

# **PUBLIC DISCLOSURE**

**May 5, 2003**

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

**SouthTrust Bank**  
**817833**  
**Birmingham, Alabama**

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

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

<b>TABLE OF CONTENTS</b>
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	<b>Page</b>
General Information	1
<b>Institution</b>	
Overall Rating	2
Lending, Investment, and Service Tests Table	3
Description of Institution	3
Conclusions with Respect to Performance Tests	4
Lending Test	7
Investment Test	10
Service Test	11
Compliance with Antidiscrimination Laws	13
<b>Multistate Metropolitan Area – Columbus, Georgia</b>	
Multistate Metropolitan Area Rating	14
Scope of Examination	14
Description of Operations	14
Conclusions with Respect to Performance Tests	16
<b>State – ALABAMA</b>	
State Rating	25
Scope of Examination	25
Description of Operations	25
Conclusions with Respect to Performance Tests	27
<b>Metropolitan Area Reviewed Using Examination Procedures</b>	
Birmingham, Alabama	30
<b>Nonmetropolitan Area Reviewed Using Examination Procedures</b>	
Selma, Alabama	40
<b>Metropolitan Areas Not Reviewed Using Examination Procedures</b>	
Anniston, Alabama	49
Decatur, Alabama	49
Dothan, Alabama	49
Florence, Alabama	49
Gadsden, Alabama	49
Huntsville, Alabama	49
Mobile, Alabama	49
Montgomery, Alabama	49
Tuscaloosa, Alabama	49

**TABLE OF CONTENTS (Continued)**

	<b>Page</b>
Nonmetropolitan Areas Not Reviewed Using Examination Procedures	
Auburn, Alabama	49
Boaz, Alabama	49
Central Alabama	49
Cleburne County, Alabama	49
Cullman, Alabama	49
Hamilton, Alabama	49
Henry County, Alabama	49
Jasper, Alabama	49
Pike County, Alabama	49
Southeast Alabama	49
State – <b>FLORIDA</b>	
State Rating	50
Scope of Examination	50
Description of Operations	50
Conclusions with Respect to Performance Tests	52
Metropolitan Area Reviewed Using Examination Procedures	
Tampa, Florida	55
Metropolitan Areas Not Reviewed Using Examination Procedures	
Daytona, Florida	65
Fort Lauderdale, Florida	65
Fort Myers, Florida	65
Fort Pierce, Florida	65
Fort Walton, Florida	65
Gainesville, Florida	65
Jacksonville, Florida	65
Lakeland, Florida	65
Melbourne, Florida	65
Miami, Florida	65
Naples, Florida	65
Ocala, Florida	65
Orlando, Florida	65
Panama City, Florida	65
Pensacola, Florida	65
Punta Gorda, Florida	65
Sarasota, Florida	65
Tallahassee, Florida	65
West Palm Beach, Florida	65
Nonmetropolitan Areas Not Reviewed Using Examination Procedures	
Baker County, Florida	65
Central Panhandle, Florida	65
Citrus, Florida	65
DeSoto, Florida	65
Indian River, Florida	65

**TABLE OF CONTENTS (Continued)**

	<b>Page</b>
<b>State – GEORGIA</b>	
State Rating	66
Scope of Examination	66
Description of Operations	66
Conclusions with Respect to Performance Tests	68
 Metropolitan Area Reviewed Using Examination Procedures	
Atlanta, Georgia	71
Metropolitan Areas Not Reviewed Using Examination Procedures	
Athens, Georgia	81
Augusta, Georgia	81
Nonmetropolitan Areas Not Reviewed Using Examination Procedures	
Coffee, Georgia	81
Hall, Georgia	81
Haralson, Georgia	81
Jackson, Georgia	81
Laurens, Georgia	81
Meriwether, Georgia	81
Murray, Georgia	81
Washington, Georgia	81
 State - <b>MISSISSIPPI</b>	
State Rating	82
Scope of Examination	82
Description of Operations	82
Conclusions with Respect to Performance Tests	84
 Metropolitan Area Reviewed Using Examination Procedures	
Biloxi, Mississippi	87
Metropolitan Area Not Reviewed Using Examination Procedures	
Jackson, Mississippi	97
Nonmetropolitan Area Not Reviewed Using Examination Procedures	
Hattiesburg, Mississippi	97
 State – <b>NORTH CAROLINA</b>	
State Rating	98
Scope of Examination	98
Description of Operations	98
Conclusion with Respect to Performance Tests	100
 Metropolitan Area Reviewed Using Examination Procedures	
Raleigh, North Carolina	103
Metropolitan Areas Not Reviewed Using Examination Procedures	
Charlotte, North Carolina	113
Greensboro, North Carolina	113

**TABLE OF CONTENTS (Continued)**

	<b>Page</b>
Nonmetropolitan Areas Not Reviewed Using Examination Procedures	
Mooresville, North Carolina	113
Spindale, North Carolina	113
Transylvania, North Carolina	113
State – <b>SOUTH CAROLINA</b>	
State Rating	116
Scope of Examination	116
Description of Operations	116
Conclusion with Respect to Performance Tests	118
Metropolitan Area Reviewed Using Examination Procedures	
Charleston, South Carolina	121
Metropolitan Areas Not Reviewed Using Examination Procedures	
Columbia, South Carolina	131
Greenville, South Carolina	131
State – <b>TENNESSEE</b>	
State Rating	132
Scope of Examination	132
Description of Operations	132
Conclusions with Respect to Performance Tests	134
Metropolitan Area Reviewed Using Examination Procedures	
Nashville, Tennessee	137
Metropolitan Areas Not Reviewed Using Examination Procedures	
Chattanooga, Tennessee	147
Memphis, Tennessee	147
State- <b>TEXAS</b>	
State Rating	148
Scope of Examination	148
Description of Operations	148
Conclusions with Respect to Performance Tests	150
Metropolitan Area Reviewed Using Examination Procedures	
Houston, Texas	153
Metropolitan Areas Not Reviewed Using Examination Procedures	
Dallas, Texas	162
San Antonio, Texas	162
Nonmetropolitan Areas Not Reviewed Using Examination Procedures	
Arlington, Texas	162
Beaumont, Texas	162

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

	<b>Page</b>
State – <b>VIRGINIA</b>	
State Rating	163
Scope of Examination	163
Description of Operations	163
Conclusions with Respect to Performance Tests	165
Metropolitan Area Reviewed Using Examination Procedures	
Norfolk, Virginia	168
Metropolitan Area Not Reviewed Using Examination Procedures	
Richmond, Virginia	178
Appendix A: Scope of Examination	179
Appendix B: Summary of State and Multistate Metropolitan Area Ratings	183
Appendix C: Aggregate Lending Tables	184
Appendix D: Other Demographic and Lending Tables	273

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

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

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

**Abbreviations**

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

**Footnote to Demographic Tables**

The total number of vacant, rental, and owner-occupied housing units in the tables will exceed the total number of housing units because of the inclusion of vacant units available for rent or sale. Rental units include both the total of rental occupied units and vacant units available for rent or for sale.

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

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

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

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

This document is an evaluation of the Community Reinvestment Act (CRA) performance of **SouthTrust Bank** prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of **May 5, 2003**. The agency evaluates performance in assessment area(s), as they are delineated by the institution, rather than individual branches. This assessment area evaluation may include visits to some, but not necessarily all, of the institution's branches. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

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

- **Lending Test** – Lending levels reflect **GOOD** responsiveness to assessment area credit needs. Additionally, a **SUBSTANTIAL MAJORITY** of loans are made in the bank's assessment area. The bank has exhibited a **GOOD** record of HMDA lending to borrowers of different income levels, as well as to small businesses with gross annual revenues of \$1 million or less. A review of the bank's HMDA lending and small business lending activity showed an **ADEQUATE** level of lending in LMI census tracts. SouthTrust Bank exhibits a **GOOD** record of serving the credit needs of low-income individuals and areas and very small businesses. Since the previous examination, the bank has **MADE A RELATIVELY HIGH LEVEL** of community development loans, which totaled \$210.9 million during the review period. In addition, community contacts stated that the bank is meeting assessment area credit needs.
- **Investment Test** – The bank has made an **EXCELLENT** level of qualified community development investments and grants, and is **OFTEN** in a leadership position. A review of the qualified investments shows a total of \$239.1 million. In addition, the bank had grants and contributions totaling \$386,985 during the review period. The bank has exhibited **EXCELLENT** responsiveness to credit and community development needs and has made **EXTENSIVE USE** of community development initiatives both inside and outside its designated assessment areas.
- **Service Test** – 29 of the bank's 703 branches (4 percent) are located in low-income areas. 97 branches (14 percent) are located in moderate-income areas. This allocation of facilities is consistent with the percentages of families and businesses located in LMI census tracts within the bank's assessment area. SouthTrust Bank's changes in branch locations have **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals. The bank's systems for delivering retail-banking services are **ACCESSIBLE** to **ESSENTIALLY ALL** segments of the assessment area. Services **DO NOT VARY IN A WAY THAT INCONVENIENCES CERTAIN PORTIONS** of the assessment area. In addition, the bank has **PROVIDED A RELATIVELY HIGH LEVEL OF** community development services throughout the bank's assessment areas.

**INSTITUTION (Continued)**

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

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

**DESCRIPTION OF INSTITUTION**

SouthTrust Bank is a multistate commercial bank currently operating 703 branch offices and 910 ATMs throughout nine states. These states are: Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina, Tennessee, Texas, and Virginia. SouthTrust Bank has designated 81 assessment areas in the nine states. The bank is wholly owned by SouthTrust Corporation, a one-bank holding company located in Birmingham, Alabama. SouthTrust Bank received a “Satisfactory” CRA rating as a result of a performance evaluation completed by the Federal Reserve Bank of Atlanta dated April 2, 2001.

According to the December 31, 2002 Consolidated Reports of Condition and Income, SouthTrust Bank had total assets of \$50.6 billion, of which 70 percent were loans and 21 percent were securities. During the period ranging from December 31, 2001 through December 31, 2002, total assets of the bank increased 3.5 percent, or \$1.7 billion.

The following table shows the composition of the loan portfolio according to the December 31, 2001; December 31, 2002; and March 31, 2003 Consolidated Reports of Condition and Income.

**INSTITUTION (Continued)**

<b>COMPOSITION OF LOAN PORTFOLIO</b>						
<b>Loan Type</b>	<b>3/31/2003</b>		<b>12/31/2002</b>		<b>12/31/2001</b>	
	<b>\$ (000s)</b>	<b>Percent</b>	<b>\$ (000s)</b>	<b>Percent</b>	<b>\$ (000s)</b>	<b>Percent</b>
Construction and Development	\$5,726,453	17.1%	\$5,611,996	16.8%	\$4,800,018	14.7%
Secured by One- to Four- Family Dwellings	\$6,968,845	20.8%	\$7,161,205	21.4%	\$6,796,549	20.9%
Other Real Estate: Farmland	\$119,584	0.4%	\$123,640	0.4%	\$194,020	0.6%
Multifamily	\$1,522,521	4.6%	\$1,539,188	4.6%	\$1,529,561	4.7%
Nonfarm Nonresidential	\$8,086,167	24.2%	\$8,234,310	24.6%	\$9,324,826	28.6%
Commercial and Industrial	\$9,279,273	27.7%	\$8,878,602	26.6%	\$7,775,399	23.9%
Loans to Individuals	\$1,694,848	5.1%	\$1,827,499	5.5%	\$2,095,370	6.4%
Agricultural Loans	\$61,422	0.2%	\$57,014	0.2%	\$62,681	0.2%
<b>Total</b>	<b>\$33,459,113</b>	<b>100.0%</b>	<b>\$33,433,454</b>	<b>100.0%</b>	<b>\$32,578,424</b>	<b>100.0%</b>

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

As indicated by the table above, the bank's loan portfolio as of March 31, 2003 consisted primarily of commercial and industrial loans followed by commercial real estate loans, and loans secured by one- to four-family dwellings. SouthTrust Bank generally complies with the CRA. No known legal impediments exist that would restrain the bank from meeting the credit needs of its assessment areas. HMDA and small business loans were reviewed for the CRA evaluation because these loans make up a substantial percentage of the outstanding loan portfolio and are high volume products in terms of numbers of loans originated during the review period.

SouthTrust Bank's average net loan-to-deposit ratio for the eight quarters ending December 31, 2002 was 114.2 percent. SouthTrust Bank's average ratio was compared with the ratios of financial institutions of similar size with branch offices in the bank's assessment area. The range of ratios for the banks of similar size operating in the assessment area was 87.4 percent to 157.1 percent.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

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

**INSTITUTION (Continued)**

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	691	8.7%	476,712	4.8%	203,083	42.6%	2,005,921	20.1%
Moderate	1,711	21.6%	1,826,407	18.3%	320,818	17.6%	1,784,659	17.9%
Middle	3,460	43.6%	4,935,335	49.5%	382,401	7.7%	2,238,006	22.4%
Upper	1,880	23.7%	2,736,400	27.4%	88,597	3.2%	3,946,268	39.6%
NA	191	2.4%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>7,933</b>	<b>100.0%</b>	<b>9,974,854</b>	<b>100.0%</b>	<b>994,899</b>	<b>10.0%</b>	<b>9,974,854</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	#	%	#	%	
Low	881,248	239,723	2.7%	27.2%	502,181	57.0%	139,344	15.8%
Moderate	3,171,041	1,442,401	16.0%	45.5%	1,305,555	41.2%	423,085	13.3%
Middle	7,836,941	4,607,813	51.1%	58.8%	2,347,188	30.0%	881,940	11.3%
Upper	4,155,551	2,728,920	30.3%	65.7%	986,383	23.7%	440,248	10.6%
NA	1,022	38	0.0%	3.7%	878	85.9%	106	10.4%
<b>Total</b>	<b>16,045,803</b>	<b>9,018,895</b>	<b>100.0%</b>	<b>56.2%</b>	<b>5,142,185</b>	<b>32.0%</b>	<b>1,884,723</b>	<b>11.7%</b>
Total Businesses by Tract			Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
			#	%	#	%	#	%
Low	148,990	4.8%	102,866	5.0%	11,512	6.6%	34,612	4.1%
Moderate	539,710	17.5%	374,215	18.1%	36,081	20.8%	129,414	15.2%
Middle	1,386,405	44.9%	946,061	45.7%	71,888	41.5%	368,456	43.4%
Upper	1,004,269	32.5%	638,082	30.8%	52,421	30.3%	313,766	36.9%
NA	11,740	0.4%	7,136	0.3%	1,368	0.8%	3,236	0.4%
<b>Total</b>	<b>3,091,114</b>	<b>100.0%</b>	<b>2,068,360</b>	<b>100.0%</b>	<b>173,270</b>	<b>100.0%</b>	<b>849,484</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>66.9%</b>		<b>5.6%</b>		<b>27.5%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

<sup>1</sup> Vacant units "offered for rent or sale" are included in **both** the vacant unit total and the rental unit total. As a result, the total number of units shown on this table will be less than the individual totals of owner-occupied, rental and vacant housing units.

**INSTITUTION (Continued)**

WHOLE BANK ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
Low	359	1.0%	36,620	0.8%	3,657	9.7%	237,269	5.5%
Moderate	3,347	8.9%	280,960	6.5%	8,577	22.8%	737,766	17.0%
Middle	19,288	51.2%	1,969,305	45.3%	8,083	21.5%	791,601	18.2%
Upper	14,650	38.9%	2,056,178	47.3%	15,624	41.5%	2,358,210	54.3%
NA	1	0.0%	41	0.0%	1,704	4.5%	218,258	5.0%
<b>Total</b>	<b>37,645</b>	<b>100.0%</b>	<b>4,343,104</b>	<b>100.0%</b>	<b>37,645</b>	<b>100.0%</b>	<b>4,343,104</b>	<b>100.0%</b>
	<b>Refinance</b>							
	#	%	\$	%	#	%	\$	%
Low	313	0.9%	28,783	0.6%	2,041	5.8%	132,462	2.7%
Moderate	2,505	7.1%	240,231	4.9%	5,238	14.8%	447,865	9.1%
Middle	17,445	49.3%	2,067,505	42.1%	7,530	21.3%	797,794	16.2%
Upper	15,153	42.8%	2,574,167	52.4%	18,865	53.3%	3,292,270	67.0%
NA	2	0.0%	298	0.0%	1,744	4.9%	240,593	4.9%
<b>Total</b>	<b>35,418</b>	<b>100.0%</b>	<b>4,910,984</b>	<b>100.0%</b>	<b>35,418</b>	<b>100.0%</b>	<b>4,910,984</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
	#	%	\$	%	#	%	\$	%
Low	185	1.0%	5,486	0.6%	1,765	9.9%	36,687	4.3%
Moderate	1,434	8.1%	45,756	5.3%	2,934	16.5%	80,579	9.4%
Middle	9,200	51.7%	365,621	42.7%	3,960	22.2%	140,360	16.4%
Upper	6,992	39.3%	440,039	51.4%	9,058	50.9%	594,644	69.4%
NA	1	0.0%	35	0.0%	95	0.5%	4,667	0.5%
<b>Total</b>	<b>17,812</b>	<b>100.0%</b>	<b>856,937</b>	<b>100.0%</b>	<b>17,812</b>	<b>100.0%</b>	<b>856,937</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
	#	%	\$	%	#	%	\$	%
Low	15	6.4%	99,632	6.8%	0	0.0%	0	0.0%
Moderate	58	24.8%	189,832	13.0%	0	0.0%	0	0.0%
Middle	100	42.7%	702,767	48.0%	0	0.0%	0	0.0%
Upper	61	26.1%	472,361	32.3%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	234	100.0%	1,464,592	100.0%
<b>Total</b>	<b>234</b>	<b>100.0%</b>	<b>1,464,592</b>	<b>100.0%</b>	<b>234</b>	<b>100.0%</b>	<b>1,464,592</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>							
	<b>By Tract Income</b>							
	#	%	\$	%				
Low	1,207	4.5%	184,772	4.9%				
Moderate	3,983	14.9%	572,104	15.2%				
Middle	12,668	47.4%	1,710,729	45.4%				
Upper	8,704	32.6%	1,274,858	33.8%				
NA	141	0.5%	25,803	0.7%				
<b>Total</b>	<b>26,703</b>	<b>100.0%</b>	<b>3,768,266</b>	<b>100.0%</b>				
	<b>By Loan Size and Revenue</b>							
<b>Loan Size:</b>	#	%	\$	%				
\$100,000 or less	17,387	65.1%	673,024	17.9%				
\$100,001 - \$250,000	4,869	18.2%	848,310	22.5%				
\$250,001 - \$1 Million	4,447	16.7%	2,246,932	59.6%				
<b>Total</b>	<b>26,703</b>	<b>100.0%</b>	<b>3,768,266</b>	<b>100.0%</b>				
<b>Revenue:</b>	#	%	\$	%				
\$1 Million or Less	15,930	59.7%	1,790,966	47.5%				
Over \$1 Million	8,512	31.9%	1,804,136	47.9%				
Not Known	2,261	8.5%	173,164	4.6%				
<b>Total</b>	<b>26,703</b>	<b>100.0%</b>	<b>3,768,266</b>	<b>100.0%</b>				

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

**INSTITUTION (Continued)**

**LENDING TEST**

**Overview**

In the Whole Bank Assessment Area, SouthTrust Bank's number and dollar volume of HMDA loans significantly exceeded both the number and the dollar volume of small business loans originated during the review period, which covered the period from January 1, 2001 through December 31, 2002. Therefore, HMDA loans were given more weight than small business loans in determining the bank's lending test rating for the entire assessment area. SouthTrust Bank generally offers small farm loans; however, the volume of small farm loans was minimal and not considered in the analysis of the bank's lending performance.

**Lending Activity**

Lending levels reflect **EXCELLENT** responsiveness to assessment area credit needs. SouthTrust Bank originated or purchased 91,109 HMDA loans, totaling \$11.6 billion within the entire assessment area. Of the 91,109 HMDA loans, 37,645 (41 percent) were home purchase loans; 35,418 (39 percent) were home refinance loans; and 17,812 (20 percent) were home improvement loans. Small business lending within the entire assessment area resulted in 26,703 small business loans, totaling \$3.8 billion.

**Assessment Area Concentration**

A **SUBSTANTIAL MAJORITY** of the bank's lending occurs inside its assessment area. The following table shows the distribution of loans that were originated inside and outside the bank's assessment areas, by number of loans and dollar amount, according to loan type. The number of HMDA loans does not include the loans originated by SouthTrust Mortgage Corporation.

<b>LENDING INSIDE AND OUTSIDE ASSESSMENT AREA</b>				
<b>Loan Type</b>	<b>IN</b>			
	#	%	\$ (000s)	%
Small Business	26,703	96.3%	\$3,768,266	95.2%
HMDA	34,100	92.2%	\$3,857,192	89.8%
<i>Total In</i>	<i>60,803</i>	<i>94.0%</i>	<i>\$7,625,458</i>	<i>92.4%</i>
	<b>OUT</b>			
	#	%	\$ (000s)	%
Small Business	1,022	3.7%	\$189,951	4.8%
HMDA	2,868	7.8%	\$439,016	10.2%
<i>Total Out</i>	<i>3,890</i>	<i>6.0%</i>	<i>\$628,967</i>	<i>7.6%</i>

**INSTITUTION (Continued)**

As indicated by the table, 94 percent of the bank's loans were to customers and businesses inside the bank's assessment areas. Also, 92.4 percent of the loan dollars associated with the loans were inside the bank's assessment areas. This level of lending inside the assessment areas indicates that the bank is serving the credit needs of its assessment areas.

The analysis of HMDA and small business lending within each assessment area is discussed in greater detail later in the report. Overall, the bank's lending performance is rated **HIGH SATISFACTORY**. A high volume of lending is within the bank's assessment areas. Moreover, while recognizing several mitigating factors that may have diminished the effective demand for credit in some LMI geographies, the overall distribution of lending within geographies of different income levels is considered **ADEQUATE**. The distribution of loans to borrowers of different income levels and businesses of different sizes is also considered **GOOD**. The bank **MAKES A RELATIVELY HIGH LEVEL** of community development loans in its assessment areas. Since the previous examination, the bank has community development loans totaling \$210.9 million during the review period.

SouthTrust Bank **MAKES USE** of flexible lending practices in serving the credit needs of the Whole Bank Assessment Area and many affordable housing loan programs are offered. During the review period, the bank made approximately 2,821 loans totaling \$258.5 million using flexible lending products. Some of the bank's major innovative or flexible affordable housing programs are listed below with the corresponding assessment area where the program is available.

<b>Program</b>	<b>Assessment Area Available</b>
Alabama Housing Finance Authority Bond Program and Step Up Program	Alabama
Tennessee Housing Development Agency 1995 Bond Issue	Tennessee
Georgia Housing & Finance Authority Home Buyer Bond Program	Georgia
Florida Housing Corporation	Florida
North Carolina Housing Finance Agency Mortgage Revenue Bond Program	North Carolina
South Carolina State Housing Finance and Development Authority Bond Program	South Carolina

INSTITUTION (Continued)	
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FHLMC Affordable Gold (3% cash down; Max LTV 97%)	Bank-wide
Right Start Mortgage	Bank-wide
Cash Advantage (1% cash down; Max LTV 97%)	Bank-wide

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

**INSTITUTION (Continued)**

**INVESTMENT TEST**

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

<b>ASSESSMENT AREAS</b>	<b>TYPE</b>	<b>AMOUNT</b>	<b>PERCENTAGE OF AMOUNT OF QUALIFIED INVESTMENTS</b>
<b>ALABAMA</b>	Alabama Housing Finance Authority Bonds, HUD CDBG Bonds, FNMA Bonds, Low-Income Housing Tax Credits, Mortgage-Backed Securities, Municipal Bonds, New Hope CDFI	<b>\$ 42,693,977</b>	<b>17.9</b>
<b>FLORIDA</b>	Community Financing Consortium, Inc., Florida Housing Authority Bonds, FNMA Wraps, HUD CDBG Bonds, Low-Income Housing Tax Credits, Mortgage-Backed Securities, Municipal Bonds, Tampa Black Business Investment Corporation	<b>98,700,077</b>	<b>41.3</b>
<b>GEORGIA</b>	FNMA Wraps, HUD CDBG Bonds, Mortgage-Backed Securities	<b>20,875,660</b>	<b>8.7</b>
<b>MISSISSIPPI</b>	Low-Income Housing Tax Credits, Mississippi Home Corporation Revenue Bonds	<b>12,363,372</b>	<b>5.2</b>
<b>NORTH CAROLINA</b>	FNMA Wraps, HUD CDBG Bonds, Low-Income Housing Tax Credit, Mortgage Backed Securities	<b>20,713,497</b>	<b>8.7</b>
<b>SOUTH CAROLINA</b>	Business Development Corporation of South Carolina, FNMA Wraps, HUD CDBG Bonds, Low-Income Housing Tax Credits	<b>7,425,576</b>	<b>3.1</b>
<b>TENNESSEE</b>	FNMA Wraps, HUD CDBG Bonds, Nashville Housing Fund	<b>5,244,443</b>	<b>2.2</b>
<b>TEXAS</b>	FNMA Wraps, HUD CDBG Bonds, Low-Income Housing Tax Credits, Mortgage-Backed Securities, Municipal Bonds, Texas State Housing Authority Bonds	<b>23,524,608</b>	<b>9.8</b>
<b>VIRGINIA</b>	HUD CDBG Bonds, Mortgage-Backed Securities, Virginia State Housing Development Authority Bonds	<b>5,155,528</b>	<b>2.2</b>
<b>Columbus Multistate MSA</b>	FNMA Wraps, HUD CDBG Bonds, Mortgage-Backed Securities, Phenix City Housing Authority Bonds	<b>2,393,916</b>	<b>1.0</b>
<b>TOTAL</b>		<b>\$ 239,090,654</b>	<b>100.0</b>

**INSTITUTION (Continued)**

As previously mentioned, approximately \$386,985 in charitable contributions were provided to various organizations with community development purposes. A breakdown for each state is shown in the table. The largest percentage of combined investments and contributions are in the Alabama and Florida Assessment Areas.

<b>ASSESSMENT AREAS</b>	<b>TYPE</b>	<b>AMOUNT</b>	<b>PERCENTAGE OF AMOUNT OF QUALIFIED INVESTMENTS</b>
<i>ALABAMA</i>	Contributions	<b>\$ 134,811</b>	<b>34.8</b>
<i>FLORIDA</i>	Contributions	<b>160,809</b>	<b>41.6</b>
<i>GEORGIA</i>	Contributions	<b>9,000</b>	<b>2.3</b>
<i>MISSISSIPPI</i>	Contributions	<b>4,725</b>	<b>1.2</b>
<i>NORTH CAROLINA</i>	Contributions	<b>17,250</b>	<b>4.5</b>
<i>SOUTH CAROLINA</i>	Contributions	<b>9,300</b>	<b>2.4</b>
<i>TENNESSEE</i>	Contributions	<b>7,250</b>	<b>1.9</b>
<i>TEXAS</i>	Contributions	<b>25,690</b>	<b>6.6</b>
<i>VIRGINIA</i>	Contributions	<b>18,150</b>	<b>4.7</b>
<i>Columbus Multistate MSA</i>	Contributions	<b>\$0</b>	<b>0</b>
<b>TOTAL</b>		<b>\$ 386,985</b>	<b>100.0</b>

**SERVICE TEST**

The overall rating of the institution under the service test is **HIGH SATISFACTORY**. Delivery systems, including ATMs and branch locations, are considered **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, particularly to LMI geographies and to LMI individuals. In addition, banking services **DO NOT VARY IN A WAY THAT INCONVENIENCES CERTAIN PORTIONS** of the assessment area. A branch closing policy has been adopted as required by the Federal Deposit Insurance Corporation Improvement Act of 1991. The distribution of SouthTrust Bank's branch offices and ATMs is summarized in the table below.

**INSTITUTION (Continued)**

<b>SOUTHTRUST BANK – DISTRIBUTION OF BRANCHES AND ATMS IN THE WHOLE BANK ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	29	4%	49	4%	5%	5%
Moderate-Income	97	14%	118	13%	18%	18%
Middle-Income	332	47%	419	47%	50%	45%
Upper-Income	245	35%	324	36%	27%	32%
<i>Total</i>	<i>703</i>	<i>100%</i>	<i>910*</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

\*3 ATMs are located in tracts defined as “N/A” based on 1990 U.S. Census data.

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.

<b>INSTITUTION (Continued)</b>
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**Compliance with Antidiscrimination Laws**

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

<b>MULTISTATE METROPOLITAN AREA: Columbus, Georgia</b>
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**CRA RATING FOR COLUMBUS, GEORGIA:<sup>1</sup> Satisfactory**

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

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

**SCOPE OF EXAMINATION**

The Columbus Assessment Area, in relation to SouthTrust Bank's total assessment area, consisted of 0.9 percent of the census tracts, 1.2 percent of the low- and moderate-income tracts, 0.7 percent of the population, and 0.7 percent of the low- and moderate-income families. The assessment area contained 1.7 percent of the HMDA loans and 1.7 percent of the small business loans made by the bank. SouthTrust Bank's performance in the Columbus Assessment Area was evaluated using full-scope examination procedures.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN COLUMBUS, GEORGIA**

**Overview**

SouthTrust Bank operates 10 branch offices, representing 0.8 percent of the bank's branch network. The Columbus Assessment Area includes Harris, Muscogee, and Chattahoochee counties in Georgia, and Russell County, Alabama. As of June 30, 2002, the bank had \$309.6 million in deposits in the Columbus Assessment Area, representing a market share of 9.7 percent.

**Competition**

The Columbus Assessment Area is a highly competitive banking market due to the significant presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 11 other financial institutions operating 52 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the MSA. Many of these banks are statewide, multi-regional, or national banks. SouthTrust Bank's largest competitors in the Columbus Assessment Area are Columbus Bank & Trust Company and SunTrust Bank. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

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

<b>MULTISTATE METROPOLITAN AREA: Columbus, Georgia (Continued)</b>
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The tables on pages 16, 17, and in the Appendix to this report provide 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 a community leader regarding local economic conditions and small business credit needs. The contact stated that SouthTrust Bank was a leader in meeting the credit needs of the small businesses in the assessment area.

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

**MULTISTATE METROPOLITAN AREA: Columbus, Georgia (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

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

COLUMBUS ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$45,400</b>	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
<b>Income Categories</b>			#	%	#	%	#	%
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%	-	-
<b>Total</b>	<b>73</b>	<b>100.0%</b>	<b>68,305</b>	<b>100.0%</b>	<b>10,035</b>	<b>14.7%</b>	<b>68,305</b>	<b>100.0%</b>
<b>Housing Units by Tract</b>								
	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%
<b>Total</b>	<b>101,457</b>	<b>52,765</b>	<b>100.0%</b>	<b>52.0%</b>	<b>39,930</b>	<b>39.4%</b>	<b>8,762</b>	<b>8.6%</b>
<b>Total Businesses by Tract</b>								
	Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
			#	%	#	%	#	%
Low	1,370	10.5%	1,057	11.6%	84	12.9%	229	7.2%
Moderate	2,406	18.5%	1,765	19.3%	141	21.6%	500	15.7%
Middle	4,045	31.1%	2,980	32.6%	181	27.7%	884	27.7%
Upper	5,159	39.7%	3,337	36.5%	246	37.7%	1,576	49.4%
NA	10	0.1%	9	0.1%	1	0.2%	0	0.0%
<b>Total</b>	<b>12,990</b>	<b>100.0%</b>	<b>9,148</b>	<b>100.0%</b>	<b>653</b>	<b>100.0%</b>	<b>3,189</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>70.4%</b>	<b>5.0%</b>		<b>24.5%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

<sup>1</sup> Vacant units "offered for rent or sale" are included in **both** vacant unit total and the rental unit total. As a result, the total number of units shown on this table will be less than the individual totals of owner-occupied, rental and vacant housing units.



<b>MULTISTATE METROPOLITAN AREA: Columbus, Georgia (Continued)</b>
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## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN COLUMBUS, GEORGIA**

### **LENDING TEST**

#### **Overview**

In the Columbus Assessment Area, SouthTrust Bank's number and dollar volume of HMDA loans significantly 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. SouthTrust 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 91,109 HMDA originations or purchases made by the institution, 1,504 loans (1.7 percent) totaling \$148.7 million were originations or purchases in the Columbus Assessment Area. Of the 1,504 HMDA loans, 556 (37 percent) were home purchase loans; 699 (46.5 percent) were home refinance loans; and 239 (15.9 percent) were home improvement loans. Of the 26,703 small business loans made by the institution, 452 loans (1.7 percent) totaling \$56.3 million were originations or purchases in the Columbus Assessment Area. Additionally, SouthTrust Bank makes use of flexible lending practices in serving the credit needs of the Columbus Assessment Area.

In 2001, approximately 269 financial entities subject to the CRA originated at least one HMDA-reportable origination or purchase in SouthTrust Bank's Columbus Assessment Area. SouthTrust Bank ranked 3<sup>rd</sup> with a market share of 6.7 percent by number of loans. Additionally, with 62 financial entities reporting at least one small business loan purchase or origination in the assessment area, SouthTrust ranked 10<sup>th</sup> with a market share of 7.5 percent by number of loans. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: Columbus Bank & Trust, Regions Bank, SunTrust Bank, and Synovus Mortgage Corporation. It is also recognized that large national credit card lenders such as GE Capital Financial, Incorporated and Associates Capital Bank, Incorporated dominate the assessment area regarding small business lending and therefore are considered competitors in this category.

**MULTISTATE METROPOLITAN AREA: Columbus, Georgia (Continued)**

**Geographic Distribution of Loans**

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

SouthTrust Bank's HMDA lending in the Columbus Assessment Area in the low-income tracts at 2.1 percent is below the percentage of owner-occupied units in these tracts at 3.7 percent. 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. The bank's lending in low-income tracts is below this percentage. HMDA lending in moderate-income tracts at 6 percent is below the percentage of owner-occupied units in these tracts at 14.8 percent. The bank's lending in moderate-income tracts is also lower than the percentage of families in these tracts at 18.6 percent. The aggregate lending comparison table for the Columbus Assessment Area on page 184 of Appendix C, shows that SouthTrust Bank performed similarly to the aggregate in HMDA lending in low-income census tracts and below the aggregate in HMDA lending in moderate-income census tracts in 2001. SouthTrust Bank made 2.1 percent of its HMDA loans in low-income tracts compared to the aggregate at 2.6 percent. 6 percent of the bank's HMDA loans were made in moderate-income tracts compared to the aggregate at 8.6 percent. HMDA aggregate data for 2002 were not available.

SouthTrust Bank's small business lending in the Columbus Assessment Area in low-income tracts, at 11.3 percent, is lower than the percentage of small businesses, at 11.6 percent, located in these tracts. The bank originated 14.2 percent of its small business loans in moderate-income tracts, and these tracts contain 19.3 percent of small businesses in the assessment area. The aggregate lending comparison table for the Columbus Assessment Area on page 184 of Appendix C indicates that SouthTrust Bank performed above the aggregate for small business loan originations in low-income tracts and below the aggregate in moderate-income tracts in 2001. SouthTrust Bank made 12.3 percent of its small business loans in low-income tracts compared to the

**MULTISTATE METROPOLITAN AREA: Columbus, Georgia (Continued)**

aggregate at 9.8 percent. 14.7 percent of the bank's small business loans were made in moderate-income tracts compared to the aggregate at 17.7 percent. CRA aggregate data for 2002 were not available.

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

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

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

Based on loan data from the review period, low-income families represented 21.8 percent of total families and received only 5.2 percent of SouthTrust's HMDA loans. A possible reason for this lending disparity is that 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. Moderate-income borrowers received 15.6 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 of the population, while lending to upper-income borrowers was above their percentage of the population.

The aggregate lending comparison table for the Columbus Assessment Area on page 184 of Appendix C shows that SouthTrust Bank performed above the aggregate in HMDA lending to both low- and moderate-income borrowers in 2001. SouthTrust Bank made 6.4 percent of its HMDA loans to low-income borrowers compared to the aggregate at 5.2 percent. 17.2 percent of the bank's HMDA loans were made to moderate-income borrowers compared to the aggregate at 14.7 percent. HMDA aggregate data for 2002 were not available.

Of the 452 loans to businesses that reported gross revenues originated by SouthTrust Bank in the Columbus Assessment Area, 72.1 percent were originated to small businesses. SouthTrust 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 70.4 percent. Additionally, in 2001, SouthTrust Bank's percentage of small business lending to businesses

<b>MULTISTATE METROPOLITAN AREA: Columbus, Georgia (Continued)</b>
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with revenues below \$1 million at 74.5 percent is significantly above the performance of the aggregate market at 55.8 percent.

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

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

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

#### **Community Development Lending**

SouthTrust Bank **MAKES AN ADEQUATE LEVEL** of community development loans in the Columbus Assessment Area. The bank has originated community development loans totaling \$2.2 million. An interview with a community member revealed that community development opportunities in the Columbus Assessment Area are available. Large, well-established banks compete for these types of loans.

#### **INVESTMENT TEST**

The investment test rating for the Columbus Assessment Area is **OUTSTANDING**. SouthTrust 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.

**MULTISTATE METROPOLITAN AREA: Columbus, Georgia (Continued)**

**SERVICE TEST**

SouthTrust Bank’s performance in the Columbus Assessment Area is **HIGH SATISFACTORY**. The assessment area includes Harris, Muscogee, and Chattahoochee counties in Georgia, and Russell County, Alabama.

**Accessibility of Delivery Systems**

The bank’s delivery systems are **ACCESSIBLE** to **ESSENTIALLY ALL** portions of the assessment area. SouthTrust Bank’s 10 branch offices and 15 ATMs were compared to the distribution of families and businesses among the tract categories within the assessment area. The distribution of such is considered highly reflective of both family and business demographics. SouthTrust Bank offers 24-hour account access through an automated voice response unit and PC banking. The distribution of SouthTrust Bank’s branch offices and ATMs is summarized in the following table.

<b>SOUTHTRUST BANK – DISTRIBUTION OF BRANCHES AND ATMS IN THE COLUMBUS ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	1	10%	1	7%	9%	12%
Moderate-Income	2	20%	3	20%	19%	20%
Middle-Income	1	10%	3	20%	42%	33%
Upper-Income	6	60%	8	53%	30%	35%
<i>Total</i>	<i>10</i>	<i>100%</i>	<i>15</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

**MULTISTATE METROPOLITAN AREA: Columbus, Georgia (Continued)**

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

Since the previous examination, SouthTrust Bank has closed one branch, which was located in an upper-income census tract in the Columbus Assessment Area. The bank's record of opening and closing branches has **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.

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

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

**Community Development Services**

SouthTrust 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)**

<b>COMMUNITY DEVELOPMENT SERVICES FOR COLUMBUS</b>	
<b>ORGANIZATION</b>	<b>POSITION/SERVICE</b>
West Chattahoochee Development Council	A bank employee provides financial expertise by serving as a board member of this organization that focuses on recruiting industry to Phenix City and Russell County.
Uptown Columbus	A bank employee provides financial expertise by serving on the board of this organization that promotes economic activity in the central business district of Columbus.
Industrial Development Board of the City of Phenix City	A bank employee provides financial expertise by serving as chairman of this organization that provides financing and incentives to new industries locating in Phenix City and Russell County.
Columbus Housing Initiative, Inc.	A bank employee provides financial expertise by serving as a member of this organization that provides access to affordable housing for Columbus residents.
Greater Columbus Chamber of Commerce	A bank employee provides financial expertise by serving as a board member to facilitate a positive economic environment for the business community.

**STATE: Alabama**

**CRA RATING FOR ALABAMA:<sup>2</sup> 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 Alabama Assessment Area, in relation to SouthTrust Bank's total assessment area, consists of 10.7 percent of the geographies, 8.7 percent of the low- and moderate-income geographies, 10.8 percent of the population, and 9.3 percent of the low- and moderate-income families. The assessment area also included 23 percent of the HMDA loans and 31.9 percent of the small business loans made by the bank in its total assessment area. SouthTrust Bank's performance in Alabama was evaluated by reviewing the Birmingham and Selma Assessment Areas using full-scope examination procedures. Other metropolitan and nonmetropolitan areas were not reviewed using full-scope examination procedures; however, through the use of available facts and data, including performance and demographic information, the conclusions regarding performance, which did not impact the overall rating, are found on page 49.

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

**Overview**

SouthTrust Bank operates 157 branch offices throughout the Alabama Assessment Area, representing 22.5 percent of the bank's branch network. This assessment area is comprised of 21 assessment areas. As of June 30, 2002, the bank had \$8.2 billion in deposits in the Alabama Assessment Area, representing SouthTrust Bank's market share of 14.8 percent in the state of Alabama.

