PROVIDES A RELATIVELY HIGH LEVEL OF** community development services in the assessment area. Board members, officers, and employees are encouraged to use their financial expertise to provide financial services or technical assistance that benefit residents in the assessment area.

COMMUNITY DEVELOPMENT SERVICES FOR RENO	
ORGANIZATION	POSITION/SERVICE
Nevada State Development Corporation	A bank employee serves as chairman of the board of directors and provided financial expertise to this organization that is authorized to originate and service the SBA 504 lending program. This organization originated \$50 million in loans to small businesses, creating many new jobs during the review period.
Women's Council of Realtors	A bank employee serves as chairman of the Program and Education Committee and provided technical expertise to this organization. The organization hosts seminars to educate first time homeowners on down payment assistance programs and other home ownership training seminars.

METROPOLITAN STATEWIDE AREA (LIMITED REVIEW)

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

Assessment Areas	Lending Test	Investment Test	Service Test
<i>Churchill</i>	Not Consistent (+)	Consistent	Not Consistent (-)
<i>Lake Tahoe</i>	Not Consistent (+)	Consistent	Not Consistent (-)
<i>Las Vegas</i>	Consistent	Consistent	Not Consistent (-)

STATE: Tennessee

CRA RATING FOR TENNESSEE:⁶ Satisfactory

The Lending Test is rated: Low Satisfactory The Investment Test is rated: Needs to Improve

The Service Test is rated: High Satisfactory

SCOPE OF EXAMINATION

The Tennessee Assessment Area, in relation to Colonial Bank's total assessment area, consists of 0.5 percent of the total geographies, contains no low- or moderate-income geographies, includes 0.3 percent of the population, and 0.3 percent of the low- and moderate-income borrowers. The assessment area also includes 2.7 percent of the HMDA loans and 0.8 percent of the small business loans made by the bank in its total assessment area. Colonial Bank's performance in Tennessee was evaluated by reviewing the South Tennessee Assessment Area using full-scope examination procedures. The rating for the state of Tennessee is driven solely by the review of the South Tennessee assessment area. As such, a Tennessee Statewide analysis has not been discussed separately.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TENNESSEE

Overview

Colonial Bank operates three branch offices in the South Tennessee Assessment Area, representing 1.2 percent of the bank's branch network. The South Tennessee Assessment Area is comprised of Giles and Lincoln counties. As of June 30, 2001, the bank had \$109.0 million in deposits in the South Tennessee Assessment Area, representing Colonial Bank's market share of 12.6 percent in the state of Tennessee.

⁶ 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.

STATE: Tennessee (Continued)

Competition

The South Tennessee Assessment Area is a highly competitive banking market due to the significant presence of banks in this market, local area population, and the economic growth currently being experienced in the South Tennessee 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. One of the contacts stated that the regional and local financial institutions have been "the backbone" of the community and are meeting the credit needs of the assessment area.

The tables on page 87 and in the Appendix to this report provide demographic information that was used in analyzing the bank's CRA performance. Except where noted, the demographic data are from the 1990 Census. 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)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

SOUTH TENNESSEE ASSESSMENT AREA									
DEMOGRAPHICS									
2001 HUD Median Family Income (State Nonmetro): \$41,900 Income Categories	Tract Distribution		Families						
	#	%	Families by Tract		Families <Poverty as a % of Families by Tract		Families by Family Income		
			#	%	#	%	#	%	
Low	0	0.0%	0	0.0%	0	0.0%	3,093	19.6%	
Moderate	0	0.0%	0	0.0%	0	0.0%	2,446	15.5%	
Middle	14	87.5%	12,736	80.8%	1,567	12.3%	3,148	20.0%	
Upper	2	12.5%	3,021	19.2%	288	9.5%	7,070	44.9%	
NA	0	0.0%	0	0.0%	0	0.0%	-	-	
Total	16	100.0%	15,757	100.0%	1,855	11.8%	15,757	100.0%	
Housing Units by Tract									
	Total Units	Owner Occupied		Rental Occupied		Vacant			
		#	%	%	#	%	#	%	
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	18,575	12,081	79.7%	65.0%	4,744	25.5%	1,750	9.4%	
Upper	4,155	3,076	20.3%	74.0%	812	19.5%	267	6.4%	
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%	
Total	22,730	15,157	100.0%	66.7%	5,556	24.4%	2,017	8.9%	
*Total Businesses by Tract									
		#		%		Businesses by Tract and Revenue Size			
						Under \$1 Million		Over \$1 Million	
		#	%	#	%	#	%	#	%
Low	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1,718	1,718	77.1%	1,501	76.5%	112	77.2%		
Upper	510	510	22.9%	462	23.5%	33	22.8%		
NA	0	0	0.0%	0	0.0%	0	0.0%		
Total	2,228	2,228	100.0%	1,963	100.0%	145	100.0%		
Percentage of Total Businesses:						88.1%		6.5%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

STATE: Tennessee (Continued)

SOUTH TENNESSEE ASSESSMENT AREA								
LENDING								
Income Categories	HMDA				HMDA			
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	12	9.5%	364	3.5%
Moderate	0	0.0%	0	0.0%	22	17.5%	1,034	9.8%
Middle	80	63.5%	6,176	58.7%	29	23.0%	2,131	20.3%
Upper	46	36.5%	4,341	41.3%	63	50.0%	6,988	66.4%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	126	100.0%	10,517	100.0%	126	100.0%	10,517	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	2	1.9%	68	0.7%
Moderate	0	0.0%	0	0.0%	22	21.4%	1,177	12.1%
Middle	80	77.7%	7,406	76.3%	15	14.6%	1,125	11.6%
Upper	23	22.3%	2,305	23.7%	56	54.4%	6,650	68.5%
NA	0	0.0%	0	0.0%	8	7.8%	691	7.1%
Total	103	100.0%	9,711	100.0%	103	100.0%	9,711	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	5	11.1%	18	6.8%
Moderate	0	0.0%	0	0.0%	9	20.0%	37	13.9%
Middle	35	77.8%	188	70.7%	7	15.6%	52	19.5%
Upper	10	22.2%	78	29.3%	15	33.3%	123	46.2%
NA	0	0.0%	0	0.0%	9	20.0%	36	13.5%
Total	45	100.0%	266	100.0%	45	100.0%	266	100.0%
	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	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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	SMALL BUSINESS							
	By Tract Income				By Tract Income			
	#	%	\$	%	#	%	\$	%
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	55	68.8%	1,182	38.5%	55	68.8%	1,182	38.5%
Upper	25	31.3%	1,888	61.5%	25	31.3%	1,888	61.5%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	80	100.0%	3,070	100.0%	80	100.0%	3,070	100.0%
	By Loan Size and Revenue				By Loan Size and Revenue			
	#	%	\$	%	#	%	\$	%
Loan Size:								
\$100,000 or less	76	95.0%	2,199	71.6%	76	95.0%	2,199	71.6%
\$100,001 - \$250,000	3	3.8%	571	18.6%	3	3.8%	571	18.6%
\$250,001 - \$1 Million	1	1.3%	300	9.8%	1	1.3%	300	9.8%
Total	80	100.0%	3,070	100.0%	80	100.0%	3,070	100.0%
Revenue:								
\$1 Million or Less	68	85.0%	1,882	61.3%	68	85.0%	1,882	61.3%
Over \$1 Million	12	15.0%	1,188	38.7%	12	15.0%	1,188	38.7%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	80	100.0%	3,070	100.0%	80	100.0%	3,070	100.0%

Originations and purchases

Small Business loans are loan sizes that are \$1 million or less.

STATE: Tennessee (Continued)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SOUTH TENNESSEE

LENDING TEST

Overview

In the South Tennessee Assessment Area, Colonial Bank's number and dollar volume of HMDA loans significantly exceeded both the number and 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 South Tennessee Assessment Area. Colonial Bank generally offers small farm loans; however, the volume of farm loans was minimal.

Lending Activity

Lending levels reflect **GOOD** responsiveness to assessment area credit needs. Of the 10,262 HMDA originations or purchases made by the institution, 274 loans (2.7 percent) totaling \$20.5 million were originations or purchases in the South Tennessee Assessment Area. Of the 274 HMDA loans, 126 (46 percent) were home purchase loans; 103 (37.6 percent) were home refinance loans; and 45 (16.4 percent) were home improvement loans. Of the 10,329 small business loans made by the institution, 80 loans (0.8 percent) totaling \$3.1 million were originations or purchases in the South Tennessee Assessment Area. In 2000, approximately 128 financial entities subject to the CRA reported at least one HMDA-reportable origination or purchase in Colonial Bank's South Tennessee Assessment Area. Colonial Bank ranked 3rd with a market share of 7.9 percent by number of loans. Additionally, with 35 financial entities reporting at least one small business purchase or origination in the assessment area, Colonial ranked 10th with a market share of 2.1 percent by number of loans. The bank's deposit market share is 12.6 percent. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: 1st National Bank, AmSouth Bank, Firestar Bank, Regions Bank, and Union Planters Bank.

Geographic Distribution of Loans

HMDA and small business lending by tract income level was distributed among the middle- and upper-income tracts because there are no low- or moderate-income tracts. Both HMDA and small business lending levels were comparable to the percentage of families and owner-occupied housing units in the middle-income tracts. The aggregate lending comparison table for the South Tennessee Assessment Area on page 152 of Appendix C shows the bank's level of HMDA and small business lending were only

STATE: Tennessee (Continued)

slightly below 2000 aggregate lending levels. Aggregate data for 2001 were not available. Based on these factors, the bank's performance with regard to the geographic distribution of loans is **ADEQUATE**.

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. The distribution of loans by borrower's income and by revenue sizes of businesses is **ADEQUATE**.

Based on loan data for 2000 and 2001 combined, low-income families received only 6.9 percent of Colonial's HMDA loans, although they represented 19.6 of total families in the assessment area. A possible reason for this lending disparity is that 11.8 percent of families in the South Tennessee Assessment Area are below the poverty level. Assuming that the 1,855 poverty level families in the assessment area are categorized as low-income, there are 1,238 non-poverty, low-income families in the South Tennessee Assessment Area, representing 7.9 percent of total families. The bank's lending to low-income borrowers was below this percentage. However, moderate-income borrowers received 19.3 percent of the HMDA loans and they comprise 15.5 percent of total families in the assessment area. HMDA lending to middle-income borrowers was below their percentage of the population while HMDA lending to upper-income borrowers was greater than their percentage of the population. The aggregate lending comparison table for the South Tennessee Assessment Area on page 152 of Appendix C shows that Colonial Bank performed below the aggregate in HMDA lending to low- and moderate-income borrowers in 2000. HMDA aggregate data for 2001 were not available.

For 2000 and 2001 combined, of the 80 small business loans originated in the South Tennessee Assessment Area to businesses that reported gross revenues, 85 percent were originated to small businesses. Colonial Bank's percentage of lending is slightly below the 88.1 percent of businesses with annual gross revenues of \$1 million or less in the South Tennessee Assessment Area. In 2000, Colonial Bank's percentage of small business lending to small businesses at 80.6 percent is above the performance of the aggregate market at 68.6 percent.

STATE: Tennessee (Continued)

Based on these factors, Colonial Bank's performance with regard to revenue sizes of businesses and the distribution of loans by borrower's income is **ADEQUATE**.

Responsiveness to Community Credit Needs

Colonial Bank exhibits an **ADEQUATE** record of serving the credit needs of low-income individuals and areas and very small businesses within Colonial's South Tennessee Assessment Area.

Community Development Lending

Colonial Bank **MAKES FEW, IF ANY** community development loans in the South Tennessee Assessment Area. The bank has not originated any community development loans in the assessment area. Interviews with several community members revealed that community development opportunities in the South Tennessee Assessment Area are available. Large, well-established banks compete for these types of loans.

Use of Innovative or Flexible Lending Practices

Colonial Bank **MAKES USE** of flexible lending practices in serving the credit needs of the South Tennessee Assessment Area. A discussion of the bank's loan programs with flexible underwriting criteria can be found on page 9 of this evaluation.

INVESTMENT TEST

Please refer to the Investment Test section of the overall institution on page 10 of the evaluation for greater detail.

SERVICE TEST

Colonial Bank's performance in the South Tennessee Assessment Area is **HIGH SATISFACTORY**. The assessment area includes Giles and Lincoln counties in Tennessee.

STATE: Tennessee (Continued)

Accessibility of Delivery Systems

The bank's delivery systems are **ACCESSIBLE** to **ESSENTIALLY ALL** portions of the assessment area. In addition to three branch offices and five ATMs, Colonial Bank offers 24-hour account access through an automated voice response unit and PC banking. The distribution of Colonial Bank's branch offices and ATMs was compared to the distribution of families and businesses in each tract within the assessment area and is summarized in the following table.

COLONIAL BANK – DISTRIBUTION OF BRANCHES AND ATMS IN THE SOUTH TENNESSEE ASSESSMENT AREA						
TRACT INCOME LEVEL	NUMBER OF BRANCHES	PERCENTAGE OF BRANCHES	NUMBER OF ATMS	PERCENTAGE OF ATMS	PERCENTAGE OF TOTAL FAMILIES	PERCENTAGE OF BUSINESSES
Low-Income	0	0%	0	0%	0%	0%
Moderate-Income	0	0%	0	0%	0%	0%
Middle-Income	2	67%	2	67%	81%	77%
Upper-Income	1	33%	3	33%	19%	23%
<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>

Institution's Record of Opening and Closing Branches

Since the previous examination, Colonial Bank consolidated two branch offices, both located in upper-income census tracts, into an existing branch location located in the same tract designation. These activities did not negatively impact the bank's branch distribution within the assessment area. Thus, the bank's record of opening or closing branches has **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems.

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

Availability of 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 Colonial Bank is basically the same throughout the assessment area.

STATE: Tennessee (Continued)

Community Development Services

The bank **PROVIDES A RELATIVELY HIGH LEVEL OF** community development services in the assessment area. Board members, officers, and employees are encouraged to use their financial expertise to provide financial services or technical assistance that benefit residents in the assessment area.

COMMUNITY DEVELOPMENT SERVICES FOR SOUTH TENNESSEE	
ORGANIZATION	POSITION/SERVICE
South Tennessee Area Habitat for Humanity	A bank employee serves as a board member, providing financial expertise and guidance to the organization for the benefit of low- and moderate-income individuals and areas of the community.
University of Tennessee – Giles County Extension Service	A bank employee provided financial expertise by teaching “Basic Personal Finance”, which included budgeting and money management skills, checking and savings account management, and homeownership counseling to families and individuals in the community whose incomes were \$23,000 or less.
Fayetteville Area Chamber of Commerce	Bank employees serve as president and director of this organization that promotes economic and community development in Fayetteville and Lincoln counties.

STATE: Texas

CRA RATING FOR TEXAS:⁷ Satisfactory

The Lending Test is rated: Low Satisfactory The Investment Test is rated: High Satisfactory

The Service Test is rated: Low Satisfactory

SCOPE OF EXAMINATION

The Texas Assessment Area, in relation to Colonial Bank's total assessment area, consists of 14.6 percent of the geographies, 19.8 percent of the low- and moderate-income geographies, 13.7 percent of the population, and 13.2 percent of the low- and moderate-income borrowers. The assessment area also includes 0.2 percent of the HMDA loans and 1.2 percent of the small business loans made by the bank in its total assessment area. Colonial Bank's performance in Texas was evaluated by reviewing a portion of the Dallas MSA using full-scope examination procedures. The rating for the state of Texas is driven solely by the review of the Dallas assessment area. As such, a Texas Stateside analysis has not been discussed separately.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TEXAS

Overview

Colonial Bank operates three branch offices, representing 1.2 percent of the bank's branch network, in the Dallas Assessment Area, which is comprised of a portion of the Dallas MSA. The Dallas Assessment Area includes Collin, Dallas, and a portion of Denton County in Texas. As of June 30, 2001, the bank had \$194.7 million in deposits in the Dallas Assessment Area, representing Colonial Bank's market share of 0.5 percent in the state of Texas.

⁷ 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.

STATE: Texas (Continued)

Competition

The Dallas Assessment Area is a highly competitive banking market due to the significant presence of banks in this market, local area population, and the economic growth currently being experienced in the Dallas 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. One of the contacts stated that the local financial institutions are generally meeting the credit needs of the assessment area.

The tables on page 96 and in the Appendix to this report provide demographic information that was used in analyzing the bank's CRA performance. Except where noted, the demographic data are from the 1990 Census. Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.

STATE: Texas (Continued)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The Dallas Assessment Area tables show selected demographic information and Colonial Bank's lending performance for the assessment area.

DALLAS ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$64,400 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	59	11.7%	41,809	7.0%	16,295	39.0%	118,167	19.8%
Moderate	123	24.4%	125,632	21.0%	19,636	15.6%	104,549	17.5%
Middle	159	31.5%	229,246	38.3%	14,262	6.2%	130,960	21.9%
Upper	155	30.8%	201,334	33.7%	3,960	2.0%	244,345	40.9%
NA	8	1.6%	0	0.0%	0	0.0%	-	-
Total	504	100.0%	598,021	100.0%	54,153	9.1%	598,021	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	85,361	19,033	4.0%	22.3%	46,753	54.8%	19,575	22.9%
Moderate	236,151	84,243	17.8%	35.7%	116,733	49.4%	35,175	14.9%
Middle	375,796	180,754	38.2%	48.1%	158,367	42.1%	36,675	9.8%
Upper	295,004	188,856	39.9%	64.0%	87,216	29.6%	18,932	6.4%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	992,312	472,886	100.0%	47.7%	409,069	41.2%	110,357	11.1%
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#	%		Under \$1 Million		Over \$1 Million		
	#	%	#	%	#	%		
Low	7,392	5.2%		6,380	5.2%	711	5.2%	
Moderate	34,303	23.9%		28,390	23.3%	4,336	31.6%	
Middle	45,526	31.8%		39,001	32.1%	3,884	28.3%	
Upper	53,319	37.2%		45,950	37.8%	4,211	30.7%	
NA	2,707	1.9%		1,954	1.6%	577	4.2%	
Total	143,247	100.0%		121,675	100.0%	13,719	100.0%	
Percentage of Total Businesses:						84.9%	9.6%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

STATE: Texas (Continued)

DALLAS ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
Low	2	15.4%	1,654	22.1%	0	0.0%	0	0.0%
Moderate	1	7.7%	59	0.8%	0	0.0%	0	0.0%
Middle	2	15.4%	882	11.8%	0	0.0%	0	0.0%
Upper	8	61.5%	4,891	65.3%	9	69.2%	5,653	75.5%
NA	0	0.0%	0	0.0%	4	30.8%	1,833	24.5%
Total	13	100.0%	7,486	100.0%	13	100.0%	7,486	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
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%	125	37.7%	0	0.0%	0	0.0%
Upper	2	66.7%	207	62.3%	2	66.7%	231	69.6%
NA	0	0.0%	0	0.0%	1	33.3%	101	30.4%
Total	3	100.0%	332	100.0%	3	100.0%	332	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
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	4	100.0%	848	100.0%	4	100.0%	848	100.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	848	100.0%	4	100.0%	848	100.0%
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	2	50.0%	2,790	22.1%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	25.0%	1,500	11.9%	0	0.0%	0	0.0%
Upper	1	25.0%	8,330	66.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	4	100.0%	12,620	100.0%
Total	4	100.0%	12,620	100.0%	4	100.0%	12,620	100.0%
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	22	17.5%	4,952	23.2%	0	0.0%	0	0.0%
Middle	36	28.6%	4,845	22.7%	0	0.0%	0	0.0%
Upper	62	49.2%	10,078	47.2%	0	0.0%	0	0.0%
NA	6	4.8%	1,499	7.0%	0	0.0%	0	0.0%
Total	126	100.0%	21,374	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue							
	#	%	\$	%	#	%	\$	%
Loan Size:								
\$100,000 or less	74	58.7%	3,483	16.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	29	23.0%	5,348	25.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million	23	18.3%	12,543	58.7%	0	0.0%	0	0.0%
Total	126	100.0%	21,374	100.0%	0	0.0%	0	0.0%
Revenue:								
\$1 Million or Less	52	41.3%	5,273	24.7%	0	0.0%	0	0.0%
Over \$1 Million	66	52.4%	15,757	73.7%	0	0.0%	0	0.0%
Not Known	8	6.3%	344	1.6%	0	0.0%	0	0.0%
Total	126	100.0%	21,374	100.0%	0	0.0%	0	0.0%

Originations and purchases

Small Business loans are loan sizes that are \$1 million or less.

STATE: Texas (Continued)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN DALLAS, TEXAS

LENDING TEST

Overview

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

Performance Context

Colonial Bank has been in this market for three years, having acquired two banks in late 1998 that were primarily construction and development lenders. Mortgage loans were made on an accommodation basis and Colonial has faced significant competition, mainly from Bank of Americas' penetration in this market. Colonial also faces competition for business loans from four other local banks with name recognition, although Colonial's volume trend in small business lending has increased.

Lending Activity

Lending levels reflect **ADEQUATE** responsiveness to assessment area credit needs. Of the 10,262 HMDA originations or purchases made by the institution, 24 loans (0.2 percent) totaling \$21.3 million were originations or purchases in the Dallas Assessment Area. Of the 24 HMDA loans, 13 (54.2 percent) were home purchase loans; 3 (12.5 percent) were home refinance loans; and 4 (16.7 percent) were home improvement loans. Of the 10,329 small business loans made by the institution, 126 loans (1.2 percent) totaling \$21.4 million were originations or purchases in the Dallas Assessment Area. In 2000, approximately 388 financial entities subject to the CRA reported at least one HMDA-reportable origination or purchase in Colonial Bank's Dallas Assessment Area. Colonial Bank ranked 176th with a market share of 0.02 percent by number of loans. Additionally, with 224 financial entities reporting at least one small business purchase or origination in the assessment area, Colonial Bank ranked 51st with a market share of 0.1 percent by number of loans. The bank's deposit market share is 0.5 percent. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: Compass Bank, Frost National Bank, Legacy Bank of Texas, North Dallas Bank and Trust, and Northern Trust Bank of Texas.

STATE: Texas (Continued)

Geographic Distribution of Loans

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

Colonial Bank did not originate any small business loans in the low-income census tracts in the Dallas Assessment Area. The percentage of small business lending in the moderate-income census tracts is below the percentage of total businesses in these tracts. Small business lending in the middle-income tracts is also below the percentage of total businesses in these tracts. The aggregate lending comparison table for the Dallas Assessment Area on page 153 of Appendix C indicates that Colonial Bank performed below the aggregate for small business originations in both the low- and moderate-income census tracts.

Colonial Bank's HMDA lending in the Dallas Assessment Area in the low-income tracts is above the percentages of owner-occupied units in these tracts. However, although 22.3 percent of the units in low-income tracts are owner-occupied, only 4 percent of total owner-occupied units are in the low-income tracts. Also, of the 41,809 families in the low-income tracts, 16,295, or 39 percent, are below poverty level, leaving 25,514 non-poverty families. These families represent 4.3 percent of total families in this assessment area. Of the 24 total HMDA loans, four (16.7 percent) were secured by properties located in low-income census tracts. Also, one loan (4.2 percent) was secured by a property located in a moderate-income census tract. The aggregate lending comparison table for the Dallas Assessment Area on page 153 of Appendix C, shows that Colonial Bank performed well above the aggregate in HMDA lending in low-income tracts and below the aggregate in moderate-income tracts in 2000. HMDA aggregate data for 2001 were not available.

Based on these factors, Colonial Bank's performance with regard to the geographic distribution of small business and HMDA lending is **ADEQUATE**.

STATE: Texas (Continued)

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

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

For 2000 and 2001 combined, of the 126 small business loans originated in the Dallas Assessment Area to businesses that reported gross revenues, 41.3 percent were originated to small businesses. Colonial Bank's percentage of lending is below the 84.9 percent of businesses with annual gross revenues of \$1 million or less in the Dallas Assessment Area. In 2000, Colonial Bank's percentage of small business lending to businesses with revenues less than \$1 million (at 43.1 percent) is above the performance of the aggregate market (at 35.3 percent).

Although low-income families represented 19.8 percent of total families, low-income borrowers did not receive any HMDA loans from Colonial Bank in 2000 and 2001. A possible reason for this lending disparity is that 9.1 percent of families in the Dallas Assessment Area are below the poverty level. Assuming that the 54,153 poverty level families in the assessment area are categorized as low-income, there are 64,014 non-poverty, low-income families in the Dallas Assessment Area, representing 10.7 percent of total families. No HMDA loans were made to moderate-income borrowers, although they comprise 17.5 percent of total families in the Dallas Assessment Area. Additionally, the bank has been operating in this market for a limited time, as explained in the "Performance Context" section on page 98. The aggregate lending comparison table for the Dallas Assessment Area on page 153 of Appendix C shows that Colonial Bank performed significantly below the aggregate in HMDA lending to both low- and moderate-income borrowers in 2000. HMDA aggregate data for 2001 were not available.

Based on these factors, Colonial Bank's performance with regard to the distribution of loans revenue sizes of businesses and by borrower's income is **POOR**.

STATE: Texas (Continued)

Responsiveness to Community Credit Needs

Colonial Bank exhibits an **ADEQUATE** record of serving the credit needs of low-income individuals and areas and very small businesses within the Dallas Assessment Area.

Community Development Lending

Colonial Bank **MAKES A RELATIVELY HIGH LEVEL** of community development loans in the Dallas Assessment Area. The bank has originated four community development loans totaling \$10.2 million. These loans funded affordable housing initiatives in the Dallas Assessment Area. Interviews with several community members revealed that community development opportunities in the Dallas Assessment Area are available. Large, well-established banks compete for these types of loans.

Use of Innovative or Flexible Lending Practices

Colonial Bank **MAKES USE** of flexible lending practices in serving the credit needs of the Dallas Assessment Area. A discussion of the bank's loan programs with flexible underwriting criteria can be found on page 9 of this evaluation.

INVESTMENT TEST

Please refer to the Investment Test section of the overall institution on page 10 of the evaluation for greater detail.

SERVICE TEST

Colonial Bank's performance in the Dallas Assessment Area is **LOW SATISFACTORY**. The assessment area includes the following counties in Texas: Collin, Dallas, and portions of Denton.

Accessibility of Delivery Systems

The bank's delivery systems are **ACCESSIBLE** to **LIMITED** portions of the assessment area. In addition to three branch offices and two ATMs, Colonial Bank offers 24-hour account access through an automated voice response unit and PC banking. The distribution of Colonial Bank's branch offices and ATMs was compared to the distribution of families and businesses in each tract within the assessment area and is summarized in the following table.

STATE: Texas (Continued)

COLONIAL BANK – DISTRIBUTION OF BRANCHES AND ATMS IN THE DALLAS ASSESSMENT AREA						
TRACT INCOME LEVEL	NUMBER OF BRANCHES	PERCENTAGE OF BRANCHES	NUMBER OF ATMS	PERCENTAGE OF ATMS	PERCENTAGE OF TOTAL FAMILIES	PERCENTAGE OF BUSINESSES
Low-Income	0	0%	0	0%	7%	7%
Moderate-Income	0	0%	0	0%	21%	24%
Middle-Income	0	0%	0	0%	38%	32%
Upper-Income	2	67%	1	50%	34%	37%
<i>Total</i>	<i>3*</i>	<i>100.0%</i>	<i>2*</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>

**One branch office and one ATM are classified as "N/A" in the Dallas Assessment Area.*

Institution's Record of Opening and Closing Branches

Since the previous examination, Colonial Bank opened a branch office located in an upper-income census tract. The bank has not closed any branch offices since the previous examination. Thus, the bank's record of opening or closing branches has **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems.

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

Availability of 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 Colonial Bank is basically the same throughout the assessment area.

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 one of the bank's most significant activities during the review period.