**Competition**

The Alabama Assessment Area is a highly competitive banking market due to the significant presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 177 other financial institutions operating 1,422 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the assessment area. Many of these banks are statewide,

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<sup>2</sup> For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

<b>STATE: Alabama (Continued)</b>
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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 contacts stated that there is a strong need for affordable housing financing and assistance for small business development in the assessment areas. The contacts also stated that SouthTrust Bank was serving the credit needs of the community in a positive manner.

The tables on pages 27, 28, and in the Appendix to this report provide 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 following Alabama Assessment Area tables show selected demographic information and SouthTrust 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	64	7.5%	46,828	5.1%	22,387	47.8%	198,453	21.5%
Moderate	144	16.9%	124,182	13.5%	27,522	22.2%	153,890	16.7%
Middle	446	52.3%	518,892	56.3%	59,677	11.5%	192,687	20.9%
Upper	190	22.3%	231,240	25.1%	11,081	4.8%	376,112	40.8%
NA	8	0.9%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>852</b>	<b>100.0%</b>	<b>921,142</b>	<b>100.0%</b>	<b>120,667</b>	<b>13.1%</b>	<b>921,142</b>	<b>100.0%</b>
Income Categories	Housing Units by Tract							
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	%	#	%	#	%
Low	81,622	26,350	3.0%	32.3%	44,682	54.7%	10,590	13.0%
Moderate	207,658	108,319	12.4%	52.2%	77,875	37.5%	21,464	10.3%
Middle	765,993	506,894	58.2%	66.2%	182,062	23.8%	77,037	10.1%
Upper	330,101	228,898	26.3%	69.3%	79,894	24.2%	21,309	6.5%
NA	406	6	0.0%	1.5%	341	84.0%	59	14.5%
<b>Total</b>	<b>1,385,780</b>	<b>870,467</b>	<b>100.0%</b>	<b>62.8%</b>	<b>384,854</b>	<b>27.8%</b>	<b>130,459</b>	<b>9.4%</b>
Income Categories	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
			#	%	#	%	#	%
Low	10,873	6.4%	8,692	6.3%	1,083	9.1%	1,098	5.1%
Moderate	23,543	13.8%	18,946	13.8%	1,941	16.2%	2,656	12.3%
Middle	85,882	50.2%	69,293	50.4%	5,226	43.7%	11,363	52.7%
Upper	49,548	29.0%	39,622	28.8%	3,592	30.0%	6,334	29.4%
NA	1,104	0.6%	873	0.6%	115	1.0%	116	0.5%
<b>Total</b>	<b>170,950</b>	<b>100.0%</b>	<b>137,426</b>	<b>100.0%</b>	<b>11,957</b>	<b>100.0%</b>	<b>21,567</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>80.4%</b>		<b>7.0%</b>		<b>12.6%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

<sup>1</sup> Vacant units "offered for rent or sale" are included in **both** the vacant unit total and the rental unit total. As a result, the total number of units shown on this table will be less than the individual totals of owner-occupied, rental and vacant housing units.

**STATE: Alabama (Continued)**

ALABAMA ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	44	0.6%	3,492	0.4%	692	9.0%	37,220	4.7%
Moderate	468	6.1%	30,670	3.9%	1,625	21.2%	122,033	15.5%
Middle	3,906	51.0%	360,546	45.8%	1,659	21.7%	141,353	17.9%
Upper	3,234	42.3%	393,247	49.9%	3,339	43.6%	456,313	57.9%
NA	0	0.0%	0	0.0%	337	4.4%	31,036	3.9%
<b>Total</b>	<b>7,652</b>	<b>100.0%</b>	<b>787,955</b>	<b>100.0%</b>	<b>7,652</b>	<b>100.0%</b>	<b>787,955</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	48	0.6%	2,717	0.2%	427	5.0%	23,148	2.1%
Moderate	470	5.5%	37,547	3.4%	1,072	12.5%	80,046	7.2%
Middle	4,467	52.0%	506,913	45.6%	1,707	19.9%	157,352	14.2%
Upper	3,601	41.9%	563,881	50.8%	5,120	59.6%	817,021	73.5%
NA	0	0.0%	0	0.0%	260	3.0%	33,491	3.0%
<b>Total</b>	<b>8,586</b>	<b>100.0%</b>	<b>1,111,058</b>	<b>100.0%</b>	<b>8,586</b>	<b>100.0%</b>	<b>1,111,058</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	75	1.6%	1,359	0.9%	566	12.1%	7,528	4.9%
Moderate	379	8.1%	7,288	4.8%	886	19.0%	15,671	10.2%
Middle	2,581	55.3%	71,857	46.8%	962	20.6%	23,143	15.1%
Upper	1,636	35.0%	72,923	47.5%	2,225	47.6%	105,939	69.0%
NA	0	0.0%	0	0.0%	32	0.7%	1,146	0.7%
<b>Total</b>	<b>4,671</b>	<b>100.0%</b>	<b>153,427</b>	<b>100.0%</b>	<b>4,671</b>	<b>100.0%</b>	<b>153,427</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	5	11.9%	2,987	8.6%	0	0.0%	0	0.0%
Moderate	8	19.0%	2,530	7.3%	0	0.0%	0	0.0%
Middle	16	38.1%	6,811	19.6%	0	0.0%	0	0.0%
Upper	13	31.0%	22,500	64.6%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	42	100.0%	34,828	100.0%
<b>Total</b>	<b>42</b>	<b>100.0%</b>	<b>34,828</b>	<b>100.0%</b>	<b>42</b>	<b>100.0%</b>	<b>34,828</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	470	5.5%	73,655	6.1%				
Moderate	1,132	13.3%	166,939	13.8%				
Middle	4,139	48.6%	564,316	46.5%				
Upper	2,674	31.4%	393,613	32.4%				
NA	93	1.1%	14,853	1.2%				
<b>Total</b>	<b>8,508</b>	<b>100.0%</b>	<b>1,213,376</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	5,419	63.7%	212,453	17.5%				
\$100,001 - \$250,000	1,666	19.6%	287,987	23.7%				
\$250,001 - \$1 Million	1,423	16.7%	712,936	58.8%				
<b>Total</b>	<b>8,508</b>	<b>100.0%</b>	<b>1,213,376</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	5,227	61.4%	584,566	48.2%				
Over \$1 Million	2,513	29.5%	560,251	46.2%				
Not Known	768	9.0%	68,559	5.7%				
<b>Total</b>	<b>8,508</b>	<b>100.0%</b>	<b>1,213,376</b>	<b>100.0%</b>				

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 for the Alabama Assessment Area is rated **HIGH SATISFACTORY**. SouthTrust Bank's performance with regard to the geographic distribution of HMDA and small business lending is **ADEQUATE**. Also, the distribution of loans to borrowers of different income levels and businesses of different sizes is **GOOD**. However, the bank's lending activity, level of responsiveness to the credit needs of low-income individuals and geographies and very small businesses, and community development lending activities are **GOOD**. Please refer to the Alabama Aggregate Lending Comparison Tables for HMDA and Small Business Lending on page 185 of Appendix C.

**INVESTMENT TEST**

The investment test rating for the Alabama Assessment Area is **OUTSTANDING**. SouthTrust Bank has exhibited **EXCELLENT** responsiveness to credit and community development needs through its investment activities. Specific initiatives may be found in the Birmingham Assessment Area section of the evaluation. 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 **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, SouthTrust Bank's performance in Alabama was evaluated by reviewing the Birmingham and Selma Assessment Areas using full-scope examination procedures. For a further detailed analysis, please refer to the Birmingham Assessment Area and Selma Assessment Area sections on the following pages.

<b>METROPOLITAN AREAS: Birmingham, Alabama</b>
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**CRA RATING FOR BIRMINGHAM, ALABAMA: 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 Birmingham Assessment Area, in relation to SouthTrust Bank's total assessment area, consisted of 2.4 percent of the census tracts, 2.5 percent of the low- and moderate-income tracts, 2.3 percent of the population, and 2.4 percent of the low- and moderate-income families. The assessment area contained 5.9 percent of the HMDA loans and 4.3 percent of the small business loans made by the bank. SouthTrust Bank's performance in the Birmingham Assessment Area was evaluated using full-scope examination procedures.

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

**Overview**

SouthTrust Bank operates 41 branch offices, representing 5.8 percent of the bank's branch network. The Birmingham Assessment Area is comprised of Jefferson, Shelby, Blount, and St. Clair counties in the state of Alabama. As of June 30, 2002, the bank had \$3.6 billion in deposits in the Birmingham Assessment Area, representing a market share of 22.2 percent.

**Competition**

The Birmingham Assessment Area is a highly competitive banking market due to the significant presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 28 other financial institutions operating 223 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the MSA. Many of these banks are statewide, multi-regional, or national banks. SouthTrust Bank's largest competitors in the Birmingham Assessment Area are AmSouth Bank, Compass Bank, and Regions Bank. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

<b>METROPOLITAN AREAS: Birmingham, Alabama (Continued)</b>
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The tables on pages 32, 33, and in the Appendix to this report provide 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. The contacts stated that there is a need for additional financing for affordable housing, small business development, and the revitalization of downtown Birmingham and low-income areas within the assessment area.

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

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

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

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

BIRMINGHAM ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$52,700</b> <b>Income Categories</b>	Tract Distribution		Families					
			Families by Tract		Families-Poverty as a % of Families by Tract		Families by Family Income	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
	Low	18 9.5%	16,971 7.3%	7,347 43.3%	50,329 21.7%			
	Moderate	42 22.2%	48,488 20.9%	9,483 19.6%	39,350 17.0%			
	Middle	77 40.7%	96,277 41.6%	8,798 9.1%	48,350 20.9%			
	Upper	52 27.5%	69,743 30.1%	1,909 2.7%	93,450 40.4%			
	NA	0 0.0%	0 0.0%	0 0.0%	- -			
	<b>Total</b>	<b>189 100.0%</b>	<b>231,479 100.0%</b>	<b>27,537 11.9%</b>	<b>231,479 100.0%</b>			
		<b>Housing Units by Tract</b>						
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	<b>#</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	
Low	29,519 9,348 4.3%	31.7%	16,459 55.8%	3,712 12.6%				
Moderate	78,530 44,235 20.3%	56.3%	25,728 32.8%	8,567 10.9%				
Middle	141,806 94,995 43.6%	67.0%	35,025 24.7%	11,786 8.3%				
Upper	98,615 69,491 31.9%	70.5%	24,493 24.8%	4,631 4.7%				
NA	0 0 0.0%	0.0%	0 0.0%	0 0.0%				
<b>Total</b>	<b>348,470 218,069 100.0%</b>	<b>62.6%</b>	<b>101,705 29.2%</b>	<b>28,696 8.2%</b>				
	<b>Total Businesses by Tract and Revenue Size</b>							
	Tract		Under \$1 Million		Over \$1 Million		Revenue not Reported	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	4,338 9.5%	3,434 9.4%	510 13.6%	394 7.1%				
Moderate	8,455 18.5%	6,798 18.7%	755 20.1%	902 16.2%				
Middle	15,648 34.2%	12,591 34.6%	1,004 26.7%	2,053 36.9%				
Upper	17,263 37.8%	13,554 37.3%	1,494 39.7%	2,215 39.8%				
NA	0 0.0%	0 0.0%	0 0.0%	0 0.0%				
<b>Total</b>	<b>45,704 100.0%</b>	<b>36,377 100.0%</b>	<b>3,763 100.0%</b>	<b>5,564 100.0%</b>				
	<b>Percentage of Total Businesses:</b>		<b>79.6%</b>		<b>8.2%</b>		<b>12.2%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

<sup>1</sup> Vacant units "offered for rent or sale" are included in **both** the vacant unit total and the rental unit total. As a result, the total number of units shown on this table will be less than the individual totals of owner-occupied, rental and vacant housing units.

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

BIRMINGHAM ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
Low	8	0.4%	792	0.4%	211	11.0%	12,339	5.8%
Moderate	134	7.0%	7,395	3.4%	450	23.4%	37,015	17.3%
Middle	734	38.1%	72,012	33.6%	359	18.6%	30,317	14.1%
Upper	1,049	54.5%	134,238	62.6%	865	44.9%	130,185	60.7%
NA	0	0.0%	0	0.0%	40	2.1%	4,581	2.1%
<b>Total</b>	<b>1,925</b>	<b>100.0%</b>	<b>214,437</b>	<b>100.0%</b>	<b>1,925</b>	<b>100.0%</b>	<b>214,437</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	11	0.5%	659	0.2%	115	5.5%	6,997	2.1%
Moderate	127	6.0%	10,829	3.3%	266	12.6%	23,055	7.0%
Middle	718	34.1%	96,332	29.2%	350	16.6%	35,985	10.9%
Upper	1,251	59.4%	222,465	67.4%	1,293	61.4%	252,581	76.5%
NA	0	0.0%	0	0.0%	83	3.9%	11,667	3.5%
<b>Total</b>	<b>2,107</b>	<b>100.0%</b>	<b>330,285</b>	<b>100.0%</b>	<b>2,107</b>	<b>100.0%</b>	<b>330,285</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	36	2.7%	712	1.4%	216	16.1%	3,245	6.2%
Moderate	162	12.0%	3,106	5.9%	234	17.4%	5,164	9.8%
Middle	534	39.7%	17,298	32.9%	250	18.6%	7,090	13.5%
Upper	613	45.6%	31,516	59.9%	626	46.5%	36,366	69.1%
NA	0	0.0%	0	0.0%	19	1.4%	767	1.5%
<b>Total</b>	<b>1,345</b>	<b>100.0%</b>	<b>52,632</b>	<b>100.0%</b>	<b>1,345</b>	<b>100.0%</b>	<b>52,632</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	2	66.7%	331	46.2%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	33.3%	386	53.8%	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%	717	100.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>717</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>717</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	113	9.8%	20,708	12.8%				
Moderate	241	21.0%	40,171	24.9%				
Middle	339	29.5%	37,707	23.4%				
Upper	457	39.7%	62,603	38.8%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>1,150</b>	<b>100.0%</b>	<b>161,189</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
<b>Loan Size:</b>	#	%	\$	%	#	%	\$	%
\$100,000 or less	748	65.0%	27,818	17.3%				
\$100,001 - \$250,000	212	18.4%	37,091	23.0%				
\$250,001 - \$1 Million	190	16.5%	96,280	59.7%				
<b>Total</b>	<b>1,150</b>	<b>100.0%</b>	<b>161,189</b>	<b>100.0%</b>				
<b>Revenue:</b>	#	%	\$	%	#	%	\$	%
\$1 Million or Less	623	54.2%	66,636	41.3%				
Over \$1 Million	369	32.1%	84,884	52.7%				
Not Known	158	13.7%	9,669	6.0%				
<b>Total</b>	<b>1,150</b>	<b>100.0%</b>	<b>161,189</b>	<b>100.0%</b>				

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

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

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN BIRMINGHAM, ALABAMA**

**LENDING TEST**

**Overview**

In the Birmingham Assessment Area, SouthTrust 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 Birmingham Assessment Area. SouthTrust 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 91,109 HMDA originations or purchases made by the institution, 5,380 loans (5.9 percent) totaling \$598 million were originations or purchases in the Birmingham Assessment Area. Of the 5,380 HMDA loans, 1,925 (35.8 percent) were home purchase loans; 2,107 (39.2 percent) were home refinance loans; and 1,345 (25 percent) were home improvement loans. Of the 26,703 small business loans made by the institution, 1,150 loans (4.3 percent) totaling \$161.2 million were originations or purchases in the Birmingham Assessment Area. Additionally, SouthTrust Bank makes use of flexible lending practices in serving the credit needs of the Birmingham Assessment Area.

In 2001, approximately 337 financial entities subject to the CRA originated at least one HMDA-reportable origination or purchase in SouthTrust Bank's Birmingham Assessment Area. SouthTrust Bank ranked 2<sup>nd</sup> with a market share of 4.8 percent by number of loans. Additionally, with 96 financial entities reporting at least one small business loan purchase or origination in the assessment area, SouthTrust ranked 11<sup>th</sup> with a market share of 2 percent by number of loans. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: AmSouth Bank, Countrywide Home Loans, and Regions Bank. It is also recognized that large national credit card lenders such as Associates Capital Bank, Incorporated, GE Capital Financial, Incorporated, American Express Centurion, Capital One Federal Savings Bank, MBNA America, N.A., and Advanta Bank Corporation dominate the assessment area regarding small business lending and therefore are considered competitors in this category.

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

**Geographic Distribution of Loans**

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

SouthTrust Bank's HMDA lending in the Birmingham Assessment Area in the low-income tracts at 1.1 percent is below the percentage of owner-occupied units in these tracts at 4.3 percent. Of the 16,971 families in the low-income tracts, 7,347, or 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. The bank's lending in low-income tracts is below this percentage. HMDA lending in the moderate-income tracts at 7.9 percent is also below the percentage of owner-occupied units in these tracts at 20.3 percent. The bank's lending in moderate-income tracts is also lower 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 188 of Appendix C, shows that SouthTrust Bank performed below the aggregate in both low- and moderate-income tracts in 2001. SouthTrust Bank made 0.8 percent of its HMDA loans in low-income tracts compared to the aggregate at 1.2 percent. 7.5 percent of the bank's HMDA loans were made in moderate-income tracts compared to the aggregate at 10.1 percent. HMDA aggregate data for 2002 were not available.

SouthTrust Bank's small business lending in the Birmingham Assessment Area in low-income tracts, at 9.8 percent, is above the percentage of small businesses, at 9.4 percent, located in these tracts. The bank originated 21 percent of its small business loans in moderate-income tracts, and these tracts contain 18.7 percent of small businesses in the assessment area. The aggregate lending comparison table for the Birmingham Assessment Area on page 188 of Appendix C indicates that SouthTrust Bank performed well above the aggregate for small business originations in both low- and moderate-income tracts in 2001. SouthTrust Bank made 9.2 percent of its small business loans in low-income tracts compared to the aggregate at 7.1 percent. 19.9 percent of the bank's small business loans were made in moderate-income tracts compared to the aggregate at 16.5 percent. CRA aggregate data for 2002 were not available.

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

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

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

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

Based on loan data from the review period, low-income families represented 21.7 percent of total families and received 10.1 percent of SouthTrust's HMDA loans. A possible reason for this disparity is that 11.9 percent of families in the Birmingham Assessment Area are below the poverty level. Assuming that the 27,537 poverty level families in the assessment area are categorized as low-income, there are 22,792 non-poverty, low-income families in the Birmingham Assessment Area, representing 9.8 percent of total families. The bank's lending to low-income borrowers was above this percentage. Moderate-income borrowers received 17.7 percent of the HMDA loans and they comprise 17 percent of total families in the Birmingham Assessment Area. HMDA lending to middle-income borrowers was below their percentage of the population, while lending to upper-income borrowers was above the percentage of upper-income families.

The aggregate lending comparison table for the Birmingham Assessment Area on page 188 of Appendix C shows that SouthTrust Bank performed well above the aggregate in HMDA lending to both low- and moderate-income borrowers in 2001. SouthTrust Bank made 10.8 percent of its HMDA loans to low-income borrowers compared to the aggregate at 7 percent. 18.2 percent of the bank's HMDA loans were made to moderate-income borrowers compared to the aggregate at 16.5 percent. HMDA aggregate data for 2002 were not available.

Of the 1,150 businesses that reported gross revenues originated by SouthTrust Bank in the Birmingham Assessment Area, 54.2 percent were originated to small businesses. SouthTrust Bank's percentage of lending is below the percentage of businesses with annual gross revenues of \$1 million or less in the Birmingham Assessment Area at 79.6 percent. However, in 2001, SouthTrust Bank's percentage of small business lending to businesses with revenues below \$1 million at 56.3 percent is comparable to the performance of the aggregate market at 55.6 percent.

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

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

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

**Community Development Lending**

SouthTrust Bank **MAKES A RELATIVELY HIGH LEVEL** of community development loans in the Birmingham Assessment Area. The bank has originated community development loans totaling \$11.7 million. An interview with a community member revealed that community development opportunities in the Birmingham Assessment Area are available. Large, well-established banks compete for these types of loans.

**INVESTMENT TEST**

Please refer to the discussion about investments in the overall State of Alabama section of this report on page 29.

**SERVICE TEST**

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

**Accessibility of Delivery Systems**

The bank's delivery systems are **ACCESSIBLE** to **ESSENTIALLY ALL** portions of the assessment area. SouthTrust Bank's 41 branch offices and 62 ATMs were compared to the distribution of families and businesses among the tract categories within the assessment area. SouthTrust Bank offers 24-hour account access through an automated voice response unit and PC banking. The distribution of SouthTrust Bank's branch offices and ATMs is summarized in the following table.

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

<b>SOUTHTRUST BANK – DISTRIBUTION OF BRANCHES AND ATMS IN THE BIRMINGHAM ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	6	15%	10	16%	7%	9%
Moderate-Income	6	15%	8	13%	21%	19%
Middle-Income	12	29%	16	26%	42%	35%
Upper-Income	17	41%	28	45%	30%	37%
<i>Total</i>	<i>41</i>	<i>100%</i>	<i>62</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

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

Since the previous examination, SouthTrust Bank closed one branch located in a middle-income census tract, and opened one branch in an upper-income census tract. In addition, the bank relocated one branch from a middle-income census tract to another middle-income census tract. The bank's record of opening or closing branches has **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.

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

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

**Community Development Services**

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

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

<b>COMMUNITY DEVELOPMENT SERVICES FOR BIRMINGHAM</b>	
<b>ORGANIZATION</b>	<b>POSITION/SERVICE</b>
Greater Birmingham Home Buyers Fair	A bank officer provides technical expertise by facilitating educational workshops for low- and moderate-income prospective homebuyers.
SouthTrust Bank	The bank opened Centennial Place, a community development initiative that houses a nonprofit incubator, community development credit union, and future Neighborworks Homeownership Center. (See below)
Birmingham Business Resource Center	A bank officer provides financial expertise by serving on the board of this organization that assists small business owners.
New Hope Community Development Federal Credit Union	The bank offers technical expertise and assistance through its partnership with this credit union that provides banking services to low- and moderate-income communities. (See below)
Fannie Mae Alabama Partnership Office	A bank officer provides financial expertise by serving on the board of this affordable housing organization.
Neighborhood Housing Services of Birmingham, Incorporated	A bank officer provides technical expertise by conducting homebuyer education seminars to low- and moderate-income individuals.
SouthTrust Bank	Bank employees hosted a two-day faith-based community housing and empowerment conference. (See below)

In May 2001, SouthTrust hosted a faith-based community empowerment and housing conference in Birmingham that was attended by over 300 participants. Representatives of nonprofit organizations and community groups attended workshops on affordable housing and economic development programs and resources. In November 2002, the SouthTrust Community Development department relocated to Centennial Place in Downtown Birmingham. Centennial Place is a former bank branch that had been vacant for a number of years. The structure was converted into a Homeownership Center and nonprofit incubator. This facility not only houses SouthTrust's Community Development department, but it also provides free office space to several nonprofit organizations such as Neighborhood Housing Services of Birmingham, Incorporated; Hands On Birmingham; United Negro College Fund; and a branch of New Hope Community Development Federal Credit Union.

<b>METROPOLITAN AREAS: Selma, Alabama</b>
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**CRA RATING FOR SELMA, ALABAMA: Satisfactory**

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

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

**SCOPE OF EXAMINATION**

The Selma Assessment Area, in relation to SouthTrust Bank's total assessment area, consisted of 0.2 percent of the census tracts, 0.3 percent of the low- and moderate-income tracts, 0.1 percent of the population, and 0.2 percent of the low- and moderate-income families. The assessment area contained 0.2 percent of the HMDA loans and 0.4 percent of the small business loans made by the bank. SouthTrust Bank's performance in the Selma Assessment Area was evaluated using full-scope examination procedures.

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

**Overview**

SouthTrust Bank operates two branch offices in the Selma Assessment Area, representing 0.3 percent of the bank's branch network. This assessment area is comprised of Dallas County, Alabama. As of June 30, 2002, the bank had \$80.9 million in deposits in the Selma Assessment Area, representing a market share of 18.7 percent.

**Competition**

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

The tables on pages 42, 43, and in the Appendix to this report provide 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.

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

As a part of the CRA examination, information was obtained from a community leader regarding local economic conditions and community credit needs. The contact noted that the local financial institutions are meeting the credit needs of the assessment area, particularly by providing financial support for residential housing renewal projects in Selma.

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

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

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

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

SELMA ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (State Nonmetro): <b>\$39,300</b> <b>Income Categories</b>	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
			#	%	#	%	#	%
Low	3	21.4%	3,503	28.1%	1,746	49.8%	4,260	34.1%
Moderate	5	35.7%	2,823	22.6%	1,189	42.1%	1,711	13.7%
Middle	1	7.1%	479	3.8%	139	29.0%	1,938	15.5%
Upper	5	35.7%	5,680	45.5%	846	14.9%	4,576	36.7%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>14</b>	<b>100.0%</b>	<b>12,485</b>	<b>100.0%</b>	<b>3,920</b>	<b>31.4%</b>	<b>12,485</b>	<b>100.0%</b>
<b>Housing Units by Tract</b>								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	%	#	%	#	%
Low	5,588	2,229	21.1%	39.9%	2,574	46.1%	785	14.0%
Moderate	4,863	2,586	24.4%	53.2%	1,600	32.9%	677	13.9%
Middle	604	415	3.9%	68.7%	161	26.7%	28	4.6%
Upper	7,990	5,358	50.6%	67.1%	2,110	26.4%	522	6.5%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>19,045</b>	<b>10,588</b>	<b>100.0%</b>	<b>55.6%</b>	<b>6,445</b>	<b>33.8%</b>	<b>2,012</b>	<b>10.6%</b>
<b>Total Businesses by Tract and Revenue Size</b>								
	Tract		Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	559	29.3%	470	30.2%	30	26.5%	59	25.2%
Moderate	596	31.3%	484	31.1%	29	25.7%	83	35.5%
Middle	32	1.7%	27	1.7%	2	1.8%	3	1.3%
Upper	718	37.7%	577	37.0%	52	46.0%	89	38.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,905</b>	<b>100.0%</b>	<b>1,558</b>	<b>100.0%</b>	<b>113</b>	<b>100.0%</b>	<b>234</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>81.8%</b>	<b>5.9%</b>		<b>12.3%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

<sup>1</sup> Vacant units "offered for rent or sale" are included in **both** the vacant unit total and the rental unit total. As a result, the total number of units shown on this table will be less than the individual totals of owner-occupied, rental and vacant housing units.

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

SELMA ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase				Refinance			
	#	%	\$	%	#	%	\$	%
Low	5	14.7%	407	16.8%	2	5.9%	52	2.1%
Moderate	5	14.7%	339	14.0%	6	17.6%	313	12.9%
Middle	1	2.9%	35	1.4%	9	26.5%	599	24.7%
Upper	23	67.6%	1,642	67.8%	16	47.1%	1,419	58.6%
NA	0	0.0%	0	0.0%	1	2.9%	40	1.7%
<b>Total</b>	<b>34</b>	<b>100.0%</b>	<b>2,423</b>	<b>100.0%</b>	<b>34</b>	<b>100.0%</b>	<b>2,423</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	9	11.5%	306	5.1%	4	5.1%	83	1.4%
Moderate	19	24.4%	1,406	23.5%	8	10.3%	350	5.9%
Middle	0	0.0%	0	0.0%	17	21.8%	866	14.5%
Upper	50	64.1%	4,267	71.4%	47	60.3%	4,429	74.1%
NA	0	0.0%	0	0.0%	2	2.6%	251	4.2%
<b>Total</b>	<b>78</b>	<b>100.0%</b>	<b>5,979</b>	<b>100.0%</b>	<b>78</b>	<b>100.0%</b>	<b>5,979</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	SMALL BUSINESS							
	By Tract Income				By Loan Size and Revenue			
	#	%	\$	%	#	%	\$	%
Low	19	17.3%	680	5.9%	78	70.9%	2,147	18.6%
Moderate	34	30.9%	3,801	32.9%	22	20.0%	3,727	32.2%
Middle	5	4.5%	632	5.5%	10	9.1%	5,685	49.2%
Upper	52	47.3%	6,446	55.8%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>110</b>	<b>100.0%</b>	<b>11,559</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
	#	%	\$	%	#	%	\$	%
<b>Loan Size:</b>								
\$100,000 or less	78	70.9%	2,147	18.6%	68	61.8%	6,027	52.1%
\$100,001 - \$250,000	22	20.0%	3,727	32.2%	22	20.0%	3,377	29.2%
\$250,001 - \$1 Million	10	9.1%	5,685	49.2%	20	18.2%	2,155	18.6%
<b>Total</b>	<b>110</b>	<b>100.0%</b>	<b>11,559</b>	<b>100.0%</b>				
<b>Revenue:</b>								
\$1 Million or Less	68	61.8%	6,027	52.1%				
Over \$1 Million	22	20.0%	3,377	29.2%				
Not Known	20	18.2%	2,155	18.6%				
<b>Total</b>	<b>110</b>	<b>100.0%</b>	<b>11,559</b>	<b>100.0%</b>				

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

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

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SELMA, ALABAMA**

**LENDING TEST**

**Overview**

In the Selma Assessment Area, SouthTrust Bank's number and dollar volume of HMDA loans exceeded the number of small business loans originated during the review period, but not the dollar volume of small business loans. Therefore, equal weight was given to HMDA lending and small business lending in determining the bank's lending test rating for the Selma Assessment Area. SouthTrust 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 91,109 HMDA originations or purchases made by the institution, 221 (0.2 percent) totaling \$10.5 million were originations or purchases in the Selma Assessment Area. Of the 221 HMDA loans, 34 (15.4 percent) were home purchase loans; 78 (35.3 percent) were home refinance loans; and 109 (49.3 percent) were home improvement loans. Of the 26,703 small business loans made by the institution, 110 loans (0.4 percent) totaling \$11.6 million were originations or purchases in the Selma Assessment Area. Additionally, SouthTrust Bank makes use of flexible lending practices in serving the credit needs of the Selma Assessment Area.

In 2001, approximately 107 financial entities subject to the CRA originated at least one HMDA-reportable origination or purchase in SouthTrust Bank's Selma Assessment Area. SouthTrust Bank ranked 2<sup>nd</sup> with a market share of 10.7 percent by number of loans. Additionally, with 28 financial entities reporting at least one small business loan purchase or origination in the assessment area, SouthTrust ranked 8<sup>th</sup> with a market share of 5 percent by number of loans. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: The Peoples Bank & Trust Company and Regions Bank. It is also recognized that large national credit card lenders such as GE Capital Financial, Incorporated; Associates Capital Bank, Incorporated; Capital One Federal Savings Bank; and MBNA America, N.A. dominate the assessment area regarding small business lending and therefore are considered competitors in this category.

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

**Geographic Distribution of Loans**

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

SouthTrust Bank's HMDA lending in the Selma Assessment Area in the low-income tracts at 15.4 percent is below the percentage of owner-occupied units in these tracts at 21.1 percent. Of the 3,503 families in the low-income tracts, 1,746, or 49.8 percent, are below poverty level, leaving 1,757 non-poverty families. These families represent 14.1 percent of total families in this assessment area. The bank's lending level is above this percentage. HMDA lending in the moderate-income tracts at 19.9 percent is below the percentage of owner-occupied units in these tracts at 24.4 percent. The bank's lending in moderate-income tracts is also below the percentage of families in these tracts at 22.6 percent. The aggregate lending comparison table for the Selma Assessment Area on page 204 of Appendix C, shows that SouthTrust Bank performed well above the aggregate in both low- and moderate-income census tracts in 2001. SouthTrust Bank made 18.1 percent of its HMDA loans in low-income tracts compared to the aggregate at 14.4 percent. 25 percent of the bank's HMDA loans were made in moderate-income tracts compared to the aggregate at 21.4 percent. HMDA aggregate data for 2002 were not available.

SouthTrust Bank's small business lending in the Selma Assessment Area in low-income tracts, at 17.3 percent, is below the percentage of small businesses, at 30.2 percent, located in these tracts. The bank originated 30.9 percent of its small business loans in moderate-income tracts, and these tracts contain 31.1 percent of small businesses in the assessment area. The aggregate lending comparison table for the Selma Assessment Area on page 204 of Appendix C indicates that SouthTrust Bank performed below the aggregate for small business loan originations in low-income tracts and above the aggregate in moderate-income tracts in 2001. SouthTrust Bank made 16 percent of its small business loans in low-income tracts compared to the aggregate at 23.5 percent. 36 percent of the bank's small business loans were made in moderate-income tracts compared to the aggregate at 27.3 percent. CRA aggregate data for 2002 were not available.

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

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

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

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

Based on loan data from the review period, low-income families represented 34.1 percent of total families and received only 7.2 percent of SouthTrust's HMDA loans. A possible reason for this lending disparity is that 31.4 percent of families in the Selma Assessment Area are below the poverty level. Assuming that the 3,920 poverty level families in the assessment area are categorized as low-income, there are only 340 non-poverty, low-income families in the Selma Assessment Area, representing 2.7 percent of total families. The bank's lending to low-income borrowers was significantly above this percentage. Moderate-income borrowers received 17.2 percent of the HMDA loans and they comprise 13.7 percent of total families in the Selma Assessment Area. HMDA lending to middle-income borrowers was above their percentage of the population, while lending to upper-income borrowers was significantly above the percentage of upper-income families.

The aggregate lending comparison table for the Selma Assessment Area on page 204 of Appendix C shows that SouthTrust Bank was comparable to the aggregate in HMDA lending to low-income borrowers in 2001, but performed below the aggregate in lending to moderate-income borrowers. SouthTrust Bank made 10.3 percent of its HMDA loans to low-income borrowers compared to the aggregate at 10.5 percent. 16.4 percent of the bank's HMDA loans were made to moderate-income borrowers compared to the aggregate at 19.3 percent. HMDA aggregate data for 2002 were not available.

Of the 110 loans to small businesses that reported gross revenues originated by SouthTrust Bank in the Selma Assessment Area, 61.8 percent were originated to small businesses. SouthTrust Bank's percentage of lending is below the percentage of businesses with annual gross revenues of \$1 million or less in the Selma Assessment Area at 81.8 percent. Additionally, in 2001, SouthTrust Bank's percentage of small business lending to businesses with revenues below \$1 million at 66 percent is comparable to the performance of the aggregate market at 65.9 percent.

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

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

**Responsiveness to Community Credit Needs**

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

**Community Development Lending**

SouthTrust Bank **MAKES AN ADEQUATE LEVEL** of community development loans in the Selma Assessment Area. The bank has originated community development loans totaling \$650,000. An interview with a community member revealed that community development opportunities in the Selma Assessment Area are available. Large, well-established banks compete for these types of loans.

**INVESTMENT TEST**

Please refer to the discussion about investments in the overall State of Alabama section of this report on page 29.

**SERVICE TEST**

SouthTrust Bank's performance in the Selma Assessment Area is **HIGH SATISFACTORY**. The assessment area consists of Dallas County, Alabama.

**Accessibility of Delivery Systems**

The bank's delivery systems are **REASONABLY ACCESSIBLE** to **ESSENTIALLY ALL** portions of the assessment area. SouthTrust Bank's two branch offices and one ATM were compared to the distribution of families and businesses among the tract categories within the assessment area. SouthTrust Bank offers 24-hour account access through an automated voice response unit and PC banking. The distribution of SouthTrust Bank's branch offices and ATMs is summarized in the following table.

<b>SOUTHTRUST BANK – DISTRIBUTION OF BRANCHES AND ATMS IN THE SELMA ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	0	0%	0	0%	28%	30%
Moderate-Income	1	50%	0	0%	23%	31%
Middle-Income	0	0%	0	0%	4%	2%
Upper-Income	1	50%	1	100%	45%	37%
<i>Total</i>	2	100%	1	100%	100%	100%

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

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

Since the previous examination, SouthTrust Bank has not opened or closed any branches in the Selma Assessment Area. Therefore, the bank's record of opening and closing branches has **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems.

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

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

**Community Development Services**

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

<b>COMMUNITY DEVELOPMENT SERVICES FOR SELMA</b>	
<b>ORGANIZATION</b>	<b>POSITION/SERVICE</b>
Jonathan Daniels CDC	A bank employee provides financial expertise by serving on the board of this corporation that assists low- and moderate-income individuals by providing community development initiatives and affordable housing to the Selma community.
Dallas County Department of Human Resources	A bank employee provides financial expertise by serving on a task force for a JOBS program that assists 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, which did not impact the overall rating, are provided. Please refer to the tables in Appendices C and D for information regarding these areas.

<b>Assessment Areas</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
<b>Anniston</b>	Consistent	Consistent	Consistent
<b>Auburn</b>	Consistent	Consistent	Consistent
<b>Boaz</b>	Not Consistent ( - )	Consistent	Consistent
<b>Central Alabama</b>	Consistent	Consistent	Not Consistent ( - )
<b>Cleburne</b>	Consistent	Consistent	Consistent
<b>Cullman</b>	Consistent	Consistent	Consistent
<b>Decatur</b>	Consistent	Consistent	Consistent
<b>Dothan</b>	Consistent	Consistent	Not Consistent ( + )
<b>Florence</b>	Consistent	Consistent	Consistent
<b>Gadsden</b>	Consistent	Consistent	Consistent
<b>Hamilton</b>	Consistent	Consistent	Consistent
<b>Henry</b>	Consistent	Consistent	Consistent
<b>Huntsville</b>	Not Consistent ( - )	Consistent	Not Consistent ( - )
<b>Jasper</b>	Consistent	Consistent	Consistent
<b>Mobile</b>	Not Consistent ( - )	Consistent	Consistent
<b>Montgomery</b>	Consistent	Consistent	Consistent
<b>Pike</b>	Consistent	Consistent	Not Consistent ( - )
<b>Southeast Alabama</b>	Consistent	Consistent	Not Consistent ( - )
<b>Tuscaloosa</b>	Not Consistent ( - )	Consistent	Consistent

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

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

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

**SCOPE OF EXAMINATION**

The Florida Assessment Area, in relation to SouthTrust Bank's total assessment area, consisted of 29 percent of the geographies, 24.7 percent of the low- and moderate-income geographies, 33.1 percent of the population, and 33.8 percent of the low- and moderate-income families. The assessment area also included 35.8 percent of the HMDA loans and 28.7 percent of the small business loans made by the bank in its total assessment area. SouthTrust Bank's performance in Florida was evaluated by reviewing the Tampa Assessment Area using full-scope examination procedures. Other metropolitan and nonmetropolitan areas were not reviewed using full-scope examination procedures; however, through the use of available facts and data, including performance and demographic information, the conclusions regarding performance, which did not impact the overall rating, are found on page 65.

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

**Overview**

SouthTrust Bank operates 256 branch offices throughout the Florida Assessment Area, representing 36.7 percent of the bank's branch network. This assessment area is comprised of 25 assessment areas. As of June 30, 2002, the bank had \$9.7 billion in deposits in the Florida Assessment Area, representing SouthTrust Bank's market share of 4 percent in the state of Florida.

**Competition**

The Florida Assessment Area is a highly competitive banking market due to the significant presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 351 other financial institutions operating 4, 375 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the assessment area. Many of these banks are statewide, multi-regional, or national banks. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

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

As a part of the CRA examination, information was obtained from community leaders regarding local economic conditions and community credit needs. The contacts stated that there is a great need for financing of affordable housing, homebuyer education, and small business loans in the assessment areas.

The tables on pages 52, 53, and in the Appendix to this report provide 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 following Florida Assessment Area tables show selected demographic information and SouthTrust 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	126	5.5%	99,245	2.9%	41,095	41.4%	644,452	19.1%
Moderate	467	20.3%	592,365	17.5%	94,608	16.0%	635,488	18.8%
Middle	1,133	49.2%	1,837,584	54.4%	132,377	7.2%	768,874	22.7%
Upper	529	23.0%	851,144	25.2%	29,609	3.5%	1,331,524	39.4%
NA	48	2.1%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>2,303</b>	<b>100.0%</b>	<b>3,380,338</b>	<b>100.0%</b>	<b>297,689</b>	<b>8.8%</b>	<b>3,380,338</b>	<b>100.0%</b>
Housing Units by Tract								
Income Categories	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	%	#	%	#	%
Low	192,084	45,860	1.4%	23.9%	118,800	61.8%	27,424	14.3%
Moderate	1,100,727	524,525	16.0%	47.7%	402,514	36.6%	173,688	15.8%
Middle	3,101,384	1,829,513	55.7%	59.0%	814,534	26.3%	457,337	14.7%
Upper	1,422,577	886,612	27.0%	62.3%	291,357	20.5%	244,608	17.2%
NA	428	22	0.0%	5.1%	374	87.4%	32	7.5%
<b>Total</b>	<b>5,817,200</b>	<b>3,286,532</b>	<b>100.0%</b>	<b>56.5%</b>	<b>1,627,579</b>	<b>28.0%</b>	<b>903,089</b>	<b>15.5%</b>
Total Businesses by Tract and Revenue Size								
Income Categories	Tract		Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	45,181	3.6%	28,680	3.7%	3,228	5.5%	13,273	3.2%
Moderate	210,600	16.9%	136,216	17.7%	12,131	20.7%	62,253	14.9%
Middle	613,701	49.4%	387,894	50.5%	25,814	44.0%	199,993	48.0%
Upper	371,334	29.9%	213,487	27.8%	17,245	29.4%	140,602	33.7%
NA	2,582	0.2%	1,566	0.2%	188	0.3%	828	0.2%
<b>Total</b>	<b>1,243,398</b>	<b>100.0%</b>	<b>767,843</b>	<b>100.0%</b>	<b>58,606</b>	<b>100.0%</b>	<b>416,949</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>61.8%</b>	<b>4.7%</b>		<b>33.5%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

<sup>1</sup> Vacant units "offered for rent or sale" are included in **both** the vacant unit total and the rental unit total. As a result, the total number of units shown on this table will be less than the individual totals of owner-occupied, rental and vacant housing units.

**STATE: Florida (Continued)**

FLORIDA ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	91	0.7%	10,231	0.6%	1,308	9.7%	74,455	4.7%
Moderate	1,599	11.8%	135,683	8.5%	2,768	20.5%	210,835	13.2%
Middle	7,866	58.1%	808,456	50.6%	2,669	19.7%	246,864	15.5%
Upper	3,978	29.4%	643,269	40.3%	5,873	43.4%	938,816	58.8%
NA	1	0.0%	41	0.0%	917	6.8%	126,710	7.9%
<b>Total</b>	<b>13,535</b>	<b>100.0%</b>	<b>1,597,680</b>	<b>100.0%</b>	<b>13,535</b>	<b>100.0%</b>	<b>1,597,680</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	58	0.5%	4,462	0.3%	834	7.1%	48,740	3.1%
Moderate	1,051	8.9%	95,516	6.0%	1,899	16.1%	150,841	9.5%
Middle	6,662	56.6%	764,260	48.4%	2,533	21.5%	244,229	15.5%
Upper	4,006	34.0%	715,899	45.3%	5,698	48.4%	1,026,033	64.9%
NA	0	0.0%	0	0.0%	813	6.9%	110,294	7.0%
<b>Total</b>	<b>11,777</b>	<b>100.0%</b>	<b>1,580,137</b>	<b>100.0%</b>	<b>11,777</b>	<b>100.0%</b>	<b>1,580,137</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	24	0.3%	923	0.2%	608	8.4%	16,651	4.0%
Moderate	600	8.3%	24,302	5.8%	1,071	14.8%	36,016	8.7%
Middle	3,928	54.2%	190,611	45.8%	1,614	22.3%	64,521	15.5%
Upper	2,698	37.2%	200,367	48.1%	3,931	54.2%	297,590	71.5%
NA	0	0.0%	0	0.0%	26	0.4%	1,425	0.3%
<b>Total</b>	<b>7,250</b>	<b>100.0%</b>	<b>416,203</b>	<b>100.0%</b>	<b>7,250</b>	<b>100.0%</b>	<b>416,203</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	6	6.3%	43,166	6.6%	0	0.0%	0	0.0%
Moderate	32	33.3%	97,991	15.0%	0	0.0%	0	0.0%
Middle	41	42.7%	346,359	53.0%	0	0.0%	0	0.0%
Upper	17	17.7%	165,483	25.3%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	96	100.0%	652,999	100.0%
<b>Total</b>	<b>96</b>	<b>100.0%</b>	<b>652,999</b>	<b>100.0%</b>	<b>96</b>	<b>100.0%</b>	<b>652,999</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	220	2.9%	31,701	2.9%				
Moderate	1,450	18.9%	202,875	18.7%				
Middle	3,922	51.2%	534,056	49.2%				
Upper	2,053	26.8%	314,028	28.9%				
NA	20	0.3%	3,906	0.4%				
<b>Total</b>	<b>7,665</b>	<b>100.0%</b>	<b>1,086,566</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	4,963	64.7%	189,980	17.5%				
\$100,001 - \$250,000	1,397	18.2%	243,615	22.4%				
\$250,001 - \$1 Million	1,305	17.0%	652,971	60.1%				
<b>Total</b>	<b>7,665</b>	<b>100.0%</b>	<b>1,086,566</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	4,501	58.7%	503,737	46.4%				
Over \$1 Million	2,543	33.2%	542,484	49.9%				
Not Known	621	8.1%	40,345	3.7%				
<b>Total</b>	<b>7,665</b>	<b>100.0%</b>	<b>1,086,566</b>	<b>100.0%</b>				

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**. SouthTrust Bank's performance with regard to the geographic distribution of HMDA and small business lending is **ADEQUATE**. 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 207 of Appendix C.

**INVESTMENT TEST**

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

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

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

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

**SCOPE OF EXAMINATION**

The Tampa Assessment Area, in relation to SouthTrust Bank's total assessment area, consisted of 5.2 percent of the census tracts, 4.5 percent of the low- and moderate-income tracts, 5.5 percent of the population, and 5.7 percent of the low- and moderate-income families. The assessment area contained 6.8 percent of the HMDA loans and 4.4 percent of the small business loans made by the bank. SouthTrust Bank's performance in the Tampa Assessment Area was evaluated using full-scope examination procedures.

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

**Overview**

SouthTrust Bank operates 59 branch offices, representing 8.4 percent of the bank's branch network. This assessment area is comprised of Hernando, Hillsborough, Pasco, and Pinellas counties in Florida. As of June 30, 2002, the bank had \$2.4 billion in deposits in the Tampa Assessment Area, representing a market share of 7.4 percent.

**Competition**

The Tampa Assessment Area is a highly competitive banking market due to the significant presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 58 other financial institutions operating 619 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the MSA. Many of these banks are statewide, multi-regional, or national banks. SouthTrust Bank's largest competitors in the Tampa Assessment Area are Bank of America, SunTrust Bank, and Wachovia Bank. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

The tables on pages 57, 58, and in the Appendix to this report provide 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.

<b>METROPOLITAN AREAS: Tampa, Florida (Continued)</b>
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**Community Contacts**

As a part of the CRA examination, information was obtained from community leaders regarding local economic conditions and community credit needs. The contacts stated that there is a need for more financing for affordable housing, down payment assistance for first-time homebuyers, and small business loans.

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

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

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

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

TAMPA ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): \$50,500 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
			#	%	#	%	#	%
Low	16	3.9%	10,439	1.8%	5,044	48.3%	104,555	18.1%
Moderate	93	22.5%	126,095	21.8%	16,145	12.8%	112,977	19.5%
Middle	194	47.0%	272,351	47.0%	18,915	6.9%	135,428	23.4%
Upper	103	24.9%	170,267	29.4%	5,333	3.1%	226,192	39.1%
NA	7	1.7%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>413</b>	<b>100.0%</b>	<b>579,152</b>	<b>100.0%</b>	<b>45,437</b>	<b>7.8%</b>	<b>579,152</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	#	%	#	%	
Low	20,443	5,348	0.9%	26.2%	11,563	56.6%	3,532	17.3%
Moderate	243,875	130,423	21.6%	53.5%	67,684	27.8%	45,768	18.8%
Middle	482,594	287,858	47.8%	59.6%	126,875	26.3%	67,861	14.1%
Upper	277,810	178,865	29.7%	64.4%	60,555	21.8%	38,390	13.8%
NA	342	0	0.0%	0.0%	310	90.6%	32	9.4%
<b>Total</b>	<b>1,025,064</b>	<b>602,494</b>	<b>100.0%</b>	<b>58.8%</b>	<b>266,987</b>	<b>26.0%</b>	<b>155,583</b>	<b>15.2%</b>
Total Businesses by Tract and Revenue Size								
	Tract		Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	2,113	1.2%	1,346	1.2%	135	1.6%	632	1.0%
Moderate	40,661	22.3%	26,625	23.7%	2,179	25.6%	11,857	19.2%
Middle	78,629	43.0%	49,169	43.8%	3,496	41.0%	25,964	42.0%
Upper	61,002	33.4%	34,989	31.2%	2,684	31.5%	23,329	37.7%
NA	259	0.1%	185	0.2%	27	0.3%	47	0.1%
<b>Total</b>	<b>182,664</b>	<b>100.0%</b>	<b>112,314</b>	<b>100.0%</b>	<b>8,521</b>	<b>100.0%</b>	<b>61,829</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>61.5%</b>		<b>4.7%</b>		<b>33.8%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

<sup>1</sup> Vacant units "offered for rent or sale" are included in **both** the vacant unit total and the rental unit total. As a result, the total number of units shown on this table will be less than the individual totals of owner-occupied, rental and vacant housing units.

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

TAMPA ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
Low	8	0.3%	946	0.4%	312	13.3%	14,706	6.4%
Moderate	470	20.0%	31,776	13.8%	488	20.8%	32,904	14.2%
Middle	1,026	43.8%	88,100	38.1%	470	20.0%	37,084	16.1%
Upper	840	35.8%	110,120	47.7%	909	38.8%	124,338	53.8%
NA	1	0.0%	41	0.0%	166	7.1%	21,951	9.5%
<b>Total</b>	<b>2,345</b>	<b>100.0%</b>	<b>230,983</b>	<b>100.0%</b>	<b>2,345</b>	<b>100.0%</b>	<b>230,983</b>	<b>100.0%</b>
	<b>Refinance</b>							
	#	%	\$	%	#	%	\$	%
Low	7	0.3%	407	0.1%	195	8.6%	10,537	3.7%
Moderate	313	13.7%	23,321	8.2%	395	17.3%	28,940	10.2%
Middle	925	40.6%	97,515	34.4%	474	20.8%	41,908	14.8%
Upper	1,035	45.4%	162,075	57.2%	1,074	47.1%	184,513	65.1%
NA	0	0.0%	0	0.0%	142	6.2%	17,420	6.1%
<b>Total</b>	<b>2,280</b>	<b>100.0%</b>	<b>283,318</b>	<b>100.0%</b>	<b>2,280</b>	<b>100.0%</b>	<b>283,318</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
	#	%	\$	%	#	%	\$	%
Low	4	0.3%	118	0.2%	132	8.7%	3,579	4.7%
Moderate	169	11.1%	6,048	7.9%	248	16.3%	7,686	10.0%
Middle	636	41.9%	26,623	34.7%	352	23.2%	12,636	16.5%
Upper	709	46.7%	43,851	57.2%	784	51.6%	52,693	68.8%
NA	0	0.0%	0	0.0%	2	0.1%	46	0.1%
<b>Total</b>	<b>1,518</b>	<b>100.0%</b>	<b>76,640</b>	<b>100.0%</b>	<b>1,518</b>	<b>100.0%</b>	<b>76,640</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	6	66.7%	55,930	44.0%	0	0.0%	0	0.0%
Middle	2	22.2%	40,113	31.6%	0	0.0%	0	0.0%
Upper	1	11.1%	31,000	24.4%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	9	100.0%	127,043	100.0%
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>127,043</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>127,043</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>							
	<b>By Tract Income</b>							
	#	%	\$	%	#	%	\$	%
Low	17	1.4%	2,444	1.7%				
Moderate	234	19.9%	27,761	18.8%				
Middle	536	45.5%	65,550	44.5%				
Upper	390	33.1%	51,598	35.0%				
NA	1	0.1%	48	0.0%				
<b>Total</b>	<b>1,178</b>	<b>100.0%</b>	<b>147,401</b>	<b>100.0%</b>				
	<b>By Loan Size and Revenue</b>							
<b>Loan Size:</b>	#	%	\$	%	#	%	\$	%
\$100,000 or less	827	70.2%	30,918	21.0%				
\$100,001 - \$250,000	171	14.5%	30,450	20.7%				
\$250,001 - \$1 Million	180	15.3%	86,033	58.4%				
<b>Total</b>	<b>1,178</b>	<b>100.0%</b>	<b>147,401</b>	<b>100.0%</b>				
<b>Revenue:</b>	#	%	\$	%	#	%	\$	%
\$1 Million or Less	659	55.9%	71,706	48.6%				
Over \$1 Million	378	32.1%	68,546	46.5%				
Not Known	141	12.0%	7,149	4.9%				
<b>Total</b>	<b>1,178</b>	<b>100.0%</b>	<b>147,401</b>	<b>100.0%</b>				

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

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

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TAMPA, FLORIDA**

**LENDING TEST**

**Overview**

In the Tampa Assessment Area, SouthTrust 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 Tampa Assessment Area. SouthTrust 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 91,109 HMDA originations or purchases made by the institution, 6,152 loans (6.8 percent) totaling \$718 million were originations or purchases in the Tampa Assessment Area. Of the 6,152 HMDA loans, 2,345 (38.1 percent) were home purchase loans; 2,280 (37.1 percent) were home refinance loans; and 1,518 (24.7 percent) were home improvement loans. Of the 26,703 small business loans made by the institution, 1,178 (4.4 percent) totaling \$147.4 million were originations or purchases in the Tampa Assessment Area. Additionally, SouthTrust Bank makes use of flexible lending practices in serving the credit needs of the Tampa Assessment Area.

In 2001, approximately 710 financial entities subject to the CRA originated at least one HMDA-reportable origination or purchase in SouthTrust Bank's Tampa Assessment Area. SouthTrust Bank ranked 13<sup>th</sup> with a market share of 1.7 percent by number of loans. Additionally, with 185 financial entities reporting at least one small business loan purchase or origination in the assessment area, SouthTrust ranked 17<sup>th</sup> with a market share of 0.9 percent by number of loans. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: Bank of America, Washington Mutual Bank, AmSouth Bank, and SunTrust Bank. It is also recognized that large national credit card lenders such as GE Capital Financial; Associates Capital Bank, Incorporated; American Express Centurion; MBNA America, N.A.; and Advanta Bank Corporation dominate the assessment area regarding small business lending and therefore are considered competitors in this category.

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

**Geographic Distribution of Loans**

For this analysis the geographic distribution of HMDA lending and small business 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.

SouthTrust Bank's HMDA lending in the Tampa Assessment Area in the low-income tracts at 0.3 percent is below the percentage of owner-occupied units in these tracts at 0.9 percent. Of the 10,439 families in the low-income tracts, 5,044 (48.3 percent) are below poverty level, leaving 5,395 non-poverty families. These families represent 0.9 percent of total families in this assessment area. The bank's lending level is below this percentage. HMDA lending in the moderate-income tracts at 15.6 percent is below the percentage of owner-occupied units in these tracts at 21.6 percent. The bank's lending in moderate-income is also lower than the percentage of families in these tracts at 21.8 percent. The aggregate lending comparison table for the Tampa Assessment Area on page 231 of Appendix C, shows that SouthTrust Bank performed below the aggregate in low-income census tracts in 2001. However, the bank's performance was well above the aggregate in HMDA lending in moderate-income census tracts in 2001. SouthTrust Bank made 0.5 percent of its HMDA loans in low-income tracts compared to the aggregate at 0.7 percent. 16.8 percent of the bank's HMDA loans were made in moderate-income tracts compared to the aggregate at 14.5 percent. HMDA aggregate data for 2002 were not available.

SouthTrust Bank's small business lending in the Tampa Assessment Area in low-income tracts, at 1.4 percent, is above the percentage of small businesses, at 1.2 percent, located in these tracts. The bank originated 19.9 percent of its small business loans in moderate-income tracts, and these tracts contain 23.7 percent of small businesses in the assessment area. The aggregate lending comparison table for the Tampa Assessment Area on page 231 of Appendix C indicates that SouthTrust Bank performed above the aggregate for small business loan originations in low-income tracts and below the aggregate in moderate-income tracts in 2001. SouthTrust Bank made 1.4 percent of its small business loans in low-income tracts compared to the aggregate at 1 percent. 18.9 percent of the bank's small business loans were made in moderate-income tracts compared to the aggregate at 21.1 percent. CRA aggregate data for 2002 were not available.

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

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

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

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

Based on loan data from the review period, low-income families represented 18.1 percent of total families and received only 10.4 percent of SouthTrust's HMDA loans. A possible reason for this lending disparity is that 7.8 percent of families in the Tampa Assessment Area are below the poverty level. Assuming that the 45,437 poverty level families in the assessment area are categorized as low-income, there are 59,118 non-poverty, low-income families in the Tampa Assessment Area, representing 10.2 percent of total families. The bank's lending to low-income borrowers was comparable to this percentage. Moderate-income borrowers received 18.4 percent of the HMDA loans and they comprise 19.5 percent of total families in the Tampa Assessment Area. HMDA lending to middle-income borrowers was below their percentage of the population, while lending to upper-income borrowers was above their percentage of the population.

The aggregate lending comparison table for the Tampa Assessment Area on page 231 of Appendix C shows that SouthTrust Bank compared very favorably to the aggregate in HMDA lending to both low- and moderate-income borrowers in 2001. SouthTrust Bank made 10.5 percent of its HMDA loans to low-income borrowers compared to the aggregate at 5.8 percent. 19.6 percent of the bank's HMDA loans were made to moderate-income borrowers compared to the aggregate at 17.1 percent. HMDA aggregate data for 2002 were not available.

Of the 1,178 loans to businesses that reported gross revenues originated by SouthTrust Bank in the Tampa Assessment Area, 55.9 percent were originated to small businesses. SouthTrust Bank's percentage of lending is somewhat below the percentage of businesses with annual gross revenues of \$1 million or less in the Tampa Assessment Area at 61.5 percent. However, in 2001, SouthTrust Bank's percentage of small business lending to businesses with revenues below \$1 million at 57.3 percent is significantly above the performance of the aggregate market at 42.1 percent.

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

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

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

**Community Development Lending**

SouthTrust Bank **MAKES A RELATIVELY HIGH LEVEL** of community development loans in the Tampa Assessment Area. The bank has originated community development loans totaling \$11.4 million. An interview with a community member revealed that community development opportunities in the Tampa Assessment Area are available. Large, well-established banks compete for these types of loans.

**INVESTMENT TEST**

Please refer to the discussion about investments in the overall State of Florida section of this report on page 54.

**SERVICE TEST**

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

**Accessibility of Delivery Systems**

The bank's delivery systems are **ACCESSIBLE** to **ESSENTIALLY ALL** portions of the assessment area. SouthTrust Bank's 59 branch offices and 72 ATMs were compared to the distribution of families and businesses among the tract categories within the assessment area. SouthTrust Bank offers 24-hour account access through an automated voice response unit and PC banking. The distribution of SouthTrust Bank's branch offices and ATMs is summarized in the following table.

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

<b>SOUTHTRUST BANK – DISTRIBUTION OF BRANCHES AND ATMS IN THE TAMPA ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	0	0%	0	0%	2%	1%
Moderate-Income	10	17%	13	18%	22%	24%
Middle-Income	27	46%	31	42%	47%	44%
Upper-Income	22	37%	28	38%	29%	31%
<i>Total</i>	<i>59</i>	<i>100%</i>	<i>72*</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

\*There are 73 ATMs in the Tampa Assessment Area and 1 ATM is located in a tract defined as “N/A” based on 1990 U.S. Census data. Therefore, a total of 72 ATMs is reflected in the table above.

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

Since the previous examination, SouthTrust Bank opened one branch in a middle-income census tract and opened three branches in upper-income census tracts. The bank also relocated one branch from a middle-income census tract to an upper-income census tract. The bank's record of opening or closing branches has **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.

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

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

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

<b>COMMUNITY DEVELOPMENT SERVICES FOR TAMPA</b>	
<b>ORGANIZATION</b>	<b>POSITION/SERVICE</b>
Redeeming Light Community Services, Incorporated	A bank employee provides financial expertise by serving on the board of this corporation that provides community and educational services to low- and moderate-income individuals.
CDC of Tampa	A bank employee provides financial expertise by serving on the board of this corporation whose mission is to raise the economic, educational, and social levels of the residents of East Hillsborough County.
City of Tampa Housing Authority	A bank employee provides expertise by serving on the board of this organization that administers federal public and assisted housing programs.
Clearwater Neighborhood Housing Services	A bank employee provides financial expertise by serving on the loan committee of this organization supporting affordable housing.
Tampa Bay CDC	A bank employee provides financial expertise by serving on the board of this corporation that offers loans and financial assistance to low- and moderate-income individuals.
Minority Business Council	A bank employee provides financial expertise by serving on the board of this organization that is a small business incubator.
National Organization of African Americans in Housing (NOAAH)	A bank employee provides financial expertise by serving on the board of this organization that provides housing to low- and moderate-income individuals.
Tampa Bay Academy of Hope	The bank provides financial expertise to this nonprofit organization, which provides financial literacy workshops for low-income adults, and technical assistance for small businesses in the community.
Florida Association of Housing and Redevelopment Officials (FAHRO) / State Advocate	A bank employee provides financial expertise by serving on the board of this organization that supports affordable housing.

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

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

<b>Assessment Areas</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
<b>Baker</b>	Consistent	Consistent	Consistent
<b>Central Panhandle</b>	Consistent	Consistent	Not Consistent ( + )
<b>Citrus</b>	Not Consistent ( + )	Consistent	Consistent
<b>Daytona</b>	Consistent	Consistent	Not Consistent ( - )
<b>DeSoto</b>	Consistent	Consistent	Not Consistent ( + )
<b>Fort Lauderdale</b>	Consistent	Consistent	Consistent
<b>Fort Myers</b>	Consistent	Consistent	Not Consistent ( - )
<b>Fort Pierce</b>	Not Consistent ( - )	Consistent	Consistent
<b>Fort Walton</b>	Not Consistent ( + )	Consistent	Not Consistent ( - )
<b>Gainesville</b>	Consistent	Consistent	Consistent
<b>Indian River</b>	Consistent	Consistent	Consistent
<b>Jacksonville</b>	Consistent	Consistent	Consistent
<b>Lakeland</b>	Consistent	Consistent	Not Consistent ( - )
<b>Melbourne</b>	Not Consistent ( - )	Consistent	Not Consistent ( + )
<b>Miami</b>	Not Consistent ( - )	Consistent	Not Consistent ( - )
<b>Naples</b>	Consistent	Consistent	Consistent
<b>Ocala</b>	Consistent	Consistent	Not Consistent ( + )
<b>Orlando</b>	Not Consistent ( + )	Consistent	Not Consistent ( + )
<b>Panama City</b>	Not Consistent ( - )	Consistent	Not Consistent ( - )
<b>Pensacola</b>	Consistent	Consistent	Consistent
<b>Punta Gorda</b>	Not Consistent ( + )	Consistent	Not Consistent ( - )
<b>Sarasota</b>	Consistent	Consistent	Consistent
<b>Tallahassee</b>	Not Consistent ( - )	Consistent	Consistent
<b>West Palm Beach</b>	Consistent	Consistent	Consistent

<b>STATE: Georgia</b>
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**CRA RATING FOR GEORGIA:<sup>3</sup> 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 Georgia Assessment Area, in relation to SouthTrust Bank's total assessment area, consisted of 9.2 percent of the geographies, 9 percent of the low- and moderate-income geographies, 10.4 percent of the population, and 10.1 percent of the low- and moderate-income families. The assessment area also included 15.1 percent of the HMDA loans and 10.6 percent of the small business loans made by the bank in its total assessment area. SouthTrust 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 81.

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

**Overview**

SouthTrust Bank operates 104 branch offices throughout the Georgia Assessment Area, representing 14.8 percent of the bank's branch network. The Georgia Assessment Area is comprised of 11 assessment areas. As of June 30, 2002, the bank had \$5.1 billion in deposits in the Georgia Assessment Area, representing SouthTrust Bank's market share of 4.7 percent in the state of Georgia.

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<sup>3</sup> For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

<b>STATE: Georgia (Continued)</b>
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**Competition**

The Georgia Assessment Area is a highly competitive banking market due to the significant presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 361 other financial institutions operating 2,324 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the assessment area. Many of these banks are statewide, multi-regional, or national banks. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

**Community Contacts**

As a part of the CRA examination, information was obtained from a community leader regarding local economic conditions and community credit needs. The contact stated that there are community development opportunities in the assessment area.

The tables on pages 68, 69, and in the Appendix to this report provide 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 following Georgia Assessment Area tables show selected demographic information and SouthTrust Bank's lending performance for the overall institution.

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	83	11.4%	54,364	5.3%	23,148	42.6%	200,134	19.3%
Moderate	133	18.2%	155,701	15.0%	23,357	15.0%	182,671	17.7%
Middle	315	43.2%	506,156	48.9%	35,107	6.9%	238,561	23.1%
Upper	183	25.1%	318,460	30.8%	8,719	2.7%	413,315	39.9%
NA	15	2.1%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>729</b>	<b>100.0%</b>	<b>1,034,681</b>	<b>100.0%</b>	<b>90,331</b>	<b>8.7%</b>	<b>1,034,681</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	102,883	26,828	2.9%	26.1%	59,105	57.4%	16,950	16.5%
Moderate	260,800	118,684	12.9%	45.5%	111,528	42.8%	30,588	11.7%
Middle	782,832	454,984	49.4%	58.1%	253,020	32.3%	74,828	9.6%
Upper	462,979	320,000	34.8%	69.1%	107,414	23.2%	35,565	7.7%
NA	18	10	0.0%	55.6%	0	0.0%	8	44.4%
<b>Total</b>	<b>1,609,512</b>	<b>920,506</b>	<b>100.0%</b>	<b>57.2%</b>	<b>531,067</b>	<b>33.0%</b>	<b>157,939</b>	<b>9.8%</b>
Total Businesses by Tract and Revenue Size								
Income Categories	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	16,611	4.3%	11,366	4.7%	1,155	5.5%	4,090	3.4%
Moderate	48,326	12.5%	32,866	13.5%	2,687	12.9%	12,773	10.5%
Middle	174,574	45.2%	112,773	46.2%	9,272	44.4%	52,529	43.3%
Upper	146,766	38.0%	87,048	35.7%	7,762	37.2%	51,956	42.8%
NA	3	0.0%	2	0.0%	0	0.0%	1	0.0%
<b>Total</b>	<b>386,280</b>	<b>100.0%</b>	<b>244,055</b>	<b>100.0%</b>	<b>20,876</b>	<b>100.0%</b>	<b>121,349</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>63.2%</b>		<b>5.4%</b>		<b>31.4%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.

NA Tracts are tracts without household or family income.

<sup>1</sup> Vacant units "offered for rent or sale" are included in **both** the vacant unit total and the rental unit total. As a result, the total number of units shown on this table will be less than the individual totals of owner-occupied, rental and vacant housing units.

**STATE: Georgia (Continued)**

GEORGIA ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
Low	104	2.1%	12,770	2.0%	585	11.8%	51,482	8.2%
Moderate	466	9.4%	48,574	7.8%	1,430	28.8%	149,246	23.9%
Middle	2,548	51.3%	291,559	46.6%	1,178	23.7%	136,674	21.8%
Upper	1,853	37.3%	272,624	43.6%	1,630	32.8%	261,554	41.8%
NA	0	0.0%	0	0.0%	148	3.0%	26,571	4.2%
<b>Total</b>	<b>4,971</b>	<b>100.0%</b>	<b>625,527</b>	<b>100.0%</b>	<b>4,971</b>	<b>100.0%</b>	<b>625,527</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	87	1.6%	8,813	1.1%	424	7.7%	33,178	4.1%
Moderate	410	7.5%	47,086	5.9%	1,040	19.0%	105,242	13.1%
Middle	2,312	42.2%	292,442	36.4%	1,358	24.8%	173,046	21.5%
Upper	2,668	48.7%	455,846	56.7%	2,484	45.4%	462,385	57.5%
NA	0	0.0%	0	0.0%	171	3.1%	30,336	3.8%
<b>Total</b>	<b>5,477</b>	<b>100.0%</b>	<b>804,187</b>	<b>100.0%</b>	<b>5,477</b>	<b>100.0%</b>	<b>804,187</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	60	1.8%	2,155	1.3%	332	10.2%	7,500	4.5%
Moderate	245	7.6%	8,734	5.2%	566	17.4%	18,429	11.0%
Middle	1,460	45.0%	58,106	34.7%	828	25.5%	33,893	20.2%
Upper	1,479	45.6%	98,445	58.8%	1,503	46.3%	106,824	63.8%
NA	0	0.0%	0	0.0%	15	0.5%	794	0.5%
<b>Total</b>	<b>3,244</b>	<b>100.0%</b>	<b>167,440</b>	<b>100.0%</b>	<b>3,244</b>	<b>100.0%</b>	<b>167,440</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	2	9.5%	53,205	25.6%	0	0.0%	0	0.0%
Moderate	4	19.0%	11,232	5.4%	0	0.0%	0	0.0%
Middle	10	47.6%	99,540	48.0%	0	0.0%	0	0.0%
Upper	5	23.8%	43,551	21.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	21	100.0%	207,528	100.0%
<b>Total</b>	<b>21</b>	<b>100.0%</b>	<b>207,528</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>	<b>207,528</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	118	4.2%	22,263	5.1%				
Moderate	322	11.3%	50,241	11.4%				
Middle	1,268	44.7%	190,037	43.2%				
Upper	1,130	39.8%	177,779	40.4%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>2,838</b>	<b>100.0%</b>	<b>440,320</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
<b>Loan Size:</b>	#	%	\$	%	#	%	\$	%
\$100,000 or less	1,813	63.9%	68,902	15.6%				
\$100,001 - \$250,000	487	17.2%	87,662	19.9%				
\$250,001 - \$1 Million	538	19.0%	283,756	64.4%				
<b>Total</b>	<b>2,838</b>	<b>100.0%</b>	<b>440,320</b>	<b>100.0%</b>				
<b>Revenue:</b>								
\$1 Million or Less	1,444	50.9%	169,130	38.4%				
Over \$1 Million	1,062	37.4%	247,310	56.2%				
Not Known	332	11.7%	23,880	5.4%				
<b>Total</b>	<b>2,838</b>	<b>100.0%</b>	<b>440,320</b>	<b>100.0%</b>				

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

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

### **LENDING TEST**

The lending test rating for the Georgia Assessment Area is **HIGH SATISFACTORY**. SouthTrust Bank's performance with regard to the geographic distribution of HMDA and small business lending is **ADEQUATE**. The distribution of loans to borrowers of different income levels and businesses of different sizes is **GOOD**. Please refer to the Georgia Aggregate Lending Comparison Tables for HMDA and Small Business Lending on page 233 of Appendix C.

### **INVESTMENT TEST**

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

As stated earlier, SouthTrust 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: Outstanding**

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

**SCOPE OF EXAMINATION**

The Atlanta Assessment Area, in relation to SouthTrust Bank's total assessment area, consisted of 5.9 percent of the census tracts, 6.5 percent of the low- and moderate-income tracts, 7.5 percent of the population, and 7.2 percent of the low- and moderate-income families. The assessment area contained 11.9 percent of the HMDA loans and 8.7 percent of the small business loans made by the bank. SouthTrust Bank's performance in the Atlanta Assessment Area was evaluated using full-scope examination procedures.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN ATLANTA, GEORGIA**

**Overview**

SouthTrust Bank operates 74 branch offices, representing 10.5 percent of the bank's branch network. The Atlanta Assessment Area includes the following counties in the state of Georgia: Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Henry, Paulding, and Rockdale. As of June 30, 2002, the bank had \$4.1 billion in deposits in the Atlanta Assessment Area, representing a market share of 6.5 percent.

**Competition**

The Atlanta Assessment Area is a highly competitive banking market due to the significant presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 121 other financial institutions operating 1,047 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the MSA. Many of these banks are statewide, multi-regional, or national banks. SouthTrust Bank's largest competitors in the Atlanta Assessment Area are Wachovia Bank, Bank of America, and SunTrust Bank. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

<b>METROPOLITAN AREAS: Atlanta, Georgia (Continued)</b>
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The tables on pages 73, 74, and in the Appendix to this report provide 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 a community leader regarding local economic conditions and community credit needs. The contact stated that the financial institutions in the area need to provide mixed finance funding to demolish distressed properties and rebuild affordable housing for low-income families in the area.

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

**METROPOLITAN AREAS: Atlanta, Georgia (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

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

ATLANTA ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$71,200</b>	Tract Distribution		Families					
			Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
<b>Income Categories</b>	#	%	#	%	#	%	#	%
Low	61	13.0%	41,046	5.5%	17,134	41.7%	140,482	18.9%
Moderate	95	20.2%	127,571	17.2%	17,397	13.6%	133,095	17.9%
Middle	182	38.6%	336,331	45.3%	16,768	5.0%	175,648	23.6%
Upper	128	27.2%	237,837	32.0%	4,817	2.0%	293,560	39.5%
NA	5	1.1%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>471</b>	<b>100.0%</b>	<b>742,785</b>	<b>100.0%</b>	<b>56,116</b>	<b>7.6%</b>	<b>742,785</b>	<b>100.0%</b>
<b>Housing Units by Tract</b>								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	76,029	19,499	3.0%	25.6%	43,295	56.9%	13,235	17.4%
Moderate	210,788	96,030	14.7%	45.6%	89,972	42.7%	24,786	11.8%
Middle	532,680	296,809	45.3%	55.7%	183,757	34.5%	52,114	9.8%
Upper	347,747	243,110	37.1%	69.9%	77,450	22.3%	27,187	7.8%
NA	10	10	0.0%	100.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,167,254</b>	<b>655,458</b>	<b>100.0%</b>	<b>56.2%</b>	<b>394,474</b>	<b>33.8%</b>	<b>117,322</b>	<b>10.1%</b>
<b>Total Businesses by Tract</b>								
	Tract		Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	11,226	3.6%	7,520	3.9%	699	4.1%	3,007	2.9%
Moderate	40,015	12.8%	26,930	14.0%	2,117	12.4%	10,968	10.8%
Middle	136,491	43.8%	86,249	44.8%	7,416	43.5%	42,826	42.0%
Upper	123,734	39.7%	71,742	37.3%	6,797	39.9%	45,195	44.3%
NA	3	0.0%	2	0.0%	0	0.0%	1	0.0%
<b>Total</b>	<b>311,469</b>	<b>100.0%</b>	<b>192,443</b>	<b>100.0%</b>	<b>17,029</b>	<b>100.0%</b>	<b>101,997</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>61.8%</b>	<b>5.5%</b>		<b>32.7%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

<sup>1</sup> Vacant units "offered for rent or sale" are included in **both** the vacant unit total and the rental unit total. As a result, the total number of units shown on this table will be less than the individual totals of owner-occupied, rental and vacant housing units.

**METROPOLITAN AREA: Atlanta, Georgia (Continued)**

ATLANTA ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
Low	92	2.3%	11,721	2.2%	478	12.2%	45,648	8.5%
Moderate	402	10.3%	45,274	8.5%	1,170	29.9%	131,636	24.6%
Middle	2,116	54.0%	259,390	48.5%	916	23.4%	114,920	21.5%
Upper	1,305	33.3%	218,607	40.9%	1,224	31.3%	218,083	40.8%
NA	0	0.0%	0	0.0%	127	3.2%	24,705	4.6%
<b>Total</b>	<b>3,915</b>	<b>100.0%</b>	<b>534,992</b>	<b>100.0%</b>	<b>3,915</b>	<b>100.0%</b>	<b>534,992</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	80	1.8%	8,483	1.2%	360	8.3%	29,791	4.3%
Moderate	351	8.0%	42,854	6.2%	882	20.2%	95,329	13.8%
Middle	1,841	42.2%	251,277	36.5%	1,124	25.8%	153,418	22.3%
Upper	2,089	47.9%	386,185	56.1%	1,889	43.3%	387,835	56.3%
NA	0	0.0%	0	0.0%	106	2.4%	22,426	3.3%
<b>Total</b>	<b>4,361</b>	<b>100.0%</b>	<b>688,799</b>	<b>100.0%</b>	<b>4,361</b>	<b>100.0%</b>	<b>688,799</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	48	1.9%	1,888	1.3%	245	9.5%	5,983	4.1%
Moderate	192	7.5%	7,658	5.3%	461	18.0%	16,356	11.2%
Middle	1,057	41.2%	46,324	31.9%	669	26.1%	29,749	20.5%
Upper	1,271	49.5%	89,527	61.6%	1,179	45.9%	92,555	63.7%
NA	0	0.0%	0	0.0%	14	0.5%	754	0.5%
<b>Total</b>	<b>2,568</b>	<b>100.0%</b>	<b>145,397</b>	<b>100.0%</b>	<b>2,568</b>	<b>100.0%</b>	<b>145,397</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	2	11.1%	53,205	25.9%	0	0.0%	0	0.0%
Moderate	2	11.1%	9,411	4.6%	0	0.0%	0	0.0%
Middle	9	50.0%	99,298	48.3%	0	0.0%	0	0.0%
Upper	5	27.8%	43,551	21.2%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	18	100.0%	205,465	100.0%
<b>Total</b>	<b>18</b>	<b>100.0%</b>	<b>205,465</b>	<b>100.0%</b>	<b>18</b>	<b>100.0%</b>	<b>205,465</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	82	3.5%	15,677	4.2%				
Moderate	270	11.6%	41,068	11.0%				
Middle	1,056	45.3%	164,836	44.3%				
Upper	925	39.6%	150,267	40.4%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>2,333</b>	<b>100.0%</b>	<b>371,848</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
<b>Loan Size:</b>	#	%	\$	%	#	%	\$	%
\$100,000 or less	1,479	63.4%	56,522	15.2%				
\$100,001 - \$250,000	397	17.0%	72,083	19.4%				
\$250,001 - \$1 Million	457	19.6%	243,243	65.4%				
<b>Total</b>	<b>2,333</b>	<b>100.0%</b>	<b>371,848</b>	<b>100.0%</b>				
<b>Revenue:</b>								
\$1 Million or Less	1,124	48.2%	134,906	36.3%				
Over \$1 Million	917	39.3%	215,183	57.9%				
Not Known	292	12.5%	21,759	5.9%				
<b>Total</b>	<b>2,333</b>	<b>100.0%</b>	<b>371,848</b>	<b>100.0%</b>				

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

**METROPOLITAN AREA: Atlanta, Georgia (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ATLANTA, GEORGIA**

**LENDING TEST**

**Overview**

In the Atlanta Assessment Area, SouthTrust 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 Atlanta Assessment Area. SouthTrust 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 91,109 HMDA originations or purchases made by the institution, 10,862 loans (11.9 percent) totaling \$1.6 billion were originations or purchases in the Atlanta Assessment Area. Of the 10,862 HMDA loans, 3,915 (36 percent) were home purchase loans; 4,361 (40.1 percent) were home refinance loans; and 2,568 (23.6 percent) were home improvement loans. Of the 26,703 small business loans made by the institution, 2,333 loans (8.7 percent) totaling \$371.8 million were originations or purchases in the Atlanta Assessment Area. Additionally, SouthTrust Bank makes use of flexible lending practices in serving the credit needs of the Atlanta Assessment Area.

In 2001, approximately 760 financial entities subject to the CRA reported at least one HMDA-reportable origination or purchase in SouthTrust Bank's Atlanta Assessment Area. SouthTrust Bank ranked 15<sup>th</sup> with a market share of 1.5 percent by number of loans. Additionally, with 267 financial entities reporting at least one small business loan purchase or origination in the assessment area, SouthTrust ranked 17<sup>th</sup> with a market share of 1.1 percent by number of loans. The bank considers the following local financial institutions as strong competitors with regard to HMDA and small business lending: Washington Mutual Bank, Bank of America, Fleet National Bank, SunTrust Bank, and Wachovia Bank. It is also recognized that large national credit card lenders such as Associates Capital Bank, Incorporated; GE Capital Financial, Incorporated; American Express Centurion; Capital One Federal Savings Bank; and MBNA America, N.A. dominate the assessment area regarding small business lending and therefore are considered competitors in this category.

**METROPOLITAN AREA: Atlanta, Georgia (Continued)**

**Geographic Distribution of Loans**

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

SouthTrust Bank's HMDA lending in the Atlanta Assessment Area in the low-income tracts at 2 percent is below the percentage of owner-occupied units in these tracts at 3 percent. Of the 41,046 families in the low-income tracts, 17,134 (41.7 percent) are below poverty level, leaving 23,912 non-poverty families. These families represent 3.2 percent of total families in this assessment area. The bank's lending in low-income tracts is comparable to this percentage. HMDA lending in the moderate-income tracts at 8.7 percent is below the percentage of owner-occupied units in these tracts at 14.7 percent. The bank's lending in moderate-income tracts is also lower than the percentage of families in these tracts at 17.2 percent. The aggregate lending comparison table for the Atlanta Assessment Area on page 234 of Appendix C, shows that SouthTrust Bank performed below the aggregate in HMDA lending to both low- and moderate-income tracts in 2001. SouthTrust Bank made 1.9 percent of its HMDA loans in low-income tracts compared to the aggregate at 2.1 percent. 8.7 percent of the bank's HMDA loans were made in moderate-income tracts compared to the aggregate at 10.6 percent. HMDA aggregate data for 2002 were not available.