STATE: Texas (Continued)

COMMUNITY DEVELOPMENT SERVICES FOR DALLAS	
ORGANIZATION	POSITION/SERVICE
Planned Parenthood of North Texas	A bank employee provided managerial direction and financial expertise by serving both on the board of directors and the Administrative Committee for this organization that provides health services and counseling to low- and moderate-income individuals. In 2000, the organization aided 65,000 patients, of which 60 percent were at or below the poverty level, with the remaining 40 percent consisting mostly of low- or moderate-income individuals.

APPENDIX A

SCOPE OF EXAMINATION

The examination included a review of all HMDA-reportable lending and small business/small farm lending for Colonial Bank for January 1, 2000 through December 31, 2001 for all the Alabama, Florida, Georgia, Nevada, Tennessee, Texas, and multistate assessment areas. Colonial Bank has 48 assessment areas. One MSA each in Alabama, Florida, Georgia, Nevada, and a portion of one MSA in Texas as well as one multistate area in Georgia, and one nonmetropolitan area in Tennessee were reviewed using the full-scope examination procedures.

TIME PERIOD REVIEWED			
January 1, 2000 to December 31, 2001			
FINANCIAL INSTITUTION		PRODUCTS REVIEWED	
Colonial Bank, Montgomery, Alabama		HMDA Lending, Small Business, Small Farm	
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED	
N/A	N/A	N/A	
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
Columbus, MSA, 1800	Exam Procedures Used		
Alabama, MSA, 0450, Anniston			
Alabama, MSA, 0580, Auburn		Auburn Main Office	
Alabama, MSA, 1000, Birmingham	Exam Procedures Used	Birmingham Main Office Eastwood Office Homewood Office Medical Center Office	
Alabama, Chilton County			
Alabama, MSA, 2030, Decatur			
Alabama, MSA, 2180, Dothan			

APPENDIX A (Continued)

ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
Alabama, Chambers County Alabama, Clay County Alabama, Cleburne County Alabama, Randolph County Alabama, Tallapoosa County			
Alabama, MSA, 2650, Florence			
Alabama, MSA, 2880, Gadsden			
Alabama, MSA, 3440, Huntsville			
Alabama, Jackson County			
Alabama, Marshall County			
Alabama, MSA, 5160, Mobile			
Alabama, MSA, 5240, Montgomery		Eastdale Mall Office Old Farm Office Perry Street Office Sturbridge Office Wynnton Office	
Alabama, Franklin County Alabama, Marion County Alabama, Winston County			
Alabama, Barbour Alabama, Butler Alabama, Coffee County Alabama, Conecuh County Alabama, Covington County Alabama, Crenshaw County Alabama, Escambia County Alabama, Pike County			
Alabama, MSA, 8600, Tuscaloosa			
Alabama, Walker County			
Florida, (portion of MSA 7510), Bradenton			
Florida, (portion of MSA 2020), Daytona			
Florida, MSA, 2680, Fort Lauderdale			

APPENDIX A (Continued)

ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
Florida, (portion of MSA 7510), Fort Myers		Constitution Office	
Florida, MSA, 3980, Winter Haven			
Florida, MSA, 4900, Melbourne-Titusville			
Florida, MSA 5000, Miami		Dadeland Office	
Florida, (portion of MSA 5345), Naples		North Naples Office	
Florida, Sumter County			
Florida, MSA, 5690, Orlando	Exam Procedures Used		
Florida, (portion of MSA 5790), Ocala			
Florida, MSA, 7510, Sarasota			
Florida, (portion of MSA 3600), St. Augustine			
Florida, (portion of MSA 8280), Tampa			
Florida, MSA, 8960, West Palm Beach			
Georgia, (portion of MSA 0520), Atlanta	Exam Procedures Used	Clairmont Road Office Mableton Office Wade Green Office Windy Hill Road Office	
Georgia, Haralson County			
Georgia, MSA, 4680, Macon			
Nevada, Churchill County			
Nevada, Carson City County			
Nevada, Douglas County			
Nevada, (portion of MSA 4120), Las Vegas			
Nevada, MSA, 6720, Reno	Exam Procedures Used		
Tennessee, Giles County Tennessee, Lincoln County	Exam Procedures Used		
Texas, (portion of PMSA 1920), Dallas	Exam Procedures Used	Downtown Dallas Office Frisco Office Preston Road Office	

APPENDIX B

SUMMARY OF STATE AND MULTISTATE METROPOLITAN AREA RATINGS

State or Multistate Metropolitan Area Name	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall State Rating
Alabama	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Florida	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Georgia	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Nevada	Low Satisfactory	High Satisfactory	Outstanding	Satisfactory
Tennessee	Low Satisfactory	Needs to Improve	High Satisfactory	Satisfactory
Texas	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Columbus, Georgia	High Satisfactory	Needs to Improve	Outstanding	Satisfactory

APPENDIX C

Aggregate Lending Tables

COLUMBUS ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	6	5.3%	211	2.6%	3	2.7%	597	7.2%
Moderate	19	16.8%	867	10.5%	15	13.3%	1,507	18.2%
Middle	39	34.5%	3,660	44.3%	18	15.9%	1,903	23.0%
Upper	49	43.4%	3,525	42.7%	70	61.9%	2,764	33.4%
NA	0	0.0%	1	0.0%	7	6.2%	1,493	18.1%
Total	113	100.0%	8,264	100.0%	113	100.0%	8,264	100.0%

COLUMBUS ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	#	Bank %	Aggregate #	Aggregate %	\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
					Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	8	11.6%	391	8.9%	7.9%	8.5%	50.0%	11.1%	50.0%	11.4%	8.1%	8.7%
Moderate	9	13.0%	869	19.8%	12.7%	18.4%	0.0%	32.8%	50.0%	32.2%	11.3%	18.9%
Middle	11	15.9%	1,267	28.8%	17.5%	30.1%	0.0%	16.4%	0.0%	16.3%	17.7%	29.1%
Upper	41	59.4%	1,873	42.6%	61.9%	43.1%	50.0%	39.7%	0.0%	40.1%	62.9%	43.3%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	69	100.0%	4,400	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
			Number of Loans		63	3,917	4	287	2	289	62	2,033
			% of Total		91.3%	89.0%	5.8%	6.5%	2.9%	6.6%	89.9%	46.2%

APPENDIX C (Continued)

ALABAMA ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	22	0.6%	1,646	1.4%	318	9.3%	13,232	11.4%
Moderate	324	9.5%	12,078	10.4%	600	17.5%	23,208	20.0%
Middle	2,351	68.7%	64,730	55.8%	784	22.9%	25,598	22.1%
Upper	724	21.2%	37,461	32.3%	1,526	44.6%	36,452	31.4%
NA	0	0.0%	46	0.0%	193	5.6%	17,471	15.1%
Total	3,421	100.0%	115,961	100.0%	3,421	100.0%	115,961	100.0%

ALABAMA ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
	#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	88	2.8%	3,183	4.6%	2.6%	4.4%	5.1%	5.1%	3.2%	7.5%	2.4%	3.8%
Moderate	394	12.7%	8,437	12.1%	12.7%	12.0%	11.4%	11.7%	15.6%	13.3%	11.7%	12.0%
Middle	1,897	61.3%	34,655	49.6%	62.5%	50.4%	55.3%	45.0%	51.9%	40.2%	65.7%	51.8%
Upper	707	22.9%	23,365	33.4%	22.0%	32.9%	27.5%	37.7%	29.2%	38.4%	19.9%	31.9%
NA	8	0.3%	243	0.3%	0.2%	0.3%	0.7%	0.5%	0.0%	0.6%	0.3%	0.4%
Total	3,094	100.0%	69,883	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					2667	62,665	273	4,196	154	3,022	2475	32,602
% of Total					86.2%	89.7%	8.8%	6.0%	5.0%	4.3%	80.0%	46.7%

APPENDIX C (Continued)

BIRMINGHAM ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	2	0.5%	663	2.0%	59	15.6%	3,908	11.8%
Moderate	109	28.8%	4,461	13.5%	84	22.2%	6,648	20.1%
Middle	196	51.9%	13,968	42.1%	96	25.4%	7,335	22.1%
Upper	71	18.8%	14,048	42.4%	109	28.8%	9,923	29.9%
NA	0	0.0%	0	0.0%	30	7.9%	5,326	16.1%
Total	378	100.0%	33,140	100.0%	378	100.0%	33,140	100.0%

BIRMINGHAM ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
	#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	29	5.0%	1,247	7.1%	5.5%	6.7%	5.1%	9.1%	0.0%	11.0%	3.3%	6.5%
Moderate	153	26.5%	2,711	15.4%	26.6%	15.4%	18.6%	14.7%	36.6%	16.5%	25.5%	14.8%
Middle	184	31.9%	5,584	31.7%	32.1%	32.7%	28.8%	24.5%	34.1%	22.3%	41.3%	32.5%
Upper	211	36.6%	8,083	45.9%	35.8%	45.2%	47.5%	51.6%	29.3%	50.2%	29.9%	46.2%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	577	100.0%	17,625	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					477	15,696	59	1,031	41	898	361	6,597
% of Total					82.7%	89.1%	10.2%	5.8%	7.1%	5.1%	62.6%	37.4%

APPENDIX C (Continued)

ANNISTON ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	3	1.6%	24	0.8%	15	7.9%	304	10.1%
Moderate	6	3.2%	218	7.3%	33	17.4%	676	22.5%
Middle	133	70.0%	1,809	60.2%	49	25.8%	727	24.2%
Upper	48	25.3%	951	31.6%	84	44.2%	965	32.1%
NA	0	0.0%	3	0.1%	9	4.7%	333	11.1%
Total	190	100.0%	3,005	100.0%	190	100.0%	3,005	100.0%

ANNISTON ASSESSMENT AREA													
2000 AGGREGATE LENDING COMPARISON													
SMALL BUSINESS													
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue		
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million		
#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	3	1.8%	31	1.9%	2.3%	1.8%	0.0%	3.2%	0.0%	1.5%	1.8%	2.1%	
Moderate	20	11.8%	201	12.2%	12.5%	11.6%	9.1%	14.9%	10.0%	21.5%	12.1%	12.3%	
Middle	97	57.1%	946	57.2%	59.4%	58.7%	40.9%	44.7%	60.0%	41.5%	57.6%	57.0%	
Upper	43	25.3%	391	23.7%	21.9%	23.0%	40.9%	30.9%	30.0%	27.7%	24.8%	22.2%	
NA	7	4.1%	84	5.1%	3.9%	4.9%	9.1%	6.4%	0.0%	7.7%	3.6%	6.4%	
Total	170	100.0%	1,653	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					128	1,494	22	94	20	65	165	824	
% of Total					75.3%	90.4%	12.9%	5.7%	11.8%	3.9%	97.1%	49.8%	

APPENDIX C (Continued)

AUBURN ASSESSMENT AREA									
2000 AGGREGATE LENDING COMPARISON									
INCLUDING HUD REPORTERS									
HMDA ORIGINATIONS & PURCHASES									
Income Category	By Tract Income					By Borrower Income			
	Bank		Aggregate			Bank		Aggregate	
	#	%	#	%	#	%	#	%	
Low	8	4.8%	92	2.5%	11	6.7%	389	10.4%	
Moderate	19	11.5%	407	10.9%	19	11.5%	732	19.6%	
Middle	95	57.6%	2,554	68.4%	26	15.8%	715	19.1%	
Upper	43	26.1%	683	18.3%	105	63.6%	1,260	33.7%	
NA	0	0.0%	0	0.0%	4	2.4%	640	17.1%	
Total	165	100.0%	3,736	100.0%	165	100.0%	3,736	100.0%	

AUBURN ASSESSMENT AREA													
2000 AGGREGATE LENDING COMPARISON													
SMALL BUSINESS													
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue		
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million		
	#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	
Low	7	6.9%	175	8.0%	5.6%	8.0%	18.2%	7.9%	0.0%	7.8%	5.7%	8.6%	
Moderate	17	16.7%	263	12.0%	16.7%	11.9%	9.1%	9.9%	100.0%	16.5%	18.2%	11.4%	
Middle	59	57.8%	1,321	60.0%	58.9%	60.6%	54.5%	55.0%	0.0%	57.3%	60.2%	58.6%	
Upper	19	18.6%	441	20.0%	18.9%	19.6%	18.2%	27.2%	0.0%	18.4%	15.9%	21.5%	
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Total	102	100.0%	2,200	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Number of Loans				90	1,946	11	151	1	103	88	1,398		
% of Total				88.2%	88.5%	10.8%	6.9%	1.0%	4.7%	86.3%	63.5%		

APPENDIX C (Continued)

CHILTON ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	11	7.9%	101	9.1%
Moderate	0	0.0%	0	0.0%	27	19.3%	220	19.8%
Middle	121	86.4%	922	83.1%	37	26.4%	270	24.3%
Upper	19	13.6%	187	16.9%	61	43.6%	384	34.6%
NA	0	0.0%	0	0.0%	4	2.9%	134	12.1%
Total	140	100.0%	1,109	100.0%	140	100.0%	1,109	100.0%

CHILTON ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	
Low	0	0.0%	0	0.0%	0.0%	0.0%	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%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle	61	87.1%	358	88.4%	87.5%	88.4%	80.0%	87.0%	100.0%	100.0%	86.4%	87.4%
Upper	9	12.9%	47	11.6%	12.5%	11.6%	20.0%	13.0%	0.0%	0.0%	13.6%	12.6%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	70	100.0%	405	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					64	379	5	23	1	3	59	239
% of Total					91.4%	93.6%	7.1%	5.7%	1.4%	0.7%	84.3%	59.0%

APPENDIX C (Continued)

DECATUR ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	12	0.2%	7	7.4%	774	15.9%
Moderate	31	32.6%	674	13.8%	18	18.9%	1,109	22.7%
Middle	49	51.6%	2,768	56.7%	28	29.5%	1,144	23.4%
Upper	15	15.8%	1,425	29.2%	38	40.0%	1,256	25.7%
NA	0	0.0%	0	0.0%	4	4.2%	596	12.2%
Total	95	100.0%	4,879	100.0%	95	100.0%	4,879	100.0%

DECATUR ASSESSMENT AREA													
2000 AGGREGATE LENDING COMPARISON													
SMALL BUSINESS													
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue		
	#	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
		#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	0	0.0%	15	0.5%	0.0%	0.4%	0.0%	0.0%	0.0%	4.9%	0.0%	0.5%	
Moderate	38	30.4%	289	10.2%	31.3%	10.5%	28.6%	4.3%	0.0%	8.6%	29.7%	11.9%	
Middle	69	55.2%	1,743	61.7%	55.7%	62.1%	42.9%	53.9%	66.7%	61.7%	55.9%	60.7%	
Upper	18	14.4%	777	27.5%	13.0%	27.0%	28.6%	41.7%	33.3%	24.7%	14.4%	26.8%	
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Total	125	100.0%	2,824	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Number of Loans					115	2,628	7	115	3	81	118	1,298	
% of Total					92.0%	93.1%	5.6%	4.1%	2.4%	2.9%	94.4%	46.0%	

APPENDIX C (Continued)

DOTHAN ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	36	0.8%	13	12.1%	475	11.1%
Moderate	8	7.5%	351	8.2%	11	10.3%	870	20.4%
Middle	71	66.4%	2,816	66.1%	29	27.1%	1,012	23.8%
Upper	28	26.2%	1,054	24.7%	45	42.1%	1,287	30.2%
NA	0	0.0%	4	0.1%	9	8.4%	617	14.5%
Total	107	100.0%	4,261	100.0%	107	100.0%	4,261	100.0%

DOTHAN ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
	#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	0	0.0%	48	2.1%	0.0%	2.1%	0.0%	3.2%	0.0%	1.1%	0.0%	1.7%
Moderate	8	16.3%	383	16.8%	7.7%	15.8%	44.4%	26.4%	100.0%	26.7%	11.1%	17.4%
Middle	29	59.2%	1,225	53.7%	64.1%	54.9%	44.4%	37.6%	0.0%	47.8%	61.1%	51.6%
Upper	12	24.5%	624	27.4%	28.2%	27.2%	11.1%	32.8%	0.0%	24.4%	27.8%	29.2%
NA	0	0.0%	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Total	49	100.0%	2,281	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					39	2,066	9	125	1	90	36	977
% of Total					79.6%	90.6%	18.4%	5.5%	2.0%	3.9%	73.5%	42.8%

APPENDIX C (Continued)

EAST ALABAMA ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON INCLUDING HUD REPORTERS HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	39	9.0%	278	10.0%
Moderate	0	0.0%	0	0.0%	76	17.5%	621	22.3%
Middle	342	78.8%	2,168	77.8%	105	24.2%	593	21.3%
Upper	92	21.2%	619	22.2%	203	46.8%	903	32.4%
NA	0	0.0%	0	0.0%	11	2.5%	392	14.1%
Total	434	100.0%	2,787	100.0%	434	100.0%	2,787	100.0%

EAST ALABAMA ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
	#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	0	0.0%	0	0.0%	0.0%	0.0%	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%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle	390	90.3%	1,305	76.5%	90.0%	77.0%	96.2%	73.6%	80.0%	67.9%	90.6%	80.8%
Upper	42	9.7%	401	23.5%	10.0%	23.0%	3.8%	26.4%	20.0%	32.1%	9.4%	19.2%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	432	100.0%	1,706	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					401	1,547	26	106	5	53	406	684
% of Total					92.8%	90.7%	6.0%	6.2%	1.2%	3.1%	94.0%	40.1%

APPENDIX C (Continued)

FLORENCE ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	3	1.5%	55	1.3%	19	9.3%	504	11.9%
Moderate	9	4.4%	250	5.9%	48	23.4%	848	20.0%
Middle	180	87.8%	2,885	68.0%	41	20.0%	1,000	23.6%
Upper	13	6.3%	1,054	24.8%	89	43.4%	1,370	32.3%
NA	0	0.0%	0	0.0%	8	3.9%	522	12.3%
Total	205	100.0%	4,244	100.0%	205	100.0%	4,244	100.0%

FLORENCE ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
	#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	4	1.6%	44	1.5%	1.8%	1.5%	0.0%	1.3%	0.0%	2.5%	1.4%	1.5%
Moderate	19	7.8%	411	14.1%	7.5%	14.0%	16.7%	11.6%	0.0%	19.5%	6.8%	13.3%
Middle	181	73.9%	1,697	58.3%	75.2%	59.3%	50.0%	51.6%	71.4%	44.9%	76.3%	61.8%
Upper	41	16.7%	760	26.1%	15.5%	25.2%	33.3%	35.5%	28.6%	33.1%	15.5%	23.4%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	245	100.0%	2,912	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					226	2,639	12	155	7	118	207	1,702
% of Total					92.2%	90.6%	4.9%	5.3%	2.9%	4.1%	84.5%	58.4%

APPENDIX C (Continued)

GADSDEN ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	1	1.5%	252	9.5%
Moderate	5	7.6%	303	11.5%	6	9.1%	445	16.8%
Middle	35	53.0%	1,394	52.7%	12	18.2%	609	23.0%
Upper	26	39.4%	947	35.8%	36	54.5%	970	36.7%
NA	0	0.0%	0	0.0%	11	16.7%	368	13.9%
Total	66	100.0%	2,644	100.0%	66	100.0%	2,644	100.0%

GADSDEN ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
	#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Moderate	2	4.9%	458	24.7%	5.4%	24.3%	0.0%	26.1%	0.0%	30.6%	5.0%	25.9%
Middle	21	51.2%	864	46.5%	54.1%	46.9%	0.0%	43.2%	33.3%	43.5%	52.5%	44.5%
Upper	18	43.9%	535	28.8%	40.5%	28.8%	100.0%	30.6%	66.7%	25.8%	42.5%	29.6%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	41	100.0%	1,857	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					37	1,684	1	111	3	62	40	1,191
% of Total					90.2%	90.7%	2.4%	6.0%	7.3%	3.3%	97.6%	64.1%

APPENDIX C (Continued)

HUNTSVILLE ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	2	0.6%	70	0.6%	43	12.8%	1,870	14.8%
Moderate	41	12.2%	1,514	12.0%	57	17.0%	2,562	20.3%
Middle	205	61.0%	7,532	59.8%	90	26.8%	2,735	21.7%
Upper	88	26.2%	3,483	27.6%	127	37.8%	3,523	28.0%
NA	0	0.0%	0	0.0%	19	5.7%	1,909	15.2%
Total	336	100.0%	12,599	100.0%	336	100.0%	12,599	100.0%

HUNTSVILLE ASSESSMENT AREA													
2000 AGGREGATE LENDING COMPARISON													
SMALL BUSINESS													
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue		
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million		
#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	11	6.6%	396	5.7%	5.6%	5.8%	13.0%	3.9%	5.6%	6.7%	7.8%	5.0%	
Moderate	24	14.5%	927	13.4%	17.6%	13.7%	4.3%	10.6%	5.6%	13.4%	16.3%	11.6%	
Middle	62	37.3%	3,469	50.3%	39.2%	51.2%	39.1%	44.8%	22.2%	41.1%	39.7%	50.5%	
Upper	69	41.6%	2,103	30.5%	37.6%	29.2%	43.5%	40.7%	66.7%	38.9%	36.2%	32.9%	
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Total	166	100.0%	6,895	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Number of Loans					125	6,090	23	491	18	314	141	3,332	
% of Total					75.3%	88.3%	13.9%	7.1%	10.8%	4.6%	84.9%	48.3%	

APPENDIX C (Continued)

JACKSON ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	2	5.3%	18	5.0%
Moderate	0	0.0%	0	0.0%	5	13.2%	69	19.2%
Middle	26	68.4%	235	65.5%	3	7.9%	78	21.7%
Upper	12	31.6%	124	34.5%	27	71.1%	143	39.8%
NA	0	0.0%	0	0.0%	1	2.6%	51	14.2%
Total	38	100.0%	359	100.0%	38	100.0%	359	100.0%

JACKSON ASSESSMENT AREA													
2000 AGGREGATE LENDING COMPARISON													
SMALL BUSINESS													
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue <=\$1 Million		
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million		
#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	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%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle	15	75.0%	334	88.1%	72.2%	87.7%	100.0%	85.0%	0.0%	100.0%	73.7%	88.5%	
Upper	5	25.0%	45	11.9%	27.8%	12.3%	0.0%	15.0%	0.0%	0.0%	26.3%	11.5%	
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Total	20	100.0%	379	100.0%	100.0%	100.0%	100.0%	100.0%	0.0%	100.0%	100.0%	100.0%	
Number of Loans					18	317	2	40	0	22	19	260	
% of Total					90.0%	83.6%	10.0%	10.6%	0.0%	5.8%	95.0%	68.6%	

APPENDIX C (Continued)

MARSHALL ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	5	6.5%	162	7.5%
Moderate	0	0.0%	0	0.0%	8	10.4%	394	18.2%
Middle	68	88.3%	1,837	84.7%	19	24.7%	489	22.5%
Upper	9	11.7%	333	15.3%	43	55.8%	784	36.1%
NA	0	0.0%	0	0.0%	2	2.6%	341	15.7%
Total	77	100.0%	2,170	100.0%	77	100.0%	2,170	100.0%

MARSHALL ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	
Low	0	0.0%	0	0.0%	0.0%	0.0%	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%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle	91	82.7%	1,907	88.1%	80.4%	88.1%	100.0%	85.7%	100.0%	93.2%	82.2%	86.8%
Upper	19	17.3%	258	11.9%	19.6%	11.9%	0.0%	14.3%	0.0%	6.8%	17.8%	13.2%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	110	100.0%	2,165	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans				97	1,902	11	175	2	88	107	1,609	
% of Total				88.2%	87.9%	10.0%	8.1%	1.8%	4.1%	97.3%	74.3%	

APPENDIX C (Continued)

MOBILE ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	2	0.4%	1,290	3.6%	25	5.2%	5,248	14.5%
Moderate	4	0.8%	2,692	7.4%	80	16.7%	8,374	23.1%
Middle	375	78.5%	23,204	64.0%	104	21.8%	8,440	23.3%
Upper	97	20.3%	8,886	24.5%	230	48.1%	10,829	29.9%
NA	0	0.0%	182	0.5%	39	8.2%	3,363	9.3%
Total	478	100.0%	36,254	100.0%	478	100.0%	36,254	100.0%

MOBILE ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	
Low	4	1.7%	489	4.2%	1.6%	4.1%	3.2%	4.8%	0.0%	7.1%	2.0%	3.8%
Moderate	9	3.9%	790	6.8%	3.8%	6.8%	6.5%	7.3%	0.0%	7.1%	1.3%	7.4%
Middle	170	74.2%	6,628	57.2%	76.1%	57.8%	64.5%	54.2%	71.4%	48.7%	78.5%	55.5%
Upper	45	19.7%	3,524	30.4%	17.9%	30.2%	25.8%	31.3%	28.6%	34.5%	17.4%	31.4%
NA	1	0.4%	149	1.3%	0.5%	1.2%	0.0%	2.3%	0.0%	2.7%	0.7%	1.9%
Total	229	100.0%	11,580	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans				184	10,525	31	603	14	452	149	4,535	
% of Total				80.3%	90.9%	13.5%	5.2%	6.1%	3.9%	65.1%	39.2%	

APPENDIX C (Continued)

MONTGOMERY ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	2	0.8%	154	1.4%	19	7.2%	1,391	12.5%
Moderate	34	12.9%	1,420	12.7%	45	17.1%	2,299	20.6%
Middle	146	55.5%	5,480	49.1%	51	19.4%	2,269	20.3%
Upper	81	30.8%	4,098	36.7%	122	46.4%	3,127	28.0%
NA	0	0.0%	0	0.0%	26	9.9%	2,066	18.5%
Total	263	100.0%	11,152	100.0%	263	100.0%	11,152	100.0%

MONTGOMERY ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	
Low	30	9.7%	658	10.4%	8.0%	10.0%	20.8%	12.2%	19.0%	16.4%	10.9%	9.7%
Moderate	50	16.2%	725	11.5%	17.0%	11.4%	8.3%	12.6%	14.3%	10.5%	19.4%	12.5%
Middle	131	42.4%	2,468	39.1%	42.4%	39.5%	41.7%	39.4%	42.9%	29.6%	44.1%	39.9%
Upper	98	31.7%	2,469	39.1%	32.6%	39.1%	29.2%	35.8%	23.8%	43.4%	25.6%	38.0%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	309	100.0%	6,320	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					264	5,597	24	419	21	304	211	2,574
% of Total					85.4%	88.6%	7.8%	6.6%	6.8%	4.8%	68.3%	40.7%

APPENDIX C (Continued)

NORTHWEST ALABAMA ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	12	14.6%	87	11.3%
Moderate	0	0.0%	0	0.0%	17	20.7%	169	21.9%
Middle	82	100.0%	771	100.0%	31	37.8%	191	24.8%
Upper	0	0.0%	0	0.0%	19	23.2%	267	34.6%
NA	0	0.0%	0	0.0%	3	3.7%	57	7.4%
Total	82	100.0%	771	100.0%	82	100.0%	771	100.0%

NORTHWEST ALABAMA ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
	#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	0	0.0%	0	0.0%	0.0%	0.0%	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%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle	115	100.0%	764	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Upper	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	115	100.0%	764	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					105	717	4	21	6	26	104	540
% of Total					91.3%	93.8%	3.5%	2.7%	5.2%	3.4%	90.4%	70.7%

APPENDIX C (Continued)

SOUTH ALABAMA ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	31	10.1%	527	11.2%
Moderate	56	18.3%	795	16.8%	50	16.3%	972	20.6%
Middle	199	65.0%	3,032	64.2%	52	17.0%	1,063	22.5%
Upper	51	16.7%	894	18.9%	161	52.6%	1,524	32.3%
NA	0	0.0%	0	0.0%	12	3.9%	635	13.5%
Total	306	100.0%	4,721	100.0%	306	100.0%	4,721	100.0%