SouthTrust Bank's small business lending in the Atlanta Assessment Area in low-income tracts, at 3.5 percent, is lower than the percentage of small businesses, at 3.9 percent, located in these tracts. The bank originated 11.6 percent of its small business loans in moderate-income tracts, and these tracts contain 14 percent of small businesses in the assessment area. The aggregate lending comparison table for the Atlanta Assessment Area on page 234 of Appendix C indicates that SouthTrust Bank performed above the aggregate for small business loan originations in low-income tracts and below the aggregate in moderate-income tracts in 2001. SouthTrust Bank made 3.5 percent of its small business loans in low-income tracts compared to the aggregate at 3.2 percent. 10.3 percent of the bank's small business loans were made in moderate-income tracts compared to the aggregate at 13 percent. CRA aggregate data for 2002 were not available.

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

**METROPOLITAN AREA: Atlanta, Georgia (Continued)**

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

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

Based on loan data from the review period, low-income families represented 18.9 percent of total families and received only 10 percent of SouthTrust's HMDA loans. A possible reason for this lending disparity is that 7.6 percent of families in the Atlanta Assessment Area are below the poverty level. Assuming that the 56,116 poverty level families in the assessment area are categorized as low-income, there are 84,366 non-poverty, low-income families in the Atlanta Assessment Area, representing 11.4 percent of total families. The bank's lending to low-income borrowers was below this percentage. Moderate-income borrowers received 23.1 percent of the HMDA loans and they comprise 17.9 percent of total families in the Atlanta Assessment Area. HMDA lending to middle-income borrowers was above their percentage of the population, while lending to upper-income borrowers was equal to their percentage of the population.

The aggregate lending comparison table for the Atlanta Assessment Area on page 234 of Appendix C shows that SouthTrust Bank performed above the aggregate in HMDA lending to both low- and moderate-income borrowers in 2001. SouthTrust Bank made 10.2 percent of its HMDA loans to low-income borrowers compared to the aggregate at 6.8 percent. 25.3 percent of the bank's HMDA loans were made to moderate-income borrowers compared to the aggregate at 18.6 percent. HMDA aggregate data for 2002 were not available.

Of the 2,333 loans to businesses that reported gross revenues originated by SouthTrust Bank in the Atlanta Assessment Area, 48.2 percent were originated to small businesses. SouthTrust Bank's percentage of lending is below the percentage of businesses with annual gross revenues of \$1 million or less in the Atlanta Assessment Area at 61.8 percent. However, in 2001, SouthTrust Bank's percentage of small business lending to businesses with revenues below \$1 million at 51.1 percent is above the performance of the aggregate market at 42.3 percent.

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

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

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

**Community Development Lending**

SouthTrust Bank **MAKES A RELATIVELY HIGH LEVEL OF** community development loans in the Atlanta Assessment Area. The bank originated community development loans totaling \$7.8 million. An interview with a community member revealed that community development opportunities in the Atlanta Assessment Area are available. Large, well-established banks compete for these types of loans.

**INVESTMENT TEST**

Please refer to the discussion about investments in the overall State of Georgia section of this report on page 70.

**SERVICE TEST**

SouthTrust Bank's performance in the Atlanta Assessment Area is **HIGH SATISFACTORY**. The assessment area includes the following counties in Georgia: Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Henry, Paulding, and Rockdale.

**Accessibility of Delivery Systems**

The bank's delivery systems are **ACCESSIBLE** to **ESSENTIALLY ALL** portions of the assessment area. SouthTrust Bank's 74 branch offices and 114 ATMs were compared to the distribution of families and businesses among the tract categories within the assessment area. SouthTrust Bank offers 24-hour account access through an automated voice response unit and PC banking. The distribution of SouthTrust Bank's branch offices and ATMs is summarized in the following table.

**METROPOLITAN AREA: Atlanta, Georgia (Continued)**

<b>SOUTHTRUST BANK – DISTRIBUTION OF BRANCHES AND ATMS IN THE ATLANTA ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	3	4%	6	5%	6%	4%
Moderate-Income	11	15%	17	15%	17%	14%
Middle-Income	34	46%	44	39%	45%	45%
Upper-Income	26	35%	47	41%	32%	37%
<i>Total</i>	<i>74</i>	<i>100%</i>	<i>114</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

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

Since the previous examination, SouthTrust Bank has opened two branches in middle-income census tracts and closed one branch, also located in a middle-income tract. One branch was relocated from a middle-income census tract to another middle-income census tract. The bank's record of opening or closing branches has **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.

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

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

**METROPOLITAN AREA: Atlanta, Georgia (Continued)**

<b>COMMUNITY DEVELOPMENT SERVICES FOR ATLANTA</b>	
<b>ORGANIZATION</b>	<b>POSITION/SERVICE</b>
SouthTrust Bank Community Development Department	Bank employees provide financial expertise by teaching financial literacy to low- and moderate-income individuals.
The Development and Education Group, Incorporated	Bank employees provide financial expertise by teaching homebuyer education classes for this nonprofit financial and educational institute.
Atlanta Mutual Housing Authority	A bank employee provides financial expertise by serving on the board of this nonprofit affordable housing organization.
Atlanta/Fulton Dekalb Housing Partnership, Incorporated	A bank employee provides financial expertise to this corporation that creates affordable housing for low- and moderate-income families.
Al-Maun	A bank employee provides technical and financial expertise to this nonprofit small business incubator.
Development Authority of Douglasville	A bank employee provides financial expertise by serving on the board of this economic development corporation.
Atlanta Neighborhood Development Corporation	A bank employee provides technical and financial expertise to this nonprofit community development corporation.
Reynoldstown Revitalization Corporation	A bank employee provided technical expertise by assisting at a workshop given by this nonprofit community development corporation.

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

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

<b>Assessment Areas</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
<b>Athens</b>	Consistent	Consistent	Consistent
<b>Augusta</b>	Consistent	Consistent	Consistent
<b>Coffee</b>	Consistent	Consistent	Consistent
<b>Hall</b>	Not Consistent ( - )	Consistent	Consistent
<b>Haralson</b>	Consistent	Consistent	Consistent
<b>Jackson</b>	Not Consistent ( - )	Consistent	Consistent
<b>Laurens</b>	Not Consistent ( - )	Consistent	Not Consistent ( - )
<b>Meriwether</b>	Consistent	Consistent	Not Consistent ( - )
<b>Murray</b>	Consistent	Consistent	Consistent
<b>Washington</b>	Consistent	Consistent	Not Consistent ( - )

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

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

**The Investment Test is rated: Outstanding**

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

**SCOPE OF EXAMINATION**

The Mississippi Assessment Area, in relation to SouthTrust Bank's total assessment area, consisted of 2.4 percent of the geographies, 2.7 percent of the low- and moderate-income geographies, 2.2 percent of the population, and 2.2 percent of the low- and moderate-income families. The assessment area also included 1.6 percent of the HMDA loans and 1.9 percent of the small business loans made by the bank in its total assessment area. SouthTrust Bank's performance in Mississippi was evaluated by reviewing the Biloxi 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 97.

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

**Overview**

SouthTrust Bank operates 12 branch offices throughout the Mississippi Assessment Area, representing 1.7 percent of the bank's branch network. This assessment area is comprised of three assessment areas. As of June 30, 2002, the bank had \$430 million in deposits in the Mississippi Assessment Area, representing SouthTrust Bank's market share of 1.4 percent in the state of Mississippi.

<b>STATE: Mississippi (Continued)</b>
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**Competition**

The Mississippi Assessment Area is a semi-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 contacts stated that area banks are serving the credit needs of the community.

The tables on pages 84, 85, and in the Appendix to this report provide 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: Mississippi (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

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

MISSISSIPPI ASSESSMENT AREA								
DEMOGRAPHICS								
Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	28	15.0%	17,850	8.4%	7,902	44.3%	49,167	23.3%
Moderate	38	20.3%	32,257	15.3%	8,362	25.9%	34,188	16.2%
Middle	76	40.6%	106,056	50.2%	13,720	12.9%	42,978	20.3%
Upper	41	21.9%	55,196	26.1%	3,099	5.6%	85,026	40.2%
NA	4	2.1%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>187</b>	<b>100.0%</b>	<b>211,359</b>	<b>100.0%</b>	<b>33,083</b>	<b>15.7%</b>	<b>211,359</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied			Rental Occupied		Vacant	
	#	#	%	%	#	%	#	%
Low	32,279	11,823	6.2%	36.6%	16,044	49.7%	4,412	13.7%
Moderate	49,569	26,754	14.0%	54.0%	17,049	34.4%	5,766	11.6%
Middle	158,874	98,863	51.7%	62.2%	42,578	26.8%	17,433	11.0%
Upper	81,276	53,827	28.1%	66.2%	21,080	25.9%	6,369	7.8%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>321,998</b>	<b>191,267</b>	<b>100.0%</b>	<b>59.4%</b>	<b>96,751</b>	<b>30.0%</b>	<b>33,980</b>	<b>10.6%</b>
Total Businesses by Tract and Revenue Size								
Income Categories	Tract		Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	7,805	14.2%	4,642	12.0%	512	17.7%	2,651	19.9%
Moderate	6,769	12.3%	4,973	12.9%	365	12.6%	1,431	10.8%
Middle	24,471	44.6%	18,073	46.8%	1,242	42.9%	5,156	38.8%
Upper	15,791	28.8%	10,963	28.4%	775	26.8%	4,053	30.5%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>54,836</b>	<b>100.0%</b>	<b>38,651</b>	<b>100.0%</b>	<b>2,894</b>	<b>100.0%</b>	<b>13,291</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>70.5%</b>	<b>5.3%</b>		<b>24.2%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

<sup>1</sup> Vacant units "offered for rent or sale" are included in **both** the vacant unit total and the rental unit total. As a result, the total number of units shown on this table will be less than the individual totals of owner-occupied, rental and vacant housing units.

**STATE: Mississippi (Continued)**

MISSISSIPPI ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	3	0.6%	111	0.3%	55	11.4%	1,878	5.1%
Moderate	37	7.6%	1,662	4.5%	94	19.4%	5,320	14.4%
Middle	271	56.0%	17,325	46.9%	86	17.8%	5,526	15.0%
Upper	173	35.7%	17,860	48.3%	228	47.1%	22,896	62.0%
NA	0	0.0%	0	0.0%	21	4.3%	1,338	3.6%
<b>Total</b>	<b>484</b>	<b>100.0%</b>	<b>36,958</b>	<b>100.0%</b>	<b>484</b>	<b>100.0%</b>	<b>36,958</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	4	0.5%	199	0.2%	28	3.4%	1,538	1.4%
Moderate	44	5.4%	3,025	2.9%	88	10.8%	6,283	5.9%
Middle	459	56.5%	55,961	52.7%	129	15.9%	11,361	10.7%
Upper	305	37.6%	46,909	44.2%	535	65.9%	84,383	79.5%
NA	0	0.0%	0	0.0%	32	3.9%	2,529	2.4%
<b>Total</b>	<b>812</b>	<b>100.0%</b>	<b>106,094</b>	<b>100.0%</b>	<b>812</b>	<b>100.0%</b>	<b>106,094</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	1	0.6%	4	0.0%	9	5.4%	143	1.5%
Moderate	9	5.4%	266	2.7%	18	10.8%	658	6.8%
Middle	84	50.6%	3,673	37.7%	29	17.5%	782	8.0%
Upper	72	43.4%	5,805	59.6%	109	65.7%	8,040	82.5%
NA	0	0.0%	0	0.0%	1	0.6%	125	1.3%
<b>Total</b>	<b>166</b>	<b>100.0%</b>	<b>9,748</b>	<b>100.0%</b>	<b>166</b>	<b>100.0%</b>	<b>9,748</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	251	15.1%	0	0.0%	0	0.0%
Middle	1	33.3%	970	58.4%	0	0.0%	0	0.0%
Upper	1	33.3%	439	26.4%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	3	100.0%	1,660	100.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>1,660</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>1,660</b>	<b>100.0%</b>
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	34	6.8%	8,729	11.8%				
Moderate	44	8.9%	5,228	7.1%				
Middle	244	49.1%	34,322	46.4%				
Upper	175	35.2%	25,647	34.7%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>497</b>	<b>100.0%</b>	<b>73,926</b>	<b>100.0%</b>				
By Loan Size and Revenue								
Loan Size:	#	%	\$	%				
\$100,000 or less	305	61.4%	12,197	16.5%				
\$100,001 - \$250,000	105	21.1%	17,150	23.2%				
\$250,001 - \$1 Million	87	17.5%	44,579	60.3%				
<b>Total</b>	<b>497</b>	<b>100.0%</b>	<b>73,926</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%				
\$1 Million or Less	275	55.3%	33,940	45.9%				
Over \$1 Million	165	33.2%	33,105	44.8%				
Not Known	57	11.5%	6,881	9.3%				
<b>Total</b>	<b>497</b>	<b>100.0%</b>	<b>73,926</b>	<b>100.0%</b>				

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

**STATE: Mississippi (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSISSIPPI**

**LENDING TEST**

The lending test rating for the Mississippi Assessment Area is **LOW SATISFACTORY**. While recognizing several mitigating factors that may have diminished the effective demand for credit in some low- and moderate-income geographies, SouthTrust Bank's performance with regard to the geographic distribution of HMDA and small business lending is **ADEQUATE**. Also, the distribution of loans to borrowers of different income levels and businesses of different sizes is **ADEQUATE**. Please refer to the Mississippi Aggregate Lending Comparison Tables for HMDA and Small Business Lending on page 245 of Appendix C.

**INVESTMENT TEST**

The investment test rating for the Mississippi Assessment Area is **OUTSTANDING**. SouthTrust 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 Mississippi Assessment Area is **HIGH 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 RELATIVELY HIGH LEVEL OF** community development services that benefit residents of the assessment area.

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

**METROPOLITAN AREAS: Biloxi, Mississippi**

**CRA RATING FOR BILOXI, MISSISSIPPI: Satisfactory**

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

**The Investment Test is rated: Outstanding**

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

**SCOPE OF EXAMINATION**

The Biloxi Assessment Area, in relation to SouthTrust Bank's total assessment area, consisted of 0.9 percent of the census tracts, 0.9 percent of the low- and moderate-income tracts, 0.8 percent of the population, and 0.9 percent of the low- and moderate-income families. The assessment area contained 1.2 percent of the HMDA loans and 1.1 percent of the small business loans made by the bank. SouthTrust Bank's performance in the Biloxi Assessment Area was evaluated using full-scope examination procedures.

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

**Overview**

SouthTrust Bank operates seven branch offices, representing 1 percent of the bank's branch network. This assessment area includes Harrison, Jackson, and Hancock counties in Mississippi. As of June 30, 2002, the bank had \$292.2 million in deposits in the Biloxi Assessment Area, representing a market share of 8.2 percent.

**Competition**

The Biloxi Assessment Area is a semi-competitive banking market due to the presence of other banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 10 other financial institutions operating 105 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the MSA. Many of these banks are statewide, multi-regional, or national banks. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

The tables on pages 89, 90, and in the Appendix to this report provide 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.

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

As a part of the CRA examination, information was obtained from community leaders regarding local economic conditions and community credit needs. The contacts stated that banks in the area are very receptive to the credit needs of the community. Some of the area's credit needs include home financing programs for low-income families and loans to businesses willing to buy old properties or build new ones in the older sections of the community.

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

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

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

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

BILOXI ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): \$44,400 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families-Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	4.0%	1,742	2.1%	825	47.4%	18,551	22.1%
Moderate	18	24.0%	12,748	15.2%	3,186	25.0%	14,430	17.2%
Middle	36	48.0%	55,489	66.1%	7,866	14.2%	17,693	21.1%
Upper	14	18.7%	13,984	16.7%	936	6.7%	33,289	39.6%
NA	4	5.3%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>75</b>	<b>100.0%</b>	<b>83,963</b>	<b>100.0%</b>	<b>12,813</b>	<b>15.3%</b>	<b>83,963</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	3,021	1,270	1.7%	42.0%	1,407	46.6%	344	11.4%
Moderate	20,569	10,240	13.5%	49.8%	7,406	36.0%	2,923	14.2%
Middle	85,615	50,300	66.5%	58.8%	23,219	27.1%	12,096	14.1%
Upper	20,711	13,821	18.3%	66.7%	4,165	20.1%	2,725	13.2%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>129,916</b>	<b>75,631</b>	<b>100.0%</b>	<b>58.2%</b>	<b>36,197</b>	<b>27.9%</b>	<b>18,088</b>	<b>13.9%</b>
Total Businesses by Tract								
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	1,039	5.4%	676	4.7%	80	9.4%	283	7.0%
Moderate	3,289	17.1%	2,397	16.6%	161	18.9%	731	18.2%
Middle	12,122	62.9%	9,229	64.1%	511	60.0%	2,382	59.3%
Upper	2,827	14.7%	2,107	14.6%	99	11.6%	621	15.5%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>19,277</b>	<b>100.0%</b>	<b>14,409</b>	<b>100.0%</b>	<b>851</b>	<b>100.0%</b>	<b>4,017</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>74.7%</b>		<b>4.4%</b>		<b>20.8%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

<sup>1</sup> Vacant units "offered for rent or sale" are included in **both** the vacant unit total and the rental unit total. As a result, the total number of units shown on this table will be less than the individual totals of owner-occupied, rental and vacant housing units.

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

BILOXI ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	1	0.3%	30	0.1%	29	9.0%	1,266	5.1%
Moderate	27	8.3%	1,393	5.7%	63	19.4%	3,885	15.8%
Middle	204	63.0%	14,560	59.1%	64	19.8%	3,961	16.1%
Upper	92	28.4%	8,662	35.1%	164	50.6%	15,173	61.6%
NA	0	0.0%	0	0.0%	4	1.2%	360	1.5%
<b>Total</b>	<b>324</b>	<b>100.0%</b>	<b>24,645</b>	<b>100.0%</b>	<b>324</b>	<b>100.0%</b>	<b>24,645</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	1	0.2%	45	0.1%	26	4.0%	1,392	1.7%
Moderate	31	4.7%	1,859	2.2%	78	11.9%	5,582	6.7%
Middle	414	63.3%	50,110	59.9%	112	17.1%	9,847	11.8%
Upper	208	31.8%	31,591	37.8%	427	65.3%	65,804	78.7%
NA	0	0.0%	0	0.0%	11	1.7%	980	1.2%
<b>Total</b>	<b>654</b>	<b>100.0%</b>	<b>83,605</b>	<b>100.0%</b>	<b>654</b>	<b>100.0%</b>	<b>83,605</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	1	0.8%	4	0.1%	8	6.3%	140	1.9%
Moderate	9	7.1%	266	3.7%	18	14.3%	658	9.0%
Middle	78	61.9%	3,435	47.2%	23	18.3%	550	7.6%
Upper	38	30.2%	3,574	49.1%	77	61.1%	5,931	81.5%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>126</b>	<b>100.0%</b>	<b>7,279</b>	<b>100.0%</b>	<b>126</b>	<b>100.0%</b>	<b>7,279</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	251	20.6%	0	0.0%	0	0.0%
Middle	1	50.0%	970	79.4%	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%	2	100.0%	1,221	100.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>1,221</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>1,221</b>	<b>100.0%</b>
SMALL BUSINESS								
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	18	6.4%	6,112	15.0%				
Moderate	38	13.5%	3,796	9.3%				
Middle	181	64.2%	24,827	60.9%				
Upper	45	16.0%	6,006	14.7%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>282</b>	<b>100.0%</b>	<b>40,741</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	168	59.6%	6,780	16.6%				
\$100,001 - \$250,000	67	23.8%	10,558	25.9%				
\$250,001 - \$1 Million	47	16.7%	23,403	57.4%				
<b>Total</b>	<b>282</b>	<b>100.0%</b>	<b>40,741</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	150	53.2%	17,380	42.7%				
Over \$1 Million	99	35.1%	19,807	48.6%				
Not Known	33	11.7%	3,554	8.7%				
<b>Total</b>	<b>282</b>	<b>100.0%</b>	<b>40,741</b>	<b>100.0%</b>				

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

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

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN BILOXI, MISSISSIPPI**

**LENDING TEST**

**Overview**

In the Biloxi Assessment Area, SouthTrust 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 Biloxi Assessment Area. SouthTrust 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 91,109 HMDA originations or purchases made by the institution, 1,106 loans (1.2 percent) totaling \$116.8 million were originations or purchases in the Biloxi Assessment Area. Of the 1,106 HMDA loans, 324 (29.3 percent) were home purchase loans; 654 (59.1 percent) were home refinance loans; and 126 (11.4 percent) were home improvement loans. Of the 26,703 small business loans made by the institution, 282 loans (1.1 percent) totaling \$40.7 million were originations or purchases in the Biloxi Assessment Area. Additionally, SouthTrust Bank makes use of flexible lending practices in serving the credit needs of the Biloxi Assessment Area.

In 2001, approximately 261 financial entities subject to the CRA originated at least one HMDA-reportable origination or purchase in SouthTrust Bank's Biloxi Assessment Area. SouthTrust Bank ranked 11<sup>th</sup> with a market share of 2.6 percent by number of loans. Additionally, with 60 financial entities reporting at least one small business loan purchase or origination in the assessment area, SouthTrust ranked 14<sup>th</sup> with a market share of 1.5 percent by number of loans. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: Union Planters Bank and Hancock Bank. It is also recognized that large national credit card lenders such as GE Capital Financial, Incorporated; Associates Capital Bank, Incorporated; Capital One Federal Savings Bank; and MBNA America, N.A. dominate the assessment area regarding small business lending and therefore are considered competitors in this category.

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

**Geographic Distribution of Loans**

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

SouthTrust Bank's HMDA lending in the Biloxi Assessment Area in the low-income tracts at 0.3 percent is below the percentage of owner-occupied units in these tracts at 1.7 percent. Of the 1,742 families in the low-income tracts, 825 (47.4 percent), are below poverty level, leaving 917 non-poverty families. These families represent 1.1 percent of total families in this assessment area. The bank's lending in low-income tracts is below this percentage. HMDA lending in the moderate-income tracts at 6.1 percent is also below the percentage of owner-occupied units at 13.5 percent. The bank's lending in moderate-income tracts is also lower than the percentage of families in moderate-income tracts at 15.2 percent.

The aggregate lending comparison table for the Biloxi Assessment Area on page 246 of Appendix C, shows that SouthTrust Bank performed below the aggregate in HMDA lending in both low- and moderate-income tracts in 2001. SouthTrust Bank made 0.2 percent of its HMDA loans in low-income tracts compared to the aggregate at 0.6 percent. 6.5 percent of the bank's HMDA loans were made in moderate-income tracts compared to the aggregate at 7.9 percent. HMDA aggregate data for 2002 were not available.

SouthTrust Bank's small business lending in the Biloxi Assessment Area in low-income tracts, at 6.4 percent, is higher than the percentage of small businesses, at 4.7 percent, located in these tracts. The bank originated 13.5 percent of its small business loans in moderate-income tracts, and these tracts contain 16.6 percent of small businesses in the assessment area. The aggregate lending comparison table for the Biloxi Assessment Area on page 246 of Appendix C indicates that SouthTrust Bank performed above the aggregate for small business loan originations in LMI tracts in 2001. SouthTrust Bank made 6.8 percent of its small business loans in low-income tracts compared to the aggregate at 4.3 percent. 13.5 percent of the bank's small business loans were made in moderate-income tracts compared to the aggregate at 12.2 percent. CRA aggregate data for 2002 were not available.

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

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

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

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

Based on loan data from the review period, low-income families represented 22.1 percent of total families and received only 5.7 percent of SouthTrust's HMDA loans. A possible reason for this lending disparity is that 15.3 percent of families in the Biloxi Assessment Area are below the poverty level. Assuming that the 12,813 poverty level families in the assessment area are categorized as low-income, there are 5,738 non-poverty, low-income families in the Biloxi Assessment Area, representing 6.8 percent of total families. The bank's lending to low-income borrowers was below this percentage. Moderate-income borrowers received 14.4 percent of the HMDA loans and they comprise 17.2 percent of total families in the Biloxi Assessment Area. HMDA lending to middle-income borrowers was below their percentage of the population, while lending to upper-income borrowers was significantly above their percentage of the population.

The aggregate lending comparison table for the Biloxi Assessment Area on page 246 of Appendix C shows that SouthTrust Bank performed below the aggregate in HMDA lending to both low- and moderate-income borrowers in 2001. SouthTrust Bank made 5.9 percent of its HMDA loans to low-income borrowers compared to the aggregate at 6.9 percent. 14 percent of the bank's HMDA loans were made to moderate-income borrowers compared to the aggregate at 16 percent. HMDA aggregate data for 2002 were not available.

Of the 282 loans to businesses that reported gross revenues originated by SouthTrust Bank in the Biloxi Assessment Area, 53.2 percent were originated to small businesses. SouthTrust Bank's percentage of lending is below the percentage of businesses with annual gross revenues of \$1 million or less in the Biloxi Assessment Area at 74.7 percent. Additionally, in 2001, SouthTrust Bank's percentage of small business lending to businesses with revenues below \$1 million at 51.4 percent is below the performance of the aggregate market at 59.6 percent.

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

<b>METROPOLITAN AREAS: Biloxi, Mississippi (Continued)</b>
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**Responsiveness to Community Credit Needs**

SouthTrust Bank exhibits an **ADEQUATE** record of serving the credit needs of low-income individuals and serving the needs of small businesses within the Biloxi Assessment Area.

**Community Development Lending**

SouthTrust Bank is **A LEADER IN MAKING** community development loans in the Biloxi Assessment Area. Since the previous examination, the bank has originated community development loans totaling \$9.8 million. Interviews with community members revealed that community development opportunities in the Biloxi Assessment Area are available. Large, well-established banks compete for these types of loans.

**INVESTMENT TEST**

Please refer to the discussion of investments in the overall State of Mississippi section of this report on page 86.

**SERVICE TEST**

SouthTrust Bank's performance in the Biloxi Assessment Area is **HIGH SATISFACTORY**. The assessment area includes Harrison, Jackson, and Hancock counties in Mississippi.

**Accessibility of Delivery Systems**

The bank's delivery systems are **REASONABLY ACCESSIBLE** to **ESSENTIALLY ALL** portions of the assessment area. SouthTrust Bank's seven branch offices and 11 ATMs were compared to the distribution of families and businesses among the tract categories within the assessment area. SouthTrust Bank offers 24-hour account access through an automated voice response unit and PC banking. The distribution of SouthTrust Bank's branch offices and ATMs is summarized in the following table.

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

<b>SOUTHTRUST BANK – DISTRIBUTION OF BRANCHES AND ATMS IN THE BILOXI ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	0	0%	0	0%	2%	5%
Moderate-Income	1	15%	0	0%	15%	17%
Middle-Income	5	71%	9	82%	66%	64%
Upper-Income	1	14%	2	18%	17%	14%
<i>Total</i>	<i>7</i>	<i>100%</i>	<i>11</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

According to bank management, the Biloxi Financial Center, which is located in an upper-income census tract, is within three blocks of a moderate-income tract and within one-half mile of two low-income tracts. The Pascagoula Financial Center is also within one-half mile of a moderate-income tract. In addition, the Downtown Gulfport branch, which is located in a moderate-income tract, is two blocks from a low-income tract.

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

Since the previous examination, SouthTrust Bank has not opened or closed any branches in the Biloxi Assessment Area. Therefore, the bank’s record of opening and closing branches has **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems.

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

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

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

<b>COMMUNITY DEVELOPMENT SERVICES FOR BILOXI</b>	
<b>ORGANIZATION</b>	<b>POSITION/SERVICE</b>
SouthTrust Bank	Bank employees provide financial expertise by participating in a home ownership, credit, and budget-planning seminar.
Greater Biloxi Economic Development Foundation	A bank employee provides financial expertise by serving on the board of this organization that provides a revolving loan fund for small businesses.
Pascagoula Chamber of Commerce	A bank employee provides financial expertise by serving on the board of this organization that assists small businesses.
Biloxi CDC	A bank employee provides financial expertise by serving on the board of this organization that assists low-income individuals.
Ocean Springs Education Foundation	A bank employee offers financial expertise to this organization that provides scholarships to children of low- and moderate-income families.
New Visions of Hope	A bank employee provides home ownership counseling to low- and moderate-income individuals.
Biloxi Housing Authority	A bank employee provides financial expertise by serving on the board of this public housing organization.
Mississippi Gulf Coast Housing Consortium	A bank employee provides financial expertise to this organization that provides housing to low- and moderate-income individuals.
Boys and Girls Club of the Gulf Coast	A bank employee provides financial expertise by serving as a board member of this organization that offers special programs for children from low- and moderate-income families.
Housing 2010 – Moss Point	A bank employee provides financial expertise to this organization that provides housing to low-and moderate-income individuals by serving on the board of directors.

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

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

<b>Assessment Areas</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
<b>Jackson</b>	Consistent	Consistent	Not Consistent ( - )
<b>Hattiesburg</b>	Consistent	Consistent	Not Consistent ( - )

<b>STATE: North Carolina</b>
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**CRA RATING FOR NORTH CAROLINA: Satisfactory**

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

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

**SCOPE OF EXAMINATION**

The North Carolina Assessment Area, in relation to SouthTrust Bank's total assessment area, consists of 9.8 percent of the geographies, 8.3 percent of the low- and moderate-income geographies, 8.9 percent of the population, and 8.9 percent of the low- and moderate-income families. The assessment area also included 8.9 percent of the HMDA loans and 7.5 percent of the small business loans made by the bank in its total assessment area. SouthTrust Bank's performance in North Carolina was evaluated by reviewing the Raleigh 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 113.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN NORTH CAROLINA**

**Overview**

SouthTrust Bank operates 37 branch offices throughout the North Carolina Assessment Area, representing 5.3 percent of the bank's branch network. This assessment area is comprised of six assessment areas. As of June 30, 2002, the bank had \$741.7 million in deposits in the North Carolina Assessment Area, representing SouthTrust Bank's market share of 0.6 percent in the state of North Carolina.

<b>STATE: North Carolina (Continued)</b>
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**Competition**

The North Carolina Assessment Area is a highly competitive banking market due to the significant presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 131 other financial institutions operating 2,433 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the assessment area. Many of these banks are statewide, multi-regional, or national banks. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

**Community Contacts**

As a part of the CRA examination, information was obtained from community leaders regarding local economic conditions and community credit needs. The contacts stated that local financial institutions are providing appropriate services and products for the community.

The tables on pages 100, 101, and in the Appendix to this report provide 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: North Carolina (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

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

NORTH CAROLINA ASSESSMENT AREA								
DEMOGRAPHICS								
Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families-Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	41	5.3%	23,746	2.6%	9,185	38.7%	170,467	18.7%
Moderate	158	20.4%	146,204	16.0%	19,769	13.5%	165,161	18.1%
Middle	393	50.6%	520,766	57.0%	31,440	6.0%	223,134	24.4%
Upper	166	21.4%	222,483	24.4%	6,180	2.8%	354,437	38.8%
NA	18	2.3%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>776</b>	<b>100.0%</b>	<b>913,199</b>	<b>100.0%</b>	<b>66,574</b>	<b>7.3%</b>	<b>913,199</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	43,417	7,545	0.9%	17.4%	31,565	72.7%	4,307	9.9%
Moderate	235,745	116,691	13.7%	49.5%	100,850	42.8%	18,204	7.7%
Middle	780,225	500,776	58.7%	64.2%	225,763	28.9%	53,686	6.9%
Upper	328,525	228,055	26.7%	69.4%	78,293	23.8%	22,177	6.8%
NA	163	0	0.0%	0.0%	163	100.0%	0	0.0%
<b>Total</b>	<b>1,388,075</b>	<b>853,067</b>	<b>100.0%</b>	<b>61.5%</b>	<b>436,634</b>	<b>31.5%</b>	<b>98,374</b>	<b>7.1%</b>
Total Businesses by Tract								
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	8,032	3.3%	5,894	3.2%	757	4.7%	1,381	3.4%
Moderate	42,281	17.4%	32,537	17.4%	3,055	19.0%	6,689	16.7%
Middle	125,025	51.5%	97,354	52.2%	8,192	50.9%	19,479	48.5%
Upper	66,772	27.5%	50,333	27.0%	4,046	25.1%	12,393	30.9%
NA	809	0.3%	562	0.3%	60	0.4%	187	0.5%
<b>Total</b>	<b>242,919</b>	<b>100.0%</b>	<b>186,680</b>	<b>100.0%</b>	<b>16,110</b>	<b>100.0%</b>	<b>40,129</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>76.8%</b>		<b>6.6%</b>		<b>16.5%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

<sup>1</sup> Vacant units "offered for rent or sale" are included in **both** the vacant unit total and the rental unit total. As a result, the total number of units shown on this table will be less than the individual totals of owner-occupied, rental and vacant housing units.

**STATE: North Carolina (Continued)**

NORTH CAROLINA ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	29	0.8%	2,139	0.5%	441	12.1%	36,246	8.1%
Moderate	228	6.3%	18,653	4.2%	1,061	29.2%	114,561	25.6%
Middle	1,957	53.8%	222,527	49.7%	804	22.1%	88,503	19.8%
Upper	1,425	39.2%	204,612	45.7%	1,255	34.5%	198,059	44.2%
NA	0	0.0%	0	0.0%	78	2.1%	10,562	2.4%
<b>Total</b>	<b>3,639</b>	<b>100.0%</b>	<b>447,931</b>	<b>100.0%</b>	<b>3,639</b>	<b>100.0%</b>	<b>447,931</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	31	0.9%	2,236	0.4%	163	4.6%	13,409	2.7%
Moderate	248	7.0%	19,342	3.9%	531	15.0%	50,744	10.1%
Middle	1,749	49.4%	222,344	44.4%	867	24.5%	104,182	20.8%
Upper	1,509	42.7%	256,483	51.3%	1,828	51.7%	309,804	61.9%
NA	0	0.0%	0	0.0%	148	4.2%	22,266	4.4%
<b>Total</b>	<b>3,537</b>	<b>100.0%</b>	<b>500,405</b>	<b>100.0%</b>	<b>3,537</b>	<b>100.0%</b>	<b>500,405</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	115	12.4%	2,806	6.4%
Moderate	58	6.3%	1,687	3.9%	155	16.8%	4,634	10.6%
Middle	551	59.6%	22,096	50.7%	221	23.9%	8,877	20.4%
Upper	316	34.2%	19,774	45.4%	425	45.9%	26,767	61.5%
NA	0	0.0%	0	0.0%	9	1.0%	473	1.1%
<b>Total</b>	<b>925</b>	<b>100.0%</b>	<b>43,557</b>	<b>100.0%</b>	<b>925</b>	<b>100.0%</b>	<b>43,557</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	15.4%	1,529	1.1%	0	0.0%	0	0.0%
Middle	8	61.5%	58,184	43.2%	0	0.0%	0	0.0%
Upper	3	23.1%	74,981	55.7%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	13	100.0%	134,694	100.0%
<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>134,694</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>134,694</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	49	2.5%	5,160	1.9%				
Moderate	212	10.6%	31,305	11.3%				
Middle	1,017	51.0%	134,956	48.6%				
Upper	714	35.8%	105,836	38.1%				
NA	2	0.1%	413	0.1%				
<b>Total</b>	<b>1,994</b>	<b>100.0%</b>	<b>277,670</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	1,330	66.7%	54,504	19.6%				
\$100,001 - \$250,000	360	18.1%	64,196	23.1%				
\$250,001 - \$1 Million	304	15.2%	158,970	57.3%				
<b>Total</b>	<b>1,994</b>	<b>100.0%</b>	<b>277,670</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	1,344	67.4%	172,979	62.3%				
Over \$1 Million	526	26.4%	99,300	35.8%				
Not Known	124	6.2%	5,391	1.9%				
<b>Total</b>	<b>1,994</b>	<b>100.0%</b>	<b>277,670</b>	<b>100.0%</b>				

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

<b>STATE: North Carolina (Continued)</b>
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**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NORTH CAROLINA**

**LENDING TEST**

The lending test rating for the North Carolina Assessment Area is **LOW SATISFACTORY**. SouthTrust Bank's performance with regard to the geographic distribution of HMDA and small business lending is **POOR**. In addition, the distribution of loans to borrowers of different income levels and businesses of different sizes is **GOOD**. Please refer to the North Carolina Aggregate Lending Comparison Tables for HMDA and Small Business Lending on page 249 of Appendix C.

**INVESTMENT TEST**

The investment test rating for the North Carolina Assessment Area is **OUTSTANDING**. SouthTrust 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 North Carolina Assessment Area is **HIGH 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. The bank **PROVIDES A RELATIVELY HIGH LEVEL OF** community development services that benefit residents of the assessment area.

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

**METROPOLITAN AREAS: Raleigh, North Carolina**

**CRA RATING FOR RALEIGH, NORTH CAROLINA: Satisfactory**

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

**The Investment Test is rated: Outstanding**

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

**SCOPE OF EXAMINATION**

The Raleigh Assessment Area, in relation to SouthTrust Bank's total assessment area, consisted of 2.5 percent of the census tracts, 2.7 percent of the low- and moderate-income tracts, 2.3 percent of the population, and 2.2 percent of the low- and moderate-income families. The assessment area contained 3.9 percent of the HMDA loans and 2.1 percent of the small business loans made by the bank. SouthTrust Bank's performance in the Raleigh Assessment Area was evaluated using full-scope examination procedures.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN RALEIGH, NORTH CAROLINA**

**Overview**

SouthTrust Bank operates nine branch offices, representing 1.3 percent of the bank's branch network. This assessment area includes the following counties in the state of North Carolina: Chatham, Durham, Franklin, Johnston, Orange, and Wake counties. As of June 30, 2002, the bank had \$144.2 million in deposits in the Raleigh Assessment Area, representing a market share of 1 percent.

**Competition**

The Raleigh Assessment Area is a highly competitive banking market due to the significant presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 28 other financial institutions operating 359 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the MSA. Many of these banks are statewide, multi-regional, or national banks. SouthTrust Bank's largest competitors in the Raleigh Assessment Area are Wachovia Bank and National Bank of Commerce. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

The tables on pages 105, 106, and in the Appendix to this report provide 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.

<b>METROPOLITAN AREAS: Raleigh, North Carolina (Continued)</b>
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**Community Contacts**

As a part of the CRA examination, information was obtained from a community leader regarding local economic conditions and community credit needs. The contact stated that several of the local financial institutions were very active in initiatives to finance affordable housing and small business ventures; however, SouthTrust Bank was not mentioned.

The Raleigh Assessment Area table on the following page shows selected demographic information and SouthTrust Bank's lending performance for the overall institution.

**METROPOLITAN AREAS: Raleigh, North Carolina (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

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

RALEIGH ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): \$71,300 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families<Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	16	8.1%	8,111	3.6%	3,097	38.2%	43,578	19.5%
Moderate	48	24.2%	52,186	23.4%	6,466	12.4%	40,320	18.1%
Middle	77	38.9%	100,613	45.1%	5,282	5.2%	54,962	24.6%
Upper	49	24.7%	62,239	27.9%	1,314	2.1%	84,289	37.8%
NA	8	4.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>198</b>	<b>100.0%</b>	<b>223,149</b>	<b>100.0%</b>	<b>16,159</b>	<b>7.2%</b>	<b>223,149</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	16,960	2,479	1.2%	14.6%	12,754	75.2%	1,727	10.2%
Moderate	83,493	44,533	21.9%	53.3%	32,084	38.4%	6,876	8.2%
Middle	161,564	94,444	46.5%	58.5%	56,795	35.2%	10,325	6.4%
Upper	97,130	61,849	30.4%	63.7%	29,405	30.3%	5,876	6.0%
NA	163	0	0.0%	0.0%	163	100.0%	0	0.0%
<b>Total</b>	<b>359,310</b>	<b>203,305</b>	<b>100.0%</b>	<b>56.6%</b>	<b>131,201</b>	<b>36.5%</b>	<b>24,804</b>	<b>6.9%</b>
Total Businesses by Tract								
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	1,833	2.6%	1,472	2.7%	127	2.9%	234	1.8%
Moderate	13,521	19.0%	10,164	18.9%	720	16.4%	2,637	20.3%
Middle	34,023	47.7%	26,095	48.4%	2,285	51.9%	5,643	43.4%
Upper	21,299	29.9%	15,732	29.2%	1,226	27.8%	4,341	33.4%
NA	644	0.9%	443	0.8%	45	1.0%	156	1.2%
<b>Total</b>	<b>71,320</b>	<b>100.0%</b>	<b>53,906</b>	<b>100.0%</b>	<b>4,403</b>	<b>100.0%</b>	<b>13,011</b>	<b>100.0%</b>
	<b>Percentage of Total Businesses:</b>		<b>75.6%</b>		<b>6.2%</b>		<b>18.2%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

<sup>1</sup> Vacant units "offered for rent or sale" are included in **both** the vacant unit total and the rental unit total. As a result, the total number of units shown on this table will be less than the individual totals of owner-occupied, rental and vacant housing units.

**METROPOLITAN AREA: Raleigh, North Carolina (Continued)**

RALEIGH ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	20	1.0%	1,222	0.5%	199	10.3%	18,459	7.6%
Moderate	71	3.7%	7,379	3.0%	654	33.9%	75,256	31.0%
Middle	1,054	54.6%	126,227	52.0%	440	22.8%	49,812	20.5%
Upper	785	40.7%	107,959	44.5%	609	31.6%	95,292	39.2%
NA	0	0.0%	0	0.0%	28	1.5%	3,968	1.6%
<b>Total</b>	<b>1,930</b>	<b>100.0%</b>	<b>242,787</b>	<b>100.0%</b>	<b>1,930</b>	<b>100.0%</b>	<b>242,787</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	14	1.0%	1,220	0.5%	64	4.4%	6,142	2.7%
Moderate	60	4.1%	5,910	2.6%	240	16.4%	24,631	11.0%
Middle	673	46.0%	93,295	41.5%	388	26.5%	51,126	22.8%
Upper	717	49.0%	124,271	55.3%	707	48.3%	132,046	58.8%
NA	0	0.0%	0	0.0%	65	4.4%	10,751	4.8%
<b>Total</b>	<b>1,464</b>	<b>100.0%</b>	<b>224,696</b>	<b>100.0%</b>	<b>1,464</b>	<b>100.0%</b>	<b>224,696</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	14	8.1%	455	5.1%
Moderate	9	5.2%	408	4.6%	30	17.3%	1,244	14.0%
Middle	84	48.6%	3,392	38.2%	41	23.7%	1,758	19.8%
Upper	80	46.2%	5,088	57.2%	86	49.7%	5,410	60.9%
NA	0	0.0%	0	0.0%	2	1.2%	21	0.2%
<b>Total</b>	<b>173</b>	<b>100.0%</b>	<b>8,888</b>	<b>100.0%</b>	<b>173</b>	<b>100.0%</b>	<b>8,888</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	12.5%	229	0.4%	0	0.0%	0	0.0%
Middle	6	75.0%	57,564	98.8%	0	0.0%	0	0.0%
Upper	1	12.5%	481	0.8%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	8	100.0%	58,274	100.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>58,274</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>58,274</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	5	0.9%			230	0.3%		
Moderate	35	6.3%			5,181	7.1%		
Middle	242	43.4%			33,399	45.5%		
Upper	273	49.0%			34,169	46.6%		
NA	2	0.4%			413	0.6%		
<b>Total</b>	<b>557</b>	<b>100.0%</b>			<b>73,392</b>	<b>100.0%</b>		
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	372	66.8%	16,152	22.0%				
\$100,001 - \$250,000	107	19.2%	18,770	25.6%				
\$250,001 - \$1 Million	78	14.0%	38,470	52.4%				
<b>Total</b>	<b>557</b>	<b>100.0%</b>	<b>73,392</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	378	67.9%	49,805	67.9%				
Over \$1 Million	140	25.1%	22,617	30.8%				
Not Known	39	7.0%	970	1.3%				
<b>Total</b>	<b>557</b>	<b>100.0%</b>	<b>73,392</b>	<b>100.0%</b>				

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

**METROPOLITAN AREA: Raleigh, North Carolina (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN RALEIGH, NORTH CAROLINA**

**LENDING TEST**

**Overview**

In the Raleigh Assessment Area, SouthTrust 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 Raleigh Assessment Area. SouthTrust 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 91,109 HMDA originations or purchases made by the institution, 3,575 loans (3.9 percent) totaling \$534.6 million were originations or purchases in the Raleigh Assessment Area. Of the 3,575 HMDA loans, 1,930 (54 percent) were home purchase loans; 1,464 (41 percent) were home refinance loans; and 173 (4.8 percent) were home improvement loans. Of the 26,703 small business loans made by the institution, 557 loans (2.1 percent) totaling \$73.4 million were originations or purchases in the Raleigh Assessment Area. Additionally, SouthTrust Bank makes use of flexible lending practices in serving the credit needs of the Raleigh Assessment Area.

In 2001, approximately 493 financial entities subject to the CRA reported at least one HMDA-reportable origination or purchase in SouthTrust Bank's Raleigh Assessment Area. SouthTrust Bank ranked 11<sup>th</sup> with a market share of 2 percent by number of loans. Additionally, with 110 financial entities reporting at least one small business loan purchase or origination in the assessment area, SouthTrust ranked 19<sup>th</sup> with a market share of 0.9 percent by number of loans. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: Wells Fargo Home Mortgage, Bank of America, Washington Mutual Bank, and Wachovia Bank. It is also recognized that large national credit card lenders such as Associates Capital Bank, Incorporated; GE Capital Financial, Incorporated; American Express Centurion; Capital One Federal Savings Bank; and MBNA America, N.A. dominate the assessment area regarding small business lending and therefore are considered competitors in this category.

**METROPOLITAN AREA: Raleigh, North Carolina (Continued)**

**Geographic Distribution of Loans**

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

SouthTrust Bank's HMDA lending in the Raleigh Assessment Area in the low-income tracts at 1 percent is below the percentage of owner-occupied units in these tracts at (1.2 percent) and the percentage of families in these tracts (at 3.6 percent). Of the 8,111 families in the low-income tracts, 3,097 (38.2 percent) are below poverty level, leaving 5,014 non-poverty families. These families represent 2.2 percent of total families in this assessment area. The bank's level of lending in low-income tracts is below this percentage. HMDA lending in the moderate-income tracts at 3.9 percent is also below the percentage of owner-occupied units at 21.9 percent. The bank's lending in moderate-income tracts is also lower than the percentage of families in moderate-income tracts at 23.4 percent.

The aggregate lending comparison table for the Raleigh Assessment Area on page 253 of Appendix C, shows that SouthTrust Bank performed above the aggregate in HMDA lending in low-income tracts and significantly below the aggregate in moderate-income tracts in 2001. SouthTrust Bank made 1.3 percent of its HMDA loans in low-income tracts compared to the aggregate at 0.9 percent. 4.5 percent of the bank's HMDA loans were made in moderate-income tracts compared to the aggregate at 12.8 percent. HMDA aggregate data for 2002 were not available.

SouthTrust Bank's small business lending in the Raleigh Assessment Area in low-income tracts, at 0.9 percent, is below the percentage of small businesses, at 2.7 percent, located in these tracts. The bank originated 6.3 percent of its small business loans in moderate-income tracts and these tracts contain 18.9 percent of small businesses in the assessment area. The aggregate lending comparison table for the Raleigh Assessment Area on page 253 of Appendix C indicates that SouthTrust Bank performed significantly below the aggregate for small business originations in both low- and moderate-income tracts in 2001. SouthTrust Bank made 0.7 percent of its small business loans in low-income tracts compared to the aggregate at 2.1 percent. 8 percent of the bank's small business loans were made in moderate-income tracts compared to the aggregate at 17 percent. CRA aggregate data for 2002 were not available.

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

**METROPOLITAN AREA: Raleigh, North Carolina (Continued)**

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

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

Based on loan data from the review period, low-income families represented 19.5 percent of total families and received only 7.7 percent of SouthTrust's HMDA loans. A possible reason for this lending disparity is that 7.2 percent of families in the Raleigh Assessment Area are below the poverty level. Assuming that the 16,159 poverty level families in the assessment area are categorized as low-income, there are 27,419 non-poverty, low-income families in the Raleigh Assessment Area, representing 12.3 percent of total families. The bank's lending to low-income borrowers was below this percentage. However, moderate-income borrowers received 25.8 percent of the HMDA loans and they comprise 18.1 percent of total families in the Raleigh Assessment Area. HMDA lending to middle-income borrowers was similar to their percentage of the population, while lending to upper-income borrowers was above their percentage of the population.

The aggregate lending comparison table for the Raleigh Assessment Area on page 253 of Appendix C shows that SouthTrust Bank performed above the aggregate in HMDA lending to both low- and moderate-income borrowers in 2001. SouthTrust Bank made 8.9 percent of its HMDA loans to low-income borrowers compared to the aggregate at 7.8 percent. 29.5 percent of the bank's HMDA loans were made to moderate-income borrowers compared to the aggregate at 16.2 percent. HMDA aggregate data for 2002 were not available.

Of the 557 loans to businesses that reported gross revenues originated by SouthTrust Bank in the Raleigh Assessment Area, 67.9 percent were originated to small businesses. SouthTrust Bank's percentage of lending is below the percentage of businesses with annual gross revenues of \$1 million or less in the Raleigh Assessment Area at 75.6 percent. However, SouthTrust Bank's percentage of small business lending to businesses with revenues below \$1 million at 66.1 percent is significantly above the performance of the aggregate market at 46.2 percent in 2001.

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

<b>METROPOLITAN AREA: Raleigh, North Carolina (Continued)</b>
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**Responsiveness to Community Credit Needs**

SouthTrust Bank exhibits an **ADEQUATE** record of serving the credit needs of low-income individuals and serving the needs of small businesses within the Raleigh Assessment Area.

**Community Development Lending**

SouthTrust Bank **MAKES AN ADEQUATE LEVEL** of community development loans in the Raleigh Assessment Area. The bank has originated community development loans totaling \$3.9 million. An interview with a community member revealed that community development opportunities in the Raleigh Assessment Area are available. Large, well-established banks compete for these types of loans.

**INVESTMENT TEST**

Please refer to the discussion about investments in the overall State of North Carolina section of this report on page 102.

**SERVICE TEST**

SouthTrust Bank's performance in the Raleigh Assessment Area is **LOW SATISFACTORY**. The assessment area includes Chatham, Durham, Franklin, Johnston, Orange, and Wake counties in North Carolina.

**Accessibility of Delivery Systems**

The bank's delivery systems are **ACCESSIBLE** to **LIMITED** portions of the assessment area. SouthTrust Bank's nine branch offices and ten ATMs were compared to the distribution of families and businesses among the tract categories within the assessment area. SouthTrust Bank offers 24-hour account access through an automated voice response unit and PC banking.

The distribution of SouthTrust Bank's branch offices and ATMs is summarized in the following table.

**METROPOLITAN AREA: Raleigh, North Carolina (Continued)**

<b>SOUTHTRUST BANK – DISTRIBUTION OF BRANCHES AND ATMS IN THE RALEIGH ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	0	0%	0	0%	4%	3%
Moderate-Income	0	0%	0	0%	23%	19%
Middle-Income	3	34%	4	40%	45%	49%
Upper-Income	6	66%	6	60%	28%	29%
<i>Total</i>	<i>9</i>	<i>100%</i>	<i>10</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

According to bank management, eight of the 48 moderate-income census tracts within the assessment area are all located east and southeast of downtown Raleigh. Although SouthTrust has no banking facilities in this area, the Garner office is approximately three miles south of these tracts and adequately serves this area.

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

Since the previous examination, SouthTrust Bank has not opened or closed any branch offices in the Raleigh Assessment Area. Therefore, 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**

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 SouthTrust 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. The following table illustrates some of the bank’s most significant activities during the review period.

**METROPOLITAN AREA: Raleigh, North Carolina (Continued)**

<b>COMMUNITY DEVELOPMENT SERVICES FOR RALEIGH</b>	
<b>ORGANIZATION</b>	<b>POSITION/SERVICE</b>
Downtown Housing Improvement Corporation	A bank employee provides financial expertise by serving on the Executive Board of this organization that provides affordable housing and homebuyer's counseling services.
Downtown Development, Inc.	A bank employee provides financial expertise by serving on the board of this nonprofit organization devoted to redeveloping the downtown area by providing economic and community development opportunities.
North Carolina Low Income Housing Coalition	A bank employee provides technical assistance to this affordable housing organization's conferences.
Small Business Technology Development Center	A bank employee provides financial expertise by serving as chairman of the lender's committee of this organization that serves as a small business incubator.
Community Investment Corporation of North Carolina	A bank employee provides financial expertise by serving on the board of this organization that is an affordable housing gap loan consortium.

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

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

<b>Assessment Areas</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
<b>Charlotte</b>	Not Consistent ( + )	Consistent	Not Consistent ( - )
<b>Greensboro</b>	Not Consistent ( + )	Consistent	Not Consistent ( - )
<b>Mooreville</b>	Consistent	Consistent	Consistent
<b>Spindale</b>	Not Consistent ( + )	Consistent	Consistent
<b>Transylvania</b>	Not Consistent ( + )	Consistent	Consistent

**STATE: South Carolina**

**CRA RATING FOR SOUTH CAROLINA: Satisfactory**

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

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

**SCOPE OF EXAMINATION**

The South Carolina Assessment Area, in relation to SouthTrust Bank's total assessment area, consisted of 4.7 percent of the geographies, 4.5 percent of the low- and moderate-income geographies, 4 percent of the population, and 3.9 percent of the low- and moderate-income families. The assessment area also included 4.9 percent of the HMDA loans and 5 percent of the small business loans made by the bank in its total assessment area. SouthTrust Bank's performance in South Carolina was evaluated by reviewing the Charleston 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 131.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN SOUTH CAROLINA**

**Overview**

SouthTrust Bank operates 19 branch offices throughout the South Carolina Assessment Area, representing 2.6 percent of the bank's branch network. This assessment area is comprised of three assessment areas. As of June 30, 2002, the bank had \$410.4 million in deposits in the South Carolina Assessment Area, representing SouthTrust Bank's market share of 1 percent in the state of South Carolina.

**Competition**

The South Carolina 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 Carolina Assessment Area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the assessment area. Many of these banks are statewide, multi-regional, or national banks. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

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

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

The tables on pages 118, 119, and in the Appendix to this report provide 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: South Carolina (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

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

SOUTH CAROLINA ASSESSMENT AREA								
DEMOGRAPHICS								
Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	30	8.1%	13,533	3.4%	6,054	44.7%	77,712	19.5%
Moderate	78	21.1%	68,595	17.2%	11,824	17.2%	70,010	17.6%
Middle	160	43.2%	206,963	51.9%	16,511	8.0%	93,570	23.5%
Upper	83	22.4%	109,559	27.5%	3,764	3.4%	157,358	39.5%
NA	19	5.1%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>370</b>	<b>100.0%</b>	<b>398,650</b>	<b>100.0%</b>	<b>38,153</b>	<b>9.6%</b>	<b>398,650</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	24,027	5,375	1.5%	22.4%	15,796	65.7%	2,856	11.9%
Moderate	109,471	55,233	15.4%	50.5%	43,658	39.9%	10,580	9.7%
Middle	304,069	191,491	53.4%	63.0%	89,827	29.5%	22,751	7.5%
Upper	160,999	106,465	29.7%	66.1%	40,427	25.1%	14,107	8.8%
NA	5	0	0.0%	0.0%	0	0.0%	5	100.0%
<b>Total</b>	<b>598,571</b>	<b>358,564</b>	<b>100.0%</b>	<b>59.9%</b>	<b>189,708</b>	<b>31.7%</b>	<b>50,299</b>	<b>8.4%</b>
Total Businesses by Tract and Revenue Size								
Income Categories	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	5,885	6.7%	4,611	6.5%	572	9.3%	702	6.5%
Moderate	15,076	17.1%	12,149	17.1%	1,222	19.9%	1,705	15.7%
Middle	39,636	45.0%	32,430	45.6%	2,609	42.5%	4,597	42.4%
Upper	27,362	31.1%	21,813	30.7%	1,724	28.1%	3,825	35.3%
NA	102	0.1%	81	0.1%	10	0.2%	11	0.1%
<b>Total</b>	<b>88,061</b>	<b>100.0%</b>	<b>71,084</b>	<b>100.0%</b>	<b>6,137</b>	<b>100.0%</b>	<b>10,840</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>80.7%</b>		<b>7.0%</b>		<b>12.3%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.

NA Tracts are tracts without household or family income.

<sup>1</sup> Vacant units "offered for rent or sale" are included in **both** the vacant unit total and the rental unit total. As a result, the total number of units shown on this table will be less than the individual totals of owner-occupied, rental and vacant housing units.

**STATE: South Carolina (Continued)**

SOUTH CAROLINA ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	43	2.2%	4,335	1.9%	190	9.9%	11,960	5.1%
Moderate	144	7.5%	13,570	5.8%	482	25.1%	43,029	18.4%
Middle	884	46.1%	94,417	40.5%	389	20.3%	44,633	19.1%
Upper	848	44.2%	120,919	51.8%	770	40.1%	123,411	52.9%
NA	0	0.0%	0	0.0%	88	4.6%	10,208	4.4%
<b>Total</b>	<b>1,919</b>	<b>100.0%</b>	<b>233,241</b>	<b>100.0%</b>	<b>1,919</b>	<b>100.0%</b>	<b>233,241</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	44	2.2%	7,266	2.2%	61	3.1%	5,714	1.7%
Moderate	146	7.4%	22,551	6.8%	214	10.9%	21,688	6.5%
Middle	745	37.9%	107,922	32.4%	371	18.9%	48,576	14.6%
Upper	1,031	52.4%	195,606	58.7%	1,232	62.7%	243,120	72.9%
NA	0	0.0%	0	0.0%	88	4.5%	14,247	4.3%
<b>Total</b>	<b>1,966</b>	<b>100.0%</b>	<b>333,345</b>	<b>100.0%</b>	<b>1,966</b>	<b>100.0%</b>	<b>333,345</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	6	1.1%	740	2.4%	15	2.8%	334	1.1%
Moderate	38	7.1%	1,332	4.4%	55	10.2%	1,636	5.4%
Middle	186	34.6%	8,415	27.8%	107	19.9%	3,505	11.6%
Upper	307	57.2%	19,809	65.4%	357	66.5%	24,490	80.8%
NA	0	0.0%	0	0.0%	3	0.6%	331	1.1%
<b>Total</b>	<b>537</b>	<b>100.0%</b>	<b>30,296</b>	<b>100.0%</b>	<b>537</b>	<b>100.0%</b>	<b>30,296</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	20.0%	257	1.4%	0	0.0%	0	0.0%
Middle	2	20.0%	14,975	80.6%	0	0.0%	0	0.0%
Upper	6	60.0%	3,340	18.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	10	100.0%	18,572	100.0%
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>18,572</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>18,572</b>	<b>100.0%</b>
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	107	8.1%	13,521	7.5%				
Moderate	192	14.4%	22,877	12.7%				
Middle	501	37.7%	75,061	41.8%				
Upper	527	39.7%	67,670	37.7%				
NA	2	0.2%	528	0.3%				
<b>Total</b>	<b>1,329</b>	<b>100.0%</b>	<b>179,657</b>	<b>100.0%</b>				
By Loan Size and Revenue								
Loan Size:	#	%	\$	%				
\$100,000 or less	878	66.1%	33,390	18.6%				
\$100,001 - \$250,000	241	18.1%	41,774	23.3%				
\$250,001 - \$1 Million	210	15.8%	104,493	58.2%				
<b>Total</b>	<b>1,329</b>	<b>100.0%</b>	<b>179,657</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%				
\$1 Million or Less	836	62.9%	102,350	57.0%				
Over \$1 Million	389	29.3%	66,437	37.0%				
Not Known	104	7.8%	10,870	6.1%				
<b>Total</b>	<b>1,329</b>	<b>100.0%</b>	<b>179,657</b>	<b>100.0%</b>				

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

<b>STATE: South Carolina (Continued)</b>
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## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SOUTH CAROLINA**

### **LENDING TEST**

The lending test rating for the South Carolina Assessment Area is **HIGH SATISFACTORY**. SouthTrust Bank's performance with regard to the geographic distribution of HMDA and small business lending is **ADEQUATE**. In addition, the distribution of loans to borrowers of different income levels and businesses of different sizes is **GOOD**. Please refer to the South Carolina Aggregate Lending Comparison Tables for HMDA and Small Business Lending on page 256 of Appendix C.

### **INVESTMENT TEST**

The investment test rating for the South Carolina Assessment Area is **OUTSTANDING**. SouthTrust 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 South Carolina Assessment Area is **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, SouthTrust Bank's performance in South Carolina was evaluated by reviewing the Charleston Assessment Area using full-scope examination procedures. For a further detailed analysis, please refer to the Charleston Assessment Area section on the following page.

**METROPOLITAN AREAS: Charleston, South Carolina**

**CRA RATING FOR CHARLESTON, SOUTH CAROLINA: Satisfactory**

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

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

**SCOPE OF EXAMINATION**

The Charleston Assessment Area, in relation to SouthTrust Bank's total assessment area, consisted of 1.6 percent of the census tracts, 1.4 percent of the low- and moderate-income tracts, 1.4 percent of the population, and 1.3 percent of the low- and moderate-income families. The assessment area contained 2.5 percent of the HMDA loans and 1.5 percent of the small business loans made by the bank. SouthTrust Bank's performance in the Charleston Assessment Area was evaluated using full-scope examination procedures.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN CHARLESTON, SOUTH CAROLINA**

**Overview**

SouthTrust Bank operates six branch offices, representing 0.9 percent of the bank's branch network. This assessment area includes the following counties in the state of South Carolina: Berkeley, Charleston, and Dorchester. As of June 30, 2002, the bank had \$221.1 million in deposits in the Charleston Assessment Area, representing a market share of 4.5 percent.

**Competition**

The Charleston Assessment Area is a highly competitive banking market due to the significant presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 20 other financial institutions operating 147 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the MSA. Many of these banks are statewide, multi-regional, or national banks. SouthTrust Bank's largest competitors in the Charleston Assessment Area are Wachovia Bank, First Federal Savings and Loan Association of Charleston, and Bank of America. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

The tables on pages 123, 124, and in the Appendix to this report provide 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.

<b>METROPOLITAN AREAS: Charleston, South Carolina (Continued)</b>
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**Community Contacts**

As a part of the CRA examination, information was obtained from community leaders regarding local economic conditions and community credit needs. The contacts stated that banks in the area are receptive to the credit needs of the community. Both contacts cited the need for affordable housing in the area.

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

**METROPOLITAN AREAS: Charleston, South Carolina (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

The following Charleston South Carolina Assessment Area tables show selected demographic information and SouthTrust Bank's lending performance for the overall institution.

CHARLESTON ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): \$49,200 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	9	7.2%	4,976	3.8%	2,558	51.4%	26,354	20.1%
Moderate	25	20.0%	22,214	17.0%	4,575	20.6%	22,978	17.5%
Middle	47	37.6%	67,838	51.8%	7,028	10.4%	30,165	23.0%
Upper	27	21.6%	35,940	27.4%	1,691	4.7%	51,471	39.3%
NA	17	13.6%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>125</b>	<b>100.0%</b>	<b>130,968</b>	<b>100.0%</b>	<b>15,852</b>	<b>12.1%</b>	<b>130,968</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	8,612	1,885	1.7%	21.9%	5,406	62.8%	1,321	15.3%
Moderate	35,085	16,566	14.9%	47.2%	14,395	41.0%	4,124	11.8%
Middle	98,616	59,231	53.2%	60.1%	30,741	31.2%	8,644	8.8%
Upper	57,561	33,552	30.2%	58.3%	15,892	27.6%	8,117	14.1%
NA	5	0	0.0%	0.0%	0	0.0%	5	100.0%
<b>Total</b>	<b>199,879</b>	<b>111,234</b>	<b>100.0%</b>	<b>55.7%</b>	<b>66,434</b>	<b>33.2%</b>	<b>22,211</b>	<b>11.1%</b>
Total Businesses by Tract								
	Tract		Businesses by Tract and Revenue Size				Revenue not Reported	
	#	%	Under \$1 Million		Over \$1 Million		#	%
	#	%	#	%	#	%	#	%
Low	1,070	3.9%	834	3.8%	98	5.7%	138	3.8%
Moderate	4,567	16.7%	3,706	16.8%	342	19.8%	519	14.3%
Middle	12,510	45.7%	10,211	46.4%	755	43.7%	1,544	42.5%
Upper	9,126	33.3%	7,181	32.6%	524	30.3%	1,421	39.1%
NA	97	0.4%	77	0.3%	10	0.6%	10	0.3%
<b>Total</b>	<b>27,370</b>	<b>100.0%</b>	<b>22,009</b>	<b>100.0%</b>	<b>1,729</b>	<b>100.0%</b>	<b>3,632</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>80.4%</b>		<b>6.3%</b>		<b>13.3%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

<sup>1</sup> Vacant units "offered for rent or sale" are included in **both** the vacant unit total and the rental unit total. As a result, the total number of units shown on this table will be less than the individual totals of owner-occupied, rental and vacant housing units.

**METROPOLITAN AREA: Charleston, South Carolina (Continued)**

CHARLESTON ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA				HMDA			
	By Tract Income				By Borrower Income			
	Home Purchase				Home Purchase			
	#	%	\$	%	#	%	\$	%
Low	25	2.6%	2,311	1.7%	61	6.4%	4,685	3.4%
Moderate	61	6.4%	8,383	6.1%	213	22.3%	19,966	14.5%
Middle	459	48.0%	56,220	40.9%	194	20.3%	24,004	17.5%
Upper	412	43.1%	70,610	51.3%	453	47.3%	82,820	60.2%
NA	0	0.0%	0	0.0%	36	3.8%	6,049	4.4%
<b>Total</b>	<b>957</b>	<b>100.0%</b>	<b>137,524</b>	<b>100.0%</b>	<b>957</b>	<b>100.0%</b>	<b>137,524</b>	<b>100.0%</b>
Refinance								
	#	%	\$	%	#	%	\$	%
Low	37	3.2%	5,978	2.8%	25	2.2%	2,932	1.4%
Moderate	89	7.8%	16,742	7.8%	116	10.2%	12,965	6.0%
Middle	459	40.2%	73,401	34.2%	202	17.7%	28,768	13.4%
Upper	556	48.7%	118,409	55.2%	755	66.2%	162,222	75.6%
NA	0	0.0%	0	0.0%	43	3.8%	7,643	3.6%
<b>Total</b>	<b>1,141</b>	<b>100.0%</b>	<b>214,530</b>	<b>100.0%</b>	<b>1,141</b>	<b>100.0%</b>	<b>214,530</b>	<b>100.0%</b>
Home Improvement								
	#	%	\$	%	#	%	\$	%
Low	3	1.5%	247	2.1%	4	2.0%	53	0.4%
Moderate	15	7.7%	623	5.2%	14	7.1%	483	4.0%
Middle	63	32.1%	3,066	25.5%	41	20.9%	1,359	11.3%
Upper	115	58.7%	8,073	67.2%	135	68.9%	9,864	82.1%
NA	0	0.0%	0	0.0%	2	1.0%	250	2.1%
<b>Total</b>	<b>196</b>	<b>100.0%</b>	<b>12,009</b>	<b>100.0%</b>	<b>196</b>	<b>100.0%</b>	<b>12,009</b>	<b>100.0%</b>
Multi-Family								
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	28.6%	14,975	83.6%	0	0.0%	0	0.0%
Upper	5	71.4%	2,940	16.4%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	7	100.0%	17,915	100.0%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>17,915</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>17,915</b>	<b>100.0%</b>
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%	#	%	\$	%
Low	22	5.6%	2,549	3.8%				
Moderate	49	12.5%	10,219	15.3%				
Middle	163	41.7%	29,227	43.7%				
Upper	155	39.6%	24,393	36.5%				
NA	2	0.5%	528	0.8%				
<b>Total</b>	<b>391</b>	<b>100.0%</b>	<b>66,916</b>	<b>100.0%</b>				
By Loan Size and Revenue								
	#	%	\$	%	#	%	\$	%
<b>Loan Size:</b>								
\$100,000 or less	227	58.1%	9,037	13.5%				
\$100,001 - \$250,000	78	19.9%	12,825	19.2%				
\$250,001 - \$1 Million	86	22.0%	45,054	67.3%				
<b>Total</b>	<b>391</b>	<b>100.0%</b>	<b>66,916</b>	<b>100.0%</b>				
<b>Revenue:</b>								
\$1 Million or Less	243	62.1%	40,727	60.9%				
Over \$1 Million	118	30.2%	23,619	35.3%				
Not Known	30	7.7%	2,570	3.8%				
<b>Total</b>	<b>391</b>	<b>100.0%</b>	<b>66,916</b>	<b>100.0%</b>				

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

**METROPOLITAN AREAS: Charleston, South Carolina (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN CHARLESTON, SOUTH CAROLINA**

**LENDING TEST**

**Overview**

In the Charleston Assessment Area, SouthTrust 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 Charleston Assessment Area. SouthTrust 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 91,109 HMDA originations or purchases made by the institution, 2,301 loans (2.5 percent) totaling \$382 million were originations or purchases in the Charleston Assessment Area. Of the 2,301 HMDA loans, 957 (41.6 percent) were home purchase loans; 1,141 (49.6 percent) were home refinance loans; and 196 (8.5 percent) were home improvement loans. Of the 26,703 small business loans made by the institution, 391 loans (1.5 percent) totaling \$66.9 million were originations or purchases in the Charleston Assessment Area. Additionally, SouthTrust Bank makes use of flexible lending practices in serving the credit needs of the Charleston Assessment Area.

In 2001, approximately 404 financial entities subject to the CRA originated at least one HMDA-reportable origination or purchase in SouthTrust Bank's Charleston Assessment Area. SouthTrust Bank ranked 6<sup>th</sup> with a market share of 3.2 percent by number of loans. Additionally, with 87 financial entities reporting at least one small business loan purchase or origination in the assessment area, SouthTrust ranked 16<sup>th</sup> with a market share of 1.7 percent by number of loans. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: Bank of America, First Federal of Charleston, and Wachovia Bank. It is also recognized that large national credit card lenders such as Associates Capital Bank, Incorporated; GE Capital Financial, Incorporated; American Express Centurion; and Capital One Federal Savings Bank dominate the assessment area regarding small business lending and, therefore, are considered competitors in this category.

**METROPOLITAN AREAS: Charleston, South Carolina (Continued)**

**Geographic Distribution of Loans**

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

SouthTrust Bank's HMDA lending in the Charleston Assessment Area in the low-income tracts at 2.8 percent is above the percentage of owner-occupied units in these tracts (at 1.7 percent). Of the 4,976 families in the low-income tracts (at 3.8 percent), 2,558, (51.4 percent) are below poverty level, leaving 2,418 non-poverty families. These families represent 1.8 percent of total families in this assessment area. The bank's lending in low-income tracts is also above this percentage. HMDA lending in the moderate-income tracts at 7.2 percent is below the percentage of owner-occupied units at 14.9 percent. The bank's lending in moderate-income tracts is also below the percentage of families in moderate-income tracts at 17 percent. The aggregate lending comparison table for the Charleston Assessment Area on page 257 of Appendix C, shows that SouthTrust Bank's HMDA lending was comparable to the aggregate in low-income tracts and below the aggregate in moderate-income tracts in 2001. SouthTrust Bank made 2.3 percent of its HMDA loans in low-income tracts compared to the aggregate at 0.7 percent. 7.1 percent of the bank's HMDA loans were made in moderate-income tracts compared to the aggregate at 8.2 percent. HMDA aggregate data for 2002 were not available.

SouthTrust Bank's small business lending in the Charleston Assessment Area in low-income tracts, at 5.6 percent, is above the percentage of small businesses, at 3.8 percent, located in these tracts. The bank originated 12.5 percent of its small business loans in moderate-income tracts and these tracts contain 16.8 percent of small businesses in the assessment area. The aggregate lending comparison table for the Charleston Assessment Area on page 257 of Appendix C indicates that SouthTrust Bank performed above the aggregate for small business originations in both low- and moderate-income tracts in 2001. SouthTrust Bank made 6.6 percent of its small business loans in low-income tracts compared to the aggregate at 3.5 percent. 15.3 percent of the bank's small business loans were made in moderate-income tracts compared to the aggregate at 14.1 percent. CRA aggregate data for 2002 were not available.

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

**METROPOLITAN AREAS: Charleston, South Carolina (Continued)**

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

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

Based on loan data from the review period, low-income families represented 20.1 percent of total families and received only 3.9 percent of SouthTrust's HMDA loans. A possible reason for this lending disparity is that 12.1 percent of families in the Charleston Assessment Area are below the poverty level. Assuming that the 15,852 poverty level families in the assessment area are categorized as low-income, there are 10,502 non-poverty, low-income families in the Charleston Assessment Area, representing 8 percent of total families. The bank's lending to low-income borrowers was also below this percentage. Moderate-income borrowers received 14.9 percent of the HMDA loans, and they comprise 17.5 percent of total families in the Charleston Assessment Area. HMDA lending to middle-income borrowers was below the percentage of middle-income families and lending to upper-income borrowers was above the percentage of upper-income families.

The aggregate lending comparison table for the Charleston Assessment Area on page 257 of Appendix C shows that SouthTrust Bank's HMDA lending to low-income borrowers was comparable to the aggregate in 2001, and above the aggregate in lending to moderate-income borrowers. SouthTrust Bank made 4.8 percent of its HMDA loans to low-income borrowers compared to the aggregate at 4.7 percent. 15.8 percent of the bank's HMDA loans were made to moderate-income borrowers compared to the aggregate at 14.2 percent. HMDA aggregate data for 2002 were not available.

Of the 391 loans to businesses that reported gross revenues originated by SouthTrust Bank in the Charleston Assessment Area, 62.1 percent were originated to small businesses. SouthTrust Bank's percentage of lending is below the percentage of businesses with annual gross revenues of \$1 million or less in the Charleston Assessment Area at 80.4 percent. However, in 2001, SouthTrust Bank's percentage of small business lending to businesses with revenues below \$1 million at 65.3 percent is significantly above the performance of the aggregate market at 46.8 percent.

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

<b>METROPOLITAN AREAS: Charleston, South Carolina (Continued)</b>
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**Responsiveness to Community Credit Needs**

SouthTrust Bank exhibits an **ADEQUATE** record of serving the credit needs of low-income individuals and serving the needs of small businesses within the Charleston Assessment Area.

**Community Development Lending**

SouthTrust Bank **MAKES A RELATIVELY HIGH LEVEL** of community development loans in the Charleston Assessment Area. The bank has originated community development loans totaling \$4.8 million. An interview with a community member revealed that community development opportunities in the Charleston Assessment Area are available. Large, well-established banks compete for these types of loans.

**INVESTMENT TEST**

Please refer to the discussion of investments in the overall State of South Carolina section of this report on page 120.

**SERVICE TEST**

SouthTrust Bank's performance in the Charleston Assessment Area is **LOW SATISFACTORY**. The assessment area includes Berkeley, Charleston, and Dorchester counties in South Carolina.

**Accessibility of Delivery Systems**

The bank's delivery systems are **ACCESSIBLE TO LIMITED** portions of the assessment area. SouthTrust Bank's six branch offices and seven ATMs were compared to the distribution of families and businesses among the tract categories within the assessment area. SouthTrust Bank offers 24-hour account access through an automated voice response unit and PC banking. The distribution of SouthTrust Bank's branch offices and ATMs is summarized in the following table.

**METROPOLITAN AREAS: Charleston, South Carolina (Continued)**

<b>SOUTHTRUST BANK – DISTRIBUTION OF BRANCHES AND ATMS IN THE CHARLESTON ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	0	0%	0	0%	4%	4%
Moderate-Income	1	17%	2	29%	17%	17%
Middle-Income	2	33%	2	29%	52%	47%
Upper-Income	3	50%	3	42%	27%	32%
<i>Total</i>	<i>6</i>	<i>100%</i>	<i>7</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

The bank identified six moderate-income census tracts that are in close proximity to the Main Office facility and, therefore, are adequately served by this office. Management stated that other moderate-income tracts surrounding the city of Charleston are very rural and have a limited population.

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

Since the previous examination, SouthTrust Bank has not opened or closed any branches in the Charleston Assessment Area. The bank’s record of opening and closing branches has **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems.

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

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

**Community Development Services**

The bank **PROVIDES AN ADEQUATE 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 AREAS: Charleston, South Carolina (Continued)**

<b>COMMUNITY DEVELOPMENT SERVICES FOR CHARLESTON</b>	
<b>ORGANIZATION</b>	<b>POSITION/SERVICE</b>
Charleston CDC	A bank employee provides financial expertise by serving on the board and finance committee of this community development center.
SouthTrust Bank	Bank employees provide technical expertise by offering Rightstart homebuyer educational seminars.
Charleston Loan Development Corporation	A bank employee provides financial expertise by serving on the board of this organization that provides financing sources for small businesses.

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

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

<b>Assessment Areas</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
<b>Columbia</b>	Consistent	Consistent	Not Consistent ( + )
<b>Greenville</b>	Consistent	Consistent	Consistent

<b>STATE: Tennessee</b>
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**CRA RATING FOR TENNESSEE: Satisfactory**

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

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

**SCOPE OF EXAMINATION**

The Tennessee Assessment Area, in relation to SouthTrust Bank's total assessment area, consisted of 4.7 percent of the geographies, 5.8 percent of the low- and moderate-income geographies, 4.6 percent of the population, and 4.5 percent of the low- and moderate-income families. The assessment area also included 1.7 percent of the HMDA loans and 1.9 percent of the small business loans made by the bank in its total assessment area. SouthTrust Bank's performance in Tennessee was evaluated by reviewing the Nashville Assessment Area using full-scope examination procedures. Other metropolitan 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 147.

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

**Overview**

SouthTrust Bank operates 18 branch offices throughout the Tennessee Assessment Area, representing 2 percent of the bank's total branches. This assessment area is comprised of three assessment areas. As of June 30, 2002, the bank had \$913.1 million in deposits in the Tennessee Assessment Area, representing SouthTrust Bank's market share of 1.2 percent in the state of Tennessee.

<b>STATE: Tennessee (Continued)</b>
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**Competition**

The Tennessee Assessment Area is a highly competitive banking market due to the significant presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 231 other financial institutions operating 1,995 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the assessment area. Many of these banks are statewide, multi-regional, or national banks. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

**Community Contacts**

As a part of the CRA examination, information was obtained from two community leaders regarding local economic conditions and community credit needs. The contacts stated that area banks are serving the credit needs of the community; however, neither contact mentioned SouthTrust Bank as one of the banks that works with their organizations.

The tables on pages 134, 135, and in the Appendix to this report provide 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 following Tennessee Assessment Area tables show selected demographic information and SouthTrust Bank's lending performance for the overall institution.

TENNESSEE ASSESSMENT AREA								
DEMOGRAPHICS								
Income Categories	Tract Distribution		Families					
			Families by Tract		Families-Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	59	16.0%	38,510	8.6%	18,288	47.5%	95,414	21.2%
Moderate	80	21.7%	83,475	18.5%	16,314	19.5%	74,046	16.5%
Middle	131	35.5%	190,344	42.3%	13,263	7.0%	97,564	21.7%
Upper	90	24.4%	137,729	30.6%	3,458	2.5%	183,034	40.7%
NA	9	2.4%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>369</b>	<b>100.0%</b>	<b>450,058</b>	<b>100.0%</b>	<b>51,323</b>	<b>11.4%</b>	<b>450,058</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	65,623	19,592	5.0%	29.9%	38,331	58.4%	7,700	11.7%
Moderate	136,286	63,736	16.4%	46.8%	60,369	44.3%	12,181	8.9%
Middle	294,211	167,712	43.1%	57.0%	103,476	35.2%	23,023	7.8%
Upper	202,375	138,211	35.5%	68.3%	50,640	25.0%	13,524	6.7%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>698,495</b>	<b>389,251</b>	<b>100.0%</b>	<b>55.7%</b>	<b>252,816</b>	<b>36.2%</b>	<b>56,428</b>	<b>8.1%</b>
Total Businesses by Tract and Revenue Size								
	Tract		Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	7,790	6.6%	5,685	6.7%	728	8.6%	1,377	5.4%
Moderate	20,395	17.2%	14,876	17.6%	1,675	19.9%	3,844	15.1%
Middle	45,251	38.2%	33,197	39.3%	2,853	33.9%	9,201	36.1%
Upper	44,379	37.5%	30,306	35.9%	3,069	36.5%	11,004	43.1%
NA	529	0.4%	353	0.4%	93	1.1%	83	0.3%
<b>Total</b>	<b>118,344</b>	<b>100.0%</b>	<b>84,417</b>	<b>100.0%</b>	<b>8,418</b>	<b>100.0%</b>	<b>25,509</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>71.3%</b>	<b>7.1%</b>		<b>21.6%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

<sup>1</sup> Vacant units "offered for rent or sale" are included in **both** the vacant unit total and the rental unit total. As a result, the total number of units shown on this table will be less than the individual totals of owner-occupied, rental and vacant housing units.