SOUTH ALABAMA ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Moderate	53	19.1%	615	18.0%	19.4%	18.2%	19.0%	14.6%	10.0%	16.5%	18.3%	18.2%
Middle	194	69.8%	2,267	66.2%	68.0%	66.3%	81.0%	67.5%	90.0%	62.1%	67.9%	66.9%
Upper	31	11.2%	540	15.8%	12.6%	15.5%	0.0%	18.0%	0.0%	21.4%	13.8%	14.9%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	278	100.0%	3,422	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					247	3,113	21	206	10	103	218	2,119
% of Total					88.8%	91.0%	7.6%	6.0%	3.6%	3.0%	78.4%	61.9%

APPENDIX C (Continued)

TUSCALOOSA ASSESSMENT AREA										
2000 AGGREGATE LENDING COMPARISON										
INCLUDING HUD REPORTERS										
HMDA ORIGINATIONS & PURCHASES										
Income Category	By Tract Income					By Borrower Income				
	Bank		Aggregate			Bank		Aggregate		
	#	%	#	%	%	#	%	#	%	%
Low	0	0.0%	63	1.9%		3	9.4%	366	10.9%	
Moderate	2	6.3%	530	15.8%		7	21.9%	644	19.2%	
Middle	16	50.0%	1,193	35.6%		7	21.9%	674	20.1%	
Upper	14	43.8%	1,561	46.6%		15	46.9%	1,124	33.6%	
NA	0	0.0%	2	0.1%		0	0.0%	541	16.2%	
Total	32	100.0%	3,349	100.0%		32	100.0%	3,349	100.0%	

TUSCALOOSA ASSESSMENT AREA													
2000 AGGREGATE LENDING COMPARISON													
SMALL BUSINESS													
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue		
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million		
	#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank
Low	0	0.0%	80	2.4%	0.0%	2.4%	0.0%	0.9%	0.0%	4.4%	0.0%	1.8%	
Moderate	1	4.5%	664	20.2%	5.0%	20.6%	0.0%	19.3%	0.0%	14.8%	7.1%	23.2%	
Middle	12	54.5%	997	30.4%	50.0%	29.8%	100.0%	33.9%	0.0%	34.1%	57.1%	29.0%	
Upper	9	40.9%	1,533	46.7%	45.0%	46.8%	0.0%	45.9%	0.0%	46.7%	35.7%	45.8%	
NA	0	0.0%	9	0.3%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	
Total	22	100.0%	3,283	100.0%	100.0%	100.0%	100.0%	100.0%	0.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					20	2,868	2	233	0	182	14	1,680	
% of Total					90.9%	87.4%	9.1%	7.1%	0.0%	5.5%	63.6%	51.2%	

APPENDIX C (Continued)

WALKER ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	4	13.8%	107	7.5%
Moderate	0	0.0%	0	0.0%	8	27.6%	279	19.5%
Middle	12	41.4%	981	68.5%	4	13.8%	375	26.2%
Upper	17	58.6%	451	31.5%	12	41.4%	473	33.0%
NA	0	0.0%	0	0.0%	1	3.4%	198	13.8%
Total	29	100.0%	1,432	100.0%	29	100.0%	1,432	100.0%

WALKER ASSESSMENT AREA													
2000 AGGREGATE LENDING COMPARISON													
SMALL BUSINESS													
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue		
	#	%	#	%	\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million		
					Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	
Low	0	0.0%	0	0.0%	0.0%	0.0%	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%	0.0%	0.0%	0.0%	0.0%	0.0%	
Middle	16	47.1%	778	48.3%	43.3%	49.1%	66.7%	40.2%	100.0%	39.7%	43.8%	50.8%	
Upper	18	52.9%	834	51.7%	56.7%	50.9%	33.3%	59.8%	0.0%	60.3%	56.3%	49.2%	
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Total	34	100.0%	1,612	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
			Number of Loans		30	1,457	3	97	1	58	32	1,043	
			% of Total		88.2%	90.4%	8.8%	6.0%	2.9%	3.6%	94.1%	64.7%	

APPENDIX C (Continued)

FLORIDA ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	6	0.6%	3,983	1.2%	65	6.1%	22,650	6.9%
Moderate	171	16.1%	39,161	11.9%	133	12.5%	57,156	17.4%
Middle	571	53.6%	170,187	51.9%	189	17.7%	68,590	20.9%
Upper	317	29.8%	114,378	34.9%	553	51.9%	125,640	38.3%
NA	0	0.0%	37	0.0%	125	11.7%	53,710	16.4%
Total	1,065	100.0%	327,746	100.0%	1,065	100.0%	327,746	100.0%

FLORIDA ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	#	Bank %	Aggregate #	Aggregate %	\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
					Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	35	3.3%	7,933	3.1%	2.7%	3.0%	2.0%	4.7%	8.2%	5.1%	3.7%	2.9%
Moderate	186	17.4%	40,423	15.8%	18.1%	15.7%	17.1%	19.2%	15.0%	17.3%	17.8%	14.6%
Middle	488	45.8%	115,496	45.1%	47.6%	45.3%	42.4%	41.3%	41.5%	39.6%	46.7%	45.3%
Upper	351	32.9%	90,830	35.5%	31.5%	35.4%	38.5%	34.4%	32.0%	37.8%	31.2%	36.6%
NA	6	0.6%	1,531	0.6%	0.1%	0.6%	0.0%	0.3%	3.4%	0.1%	0.7%	0.7%
Total	1,066	100.0%	256,213	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					714	245,913	205	5,477	147	4,823	872	85,736
% of Total					67.0%	96.0%	19.2%	2.1%	13.8%	1.9%	81.8%	33.5%

APPENDIX C (Continued)

ORLANDO ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	410	0.5%	17	5.8%	5,266	7.0%
Moderate	129	44.0%	8,681	11.6%	47	16.0%	14,298	19.1%
Middle	103	35.2%	46,223	61.6%	55	18.8%	17,426	23.2%
Upper	61	20.8%	19,726	26.3%	167	57.0%	27,266	36.3%
NA	0	0.0%	8	0.0%	7	2.4%	10,792	14.4%
Total	293	100.0%	75,048	100.0%	293	100.0%	75,048	100.0%

ORLANDO ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	
Low	13	3.0%	769	2.1%	2.2%	2.0%	1.9%	4.5%	7.7%	4.2%	3.2%	1.7%
Moderate	69	15.7%	5,824	16.1%	17.1%	16.0%	13.3%	18.5%	13.8%	20.7%	16.4%	14.7%
Middle	195	44.4%	19,577	54.2%	44.2%	54.4%	47.6%	52.5%	40.0%	46.4%	47.4%	54.7%
Upper	162	36.9%	9,947	27.5%	36.4%	27.6%	37.1%	24.5%	38.5%	28.6%	32.9%	28.9%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	439	100.0%	36,117	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					269	34,682	105	774	65	661	371	11,407
% of Total					61.3%	96.0%	23.9%	2.1%	14.8%	1.8%	84.5%	31.6%

APPENDIX C (Continued)

DAYTONA BEACH ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	134	1.0%	9	8.5%	943	7.3%
Moderate	10	9.4%	1,169	9.1%	15	14.2%	2,270	17.6%
Middle	74	69.8%	10,090	78.4%	25	23.6%	2,693	20.9%
Upper	22	20.8%	1,472	11.4%	54	50.9%	4,852	37.7%
NA	0	0.0%	0	0.0%	3	2.8%	2,107	16.4%
Total	106	100.0%	12,865	100.0%	106	100.0%	12,865	100.0%

DAYTONA BEACH ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
	#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	7	5.9%	219	3.2%	5.4%	3.1%	0.0%	5.4%	16.7%	7.9%	5.9%	4.2%
Moderate	33	27.7%	1,208	17.7%	29.0%	17.7%	28.6%	20.5%	16.7%	14.3%	26.5%	16.0%
Middle	60	50.4%	4,576	67.1%	55.9%	67.1%	21.4%	66.5%	41.7%	63.5%	54.9%	68.0%
Upper	19	16.0%	821	12.0%	9.7%	12.1%	50.0%	7.6%	25.0%	14.3%	12.7%	11.8%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	119	100.0%	6,824	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					93	6,513	14	185	12	126	102	2,298
% of Total					78.2%	95.4%	11.8%	2.7%	10.1%	1.8%	85.7%	33.7%

APPENDIX C (Continued)

FORT LAUDERDALE ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	583	1.1%	0	0.0%	4,054	7.6%
Moderate	0	0.0%	5,773	10.8%	1	2.4%	10,294	19.2%
Middle	25	59.5%	30,024	56.1%	10	23.8%	11,204	20.9%
Upper	17	40.5%	17,102	32.0%	22	52.4%	18,510	34.6%
NA	0	0.0%	0	0.0%	9	21.4%	9,420	17.6%
Total	42	100.0%	53,482	100.0%	42	100.0%	53,482	100.0%

FORT LAUDERDALE ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	
Low	1	7.1%	1,770	4.1%	16.7%	4.0%	0.0%	8.7%	0.0%	9.6%	0.0%	3.2%
Moderate	2	14.3%	5,799	13.5%	16.7%	13.4%	0.0%	16.7%	25.0%	15.4%	15.4%	12.6%
Middle	7	50.0%	21,597	50.4%	33.3%	50.6%	75.0%	44.7%	50.0%	42.1%	53.8%	51.1%
Upper	4	28.6%	13,685	31.9%	33.3%	31.9%	25.0%	29.9%	25.0%	32.9%	30.8%	33.1%
NA	0	0.0%	12	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	14	100.0%	42,863	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					6	41,556	4	723	4	584	13	14,729
% of Total					42.9%	97.0%	28.6%	1.7%	28.6%	1.4%	92.9%	34.4%

APPENDIX C (Continued)

FORT MYERS ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	15	7.2%	503	4.6%
Moderate	1	0.5%	426	3.9%	27	13.0%	1,433	13.1%
Middle	159	76.4%	8,178	74.8%	34	16.3%	1,786	16.3%
Upper	48	23.1%	2,331	21.3%	98	47.1%	5,006	45.8%
NA	0	0.0%	0	0.0%	34	16.3%	2,207	20.2%
Total	208	100.0%	10,935	100.0%	208	100.0%	10,935	100.0%

FORT MYERS ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
	#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Moderate	2	2.9%	154	2.3%	2.1%	2.3%	12.5%	1.0%	0.0%	5.0%	0.0%	2.5%
Middle	46	67.6%	4,823	73.5%	66.7%	73.6%	50.0%	69.7%	83.3%	73.9%	68.1%	74.9%
Upper	20	29.4%	1,583	24.1%	31.3%	24.1%	37.5%	29.2%	16.7%	21.1%	31.9%	22.6%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	68	100.0%	6,560	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans				48	6,166	8	195	12	199	47	2,137	
% of Total				70.6%	94.0%	11.8%	3.0%	17.6%	3.0%	69.1%	32.6%	

APPENDIX C (Continued)

LAKELAND ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	41	0.4%	6	8.0%	832	8.2%
Moderate	9	12.0%	992	9.8%	13	17.3%	1,967	19.3%
Middle	50	66.7%	6,991	68.7%	19	25.3%	2,352	23.1%
Upper	16	21.3%	2,145	21.1%	30	40.0%	3,631	35.7%
NA	0	0.0%	0	0.0%	7	9.3%	1,387	13.6%
Total	75	100.0%	10,169	100.0%	75	100.0%	10,169	100.0%

LAKELAND ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	
Low	4	4.4%	147	2.2%	5.9%	2.0%	0.0%	3.7%	0.0%	6.0%	4.8%	1.5%
Moderate	19	20.9%	1,117	16.4%	20.6%	16.2%	21.4%	19.5%	22.2%	22.0%	18.1%	14.0%
Middle	45	49.5%	4,046	59.5%	42.6%	59.9%	64.3%	52.1%	77.8%	55.3%	49.4%	60.4%
Upper	23	25.3%	1,488	21.9%	30.9%	21.9%	14.3%	24.7%	0.0%	16.7%	27.7%	24.0%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	91	100.0%	6,798	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					68	6,433	14	215	9	150	83	2,008
% of Total					74.7%	94.6%	15.4%	3.2%	9.9%	2.2%	91.2%	29.5%

APPENDIX C (Continued)

MELBOURNE ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	32	0.2%	3	13.6%	1,496	10.8%
Moderate	2	9.1%	2,083	15.0%	2	9.1%	2,727	19.6%
Middle	14	63.6%	8,634	62.1%	0	0.0%	2,895	20.8%
Upper	6	27.3%	3,148	22.6%	16	72.7%	4,657	33.5%
NA	0	0.0%	13	0.1%	1	4.5%	2,135	15.3%
Total	22	100.0%	13,910	100.0%	22	100.0%	13,910	100.0%

MELBOURNE ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
	#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	0	0.0%	85	0.9%	0.0%	0.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%
Moderate	18	27.3%	2,439	25.6%	24.5%	25.4%	27.3%	30.5%	50.0%	32.8%	23.7%	24.9%
Middle	40	60.6%	5,079	53.2%	61.2%	53.4%	63.6%	47.1%	50.0%	45.3%	62.7%	52.6%
Upper	8	12.1%	1,938	20.3%	14.3%	20.2%	9.1%	22.4%	0.0%	21.9%	13.6%	21.7%
NA	0	0.0%	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	66	100.0%	9,545	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					49	9,243	11	174	6	128	59	3,049
% of Total					74.2%	96.8%	16.7%	1.8%	9.1%	1.3%	89.4%	31.9%

APPENDIX C (Continued)

MIAMI ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	4	2.9%	1,939	3.7%	4	2.9%	1,608	3.0%
Moderate	14	10.1%	6,461	12.2%	5	3.6%	6,514	12.3%
Middle	40	28.8%	18,617	35.2%	19	13.7%	11,832	22.4%
Upper	81	58.3%	25,811	48.9%	72	51.8%	22,401	42.4%
NA	0	0.0%	0	0.0%	39	28.1%	10,473	19.8%
Total	139	100.0%	52,828	100.0%	139	100.0%	52,828	100.0%

MIAMI ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
	#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	6	6.5%	3,848	6.8%	2.0%	6.7%	4.2%	8.8%	23.5%	10.5%	7.0%	6.2%
Moderate	16	17.4%	9,342	16.4%	15.7%	16.3%	25.0%	21.0%	11.8%	19.1%	18.6%	14.7%
Middle	18	19.6%	16,013	28.2%	23.5%	28.4%	16.7%	22.9%	11.8%	24.4%	19.8%	29.5%
Upper	52	56.5%	26,395	46.5%	58.8%	46.5%	54.2%	46.8%	52.9%	45.9%	54.7%	47.1%
NA	0	0.0%	1,200	2.1%	0.0%	2.2%	0.0%	0.6%	0.0%	0.2%	0.0%	2.5%
Total	92	100.0%	56,798	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					51	54,458	24	1,233	17	1,107	86	20,354
% of Total					55.4%	95.9%	26.1%	2.2%	18.5%	1.9%	93.5%	35.8%

APPENDIX C (Continued)

NAPLES ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	2	2.8%	38	0.4%	5	7.0%	448	5.1%
Moderate	0	0.0%	0	0.0%	8	11.3%	1,413	15.9%
Middle	49	69.0%	5,447	61.5%	11	15.5%	1,454	16.4%
Upper	20	28.2%	3,374	38.1%	35	49.3%	4,177	47.1%
NA	0	0.0%	0	0.0%	12	16.9%	1,367	15.4%
Total	71	100.0%	8,859	100.0%	71	100.0%	8,859	100.0%

NAPLES ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	
Low	0	0.0%	38	0.6%	0.0%	0.6%	0.0%	0.6%	0.0%	0.5%	0.0%	0.4%
Moderate	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle	9	47.4%	4,340	62.9%	57.1%	63.2%	25.0%	59.3%	0.0%	53.9%	50.0%	65.0%
Upper	10	52.6%	2,527	36.6%	42.9%	36.2%	75.0%	40.1%	100.0%	45.6%	50.0%	34.6%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	19	100.0%	6,905	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans				14	6,539	4	162	1	204	14	2,246	
% of Total				73.7%	94.7%	21.1%	2.3%	5.3%	3.0%	73.7%	32.5%	

APPENDIX C (Continued)

NORTH WILDWOOD ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	19	2.2%
Moderate	0	0.0%	0	0.0%	1	100.0%	106	12.5%
Middle	1	100.0%	850	100.0%	0	0.0%	231	27.2%
Upper	0	0.0%	0	0.0%	0	0.0%	466	54.8%
NA	0	0.0%	0	0.0%	0	0.0%	28	3.3%
Total	1	100.0%	850	100.0%	1	100.0%	850	100.0%

NORTH WILDWOOD ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
	#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	0	0.0%	0	0.0%	0.0%	0.0%	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%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle	2	100.0%	152	100.0%	100.0%	100.0%	0.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Upper	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2	100.0%	152	100.0%	100.0%	100.0%	0.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					1	144	0	3	1	5	1	52
% of Total					50.0%	94.7%	0.0%	2.0%	50.0%	3.3%	50.0%	34.2%

APPENDIX C (Continued)

OCALA ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON INCLUDING HUD REPORTERS HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	250	8.7%
Moderate	0	0.0%	0	0.0%	1	25.0%	594	20.7%
Middle	4	100.0%	2,876	100.0%	1	25.0%	684	23.8%
Upper	0	0.0%	0	0.0%	2	50.0%	1,017	35.4%
NA	0	0.0%	0	0.0%	0	0.0%	331	11.5%
Total	4	100.0%	2,876	100.0%	4	100.0%	2,876	100.0%

OCALA ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
	#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	0	0.0%	0	0.0%	0.0%	0.0%	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%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle	1	100.0%	929	100.0%	100.0%	100.0%	0.0%	100.0%	0.0%	100.0%	100.0%	100.0%
Upper	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1	100.0%	929	100.0%	100.0%	100.0%	0.0%	100.0%	0.0%	100.0%	100.0%	100.0%
Number of Loans					1	894	0	20	0	15	1	375
% of Total					100.0%	96.2%	0.0%	2.2%	0.0%	1.6%	100.0%	40.4%

APPENDIX C (Continued)

SARASOTA ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	212	7.9%
Moderate	0	0.0%	649	24.3%	2	100.0%	634	23.8%
Middle	2	100.0%	1,132	42.4%	0	0.0%	645	24.2%
Upper	0	0.0%	887	33.2%	0	0.0%	760	28.5%
NA	0	0.0%	0	0.0%	0	0.0%	417	15.6%
Total	2	100.0%	2,668	100.0%	2	100.0%	2,668	100.0%

APPENDIX C (Continued)

ST AUGUSTINE ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	396	5.4%
Moderate	0	0.0%	846	11.6%	0	0.0%	922	12.6%
Middle	3	100.0%	3,037	41.6%	0	0.0%	1,322	18.1%
Upper	0	0.0%	3,413	46.8%	3	100.0%	3,598	49.3%
NA	0	0.0%	0	0.0%	0	0.0%	1,058	14.5%
Total	3	100.0%	7,296	100.0%	3	100.0%	7,296	100.0%

ST AUGUSTINE ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
	#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	411	15.6%	0.0%	15.6%	0.0%	17.6%	0.0%	13.9%	0.0%	14.1%
Middle	2	100.0%	1,265	48.1%	0.0%	48.7%	100.0%	35.3%	0.0%	38.9%	100.0%	44.9%
Upper	0	0.0%	954	36.3%	0.0%	35.7%	0.0%	47.1%	0.0%	47.2%	0.0%	41.0%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2	100.0%	2,630	100.0%	0.0%	100.0%	100.0%	100.0%	0.0%	100.0%	100.0%	100.0%
Number of Loans					0	2,490	2	68	0	72	1	891
% of Total					0.0%	94.7%	100.0%	2.6%	0.0%	2.7%	50.0%	33.9%

APPENDIX C (Continued)

TAMPA ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	997	1.1%	5	7.4%	7,293	8.3%
Moderate	4	5.9%	13,647	15.6%	8	11.8%	16,916	19.3%
Middle	31	45.6%	37,224	42.4%	12	17.6%	18,919	21.6%
Upper	33	48.5%	35,846	40.9%	36	52.9%	32,797	37.4%
NA	0	0.0%	14	0.0%	7	10.3%	11,803	13.5%
Total	68	100.0%	87,728	100.0%	68	100.0%	87,728	100.0%

TAMPA ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	
Low	2	1.6%	508	1.1%	1.9%	1.1%	0.0%	1.3%	0.0%	0.7%	2.9%	1.3%
Moderate	23	18.1%	8,893	19.0%	16.5%	19.0%	25.0%	20.3%	25.0%	17.4%	23.2%	18.0%
Middle	57	44.9%	19,284	41.2%	48.5%	41.3%	25.0%	40.4%	37.5%	37.1%	37.7%	41.1%
Upper	45	35.4%	18,045	38.6%	33.0%	38.5%	50.0%	37.9%	37.5%	44.7%	36.2%	39.6%
NA	0	0.0%	49	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%
Total	127	100.0%	46,779	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					103	44,789	16	1,082	8	908	69	14,832
% of Total					81.1%	95.7%	12.6%	2.3%	6.3%	1.9%	54.3%	31.7%

APPENDIX C (Continued)

WEST PALM BEACH ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	329	0.7%	1	3.2%	4,353	8.8%
Moderate	2	6.5%	6,542	13.2%	3	9.7%	9,738	19.7%
Middle	16	51.6%	24,059	48.6%	3	9.7%	9,740	19.7%
Upper	13	41.9%	18,571	37.5%	18	58.1%	18,226	36.8%
NA	0	0.0%	11	0.0%	6	19.4%	7,455	15.1%
Total	31	100.0%	49,512	100.0%	31	100.0%	49,512	100.0%

WEST PALM BEACH ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
	#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	2	7.7%	549	1.8%	0.0%	1.7%	33.3%	3.7%	8.3%	3.1%	8.0%	1.8%
Moderate	4	15.4%	4,692	15.5%	27.3%	15.3%	0.0%	24.2%	8.3%	18.3%	16.0%	14.8%
Middle	6	23.1%	12,745	42.1%	36.4%	42.4%	0.0%	35.4%	16.7%	34.8%	20.0%	41.6%
Upper	8	30.8%	12,022	39.7%	27.3%	39.7%	66.7%	34.9%	25.0%	43.1%	32.0%	40.9%
NA	6	23.1%	266	0.9%	9.1%	0.9%	0.0%	1.8%	41.7%	0.7%	24.0%	1.0%
Total	26	100.0%	30,274	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					11	29,097	3	565	12	612	25	10,326
% of Total					42.3%	96.1%	11.5%	1.9%	46.2%	2.0%	96.2%	34.1%

APPENDIX C (Continued)

GEORGIA ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	3	1.9%	807	0.7%	11	7.1%	6,708	5.5%
Moderate	15	9.6%	6,913	5.7%	25	16.0%	21,679	17.7%
Middle	53	34.0%	51,531	42.1%	28	17.9%	26,579	21.7%
Upper	85	54.5%	63,073	51.6%	89	57.1%	41,194	33.7%
NA	0	0.0%	4	0.0%	3	1.9%	26,168	21.4%
Total	156	100.0%	122,328	100.0%	156	100.0%	122,328	100.0%

GEORGIA ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
	#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	3	1.0%	957	1.6%	1.0%	1.5%	1.8%	3.0%	0.0%	2.2%	1.1%	1.7%
Moderate	51	16.6%	4,249	7.2%	17.9%	7.0%	7.3%	10.7%	21.2%	7.2%	19.5%	9.0%
Middle	127	41.2%	24,601	41.5%	43.3%	41.8%	38.2%	37.4%	36.5%	39.1%	42.0%	38.6%
Upper	127	41.2%	29,468	49.7%	37.8%	49.7%	52.7%	48.9%	42.3%	51.5%	37.4%	50.7%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	308	100.0%	59,275	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					201	54,740	55	2,485	52	2,050	174	21,280
% of Total					65.3%	92.3%	17.9%	4.2%	16.9%	3.5%	56.5%	35.9%

APPENDIX C (Continued)

ATLANTA ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON INCLUDING HUD REPORTERS HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	296	0.3%	7	6.5%	6,081	5.2%
Moderate	12	11.1%	6,272	5.4%	17	15.7%	20,630	17.7%
Middle	33	30.6%	49,292	42.3%	15	13.9%	25,283	21.7%
Upper	63	58.3%	60,557	52.0%	67	62.0%	39,250	33.7%
NA	0	0.0%	4	0.0%	2	1.9%	25,177	21.6%
Total	108	100.0%	116,421	100.0%	108	100.0%	116,421	100.0%

ATLANTA ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
	#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	1	0.4%	428	0.8%	0.5%	0.8%	0.0%	0.9%	0.0%	0.6%	0.0%	0.8%
Moderate	45	15.8%	3,950	7.1%	17.6%	6.9%	5.7%	11.2%	20.0%	7.1%	20.1%	9.1%
Middle	117	41.1%	23,401	41.8%	42.9%	42.0%	39.6%	38.8%	36.0%	39.9%	40.9%	38.8%
Upper	122	42.8%	28,223	50.4%	39.0%	50.4%	54.7%	49.1%	44.0%	52.3%	39.0%	51.3%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	285	100.0%	56,002	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					182	51,892	53	2,215	50	1,895	154	19,861
% of Total					63.9%	92.7%	18.6%	4.0%	17.5%	3.4%	54.0%	35.5%

APPENDIX C (Continued)

BREMEN ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	24	6.2%
Moderate	0	0.0%	0	0.0%	0	0.0%	60	15.6%
Middle	2	100.0%	385	100.0%	2	100.0%	76	19.7%
Upper	0	0.0%	0	0.0%	0	0.0%	143	37.1%
NA	0	0.0%	0	0.0%	0	0.0%	82	21.3%
Total	2	100.0%	385	100.0%	2	100.0%	385	100.0%

BREMEN ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
	#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	0	0.0%	0	0.0%	0.0%	0.0%	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%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle	4	100.0%	267	100.0%	100.0%	100.0%	0.0%	100.0%	0.0%	100.0%	100.0%	100.0%
Upper	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	4	100.0%	267	100.0%	100.0%	100.0%	0.0%	100.0%	0.0%	100.0%	100.0%	100.0%
Number of Loans					4	235	0	22	0	10	4	167
% of Total					100.0%	88.0%	0.0%	8.2%	0.0%	3.7%	100.0%	62.5%

APPENDIX C (Continued)

MACON ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON INCLUDING HUD REPORTERS HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	3	6.5%	511	9.3%	4	8.7%	603	10.9%
Moderate	3	6.5%	641	11.6%	8	17.4%	989	17.9%
Middle	18	39.1%	1,854	33.6%	11	23.9%	1,220	22.1%
Upper	22	47.8%	2,516	45.6%	22	47.8%	1,801	32.6%
NA	0	0.0%	0	0.0%	1	2.2%	909	16.5%
Total	46	100.0%	5,522	100.0%	46	100.0%	5,522	100.0%

MACON ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
	#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	2	10.5%	529	17.6%	6.7%	16.8%	50.0%	22.2%	0.0%	23.4%	12.5%	17.6%
Moderate	6	31.6%	299	9.9%	26.7%	10.4%	50.0%	6.5%	50.0%	8.3%	18.8%	8.1%
Middle	6	31.6%	933	31.0%	33.3%	32.6%	0.0%	19.4%	50.0%	23.4%	37.5%	26.5%
Upper	5	26.3%	1,245	41.4%	33.3%	40.2%	0.0%	52.0%	0.0%	44.8%	31.3%	47.8%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	19	100.0%	3,006	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					15	2,613	2	248	2	145	16	1,252
% of Total					78.9%	86.9%	10.5%	8.3%	10.5%	4.8%	84.2%	41.7%

APPENDIX C (Continued)