**STATE: Tennessee (Continued)**

TENNESSEE ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	10	1.5%	741	0.8%	72	10.5%	5,172	5.6%
Moderate	64	9.3%	6,226	6.7%	187	27.2%	19,787	21.3%
Middle	209	30.4%	24,145	26.0%	139	20.2%	18,280	19.7%
Upper	404	58.8%	61,889	66.5%	272	39.6%	47,735	51.3%
NA	0	0.0%	0	0.0%	17	2.5%	2,027	2.2%
<b>Total</b>	<b>687</b>	<b>100.0%</b>	<b>93,001</b>	<b>100.0%</b>	<b>687</b>	<b>100.0%</b>	<b>93,001</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	9	1.2%	642	0.5%	35	4.8%	2,871	2.2%
Moderate	30	4.1%	3,267	2.5%	84	11.4%	8,714	6.7%
Middle	146	19.9%	18,428	14.2%	140	19.1%	17,896	13.8%
Upper	549	74.8%	107,742	82.8%	430	58.6%	94,789	72.9%
NA	0	0.0%	0	0.0%	45	6.1%	5,809	4.5%
<b>Total</b>	<b>734</b>	<b>100.0%</b>	<b>130,079</b>	<b>100.0%</b>	<b>734</b>	<b>100.0%</b>	<b>130,079</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	2	1.7%	109	1.6%	8	6.7%	164	2.5%
Moderate	5	4.2%	116	1.8%	13	10.8%	356	5.4%
Middle	24	20.0%	1,403	21.2%	22	18.3%	865	13.1%
Upper	89	74.2%	4,982	75.4%	75	62.5%	4,973	75.2%
NA	0	0.0%	0	0.0%	2	1.7%	252	3.8%
<b>Total</b>	<b>120</b>	<b>100.0%</b>	<b>6,610</b>	<b>100.0%</b>	<b>120</b>	<b>100.0%</b>	<b>6,610</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	1	25.0%	130	0.5%	0	0.0%	0	0.0%
Moderate	1	25.0%	249	1.0%	0	0.0%	0	0.0%
Middle	2	50.0%	25,800	98.6%	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%	26,179	100.0%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>26,179</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>26,179</b>	<b>100.0%</b>
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	30	5.9%	6,625	7.5%				
Moderate	67	13.2%	15,084	17.1%				
Middle	154	30.3%	22,840	25.9%				
Upper	252	49.6%	42,358	48.0%				
NA	5	1.0%	1,399	1.6%				
<b>Total</b>	<b>508</b>	<b>100.0%</b>	<b>88,306</b>	<b>100.0%</b>				
By Loan Size and Revenue								
Loan Size:	#	%	\$	%				
\$100,000 or less	289	56.9%	11,967	13.6%				
\$100,001 - \$250,000	100	19.7%	18,039	20.4%				
\$250,001 - \$1 Million	119	23.4%	58,300	66.0%				
<b>Total</b>	<b>508</b>	<b>100.0%</b>	<b>88,306</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%				
\$1 Million or Less	304	59.8%	43,646	49.4%				
Over \$1 Million	174	34.3%	43,444	49.2%				
Not Known	30	5.9%	1,216	1.4%				
<b>Total</b>	<b>508</b>	<b>100.0%</b>	<b>88,306</b>	<b>100.0%</b>				

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 TENNESSEE**

**LENDING TEST**

The lending test rating for the Tennessee Assessment Area is **HIGH SATISFACTORY**. While recognizing several mitigating factors that may have diminished the effective demand for credit in some low- and moderate-income geographies, SouthTrust Bank's performance with regard to the geographic distribution of HMDA and small business lending is **ADEQUATE**. However, the distribution of loans to borrowers of different income levels and businesses of different sizes, lending activity, level of responsiveness to the credit needs of low-income individuals and geographies and very small businesses, and community development lending activities is **GOOD**. Please refer to the Tennessee Aggregate Lending Comparison Tables for HMDA and Small Business Lending on page 260 of Appendix C.

**INVESTMENT TEST**

The investment test rating for the Tennessee Assessment Area is **OUTSTANDING**. SouthTrust 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 Tennessee Assessment Area is **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 RELATIVELY HIGH LEVEL OF** community development services that benefit residents of the assessment area.

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

<b>METROPOLITAN AREAS: Nashville, Tennessee</b>
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**CRA RATING FOR NASHVILLE, TENNESSEE: Satisfactory**

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

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

**SCOPE OF EXAMINATION**

The Nashville Assessment Area, in relation to SouthTrust Bank's total assessment area, consisted of 2.3 percent of the census tracts, 2.3 percent of the low- and moderate-income tracts, 2.4 percent of the population, and 2.3 percent of the low- and moderate-income families. The assessment area contained 1 percent of the HMDA loans and 1.1 percent of the small business loans made by the bank. SouthTrust Bank's performance in the Nashville Assessment Area was evaluated using full-scope examination procedures.

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

**Overview**

SouthTrust Bank operates eight branch offices, representing 1.1 percent of the bank's branch network. This assessment area includes the following counties in the state of Tennessee: Davidson, Rutherford, Sumner, Williamson, and Wilson. As of June 30, 2002, the bank had \$689.8 million in deposits in the Nashville Assessment Area, representing a market share of 4 percent.

**Competition**

The Nashville Assessment Area is a highly competitive banking market due to the significant presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 39 other financial institutions operating 331 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the MSA. Many of these banks are statewide, multi-regional, or national banks. SouthTrust Bank's largest competitors in the Nashville Assessment Area are SunTrust Bank, AmSouth Bank, and Bank of America. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

The tables on pages 139, 140, and in the Appendix to this report provide 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.

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

As a part of the CRA examination, information was obtained from two community leaders regarding local economic conditions and community credit needs. The contacts stated that banks in the area are very receptive to the credit needs of the community.

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

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

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

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

NASHVILLE ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$61,600</b> Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
			#	%	#	%	#	%
Low	17	9.2%	10,226	4.3%	4,765	46.6%	45,944	19.4%
Moderate	39	21.2%	38,708	16.4%	6,326	16.3%	40,869	17.3%
Middle	90	48.9%	131,277	55.5%	7,621	5.8%	56,155	23.8%
Upper	36	19.6%	56,215	23.8%	1,297	2.3%	93,458	39.5%
NA	2	1.1%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>184</b>	<b>100.0%</b>	<b>236,426</b>	<b>100.0%</b>	<b>20,009</b>	<b>8.5%</b>	<b>236,426</b>	<b>100.0%</b>
	Housing Units by Tract							
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	#	%	#	%	
Low	18,435	4,256	2.0%	23.1%	11,951	64.8%	2,228	12.1%
Moderate	66,761	29,331	14.1%	43.9%	30,683	46.0%	6,747	10.1%
Middle	204,893	116,902	56.0%	57.1%	70,284	34.3%	17,707	8.6%
Upper	80,610	58,268	27.9%	72.3%	16,821	20.9%	5,521	6.8%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>370,699</b>	<b>208,757</b>	<b>100.0%</b>	<b>56.3%</b>	<b>129,739</b>	<b>35.0%</b>	<b>32,203</b>	<b>8.7%</b>
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
			#	%	#	%	#	%
Low	3,335	4.6%	2,304	4.5%	344	7.2%	687	4.1%
Moderate	14,905	20.4%	10,663	20.7%	1,207	25.3%	3,035	17.9%
Middle	34,510	47.2%	24,952	48.5%	1,977	41.5%	7,581	44.7%
Upper	20,020	27.4%	13,263	25.8%	1,177	24.7%	5,580	32.9%
NA	337	0.5%	213	0.4%	60	1.3%	64	0.4%
<b>Total</b>	<b>73,107</b>	<b>100.0%</b>	<b>51,395</b>	<b>100.0%</b>	<b>4,765</b>	<b>100.0%</b>	<b>16,947</b>	<b>100.0%</b>
	Percentage of Total Businesses:			70.3%	6.5%		23.2%	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

<sup>1</sup> Vacant units "offered for rent or sale" are included in **both** the vacant unit total and the rental unit total. As a result, the total number of units shown on this table will be less than the individual totals of owner-occupied, rental and vacant housing units.

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

NASHVILLE ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase				Refinance			
	#	%	\$	%	#	%	\$	%
Low	6	1.4%	542	0.9%	41	9.6%	3,247	5.3%
Moderate	33	7.7%	4,027	6.6%	140	32.7%	15,319	25.2%
Middle	175	40.9%	21,621	35.5%	81	18.9%	12,085	19.8%
Upper	214	50.0%	34,705	57.0%	159	37.1%	28,890	47.4%
NA	0	0.0%	0	0.0%	7	1.6%	1,354	2.2%
<b>Total</b>	<b>428</b>	<b>100.0%</b>	<b>60,895</b>	<b>100.0%</b>	<b>428</b>	<b>100.0%</b>	<b>60,895</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	2	0.5%	188	0.3%	20	5.1%	1,757	2.4%
Moderate	24	6.2%	2,281	3.2%	55	14.1%	5,760	8.0%
Middle	122	31.3%	15,911	22.2%	83	21.3%	11,183	15.6%
Upper	242	62.1%	53,354	74.4%	199	51.0%	48,646	67.8%
NA	0	0.0%	0	0.0%	33	8.5%	4,388	6.1%
<b>Total</b>	<b>390</b>	<b>100.0%</b>	<b>71,734</b>	<b>100.0%</b>	<b>390</b>	<b>100.0%</b>	<b>71,734</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	100.0%	25,800	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%	25,800	100.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>25,800</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>25,800</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income				By Loan Size and Revenue			
	#	%	\$	%	#	%	\$	%
Low	17	5.6%	2,595	5.0%	168	55.6%	7,392	14.4%
Moderate	62	20.5%	12,800	24.9%	61	20.2%	11,323	22.0%
Middle	112	37.1%	16,608	32.3%	73	24.2%	32,726	63.6%
Upper	109	36.1%	19,238	37.4%	79	26.2%	22,533	43.8%
NA	2	0.7%	200	0.4%	16	5.3%	311	0.6%
<b>Total</b>	<b>302</b>	<b>100.0%</b>	<b>51,441</b>	<b>100.0%</b>	<b>302</b>	<b>100.0%</b>	<b>51,441</b>	<b>100.0%</b>
<b>Loan Size:</b>								
\$100,000 or less	168	55.6%	7,392	14.4%	207	68.5%	28,597	55.6%
\$100,001 - \$250,000	61	20.2%	11,323	22.0%	79	26.2%	22,533	43.8%
\$250,001 - \$1 Million	73	24.2%	32,726	63.6%	16	5.3%	311	0.6%
<b>Total</b>	<b>302</b>	<b>100.0%</b>	<b>51,441</b>	<b>100.0%</b>	<b>302</b>	<b>100.0%</b>	<b>51,441</b>	<b>100.0%</b>
<b>Revenue:</b>								
\$1 Million or Less	207	68.5%	28,597	55.6%	79	26.2%	22,533	43.8%
Over \$1 Million	79	26.2%	22,533	43.8%	16	5.3%	311	0.6%
Not Known	16	5.3%	311	0.6%				
<b>Total</b>	<b>302</b>	<b>100.0%</b>	<b>51,441</b>	<b>100.0%</b>	<b>302</b>	<b>100.0%</b>	<b>51,441</b>	<b>100.0%</b>

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

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

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NASHVILLE, TENNESSEE**

**LENDING TEST**

**Overview**

In the Nashville Assessment Area, SouthTrust 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 Nashville Assessment Area. SouthTrust 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 91,109 HMDA originations or purchases made by the institution, 871 (1 percent) totaling \$161.3 million were originations or purchases in the Nashville Assessment Area. Of the 871 HMDA loans, 428 (49.1 percent) were home purchase loans; 390 (44.8 percent) were home refinance loans; and 51 (5.9 percent) were home improvement loans. Of the 26,703 small business loans made by the institution, 302 loans (1.1 percent) totaling \$51.4 million were originations or purchases in the Nashville Assessment Area. Additionally, SouthTrust Bank makes use of flexible lending practices in serving the credit needs of the Nashville Assessment Area.

In 2001, approximately 478 financial entities subject to the CRA originated at least one HMDA-reportable origination or purchase in SouthTrust Bank's Nashville Assessment Area. SouthTrust Bank ranked 42<sup>nd</sup> with a market share of 0.5 percent by number of loans. Additionally, with 140 financial entities reporting at least one small business loan purchase or origination in the assessment area, SouthTrust ranked 25<sup>th</sup> with a market share of 0.5 percent by number of loans. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: Bank of America, Washington Mutual Bank, and AmSouth Bank. It is also recognized that large national credit card lenders such as Associates Capital Bank, Incorporated; GE Capital Financial, Incorporated; American Express Centurion; MBNA America, N.A.; and Capital One Federal Savings Bank dominate the assessment area regarding small business lending and therefore are considered competitors in this category.

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

**Geographic Distribution of Loans**

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

SouthTrust Bank's HMDA lending in the Nashville Assessment Area in the low-income tracts at 1 percent is below the percentage of owner-occupied units in these tracts at 2 percent. Of the 10,226 families in the low-income tracts (at 4.3 percent of the total population), 4,765 (46.6 percent) are below poverty level, leaving 5,461 non-poverty families. These families represent 2.3 percent of total families in this assessment area. The bank's lending is below this percentage. HMDA lending in the moderate-income tracts at 6.9 percent is below the percentage of owner-occupied units at 14.1 percent. The bank's lending in moderate-income tracts is below the percentage of families in moderate-income tracts at 16.4 percent. The aggregate lending comparison table for the Nashville Assessment Area on page 263 of Appendix C, shows that SouthTrust Bank performed above the aggregate in HMDA lending in low-income tracts and below the aggregate in HMDA lending in moderate-income tracts in 2001. SouthTrust Bank made 1.5 percent of its HMDA loans in low-income tracts compared to the aggregate at 1.2 percent. 7.4 percent of the bank's HMDA loans were made in moderate-income tracts compared to the aggregate at 10 percent. HMDA aggregate data for 2002 were not available.

SouthTrust Bank's small business lending in the Nashville Assessment Area in low-income tracts, at 5.6 percent, is above the percentage of small businesses, at 4.5 percent, located in these tracts. The bank originated 20.5 percent of its small business loans in moderate-income tracts and these tracts contain 20.4 percent of small businesses in the assessment area. The aggregate lending comparison table for the Nashville Assessment Area on page 263 of Appendix C indicates that SouthTrust Bank performed significantly above the aggregate for small business originations in low-income tracts and below the aggregate in moderate-income tracts in 2001. SouthTrust Bank made 5.8 percent of its small business loans in low-income tracts compared to the aggregate at 3.9 percent. 19.7 percent of the bank's small business loans were made in moderate-income tracts compared to the aggregate at 20.7 percent. CRA aggregate data for 2002 were not available.

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

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

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

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

Based on loan data from the review period, low-income families represented 19.4 percent of total families and received only 7.5 percent of SouthTrust's HMDA loans. A possible reason for this lending disparity is that 8.5 percent of families in the Nashville Assessment Area are below the poverty level. Assuming that the 20,009 poverty level families in the assessment area are categorized as low-income, there are 25,935 non-poverty, low-income families in the Nashville Assessment Area, representing 11 percent of total families. The bank's lending to low-income borrowers was below this percentage. Moderate-income borrowers received 23.3 percent of the HMDA loans and they comprise 17.3 percent of total families in the Nashville Assessment Area. HMDA lending to middle-income borrowers was below their percentage of the population, while lending to upper-income borrowers was above their percentage of the population.

The aggregate lending comparison table for the Nashville Assessment Area on page 263 of Appendix C shows that SouthTrust Bank performed below the aggregate in HMDA lending to low-income borrowers and above the aggregate in HMDA lending to moderate-income borrowers in 2001. SouthTrust Bank made 7.4 percent of its HMDA loans to low-income borrowers compared to the aggregate at 9.3 percent. 23.8 percent of the bank's HMDA loans were made to moderate-income borrowers compared to the aggregate at 19.4 percent. HMDA aggregate data for 2002 were not available.

Of the 302 loans to businesses that reported gross revenues originated by SouthTrust Bank in the Nashville Assessment Area, 68.5 percent were originated to small businesses. SouthTrust Bank's percentage of lending is below the 70.3 percent of businesses in the Nashville Assessment Area with annual gross revenues of \$1 million or less. However, in 2001, SouthTrust Bank's percentage of small business lending to businesses with revenues below \$1 million at 66.4 percent is significantly above the performance of the aggregate market at 51.6 percent.

Based on these factors, SouthTrust Bank's performance reflects **GOOD** penetration among customers of different income levels and businesses of different sizes.

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

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

**Community Development Lending**

SouthTrust Bank **MAKES AN ADEQUATE LEVEL** of community development loans in the Nashville Assessment Area. The bank has originated community development loans totaling \$3.3 million. Interviews with community members revealed that community development opportunities in the Nashville Assessment Area are available. Large, well-established banks compete for these types of loans.

**INVESTMENT TEST**

Please refer to the discussion of investments in the overall State of Tennessee section of this report on page 136.

**SERVICE TEST**

SouthTrust Bank's performance in the Nashville Assessment Area is **LOW SATISFACTORY**. The assessment area includes Davidson, Rutherford, Sumner, Williamson, and Wilson counties in Tennessee.

**Accessibility of Delivery Systems**

The bank's delivery systems are **REASONABLY ACCESSIBLE** to **ESSENTIALLY ALL** portions of the assessment area. SouthTrust Bank's eight branch offices and 49 ATMs were compared to the distribution of families and businesses among the tract categories within the assessment area. SouthTrust Bank offers 24-hour account access through an automated voice response unit and PC banking. The distribution of SouthTrust Bank's branch offices and ATMs is summarized in the following table.

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

<b>SOUTHTRUST BANK – DISTRIBUTION OF BRANCHES AND ATMS IN THE NASHVILLE ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	0	0%	1	2%	4%	5%
Moderate-Income	1	13%	9	18%	16%	21%
Middle-Income	2	25%	22	45%	56%	49%
Upper-Income	5	62%	17	35%	24%	25%
<i>Total</i>	8	<i>100%</i>	49	<i>100%</i>	<i>100%</i>	<i>100%</i>

Management identified five moderate-income census tracts that are within a five-mile radius of the bank’s main office. In addition, the bank has 12 ATMs located in or near these census tracts for customer convenience. Also, the Nashville market has installed 27 ATMs in Daily’s convenience stores, of which four are located in low – and moderate-income tracts.

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

Since the previous examination, SouthTrust Bank opened one branch in an upper-income census tract in the Nashville Assessment Area. The bank’s record of opening and closing branches has **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems.

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

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

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

<b>COMMUNITY DEVELOPMENT SERVICES FOR NASHVILLE</b>	
<b>ORGANIZATION</b>	<b>POSITION/SERVICE</b>
Tennessee Valley Authority's Minority Economic Development Valley Coalition	A bank employee provides technical expertise by serving as a coalition member of this organization that provides start-up and expansion funds to small business entities within the Tennessee Valley area.
HOPE, Incorporated	A bank employee provides financial expertise by serving on the board of this nonprofit housing and counseling organization.
Woodbine Community Organization	Bank employees have provided technical expertise by teaching new homebuyer education classes presented by this community development organization.
Villa Maria Manor	A bank employee provides financial expertise by serving on the board of this organization, which provides nonprofit Section 8 housing for low-income elderly persons.
SouthTrust Mortgage Corporation Affordable Housing Resources	Bank employees partner with SouthTrust Mortgage to facilitate affordable housing down payment assistance and credit counseling.

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

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

<b>Assessment Areas</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
<b>Chattanooga</b>	Consistent	Consistent	Not Consistent ( - )
<b>Memphis</b>	Not Consistent ( - )	Consistent	Not Consistent ( - )

**STATE: Texas**

**CRA RATING FOR TEXAS: Satisfactory**

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

**The Investment Test is rated: Outstanding**

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

**SCOPE OF EXAMINATION**

The Texas Assessment Area, in relation to SouthTrust Bank's total assessment area, consisted of 22.1 percent of the geographies, 28.5 percent of the low- and moderate-income geographies, 21.6 percent of the population, and 21.5 percent of the low- and moderate-income families. The assessment area also included 5.4 percent of the HMDA loans and 8.8 percent of the small business loans made by the bank in its total assessment area. SouthTrust Bank's performance in Texas was evaluated by reviewing the Houston 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 162.

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

**Overview**

SouthTrust Bank operates 56 branch throughout the Texas Assessment Area, representing 8 percent of the bank's branch network. This assessment area is comprised of five assessment areas. As of June 30, 2002, the bank had \$1.8 billion in deposits in the Texas Assessment Area, representing SouthTrust Bank's market share of 0.7 percent in the state of Texas.

**Competition**

The Texas Assessment Area is a highly competitive banking market due to the significant presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 728 other financial institutions operating 4,928 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the assessment area. Many of these banks are statewide, multi-regional, or national banks. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

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

As a part of the CRA examination, information was obtained from a community leader regarding local economic conditions and community credit needs. The contact stated that local financial institutions are providing appropriate services and products for the community; however, more could be done to revitalize and stabilize the low- and moderate-income areas.

The tables on pages 150, 151, and in the Appendix to this report provide 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 following Texas Assessment Area tables show selected demographic information and SouthTrust Bank's lending performance for the overall institution.

TEXAS ASSESSMENT AREA								
DEMOGRAPHICS								
Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families-Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	200	11.4%	143,413	6.9%	57,345	40.0%	456,402	22.0%
Moderate	484	27.6%	515,640	24.9%	102,577	19.9%	359,068	17.3%
Middle	577	32.9%	777,022	37.5%	63,839	8.2%	439,178	21.2%
Upper	459	26.2%	634,576	30.6%	18,735	3.0%	816,003	39.4%
NA	32	1.8%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>1,752</b>	<b>100.0%</b>	<b>2,070,651</b>	<b>100.0%</b>	<b>242,496</b>	<b>11.7%</b>	<b>2,070,651</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	270,756	79,902	4.8%	29.5%	134,193	49.6%	56,661	20.9%
Moderate	888,970	361,124	21.9%	40.6%	395,186	44.5%	132,660	14.9%
Middle	1,242,147	622,220	37.7%	50.1%	491,375	39.6%	128,552	10.3%
Upper	922,654	587,948	35.6%	63.7%	267,008	28.9%	67,698	7.3%
NA	2	0	0.0%	0.0%	0	0.0%	2	100.0%
<b>Total</b>	<b>3,324,529</b>	<b>1,651,194</b>	<b>100.0%</b>	<b>49.7%</b>	<b>1,287,762</b>	<b>38.7%</b>	<b>385,573</b>	<b>11.6%</b>
Total Businesses by Tract								
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	39,640	6.0%	28,238	6.3%	2,949	7.3%	8,453	4.9%
Moderate	152,150	23.0%	106,352	23.7%	11,555	28.6%	34,243	19.9%
Middle	224,305	33.9%	155,600	34.7%	13,223	32.7%	55,482	32.2%
Upper	239,218	36.2%	154,918	34.6%	11,895	29.5%	72,405	42.0%
NA	5,757	0.9%	3,132	0.7%	764	1.9%	1,861	1.1%
<b>Total</b>	<b>661,070</b>	<b>100.0%</b>	<b>448,240</b>	<b>100.0%</b>	<b>40,386</b>	<b>100.0%</b>	<b>172,444</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>67.8%</b>		<b>6.1%</b>		<b>26.1%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

<sup>1</sup> Vacant units "offered for rent or sale" are included in **both** the vacant unit total and the rental unit total. As a result, the total number of units shown on this table will be less than the individual totals of owner-occupied, rental and vacant housing units.

**STATE: Texas (Continued)**

TEXAS ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	21	0.6%	1,747	0.5%	218	6.6%	12,779	3.5%
Moderate	274	8.3%	20,309	5.6%	613	18.5%	46,030	12.6%
Middle	1,033	31.2%	89,863	24.7%	841	25.4%	76,270	21.0%
Upper	1,987	59.9%	251,999	69.2%	1,599	48.2%	224,544	61.7%
NA	0	0.0%	0	0.0%	44	1.3%	4,295	1.2%
<b>Total</b>	<b>3,315</b>	<b>100.0%</b>	<b>363,918</b>	<b>100.0%</b>	<b>3,315</b>	<b>100.0%</b>	<b>363,918</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	10	0.8%	1,391	0.8%	23	1.9%	1,200	0.7%
Moderate	42	3.5%	4,914	2.7%	110	9.1%	8,026	4.5%
Middle	343	28.5%	37,241	20.8%	191	15.9%	17,731	9.9%
Upper	808	67.2%	135,457	75.7%	815	67.7%	144,472	80.7%
NA	0	0.0%	0	0.0%	64	5.3%	7,574	4.2%
<b>Total</b>	<b>1,203</b>	<b>100.0%</b>	<b>179,003</b>	<b>100.0%</b>	<b>1,203</b>	<b>100.0%</b>	<b>179,003</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	11	2.7%	106	1.3%	64	15.5%	455	5.4%
Moderate	67	16.2%	1,061	12.6%	85	20.6%	1,079	12.8%
Middle	191	46.2%	3,334	39.5%	86	20.8%	1,750	20.7%
Upper	144	34.9%	3,940	46.7%	172	41.6%	5,042	59.7%
NA	0	0.0%	0	0.0%	6	1.5%	115	1.4%
<b>Total</b>	<b>413</b>	<b>100.0%</b>	<b>8,441</b>	<b>100.0%</b>	<b>413</b>	<b>100.0%</b>	<b>8,441</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	20.0%	44,160	16.7%	0	0.0%	0	0.0%
Middle	11	44.0%	98,235	37.1%	0	0.0%	0	0.0%
Upper	9	36.0%	122,744	46.3%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	25	100.0%	265,139	100.0%
<b>Total</b>	<b>25</b>	<b>100.0%</b>	<b>265,139</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>265,139</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	108	4.6%	16,272	5.4%				
Moderate	414	17.6%	64,438	21.2%				
Middle	1,041	44.2%	118,820	39.2%				
Upper	778	33.0%	100,028	33.0%				
NA	16	0.7%	3,759	1.2%				
<b>Total</b>	<b>2,357</b>	<b>100.0%</b>	<b>303,317</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	1,677	71.1%	65,371	21.6%				
\$100,001 - \$250,000	327	13.9%	55,872	18.4%				
\$250,001 - \$1 Million	353	15.0%	182,074	60.0%				
<b>Total</b>	<b>2,357</b>	<b>100.0%</b>	<b>303,317</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	1,383	58.7%	117,782	38.8%				
Over \$1 Million	858	36.4%	177,234	58.4%				
Not Known	116	4.9%	8,301	2.7%				
<b>Total</b>	<b>2,357</b>	<b>100.0%</b>	<b>303,317</b>	<b>100.0%</b>				

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

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

### **LENDING TEST**

The lending test rating for the Texas Assessment Area is **HIGH SATISFACTORY**. SouthTrust Bank's performance with regard to the geographic distribution of HMDA and small business lending is **ADEQUATE**. In addition, the distribution of loans to borrowers of different income levels and businesses of different sizes is **GOOD**. Please refer to the Texas Aggregate Lending Comparison Tables for HMDA and Small Business Lending on page 264 of Appendix C.

### **INVESTMENT TEST**

The investment test rating for the Texas Assessment Area is **OUTSTANDING**. SouthTrust 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 Texas Assessment Area is **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. The bank **PROVIDES AN ADEQUATE LEVEL** of community development services that benefit residents of the assessment area.

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

**METROPOLITAN AREAS: Houston, Texas**

**CRA RATING FOR HOUSTON, TEXAS: Satisfactory**

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

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

**SCOPE OF EXAMINATION**

The Houston Assessment Area, in relation to SouthTrust Bank's total assessment area, consisted of 8.8 percent of the census tracts, 11.7 percent of the low- and moderate-income tracts, 8.9 percent of the population, and 8.7 percent of the low- and moderate-income families. The assessment area contained 1.6 percent of the HMDA loans and 2.2 percent of the small business loans made by the bank. SouthTrust Bank's performance in the Houston Assessment Area was evaluated using full-scope examination procedures.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN HOUSTON, TEXAS**

**Overview**

SouthTrust Bank operates 20 branch offices, representing 2.8 percent of the bank's branch network. This assessment area includes the following counties in the state of Texas: Chambers, Fort Bend, Harris, Liberty, Montgomery, and Waller. As of June 30, 2002, the bank had \$606.4 million in deposits in the Houston Assessment Area, representing a market share of 0.9 percent.

**Competition**

The Houston Assessment Area is a highly competitive banking market due to the significant presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 86 other financial institutions operating 896 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the MSA. Many of these banks are statewide, multi-regional, or national banks. SouthTrust Bank's largest competitors in the Houston Assessment Area are J.P. Morgan Chase, Bank of America, and Wells Fargo Bank. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

The tables on pages 155, 156, and in the Appendix to this report provide 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.

<b>METROPOLITAN AREAS: Houston, Texas (Continued)</b>
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**Community Contacts**

As a part of the CRA examination, information was obtained from a community leader regarding local economic conditions and community credit needs. The contact felt that the financial institutions, particularly the large banks, could do more to assist low- and moderate-income individuals to obtain affordable housing.

The Houston Assessment Area table on the following page shows selected demographic information and SouthTrust Bank's lending performance for the overall institution.

**METROPOLITAN AREAS: Houston, Texas (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

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

HOUSTON ASSESSMENT AREA									
DEMOGRAPHICS									
2002 HUD Median Family Income (MSA): <b>\$59,600</b> <b>Income Categories</b>	Tract Distribution		Families by Tract		Families-Poverty as a % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
	Low	77	11.0%	59,549	7.1%	22,914	38.5%	189,913	22.5%
	Moderate	204	29.3%	217,511	25.8%	43,789	20.1%	140,440	16.6%
	Middle	216	31.0%	286,820	34.0%	25,504	8.9%	172,477	20.4%
	Upper	184	26.4%	280,008	33.2%	8,827	3.2%	341,058	40.4%
	NA	16	2.3%	0	0.0%	0	0.0%	-	-
	<b>Total</b>	<b>697</b>	<b>100.0%</b>	<b>843,888</b>	<b>100.0%</b>	<b>101,034</b>	<b>12.0%</b>	<b>843,888</b>	<b>100.0%</b>
	<b>Housing Units by Tract</b>								
		Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%		
Low	115,663	31,878	4.8%	27.6%	58,582	50.6%	25,203	21.8%	
Moderate	379,161	145,227	22.1%	38.3%	172,728	45.6%	61,206	16.1%	
Middle	455,930	224,968	34.2%	49.3%	180,435	39.6%	50,527	11.1%	
Upper	413,126	255,342	38.8%	61.8%	124,145	30.1%	33,639	8.1%	
NA	2	0	0.0%	0.0%	0	0.0%	2	100.0%	
<b>Total</b>	<b>1,363,882</b>	<b>657,415</b>	<b>100.0%</b>	<b>48.2%</b>	<b>535,890</b>	<b>39.3%</b>	<b>170,577</b>	<b>12.5%</b>	
<b>Total Businesses by Tract and Revenue Size</b>									
	Tract		Under \$1 Million		Over \$1 Million		Revenue not Reported		
	#	%	#	%	#	%	#	%	
Low	15,153	5.3%	10,881	5.7%	1,015	5.8%	3,257	4.3%	
Moderate	66,833	23.5%	46,313	24.4%	5,154	29.3%	15,366	20.1%	
Middle	88,797	31.3%	60,187	31.7%	5,612	31.9%	22,998	30.0%	
Upper	112,559	39.6%	72,020	37.9%	5,703	32.4%	34,836	45.5%	
NA	649	0.2%	406	0.2%	114	0.6%	129	0.2%	
<b>Total</b>	<b>283,991</b>	<b>100.0%</b>	<b>189,807</b>	<b>100.0%</b>	<b>17,598</b>	<b>100.0%</b>	<b>76,586</b>	<b>100.0%</b>	
<b>Percentage of Total Businesses:</b>				<b>66.8%</b>	<b>6.2%</b>	<b>27.0%</b>			

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

<sup>1</sup> Vacant units "offered for rent or sale" are included in **both** the vacant unit total and the rental unit total. As a result, the total number of units shown on this table will be less than the individual totals of owner-occupied, rental and vacant housing units.

**METROPOLITAN AREA: Houston, Texas (Continued)**

HOUSTON ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	7	0.8%	846	0.8%	83	9.3%	5,066	4.8%
Moderate	109	12.2%	8,998	8.5%	193	21.6%	15,401	14.6%
Middle	321	35.9%	31,395	29.8%	246	27.5%	24,769	23.5%
Upper	456	51.1%	64,179	60.9%	358	40.1%	58,415	55.4%
NA	0	0.0%	0	0.0%	13	1.5%	1,767	1.7%
<b>Total</b>	<b>893</b>	<b>100.0%</b>	<b>105,418</b>	<b>100.0%</b>	<b>893</b>	<b>100.0%</b>	<b>105,418</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	6	1.5%	1,116	1.7%	8	2.0%	541	0.8%
Moderate	18	4.4%	2,523	3.9%	54	13.3%	4,250	6.5%
Middle	116	28.6%	14,111	21.6%	78	19.3%	7,856	12.0%
Upper	265	65.4%	47,662	72.9%	249	61.5%	50,660	77.4%
NA	0	0.0%	0	0.0%	16	4.0%	2,105	3.2%
<b>Total</b>	<b>405</b>	<b>100.0%</b>	<b>65,412</b>	<b>100.0%</b>	<b>405</b>	<b>100.0%</b>	<b>65,412</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	2	1.5%	75	2.3%	13	9.5%	138	4.1%
Moderate	27	19.7%	367	11.0%	24	17.5%	320	9.6%
Middle	42	30.7%	845	25.4%	28	20.4%	549	16.5%
Upper	66	48.2%	2,042	61.3%	70	51.1%	2,266	68.1%
NA	0	0.0%	0	0.0%	2	1.5%	56	1.7%
<b>Total</b>	<b>137</b>	<b>100.0%</b>	<b>3,329</b>	<b>100.0%</b>	<b>137</b>	<b>100.0%</b>	<b>3,329</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	14.3%	14,765	7.9%	0	0.0%	0	0.0%
Middle	5	35.7%	50,885	27.1%	0	0.0%	0	0.0%
Upper	7	50.0%	121,873	65.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	14	100.0%	187,523	100.0%
<b>Total</b>	<b>14</b>	<b>100.0%</b>	<b>187,523</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>187,523</b>	<b>100.0%</b>
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	29	4.9%	5,765	6.4%				
Moderate	128	21.6%	18,788	20.9%				
Middle	185	31.2%	30,385	33.7%				
Upper	246	41.5%	34,157	37.9%				
NA	5	0.8%	965	1.1%				
<b>Total</b>	<b>593</b>	<b>100.0%</b>	<b>90,060</b>	<b>100.0%</b>				
By Loan Size and Revenue								
Loan Size:	#	%	\$	%				
\$100,000 or less	388	65.4%	16,692	18.5%				
\$100,001 - \$250,000	97	16.4%	17,114	19.0%				
\$250,001 - \$1 Million	108	18.2%	56,254	62.5%				
<b>Total</b>	<b>593</b>	<b>100.0%</b>	<b>90,060</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%				
\$1 Million or Less	325	54.8%	35,830	39.8%				
Over \$1 Million	233	39.3%	50,874	56.5%				
Not Known	35	5.9%	3,356	3.7%				
<b>Total</b>	<b>593</b>	<b>100.0%</b>	<b>90,060</b>	<b>100.0%</b>				

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

**METROPOLITAN AREA: Houston, Texas (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN HOUSTON, TEXAS**

**LENDING TEST**

**Overview**

In the Houston Assessment Area, SouthTrust 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 Houston Assessment Area. SouthTrust 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 91,109 HMDA originations or purchases made by the institution, 1,449 loans (1.6 percent) totaling \$361.7 million were originations or purchases in the Houston Assessment Area. Of the 1,449 HMDA loans, 893 (61.6 percent) were home purchase loans; 405 (28 percent) were home refinance loans; and 137 (9.5 percent) were home improvement loans. Of the 26,703 small business loans made by the institution, 593 loans (2.2 percent) totaling \$90.1 million were originations or purchases in the Houston Assessment Area. Additionally, SouthTrust Bank makes use of flexible lending practices in serving the credit needs of the Houston Assessment Area.

In 2001, approximately 631 financial entities subject to the CRA reported at least one HMDA-reportable origination or purchase in SouthTrust Bank's Houston Assessment Area. SouthTrust Bank ranked 62<sup>nd</sup> with a market share of 0.4 percent by number of loans. Additionally, with 208 financial entities reporting at least one small business loan purchase or origination in the assessment area, SouthTrust ranked 37<sup>th</sup> with a market share of 0.2 percent by number of loans. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: Countrywide Home Loans, Washington Mutual Bank, Bank of America, and J.P. Morgan Chase. It is also recognized that large national credit card lenders such as Associates Capital Bank, Incorporated; GE Capital Financial, Incorporated; Capital One Federal Savings Bank; American Express Centurion; and MBNA America, N.A. dominate the assessment area regarding small business lending and therefore are considered competitors in this category.

**METROPOLITAN AREA: Houston, Texas (Continued)**

**Geographic Distribution of Loans**

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

SouthTrust Bank's HMDA lending in the Houston Assessment Area in the low-income tracts at 1 percent is below the percentage of owner-occupied units in these tracts at 4.8 percent. Of the 59,549 families in the low-income tracts, 22,914 (38.5 percent) are below poverty level, leaving 36,635 non-poverty families. These families represent 4.3 percent of total families in this assessment area. The bank's level of lending in low-income tracts is below this percentage. HMDA lending in the moderate-income tracts at 10.8 percent is also below the percentage of owner-occupied units in those tracts (at 22.1 percent) and the percentage of families in moderate-income tracts (at 25.8 percent). The aggregate lending comparison table for the Houston Assessment Area on page 268 of Appendix C, shows that SouthTrust Bank performed below the aggregate in HMDA lending in low-income tracts and above the aggregate in HMDA lending in moderate-income tracts in 2001. SouthTrust Bank made 1.1 percent of its HMDA loans in low-income tracts compared to the aggregate at 1.6 percent. However, 12.8 percent of the bank's HMDA loans were made in moderate-income tracts compared to the aggregate at 10.8 percent. HMDA aggregate data for 2002 were not available.

SouthTrust Bank's small business lending in the Houston Assessment Area in low-income tracts, at 4.9 percent, is below the percentage of small businesses, at 5.7 percent, located in these tracts. The bank originated 21.6 percent of its small business loans in moderate-income tracts and these tracts contain 24.4 percent of small businesses in the assessment area. The aggregate lending comparison table for the Houston Assessment Area on page 268 of Appendix C indicates that SouthTrust Bank performed above the aggregate for small business loan originations in low-income tracts and below the aggregate in moderate-income tracts in 2001. SouthTrust Bank made 6.3 percent of its small business loans in low-income tracts compared to the aggregate at 4.5 percent. 20.7 percent of the bank's small business loans were made in moderate-income tracts compared to the aggregate at 21.8 percent. CRA aggregate data for 2002 were not available.

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

<b>METROPOLITAN AREA: Houston, Texas (Continued)</b>
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### **Lending to Borrowers of Different Income Levels and Businesses of Different Sizes**

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

Based on loan data from the review period, low-income families represented 22.5 percent of total families and received only 7.2 percent of SouthTrust's HMDA loans. A possible reason for this lending disparity is that 12 percent of families in the Houston Assessment Area are below the poverty level. Assuming that the 101,034 poverty level families in the assessment area are categorized as low-income, there are 88,879 non-poverty, low-income families in the Houston Assessment Area, representing 10.5 percent of total families. The bank's lending to low-income borrowers was below this percentage. Moderate-income borrowers received 18.7 percent of the HMDA loans and they comprise 16.6 percent of total families in the Houston Assessment Area. HMDA lending to middle-and upper-income borrowers was above their percentage of the population.

The aggregate lending comparison table for the Houston Assessment Area on page 268 of Appendix C shows that SouthTrust Bank compared very favorably to the aggregate in HMDA lending to LMI borrowers in 2001. SouthTrust Bank made 8.3 percent of its HMDA loans to low-income borrowers compared to the aggregate at 5.8 percent. 19.7 percent of the bank's HMDA loans were made to moderate-income borrowers compared to the aggregate at 14.9 percent. HMDA aggregate data for 2002 were not available.

Of the 593 loans to businesses that reported gross revenues originated by SouthTrust Bank in the Houston Assessment Area, 54.8 percent were originated to small businesses. SouthTrust Bank's percentage of lending is below the percentage of businesses with annual gross revenues of \$1 million or less in the Houston Assessment Area at 66.8 percent. However, SouthTrust Bank's percentage of small business lending to businesses with revenues below \$1 million at 52.9 percent is significantly above the performance of the aggregate market at 40.7 percent in 2001.

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

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

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

**METROPOLITAN AREA: Houston, Texas (Continued)**

**Community Development Lending**

SouthTrust Bank **MAKES A RELATIVELY HIGH LEVEL** of community development loans in the Houston Assessment Area. The bank has originated community development loans totaling \$17.8 million. An interview with a community member revealed that community development opportunities in the Houston Assessment Area are available. Large, well-established banks compete for these types of loans.