NEVADA ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	312	0.4%	25	6.6%	4,323	4.9%
Moderate	24	6.3%	4,567	5.2%	100	26.4%	15,035	17.2%
Middle	221	58.3%	29,096	33.2%	117	30.9%	21,850	25.0%
Upper	134	35.4%	53,569	61.2%	131	34.6%	30,279	34.6%
NA	0	0.0%	0	0.0%	6	1.6%	16,057	18.3%
Total	379	100.0%	87,544	100.0%	379	100.0%	87,544	100.0%

NEVADA ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue <=\$1 Million	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	
Low	0	0.0%	486	1.6%	0.0%	1.6%	0.0%	2.8%	0.0%	1.6%	0.0%	1.4%
Moderate	11	17.5%	4,484	14.8%	16.7%	14.3%	37.5%	17.9%	0.0%	26.2%	17.0%	14.0%
Middle	30	47.6%	12,231	40.4%	52.1%	40.5%	12.5%	41.4%	57.1%	38.0%	48.9%	37.6%
Upper	22	34.9%	13,037	43.1%	31.3%	43.6%	50.0%	37.8%	42.9%	34.3%	34.0%	47.0%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	63	100.0%	30,238	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					48	28,309	8	920	7	1,009	47	10,904
% of Total					76.2%	93.6%	12.7%	3.0%	11.1%	3.3%	74.6%	36.1%

APPENDIX C (Continued)

RENO ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	2	0.0%	16	6.4%	822	5.4%
Moderate	23	9.2%	1,673	11.1%	64	25.7%	2,857	18.9%
Middle	156	62.7%	7,572	50.0%	82	32.9%	3,547	23.4%
Upper	70	28.1%	5,889	38.9%	84	33.7%	5,461	36.1%
NA	0	0.0%	0	0.0%	3	1.2%	2,449	16.2%
Total	249	100.0%	15,136	100.0%	249	100.0%	15,136	100.0%

RENO ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	
Low	0	0.0%	26	0.4%	0.0%	0.4%	0.0%	0.4%	0.0%	0.4%	0.0%	0.1%
Moderate	9	26.5%	2,319	32.9%	25.9%	32.4%	40.0%	36.2%	0.0%	42.7%	25.0%	30.9%
Middle	10	29.4%	2,742	38.9%	33.3%	39.4%	0.0%	37.9%	50.0%	27.2%	33.3%	38.3%
Upper	15	44.1%	1,963	27.8%	40.7%	27.9%	60.0%	25.4%	50.0%	29.7%	41.7%	30.7%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	34	100.0%	7,050	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					27	6,572	5	232	2	246	24	2,567
% of Total					79.4%	93.2%	14.7%	3.3%	5.9%	3.5%	70.6%	36.4%

APPENDIX C (Continued)

CHURCHILL ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	37	5.8%
Moderate	1	33.3%	147	22.9%	2	66.7%	150	23.3%
Middle	2	66.7%	496	77.1%	1	33.3%	183	28.5%
Upper	0	0.0%	0	0.0%	0	0.0%	198	30.8%
NA	0	0.0%	0	0.0%	0	0.0%	75	11.7%
Total	3	100.0%	643	100.0%	3	100.0%	643	100.0%

CHURCHILL ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue <=\$1 Million	
	#	Bank %	Aggregate #	Aggregate %	\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		Bank	Aggregate
					Bank	Aggregate	Bank	Aggregate	Bank	Aggregate		
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Moderate	1	12.5%	58	19.1%	14.3%	19.6%	0.0%	0.0%	0.0%	0.0%	14.3%	14.6%
Middle	7	87.5%	246	80.9%	85.7%	80.4%	100.0%	100.0%	0.0%	100.0%	85.7%	85.4%
Upper	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	8	100.0%	304	100.0%	100.0%	100.0%	100.0%	100.0%	0.0%	100.0%	100.0%	100.0%
			Number of Loans		7	296	1	5	0	3	7	144
			% of Total		87.5%	97.4%	12.5%	1.6%	0.0%	1.0%	87.5%	47.4%

APPENDIX C (Continued)

LAKE TAHOE ASSESSMENT AREA									
2000 AGGREGATE LENDING COMPARISON									
INCLUDING HUD REPORTERS									
HMDA ORIGINATIONS & PURCHASES									
Income Category	By Tract Income				By Borrower Income				
	Bank		Aggregate		Bank		Aggregate		
	#	%	#	%	#	%	#	%	
Low	0	0.0%	0	0.0%	4	7.1%	212	5.1%	
Moderate	0	0.0%	131	3.2%	19	33.9%	714	17.2%	
Middle	53	94.6%	3,321	79.9%	15	26.8%	1,016	24.4%	
Upper	3	5.4%	706	17.0%	18	32.1%	1,572	37.8%	
NA	0	0.0%	0	0.0%	0	0.0%	644	15.5%	
Total	56	100.0%	4,158	100.0%	56	100.0%	4,158	100.0%	

LAKE TAHOE ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	201	8.1%	0.0%	8.4%	0.0%	2.7%	0.0%	4.6%	0.0%	9.0%
Middle	1	100.0%	1,844	74.4%	100.0%	73.9%	0.0%	83.6%	0.0%	78.2%	100.0%	73.0%
Upper	0	0.0%	435	17.5%	0.0%	17.7%	0.0%	13.7%	0.0%	17.2%	0.0%	18.0%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1	100.0%	2,480	100.0%	100.0%	100.0%	0.0%	100.0%	0.0%	100.0%	100.0%	100.0%
Number of Loans					1	2,320	0	73	0	87	1	822
% of Total					100.0%	93.5%	0.0%	2.9%	0.0%	3.5%	100.0%	33.1%

APPENDIX C (Continued)

LAS VEGAS ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	310	0.5%	5	7.0%	3,252	4.8%
Moderate	0	0.0%	2,616	3.9%	15	21.1%	11,314	16.7%
Middle	10	14.1%	17,707	26.2%	19	26.8%	17,104	25.3%
Upper	61	85.9%	46,974	69.5%	29	40.8%	23,048	34.1%
NA	0	0.0%	0	0.0%	3	4.2%	12,889	19.1%
Total	71	100.0%	67,607	100.0%	71	100.0%	67,607	100.0%

LAS VEGAS ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
	#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	0	0.0%	460	2.3%	0.0%	2.2%	0.0%	4.1%	0.0%	2.2%	0.0%	2.1%
Moderate	1	5.0%	1,906	9.3%	0.0%	8.7%	50.0%	13.0%	0.0%	23.0%	6.7%	8.6%
Middle	12	60.0%	7,399	36.3%	69.2%	36.2%	0.0%	37.2%	60.0%	36.4%	53.3%	32.5%
Upper	7	35.0%	10,639	52.1%	30.8%	52.8%	50.0%	45.7%	40.0%	38.3%	40.0%	56.7%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	20	100.0%	20,404	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					13	19,121	2	610	5	673	15	7,371
% of Total					65.0%	93.7%	10.0%	3.0%	25.0%	3.3%	75.0%	36.1%

APPENDIX C (Continued)

SOUTH TENNESSEE ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	8	5.8%	134	8.4%
Moderate	0	0.0%	0	0.0%	26	18.8%	348	21.8%
Middle	103	74.6%	1,266	79.2%	21	15.2%	331	20.7%
Upper	35	25.4%	333	20.8%	68	49.3%	466	29.1%
NA	0	0.0%	0	0.0%	15	10.9%	320	20.0%
Total	138	100.0%	1,599	100.0%	138	100.0%	1,599	100.0%

SOUTH TENNESSEE ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	#	%	#	%	\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
					Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
Low	0	0.0%	0	0.0%	0.0%	0.0%	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%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle	23	74.2%	1,067	76.3%	82.1%	77.0%	0.0%	63.8%	0.0%	74.1%	84.0%	78.6%
Upper	8	25.8%	332	23.7%	17.9%	23.0%	100.0%	36.2%	100.0%	25.9%	16.0%	21.4%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	31	100.0%	1,399	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					28	1,303	2	69	1	27	25	960
% of Total					90.3%	93.1%	6.5%	4.9%	3.2%	1.9%	80.6%	68.6%

APPENDIX C (Continued)

DALLAS ASSESSMENT AREA								
2000 AGGREGATE LENDING COMPARISON								
INCLUDING HUD REPORTERS								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	2	16.7%	2,396	1.8%	0	0.0%	9,355	7.2%
Moderate	1	8.3%	12,404	9.5%	0	0.0%	20,539	15.8%
Middle	2	16.7%	43,560	33.4%	0	0.0%	27,025	20.7%
Upper	7	58.3%	71,939	55.2%	6	50.0%	51,720	39.7%
NA	0	0.0%	35	0.0%	6	50.0%	21,695	16.6%
Total	12	100.0%	130,334	100.0%	12	100.0%	130,334	100.0%

DALLAS ASSESSMENT AREA												
2000 AGGREGATE LENDING COMPARISON												
SMALL BUSINESS												
Tract Income Category	Total Loans				Loan Amounts						Gross Revenue	
	Bank		Aggregate		\$100,000 or Less		\$100,001 - \$250,000		\$250,001 - \$1 Million		<=\$1 Million	
#	%	#	%	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	
Low	0	0.0%	2,378	4.0%	0.0%	3.9%	0.0%	6.1%	0.0%	4.6%	0.0%	3.5%
Moderate	9	17.6%	13,266	22.3%	15.2%	22.1%	20.0%	28.1%	25.0%	25.9%	0.0%	19.2%
Middle	13	25.5%	18,286	30.7%	27.3%	31.0%	20.0%	24.0%	25.0%	26.7%	18.2%	29.9%
Upper	27	52.9%	24,828	41.7%	54.5%	41.9%	60.0%	38.6%	37.5%	38.1%	77.3%	46.0%
NA	2	3.9%	768	1.3%	3.0%	1.2%	0.0%	3.2%	12.5%	4.8%	4.5%	1.4%
Total	51	100.0%	59,526	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans					33	56,723	10	1,337	8	1,466	22	20,996
% of Total					64.7%	95.3%	19.6%	2.2%	15.7%	2.5%	43.1%	35.3%

APPENDIX D

Other Demographic and Lending Tables

ANNISTON ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$43,500	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
Income Categories	#	%	#	%	#	%	#	%
Low	1	3.7%	739	2.3%	387	52.4%	6,455	20.3%
Moderate	5	18.5%	3,984	12.5%	1,085	27.2%	5,562	17.5%
Middle	15	55.6%	18,974	59.7%	1,823	9.6%	7,748	24.4%
Upper	5	18.5%	8,062	25.4%	417	5.2%	11,994	37.8%
NA	1	3.7%	0	0.0%	0	0.0%	-	-
Total	27	100.0%	31,759	100.0%	3,712	11.7%	31,759	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	1,111	496	1.6%	44.6%	514	46.3%	101	9.1%
Moderate	6,635	3,525	11.7%	53.1%	2,225	33.5%	885	13.3%
Middle	26,544	18,445	61.0%	69.5%	6,179	23.3%	1,920	7.2%
Upper	12,298	7,758	25.7%	63.1%	3,722	30.3%	818	6.7%
NA	165	0	0.0%	0.0%	119	72.1%	46	27.9%
Total	46,753	30,224	100.0%	64.6%	12,759	27.3%	3,770	8.1%
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#	%		Under \$1 Million		Over \$1 Million		
	#	%	#	%	#	%		
Low	106	2.5%		90	2.4%	8	3.2%	
Moderate	663	15.9%		592	16.0%	49	19.5%	
Middle	2,184	52.5%		1,940	52.6%	114	45.4%	
Upper	841	20.2%		746	20.2%	50	19.9%	
NA	363	8.7%		322	8.7%	30	12.0%	
Total	4,157	100.0%		3,690	100.0%	251	100.0%	
Percentage of Total Businesses:						88.8%	6.0%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

ANNISTON ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	2	1.3%	91	0.8%	15	9.5%	527	4.6%
Moderate	4	2.5%	113	1.0%	29	18.4%	1,256	11.1%
Middle	109	69.0%	7,060	62.2%	46	29.1%	3,146	27.7%
Upper	43	27.2%	4,079	36.0%	66	41.8%	6,254	55.1%
NA	0	0.0%	0	0.0%	2	1.3%	160	1.4%
Total	158	100.0%	11,343	100.0%	158	100.0%	11,343	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	7	6.2%	308	3.3%
Moderate	4	3.5%	205	2.2%	19	16.8%	1,052	11.3%
Middle	78	69.0%	5,925	63.7%	21	18.6%	1,206	13.0%
Upper	31	27.4%	3,170	34.1%	58	51.3%	5,787	62.2%
NA	0	0.0%	0	0.0%	8	7.1%	947	10.2%
Total	113	100.0%	9,300	100.0%	113	100.0%	9,300	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	1	0.9%	5	0.4%	21	19.8%	55	4.9%
Moderate	1	0.9%	2	0.2%	26	24.5%	161	14.4%
Middle	86	81.1%	883	79.1%	22	20.8%	130	11.6%
Upper	18	17.0%	227	20.3%	36	34.0%	719	64.4%
NA	0	0.0%	0	0.0%	1	0.9%	52	4.7%
Total	106	100.0%	1,117	100.0%	106	100.0%	1,117	100.0%
	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	1	50.0%	149	51.0%	0	0.0%	0	0.0%
Upper	1	50.0%	143	49.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	2	100.0%	292	100.0%
Total	2	100.0%	292	100.0%	2	100.0%	292	100.0%
SMALL BUSINESS								
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	3	0.9%	47	0.1%				
Moderate	44	12.8%	4,927	12.8%				
Middle	188	54.5%	19,373	50.4%				
Upper	91	26.4%	11,751	30.6%				
NA	19	5.5%	2,314	6.0%				
Total	345	100.0%	38,412	100.0%				
	By Loan Size and Revenue							
	#	%	\$	%	#	%	\$	%
Loan Size:								
\$100,000 or less	249	72.2%	9,067	23.6%				
\$100,001 - \$250,000	51	14.8%	8,854	23.1%				
\$250,001 - \$1 Million	45	13.0%	20,491	53.3%				
Total	345	100.0%	38,412	100.0%				
Revenue:								
\$1 Million or Less	313	90.7%	32,063	83.5%				
Over \$1 Million	25	7.2%	5,038	13.1%				
Not Known	7	2.0%	1,311	3.4%				
Total	345	100.0%	38,412	100.0%				

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

AUBURN ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$48,500 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families <Poverty as a % of Families by Tract		Families by Family Income	
			#	%	#	%	#	%
Low	3	14.3%	797	4.0%	346	43.4%	3,387	16.8%
Moderate	3	14.3%	3,190	15.8%	871	27.3%	2,313	11.5%
Middle	9	42.9%	12,946	64.3%	1,263	9.8%	3,182	15.8%
Upper	6	28.6%	3,194	15.9%	171	5.4%	11,245	55.9%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
Total	21	100.0%	20,127	100.0%	2,651	13.2%	20,127	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	%	#	%	#	%
Low	3,546	473	2.5%	13.3%	2,559	72.2%	514	14.5%
Moderate	7,079	3,520	18.3%	49.7%	2,930	41.4%	629	8.9%
Middle	20,620	11,962	62.2%	58.0%	6,550	31.8%	2,108	10.2%
Upper	5,391	3,283	17.1%	60.9%	1,820	33.8%	288	5.3%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	36,636	19,238	100.0%	52.5%	13,859	37.8%	3,539	9.7%
*Total Businesses by Tract								
	*Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%		Under \$1 Million		Over \$1 Million		
		#	%	#	%	#	%	
Low	391		10.8%	339	10.6%	40	16.3%	
Moderate	313		8.6%	279	8.7%	17	6.9%	
Middle	2,243		61.7%	1,971	61.5%	149	60.8%	
Upper	690		19.0%	616	19.2%	39	15.9%	
NA	0		0.0%	0	0.0%	0	0.0%	
Total	3,637		100.0%	3,205	100.0%	245	100.0%	
Percentage of Total Businesses:					88.1%		6.7%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

AUBURN ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	10	5.6%	445	2.2%	8	4.5%	243	1.2%
Moderate	27	15.3%	1,865	9.3%	18	10.2%	1,453	7.2%
Middle	84	47.5%	9,493	47.3%	32	18.1%	2,966	14.8%
Upper	56	31.6%	8,254	41.2%	115	65.0%	14,678	73.2%
NA	0	0.0%	0	0.0%	4	2.3%	717	3.6%
Total	177	100.0%	20,057	100.0%	177	100.0%	20,057	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	1	1.2%	31	0.3%	7	8.2%	248	2.7%
Moderate	7	8.2%	434	4.7%	11	12.9%	710	7.7%
Middle	56	65.9%	5,867	63.6%	18	21.2%	1,780	19.3%
Upper	21	24.7%	2,892	31.4%	47	55.3%	6,241	67.7%
NA	0	0.0%	0	0.0%	2	2.4%	245	2.7%
Total	85	100.0%	9,224	100.0%	85	100.0%	9,224	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	4	18.2%	22	5.8%
Moderate	1	4.5%	12	3.2%	5	22.7%	17	4.5%
Middle	18	81.8%	352	93.1%	4	18.2%	91	24.1%
Upper	3	13.6%	14	3.7%	8	36.4%	243	64.3%
NA	0	0.0%	0	0.0%	1	4.5%	5	1.3%
Total	22	100.0%	378	100.0%	22	100.0%	378	100.0%
	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	1	100.0%	990	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	1	100.0%	990	100.0%
Total	1	100.0%	990	100.0%	1	100.0%	990	100.0%
SMALL BUSINESS								
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	8	3.8%	730	4.7%				
Moderate	32	15.0%	2,603	16.6%				
Middle	135	63.4%	10,025	63.9%				
Upper	38	17.8%	2,333	14.9%				
NA	0	0.0%	0	0.0%				
Total	213	100.0%	15,691	100.0%				
	By Loan Size and Revenue							
	#	%	\$	%	#	%	\$	%
Loan Size:								
\$100,000 or less	174	81.7%	5,872	37.4%				
\$100,001 - \$250,000	29	13.6%	4,784	30.5%				
\$250,001 - \$1 Million	10	4.7%	5,035	32.1%				
Total	213	100.0%	15,691	100.0%				
Revenue:								
\$1 Million or Less	174	81.7%	10,624	67.7%				
Over \$1 Million	36	16.9%	4,979	31.7%				
Not Known	3	1.4%	88	0.6%				
Total	213	100.0%	15,691	100.0%				

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

CHILTON ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (State Nonmetro): \$38,500 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
			#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	1,775	18.9%
Moderate	0	0.0%	0	0.0%	0	0.0%	1,470	15.7%
Middle	8	88.9%	8,234	87.9%	1,093	13.3%	1,974	21.1%
Upper	1	11.1%	1,135	12.1%	132	11.6%	4,150	44.3%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
Total	9	100.0%	9,369	100.0%	1,225	13.1%	9,369	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	#	%	#	%	
Low	0	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0	0.0%	0	0.0%	0	0.0%	
Middle	12,274	8,556	87.0%	2,062	16.8%	1,656	13.5%	
Upper	1,609	1,282	13.0%	214	13.3%	113	7.0%	
NA	0	0	0.0%	0	0.0%	0	0.0%	
Total	13,883	9,838	100.0%	2,276	16.4%	1,769	12.7%	
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#		%		Under \$1 Million		Over \$1 Million	
	#	%	#	%	#	%	#	%
Low	0		0	0.0%	0	0.0%	0	0.0%
Moderate	0		0	0.0%	0	0.0%	0	0.0%
Middle	1,148		994	92.1%	994	91.9%	78	94.0%
Upper	99		88	7.9%	88	8.1%	5	6.0%
NA	0		0	0.0%	0	0.0%	0	0.0%
Total	1,247		1,082	100.0%	1,082	100.0%	83	100.0%
Percentage of Total Businesses:					86.8%		6.7%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

C H I L T O N A S S E S S M E N T A R E A								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	14	23.3%	463	10.6%
Middle	55	91.7%	3,980	91.5%	12	20.0%	715	16.4%
Upper	5	8.3%	372	8.5%	32	53.3%	3,068	70.5%
NA	0	0.0%	0	0.0%	2	3.3%	106	2.4%
Total	60	100.0%	4,352	100.0%	60	100.0%	4,352	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	19	14.7%	377	6.1%
Moderate	0	0.0%	0	0.0%	16	12.4%	502	8.1%
Middle	112	86.8%	5,523	88.8%	29	22.5%	1,314	21.1%
Upper	17	13.2%	696	11.2%	60	46.5%	3,578	57.5%
NA	0	0.0%	0	0.0%	5	3.9%	448	7.2%
Total	129	100.0%	6,219	100.0%	129	100.0%	6,219	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	10	16.1%	42	6.3%
Moderate	0	0.0%	0	0.0%	16	25.8%	93	14.0%
Middle	54	87.1%	455	68.3%	21	33.9%	264	39.6%
Upper	8	12.9%	211	31.7%	12	19.4%	253	38.0%
NA	0	0.0%	0	0.0%	3	4.8%	14	2.1%
Total	62	100.0%	666	100.0%	62	100.0%	666	100.0%
	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	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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%				
Moderate	0	0.0%	0	0.0%				
Middle	174	89.2%	8,961	87.8%				
Upper	21	10.8%	1,245	12.2%				
NA	0	0.0%	0	0.0%				
Total	195	100.0%	10,206	100.0%				
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	168	86.2%	4,435	43.5%				
\$100,001 - \$250,000	22	11.3%	3,737	36.6%				
\$250,001 - \$1 Million	5	2.6%	2,034	19.9%				
Total	195	100.0%	10,206	100.0%				
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	170	87.2%	8,285	81.2%				
Over \$1 Million	13	6.7%	1,611	15.8%				
Not Known	12	6.2%	310	3.0%				
Total	195	100.0%	10,206	100.0%				

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

D E C A T U R A S S E S S M E N T A R E A								
D E M O G R A P H I C S								
2001 HUD Median Family Income (MSA): \$51,500 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families<Poverty as a % of Families by Tract		Families by Family Income	
			#	%	#	%	#	%
Low	1	3.0%	271	0.7%	93	34.3%	8,085	21.3%
Moderate	6	18.2%	6,088	16.1%	1,257	20.6%	6,457	17.0%
Middle	19	57.6%	22,359	59.0%	2,368	10.6%	8,399	22.2%
Upper	7	21.2%	9,156	24.2%	480	5.2%	14,933	39.4%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
Total	33	100.0%	37,874	100.0%	4,198	11.1%	37,874	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied			Rental Occupied		Vacant	
		#	%	%	#	%	#	%
Low	481	185	0.5%	38.5%	232	48.2%	64	13.3%
Moderate	8,995	5,686	15.6%	63.2%	2,602	28.9%	707	7.9%
Middle	30,894	21,648	59.5%	70.1%	7,286	23.6%	1,960	6.3%
Upper	12,261	8,860	24.4%	72.3%	2,710	22.1%	691	5.6%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	52,631	36,379	100.0%	69.1%	12,830	24.4%	3,422	6.5%
*Total Businesses by Tract								
	#		%		Businesses by Tract and Revenue Size Under \$1 Million		Over \$1 Million	
					#	%	#	%
Low	25		0.5%		20	0.4%	4	1.0%
Moderate	761		14.9%		674	15.1%	45	11.4%
Middle	3,217		62.9%		2,805	62.9%	239	60.5%
Upper	1,108		21.7%		959	21.5%	107	27.1%
NA	0		0.0%		0	0.0%	0	0.0%
Total	5,111		100.0%		4,458	100.0%	395	100.0%
Percentage of Total Businesses:						87.2%	7.7%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

DECATUR ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	4	7.0%	63	1.0%
Moderate	15	26.3%	798	12.4%	8	14.0%	339	5.3%
Middle	25	43.9%	2,931	45.5%	16	28.1%	1,368	21.2%
Upper	17	29.8%	2,710	42.1%	29	50.9%	4,669	72.5%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	57	100.0%	6,439	100.0%	57	100.0%	6,439	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	6	11.8%	181	5.4%
Moderate	13	25.5%	609	18.3%	12	23.5%	622	18.7%
Middle	31	60.8%	1,873	56.2%	15	29.4%	1,006	30.2%
Upper	7	13.7%	853	25.6%	15	29.4%	1,308	39.2%
NA	0	0.0%	0	0.0%	3	5.9%	218	6.5%
Total	51	100.0%	3,335	100.0%	51	100.0%	3,335	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	12	21.1%	72	16.5%
Moderate	24	42.1%	197	45.2%	15	26.3%	64	14.7%
Middle	32	56.1%	229	52.5%	17	29.8%	147	33.7%
Upper	1	1.8%	10	2.3%	11	19.3%	146	33.5%
NA	0	0.0%	0	0.0%	2	3.5%	7	1.6%
Total	57	100.0%	436	100.0%	57	100.0%	436	100.0%
	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	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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
SMALL BUSINESS								
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	2	0.7%	43	0.3%				
Moderate	84	28.3%	3,787	25.0%				
Middle	155	52.2%	8,124	53.5%				
Upper	56	18.9%	3,223	21.2%				
NA	0	0.0%	0	0.0%				
Total	297	100.0%	15,177	100.0%				
	By Loan Size and Revenue							
	#	%	\$	%	#	%	\$	%
Loan Size:								
\$100,000 or less	267	89.9%	7,497	49.4%				
\$100,001 - \$250,000	22	7.4%	3,782	24.9%				
\$250,001 - \$1 Million	8	2.7%	3,898	25.7%				
Total	297	100.0%	15,177	100.0%				
Revenue:								
\$1 Million or Less	274	92.3%	12,486	82.3%				
Over \$1 Million	23	7.7%	2,691	17.7%				
Not Known	0	0.0%	0	0.0%				
Total	297	100.0%	15,177	100.0%				

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

DO THAN ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$45,700 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
			#	%	#	%	#	%
Low	1	2.9%	643	1.8%	268	41.7%	7,470	20.6%
Moderate	5	14.3%	3,895	10.8%	1,078	27.7%	6,441	17.8%
Middle	23	65.7%	25,727	71.1%	2,820	11.0%	8,191	22.6%
Upper	5	14.3%	5,933	16.4%	226	3.8%	14,096	38.9%
NA	1	2.9%	0	0.0%	0	0.0%	-	-
Total	35	100.0%	36,198	100.0%	4,392	12.1%	36,198	100.0%
	Housing Units by Tract							
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	#	%	#	%	
Low	1,278	355	1.1%	27.8%	758	59.3%	165	12.9%
Moderate	6,703	2,888	9.2%	43.1%	3,102	46.3%	713	10.6%
Middle	36,309	22,604	71.6%	62.3%	10,798	29.7%	2,907	8.0%
Upper	8,338	5,712	18.1%	68.5%	2,201	26.4%	425	5.1%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	52,628	31,559	100.0%	60.0%	16,859	32.0%	4,210	8.0%
	*Total Businesses by Tract				Businesses by Tract and Revenue Size			
		#	%		Under \$1 Million		Over \$1 Million	
					#	%	#	%
Low		171	3.1%		155	3.2%	11	2.4%
Moderate		1,336	24.0%		1,117	23.2%	148	32.3%
Middle		2,864	51.4%		2,490	51.7%	207	45.2%
Upper		1,187	21.3%		1,044	21.7%	91	19.9%
NA		15	0.3%		14	0.3%	1	0.2%
Total		5,573	100.0%		4,820	100.0%	458	100.0%
		Percentage of Total Businesses:				86.5%		8.2%

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

DOTHAN ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA				By Borrower Income			
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	9	15.0%	279	7.3%
Moderate	4	6.7%	138	3.6%	10	16.7%	561	14.8%
Middle	39	65.0%	2,110	55.6%	11	18.3%	481	12.7%
Upper	17	28.3%	1,550	40.8%	28	46.7%	2,414	63.6%
NA	0	0.0%	0	0.0%	2	3.3%	63	1.7%
Total	60	100.0%	3,798	100.0%	60	100.0%	3,798	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	14	12.5%	492	6.4%
Moderate	10	8.9%	364	4.7%	24	21.4%	1,213	15.7%
Middle	79	70.5%	4,782	61.9%	33	29.5%	2,059	26.7%
Upper	23	20.5%	2,578	33.4%	35	31.3%	3,684	47.7%
NA	0	0.0%	0	0.0%	6	5.4%	276	3.6%
Total	112	100.0%	7,724	100.0%	112	100.0%	7,724	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	1	5.0%	8	2.2%
Moderate	0	0.0%	0	0.0%	2	10.0%	9	2.4%
Middle	16	80.0%	267	72.2%	9	45.0%	195	52.7%
Upper	4	20.0%	103	27.8%	5	25.0%	134	36.2%
NA	0	0.0%	0	0.0%	3	15.0%	24	6.5%
Total	20	100.0%	370	100.0%	20	100.0%	370	100.0%
	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	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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	2	1.7%	42	0.5%				
Moderate	23	19.2%	2,291	26.6%				
Middle	65	54.2%	4,630	53.8%				
Upper	30	25.0%	1,641	19.1%				
NA	0	0.0%	0	0.0%				
Total	120	100.0%	8,604	100.0%				
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	95	79.2%	3,046	35.4%				
\$100,001 - \$250,000	19	15.8%	3,344	38.9%				
\$250,001 - \$1 Million	6	5.0%	2,214	25.7%				
Total	120	100.0%	8,604	100.0%				
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	86	71.7%	3,892	45.2%				
Over \$1 Million	31	25.8%	4,611	53.6%				
Not Known	3	2.5%	101	1.2%				
Total	120	100.0%	8,604	100.0%				

Originations and purchases

Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

EAST ALABAMA ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (State Nonmetro): \$38,500 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families <Poverty as a % of Families by Tract		Families by Family Income	
			#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	6,670	19.2%
Moderate	0	0.0%	0	0.0%	0	0.0%	5,756	16.6%
Middle	30	88.2%	29,123	84.0%	4,106	14.1%	7,270	21.0%
Upper	4	11.8%	5,546	16.0%	517	9.3%	14,973	43.2%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
Total	34	100.0%	34,669	100.0%	4,623	13.3%	34,669	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	%	#	%	#	%
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	42,567	29,535	84.0%	69.4%	8,980	21.1%	4,052	9.5%
Upper	9,223	5,628	16.0%	61.0%	1,675	18.2%	1,920	20.8%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	51,790	35,163	100.0%	67.9%	10,655	20.6%	5,972	11.5%
*Total Businesses by Tract			Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million			
			#	%	#	%		
Low	0	0.0%	0	0.0%	0	0.0%		
Moderate	0	0.0%	0	0.0%	0	0.0%		
Middle	3,106	76.7%	2,711	76.4%	196	80.3%		
Upper	944	23.3%	836	23.6%	48	19.7%		
NA	0	0.0%	0	0.0%	0	0.0%		
Total	4,050	100.0%	3,547	100.0%	244	100.0%		
Percentage of Total Businesses:					87.6%	6.0%		

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

EAST ALABAMA ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA				By Borrower Income			
	By Tract Income		Home Purchase					
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	12	4.3%	289	1.3%
Moderate	0	0.0%	0	0.0%	42	15.1%	1,555	7.2%
Middle	196	70.5%	12,709	59.1%	69	24.8%	3,691	17.2%
Upper	82	29.5%	8,804	40.9%	152	54.7%	15,835	73.6%
NA	0	0.0%	0	0.0%	3	1.1%	143	0.7%
Total	278	100.0%	21,513	100.0%	278	100.0%	21,513	100.0%
Refinance								
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	19	7.9%	612	3.3%
Moderate	0	0.0%	0	0.0%	36	15.0%	1,585	8.6%
Middle	183	76.3%	12,353	67.0%	59	24.6%	4,147	22.5%
Upper	57	23.8%	6,082	33.0%	118	49.2%	11,344	61.5%
NA	0	0.0%	0	0.0%	8	3.3%	747	4.1%
Total	240	100.0%	18,435	100.0%	240	100.0%	18,435	100.0%
Home Improvement								
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	33	13.8%	242	7.6%
Moderate	0	0.0%	0	0.0%	59	24.7%	1,034	32.3%
Middle	225	94.1%	3,036	94.8%	54	22.6%	452	14.1%
Upper	14	5.9%	167	5.2%	91	38.1%	1,461	45.6%
NA	0	0.0%	0	0.0%	2	0.8%	14	0.4%
Total	239	100.0%	3,203	100.0%	239	100.0%	3,203	100.0%
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	3	100.0%	305	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	3	100.0%	305	100.0%
Total	3	100.0%	305	100.0%	3	100.0%	305	100.0%
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	0	0.0%	0	0.0%				
Moderate	0	0.0%	0	0.0%				
Middle	683	88.8%	27,229	86.3%				
Upper	86	11.2%	4,318	13.7%				
NA	0	0.0%	0	0.0%				
Total	769	100.0%	31,547	100.0%				
By Loan Size and Revenue								
Loan Size:	#	%	\$	%				
\$100,000 or less	702	91.3%	15,851	50.2%				
\$100,001 - \$250,000	52	6.8%	8,803	27.9%				
\$250,001 - \$1 Million	15	2.0%	6,893	21.8%				
Total	769	100.0%	31,547	100.0%				
Revenue:	#	%	\$	%				
\$1 Million or Less	708	92.1%	26,018	82.5%				
Over \$1 Million	45	5.9%	5,208	16.5%				
Not Known	16	2.1%	321	1.0%				
Total	769	100.0%	31,547	100.0%				

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

FLORENCE ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$43,000 Income Categories	Tract Distribution		Families by Tract		Families <Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	7.1%	1,282	3.4%	570	44.5%	8,084	21.1%
Moderate	6	21.4%	2,794	7.3%	647	23.2%	7,007	18.3%
Middle	16	57.1%	26,845	70.2%	2,697	10.0%	7,905	20.7%
Upper	4	14.3%	7,329	19.2%	367	5.0%	15,254	39.9%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
Total	28	100.0%	38,250	100.0%	4,281	11.2%	38,250	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	#	%	#	%	
Low	1,945	872	2.3%	44.8%	925	47.6%	148	7.6%
Moderate	5,571	2,409	6.4%	43.2%	2,612	46.9%	550	9.9%
Middle	37,887	27,182	71.9%	71.7%	7,626	20.1%	3,079	8.1%
Upper	9,931	7,341	19.4%	73.9%	2,034	20.5%	556	5.6%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	55,334	37,804	100.0%	68.3%	13,197	23.8%	4,333	7.8%
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#		%		Under \$1 Million		Over \$1 Million	
	#	%	#	%	#	%	#	%
Low	86	1.7%	78	1.7%	3	0.8%		
Moderate	983	18.9%	855	19.0%	76	20.0%		
Middle	3,104	59.6%	2,671	59.3%	221	58.2%		
Upper	1,033	19.8%	899	20.0%	80	21.1%		
NA	0	0.0%	0	0.0%	0	0.0%		
Total	5,206	100.0%	4,503	100.0%	380	100.0%		
Percentage of Total Businesses:						86.5%	7.3%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

FLORENCE ASSESSMENT AREA								
LENDING								
Income Categories	HMDA				By Borrower Income			
	By Tract Income				Home Purchase			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	10	7.5%	212	1.9%
Moderate	11	8.2%	545	5.0%	19	14.2%	966	8.8%
Middle	118	88.1%	10,002	91.5%	33	24.6%	2,392	21.9%
Upper	5	3.7%	388	3.5%	72	53.7%	7,365	67.4%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	134	100.0%	10,935	100.0%	134	100.0%	10,935	100.0%
Refinance								
#	%	\$	%	#	%	\$	%	
Low	4	3.0%	137	1.5%	16	11.9%	564	6.1%
Moderate	5	3.7%	616	6.7%	31	23.1%	1,442	15.7%
Middle	112	83.6%	7,117	77.4%	29	21.6%	1,756	19.1%
Upper	13	9.7%	1,327	14.4%	52	38.8%	4,842	52.6%
NA	0	0.0%	0	0.0%	6	4.5%	593	6.4%
Total	134	100.0%	9,197	100.0%	134	100.0%	9,197	100.0%
Home Improvement								
#	%	\$	%	#	%	\$	%	
Low	0	0.0%	0	0.0%	16	16.5%	37	5.4%
Moderate	3	3.1%	59	8.7%	31	32.0%	151	22.2%
Middle	86	88.7%	545	80.0%	22	22.7%	174	25.6%
Upper	8	8.2%	77	11.3%	25	25.8%	309	45.4%
NA	0	0.0%	0	0.0%	3	3.1%	10	1.5%
Total	97	100.0%	681	100.0%	97	100.0%	681	100.0%
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	2	100.0%	530	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	2	100.0%	530	100.0%
Total	2	100.0%	530	100.0%	2	100.0%	530	100.0%
SMALL BUSINESS								
By Tract Income								
#	%	\$	%					
Low	7	1.4%	524	1.7%				
Moderate	55	10.9%	4,136	13.5%				
Middle	368	72.7%	18,418	60.3%				
Upper	76	15.0%	7,458	24.4%				
NA	0	0.0%	0	0.0%				
Total	506	100.0%	30,536	100.0%				
By Loan Size and Revenue								
Loan Size:	#	%	\$	%				
\$100,000 or less	451	89.1%	11,434	37.4%				
\$100,001 - \$250,000	30	5.9%	5,136	16.8%				
\$250,001 - \$1 Million	25	4.9%	13,966	45.7%				
Total	506	100.0%	30,536	100.0%				
Revenue:	#	%	\$	%				
\$1 Million or Less	416	82.2%	18,306	59.9%				
Over \$1 Million	83	16.4%	11,081	36.3%				
Not Known	7	1.4%	1,149	3.8%				
Total	506	100.0%	30,536	100.0%				

Originations and purchases

Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

GADSDEN ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$39,200 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	6,106	21.4%
Moderate	10	34.5%	5,262	18.4%	1,285	24.4%	4,967	17.4%
Middle	14	48.3%	15,513	54.3%	1,936	12.5%	6,023	21.1%
Upper	5	17.2%	7,810	27.3%	562	7.2%	11,489	40.2%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
Total	29	100.0%	28,585	100.0%	3,783	13.2%	28,585	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	0	0	0.0%	0	0.0%	0	0.0%	0
Moderate	9,034	4,757	16.6%	52.7%	3,386	37.5%	891	9.9%
Middle	22,716	15,344	53.6%	67.5%	5,615	24.7%	1,757	7.7%
Upper	10,037	8,511	29.7%	84.8%	1,062	10.6%	464	4.6%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	41,787	28,612	100.0%	68.5%	10,063	24.1%	3,112	7.4%
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#	%		Under \$1 Million		Over \$1 Million		
	#	%	#	%	#	%		
Low	1,880	5.1%		1,531	4.8%	186	6.7%	
Moderate	7,204	19.6%		6,077	19.2%	660	23.8%	
Middle	20,000	54.3%		17,263	54.6%	1,421	51.3%	
Upper	7,739	21.0%		6,746	21.3%	504	18.2%	
NA	0	0.0%		0	0.0%	0	0.0%	
Total	36,823	100.0%		31,617	100.0%	2,771	100.0%	
Percentage of Total Businesses:						85.9%	7.5%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

GADSDEN ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase				Refinance			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	10.3%	96	3.5%	3	7.7%	118	4.3%
Middle	16	41.0%	918	33.5%	9	23.1%	558	20.3%
Upper	19	48.7%	1,729	63.0%	22	56.4%	1,808	65.9%
NA	0	0.0%	0	0.0%	5	12.8%	259	9.4%
Total	39	100.0%	2,743	100.0%	39	100.0%	2,743	100.0%
	Home Improvement				Multi-Family			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	2	10.5%	5	2.6%
Moderate	0	0.0%	0	0.0%	4	21.1%	33	17.0%
Middle	11	57.9%	124	63.9%	5	26.3%	21	10.8%
Upper	8	42.1%	70	36.1%	8	42.1%	135	69.6%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	19	100.0%	194	100.0%	19	100.0%	194	100.0%
	Multi-Family				SMALL BUSINESS			
	#	%	\$	%	By Tract Income			
Low	0	0.0%	0	0.0%	#	%	\$	%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	340	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	1	100.0%	340	100.0%
Total	1	100.0%	340	100.0%	1	100.0%	340	100.0%
	By Loan Size and Revenue							
	#	%	\$	%				
Loan Size:								
\$100,000 or less	62	84.9%	1,799	37.8%				
\$100,001 - \$250,000	5	6.8%	857	18.0%				
\$250,001 - \$1 Million	6	8.2%	2,101	44.2%				
Total	73	100.0%	4,757	100.0%				
Revenue:								
\$1 Million or Less	70	95.9%	4,147	87.2%				
Over \$1 Million	3	4.1%	610	12.8%				
Not Known	0	0.0%	0	0.0%				
Total	73	100.0%	4,757	100.0%				

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

HUNTSVILLE ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$60,600 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	4	5.3%	2,618	3.2%	1,335	51.0%	17,256	21.1%
Moderate	19	25.3%	16,324	20.0%	2,095	12.8%	13,726	16.8%
Middle	32	42.7%	41,081	50.3%	3,297	8.0%	18,849	23.1%
Upper	20	26.7%	21,676	26.5%	577	2.7%	31,868	39.0%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
Total	75	100.0%	81,699	100.0%	7,304	8.9%	81,699	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	4,389	1,003	1.3%	2,979	67.9%	407	9.3%	
Moderate	27,250	12,593	16.9%	12,034	44.2%	2,623	9.6%	
Middle	57,697	39,610	53.2%	14,418	25.0%	3,669	6.4%	
Upper	29,974	21,188	28.5%	7,068	23.6%	1,718	5.7%	
NA	0	#N/A	0.0%	0	0.0%	0	0.0%	
Total	119,310	74,394	100.0%	36,499	30.6%	8,417	7.1%	
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#	%		Under \$1 Million		Over \$1 Million		
	#	%	%	#	%	#	%	
Low	1,116	8.5%		976	8.4%	108	10.5%	
Moderate	2,254	17.2%		1,958	16.9%	208	20.3%	
Middle	6,002	45.7%		5,331	46.0%	432	42.1%	
Upper	3,754	28.6%		3,322	28.7%	277	27.0%	
NA	0	0.0%		0	0.0%	0	0.0%	
Total	13,126	100.0%		11,587	100.0%	1,025	100.0%	
Percentage of Total Businesses:					88.3%		7.8%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.
 * Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.
 NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

HUNTSVILLE ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase				Refinance			
	#	%	\$	%	#	%	\$	%
Low	1	0.3%	37	0.1%	39	10.9%	2,152	4.6%
Moderate	44	12.3%	4,115	8.8%	61	17.0%	4,884	10.4%
Middle	223	62.3%	29,340	62.7%	109	30.4%	12,358	26.4%
Upper	90	25.1%	13,272	28.4%	146	40.8%	27,032	57.8%
NA	0	0.0%	0	0.0%	3	0.8%	338	0.7%
Total	358	100.0%	46,764	100.0%	358	100.0%	46,764	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	1	0.4%	39	0.1%	25	9.7%	1,546	4.7%
Moderate	24	9.3%	2,308	7.0%	40	15.6%	3,276	10.0%
Middle	149	58.0%	17,655	53.9%	63	24.5%	6,876	21.0%
Upper	83	32.3%	12,754	38.9%	119	46.3%	19,946	60.9%
NA	0	0.0%	0	0.0%	10	3.9%	1,112	3.4%
Total	257	100.0%	32,756	100.0%	257	100.0%	32,756	100.0%
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	245	32.6%	0	0.0%	0	0.0%
Middle	2	66.7%	506	67.4%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	3	100.0%	751	100.0%
Total	3	100.0%	751	100.0%	3	100.0%	751	100.0%
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	26	7.1%	2,378	7.1%				
Moderate	51	14.0%	4,299	12.8%				
Middle	137	37.5%	8,450	25.1%				
Upper	151	41.4%	18,505	55.0%				
NA	0	0.0%	0	0.0%				
Total	365	100.0%	33,632	100.0%				
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	290	79.5%	10,800	32.1%				
\$100,001 - \$250,000	43	11.8%	7,680	22.8%				
\$250,001 - \$1 Million	32	8.8%	15,152	45.1%				
Total	365	100.0%	33,632	100.0%				
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	284	77.8%	19,884	59.1%				
Over \$1 Million	79	21.6%	13,085	38.9%				
Not Known	2	0.5%	663	2.0%				
Total	365	100.0%	33,632	100.0%				

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

JACKSON ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (State Nonmetro): \$38,500 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	924	17.2%
Moderate	0	0.0%	0	0.0%	0	0.0%	744	13.8%
Middle	3	75.0%	3,983	74.1%	542	13.6%	1,096	20.4%
Upper	1	25.0%	1,393	25.9%	56	4.0%	2,612	48.6%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
Total	4	100.0%	5,376	100.0%	598	11.1%	5,376	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	0	0	0.0%	0	0.0%	0	0.0%	0
Moderate	0	0	0.0%	0	0.0%	0	0.0%	0
Middle	5,968	3,510	71.8%	1,939	32.5%	519	8.7%	
Upper	1,680	1,376	28.2%	205	12.2%	99	5.9%	
NA	0	0	0.0%	0	0.0%	0	0.0%	
Total	7,648	4,886	100.0%	2,144	28.0%	618	8.1%	
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#	%		Under \$1 Million		Over \$1 Million		
	#	%	%	#	%	#	%	
Low	0		0.0%	0	0.0%	0	0.0%	
Moderate	0		0.0%	0	0.0%	0	0.0%	
Middle	793		88.8%	710	89.1%	56	86.2%	
Upper	100		11.2%	87	10.9%	9	13.8%	
NA	0		0.0%	0	0.0%	0	0.0%	
Total	893		100.0%	797	100.0%	65	100.0%	
Percentage of Total Businesses:					89.2%		7.3%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.
 * Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.
 NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

JACKSON ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
	Home Purchase							
Low	0	0.0%	0	0.0%	1	3.1%	32	1.3%
Moderate	0	0.0%	0	0.0%	6	18.8%	349	13.9%
Middle	22	68.8%	1,592	63.5%	4	12.5%	227	9.1%
Upper	10	31.3%	916	36.5%	21	65.6%	1,900	75.8%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	2,508	100.0%	32	100.0%	2,508	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	2	6.7%	135	4.6%
Moderate	0	0.0%	0	0.0%	2	6.7%	101	3.4%
Middle	18	60.0%	1,858	62.7%	6	20.0%	464	15.7%
Upper	12	40.0%	1,103	37.3%	19	63.3%	2,051	69.3%
NA	0	0.0%	0	0.0%	1	3.3%	210	7.1%
Total	30	100.0%	2,961	100.0%	30	100.0%	2,961	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	1	25.0%	2	12.5%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	3	75.0%	14	87.5%	2	50.0%	4	25.0%
Upper	1	25.0%	2	12.5%	1	25.0%	10	62.5%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	16	100.0%	4	100.0%	16	100.0%
	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	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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	SMALL BUSINESS							
	By Tract Income							
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	33	82.5%	2,592	78.8%				
Upper	7	17.5%	697	21.2%				
NA	0	0.0%	0	0.0%				
Total	40	100.0%	3,289	100.0%				
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%				
\$100,000 or less	34	85.0%	832	25.3%				
\$100,001 - \$250,000	3	7.5%	512	15.6%				
\$250,001 - \$1 Million	3	7.5%	1,945	59.1%				
Total	40	100.0%	3,289	100.0%				
Revenue:								
\$1 Million or Less	37	92.5%	2,477	75.3%				
Over \$1 Million	3	7.5%	812	24.7%				
Not Known	0	0.0%	0	0.0%				
Total	40	100.0%	3,289	100.0%				

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

MARSHALL ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (State Nonmetro): \$38,500 Income Categories	Tract Distribution		Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	3,743	21.3%
Moderate	0	0.0%	0	0.0%	0	0.0%	2,690	15.3%
Middle	9	81.8%	15,363	87.6%	2,504	16.3%	3,553	20.3%
Upper	2	18.2%	2,171	12.4%	186	8.6%	7,548	43.0%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
Total	11	100.0%	17,534	100.0%	2,690	15.3%	17,534	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	%	#	%	#	%
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	22,514	14,745	86.7%	65.5%	5,738	25.5%	2,031	9.0%
Upper	3,005	2,264	13.3%	75.3%	592	19.7%	149	5.0%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	25,519	17,009	100.0%	66.7%	6,330	24.8%	2,180	8.5%
*Total Businesses by Tract								
		*Total Businesses by Tract		Businesses by Tract and Revenue Size				
		#	%	Under \$1 Million		Over \$1 Million		
				#	%	#	%	
Low		0	0.0%	0	0.0%	0	0.0%	
Moderate		0	0.0%	0	0.0%	0	0.0%	
Middle		2,424	85.1%	2,119	84.8%	181	87.4%	
Upper		425	14.9%	381	15.2%	26	12.6%	
NA		0	0.0%	0	0.0%	0	0.0%	
Total		2,849	100.0%	2,500	100.0%	207	100.0%	
Percentage of Total Businesses:					87.8%	7.3%		

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.
 * Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.
 NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

MARSHALL ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
	Home Purchase							
Low	0	0.0%	0	0.0%	1	2.2%	18	0.4%
Moderate	0	0.0%	0	0.0%	4	8.7%	145	3.4%
Middle	40	87.0%	3,697	86.3%	12	26.1%	750	17.5%
Upper	6	13.0%	586	13.7%	29	63.0%	3,370	78.7%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	46	100.0%	4,283	100.0%	46	100.0%	4,283	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	2	4.7%	106	4.3%
Moderate	0	0.0%	0	0.0%	8	18.6%	265	10.7%
Middle	42	97.7%	2,446	98.6%	11	25.6%	700	28.2%
Upper	1	2.3%	35	1.4%	21	48.8%	1,372	55.3%
NA	0	0.0%	0	0.0%	1	2.3%	38	1.5%
Total	43	100.0%	2,481	100.0%	43	100.0%	2,481	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	5	19.2%	49	17.6%
Moderate	0	0.0%	0	0.0%	1	3.8%	5	1.8%
Middle	22	84.6%	259	92.8%	6	23.1%	34	12.2%
Upper	4	15.4%	20	7.2%	13	50.0%	188	67.4%
NA	0	0.0%	0	0.0%	1	3.8%	3	1.1%
Total	26	100.0%	279	100.0%	26	100.0%	279	100.0%
	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	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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
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	146	81.6%	6,117	91.5%	0	0.0%	0	0.0%
Upper	33	18.4%	569	8.5%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	179	100.0%	6,686	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	163	91.1%	3,383	50.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	13	7.3%	2,059	30.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million	3	1.7%	1,244	18.6%	0	0.0%	0	0.0%
Total	179	100.0%	6,686	100.0%	0	0.0%	0	0.0%
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	175	97.8%	5,851	87.5%	0	0.0%	0	0.0%
Over \$1 Million	4	2.2%	835	12.5%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	179	100.0%	6,686	100.0%	0	0.0%	0	0.0%

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

MOBILE ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$44,700	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
Income Categories	#	%	#	%	#	%	#	%
Low	21	14.6%	12,554	9.6%	6,687	53.3%	29,939	23.0%
Moderate	22	15.3%	14,144	10.9%	3,940	27.9%	21,665	16.6%
Middle	65	45.1%	70,387	54.0%	8,593	12.2%	26,019	20.0%
Upper	32	22.2%	33,164	25.5%	1,598	4.8%	52,626	40.4%
NA	4	2.8%	0	0.0%	0	0.0%	-	-
Total	144	100.0%	130,249	100.0%	20,818	16.0%	130,249	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	20,069	7,496	6.2%	37.4%	9,796	48.8%	2,777	13.8%
Moderate	22,361	11,525	9.6%	51.5%	8,169	36.5%	2,667	11.9%
Middle	111,264	69,213	57.4%	62.2%	23,151	20.8%	18,900	17.0%
Upper	48,456	32,302	26.8%	66.7%	12,288	25.4%	3,866	8.0%
NA	3	2	0.0%	66.7%	1	33.3%	0	0.0%
Total	202,153	120,538	100.0%	59.6%	53,405	26.4%	28,210	14.0%
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#	%		Under \$1 Million		Over \$1 Million		
	#	%	#	%	#	%		
Low	1,227	5.9%		1,029	5.8%	134	7.6%	
Moderate	1,625	7.8%		1,316	7.4%	212	12.1%	
Middle	12,025	57.7%		10,282	57.8%	941	53.6%	
Upper	5,421	26.0%		4,723	26.6%	395	22.5%	
NA	548	2.6%		435	2.4%	72	4.1%	
Total	20,846	100.0%		17,785	100.0%	1,754	100.0%	
Percentage of Total Businesses:					85.3%	8.4%		

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.
 * Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.
 NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

MOBILE ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
	Home Purchase							
Low	2	0.4%	58	0.1%	13	2.9%	436	0.9%
Moderate	7	1.6%	614	1.2%	77	17.3%	5,048	10.0%
Middle	322	72.2%	35,577	70.5%	99	22.2%	8,181	16.2%
Upper	115	25.8%	14,216	28.2%	242	54.3%	35,326	70.0%
NA	0	0.0%	0	0.0%	15	3.4%	1,474	2.9%
Total	446	100.0%	50,465	100.0%	446	100.0%	50,465	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	2	0.6%	51	0.1%	18	5.5%	874	2.4%
Moderate	1	0.3%	52	0.1%	54	16.5%	3,639	10.0%
Middle	248	75.6%	27,735	76.0%	80	24.4%	7,345	20.1%
Upper	77	23.5%	8,668	23.7%	149	45.4%	21,575	59.1%
NA	0	0.0%	0	0.0%	27	8.2%	3,073	8.4%
Total	328	100.0%	36,506	100.0%	328	100.0%	36,506	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	22	21.4%	99	7.7%
Moderate	2	1.9%	32	2.5%	25	24.3%	295	22.9%
Middle	84	81.6%	1,061	82.4%	23	22.3%	222	17.2%
Upper	17	16.5%	194	15.1%	30	29.1%	661	51.4%
NA	0	0.0%	0	0.0%	3	2.9%	10	0.8%
Total	103	100.0%	1,287	100.0%	103	100.0%	1,287	100.0%
	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	2	66.7%	579	85.3%	0	0.0%	0	0.0%
Upper	1	33.3%	100	14.7%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	3	100.0%	679	100.0%
Total	3	100.0%	679	100.0%	3	100.0%	679	100.0%
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%				
Low	10	1.5%	1,037	1.8%				
Moderate	27	4.1%	2,046	3.5%				
Middle	471	71.7%	39,668	67.6%				
Upper	147	22.4%	15,536	26.5%				
NA	2	0.3%	380	0.6%				
Total	657	100.0%	58,667	100.0%				
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%				
\$100,000 or less	503	76.6%	17,629	30.0%				
\$100,001 - \$250,000	100	15.2%	17,118	29.2%				
\$250,001 - \$1 Million	54	8.2%	23,920	40.8%				
Total	657	100.0%	58,667	100.0%				
Revenue:	#	%	\$	%				
\$1 Million or Less	485	73.8%	32,589	55.5%				
Over \$1 Million	145	22.1%	22,833	38.9%				
Not Known	27	4.1%	3,245	5.5%				
Total	657	100.0%	58,667	100.0%				