**INVESTMENT TEST**

Please refer to the discussion about investments in the overall State of Texas section of this report on page 152.

**SERVICE TEST**

SouthTrust Bank's performance in the Houston Assessment Area is **LOW SATISFACTORY**. The assessment area includes Chambers, Fort Bend, Harris, Liberty, Montgomery, and Waller counties in Texas.

**Accessibility of Delivery Systems**

The bank's delivery systems are **REASONABLY ACCESSIBLE** to **ESSENTIALLY ALL** portions of the assessment area. SouthTrust Bank's 20 branch offices and 26 ATMs were compared to the distribution of families and businesses among the tract categories within the assessment area. SouthTrust Bank offers 24-hour account access through an automated voice response unit and PC banking. The distribution of SouthTrust Bank's branch offices and ATMs is summarized in the following table.

<b>SOUTHTRUST BANK – DISTRIBUTION OF BRANCHES AND ATMS IN THE HOUSTON ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	0	0%	0	0%	7%	6%
Moderate-Income	6	30%	5	19%	26%	25%
Middle-Income	5	25%	9	35%	34%	32%
Upper-Income	9	45%	12	46%	33%	37%
<i>Total</i>	<i>20</i>	<i>100%</i>	<i>26</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

According to bank management, the moderate-income census tracts in Chambers County are also served by SouthTrust's Beaumont Assessment Area.

**METROPOLITAN AREA: Houston, Texas (Continued)**

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

Since the previous examination, SouthTrust Bank closed one branch in an upper-income census tract in the Houston Assessment Area. The bank opened one additional branch in both a moderate-income and an upper-income census tract. This activity did not negatively impact the bank's branch distribution within the assessment area. Thus, the bank's record of opening and closing branches has **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.

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

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

**Community Development Services**

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

<b>COMMUNITY DEVELOPMENT SERVICES FOR HOUSTON</b>	
<b>ORGANIZATION</b>	<b>POSITION/SERVICE</b>
ASA Resource Development Group	A bank employee provides technical expertise to this group which assists startup businesses in the procurement of grants and loans from community development corporations.
Habitat for Humanity	A bank employee provides technical expertise by facilitating homebuyer education classes for this organization that provides affordable housing to low- and moderate-income individuals.
SouthTrust Bank	Bank employees hosted a two-day faith-based community housing and empowerment conference.
Biztech	A bank employee provides financial expertise by serving on the board of this small business incubator organization.
University of Houston Small Business Development Center	A bank employee provides technical expertise by instructing at a small business-financing seminar.

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

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

<b>Assessment Areas</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
<b>Arlington</b>	Not Consistent ( - )	Consistent	Consistent
<b>Baumont</b>	Not Consistent ( - )	Consistent	Not Consistent ( + )
<b>Dallas</b>	Not Consistent ( - )	Consistent	Not Consistent ( - )
<b>San Antonio</b>	Not Consistent ( - )	Consistent	Consistent

<b>STATE: Virginia</b>
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**CRA RATING FOR VIRGINIA: 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 Virginia Assessment Area, in relation to SouthTrust Bank's total assessment area, consisted of 6.6 percent of the geographies, 6.7 percent of the low- and moderate-income geographies, 5.4 percent of the population, and 5.2 percent of the low- and moderate-income families. The assessment area also included 1.9 percent of the HMDA loans and 2.1 percent of the small business loans made by the bank in its total assessment area. SouthTrust Bank's performance in Virginia was evaluated by reviewing the Norfolk Assessment Area using full-scope examination procedures. Other metropolitan 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 178.

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

**Overview**

SouthTrust Bank operates 34 branch offices throughout the Virginia Assessment Area, representing 4.8 percent of the bank's total branch network. This assessment area is comprised of two assessment areas. As of June 30, 2002, the bank had \$1.1 billion in deposits in the Virginia Assessment Area, representing SouthTrust Bank's market share of 0.9 percent in the state of Virginia. The Virginia Assessment Area is a new market for SouthTrust Bank. SouthTrust Bank entered the market in late 2001 and is trying to establish general name recognition in the community.

**Competition**

The Virginia Assessment Area is a highly competitive banking market due to the significant presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 167 other financial institutions operating 2,394 branch offices in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the assessment area. Many of these banks are statewide,

<b>STATE: Virginia (Continued)</b>
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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 contacts stated that local financial institutions are providing appropriate services and products for the community.

The tables on pages 165,166, and in the Appendix to this report provide 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: Virginia (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

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

VIRGINIA ASSESSMENT AREA								
DEMOGRAPHICS								
Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families<Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	49	9.4%	33,258	6.3%	14,511	43.6%	98,829	18.8%
Moderate	112	21.5%	95,270	18.1%	13,552	14.2%	98,090	18.6%
Middle	203	38.9%	242,892	46.1%	13,416	5.5%	127,508	24.2%
Upper	122	23.4%	155,051	29.5%	3,069	2.0%	202,044	38.4%
NA	36	6.9%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>522</b>	<b>100.0%</b>	<b>526,471</b>	<b>100.0%</b>	<b>44,548</b>	<b>8.5%</b>	<b>526,471</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	57,542	14,513	3.3%	25.2%	35,969	62.5%	7,060	12.3%
Moderate	161,504	59,541	13.4%	36.9%	86,211	53.4%	15,752	9.8%
Middle	366,891	212,062	47.6%	57.8%	130,806	35.7%	24,023	6.5%
Upper	214,249	159,166	35.7%	74.3%	42,098	19.6%	12,985	6.1%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>800,186</b>	<b>445,282</b>	<b>100.0%</b>	<b>55.6%</b>	<b>295,084</b>	<b>36.9%</b>	<b>59,820</b>	<b>7.5%</b>
Total Businesses by Tract								
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	5,803	5.2%	4,001	5.0%	444	6.1%	1,358	5.6%
Moderate	18,164	16.2%	13,535	16.7%	1,309	18.1%	3,320	13.7%
Middle	49,515	44.1%	36,467	45.1%	3,276	45.3%	9,772	40.4%
Upper	37,940	33.8%	26,255	32.5%	2,067	28.6%	9,618	39.7%
NA	844	0.8%	558	0.7%	137	1.9%	149	0.6%
<b>Total</b>	<b>112,266</b>	<b>100.0%</b>	<b>80,816</b>	<b>100.0%</b>	<b>7,233</b>	<b>100.0%</b>	<b>24,217</b>	<b>100.0%</b>
	<b>Percentage of Total Businesses:</b>		<b>72.0%</b>		<b>6.4%</b>		<b>21.6%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

<sup>1</sup> Vacant units "offered for rent or sale" are included in **both** the vacant unit total and the rental unit total. As a result, the total number of units shown on this table will be less than the individual totals of owner-occupied, rental and vacant housing units.

**STATE: Virginia (Continued)**

VIRGINIA ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	7	0.8%	660	0.6%	61	6.9%	4,037	3.9%
Moderate	41	4.6%	3,810	3.7%	215	24.2%	19,621	18.9%
Middle	419	47.2%	44,428	42.8%	222	25.0%	25,504	24.6%
Upper	420	47.4%	54,849	52.9%	358	40.4%	50,722	48.9%
NA	0	0.0%	0	0.0%	31	3.5%	3,863	3.7%
<b>Total</b>	<b>887</b>	<b>100.0%</b>	<b>103,747</b>	<b>100.0%</b>	<b>887</b>	<b>100.0%</b>	<b>103,747</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	4	0.6%	141	0.2%	31	4.9%	2,019	2.4%
Moderate	26	4.1%	2,562	3.1%	112	17.9%	10,221	12.2%
Middle	274	43.7%	29,556	35.3%	110	17.5%	12,556	15.0%
Upper	321	51.2%	51,232	61.1%	281	44.8%	48,101	57.4%
NA	2	0.3%	298	0.4%	93	14.8%	10,892	13.0%
<b>Total</b>	<b>627</b>	<b>100.0%</b>	<b>83,789</b>	<b>100.0%</b>	<b>627</b>	<b>100.0%</b>	<b>83,789</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	1	0.4%	22	0.2%	20	8.1%	549	3.9%
Moderate	8	3.2%	282	2.0%	40	16.2%	1,243	8.8%
Middle	89	36.0%	3,490	24.7%	42	17.0%	1,835	13.0%
Upper	148	59.9%	10,301	72.9%	145	58.7%	10,503	74.3%
NA	1	0.4%	35	0.2%	0	0.0%	0	0.0%
<b>Total</b>	<b>247</b>	<b>100.0%</b>	<b>14,130</b>	<b>100.0%</b>	<b>247</b>	<b>100.0%</b>	<b>14,130</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	20.0%	31,437	26.8%	0	0.0%	0	0.0%
Middle	4	40.0%	49,341	42.0%	0	0.0%	0	0.0%
Upper	4	40.0%	36,614	31.2%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	10	100.0%	117,392	100.0%
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>117,392</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>117,392</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	20	3.6%	1,249	2.6%				
Moderate	86	15.5%	6,457	13.2%				
Middle	263	47.4%	22,684	46.5%				
Upper	183	33.0%	17,497	35.8%				
NA	3	0.5%	945	1.9%				
<b>Total</b>	<b>555</b>	<b>100.0%</b>	<b>48,832</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	431	77.7%	14,181	29.0%				
\$100,001 - \$250,000	78	14.1%	13,199	27.0%				
\$250,001 - \$1 Million	46	8.3%	21,452	43.9%				
<b>Total</b>	<b>555</b>	<b>100.0%</b>	<b>48,832</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	290	52.3%	23,435	48.0%				
Over \$1 Million	201	36.2%	20,481	41.9%				
Not Known	64	11.5%	4,916	10.1%				
<b>Total</b>	<b>555</b>	<b>100.0%</b>	<b>48,832</b>	<b>100.0%</b>				

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

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

### **LENDING TEST**

The lending test rating for the Virginia Assessment Area is **HIGH SATISFACTORY**. SouthTrust Bank's performance with regard to the geographic distribution of HMDA and small business lending is **ADEQUATE**. In addition, the distribution of loans to borrowers of different income levels and businesses of different sizes is **GOOD**. Please refer to the Virginia Aggregate Lending Comparison Tables for HMDA and Small Business Lending on page 270 of Appendix C.

### **INVESTMENT TEST**

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

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

**METROPOLITAN AREAS: Norfolk, Virginia**

**CRA RATING FOR NORFOLK, VIRGINIA: 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 Norfolk Assessment Area, in relation to SouthTrust Bank's total assessment area, consisted of 3.7 percent of the census tracts, 4 percent of the low- and moderate-income tracts, 3.4 percent of the population, and 3.2 percent of the low- and moderate-income families. The assessment area contained 1.7 percent of the HMDA loans and 1.6 percent of the small business loans made by the bank. SouthTrust Bank's performance in the Norfolk Assessment Area was evaluated using full-scope examination procedures.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN NORFOLK, VIRGINIA**

**Overview**

SouthTrust Bank operates 22 branch offices, representing 3.1 percent of the bank's branch network. This assessment area includes the following counties in the state of Virginia: York, Norfolk, Portsmouth, Chesapeake, Newport News, Hampton, and Virginia Beach. As of June 30, 2002, the bank had \$748.5 million in deposits in the Norfolk Assessment Area, representing a market share of 7.1 percent. As mentioned previously in the report, The Norfolk Assessment Area is a new market for SouthTrust Bank. SouthTrust Bank entered the market in late 2001 and is trying to establish general name recognition in the community.

**Competition**

The Norfolk Assessment Area is a highly competitive banking market due to the significant presence of banks in this market. According to the FDIC / OTS Summary of Deposits Report, there are 21 other financial institutions operating in the assessment area. The competition comes mainly from FDIC-Insured institutions with branch offices located in the MSA. Many of these banks are statewide, multi-regional, or national banks. SouthTrust Bank's largest competitors in the Norfolk Assessment Area are Wachovia Bank and Bank of America. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

The tables on pages 170, 171, and in the Appendix to this report provide 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.

<b>METROPOLITAN AREAS: Norfolk, Virginia (Continued)</b>
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**Community Contacts**

As a part of the CRA examination, information was obtained from community leaders regarding local economic conditions and community credit needs. The overall opinion of the contacts was that local financial institutions are proactively involved in meeting the community development and credit needs of the community.

The Norfolk Assessment Area table on the following page shows selected demographic information and SouthTrust Bank's lending performance for the overall institution.

**METROPOLITAN AREAS: Norfolk, Virginia (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

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

NORFOLK ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$53,800</b> Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	29	9.8%	19,581	6.0%	9,003	46.0%	60,476	18.7%
Moderate	66	22.2%	58,516	18.1%	8,752	15.0%	62,155	19.2%
Middle	111	37.4%	154,233	47.6%	9,797	6.4%	78,329	24.2%
Upper	71	23.9%	91,746	28.3%	1,977	2.2%	123,116	38.0%
NA	20	6.7%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>297</b>	<b>100.0%</b>	<b>324,076</b>	<b>100.0%</b>	<b>29,529</b>	<b>9.1%</b>	<b>324,076</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	33,996	7,349	2.9%	22,126	65.1%	4,521	13.3%	
Moderate	94,314	32,277	12.6%	52,565	55.7%	9,472	10.0%	
Middle	227,457	124,340	48.7%	86,976	38.2%	16,141	7.1%	
Upper	126,692	91,483	35.8%	26,733	21.1%	8,476	6.7%	
NA	0	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>482,459</b>	<b>255,449</b>	<b>100.0%</b>	<b>188,400</b>	<b>39.0%</b>	<b>38,610</b>	<b>8.0%</b>	
Total Businesses by Tract								
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	2,328	3.8%	1,692	3.8%	180	4.9%	456	3.7%
Moderate	9,912	16.3%	7,582	17.0%	669	18.0%	1,661	13.4%
Middle	27,788	45.7%	20,733	46.4%	1,723	46.4%	5,332	43.0%
Upper	20,569	33.8%	14,579	32.6%	1,073	28.9%	4,917	39.6%
NA	256	0.4%	144	0.3%	65	1.8%	47	0.4%
<b>Total</b>	<b>60,853</b>	<b>100.0%</b>	<b>44,730</b>	<b>100.0%</b>	<b>3,710</b>	<b>100.0%</b>	<b>12,413</b>	<b>100.0%</b>
	<b>Percentage of Total Businesses:</b>			<b>73.5%</b>			<b>6.1%</b>	<b>20.4%</b>

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

<sup>1</sup> Vacant units "offered for rent or sale" are included in **both** the vacant unit total and the rental unit total. As a result, the total number of units shown on this table will be less than the individual totals of owner-occupied, rental and vacant housing units.

**METROPOLITAN AREA: Norfolk, Virginia (Continued)**

NORFOLK ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	7	0.9%	660	0.7%	55	6.8%	3,644	3.8%
Moderate	35	4.3%	3,274	3.4%	196	24.2%	18,107	18.9%
Middle	393	48.6%	42,160	43.9%	203	25.1%	23,547	24.5%
Upper	374	46.2%	49,870	52.0%	329	40.7%	47,194	49.2%
NA	0	0.0%	0	0.0%	26	3.2%	3,472	3.6%
<b>Total</b>	<b>809</b>	<b>100.0%</b>	<b>95,964</b>	<b>100.0%</b>	<b>809</b>	<b>100.0%</b>	<b>95,964</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	1	0.2%	54	0.1%	20	3.9%	1,342	1.9%
Moderate	20	3.9%	2,110	3.0%	90	17.4%	8,098	11.5%
Middle	230	44.5%	25,512	36.3%	89	17.2%	10,252	14.6%
Upper	264	51.1%	42,340	60.2%	234	45.3%	40,756	58.0%
NA	2	0.4%	298	0.4%	84	16.2%	9,866	14.0%
<b>Total</b>	<b>517</b>	<b>100.0%</b>	<b>70,314</b>	<b>100.0%</b>	<b>517</b>	<b>100.0%</b>	<b>70,314</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	1	0.5%	22	0.2%	13	6.2%	369	2.9%
Moderate	8	3.8%	282	2.2%	30	14.3%	954	7.5%
Middle	72	34.3%	2,890	22.8%	31	14.8%	1,257	9.9%
Upper	128	61.0%	9,470	74.6%	136	64.8%	10,119	79.7%
NA	1	0.5%	35	0.3%	0	0.0%	0	0.0%
<b>Total</b>	<b>210</b>	<b>100.0%</b>	<b>12,699</b>	<b>100.0%</b>	<b>210</b>	<b>100.0%</b>	<b>12,699</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	20.0%	15,400	48.8%	0	0.0%	0	0.0%
Middle	2	40.0%	15,041	47.7%	0	0.0%	0	0.0%
Upper	2	40.0%	1,114	3.5%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	5	100.0%	31,555	100.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>31,555</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>31,555</b>	<b>100.0%</b>
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	11	2.6%	903	2.6%				
Moderate	69	16.4%	5,148	15.0%				
Middle	193	45.8%	13,384	39.0%				
Upper	145	34.4%	13,942	40.6%				
NA	3	0.7%	945	2.8%				
<b>Total</b>	<b>421</b>	<b>100.0%</b>	<b>34,322</b>	<b>100.0%</b>				
By Loan Size and Revenue								
Loan Size:	#	%	\$	%				
\$100,000 or less	336	79.8%	10,404	30.3%				
\$100,001 - \$250,000	51	12.1%	8,723	25.4%				
\$250,001 - \$1 Million	34	8.1%	15,195	44.3%				
<b>Total</b>	<b>421</b>	<b>100.0%</b>	<b>34,322</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%				
\$1 Million or Less	211	50.1%	16,420	47.8%				
Over \$1 Million	150	35.6%	13,038	38.0%				
Not Known	60	14.3%	4,864	14.2%				
<b>Total</b>	<b>421</b>	<b>100.0%</b>	<b>34,322</b>	<b>100.0%</b>				

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

**METROPOLITAN AREA: Norfolk, Virginia (Continued)**

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NORFOLK, VIRGINIA**

**LENDING TEST**

**Overview**

In the Norfolk Assessment Area, SouthTrust 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 Norfolk Assessment Area. SouthTrust 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 91,109 HMDA originations or purchases made by the institution, 1,541 loans (1.7 percent) totaling \$210.5 million were originations or purchases in the Norfolk Assessment Area. Of the 1,541 HMDA loans, 809 (52.5 percent) were home purchase loans; 517 (33.5 percent) were home refinance loans; and 210 (13.6 percent) were home improvement loans. Of the 26,703 small business loans made by the institution, 421 loans (1.6 percent) totaling \$34.3 million were originations or purchases in the Norfolk Assessment Area. Additionally, SouthTrust Bank makes use of flexible lending practices in serving the credit needs of the Norfolk Assessment Area.

In 2001, approximately 419 financial entities subject to the CRA reported at least one HMDA-reportable origination or purchase in SouthTrust Bank's Norfolk Assessment Area. SouthTrust Bank ranked 27<sup>th</sup> with a market share of 0.9 percent by number of loans. Additionally, with 76 financial entities reporting at least one small business loan purchase or origination in the assessment area, SouthTrust ranked 18<sup>th</sup> with a market share of 1.1 percent by number of loans. The bank considers the following local financial institutions as competitors with regard to HMDA and small business lending: Bank of America, BB&T of Virginia, and SunTrust Bank. It is also recognized that large national credit card lenders such as; GE Capital Financial, Incorporated; Associates Capital Bank, Incorporated; American Express Centurion; Capital One Federal Savings Bank; and MBNA America, N.A. dominate the assessment area regarding small business lending and therefore are considered competitors in this category.

**METROPOLITAN AREA: Norfolk, Virginia (Continued)**

**Geographic Distribution of Loans**

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

SouthTrust Bank's HMDA lending in the Norfolk Assessment Area in the low-income tracts at 0.6 percent is below the percentage of owner-occupied units in these tracts (at 2.9 percent) and families in these tracts at 6.0 percent. Of the 19,581 families in the low-income tracts, 9,003 (46 percent) are below poverty level, leaving 10,578 non-poverty families. These families represent 3.3 percent of total families in this assessment area. The bank's level of lending in low-income tracts is below this percentage. HMDA lending in the moderate-income tracts at 4.2 percent is also below the percentage of owner-occupied units at (12.6 percent) and the percentage of families in moderate-income tracts (at 18.1 percent). The aggregate lending comparison table for the Norfolk Assessment Area on page 271 of Appendix C, shows that SouthTrust Bank performed below the aggregate in HMDA lending in both low- and moderate-income tracts in 2001. SouthTrust Bank made 0.7 percent of its HMDA loans in low-income tracts compared to the aggregate at 1.7 percent. 3.8 percent of the bank's HMDA loans were made in moderate-income tracts compared to the aggregate at 9.5 percent. HMDA aggregate data for 2002 were not available.

SouthTrust Bank's small business lending in the Norfolk Assessment Area in low-income tracts, at 2.6 percent, is below the percentage of small businesses, at 3.8 percent, located in these tracts. The bank originated 16.4 percent of its small business loans in moderate-income tracts and these tracts contain 17 percent of small businesses in the assessment area. The aggregate lending comparison table for the Norfolk Assessment Area on page 271 of Appendix C indicates that SouthTrust Bank compared favorably to the aggregate for small business originations in LMI tracts in 2001. SouthTrust Bank made 4.6 percent of its small business loans in low-income tracts compared to the aggregate at 3.9 percent. 15.4 percent of the bank's small business loans were made in moderate-income tracts compared to the aggregate at 14.7 percent. CRA aggregate data for 2002 were not available.

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

**METROPOLITAN AREA: Norfolk, Virginia (Continued)**

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

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

Based on loan data from the review period, low-income families represented 18.7 percent of total families and received only 5.7 percent of SouthTrust's HMDA loans. A possible reason for this lending disparity is that 9.1 percent of families in the Norfolk Assessment Area are below the poverty level. Assuming that the 29,529 poverty level families in the assessment area are categorized as low-income, there are 30,947 non-poverty, low-income families in the Norfolk Assessment Area, representing 9.6 percent of total families. The bank's lending to low-income borrowers was below this percentage. However, moderate-income borrowers received 20.5 percent of the HMDA loans, and they comprise 19.2 percent of total families in the Norfolk Assessment Area. HMDA lending to middle-income borrowers was below their percentage of the population, while lending to upper-income borrowers was above their percentage of the population.

The aggregate lending comparison table for the Norfolk Assessment Area on page 271 of Appendix C shows that SouthTrust Bank compared very favorably to the aggregate in HMDA lending to LMI borrowers in 2001. SouthTrust Bank made 7.1 percent of its HMDA loans to low-income borrowers compared to the aggregate at 5 percent. 22.8 percent of the bank's HMDA loans were made to moderate-income borrowers compared to the aggregate at 15 percent. HMDA aggregate data for 2002 were not available.

Of the 421 loans to businesses that reported gross revenues originated by SouthTrust Bank in the Norfolk Assessment Area, 50.1 percent were originated to small businesses. SouthTrust Bank's percentage of lending is below the percentage of businesses with annual gross revenues of \$1 million or less in the Norfolk Assessment Area at 73.5 percent. However, SouthTrust Bank's percentage of small business lending to businesses with revenues below \$1 million at 54.2 percent is above the performance of the aggregate market at 40.4 percent in 2001.

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

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

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

**Community Development Lending**

SouthTrust Bank **MAKES A LOW LEVEL** of community development loans in the Norfolk Assessment Area. Since the bank entered the Virginia market in 2001, it has originated community development loans totaling \$29,100. An interview with a community member revealed that community development opportunities in the Norfolk Assessment Area are available. Large, well-established banks compete for these types of loans.

**INVESTMENT TEST**

Please refer to the discussion about investments in the overall State of Virginia section of this report on page 167.

**SERVICE TEST**

SouthTrust Bank's performance in the Norfolk Assessment Area is **HIGH SATISFACTORY**. The assessment area includes York, Norfolk, Portsmouth, Chesapeake, Newport News, Hampton, and Virginia Beach counties in Virginia.

**Accessibility of Delivery Systems**

The bank's delivery systems are **ACCESSIBLE** to **ESSENTIALLY ALL** portions of the assessment area. SouthTrust Bank's 22 branch offices and 24 ATMs were compared to the distribution of families and businesses among the tract categories within the assessment area. SouthTrust Bank offers 24-hour account access through an automated voice response unit and PC banking. The distribution of SouthTrust Bank's branch offices and ATMs is summarized in the following table.

**METROPOLITAN AREA: Norfolk, Virginia (Continued)**

<b>SOUTHTRUST BANK – DISTRIBUTION OF BRANCHES AND ATMS IN THE NORFOLK ASSESSMENT AREA</b>						
<b>TRACT INCOME LEVEL</b>	<b>NUMBER OF BRANCHES</b>	<b>PERCENTAGE OF BRANCHES</b>	<b>NUMBER OF ATMS</b>	<b>PERCENTAGE OF ATMS</b>	<b>PERCENTAGE OF TOTAL FAMILIES</b>	<b>PERCENTAGE OF BUSINESSES</b>
Low-Income	1	5%	1	5%	6%	4%
Moderate-Income	2	9%	2	8%	18%	17%
Middle-Income	8	36%	8	33%	48%	46%
Upper-Income	11	50%	13	54%	28%	33%
<i>Total</i>	<i>22</i>	<i>100%</i>	<i>24</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

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

This is a new assessment area since the previous examination. No change in the number of branches has been noted.

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

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

**Community Development Services**

The bank **PROVIDES AN ADEQUATE 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: Norfolk, Virginia (Continued)**

<b>COMMUNITY DEVELOPMENT SERVICES FOR NORFOLK VIRGINIA BEACH</b>	
<b>ORGANIZATION</b>	<b>POSITION/SERVICE</b>
Downtown 100 Business Retention	A bank employee provides financial expertise by serving on the board of this organization that recruits and retains businesses in the downtown area of Norfolk.
Little Creek Redevelopment	A bank employee is a member of the task force of this organization that redevelops a moderate-income area.
Virginia Housing Development Association	A bank employee is the certified counsel for this association that provides affordable housing. The employee also facilitated a first-time homebuyers program.
Downtown Norfolk Council	A bank employee provides financial expertise by serving as chairman of the Marketing and Community Development Committee of this agency that provides programming and technical assistance to small businesses in Downtown Norfolk.

**METROPOLITAN STATEWIDE AREA (LIMITED REVIEW)**

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

<b>Assessment Areas</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
<b>Richmond</b>	Consistent	Consistent	Not Consistent ( - )

**APPENDIX A**

**SCOPE OF EXAMINATION**

The examination included a review of all HMDA-reportable lending and small business lending for SouthTrust Bank for January 1, 2001 through December 31, 2002 for all the Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina, Tennessee, Texas, Virginia, and multistate assessment areas. The review also included data from SouthTrust Mortgage Corporation, a wholly-owned subsidiary of SouthTrust Bank. SouthTrust has 90 assessment areas. The following areas were reviewed using the full-scope examination procedures: one multistate area in Georgia; one MSA and one non-MSA in Alabama; and one MSA each in Florida, Georgia, Mississippi, North Carolina, South Carolina, Tennessee, Texas, and Virginia.

<b>TIME PERIOD REVIEWED</b>			
January 1, 2001 to December 31, 2002			
<b>FINANCIAL INSTITUTION</b>		<b>PRODUCTS REVIEWED</b>	
SouthTrust Bank, Birmingham, Alabama		HMDA Lending, Small Business	
<b>AFFILIATE(S)</b>	<b>AFFILIATE RELATIONSHIP</b>	<b>PRODUCTS REVIEWED</b>	
SouthTrust Mortgage Corporation	Mortgage Subsidiary	HMDA Lending	
<b>LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION</b>			
<b>ASSESSMENT AREA</b>	<b>TYPE OF EXAMINATION</b>	<b>BRANCHES VISITED</b>	<b>OTHER INFORMATION</b>
Columbus Multistate MSA 1800	Exam Procedures Used		
Alabama, MSA 0450, Anniston			
Alabama, MSA 0580, Auburn			
Alabama, MSA 1000, Birmingham	Exam Procedures Used	West Bessemer Office Bessemer Office Hoover Office Homewood Financial Center Gardendale Office Mountainbrook Office Irondale Office Vestavia Hills Office	
Alabama, Boaz			
Alabama, Central Alabama			
Alabama, Cleburne County			
Alabama, Cullman			
Alabama, MSA 2030, Decatur			
Alabama, MSA 2180, Dothan		Eastside Office	
Alabama, MSA 2650, Florence			
Alabama, MSA 2880, Gadsden			
Alabama, Hamilton			

<b>APPENDIX A (Continued)</b>			
<b>ASSESSMENT AREA</b>	<b>TYPE OF EXAMINATION</b>	<b>BRANCHES VISITED</b>	<b>OTHER INFORMATION</b>
Alabama, Henry County			
Alabama, MSA 3440, Huntsville			
Alabama, Jasper			
Alabama, MSA 5160, Mobile		Airport/University Office	
Alabama, MSA 5240, Montgomery			
Alabama, Pike County			
Alabama, Selma	Exam Procedures Used	Downtown Office Main Office	
Alabama, Southeast Alabama			
Alabama, MSA 8600, Tuscaloosa			
Florida, Baker County			
Florida, Central Panhandle			
Florida, Citrus County			
Florida, MSA 2020, Daytona			
Florida, DeSoto County			
Florida, MSA 2680, Fort Lauderdale			
Florida, MSA 2700, Fort Myers			
Florida, MSA 2710, Fort Pierce			
Florida, MSA 2750, Fort Walton			
Florida, MSA 2900, Gainesville			
Florida, Indian River County			
Florida, MSA 3600, Jacksonville			
Florida, MSA 3980, Lakeland			
Florida MSA 4900, Melbourne			
Florida, MSA 5000, Miami		Airport West Office Doral Office	
Florida, MSA 5345, Naples			
Florida, MSA 5790, Ocala			
Florida, MSA 5960, Orlando			
Florida, MSA 6015, Panama City		Harrison Avenue Office	
Florida, MSA 6080, Pensacola		Pensacola Main Office	
Florida, MSA 6580, Punta Gorda			
Florida, MSA 7510, Sarasota			
Florida, MSA 8240, Tallahassee			
Florida, MSA 8280, Tampa	Exam Procedures Used		
Florida, MSA 8960, West Palm Beach			
Georgia, MSA 0500, Athens		Athens Main Office Beechwood Office Eastside-Gaines School Road Office	

**APPENDIX A (Continued)**

<b>ASSESSMENT AREA</b>	<b>TYPE OF EXAMINATION</b>	<b>BRANCHES VISITED</b>	<b>OTHER INFORMATION</b>
Georgia, MSA 0520, Atlanta	Exam Procedures Used	Gwinnett Medical Center Office Alpharetta Highway Office Bluegrass Office Grasslands Office Cumming Office	
Georgia, MSA 0600, Augusta			
Georgia, Coffee County			
Georgia, Hall County			
Georgia, Haralson County			
Georgia, Jackson County			
Georgia, Laurens County			
Georgia, Meriwether County			
Georgia, Murray County			
Georgia, Washington County			
Mississippi, MSA 0920, Biloxi	Exam Procedures Used		
Mississippi, Hattiesburg			
Mississippi, MSA 3560, Jackson			
North Carolina, MSA 1520, Charlotte		South Tryon Office	
North Carolina, MSA 3120, Greensboro			
North Carolina, Mooresville			
North Carolina, MSA 6640, Raleigh	Exam Procedures Used	Glenwood Office Stonehenge Office	
North Carolina, Spindale			
North Carolina, Transylvania County			
South Carolina, MSA 1440, Charleston	Exam Procedures Used	James Island Office Main Office	
South Carolina, MSA 1760, Columbia			
South Carolina, MSA 3160, Greenville			
Tennessee, MSA 1560, Chattanooga			
Tennessee, MSA 4920, Memphis		East Memphis Office Germantown Office	
Tennessee, MSA 5360, Nashville	Exam Procedures Used	Brentwood Office Main Office	
Texas, PMSA 2800, Arlington			
Texas, MSA 0840, Beaumont			
Texas, PMSA 1920, Dallas		Waxahachie Office	

<b>APPENDIX A (Continued)</b>			
Texas, PMSA 3360, Houston	Exam Procedures Used	Woodridge Office Kirby Office Post Oak Office	
Texas, MSA 7240, San Antonio			
Virginia, MSA 5720, Norfolk	Exam Procedures Used	Independence Office Pacific Avenue Office	
Virginia, MSA 6760, Richmond		Branchway Office Hull Street Office	

**APPENDIX B**

**SUMMARY OF STATE AND MULTISTATE METROPOLITAN AREA RATINGS**

<b>State or Multistate Metropolitan Area Name</b>	<b>Lending Test Rating</b>	<b>Investment Test Rating</b>	<b>Service Test Rating</b>	<b>Overall State Rating</b>
Alabama	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Florida	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Georgia	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Mississippi	Low Satisfactory	Outstanding	High Satisfactory	Satisfactory
North Carolina	Low Satisfactory	Outstanding	High Satisfactory	Satisfactory
South Carolina	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Tennessee	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Texas	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Virginia	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Columbus, Georgia	Low Satisfactory	Outstanding	High Satisfactory	Satisfactory

**APPENDIX C**

**Aggregate Lending Tables**

<b>COLUMBUS ASSESSMENT AREA</b>								
<b>2001 AGGREGATE LENDING COMPARISON</b>								
<b>HMDA ORIGINATIONS &amp; PURCHASES</b>								
<b>Income Category</b>	<b>By Tract Income</b>				<b>By Borrower Income</b>			
	<b>Bank</b>		<b>Aggregate</b>		<b>Bank</b>		<b>Aggregate</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	16	2.1%	277	2.6%	50	6.4%	565	5.2%
Moderate	47	6.0%	932	8.6%	134	17.2%	1,583	14.7%
Middle	310	39.7%	4,493	41.6%	131	16.8%	2,151	19.9%
Upper	407	52.2%	5,095	47.2%	431	55.3%	3,925	36.4%
NA	0	0.0%	0	0.0%	34	4.4%	2,573	23.8%
<b>Total</b>	<b>780</b>	<b>100.0%</b>	<b>10,797</b>	<b>100.0%</b>	<b>780</b>	<b>100.0%</b>	<b>10,797</b>	<b>100.0%</b>

<b>COLUMBUS ASSESSMENT AREA</b>												
<b>2001 AGGREGATE LENDING COMPARISON</b>												
<b>SMALL BUSINESS</b>												
<b>Tract Income Category</b>	<b>Total Loans</b>				<b>Loan Amounts</b>						<b>Gross Revenue</b>	
	<b>Bank</b>		<b>Aggregate</b>		<b>\$100,000 or Less</b>		<b>\$100,001 - \$250,000</b>		<b>\$250,001 - \$1 Million</b>		<b>&lt;=\$1 Million</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>
Low	25	12.3%	469	9.8%	13.0%	9.5%	14.0%	12.3%	6.7%	10.8%	11.8%	10.0%
Moderate	30	14.7%	847	17.7%	16.0%	16.8%	14.0%	23.2%	10.0%	23.0%	13.8%	17.5%
Middle	63	30.9%	1,471	30.7%	31.3%	32.0%	37.2%	27.2%	20.0%	19.8%	30.9%	30.3%
Upper	86	42.2%	1,999	41.8%	39.7%	41.8%	34.9%	37.3%	63.3%	46.5%	43.4%	42.2%
NA	0	0.0%	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>204</b>	<b>100.0%</b>	<b>4,787</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
			<b>Number of Loans</b>		<b>131</b>	<b>4,076</b>	<b>43</b>	<b>367</b>	<b>30</b>	<b>344</b>	<b>152</b>	<b>2,669</b>
			<b>% of Total</b>		<b>64.2%</b>	<b>85.1%</b>	<b>21.1%</b>	<b>7.7%</b>	<b>14.7%</b>	<b>7.2%</b>	<b>74.5%</b>	<b>55.8%</b>

**APPENDIX C (Continued)**

ALABAMA ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	79	0.7%	1,737	1.0%	899	8.5%	13,068	7.8%
Moderate	626	5.9%	12,739	7.6%	1,893	17.9%	28,342	17.0%
Middle	5,647	53.5%	89,912	53.8%	2,285	21.6%	36,671	21.9%
Upper	4,204	39.8%	62,773	37.5%	5,052	47.9%	61,710	36.9%
NA	0	0.0%	12	0.0%	427	4.0%	27,382	16.4%
<b>Total</b>	<b>10,556</b>	<b>100.0%</b>	<b>167,173</b>	<b>100.0%</b>	<b>10,556</b>	<b>100.0%</b>	<b>167,173</b>	<b>100.0%</b>

ALABAMA ASSESSMENT AREA													
2001 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	226	5.4%	4,340	4.9%	4.7%	4.8%	7.8%	5.4%	5.8%	7.4%	4.5%	4.6%	
Moderate	514	12.4%	10,959	12.5%	11.9%	12.3%	13.9%	13.1%	12.6%	14.4%	11.2%	12.3%	
Middle	2,029	48.9%	41,803	47.6%	50.5%	48.6%	45.1%	41.6%	46.7%	37.5%	49.9%	47.0%	
Upper	1,325	32.0%	30,378	34.6%	31.5%	33.9%	31.4%	39.4%	34.3%	40.0%	33.4%	35.6%	
NA	53	1.3%	351	0.4%	1.3%	0.4%	1.8%	0.5%	0.7%	0.6%	1.0%	0.5%	
<b>Total</b>	<b>4,147</b>	<b>100.0%</b>	<b>87,831</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Number of Loans</b>					<b>2,729</b>	<b>77,770</b>	<b>741</b>	<b>5,720</b>	<b>677</b>	<b>4,341</b>	<b>2,611</b>	<b>50,275</b>	
<b>% of Total</b>					<b>65.8%</b>	<b>88.5%</b>	<b>17.9%</b>	<b>6.5%</b>	<b>16.3%</b>	<b>4.9%</b>	<b>63.0%</b>	<b>57.2%</b>	

**APPENDIX C (Continued)**

ANNISTON ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	1	0.3%	19	0.5%	42	12.2%	325	8.2%
Moderate	22	6.4%	183	4.6%	105	30.4%	730	18.4%
Middle	224	64.9%	2,510	63.2%	63	18.3%	1,006	25.3%
Upper	98	28.4%	1,259	31.7%	132	38.3%	1,367	34.4%
NA	0	0.0%	1	0.0%	3	0.9%	544	13.7%
<b>Total</b>	<b>345</b>	<b>100.0%</b>	<b>3,972</b>	<b>100.0%</b>	<b>345</b>	<b>100.0%</b>	<b>3,972</b>	<b>100.0%</b>

ANNISTON ASSESSMENT AREA												
2001 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	8	16.0%	10	0.5%	1.0%	0.9%	0.0%	0.7%	0.0%	0.0%	0.0%	0.7%
Moderate	18	36.0%	301	13.7%	21.4%	13.7%	11.8%	17.7%	25.0%	10.4%	13.6%	14.4%
Middle	1	2.0%	1,251	57.1%	45.9%	57.2%	44.1%	51.1%	35.0%	57.3%	52.3%	55.4%
Upper	23	46.0%	524	23.9%	12.2%	24.6%	32.4%	27.0%	30.0%	25.0%	17.0%	25.4%
NA	0	0.0%	104	4.7%	19.4%	3.6%	11.8%	3.5%	10.0%	7.3%	17.0%	4.1%
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>2,190</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>98</b>	<b>1,851</b>	<b>34</b>	<b>141</b>	<b>20</b>	<b>96</b>	<b>88</b>	<b>1,317</b>
<b>% of Total</b>					<b>196.0%</b>	<b>84.5%</b>	<b>68.0%</b>	<b>6.4%</b>	<b>40.0%</b>	<b>4.4%</b>	<b>176.0%</b>	<b>60.1%</b>

**APPENDIX C (Continued)**

<b>AUBURN ASSESSMENT AREA</b>								
<b>2001 AGGREGATE LENDING COMPARISON</b>								
<b>HMDA ORIGINATIONS &amp; PURCHASES</b>								
<b>Income Category</b>	<b>By Tract Income</b>				<b>By Borrower Income</b>			
	<b>Bank</b>		<b>Aggregate</b>		<b>Bank</b>		<b>Aggregate</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	6	2.1%	110	2.0%	27	9.6%	403	7.4%
Moderate	21	7.5%	498	9.2%	41	14.6%	803	14.8%
Middle	205	73.0%	3,549	65.4%	51	18.1%	1,219	22.5%
Upper	49	17.4%	1,269	23.4%	128	45.6%	2,150	39.6%
NA	0	0.0%	0	0.0%	34	12.1%	851	15.7%
<b>Total</b>	<b>281</b>	<b>100.0%</b>	<b>5,426</b>	<b>100.0%</b>	<b>281</b>	<b>100.0%</b>	<b>5,426</b>	<b>100.0%</b>