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

MONTGOMERY ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$51,700	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
Income Categories	#	%	#	%	#	%	#	%
Low	7	9.1%	5,549	7.2%	2,713	48.9%	17,166	22.4%
Moderate	14	18.2%	12,384	16.2%	2,855	23.1%	12,653	16.5%
Middle	37	48.1%	37,754	49.3%	3,986	10.6%	16,073	21.0%
Upper	19	24.7%	20,922	27.3%	660	3.2%	30,717	40.1%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
Total	77	100.0%	76,609	100.0%	10,214	13.3%	76,609	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	10,734	2,841	4.0%	26.5%	6,135	57.2%	1,758	16.4%
Moderate	18,618	11,339	16.0%	60.9%	5,565	29.9%	1,714	9.2%
Middle	56,761	35,643	50.4%	62.8%	15,272	26.9%	5,846	10.3%
Upper	30,641	20,959	29.6%	68.4%	7,777	25.4%	1,905	6.2%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	116,754	70,782	100.0%	60.6%	34,749	29.8%	11,223	9.6%
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#	%		Under \$1 Million		Over \$1 Million		
	#	%	#	%	#	%		
Low	1,704	14.2%	1,373	13.3%	207	19.5%		
Moderate	1,623	13.5%	1,404	13.6%	140	13.2%		
Middle	4,675	38.9%	4,066	39.4%	380	35.7%		
Upper	4,015	33.4%	3,481	33.7%	336	31.6%		
NA	0	0.0%	0	0.0%	0	0.0%		
Total	12,017	100.0%	10,324	100.0%	1,063	100.0%		
Percentage of Total Businesses:						85.9%	8.8%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

MONTGOMERY ASSESSMENT AREA										
LENDING										
Income Categories	HMDA									
	By Tract Income				By Borrower Income					
	#	%	\$	%	Home Purchase		#	%	\$	%
Low	2	0.9%	130	0.5%	12	5.6%	259	1.1%		
Moderate	27	12.5%	2,436	10.1%	41	19.0%	2,342	9.7%		
Middle	107	49.5%	9,834	40.7%	36	16.7%	2,768	11.4%		
Upper	80	37.0%	11,779	48.7%	101	46.8%	15,489	64.1%		
NA	0	0.0%	0	0.0%	26	12.0%	3,321	13.7%		
Total	216	100.0%	24,179	100.0%	216	100.0%	24,179	100.0%		
	Refinance									
	#	%	\$	%	#	%	\$	%		
Low	4	1.9%	313	1.3%	23	11.0%	1,201	4.9%		
Moderate	33	15.7%	2,828	11.5%	40	19.0%	2,475	10.0%		
Middle	125	59.5%	10,801	43.9%	42	20.0%	3,216	13.1%		
Upper	48	22.9%	10,685	43.4%	82	39.0%	11,242	45.6%		
NA	0	0.0%	0	0.0%	23	11.0%	6,493	26.4%		
Total	210	100.0%	24,627	100.0%	210	100.0%	24,627	100.0%		
	Home Improvement									
	#	%	\$	%	#	%	\$	%		
Low	1	1.3%	1	0.1%	19	23.8%	59	7.2%		
Moderate	22	27.5%	191	23.2%	17	21.3%	100	12.2%		
Middle	41	51.3%	415	50.4%	10	12.5%	69	8.4%		
Upper	16	20.0%	216	26.2%	26	32.5%	513	62.3%		
NA	0	0.0%	0	0.0%	8	10.0%	82	10.0%		
Total	80	100.0%	823	100.0%	80	100.0%	823	100.0%		
	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	1	50.0%	36	10.3%	0	0.0%	0	0.0%		
Upper	1	50.0%	315	89.7%	0	0.0%	0	0.0%		
NA	0	0.0%	0	0.0%	2	100.0%	351	100.0%		
Total	2	100.0%	351	100.0%	2	100.0%	351	100.0%		
	SMALL BUSINESS									
	By Tract Income									
	#	%	\$	%						
Low	52	6.9%	8,294	13.4%						
Moderate	117	15.4%	7,992	12.9%						
Middle	384	50.6%	28,995	46.7%						
Upper	206	27.1%	16,838	27.1%						
NA	0	0.0%	0	0.0%						
Total	759	100.0%	62,119	100.0%						
	By Loan Size and Revenue									
	#	%	\$	%						
Loan Size:										
\$100,000 or less	614	80.9%	17,498	28.2%						
\$100,001 - \$250,000	86	11.3%	15,518	25.0%						
\$250,001 - \$1 Million	59	7.8%	29,103	46.9%						
Total	759	100.0%	62,119	100.0%						
Revenue:										
\$1 Million or Less	553	72.9%	32,808	52.8%						
Over \$1 Million	172	22.7%	27,657	44.5%						
Not Known	34	4.5%	1,654	2.7%						
Total	759	100.0%	62,119	100.0%						

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

NORTHWEST ALABAMA ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (State): Nonmetro: \$38,500	Tract Distribution		Families					
	#	%	Families by Tract		Families<Poverty as a % of Families by Tract		Families by Family Income	
Income Categories			#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	2,846	24.2%
Moderate	0	0.0%	0	0.0%	0	0.0%	2,192	18.6%
Middle	12	100.0%	11,772	100.0%	1,911	16.2%	2,575	21.9%
Upper	0	0.0%	0	0.0%	0	0.0%	4,159	35.3%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
Total	12	100.0%	11,772	100.0%	1,911	16.2%	11,772	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	%	#	%	#	%
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	16,882	11,847	100.0%	70.2%	3,712	22.0%	1,323	7.8%
Upper	0	0	0.0%	0.0%	0	0.0%	0	0.0%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	16,882	11,847	100.0%	70.2%	3,712	22.0%	1,323	7.8%
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#		%		Under \$1 Million		Over \$1 Million	
	#	%	#	%	#	%	#	%
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	1,400	100.0%	1,181	100.0%	132	100.0%		
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,400	100.0%	1,181	100.0%	132	100.0%	132	100.0%
Percentage of Total Businesses:						84.4%	9.4%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

NORTHWEST ALABAMA ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
	Home Purchase							
Low	0	0.0%	0	0.0%	2	3.5%	40	1.2%
Moderate	0	0.0%	0	0.0%	16	28.1%	458	14.0%
Middle	57	100.0%	3,283	100.0%	20	35.1%	1,146	34.9%
Upper	0	0.0%	0	0.0%	17	29.8%	1,551	47.2%
NA	0	0.0%	0	0.0%	2	3.5%	88	2.7%
Total	57	100.0%	3,283	100.0%	57	100.0%	3,283	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	6	9.7%	160	4.8%
Moderate	0	0.0%	0	0.0%	6	9.7%	129	3.9%
Middle	62	100.0%	3,309	100.0%	19	30.6%	662	20.0%
Upper	0	0.0%	0	0.0%	29	46.8%	2,105	63.6%
NA	0	0.0%	0	0.0%	2	3.2%	253	7.6%
Total	62	100.0%	3,309	100.0%	62	100.0%	3,309	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	9	23.7%	27	9.3%
Moderate	0	0.0%	0	0.0%	6	15.8%	26	8.9%
Middle	38	100.0%	291	100.0%	13	34.2%	94	32.3%
Upper	0	0.0%	0	0.0%	7	18.4%	82	28.2%
NA	0	0.0%	0	0.0%	3	7.9%	62	21.3%
Total	38	100.0%	291	100.0%	38	100.0%	291	100.0%
	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	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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	SMALL BUSINESS							
	By Tract Income							
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	211	100.0%	13,963	100.0%	211	100.0%	13,963	100.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	211	100.0%	13,963	100.0%	211	100.0%	13,963	100.0%
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%				
\$100,000 or less	181	85.8%	4,020	28.8%				
\$100,001 - \$250,000	17	8.1%	2,751	19.7%				
\$250,001 - \$1 Million	13	6.2%	7,192	51.5%				
Total	211	100.0%	13,963	100.0%				
Revenue:	#	%	\$	%				
\$1 Million or Less	179	84.8%	10,053	72.0%				
Over \$1 Million	28	13.3%	3,666	26.3%				
Not Known	4	1.9%	244	1.7%				
Total	211	100.0%	13,963	100.0%				

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

SOUTH ALABAMA ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (State Nonmetro): \$38,500 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families<Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	14,169	24.0%
Moderate	14	18.9%	9,981	16.9%	3,195	32.0%	9,505	16.1%
Middle	53	71.6%	41,092	69.5%	7,154	17.4%	12,166	20.6%
Upper	7	9.5%	8,037	13.6%	732	9.1%	23,270	39.4%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
Total	74	100.0%	59,110	100.0%	11,081	18.7%	59,110	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	0	0	0.0%	0	0.0%	0	0.0%	0
Moderate	15,609	9,380	15.9%	60.1%	4,604	29.5%	1,625	10.4%
Middle	62,970	42,130	71.6%	66.9%	13,488	21.4%	7,352	11.7%
Upper	12,007	7,361	12.5%	61.3%	3,628	30.2%	1,018	8.5%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	90,586	58,871	100.0%	65.0%	21,720	24.0%	9,995	11.0%
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#		%		Under \$1 Million		Over \$1 Million	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1,441	18.9%	1,234	18.6%	101	18.3%		
Middle	4,848	63.5%	4,195	63.3%	367	66.4%		
Upper	1,349	17.7%	1,197	18.1%	85	15.4%		
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7,638	100.0%	6,626	100.0%	553	100.0%	101	7.2%
Percentage of Total Businesses:						86.8%	7.2%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.
 * Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.
 NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

SOUTH ALABAMA ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
	Home Purchase							
Low	0	0.0%	0	0.0%	13	6.7%	194	1.3%
Moderate	37	19.0%	2,741	18.8%	31	15.9%	1,143	7.8%
Middle	120	61.5%	8,586	58.8%	37	19.0%	1,995	13.7%
Upper	38	19.5%	3,281	22.5%	110	56.4%	11,027	75.5%
NA	0	0.0%	0	0.0%	4	2.1%	249	1.7%
Total	195	100.0%	14,608	100.0%	195	100.0%	14,608	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	24	9.1%	564	3.4%
Moderate	49	18.6%	2,757	16.8%	39	14.8%	1,630	9.9%
Middle	178	67.7%	10,634	64.8%	57	21.7%	2,999	18.3%
Upper	36	13.7%	3,030	18.5%	133	50.6%	10,503	64.0%
NA	0	0.0%	0	0.0%	10	3.8%	725	4.4%
Total	263	100.0%	16,421	100.0%	263	100.0%	16,421	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	15	18.3%	105	10.2%
Moderate	15	18.3%	195	18.9%	22	26.8%	99	9.6%
Middle	62	75.6%	734	71.1%	10	12.2%	36	3.5%
Upper	5	6.1%	104	10.1%	30	36.6%	741	71.7%
NA	0	0.0%	0	0.0%	5	6.1%	52	5.0%
Total	82	100.0%	1,033	100.0%	82	100.0%	1,033	100.0%
	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	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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	83	15.7%	4,475	15.0%	0	0.0%	0	0.0%
Middle	391	74.1%	22,463	75.1%	0	0.0%	0	0.0%
Upper	54	10.2%	2,991	10.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	528	100.0%	29,929	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	464	87.9%	11,971	40.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	42	8.0%	7,194	24.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million	22	4.2%	10,764	36.0%	0	0.0%	0	0.0%
Total	528	100.0%	29,929	100.0%	0	0.0%	0	0.0%
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	413	78.2%	17,292	57.8%	0	0.0%	0	0.0%
Over \$1 Million	84	15.9%	10,909	36.4%	0	0.0%	0	0.0%
Not Known	31	5.9%	1,728	5.8%	0	0.0%	0	0.0%
Total	528	100.0%	29,929	100.0%	0	0.0%	0	0.0%

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

TUSCALOOSA ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$47,400 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	7.7%	998	3.6%	463	46.4%	6,562	23.9%
Moderate	7	26.9%	6,105	22.2%	1,726	28.3%	4,330	15.8%
Middle	8	30.8%	10,727	39.1%	1,431	13.3%	5,310	19.3%
Upper	8	30.8%	9,636	35.1%	494	5.1%	11,264	41.0%
NA	1	3.8%	0	0.0%	0	0.0%	-	-
Total	26	100.0%	27,466	100.0%	4,114	15.0%	27,466	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	1,544	518	2.2%	33.5%	970	62.8%	56	3.6%
Moderate	13,510	4,941	21.2%	36.6%	7,652	56.6%	917	6.8%
Middle	16,698	8,199	35.2%	49.1%	7,598	45.5%	901	5.4%
Upper	13,339	9,615	41.3%	72.1%	3,141	23.5%	583	4.4%
NA	238	4	0.0%	1.7%	221	92.9%	13	5.5%
Total	45,329	23,277	100.0%	51.4%	19,582	43.2%	2,470	5.4%
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#	%		Under \$1 Million		Over \$1 Million		
	#	%	#	%	#	%		
Low	223	4.6%		197	4.7%	22	4.9%	
Moderate	1,140	23.7%		982	23.4%	121	26.7%	
Middle	1,732	35.9%		1,525	36.4%	150	33.1%	
Upper	1,716	35.6%		1,482	35.3%	159	35.1%	
NA	9	0.2%		8	0.2%	1	0.2%	
Total	4,820	100.0%		4,194	100.0%	453	100.0%	
Percentage of Total Businesses:					87.0%	9.4%		

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.
 * Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.
 NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

TUSCALOOSA ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
	Home Purchase							
Low	0	0.0%	0	0.0%	4	8.9%	216	4.9%
Moderate	3	6.7%	427	9.8%	8	17.8%	632	14.5%
Middle	22	48.9%	1,919	43.9%	11	24.4%	1,152	26.4%
Upper	20	44.4%	2,022	46.3%	22	48.9%	2,368	54.2%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	45	100.0%	4,368	100.0%	45	100.0%	4,368	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	1	3.1%	57	1.8%	2	6.3%	145	4.6%
Moderate	6	18.8%	574	18.2%	4	12.5%	260	8.3%
Middle	11	34.4%	1,110	35.3%	6	18.8%	499	15.9%
Upper	14	43.8%	1,405	44.7%	19	59.4%	2,134	67.8%
NA	0	0.0%	0	0.0%	1	3.1%	108	3.4%
Total	32	100.0%	3,146	100.0%	32	100.0%	3,146	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	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	1	100.0%	295	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	1	100.0%	295	100.0%
Total	1	100.0%	295	100.0%	1	100.0%	295	100.0%
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	9.1%	70	2.7%	70	2.7%	70	2.7%
Middle	25	45.5%	1,632	63.3%	1,632	63.3%	1,632	63.3%
Upper	25	45.5%	876	34.0%	876	34.0%	876	34.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	55	100.0%	2,578	100.0%	55	100.0%	2,578	100.0%
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	50	90.9%	1,602	62.1%	50	90.9%	1,602	62.1%
\$100,001 - \$250,000	4	7.3%	620	24.0%	4	7.3%	620	24.0%
\$250,001 - \$1 Million	1	1.8%	356	13.8%	1	1.8%	356	13.8%
Total	55	100.0%	2,578	100.0%	55	100.0%	2,578	100.0%
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	35	63.6%	1,363	52.9%	35	63.6%	1,363	52.9%
Over \$1 Million	18	32.7%	1,095	42.5%	18	32.7%	1,095	42.5%
Not Known	2	3.6%	120	4.7%	2	3.6%	120	4.7%
Total	55	100.0%	2,578	100.0%	55	100.0%	2,578	100.0%

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

WALKER ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (State Nonmetro): \$38,500 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families<Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	3,960	20.1%
Moderate	0	0.0%	0	0.0%	0	0.0%	3,491	17.7%
Middle	15	78.9%	14,445	73.2%	2,403	16.6%	3,818	19.3%
Upper	4	21.1%	5,289	26.8%	403	7.6%	8,465	42.9%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
Total	19	100.0%	19,734	100.0%	2,806	14.2%	19,734	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	%
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	20,822	14,909	73.6%	3,906	18.8%	2,007	9.6%	9.6%
Upper	7,605	5,349	26.4%	1,390	18.3%	866	11.4%	11.4%
NA	0	0	0.0%	0	0.0%	0	0.0%	0.0%
Total	28,427	20,258	100.0%	5,296	18.6%	2,873	10.1%	10.1%
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#		%		Under \$1 Million		Over \$1 Million	
	#	%	#	%	#	%	#	%
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	1,223	55.3%	1,062	55.1%	76	50.0%	76	50.0%
Upper	988	44.7%	865	44.9%	76	50.0%	76	50.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,211	100.0%	1,927	100.0%	152	100.0%	152	100.0%
Percentage of Total Businesses:						87.2%	6.9%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

WALKER ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase				Home Purchase			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	1	5.3%	61	3.3%
Moderate	0	0.0%	0	0.0%	2	10.5%	170	9.1%
Middle	4	21.1%	265	14.2%	1	5.3%	101	5.4%
Upper	15	78.9%	1,602	85.8%	14	73.7%	1,457	78.0%
NA	0	0.0%	0	0.0%	1	5.3%	78	4.2%
Total	19	100.0%	1,867	100.0%	19	100.0%	1,867	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	3	12.0%	117	5.1%
Moderate	0	0.0%	0	0.0%	1	4.0%	162	7.0%
Middle	9	36.0%	724	31.5%	6	24.0%	558	24.3%
Upper	16	64.0%	1,576	68.5%	13	52.0%	1,280	55.7%
NA	0	0.0%	0	0.0%	2	8.0%	183	8.0%
Total	25	100.0%	2,300	100.0%	25	100.0%	2,300	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	6	24.0%	16	7.6%
Moderate	0	0.0%	0	0.0%	9	36.0%	54	25.6%
Middle	14	56.0%	61	28.9%	4	16.0%	15	7.1%
Upper	11	44.0%	150	71.1%	6	24.0%	126	59.7%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	25	100.0%	211	100.0%	25	100.0%	211	100.0%
	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	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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
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	27	45.0%	2,275	46.1%	27	53.9%	2,275	46.1%
Upper	33	55.0%	2,664	53.9%	33	63.8%	2,664	53.9%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	60	100.0%	4,939	100.0%	60	100.0%	4,939	100.0%
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	Revenue:	#	%	\$
\$100,000 or less	49	81.7%	1,389	28.1%	\$1 Million or Less	52	86.7%	2,756
\$100,001 - \$250,000	5	8.3%	1,022	20.7%	Over \$1 Million	6	10.0%	2,154
\$250,001 - \$1 Million	6	10.0%	2,528	51.2%	Not Known	2	3.3%	29
Total	60	100.0%	4,939	100.0%	Total	60	100.0%	4,939

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

BRADENTON ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$50,500 Income Categories	Tract Distribution		Families by Tract		Families Families<Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	969	8.4%
Moderate	0	0.0%	0	0.0%	0	0.0%	1,756	15.3%
Middle	2	50.0%	5,596	48.7%	141	2.5%	2,864	24.9%
Upper	2	50.0%	5,886	51.3%	140	2.4%	5,893	51.3%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
Total	4	100.0%	11,482	100.0%	281	2.4%	11,482	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	%	#	%	#	%
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	7,866	6,066	49.7%	77.1%	1,222	15.5%	578	7.3%
Upper	7,626	6,150	50.3%	80.6%	991	13.0%	485	6.4%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	15,492	12,216	100.0%	78.9%	2,213	14.3%	1,063	6.9%
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#	%		Under \$1 Million		Over \$1 Million		
		#	%	#	%	#	%	
Low	0		0.0%	0	0.0%	0	0.0%	
Moderate	0		0.0%	0	0.0%	0	0.0%	
Middle	1,037		43.9%	913	45.2%	54	26.3%	
Upper	1,327		56.1%	1,108	54.8%	151	73.7%	
NA	0		0.0%	0	0.0%	0	0.0%	
Total	2,364		100.0%	2,021	100.0%	205	100.0%	
Percentage of Total Businesses:					85.5%		8.7%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

DAYTONA BEACH ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$44,400	Tract Distribution		Families				Families by Family Income	
	#	%	Families by Tract		Families <Poverty as a % of Families by Tract		#	%
Income Categories			#	%	#	%	#	%
Low	4	7.5%	2,566	3.5%	1,022	39.8%	13,553	18.2%
Moderate	9	17.0%	10,560	14.2%	1,291	12.2%	15,203	20.5%
Middle	32	60.4%	52,012	70.0%	3,774	7.3%	17,653	23.8%
Upper	7	13.2%	9,173	12.3%	342	3.7%	27,902	37.5%
NA	1	1.9%	0	0.0%	0	0.0%	-	-
Total	53	100.0%	74,311	100.0%	6,429	8.7%	74,311	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	#	%	#	%	
Low	4,645	1,608	2.1%	34.6%	2,604	56.1%	433	9.3%
Moderate	23,880	11,217	14.4%	47.0%	8,839	37.0%	3,824	16.0%
Middle	96,505	55,374	70.9%	57.4%	21,956	22.8%	19,175	19.9%
Upper	13,375	9,927	12.7%	74.2%	2,159	16.1%	1,289	9.6%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	138,405	78,126	100.0%	56.4%	35,558	25.7%	24,721	17.9%
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#	%		Under \$1 Million		Over \$1 Million		
				#	%	#	%	
Low	814	5.7%		700	5.6%	72	8.1%	
Moderate	2,491	17.5%		2,194	17.5%	158	17.7%	
Middle	9,490	66.7%		8,405	67.1%	549	61.5%	
Upper	1,440	10.1%		1,229	9.8%	114	12.8%	
NA	0	0.0%		0	0.0%	0	0.0%	
Total	14,235	100.0%		12,528	100.0%	893	100.0%	
				Percentage of Total Businesses:		88.0%		6.3%

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

DAYTONA BEACH ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA				By Borrower Income			
	By Tract Income		Home Purchase					
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	10	8.5%	598	4.6%
Moderate	23	19.7%	2,527	19.3%	15	12.8%	1,028	7.8%
Middle	66	56.4%	6,695	51.0%	19	16.2%	1,362	10.4%
Upper	28	23.9%	3,902	29.7%	72	61.5%	10,046	76.5%
NA	0	0.0%	0	0.0%	1	0.9%	90	0.7%
Total	117	100.0%	13,124	100.0%	117	100.0%	13,124	100.0%
Refinance								
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	4	6.6%	213	4.2%
Moderate	8	13.1%	530	10.6%	11	18.0%	523	10.4%
Middle	40	65.6%	2,996	59.7%	17	27.9%	1,109	22.1%
Upper	13	21.3%	1,492	29.7%	28	45.9%	3,122	62.2%
NA	0	0.0%	0	0.0%	1	1.6%	51	1.0%
Total	61	100.0%	5,018	100.0%	61	100.0%	5,018	100.0%
Home Improvement								
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	2	8.7%	108	17.3%
Moderate	1	4.3%	73	11.7%	4	17.4%	90	14.4%
Middle	17	73.9%	420	67.3%	9	39.1%	224	35.9%
Upper	5	21.7%	131	21.0%	8	34.8%	202	32.4%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	624	100.0%	23	100.0%	624	100.0%
Multi-Family								
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	100.0%	25	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%
NA	0	0.0%	0	0.0%	1	100.0%	25	100.0%
Total	1	100.0%	25	100.0%	1	100.0%	25	100.0%
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	14	5.3%	2,027	8.9%				
Moderate	71	27.1%	6,136	27.0%				
Middle	146	55.7%	10,639	46.7%				
Upper	31	11.8%	3,964	17.4%				
NA	0	0.0%	0	0.0%				
Total	262	100.0%	22,766	100.0%				
By Loan Size and Revenue								
Loan Size:	#	%	\$	%				
\$100,000 or less	206	78.6%	6,516	28.6%				
\$100,001 - \$250,000	34	13.0%	5,835	25.6%				
\$250,001 - \$1 Million	22	8.4%	10,415	45.7%				
Total	262	100.0%	22,766	100.0%				
Revenue:	#	%	\$	%				
\$1 Million or Less	226	86.3%	15,063	66.2%				
Over \$1 Million	36	13.7%	7,703	33.8%				
Not Known	0	0.0%	0	0.0%				
Total	262	100.0%	22,766	100.0%				

Originations and purchases

Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

F O R T L A U D E R D A L E A S S E S S M E N T A R E A								
D E M O G R A P H I C S								
2001 HUD Median Family Income (MSA): \$56,900 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
			#	%	#	%	#	%
Low	9	5.5%	8,778	2.6%	3,356	38.2%	66,197	19.6%
Moderate	32	19.5%	56,722	16.8%	8,729	15.4%	61,632	18.3%
Middle	77	47.0%	190,205	56.4%	9,666	5.1%	75,938	22.5%
Upper	42	25.6%	81,579	24.2%	2,279	2.8%	133,517	39.6%
NA	4	2.4%	0	0.0%	0	0.0%	-	-
Total	164	100.0%	337,284	100.0%	24,030	7.1%	337,284	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	#	%	#	%	
Low	15,656	3,994	1.1%	25.5%	9,677	61.8%	1,985	12.7%
Moderate	111,245	51,762	14.4%	46.5%	41,257	37.1%	18,226	16.4%
Middle	351,740	211,628	58.9%	60.2%	89,777	25.5%	50,335	14.3%
Upper	150,002	92,186	25.6%	61.5%	28,144	18.8%	29,672	19.8%
NA	17	17	0.0%	100.0%	0	0.0%	0	0.0%
Total	628,660	359,587	100.0%	57.2%	168,855	26.9%	100,218	15.9%
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#	%	Under \$1 Million		Over \$1 Million			
			#	%	#	%		
Low	4,197	5.5%	3,453	5.3%	551	8.0%		
Moderate	12,478	16.4%	10,492	16.2%	1,334	19.3%		
Middle	38,780	50.9%	33,129	51.1%	3,297	47.8%		
Upper	20,775	27.2%	17,709	27.3%	1,718	24.9%		
NA	12	0.0%	11	0.0%	0	0.0%		
Total	76,242	100.0%	64,794	100.0%	6,900	100.0%		
Percentage of Total Businesses:				85.0%		9.1%		

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

FORT LAUDERDALE ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA				HMDA			
	By Tract Income				By Borrower Income			
	Home Purchase				Home Purchase			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	1	2.1%	58	0.6%
Moderate	0	0.0%	0	0.0%	2	4.2%	220	2.3%
Middle	26	54.2%	3,564	38.0%	7	14.6%	1,172	12.5%
Upper	22	45.8%	5,822	62.0%	29	60.4%	5,202	55.4%
NA	0	0.0%	0	0.0%	9	18.8%	2,734	29.1%
Total	48	100.0%	9,386	100.0%	48	100.0%	9,386	100.0%
Refinance								
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	7.1%	98	3.7%
Middle	5	35.7%	680	25.9%	2	14.3%	355	13.5%
Upper	9	64.3%	1,941	74.1%	8	57.1%	1,196	45.6%
NA	0	0.0%	0	0.0%	3	21.4%	972	37.1%
Total	14	100.0%	2,621	100.0%	14	100.0%	2,621	100.0%
Home Improvement								
	#	%	\$	%	#	%	\$	%
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	14.3%	40	20.3%	2	28.6%	57	28.9%
Upper	6	85.7%	157	79.7%	4	57.1%	130	66.0%
NA	0	0.0%	0	0.0%	1	14.3%	10	5.1%
Total	7	100.0%	197	100.0%	7	100.0%	197	100.0%
Multi-Family								
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	20.0%	230	7.3%	0	0.0%	0	0.0%
Middle	3	60.0%	436	13.8%	0	0.0%	0	0.0%
Upper	1	20.0%	2,500	79.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	5	100.0%	3,166	100.0%
Total	5	100.0%	3,166	100.0%	5	100.0%	3,166	100.0%
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	4	12.5%	1,242	19.8%				
Moderate	7	21.9%	1,372	21.9%				
Middle	12	37.5%	2,181	34.8%				
Upper	9	28.1%	1,467	23.4%				
NA	0	0.0%	0	0.0%				
Total	32	100.0%	6,262	100.0%				
By Loan Size and Revenue								
	#	%	\$	%				
Loan Size:								
\$100,000 or less	15	46.9%	424	6.8%				
\$100,001 - \$250,000	8	25.0%	1,226	19.6%				
\$250,001 - \$1 Million	9	28.1%	4,612	73.7%				
Total	32	100.0%	6,262	100.0%				
Revenue:								
\$1 Million or Less	29	90.6%	5,484	87.6%				
Over \$1 Million	3	9.4%	778	12.4%				
Not Known	0	0.0%	0	0.0%				
Total	32	100.0%	6,262	100.0%				

Originations and purchases

Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

F O R T M Y E R S A S S E S S M E N T A R E A								
D E M O G R A P H I C S								
2001 HUD Median Family Income (MSA): \$49,000 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	6,211	13.1%
Moderate	2	4.3%	1,116	2.4%	73	6.5%	8,841	18.6%
Middle	33	70.2%	38,156	80.4%	1,732	4.5%	11,647	24.6%
Upper	10	21.3%	8,169	17.2%	180	2.2%	20,742	43.7%
NA	2	4.3%	0	0.0%	0	0.0%	-	-
Total	47	100.0%	47,441	100.0%	1,985	4.2%	47,441	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	#	%	#	%	
Low	0	0	0.0%	0	0.0%	0	0.0%	0
Moderate	2,077	1,158	2.4%	55.8%	656	31.6%	263	12.7%
Middle	76,367	38,539	79.2%	50.5%	17,173	22.5%	20,655	27.0%
Upper	22,350	8,969	18.4%	40.1%	2,062	9.2%	11,319	50.6%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	100,794	48,666	100.0%	48.3%	19,891	19.7%	32,237	32.0%
*Total Businesses by Tract								
	*Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million			
			#	%	#	%		
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	373	3.1%	315	3.1%	35	3.6%	35	3.6%
Middle	9,001	75.9%	7,732	76.2%	705	72.6%	705	72.6%
Upper	2,483	20.9%	2,104	20.7%	231	23.8%	231	23.8%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11,857	100.0%	10,151	100.0%	971	100.0%	971	100.0%
Percentage of Total Businesses:					85.6%		8.2%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.
 * Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.
 NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

FORT MYERS ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA				HMDA			
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	19	7.7%	911	2.5%
Moderate	3	1.2%	322	0.9%	36	14.6%	2,299	6.2%
Middle	190	76.9%	23,450	63.3%	46	18.6%	3,934	10.6%
Upper	54	21.9%	13,252	35.8%	120	48.6%	26,049	70.4%
NA	0	0.0%	0	0.0%	26	10.5%	3,831	10.3%
Total	247	100.0%	37,024	100.0%	247	100.0%	37,024	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	9	6.3%	520	2.2%
Moderate	2	1.4%	259	1.1%	27	18.8%	2,286	9.8%
Middle	103	71.5%	12,231	52.2%	20	13.9%	1,941	8.3%
Upper	39	27.1%	10,937	46.7%	62	43.1%	12,730	54.3%
NA	0	0.0%	0	0.0%	26	18.1%	5,950	25.4%
Total	144	100.0%	23,427	100.0%	144	100.0%	23,427	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	1	12.5%	10	5.5%
Moderate	0	0.0%	0	0.0%	2	25.0%	20	11.0%
Middle	7	87.5%	140	77.3%	1	12.5%	41	22.7%
Upper	1	12.5%	41	22.7%	4	50.0%	110	60.8%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	181	100.0%	8	100.0%	181	100.0%
	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	2	100.0%	526	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	2	100.0%	526	100.0%
Total	2	100.0%	526	100.0%	2	100.0%	526	100.0%
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	1.1%	221	0.9%	0	0.0%	0	0.0%
Middle	129	70.1%	16,358	66.1%	0	0.0%	0	0.0%
Upper	53	28.8%	8,157	33.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	184	100.0%	24,736	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	129	70.1%	5,099	20.6%	130	70.7%	10,644	43.0%
\$100,001 - \$250,000	22	12.0%	3,680	14.9%	48	26.1%	12,367	50.0%
\$250,001 - \$1 Million	33	17.9%	15,957	64.5%	6	3.3%	1,725	7.0%
Total	184	100.0%	24,736	100.0%	184	100.0%	24,736	100.0%
Revenue:								
\$1 Million or Less	130	70.7%	10,644	43.0%	130	70.7%	10,644	43.0%
Over \$1 Million	48	26.1%	12,367	50.0%	48	26.1%	12,367	50.0%
Not Known	6	3.3%	1,725	7.0%	6	3.3%	1,725	7.0%
Total	184	100.0%	24,736	100.0%	184	100.0%	24,736	100.0%

Originations and purchases

Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

LAKELAND ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$45,000 Income Categories	Tract Distribution		Families by Tract		Families		Families by Family Income	
	#	%	#	%	Families < Poverty as a % of Families by Tract	#	%	#
Low	2	3.6%	637	0.7%	280	44.0%	15,707	18.0%
Moderate	13	23.2%	14,311	16.4%	2,807	19.6%	16,283	18.6%
Middle	31	55.4%	56,250	64.4%	4,484	8.0%	20,954	24.0%
Upper	10	17.9%	16,124	18.5%	412	2.6%	34,378	39.4%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
Total	56	100.0%	87,322	100.0%	7,983	9.1%	87,322	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	1,429	455	0.5%	31.8%	790	55.3%	184	12.9%
Moderate	26,790	11,610	14.0%	43.3%	9,693	36.2%	5,487	20.5%
Middle	90,238	54,099	65.3%	60.0%	22,348	24.8%	13,791	15.3%
Upper	22,850	16,733	20.2%	73.2%	3,703	16.2%	2,414	10.6%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	141,307	82,897	100.0%	58.7%	36,534	25.9%	21,876	15.5%
*Total Businesses by Tract								
	#		%		Businesses by Tract and Revenue Size			
	#		%		Under \$1 Million		Over \$1 Million	
	#		%		#	%	#	%
Low	329		2.4%		294	2.5%	24	2.3%
Moderate	2,698		20.1%		2,326	19.9%	261	25.2%
Middle	7,998		59.5%		6,975	59.6%	603	58.3%
Upper	2,415		18.0%		2,109	18.0%	147	14.2%
NA	0		0.0%		0	0.0%	0	0.0%
Total	13,440		100.0%		11,704	100.0%	1,035	100.0%
Percentage of Total Businesses:					87.1%		7.7%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

LAKELAND ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	4	7.0%	96	2.3%
Moderate	4	7.0%	309	7.4%	7	12.3%	374	9.0%
Middle	35	61.4%	2,144	51.3%	19	33.3%	1,436	34.4%
Upper	18	31.6%	1,724	41.3%	19	33.3%	1,529	36.6%
NA	0	0.0%	0	0.0%	8	14.0%	742	17.8%
Total	57	100.0%	4,177	100.0%	57	100.0%	4,177	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	2	4.2%	70	2.7%
Moderate	2	4.2%	35	1.3%	9	18.8%	351	13.4%
Middle	40	83.3%	2,321	88.7%	10	20.8%	375	14.3%
Upper	6	12.5%	262	10.0%	27	56.3%	1,822	69.6%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	48	100.0%	2,618	100.0%	48	100.0%	2,618	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	9	27.3%	30	11.7%
Moderate	6	18.2%	47	18.4%	10	30.3%	73	28.5%
Middle	25	75.8%	192	75.0%	9	27.3%	110	43.0%
Upper	2	6.1%	17	6.6%	5	15.2%	43	16.8%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	33	100.0%	256	100.0%	33	100.0%	256	100.0%
	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	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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	5	2.4%	279	1.5%				
Moderate	40	18.9%	3,642	19.7%				
Middle	115	54.2%	10,213	55.2%				
Upper	52	24.5%	4,372	23.6%				
NA	0	0.0%	0	0.0%				
Total	212	100.0%	18,506	100.0%				
	By Loan Size and Revenue							
	#	%	\$	%	#	%	\$	%
Loan Size:								
\$100,000 or less	165	77.8%	6,789	36.7%				
\$100,001 - \$250,000	31	14.6%	5,162	27.9%				
\$250,001 - \$1 Million	16	7.5%	6,555	35.4%				
Total	212	100.0%	18,506	100.0%				
Revenue:								
\$1 Million or Less	184	86.8%	15,390	83.2%				
Over \$1 Million	28	13.2%	3,116	16.8%				
Not Known	0	0.0%	0	0.0%				
Total	212	100.0%	18,506	100.0%				

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

MELBOURNE ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$51,200 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	1.1%	1,066	0.9%	485	45.5%	20,180	17.6%
Moderate	22	24.7%	23,972	21.0%	2,564	10.7%	22,778	19.9%
Middle	46	51.7%	67,788	59.3%	3,598	5.3%	27,653	24.2%
Upper	17	19.1%	21,549	18.8%	562	2.6%	43,764	38.3%
NA	3	3.4%	0	0.0%	0	0.0%	-	-
Total	89	100.0%	114,375	100.0%	7,209	6.3%	114,375	100.0%
	Housing Units by Tract							
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	1,893	553	0.5%	29.2%	1,012	53.5%	328	17.3%
Moderate	45,506	20,989	18.8%	46.1%	17,734	39.0%	6,783	14.9%
Middle	104,392	67,350	60.3%	64.5%	25,055	24.0%	11,987	11.5%
Upper	33,359	22,850	20.4%	68.5%	5,822	17.5%	4,687	14.1%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	185,150	111,742	100.0%	60.4%	49,623	26.8%	23,785	12.8%
	*Total Businesses by Tract				Businesses by Tract and Revenue Size			
	#		%		Under \$1 Million		Over \$1 Million	
	#	%	#	%	#	%	#	%
Low	231	1.0%	211	1.1%	10	0.8%		
Moderate	6,844	30.3%	6,064	30.2%	466	35.0%		
Middle	11,455	50.8%	10,226	50.9%	633	47.5%		
Upper	3,980	17.6%	3,529	17.6%	222	16.7%		
NA	48	0.2%	46	0.2%	1	0.1%		
Total	22,558	100.0%	20,076	100.0%	1,332	100.0%		
	Percentage of Total Businesses:				89.0%		5.9%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

MELBOURNE ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	3	13.0%	160	5.6%
Moderate	2	8.7%	69	2.4%	3	13.0%	215	7.5%
Middle	15	65.2%	1,801	63.1%	0	0.0%	0	0.0%
Upper	6	26.1%	984	34.5%	16	69.6%	2,320	81.3%
NA	0	0.0%	0	0.0%	1	4.3%	159	5.6%
Total	23	100.0%	2,854	100.0%	23	100.0%	2,854	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	4	25.0%	142	11.5%
Moderate	2	12.5%	85	6.9%	2	12.5%	172	13.9%
Middle	10	62.5%	647	52.2%	3	18.8%	193	15.6%
Upper	4	25.0%	508	41.0%	6	37.5%	637	51.4%
NA	0	0.0%	0	0.0%	1	6.3%	96	7.7%
Total	16	100.0%	1,240	100.0%	16	100.0%	1,240	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	20.0%	34	40.5%
Middle	4	80.0%	68	81.0%	1	20.0%	2	2.4%
Upper	1	20.0%	16	19.0%	3	60.0%	48	57.1%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	84	100.0%	5	100.0%	84	100.0%
	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	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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
SMALL BUSINESS								
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	40	32.5%	5,835	44.4%	0	0.0%	0	0.0%
Middle	66	53.7%	5,461	41.6%	0	0.0%	0	0.0%
Upper	17	13.8%	1,838	14.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	123	100.0%	13,134	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	84	68.3%	3,101	23.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	26	21.1%	4,341	33.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million	13	10.6%	5,692	43.3%	0	0.0%	0	0.0%
Total	123	100.0%	13,134	100.0%	0	0.0%	0	0.0%
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	107	87.0%	8,871	67.5%	0	0.0%	0	0.0%
Over \$1 Million	16	13.0%	4,263	32.5%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	123	100.0%	13,134	100.0%	0	0.0%	0	0.0%

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

MIAMI ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$45,600	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
Income Categories	#	%	#	%	#	%	#	%
Low	36	13.5%	37,694	7.8%	15,579	41.3%	113,171	23.3%
Moderate	57	21.3%	90,481	18.6%	20,899	23.1%	79,563	16.4%
Middle	96	36.0%	192,219	39.6%	23,846	12.4%	93,112	19.2%
Upper	75	28.1%	164,819	34.0%	8,355	5.1%	199,367	41.1%
NA	3	1.1%	0	0.0%	0	0.0%	-	-
Total	267	100.0%	485,213	100.0%	68,679	14.2%	485,213	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	71,485	12,252	3.3%	17.1%	50,122	70.1%	9,111	12.7%
Moderate	150,066	48,351	12.9%	32.2%	87,510	58.3%	14,205	9.5%
Middle	292,074	153,540	40.8%	52.6%	110,334	37.8%	28,200	9.7%
Upper	257,663	161,863	43.0%	62.8%	68,383	26.5%	27,417	10.6%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	771,288	376,006	100.0%	48.8%	316,349	41.0%	78,933	10.2%
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#	%		Under \$1 Million		Over \$1 Million		
	#	#	%	#	%	#	%	
Low	10,393		10.2%	8,354	10.0%	1,226	11.0%	
Moderate	18,615		18.3%	14,647	17.6%	2,501	22.5%	
Middle	31,658		31.2%	26,699	32.1%	2,652	23.9%	
Upper	40,850		40.2%	33,588	40.3%	4,719	42.5%	
NA	0		0.0%	0	0.0%	0	0.0%	
Total	101,516		100.0%	83,288	100.0%	11,098	100.0%	
Percentage of Total Businesses:						82.0%	10.9%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

MIAMI ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA				HMDA			
	By Tract Income				By Borrower Income			
	Home Purchase				Home Purchase			
	#	%	\$	%	#	%	\$	%
Low	3	1.6%	408	1.0%	5	2.6%	602	1.4%
Moderate	14	7.4%	1,972	4.7%	4	2.1%	239	0.6%
Middle	52	27.5%	8,283	19.8%	21	11.1%	2,353	5.6%
Upper	120	63.5%	31,133	74.5%	110	58.2%	24,419	58.4%
NA	0	0.0%	0	0.0%	49	25.9%	14,183	33.9%
Total	189	100.0%	41,796	100.0%	189	100.0%	41,796	100.0%
Refinance								
	#	%	\$	%	#	%	\$	%
Low	1	1.7%	42	0.3%	3	5.1%	203	1.5%
Moderate	6	10.2%	1,901	13.7%	5	8.5%	337	2.4%
Middle	17	28.8%	2,765	19.9%	6	10.2%	489	3.5%
Upper	35	59.3%	9,195	66.1%	28	47.5%	6,902	49.6%
NA	0	0.0%	0	0.0%	17	28.8%	5,972	43.0%
Total	59	100.0%	13,903	100.0%	59	100.0%	13,903	100.0%
Home Improvement								
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	8.3%	23	4.9%	0	0.0%	0	0.0%
Middle	1	8.3%	40	8.5%	2	16.7%	40	8.5%
Upper	10	83.3%	409	86.7%	10	83.3%	432	91.5%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	472	100.0%	12	100.0%	472	100.0%
Multi-Family								
	#	%	\$	%	#	%	\$	%
Low	2	20.0%	1,300	17.1%	0	0.0%	0	0.0%
Moderate	4	40.0%	1,491	19.6%	0	0.0%	0	0.0%
Middle	3	30.0%	1,811	23.8%	0	0.0%	0	0.0%
Upper	1	10.0%	3,000	39.5%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	10	100.0%	7,602	100.0%
Total	10	100.0%	7,602	100.0%	10	100.0%	7,602	100.0%
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%	#	%	\$	%
Low	15	5.9%	4,215	11.5%				
Moderate	43	16.9%	5,635	15.4%				
Middle	56	22.0%	7,405	20.2%				
Upper	141	55.3%	19,334	52.8%				
NA	0	0.0%	0	0.0%				
Total	255	100.0%	36,589	100.0%				
By Loan Size and Revenue								
	#	%	\$	%	#	%	\$	%
Loan Size:								
\$100,000 or less	162	63.5%	6,607	18.1%				
\$100,001 - \$250,000	52	20.4%	9,133	25.0%				
\$250,001 - \$1 Million	41	16.1%	20,849	57.0%				
Total	255	100.0%	36,589	100.0%				
Revenue:								
\$1 Million or Less	239	93.7%	31,636	86.5%				
Over \$1 Million	16	6.3%	4,953	13.5%				
Not Known	0	0.0%	0	0.0%				
Total	255	100.0%	36,589	100.0%				

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

NAPLES ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$65,000 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	4.8%	256	0.8%	113	44.1%	4,447	14.4%
Moderate	0	0.0%	0	0.0%	0	0.0%	5,893	19.0%
Middle	10	47.6%	21,646	70.0%	831	3.8%	7,284	23.5%
Upper	10	47.6%	9,041	29.2%	165	1.8%	13,319	43.0%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
Total	21	100.0%	30,943	100.0%	1,109	3.6%	30,943	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	438	99	0.3%	22.6%	296	67.6%	43	9.8%
Moderate	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Middle	43,402	21,039	66.8%	48.5%	10,263	23.6%	12,100	27.9%
Upper	21,457	10,343	32.9%	48.2%	2,539	11.8%	8,575	40.0%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	65,297	31,481	100.0%	48.2%	13,098	20.1%	20,718	31.7%
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#		%		Under \$1 Million		Over \$1 Million	
	#	%	#	%	#	%	#	%
Low	121	1.2%	104	1.2%	11	1.3%		
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	6,772	65.7%	5,835	66.3%	519	59.8%		
Upper	3,409	33.1%	2,859	32.5%	338	38.9%		
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10,302	100.0%	8,798	100.0%	868	100.0%		
					Percentage of Total Businesses: 85.4%			
					8.4%			

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

NAPLES ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	2	2.5%	439	1.9%	3	3.8%	270	1.1%
Moderate	0	0.0%	0	0.0%	10	12.5%	865	3.7%
Middle	49	61.3%	15,192	64.1%	11	13.8%	1,186	5.0%
Upper	29	36.3%	8,055	34.0%	45	56.3%	18,622	78.6%
NA	0	0.0%	0	0.0%	11	13.8%	2,743	11.6%
Total	80	100.0%	23,686	100.0%	80	100.0%	23,686	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	4	10.5%	370	4.3%
Moderate	0	0.0%	0	0.0%	5	13.2%	566	6.5%
Middle	28	73.7%	5,791	66.8%	6	15.8%	750	8.7%
Upper	10	26.3%	2,872	33.2%	14	36.8%	4,182	48.3%
NA	0	0.0%	0	0.0%	9	23.7%	2,795	32.3%
Total	38	100.0%	8,663	100.0%	38	100.0%	8,663	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	1	50.0%	20	40.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	100.0%	50	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	1	50.0%	30	60.0%
Total	2	100.0%	50	100.0%	2	100.0%	50	100.0%
	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	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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
SMALL BUSINESS								
	By Tract Income							
	#	%	\$	%	#	%	\$	%
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	23	50.0%	2,467	39.0%	23	50.0%	3,855	61.0%
Upper	23	50.0%	3,855	61.0%	23	50.0%	3,855	61.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	46	100.0%	6,322	100.0%	46	100.0%	6,322	100.0%
	By Loan Size and Revenue							
	#	%	\$	%	#	%	\$	%
Loan Size:								
\$100,000 or less	33	71.7%	1,750	27.7%	33	71.7%	1,750	27.7%
\$100,001 - \$250,000	7	15.2%	1,510	23.9%	7	15.2%	1,510	23.9%
\$250,001 - \$1 Million	6	13.0%	3,062	48.4%	6	13.0%	3,062	48.4%
Total	46	100.0%	6,322	100.0%	46	100.0%	6,322	100.0%
Revenue:								
\$1 Million or Less	28	60.9%	2,502	39.6%	28	60.9%	2,502	39.6%
Over \$1 Million	18	39.1%	3,820	60.4%	18	39.1%	3,820	60.4%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	46	100.0%	6,322	100.0%	46	100.0%	6,322	100.0%

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

NORTH WILDWOOD ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (State Nonmetro): \$38,400 Income Categories	Tract Distribution		Families by Tract		Families <Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	304	19.8%
Moderate	0	0.0%	0	0.0%	0	0.0%	259	16.9%
Middle	1	100.0%	1,537	100.0%	181	11.8%	336	21.9%
Upper	0	0.0%	0	0.0%	0	0.0%	638	41.5%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
Total	1	100.0%	1,537	100.0%	181	11.8%	1,537	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	%	#	%	#	%
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	2,144	1,509	100.0%	70.4%	350	16.3%	285	13.3%
Upper	0	0	0.0%	0.0%	0	0.0%	0	0.0%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	2,144	1,509	100.0%	70.4%	350	16.3%	285	13.3%
*Total Businesses by Tract								
	#		%		Businesses by Tract and Revenue Size			
					Under \$1 Million	Over \$1 Million		
					#	%	#	%
Low	0		0.0%		0	0.0%	0	0.0%
Moderate	0		0.0%		0	0.0%	0	0.0%
Middle	211		100.0%		188	100.0%	7	100.0%
Upper	0		0.0%		0	0.0%	0	0.0%
NA	0		0.0%		0	0.0%	0	0.0%
Total	211		100.0%		188	100.0%	7	100.0%
Percentage of Total Businesses:					89.1%		3.3%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

NORTH WILDWOOD ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA				By Borrower Income			
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	50.0%	70	32.1%
Middle	2	100.0%	218	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	50.0%	148	67.9%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	218	100.0%	2	100.0%	218	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	1	50.0%	86	51.8%
Moderate	0	0.0%	0	0.0%	1	50.0%	80	48.2%
Middle	2	100.0%	166	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	166	100.0%	2	100.0%	166	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	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	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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%				
Low	0	0.0%	0	0.0%				
Moderate	0	0.0%	0	0.0%				
Middle	2	100.0%	560	100.0%				
Upper	0	0.0%	0	0.0%				
NA	0	0.0%	0	0.0%				
Total	2	100.0%	560	100.0%				
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%				
\$100,000 or less	1	50.0%	60	10.7%				
\$100,001 - \$250,000	0	0.0%	0	0.0%				
\$250,001 - \$1 Million	1	50.0%	500	89.3%				
Total	2	100.0%	560	100.0%				
Revenue:								
\$1 Million or Less	1	50.0%	500	89.3%				
Over \$1 Million	1	50.0%	60	10.7%				
Not Known	0	0.0%	0	0.0%				
Total	2	100.0%	560	100.0%				

Originations and purchases

Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

OCALA ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$40,000 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families <Poverty as a % of Families by Tract		Families by Family Income	
			#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	2,297	17.5%
Moderate	0	0.0%	0	0.0%	0	0.0%	2,931	22.3%
Middle	8	100.0%	13,137	100.0%	1,277	9.7%	3,216	24.5%
Upper	0	0.0%	0	0.0%	0	0.0%	4,693	35.7%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
Total	8	100.0%	13,137	100.0%	1,277	9.7%	13,137	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied			Rental Occupied		Vacant	
		#	%	%	#	%	#	%
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	20,667	14,390	100.0%	69.6%	2,728	13.2%	3,549	17.2%
Upper	0	0	0.0%	0.0%	0	0.0%	0	0.0%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	20,667	14,390	100.0%	69.6%	2,728	13.2%	3,549	17.2%
*Total Businesses by Tract								
	#		%		Businesses by Tract and Revenue Size Under \$1 Million		Over \$1 Million	
		#	%	#	%	#	%	
Low	0		0.0%		0	0.0%	0	0.0%
Moderate	0		0.0%		0	0.0%	0	0.0%
Middle	2,092		100.0%		1,871	100.0%	98	100.0%
Upper	0		0.0%		0	0.0%	0	0.0%
NA	0		0.0%		0	0.0%	0	0.0%
Total	2,092		100.0%		1,871	100.0%	98	100.0%
Percentage of Total Businesses:					89.4%		4.7%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

OCALA ASSESSMENT AREA								
LENDING								
Income Categories	HMDA				HMDA			
	By Tract Income				By Borrower Income			
	Home Purchase				Home Purchase			
	#	%	\$	%	#	%	\$	%
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%	481	100.0%	3	60.0%	146	30.4%
Upper	0	0.0%	0	0.0%	2	40.0%	335	69.6%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	481	100.0%	5	100.0%	481	100.0%
	Refinance				Refinance			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	33.3%	66	52.8%
Middle	3	100.0%	125	100.0%	1	33.3%	25	20.0%
Upper	0	0.0%	0	0.0%	1	33.3%	34	27.2%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	125	100.0%	3	100.0%	125	100.0%
	Home Improvement				Home Improvement			
	#	%	\$	%	#	%	\$	%
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	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	2	100.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	2	100.0%	1	100.0%	2	100.0%
	Multi-Family				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	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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
SMALL BUSINESS								
	By Tract Income				By Tract Income			
	#	%	\$	%	#	%	\$	%
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%	141	100.0%	2	100.0%	141	100.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	141	100.0%	2	100.0%	141	100.0%
	By Loan Size and Revenue				By Loan Size and Revenue			
	#	%	\$	%	#	%	\$	%
Loan Size:								
\$100,000 or less	1	50.0%	26	18.4%	1	50.0%	26	18.4%
\$100,001 - \$250,000	1	50.0%	115	81.6%	1	50.0%	115	81.6%
\$250,001 - \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	141	100.0%	2	100.0%	141	100.0%
Revenue:								
\$1 Million or Less	2	100.0%	141	100.0%	2	100.0%	141	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%
Total	2	100.0%	141	100.0%	2	100.0%	141	100.0%

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

SARASOTA ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$50,500	Tract Distribution		Families by Tract		Families		Families by Family Income	
	#	%	#	%	#	%	#	%
Income Categories								
Low	0	0.0%	0	0.0%	0	0.0%	3,391	16.0%
Moderate	6	35.3%	5,834	27.6%	830	14.2%	4,322	20.4%
Middle	6	35.3%	9,183	43.4%	253	2.8%	5,537	26.2%
Upper	5	29.4%	6,133	29.0%	169	2.8%	7,900	37.4%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
Total	17	100.0%	21,150	100.0%	1,252	5.9%	21,150	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	#	%	#	%	
Low	0	0	0.0%	0	0.0%	0	0.0%	0
Moderate	12,503	5,149	23.5%	41.2%	5,092	40.7%	2,262	18.1%
Middle	15,482	10,299	47.1%	66.5%	2,928	18.9%	2,255	14.6%
Upper	10,134	6,440	29.4%	63.5%	2,203	21.7%	1,491	14.7%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	38,119	21,888	100.0%	57.4%	10,223	26.8%	6,008	15.8%
*Total Businesses by Tract								
	*Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million			
			#	%	#	%		
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1,516	43.0%	1,307	42.4%	131	54.1%		
Middle	1,123	31.8%	996	32.3%	55	22.7%		
Upper	890	25.2%	776	25.2%	56	23.1%		
NA	0	0.0%	0	0.0%	0	0.0%		
Total	3,529	100.0%	3,079	100.0%	242	100.0%		
Percentage of Total Businesses:					87.2%	6.9%		

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

SARASOTA ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	66.7%	142	68.9%
Middle	3	100.0%	206	100.0%	1	33.3%	64	31.1%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	206	100.0%	3	100.0%	206	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	50.0%	104	51.7%
Middle	1	50.0%	104	51.7%	1	50.0%	97	48.3%
Upper	1	50.0%	97	48.3%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	201	100.0%	2	100.0%	201	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	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	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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
SMALL BUSINESS								
	By Tract Income							
	#	%	\$	%	#	%	\$	%
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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	0	0.0%	0	0.0%	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%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	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%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

ST AUGUSTINE ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$54,500	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
Income Categories	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	4,195	17.9%
Moderate	4	28.6%	4,721	20.1%	855	18.1%	4,641	19.8%
Middle	7	50.0%	12,389	52.7%	666	5.4%	5,080	21.6%
Upper	3	21.4%	6,388	27.2%	151	2.4%	9,582	40.8%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
Total	14	100.0%	23,498	100.0%	1,672	7.1%	23,498	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	0	0	0.0%	0	0.0%	0	0.0%	0
Moderate	7,708	4,857	20.7%	63.0%	2,020	26.2%	831	10.8%
Middle	22,485	12,424	52.8%	55.3%	5,004	22.3%	5,057	22.5%
Upper	10,519	6,236	26.5%	59.3%	2,885	27.4%	1,398	13.3%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	40,712	23,517	100.0%	57.8%	9,909	24.3%	7,286	17.9%
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#	%		Under \$1 Million		Over \$1 Million		
	#	%	#	%	#	%		
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1,184	19.8%	1,032	19.8%	72	19.9%		
Middle	2,877	48.0%	2,544	48.7%	168	46.5%		
Upper	1,929	32.2%	1,645	31.5%	121	33.5%		
NA	0	0.0%	0	0.0%	0	0.0%		
Total	5,990	100.0%	5,221	100.0%	361	100.0%		
Percentage of Total Businesses:						87.2%	6.0%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

ST AUGUSTINE ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
	Home Purchase							
Low	0	0.0%	0	0.0%	2	13.3%	151	5.3%
Moderate	1	6.7%	119	4.2%	0	0.0%	0	0.0%
Middle	13	86.7%	2,487	87.8%	2	13.3%	203	7.2%
Upper	1	6.7%	227	8.0%	11	73.3%	2,479	87.5%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	15	100.0%	2,833	100.0%	15	100.0%	2,833	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	22.2%	408	26.7%	0	0.0%	0	0.0%
Middle	5	55.6%	817	53.5%	2	22.2%	378	24.7%
Upper	2	22.2%	303	19.8%	7	77.8%	1,150	75.3%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	1,528	100.0%	9	100.0%	1,528	100.0%
	Home Improvement							
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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	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	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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	SMALL BUSINESS							
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	19.0%	244	9.3%	0	0.0%	0	0.0%
Middle	17	81.0%	2,390	90.7%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	21	100.0%	2,634	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%				
\$100,000 or less	14	66.7%	632	24.0%				
\$100,001 - \$250,000	3	14.3%	514	19.5%				
\$250,001 - \$1 Million	4	19.0%	1,488	56.5%				
Total	21	100.0%	2,634	100.0%				
Revenue:	#	%	\$	%				
\$1 Million or Less	17	81.0%	1,603	60.9%				
Over \$1 Million	4	19.0%	1,031	39.1%				
Not Known	0	0.0%	0	0.0%				
Total	21	100.0%	2,634	100.0%				

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

TAMPA ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$47,700 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	16	4.3%	10,439	2.1%	5,044	48.3%	87,166	17.3%
Moderate	76	20.5%	97,142	19.3%	12,729	13.1%	94,312	18.7%
Middle	170	45.8%	229,149	45.5%	15,787	6.9%	116,337	23.1%
Upper	102	27.5%	166,833	33.1%	5,156	3.1%	205,748	40.9%
NA	7	1.9%	0	0.0%	0	0.0%	-	-
Total	371	100.0%	503,563	100.0%	38,716	7.7%	503,563	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	20,443	5,348	1.0%	26.2%	11,563	56.6%	3,532	17.3%
Moderate	193,196	99,438	19.1%	51.5%	59,098	30.6%	34,660	17.9%
Middle	416,867	240,751	46.2%	57.8%	118,448	28.4%	57,668	13.8%
Upper	273,373	175,493	33.7%	64.2%	59,895	21.9%	37,985	13.9%
NA	342	0	0.0%	0.0%	310	90.6%	32	9.4%
Total	904,221	521,030	100.0%	57.6%	249,314	27.6%	133,877	14.8%
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#	%		Under \$1 Million		Over \$1 Million		
	#	%		#	%	#	%	
Low	1,317	1.5%		1,092	1.5%	118	1.6%	
Moderate	19,567	22.1%		16,502	21.9%	1,852	24.8%	
Middle	37,099	41.9%		31,738	42.2%	2,995	40.1%	
Upper	30,376	34.3%		25,792	34.3%	2,483	33.3%	
NA	191	0.2%		158	0.2%	19	0.3%	
Total	88,550	100.0%		75,282	100.0%	7,467	100.0%	
Percentage of Total Businesses:						85.0%	8.4%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

TAMPA ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	4	6.3%	185	1.9%
Moderate	3	4.7%	100	1.0%	4	6.3%	289	3.0%
Middle	30	46.9%	3,848	39.7%	12	18.8%	937	9.7%
Upper	31	48.4%	5,745	59.3%	37	57.8%	7,744	79.9%
NA	0	0.0%	0	0.0%	7	10.9%	538	5.6%
Total	64	100.0%	9,693	100.0%	64	100.0%	9,693	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	2	5.4%	25	0.4%
Moderate	2	5.4%	70	1.2%	4	10.8%	320	5.5%
Middle	17	45.9%	2,047	35.2%	8	21.6%	726	12.5%
Upper	18	48.6%	3,692	63.6%	18	48.6%	3,909	67.3%
NA	0	0.0%	0	0.0%	5	13.5%	829	14.3%
Total	37	100.0%	5,809	100.0%	37	100.0%	5,809	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	1	6.3%	3	1.5%
Moderate	2	12.5%	24	11.9%	6	37.5%	39	19.3%
Middle	6	37.5%	70	34.7%	3	18.8%	19	9.4%
Upper	8	50.0%	108	53.5%	5	31.3%	137	67.8%
NA	0	0.0%	0	0.0%	1	6.3%	4	2.0%
Total	16	100.0%	202	100.0%	16	100.0%	202	100.0%
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	100.0%	254	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%
NA	0	0.0%	0	0.0%	1	100.0%	254	100.0%
Total	1	100.0%	254	100.0%	1	100.0%	254	100.0%
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%				
Low	15	3.1%	1,720	2.6%				
Moderate	118	24.5%	18,014	27.0%				
Middle	180	37.3%	20,871	31.3%				
Upper	169	35.1%	26,090	39.1%				
NA	0	0.0%	0	0.0%				
Total	482	100.0%	66,695	100.0%				
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%				
\$100,000 or less	327	67.8%	13,590	20.4%				
\$100,001 - \$250,000	84	17.4%	14,729	22.1%				
\$250,001 - \$1 Million	71	14.7%	38,376	57.5%				
Total	482	100.0%	66,695	100.0%				
Revenue:								
\$1 Million or Less	274	56.8%	37,989	57.0%				
Over \$1 Million	156	32.4%	20,246	30.4%				
Not Known	52	10.8%	8,460	12.7%				
Total	482	100.0%	66,695	100.0%				

Originations and purchases

Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

WEST PALM BEACH ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$60,000 Income Categories	Tract Distribution		Families Families by Tract		Families Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	10	4.7%	5,781	2.4%	2,042	35.3%	46,086	18.8%
Moderate	45	21.3%	49,675	20.3%	5,985	12.0%	46,583	19.0%
Middle	87	41.2%	115,349	47.2%	5,207	4.5%	55,267	22.6%
Upper	65	30.8%	73,828	30.2%	2,024	2.7%	96,697	39.5%
NA	4	1.9%	0	0.0%	0	0.0%	-	-
Total	211	100.0%	244,633	100.0%	15,258	6.2%	244,633	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	10,632	2,459	0.9%	23.1%	6,492	61.1%	1,681	15.8%
Moderate	101,650	54,856	20.9%	54.0%	27,722	27.3%	19,072	18.8%
Middle	203,083	121,715	46.3%	59.9%	47,295	23.3%	34,073	16.8%
Upper	146,278	83,859	31.9%	57.3%	21,138	14.5%	41,281	28.2%
NA	22	5	0.0%	22.7%	17	77.3%	0	0.0%
Total	461,665	262,894	100.0%	56.9%	102,664	22.2%	96,107	20.8%
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#		%		Under \$1 Million		Over \$1 Million	
	#	%	#	%	#	%	#	%
Low	1,432	2.4%	1,197	2.3%	149	3.2%		
Moderate	10,730	17.8%	9,181	17.7%	892	19.0%		
Middle	26,415	43.9%	22,867	44.2%	1,862	39.6%		
Upper	20,968	34.8%	17,945	34.7%	1,731	36.8%		
NA	682	1.1%	565	1.1%	73	1.6%		
Total	60,227	100.0%	51,755	100.0%	4,707	100.0%		
Percentage of Total Businesses:						85.9%	7.8%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

WEST PALM BEACH ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	1	4.2%	124	3.0%
Moderate	1	4.2%	38	0.9%	3	12.5%	333	8.2%
Middle	10	41.7%	1,692	41.5%	1	4.2%	102	2.5%
Upper	12	50.0%	2,096	51.4%	17	70.8%	3,297	80.9%
NA	1	4.2%	250	6.1%	2	8.3%	220	5.4%
Total	24	100.0%	4,076	100.0%	24	100.0%	4,076	100.0%
Refinance								
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	1	5.6%	63	1.3%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	8	44.4%	1,136	23.2%	4	22.2%	458	9.3%
Upper	10	55.6%	3,770	76.8%	9	50.0%	2,041	41.6%
NA	0	0.0%	0	0.0%	4	22.2%	2,344	47.8%
Total	18	100.0%	4,906	100.0%	18	100.0%	4,906	100.0%
Home Improvement								
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	1	16.7%	5	1.9%
Moderate	0	0.0%	0	0.0%	1	16.7%	25	9.4%
Middle	5	83.3%	260	97.7%	1	16.7%	6	2.3%
Upper	1	16.7%	6	2.3%	3	50.0%	230	86.5%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	266	100.0%	6	100.0%	266	100.0%
Multi-Family								
	#	%	\$	%	#	%	\$	%
Low	1	25.0%	172	2.4%	0	0.0%	0	0.0%
Moderate	1	25.0%	172	2.4%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	2	50.0%	6,913	95.3%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	4	100.0%	7,257	100.0%
Total	4	100.0%	7,257	100.0%	4	100.0%	7,257	100.0%
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	4	6.2%	735	5.7%				
Moderate	8	12.3%	815	6.3%				
Middle	26	40.0%	4,613	35.9%				
Upper	20	30.8%	3,907	30.4%				
NA	7	10.8%	2,780	21.6%				
Total	65	100.0%	12,850	100.0%				
By Loan Size and Revenue								
Loan Size:	#	%	\$	%				
\$100,000 or less	38	58.5%	1,822	14.2%				
\$100,001 - \$250,000	8	12.3%	1,782	13.9%				
\$250,001 - \$1 Million	19	29.2%	9,246	72.0%				
Total	65	100.0%	12,850	100.0%				
Revenue:	#	%	\$	%				
\$1 Million or Less	60	92.3%	11,596	90.2%				
Over \$1 Million	5	7.7%	1,254	9.8%				
Not Known	0	0.0%	0	0.0%				
Total	65	100.0%	12,850	100.0%				

Originations and purchases

Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

BREMEN ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (State Nonmetro): \$40,100 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families<Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	528	19.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	450	16.2%
Middle	1	100.0%	2,778	100.0%	281	10.1%	656	23.6%
Upper	0	0.0%	0	0.0%	0	0.0%	1,144	41.2%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
Total	1	100.0%	2,778	100.0%	281	10.1%	2,778	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	0	0	0.0%	0	0.0%	0	0.0%	0
Moderate	0	0	0.0%	0	0.0%	0	0.0%	0
Middle	3,933	2,682	100.0%	68.2%	915	23.3%	336	8.5%
Upper	0	0	0.0%	0.0%	0	0.0%	0	0.0%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	3,933	2,682	100.0%	68.2%	915	23.3%	336	8.5%
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#	%		Under \$1 Million		Over \$1 Million		
	#	%	%	#	%	#	%	
Low	0	0.0%		0	0.0%	0	0.0%	0
Moderate	0	0.0%		0	0.0%	0	0.0%	0
Middle	405	100.0%		349	100.0%	29	100.0%	100.0%
Upper	0	0.0%		0	0.0%	0	0.0%	0
NA	0	0.0%		0	0.0%	0	0.0%	0
Total	405	100.0%		349	100.0%	29	100.0%	100.0%
Percentage of Total Businesses:					86.2%		7.2%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.
 * Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.
 NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

BREMEN ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
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	100.0%	638	100.0%	2	50.0%	454	71.2%
Upper	0	0.0%	0	0.0%	2	50.0%	184	28.8%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	638	100.0%	4	100.0%	638	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
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	100.0%	290	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	4	100.0%	290	100.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	290	100.0%	4	100.0%	290	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	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	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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
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	20	100.0%	924	100.0%	20	100.0%	924	100.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	20	100.0%	924	100.0%	20	100.0%	924	100.0%
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	16	80.0%	491	53.1%	16	80.0%	491	53.1%
\$100,001 - \$250,000	4	20.0%	433	46.9%	4	20.0%	433	46.9%
\$250,001 - \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	20	100.0%	924	100.0%	20	100.0%	924	100.0%
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	19	95.0%	874	94.6%	19	95.0%	874	94.6%
Over \$1 Million	1	5.0%	50	5.4%	1	5.0%	50	5.4%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	20	100.0%	924	100.0%	20	100.0%	924	100.0%

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

MACON ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$49,200	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
Income Categories	#	%	#	%	#	%	#	%
Low	12	27.9%	6,695	17.0%	2,761	41.2%	10,457	26.5%
Moderate	8	18.6%	6,140	15.6%	1,484	24.2%	6,091	15.4%
Middle	13	30.2%	14,537	36.8%	1,787	12.3%	7,335	18.6%
Upper	8	18.6%	12,105	30.7%	246	2.0%	15,594	39.5%
NA	2	4.7%	0	0.0%	0	0.0%	-	-
Total	43	100.0%	39,477	100.0%	6,278	15.9%	39,477	100.0%
Housing Units by Tract								
Total Units	Owner Occupied		Rental Occupied		Vacant			
	#	%	%	#	%	#	%	
Low	12,108	3,477	10.7%	28.7%	6,952	57.4%	1,679	13.9%
Moderate	9,620	4,321	13.3%	44.9%	4,432	46.1%	867	9.0%
Middle	21,948	12,477	38.5%	56.8%	7,814	35.6%	1,657	7.5%
Upper	17,786	12,167	37.5%	68.4%	4,667	26.2%	952	5.4%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	61,462	32,442	100.0%	52.8%	23,865	38.8%	5,155	8.4%
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#		%		Under \$1 Million		Over \$1 Million	
	#	%	%	#	%	#	%	
Low	1,677	24.6%		1,425	24.1%	162	29.9%	
Moderate	890	13.1%		760	12.9%	87	16.1%	
Middle	2,075	30.4%		1,814	30.7%	139	25.7%	
Upper	2,172	31.9%		1,905	32.3%	153	28.3%	
NA	2	0.0%		2	0.0%	0	0.0%	
Total	6,816	100.0%		5,906	100.0%	541	100.0%	
Percentage of Total Businesses:					86.6%	7.9%		

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.
 * Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.
 NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

MACON ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
Low	3	4.9%	134	2.1%	4	6.6%	205	3.2%
Moderate	1	1.6%	28	0.4%	8	13.1%	608	9.6%
Middle	22	36.1%	1,341	21.3%	18	29.5%	1,500	23.8%
Upper	35	57.4%	4,805	76.2%	31	50.8%	3,995	63.3%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	61	100.0%	6,308	100.0%	61	100.0%	6,308	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	2	8.0%	159	5.8%
Moderate	2	8.0%	138	5.1%	6	24.0%	460	16.9%
Middle	8	32.0%	568	20.9%	6	24.0%	509	18.7%
Upper	14	56.0%	1,740	63.9%	11	44.0%	1,593	58.5%
NA	1	4.0%	275	10.1%	0	0.0%	0	0.0%
Total	25	100.0%	2,721	100.0%	25	100.0%	2,721	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	1	5.9%	2	0.4%	0	0.0%	0	0.0%
Moderate	1	5.9%	11	2.2%	3	17.6%	44	8.7%
Middle	8	47.1%	197	39.1%	6	35.3%	63	12.5%
Upper	7	41.2%	294	58.3%	7	41.2%	293	58.1%
NA	0	0.0%	0	0.0%	1	5.9%	104	20.6%
Total	17	100.0%	504	100.0%	17	100.0%	504	100.0%
	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	77.8%	7,920	76.0%	0	0.0%	0	0.0%
Upper	2	22.2%	2,500	24.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	9	100.0%	10,420	100.0%
Total	9	100.0%	10,420	100.0%	9	100.0%	10,420	100.0%
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	44	23.5%	5,897	26.4%				
Moderate	26	13.9%	2,548	11.4%				
Middle	46	24.6%	4,145	18.5%				
Upper	71	38.0%	9,781	43.7%				
NA	0	0.0%	0	0.0%				
Total	187	100.0%	22,371	100.0%				
	By Loan Size and Revenue							
	#	%	\$	%	#	%	\$	%
Loan Size:								
\$100,000 or less	130	69.5%	4,501	20.1%				
\$100,001 - \$250,000	34	18.2%	5,791	25.9%				
\$250,001 - \$1 Million	23	12.3%	12,079	54.0%				
Total	187	100.0%	22,371	100.0%				
Revenue:								
\$1 Million or Less	160	85.6%	17,379	77.7%				
Over \$1 Million	27	14.4%	4,992	22.3%				
Not Known	0	0.0%	0	0.0%				
Total	187	100.0%	22,371	100.0%				

Originations and purchases

Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

CHURCHILL ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (State Nonmetro): \$54,500	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
Income Categories	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	962	20.2%
Moderate	3	17.6%	1,071	22.4%	130	12.1%	996	20.9%
Middle	2	11.8%	3,700	77.6%	285	7.7%	1,359	28.5%
Upper	0	0.0%	0	0.0%	0	0.0%	1,454	30.5%
NA	12	70.6%	0	0.0%	0	0.0%	-	-
Total	17	100.0%	4,771	100.0%	415	8.7%	4,771	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	0	0	0.0%	0	0.0%	0	0.0%	0
Moderate	1,655	813	19.3%	548	33.1%	294	17.8%	
Middle	5,635	3,391	80.7%	1,914	34.0%	330	5.9%	
Upper	0	0	0.0%	0	0.0%	0	0.0%	
NA	0	0	0.0%	0	0.0%	0	0.0%	
Total	7,290	4,204	100.0%	2,462	33.8%	624	8.6%	
*Total Businesses by Tract				Businesses by Tract and Revenue Size				
	#	%	Under \$1 Million		Over \$1 Million			
	#	%	#	%	#	%		
Low	0	0.0%	0	0.0%	0	0.0%		
Moderate	125	13.2%	111	13.1%	4	8.5%		
Middle	824	86.8%	735	86.9%	43	91.5%		
Upper	0	0.0%	0	0.0%	0	0.0%		
NA	0	0.0%	0	0.0%	0	0.0%		
Total	949	100.0%	846	100.0%	47	100.0%		
Percentage of Total Businesses:						89.1%	5.0%	

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

CHURCHILL ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	2	22.2%	171	23.5%
Moderate	1	11.1%	59	8.1%	4	44.4%	355	48.8%
Middle	8	88.9%	669	91.9%	1	11.1%	95	13.0%
Upper	0	0.0%	0	0.0%	2	22.2%	107	14.7%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	728	100.0%	9	100.0%	728	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	1	20.0%	80	14.7%
Moderate	2	40.0%	208	38.2%	0	0.0%	0	0.0%
Middle	3	60.0%	337	61.8%	2	40.0%	240	44.0%
Upper	0	0.0%	0	0.0%	2	40.0%	225	41.3%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	545	100.0%	5	100.0%	545	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	1	100.0%	167	100.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	167	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	167	100.0%	1	100.0%	167	100.0%
	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	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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	0	0.0%	0	0.0%				
Moderate	4	23.5%	176	19.2%				
Middle	13	76.5%	739	80.8%				
Upper	0	0.0%	0	0.0%				
NA	0	0.0%	0	0.0%				
Total	17	100.0%	915	100.0%				
By Loan Size and Revenue								
	#	%	\$	%				
Loan Size:								
\$100,000 or less	13	76.5%	419	45.8%				
\$100,001 - \$250,000	4	23.5%	496	54.2%				
\$250,001 - \$1 Million	0	0.0%	0	0.0%				
Total	17	100.0%	915	100.0%				
Revenue:								
\$1 Million or Less	16	94.1%	905	98.9%				
Over \$1 Million	1	5.9%	10	1.1%				
Not Known	0	0.0%	0	0.0%				
Total	17	100.0%	915	100.0%				

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

LAKE TAHOE ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (State Nonmetro): \$54,500 Income Categories	Tract Distribution		Families by Tract		Families <Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	2,985	16.0%
Moderate	2	11.1%	565	3.0%	32	5.7%	3,384	18.2%
Middle	11	61.1%	15,747	84.6%	911	5.8%	4,718	25.4%
Upper	3	16.7%	2,294	12.3%	114	5.0%	7,519	40.4%
NA	2	11.1%	0	0.0%	0	0.0%	-	-
Total	18	100.0%	18,606	100.0%	1,057	5.7%	18,606	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	#	%	#	%	
Low	0	0	0.0%	0	0.0%	0	0.0%	0
Moderate	1,100	601	3.6%	54.6%	288	26.2%	211	19.2%
Middle	24,854	14,020	83.0%	56.4%	8,201	33.0%	2,633	10.6%
Upper	4,795	2,262	13.4%	47.2%	1,094	22.8%	1,439	30.0%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	30,749	16,883	100.0%	54.9%	9,583	31.2%	4,283	13.9%
*Total Businesses by Tract								
		*Total Businesses by Tract		Businesses by Tract and Revenue Size				
		#	%	Under \$1 Million		Over \$1 Million		
				#	%	#	%	
Low		0	0.0%	0	0.0%	0	0.0%	
Moderate		489	9.6%	415	9.6%	17	4.7%	
Middle		3,668	72.3%	3,140	72.3%	288	78.9%	
Upper		917	18.1%	788	18.1%	60	16.4%	
NA		0	0.0%	0	0.0%	0	0.0%	
Total		5,074	100.0%	4,343	100.0%	365	100.0%	
Percentage of Total Businesses:					85.6%	7.2%		

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.
 * Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.
 NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

LAKE TAHOE ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	5	6.2%	311	2.6%
Moderate	1	1.2%	194	1.6%	30	37.0%	3,356	28.2%
Middle	76	93.8%	9,266	77.9%	19	23.5%	2,574	21.6%
Upper	4	4.9%	2,438	20.5%	27	33.3%	5,657	47.5%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	81	100.0%	11,898	100.0%	81	100.0%	11,898	100.0%
Refinance								
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	2	3.7%	220	1.9%
Moderate	1	1.9%	143	1.2%	7	13.0%	637	5.4%
Middle	43	79.6%	7,537	64.3%	12	22.2%	1,790	15.3%
Upper	10	18.5%	4,036	34.4%	32	59.3%	8,884	75.8%
NA	0	0.0%	0	0.0%	1	1.9%	185	1.6%
Total	54	100.0%	11,716	100.0%	54	100.0%	11,716	100.0%
Home Improvement								
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	50.0%	140	60.9%	0	0.0%	0	0.0%
Middle	2	50.0%	90	39.1%	2	50.0%	150	65.2%
Upper	0	0.0%	0	0.0%	2	50.0%	80	34.8%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	230	100.0%	4	100.0%	230	100.0%
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	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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	0	0.0%	0	0.0%				
Moderate	0	0.0%	0	0.0%				
Middle	8	72.7%	624	91.2%				
Upper	3	27.3%	60	8.8%				
NA	0	0.0%	0	0.0%				
Total	11	100.0%	684	100.0%				
By Loan Size and Revenue								
Loan Size:	#	%	\$	%				
\$100,000 or less	9	81.8%	184	26.9%				
\$100,001 - \$250,000	1	9.1%	225	32.9%				
\$250,001 - \$1 Million	1	9.1%	275	40.2%				
Total	11	100.0%	684	100.0%				
Revenue:	#	%	\$	%				
\$1 Million or Less	8	72.7%	159	23.2%				
Over \$1 Million	3	27.3%	525	76.8%				
Not Known	0	0.0%	0	0.0%				
Total	11	100.0%	684	100.0%				

Originations and purchases

Small Business loans are loan sizes that are \$1 million or less.

APPENDIX D (Continued)

LAS VEGAS ASSESSMENT AREA								
DEMOGRAPHICS								
2001 HUD Median Family Income (MSA): \$52,100	Tract Distribution		Families					
	#	%	Families by Tract		Families<Poverty as a % of Families by Tract		Families by Family Income	
Income Categories	#	%	#	%	#	%	#	%
Low	7	6.4%	5,249	2.9%	1,786	34.0%	31,746	17.5%
Moderate	21	19.1%	26,681	14.7%	4,020	15.1%	33,255	18.3%
Middle	51	46.4%	84,219	46.3%	5,971	7.1%	42,412	23.3%
Upper	31	28.2%	65,639	36.1%	2,007	3.1%	74,375	40.9%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
Total	110	100.0%	181,788	100.0%	13,784	7.6%	181,788	100.0%
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	%	#	%	#	%
Low	10,939	1,469	1.0%	13.4%	8,223	75.2%	1,247	11.4%
Moderate	52,129	11,814	8.4%	22.7%	34,313	65.8%	6,002	11.5%
Middle	142,620	64,284	45.9%	45.1%	67,100	47.0%	11,236	7.9%
Upper	95,384	62,525	44.6%	65.6%	24,060	25.2%	8,799	9.2%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total	301,072	140,092	100.0%	46.5%	133,696	44.4%	27,284	9.1%
*Total Businesses by Tract								
	*Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million			
			#	%	#	%		
Low	1,626	3.8%	1,388	3.9%	133	3.6%		
Moderate	5,378	12.7%	4,501	12.5%	513	13.7%		
Middle	17,203	40.5%	14,402	40.1%	1,745	46.6%		
Upper	18,249	43.0%	15,632	43.5%	1,352	36.1%		
NA	0	0.0%	0	0.0%	0	0.0%		
Total	42,456	100.0%	35,923	100.0%	3,743	100.0%		
Percentage of Total Businesses:							84.6%	8.8%

Sources: 1990 Census Data, 2001 Dun & Bradstreet business demographic data.

* Businesses with revenues under \$1million & over \$1million will not total due to revenue not available.

NA Tracts are tracts without household or family income.

APPENDIX D (Continued)

LAS VEGAS ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	7	6.4%	500	3.4%
Moderate	0	0.0%	0	0.0%	21	19.1%	1,859	12.6%
Middle	18	16.4%	1,738	11.8%	36	32.7%	4,722	32.1%
Upper	92	83.6%	12,995	88.2%	42	38.2%	6,796	46.1%
NA	0	0.0%	0	0.0%	4	3.6%	856	5.8%
Total	110	100.0%	14,733	100.0%	110	100.0%	14,733	100.0%
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	4	8.7%	272	2.8%
Moderate	0	0.0%	0	0.0%	8	17.4%	808	8.5%
Middle	6	13.0%	900	9.4%	10	21.7%	1,382	14.5%
Upper	40	87.0%	8,645	90.6%	23	50.0%	6,735	70.6%
NA	0	0.0%	0	0.0%	1	2.2%	348	3.6%
Total	46	100.0%	9,545	100.0%	46	100.0%	9,545	100.0%
	Home Improvement							
	#	%	\$	%	#	%	\$	%
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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	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	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%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
SMALL BUSINESS								
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	1	1.3%	250	1.6%				
Moderate	4	5.3%	1,663	10.4%				
Middle	34	44.7%	6,755	42.4%				
Upper	37	48.7%	7,257	45.6%				
NA	0	0.0%	0	0.0%				
Total	76	100.0%	15,925	100.0%				
	By Loan Size and Revenue							
	#	%	\$	%	#	%	\$	%
Loan Size:								
\$100,000 or less	38	50.0%	1,659	10.4%				
\$100,001 - \$250,000	18	23.7%	3,653	22.9%				
\$250,001 - \$1 Million	20	26.3%	10,613	66.6%				
Total	76	100.0%	15,925	100.0%				
Revenue:								
\$1 Million or Less	51	67.1%	10,053	63.1%				
Over \$1 Million	22	28.9%	5,529	34.7%				
Not Known	3	3.9%	343	2.2%				
Total	76	100.0%	15,925	100.0%				

Originations and purchases
 Small Business loans are loan sizes that are \$1 million or less.