<b>AUBURN ASSESSMENT AREA</b>													
<b>2001 AGGREGATE LENDING COMPARISON</b>													
<b>SMALL BUSINESS</b>													
<b>Tract Income Category</b>	<b>Total Loans</b>				<b>Loan Amounts</b>						<b>Gross Revenue</b>		
	<b>#</b>	<b>Bank %</b>	<b>Aggregate #</b>	<b>Aggregate %</b>	<b>\$100,000 or Less</b>		<b>\$100,001 - \$250,000</b>		<b>\$250,001 - \$1 Million</b>		<b>&lt;=\$1 Million</b>		
					<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	
Low	4	5.2%	177	7.9%	5.5%	8.1%	8.3%	7.1%	0.0%	6.4%	2.0%	6.7%	
Moderate	8	10.4%	198	8.8%	10.9%	8.8%	16.7%	8.8%	0.0%	8.9%	8.2%	8.9%	
Middle	49	63.6%	1,457	64.8%	61.8%	64.2%	41.7%	66.5%	100.0%	70.7%	71.4%	65.4%	
Upper	16	20.8%	416	18.5%	21.8%	19.0%	33.3%	17.6%	0.0%	14.0%	18.4%	19.0%	
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
<b>Total</b>	<b>77</b>	<b>100.0%</b>	<b>2,248</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	
			<b>Number of Loans</b>		<b>55</b>	<b>1,909</b>	<b>12</b>	<b>182</b>	<b>10</b>	<b>157</b>	<b>49</b>	<b>1,467</b>	
			<b>% of Total</b>		<b>71.4%</b>	<b>84.9%</b>	<b>15.6%</b>	<b>8.1%</b>	<b>13.0%</b>	<b>7.0%</b>	<b>63.6%</b>	<b>65.3%</b>	

**APPENDIX C (Continued)**

<b>BIRMINGHAM ASSESSMENT AREA</b>								
<b>2001 AGGREGATE LENDING COMPARISON</b>								
<b>HMDA ORIGINATIONS &amp; PURCHASES</b>								
<b>Income Category</b>	<b>By Tract Income</b>				<b>By Borrower Income</b>			
	<b>Bank</b>		<b>Aggregate</b>		<b>Bank</b>		<b>Aggregate</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	20	0.8%	620	1.2%	280	10.8%	3,573	7.0%
Moderate	193	7.5%	5,161	10.1%	472	18.2%	8,388	16.5%
Middle	970	37.5%	20,836	41.0%	507	19.6%	10,954	21.5%
Upper	1,407	54.3%	24,248	47.7%	1,248	48.2%	18,769	36.9%
NA	0	0.0%	0	0.0%	83	3.2%	9,181	18.0%
<b>Total</b>	<b>2,590</b>	<b>100.0%</b>	<b>50,865</b>	<b>100.0%</b>	<b>2,590</b>	<b>100.0%</b>	<b>50,865</b>	<b>100.0%</b>

<b>BIRMINGHAM ASSESSMENT AREA</b>													
<b>2001 AGGREGATE LENDING COMPARISON</b>													
<b>SMALL BUSINESS</b>													
<b>Tract Income Category</b>	<b>Total Loans</b>				<b>Loan Amounts</b>						<b>Gross Revenue</b>		
	<b>#</b>	<b>Bank %</b>	<b>Aggregate #</b>	<b>Aggregate %</b>	<b>\$100,000 or Less</b>		<b>\$100,001 - \$250,000</b>		<b>\$250,001 - \$1 Million</b>		<b>&lt;=\$1 Million</b>		
					<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	
Low	47	9.2%	1,647	7.1%	7.4%	6.6%	10.5%	9.2%	14.6%	11.9%	7.3%	7.0%	
Moderate	102	19.9%	3,857	16.5%	19.2%	16.3%	19.8%	18.6%	22.5%	17.4%	21.1%	16.2%	
Middle	152	29.6%	7,281	31.2%	32.5%	32.5%	26.7%	22.2%	21.3%	19.7%	30.1%	30.7%	
Upper	212	41.3%	10,556	45.2%	40.8%	44.5%	43.0%	50.1%	41.6%	50.9%	41.5%	46.1%	
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
<b>Total</b>	<b>513</b>	<b>100.0%</b>	<b>23,341</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	
			<b>Number of Loans</b>		<b>338</b>	<b>20,661</b>	<b>86</b>	<b>1,396</b>	<b>89</b>	<b>1,284</b>	<b>289</b>	<b>12,980</b>	
			<b>% of Total</b>		<b>65.9%</b>	<b>88.5%</b>	<b>16.8%</b>	<b>6.0%</b>	<b>17.3%</b>	<b>5.5%</b>	<b>56.3%</b>	<b>55.6%</b>	

**APPENDIX C (Continued)**

BOAZ ASSESSMENT AREA								
2001 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	4.2%	214	6.3%
Moderate	0	0.0%	0	0.0%	40	11.3%	494	14.5%
Middle	229	64.9%	2,443	71.6%	70	19.8%	720	21.1%
Upper	124	35.1%	968	28.4%	217	61.5%	1,434	42.0%
NA	0	0.0%	0	0.0%	11	3.1%	549	16.1%
<b>Total</b>	<b>353</b>	<b>100.0%</b>	<b>3,411</b>	<b>100.0%</b>	<b>353</b>	<b>100.0%</b>	<b>3,411</b>	<b>100.0%</b>

BOAZ ASSESSMENT AREA												
2001 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	116	63.0%	2,347	78.7%	64.5%	78.6%	57.1%	75.9%	60.0%	84.6%	57.8%	77.9%
Upper	68	37.0%	637	21.3%	35.5%	21.4%	42.9%	24.1%	40.0%	15.4%	42.2%	22.1%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>184</b>	<b>100.0%</b>	<b>2,984</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>138</b>	<b>2,681</b>	<b>21</b>	<b>199</b>	<b>25</b>	<b>104</b>	<b>147</b>	<b>2,083</b>
<b>% of Total</b>					<b>75.0%</b>	<b>89.8%</b>	<b>11.4%</b>	<b>6.7%</b>	<b>13.6%</b>	<b>3.5%</b>	<b>79.9%</b>	<b>69.8%</b>

**APPENDIX C (Continued)**

<b>CENTRAL ALABAMA ASSESSMENT AREA</b>								
<b>2001 AGGREGATE LENDING COMPARISON</b>								
<b>HMDA ORIGINATIONS &amp; PURCHASES</b>								
<b>Income Category</b>	<b>By Tract Income</b>				<b>By Borrower Income</b>			
	<b>Bank</b>		<b>Aggregate</b>		<b>Bank</b>		<b>Aggregate</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	0	0.0%	33	0.8%	24	6.4%	271	6.3%
Moderate	0	0.0%	0	0.0%	65	17.3%	581	13.4%
Middle	266	70.7%	3,144	72.6%	80	21.3%	916	21.2%
Upper	110	29.3%	1,151	26.6%	205	54.5%	1,950	45.1%
NA	0	0.0%	0	0.0%	2	0.5%	610	14.1%
<b>Total</b>	<b>376</b>	<b>100.0%</b>	<b>4,328</b>	<b>100.0%</b>	<b>376</b>	<b>100.0%</b>	<b>4,328</b>	<b>100.0%</b>

<b>CENTRAL ALABAMA ASSESSMENT AREA</b>													
<b>2001 AGGREGATE LENDING COMPARISON</b>													
<b>SMALL BUSINESS</b>													
<b>Tract Income Category</b>	<b>Total Loans</b>				<b>Loan Amounts</b>						<b>Gross Revenue</b>		
	<b>Bank</b>		<b>Aggregate</b>		<b>\$100,000 or Less</b>		<b>\$100,001 - \$250,000</b>		<b>\$250,001 - \$1 Million</b>		<b>&lt;=\$1 Million</b>		
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	
Low	0	0.0%	7	0.4%	0.0%	0.3%	0.0%	1.7%	0.0%	0.0%	0.0%	0.0%	0.1%
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	244	67.6%	1,369	74.0%	69.0%	74.4%	61.6%	72.4%	70.0%	54.5%	68.9%	75.3%	
Upper	117	32.4%	475	25.7%	31.0%	25.3%	38.4%	25.9%	30.0%	45.5%	31.1%	24.6%	
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
<b>Total</b>	<b>361</b>	<b>100.0%</b>	<b>1,851</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Number of Loans</b>					<b>248</b>	<b>1,760</b>	<b>73</b>	<b>58</b>	<b>40</b>	<b>33</b>	<b>238</b>	<b>753</b>	
<b>% of Total</b>					<b>68.7%</b>	<b>95.1%</b>	<b>20.2%</b>	<b>3.1%</b>	<b>11.1%</b>	<b>1.8%</b>	<b>65.9%</b>	<b>40.7%</b>	

**APPENDIX C (Continued)**

CLEBURNE ASSESSMENT AREA								
2001 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%	4	13.3%	25	5.6%
Moderate	0	0.0%	0	0.0%	5	16.7%	74	16.7%
Middle	30	100.0%	443	100.0%	5	16.7%	105	23.7%
Upper	0	0.0%	0	0.0%	16	53.3%	191	43.1%
NA	0	0.0%	0	0.0%	0	0.0%	48	10.8%
<b>Total</b>	<b>30</b>	<b>100.0%</b>	<b>443</b>	<b>100.0%</b>	<b>30</b>	<b>100.0%</b>	<b>443</b>	<b>100.0%</b>

CLEBURNE ASSESSMENT AREA													
2001 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	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	7	100.0%	276	100.0%	100.0%	100.0%	0.0%	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%	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%	0.0%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>276</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>				<b>6</b>	<b>258</b>	<b>0</b>	<b>12</b>	<b>1</b>	<b>6</b>	<b>3</b>	<b>197</b>		
<b>% of Total</b>				<b>85.7%</b>	<b>93.5%</b>	<b>0.0%</b>	<b>4.3%</b>	<b>14.3%</b>	<b>2.2%</b>	<b>42.9%</b>	<b>71.4%</b>		

**APPENDIX C (Continued)**

<b>CULLMAN ASSESSMENT AREA</b>								
<b>2001 AGGREGATE LENDING COMPARISON</b>								
<b>HMDA ORIGINATIONS &amp; PURCHASES</b>								
<b>Income Category</b>	<b>By Tract Income</b>				<b>By Borrower Income</b>			
	<b>Bank</b>		<b>Aggregate</b>		<b>Bank</b>		<b>Aggregate</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	0	0.0%	0	0.0%	21	6.8%	147	5.2%
Moderate	0	0.0%	0	0.0%	47	15.2%	464	16.5%
Middle	291	93.9%	2,601	92.7%	77	24.8%	683	24.3%
Upper	19	6.1%	204	7.3%	160	51.6%	1,165	41.5%
NA	0	0.0%	0	0.0%	5	1.6%	346	12.3%
<b>Total</b>	<b>310</b>	<b>100.0%</b>	<b>2,805</b>	<b>100.0%</b>	<b>310</b>	<b>100.0%</b>	<b>2,805</b>	<b>100.0%</b>

<b>CULLMAN ASSESSMENT AREA</b>													
<b>2001 AGGREGATE LENDING COMPARISON</b>													
<b>SMALL BUSINESS</b>													
<b>Tract Income Category</b>	<b>Total Loans</b>				<b>Loan Amounts</b>						<b>Gross Revenue</b>		
	<b>Bank</b>		<b>Aggregate</b>		<b>\$100,000 or Less</b>		<b>\$100,001 - \$250,000</b>		<b>\$250,001 - \$1 Million</b>		<b>&lt;=\$1 Million</b>		
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	
Low	0	0.0%	7	0.3%	0.0%	0.3%	0.0%	0.9%	0.0%	0.0%	0.0%	0.0%	0.1%
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	104	81.3%	1,509	72.4%	81.7%	73.3%	80.0%	64.7%	77.8%	60.9%	78.0%	73.3%	
Upper	24	18.8%	568	27.3%	18.3%	26.4%	20.0%	34.5%	22.2%	39.1%	22.0%	26.6%	
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
<b>Total</b>	<b>128</b>	<b>100.0%</b>	<b>2,084</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Number of Loans</b>					<b>104</b>	<b>1,904</b>	<b>15</b>	<b>116</b>	<b>9</b>	<b>64</b>	<b>91</b>	<b>900</b>	
<b>% of Total</b>					<b>81.3%</b>	<b>91.4%</b>	<b>11.7%</b>	<b>5.6%</b>	<b>7.0%</b>	<b>3.1%</b>	<b>71.1%</b>	<b>43.2%</b>	

**APPENDIX C (Continued)**

DECATUR ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	10	0.2%	17	7.9%	545	9.7%
Moderate	1	0.5%	238	4.2%	36	16.7%	1,202	21.3%
Middle	143	66.2%	3,036	53.8%	63	29.2%	1,325	23.5%
Upper	72	33.3%	2,361	41.8%	97	44.9%	1,688	29.9%
NA	0	0.0%	0	0.0%	3	1.4%	885	15.7%
<b>Total</b>	<b>216</b>	<b>100.0%</b>	<b>5,645</b>	<b>100.0%</b>	<b>216</b>	<b>100.0%</b>	<b>5,645</b>	<b>100.0%</b>

DECATUR ASSESSMENT AREA												
2001 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%	20	0.7%	0.0%	0.6%	0.0%	1.6%	0.0%	0.9%	0.0%	0.8%
Moderate	2	1.8%	124	4.1%	2.9%	4.2%	0.0%	3.7%	0.0%	4.3%	1.3%	4.4%
Middle	83	74.1%	1,857	61.8%	71.0%	62.0%	83.3%	58.4%	76.0%	62.6%	73.1%	59.3%
Upper	27	24.1%	1,002	33.4%	26.1%	33.2%	16.7%	36.3%	24.0%	32.2%	25.6%	35.6%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>112</b>	<b>100.0%</b>	<b>3,003</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>				<b>69</b>	<b>2,698</b>	<b>18</b>	<b>190</b>	<b>25</b>	<b>115</b>	<b>78</b>	<b>1,812</b>	
<b>% of Total</b>				<b>61.6%</b>	<b>89.8%</b>	<b>16.1%</b>	<b>6.3%</b>	<b>22.3%</b>	<b>3.8%</b>	<b>69.6%</b>	<b>60.3%</b>	

**APPENDIX C (Continued)**

DOTHAN ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	6	0.9%	13	0.3%	65	9.8%	478	9.6%
Moderate	50	7.6%	369	7.4%	127	19.2%	938	18.8%
Middle	383	57.9%	3,221	64.5%	153	23.1%	1,025	20.5%
Upper	223	33.7%	1,390	27.8%	291	44.0%	1,801	36.1%
NA	0	0.0%	0	0.0%	26	3.9%	751	15.0%
<b>Total</b>	<b>662</b>	<b>100.0%</b>	<b>4,993</b>	<b>100.0%</b>	<b>662</b>	<b>100.0%</b>	<b>4,993</b>	<b>100.0%</b>

DOTHAN ASSESSMENT AREA												
2001 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	0.9%	71	2.9%	1.0%	3.0%	0.0%	1.5%	1.6%	2.6%	0.0%	2.6%
Moderate	77	24.3%	466	18.8%	24.0%	18.7%	34.0%	15.3%	17.7%	23.3%	23.0%	16.0%
Middle	159	50.2%	1,180	47.5%	51.0%	48.7%	44.7%	40.5%	51.6%	33.6%	48.8%	46.3%
Upper	78	24.6%	766	30.8%	24.0%	29.7%	21.3%	42.7%	29.0%	40.5%	28.2%	35.1%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>317</b>	<b>100.0%</b>	<b>2,483</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>208</b>	<b>2,236</b>	<b>47</b>	<b>131</b>	<b>62</b>	<b>116</b>	<b>213</b>	<b>1,269</b>
<b>% of Total</b>					<b>65.6%</b>	<b>90.1%</b>	<b>14.8%</b>	<b>5.3%</b>	<b>19.6%</b>	<b>4.7%</b>	<b>67.2%</b>	<b>51.1%</b>

**APPENDIX C (Continued)**

FLORENCE ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	2	1.1%	45	0.8%	13	7.2%	474	8.5%
Moderate	6	3.3%	272	4.9%	41	22.7%	979	17.5%
Middle	122	67.4%	3,892	69.5%	36	19.9%	1,296	23.2%
Upper	51	28.2%	1,389	24.8%	81	44.8%	2,141	38.2%
NA	0	0.0%	0	0.0%	10	5.5%	708	12.6%
<b>Total</b>	<b>181</b>	<b>100.0%</b>	<b>5,598</b>	<b>100.0%</b>	<b>181</b>	<b>100.0%</b>	<b>5,598</b>	<b>100.0%</b>

FLORENCE ASSESSMENT AREA													
2001 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	0	0.0%	54	1.5%	0.0%	1.5%	0.0%	0.4%	0.0%	3.9%	0.0%	0.0%	1.3%
Moderate	14	11.8%	562	15.7%	8.6%	15.0%	26.3%	22.0%	10.0%	20.0%	13.7%	17.4%	
Middle	62	52.1%	2,077	57.9%	54.3%	59.9%	52.6%	41.5%	46.7%	40.6%	53.4%	57.9%	
Upper	43	36.1%	894	24.9%	37.1%	23.6%	21.1%	36.0%	43.3%	35.5%	32.9%	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%	
<b>Total</b>	<b>119</b>	<b>100.0%</b>	<b>3,587</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Number of Loans</b>				<b>70</b>	<b>3,196</b>	<b>19</b>	<b>236</b>	<b>30</b>	<b>155</b>	<b>73</b>	<b>2,259</b>		
<b>% of Total</b>				<b>58.8%</b>	<b>89.1%</b>	<b>16.0%</b>	<b>6.6%</b>	<b>25.2%</b>	<b>4.3%</b>	<b>61.3%</b>	<b>63.0%</b>		

**APPENDIX C (Continued)**

GADSDEN ASSESSMENT AREA								
2001 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	7.6%	250	6.6%
Moderate	23	11.7%	333	8.8%	30	15.2%	611	16.2%
Middle	94	47.7%	1,874	49.8%	44	22.3%	835	22.2%
Upper	80	40.6%	1,557	41.4%	106	53.8%	1,563	41.5%
NA	0	0.0%	0	0.0%	2	1.0%	505	13.4%
<b>Total</b>	<b>197</b>	<b>100.0%</b>	<b>3,764</b>	<b>100.0%</b>	<b>197</b>	<b>100.0%</b>	<b>3,764</b>	<b>100.0%</b>

GADSDEN ASSESSMENT AREA												
2001 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	24	21.1%	476	22.8%	17.9%	22.2%	25.0%	27.5%	31.3%	27.3%	13.9%	22.6%
Middle	71	62.3%	1,003	48.1%	67.9%	48.0%	50.0%	48.3%	50.0%	48.1%	67.1%	46.7%
Upper	19	16.7%	608	29.1%	14.1%	29.7%	25.0%	24.2%	18.8%	24.7%	19.0%	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%
<b>Total</b>	<b>114</b>	<b>100.0%</b>	<b>2,087</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>78</b>	<b>1,861</b>	<b>20</b>	<b>149</b>	<b>16</b>	<b>77</b>	<b>79</b>	<b>1,335</b>
<b>% of Total</b>					<b>68.4%</b>	<b>89.2%</b>	<b>17.5%</b>	<b>7.1%</b>	<b>14.0%</b>	<b>3.7%</b>	<b>69.3%</b>	<b>64.0%</b>

**APPENDIX C (Continued)**

HAMILTON ASSESSMENT AREA								
2001 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%	16	10.0%	63	7.2%
Moderate	0	0.0%	0	0.0%	31	19.4%	152	17.4%
Middle	158	98.8%	777	88.9%	41	25.6%	209	23.9%
Upper	2	1.3%	97	11.1%	71	44.4%	327	37.4%
NA	0	0.0%	0	0.0%	1	0.6%	123	14.1%
<b>Total</b>	<b>160</b>	<b>100.0%</b>	<b>874</b>	<b>100.0%</b>	<b>160</b>	<b>100.0%</b>	<b>874</b>	<b>100.0%</b>

HAMILTON ASSESSMENT AREA												
2001 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	42	100.0%	788	93.6%	100.0%	93.3%	100.0%	100.0%	100.0%	95.8%	100.0%	93.3%
Upper	0	0.0%	54	6.4%	0.0%	6.7%	0.0%	0.0%	0.0%	4.2%	0.0%	6.7%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>42</b>	<b>100.0%</b>	<b>842</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					26	787	9	31	7	24	18	466
<b>% of Total</b>					61.9%	93.5%	21.4%	3.7%	16.7%	2.9%	42.9%	55.3%

**APPENDIX C (Continued)**

HENRY ASSESSMENT AREA								
2001 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%	3	5.1%	31	6.7%
Moderate	0	0.0%	0	0.0%	11	18.6%	57	12.3%
Middle	29	49.2%	230	49.8%	16	27.1%	107	23.2%
Upper	30	50.8%	232	50.2%	26	44.1%	191	41.3%
NA	0	0.0%	0	0.0%	3	5.1%	76	16.5%
<b>Total</b>	<b>59</b>	<b>100.0%</b>	<b>462</b>	<b>100.0%</b>	<b>59</b>	<b>100.0%</b>	<b>462</b>	<b>100.0%</b>

HENRY ASSESSMENT AREA												
2001 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	19	61.3%	73	57.5%	62.5%	58.1%	0.0%	100.0%	80.0%	0.0%	63.6%	62.8%
Upper	12	38.7%	54	42.5%	37.5%	41.9%	100.0%	0.0%	20.0%	100.0%	36.4%	37.2%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>31</b>	<b>100.0%</b>	<b>127</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>24</b>	<b>124</b>	<b>2</b>	<b>1</b>	<b>5</b>	<b>2</b>	<b>22</b>	<b>43</b>
<b>% of Total</b>					<b>77.4%</b>	<b>97.6%</b>	<b>6.5%</b>	<b>0.8%</b>	<b>16.1%</b>	<b>1.6%</b>	<b>71.0%</b>	<b>33.9%</b>

**APPENDIX C (Continued)**

HUNTSVILLE ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	1	0.1%	93	0.5%	129	7.7%	2,201	11.7%
Moderate	89	5.3%	1,902	10.1%	311	18.5%	3,541	18.9%
Middle	880	52.3%	10,812	57.7%	421	25.0%	4,171	22.3%
Upper	711	42.3%	5,933	31.7%	706	42.0%	5,830	31.1%
NA	0	0.0%	0	0.0%	114	6.8%	2,997	16.0%
<b>Total</b>	<b>1,681</b>	<b>100.0%</b>	<b>18,740</b>	<b>100.0%</b>	<b>1,681</b>	<b>100.0%</b>	<b>18,740</b>	<b>100.0%</b>

HUNTSVILLE ASSESSMENT AREA												
2001 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	27	9.5%	634	6.6%	8.8%	6.7%	10.0%	5.5%	11.1%	7.7%	10.2%	6.3%
Moderate	44	15.4%	1,362	14.3%	14.4%	14.6%	18.0%	11.0%	16.7%	13.4%	13.6%	12.1%
Middle	94	33.0%	4,369	45.8%	33.1%	47.0%	32.0%	39.0%	33.3%	36.9%	30.7%	44.8%
Upper	120	42.1%	3,173	33.3%	43.6%	31.6%	40.0%	44.5%	38.9%	42.1%	45.5%	36.7%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>285</b>	<b>100.0%</b>	<b>9,538</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>181</b>	<b>8,217</b>	<b>50</b>	<b>746</b>	<b>54</b>	<b>575</b>	<b>176</b>	<b>5,707</b>
<b>% of Total</b>					<b>63.5%</b>	<b>86.2%</b>	<b>17.5%</b>	<b>7.8%</b>	<b>18.9%</b>	<b>6.0%</b>	<b>61.8%</b>	<b>59.8%</b>

**APPENDIX C (Continued)**

JASPER ASSESSMENT AREA								
2001 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%	3	3.8%	77	4.7%
Moderate	0	0.0%	0	0.0%	16	20.0%	270	16.4%
Middle	57	71.3%	1,006	61.1%	19	23.8%	426	25.9%
Upper	23	28.8%	641	38.9%	42	52.5%	653	39.6%
NA	0	0.0%	0	0.0%	0	0.0%	221	13.4%
<b>Total</b>	<b>80</b>	<b>100.0%</b>	<b>1,647</b>	<b>100.0%</b>	<b>80</b>	<b>100.0%</b>	<b>1,647</b>	<b>100.0%</b>

JASPER ASSESSMENT AREA												
2001 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	19	42.2%	778	47.5%	37.5%	48.9%	55.6%	41.5%	50.0%	31.6%	38.1%	46.8%
Upper	26	57.8%	859	52.5%	62.5%	51.1%	44.4%	58.5%	50.0%	68.4%	61.9%	53.2%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>45</b>	<b>100.0%</b>	<b>1,637</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>32</b>	<b>1,428</b>	<b>9</b>	<b>130</b>	<b>4</b>	<b>79</b>	<b>21</b>	<b>1,043</b>
<b>% of Total</b>					<b>71.1%</b>	<b>87.2%</b>	<b>20.0%</b>	<b>7.9%</b>	<b>8.9%</b>	<b>4.8%</b>	<b>46.7%</b>	<b>63.7%</b>

**APPENDIX C (Continued)**

MOBILE ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	13	0.9%	484	1.7%	79	5.7%	1,826	6.5%
Moderate	62	4.5%	1,204	4.3%	247	17.8%	4,444	15.7%
Middle	807	58.1%	17,291	61.3%	284	20.5%	6,144	21.8%
Upper	506	36.5%	9,241	32.7%	722	52.0%	11,562	41.0%
NA	0	0.0%	8	0.0%	56	4.0%	4,252	15.1%
<b>Total</b>	<b>1,388</b>	<b>100.0%</b>	<b>28,228</b>	<b>100.0%</b>	<b>1,388</b>	<b>100.0%</b>	<b>28,228</b>	<b>100.0%</b>

MOBILE ASSESSMENT AREA												
2001 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	35	4.6%	614	4.3%	4.2%	4.2%	6.8%	4.7%	3.6%	6.5%	3.9%	3.8%
Moderate	52	6.9%	1,234	8.7%	6.8%	8.4%	8.0%	8.8%	5.8%	14.9%	4.6%	8.7%
Middle	425	56.4%	7,866	55.4%	57.5%	56.1%	50.0%	51.0%	60.1%	47.4%	57.1%	52.7%
Upper	214	28.4%	4,274	30.1%	28.0%	30.0%	29.6%	33.2%	28.3%	28.5%	32.2%	32.8%
NA	28	3.7%	212	1.5%	3.5%	1.4%	5.6%	2.3%	2.2%	2.8%	2.3%	1.9%
<b>Total</b>	<b>754</b>	<b>100.0%</b>	<b>14,200</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>454</b>	<b>12,666</b>	<b>162</b>	<b>916</b>	<b>138</b>	<b>618</b>	<b>438</b>	<b>7,399</b>
<b>% of Total</b>					<b>60.2%</b>	<b>89.2%</b>	<b>21.5%</b>	<b>6.5%</b>	<b>18.3%</b>	<b>4.4%</b>	<b>58.1%</b>	<b>52.1%</b>

**APPENDIX C (Continued)**

MONTGOMERY ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	8	1.1%	137	1.0%	71	9.5%	1,322	9.3%
Moderate	57	7.7%	1,529	10.7%	123	16.5%	2,726	19.1%
Middle	255	34.2%	6,299	44.1%	144	19.3%	2,949	20.7%
Upper	425	57.0%	6,313	44.2%	355	47.7%	4,231	29.6%
NA	0	0.0%	0	0.0%	52	7.0%	3,050	21.4%
<b>Total</b>	<b>745</b>	<b>100.0%</b>	<b>14,278</b>	<b>100.0%</b>	<b>745</b>	<b>100.0%</b>	<b>14,278</b>	<b>100.0%</b>

MONTGOMERY ASSESSMENT AREA												
2001 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	98	17.3%	811	10.4%	14.6%	10.0%	29.2%	12.8%	14.3%	14.5%	15.6%	10.5%
Moderate	74	13.1%	956	12.3%	13.8%	12.5%	11.3%	11.2%	12.2%	9.9%	11.4%	12.0%
Middle	147	25.9%	2,932	37.7%	25.1%	38.0%	25.5%	36.1%	29.6%	33.7%	25.4%	38.2%
Upper	248	43.7%	3,083	39.6%	46.6%	39.5%	34.0%	39.9%	43.9%	41.9%	47.6%	39.3%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>567</b>	<b>100.0%</b>	<b>7,782</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>363</b>	<b>6,918</b>	<b>106</b>	<b>499</b>	<b>98</b>	<b>365</b>	<b>334</b>	<b>3,947</b>
<b>% of Total</b>					<b>64.0%</b>	<b>88.9%</b>	<b>18.7%</b>	<b>6.4%</b>	<b>17.3%</b>	<b>4.7%</b>	<b>58.9%</b>	<b>50.7%</b>

**APPENDIX C (Continued)**

PIKE ASSESSMENT AREA								
2001 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%	7	8.8%	59	8.9%
Moderate	8	10.0%	99	15.0%	13	16.3%	99	15.0%
Middle	46	57.5%	354	53.6%	20	25.0%	132	20.0%
Upper	26	32.5%	208	31.5%	40	50.0%	280	42.4%
NA	0	0.0%	0	0.0%	0	0.0%	91	13.8%
<b>Total</b>	<b>80</b>	<b>100.0%</b>	<b>661</b>	<b>100.0%</b>	<b>80</b>	<b>100.0%</b>	<b>661</b>	<b>100.0%</b>

PIKE ASSESSMENT AREA												
2001 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	3	16.7%	92	19.8%	7.1%	20.0%	66.7%	20.0%	0.0%	15.8%	20.0%	15.6%
Middle	11	61.1%	239	51.5%	64.3%	51.0%	33.3%	72.0%	100.0%	36.8%	66.7%	54.6%
Upper	4	22.2%	133	28.7%	28.6%	29.0%	0.0%	8.0%	0.0%	47.4%	13.3%	29.8%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>18</b>	<b>100.0%</b>	<b>464</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>				<b>14</b>	<b>420</b>	<b>3</b>	<b>25</b>	<b>1</b>	<b>19</b>	<b>15</b>	<b>302</b>	
<b>% of Total</b>				<b>77.8%</b>	<b>90.5%</b>	<b>16.7%</b>	<b>5.4%</b>	<b>5.6%</b>	<b>4.1%</b>	<b>83.3%</b>	<b>65.1%</b>	

**APPENDIX C (Continued)**

SELMA ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	21	18.1%	140	14.4%	12	10.3%	102	10.5%
Moderate	29	25.0%	208	21.4%	19	16.4%	187	19.3%
Middle	2	1.7%	24	2.5%	28	24.1%	187	19.3%
Upper	64	55.2%	598	61.6%	54	46.6%	335	34.5%
NA	0	0.0%	0	0.0%	3	2.6%	159	16.4%
<b>Total</b>	<b>116</b>	<b>100.0%</b>	<b>970</b>	<b>100.0%</b>	<b>116</b>	<b>100.0%</b>	<b>970</b>	<b>100.0%</b>

SELMA ASSESSMENT AREA												
2001 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	8	16.0%	214	23.5%	21.1%	24.6%	0.0%	12.5%	0.0%	15.6%	18.2%	22.3%
Moderate	18	36.0%	248	27.3%	36.8%	27.1%	50.0%	28.6%	0.0%	28.1%	36.4%	29.2%
Middle	1	2.0%	20	2.2%	0.0%	2.3%	12.5%	0.0%	0.0%	3.1%	3.0%	1.3%
Upper	23	46.0%	428	47.0%	42.1%	46.0%	37.5%	58.9%	100.0%	53.1%	42.4%	47.2%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>910</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>38</b>	<b>822</b>	<b>8</b>	<b>56</b>	<b>4</b>	<b>32</b>	<b>33</b>	<b>600</b>
<b>% of Total</b>					<b>76.0%</b>	<b>90.3%</b>	<b>16.0%</b>	<b>6.2%</b>	<b>8.0%</b>	<b>3.5%</b>	<b>66.0%</b>	<b>65.9%</b>

**APPENDIX C (Continued)**

SOUTHEAST ALABAMA ASSESSMENT AREA								
2001 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%	34	12.3%	124	10.0%
Moderate	39	14.1%	71	5.7%	57	20.6%	212	17.1%
Middle	238	85.9%	1,171	94.3%	70	25.3%	278	22.4%
Upper	0	0.0%	0	0.0%	113	40.8%	473	38.1%
NA	0	0.0%	0	0.0%	3	1.1%	155	12.5%
<b>Total</b>	<b>277</b>	<b>100.0%</b>	<b>1,242</b>	<b>100.0%</b>	<b>277</b>	<b>100.0%</b>	<b>1,242</b>	<b>100.0%</b>

SOUTHEAST ALABAMA ASSESSMENT AREA												
2001 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	11	7.6%	110	9.6%	8.2%	9.7%	4.3%	7.5%	8.3%	8.3%	8.3%	10.5%
Middle	134	92.4%	1,034	90.4%	91.8%	90.3%	95.7%	92.5%	91.7%	91.7%	91.7%	89.5%
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%
<b>Total</b>	<b>145</b>	<b>100.0%</b>	<b>1,144</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>110</b>	<b>1,080</b>	<b>23</b>	<b>40</b>	<b>12</b>	<b>24</b>	<b>109</b>	<b>712</b>
<b>% of Total</b>					<b>75.9%</b>	<b>94.4%</b>	<b>15.9%</b>	<b>3.5%</b>	<b>8.3%</b>	<b>2.1%</b>	<b>75.2%</b>	<b>62.2%</b>

**APPENDIX C (Continued)**

TUSCALOOSA ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	1	0.3%	33	0.4%	10	3.1%	489	6.6%
Moderate	23	7.1%	605	8.2%	42	13.0%	1,209	16.4%
Middle	133	41.3%	3,938	53.5%	63	19.6%	1,685	22.9%
Upper	165	51.2%	2,778	37.8%	197	61.2%	2,986	40.6%
NA	0	0.0%	3	0.0%	10	3.1%	988	13.4%
<b>Total</b>	<b>322</b>	<b>100.0%</b>	<b>7,357</b>	<b>100.0%</b>	<b>322</b>	<b>100.0%</b>	<b>7,357</b>	<b>100.0%</b>

TUSCALOOSA ASSESSMENT AREA												
2001 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	1.2%	74	1.5%	1.4%	1.5%	1.7%	0.7%	0.0%	2.2%	1.2%	1.4%
Moderate	50	19.9%	890	17.7%	18.8%	17.3%	20.7%	19.3%	22.4%	19.8%	20.7%	17.7%
Middle	102	40.6%	2,192	43.6%	41.7%	44.6%	41.4%	39.9%	36.7%	35.9%	35.4%	42.7%
Upper	96	38.2%	1,816	36.1%	38.2%	35.3%	36.2%	39.6%	40.8%	41.8%	42.7%	36.6%
NA	0	0.0%	60	1.2%	0.0%	1.3%	0.0%	0.5%	0.0%	0.3%	0.0%	1.7%
<b>Total</b>	<b>251</b>	<b>100.0%</b>	<b>5,032</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>144</b>	<b>4,254</b>	<b>58</b>	<b>419</b>	<b>49</b>	<b>359</b>	<b>164</b>	<b>3,383</b>
<b>% of Total</b>					<b>57.4%</b>	<b>84.5%</b>	<b>23.1%</b>	<b>8.3%</b>	<b>19.5%</b>	<b>7.1%</b>	<b>65.3%</b>	<b>67.2%</b>

**APPENDIX C (Continued)**

FLORIDA ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	83	0.6%	8,112	0.8%	1,281	8.9%	56,815	5.9%
Moderate	1,556	10.8%	96,127	9.9%	2,644	18.3%	157,576	16.3%
Middle	8,407	58.2%	533,542	55.2%	3,064	21.2%	202,307	20.9%
Upper	4,402	30.5%	328,484	34.0%	6,560	45.4%	380,725	39.4%
NA	0	0.0%	225	0.0%	899	6.2%	169,067	17.5%
<b>Total</b>	<b>14,448</b>	<b>100.0%</b>	<b>966,490</b>	<b>100.0%</b>	<b>14,448</b>	<b>100.0%</b>	<b>966,490</b>	<b>100.0%</b>

FLORIDA ASSESSMENT AREA												
2001 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	124	3.4%	13,274	3.2%	3.4%	3.5%	3.2%	4.4%	3.2%	5.3%	2.9%	3.5%
Moderate	679	18.4%	71,076	17.3%	19.3%	17.7%	16.3%	17.5%	17.2%	17.1%	16.8%	17.7%
Middle	1,863	50.5%	200,111	48.6%	50.5%	48.0%	50.1%	46.3%	51.0%	42.9%	53.9%	47.9%
Upper	1,012	27.4%	126,670	30.8%	26.5%	30.7%	29.9%	31.4%	28.6%	34.4%	26.1%	30.7%
NA	9	0.2%	680	0.2%	0.2%	0.2%	0.4%	0.4%	0.0%	0.5%	0.2%	0.2%
<b>Total</b>	<b>3,687</b>	<b>100.0%</b>	<b>411,811</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>2407</b>	<b>164,629</b>	<b>686</b>	<b>11,401</b>	<b>594</b>	<b>10,340</b>	<b>2204</b>	<b>164,832</b>
<b>% of Total</b>					<b>65.3%</b>	<b>40.0%</b>	<b>18.6%</b>	<b>2.8%</b>	<b>16.1%</b>	<b>2.5%</b>	<b>59.8%</b>	<b>40.0%</b>

**APPENDIX C (Continued)**

<b>BAKER ASSESSMENT AREA</b>								
<b>2001 AGGREGATE LENDING COMPARISON</b>								
<b>HMDA ORIGINATIONS &amp; PURCHASES</b>								
<b>Income Category</b>	<b>By Tract Income</b>				<b>By Borrower Income</b>			
	<b>Bank</b>		<b>Aggregate</b>		<b>Bank</b>		<b>Aggregate</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	0	0.0%	0	0.0%	7	12.7%	26	3.7%
Moderate	0	0.0%	0	0.0%	6	10.9%	74	10.4%
Middle	55	100.0%	709	100.0%	12	21.8%	186	26.2%
Upper	0	0.0%	0	0.0%	29	52.7%	288	40.6%
NA	0	0.0%	0	0.0%	1	1.8%	135	19.0%
<b>Total</b>	<b>55</b>	<b>100.0%</b>	<b>709</b>	<b>100.0%</b>	<b>55</b>	<b>100.0%</b>	<b>709</b>	<b>100.0%</b>

<b>BAKER ASSESSMENT AREA</b>												
<b>2001 AGGREGATE LENDING COMPARISON</b>												
<b>SMALL BUSINESS</b>												
<b>Tract Income Category</b>	<b>Total Loans</b>				<b>Loan Amounts</b>						<b>Gross Revenue</b>	
	<b>Bank</b>		<b>Aggregate</b>		<b>\$100,000 or Less</b>		<b>\$100,001 - \$250,000</b>		<b>\$250,001 - \$1 Million</b>		<b>&lt;=\$1 Million</b>	
<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	
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	8	100.0%	306	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%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>306</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>6</b>	<b>284</b>	<b>1</b>	<b>15</b>	<b>1</b>	<b>7</b>	<b>5</b>	<b>164</b>
<b>% of Total</b>					<b>75.0%</b>	<b>92.8%</b>	<b>12.5%</b>	<b>4.9%</b>	<b>12.5%</b>	<b>2.3%</b>	<b>62.5%</b>	<b>53.6%</b>

**APPENDIX C (Continued)**

<b>CENTRAL PANHANDLE ASSESSMENT AREA</b>								
<b>2001 AGGREGATE LENDING COMPARISON</b>								
<b>HMDA ORIGINATIONS &amp; PURCHASES</b>								
<b>Income Category</b>	<b>By Tract Income</b>				<b>By Borrower Income</b>			
	<b>Bank</b>		<b>Aggregate</b>		<b>Bank</b>		<b>Aggregate</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	0	0.0%	0	0.0%	21	9.2%	219	3.8%
Moderate	39	17.0%	600	10.3%	32	14.0%	555	9.5%
Middle	113	49.3%	1,863	31.9%	42	18.3%	899	15.4%
Upper	77	33.6%	3,368	57.8%	131	57.2%	3,365	57.7%
NA	0	0.0%	0	0.0%	3	1.3%	793	13.6%
<b>Total</b>	<b>229</b>	<b>100.0%</b>	<b>5,831</b>	<b>100.0%</b>	<b>229</b>	<b>100.0%</b>	<b>5,831</b>	<b>100.0%</b>

<b>CENTRAL PANHANDLE ASSESSMENT AREA</b>												
<b>2001 AGGREGATE LENDING COMPARISON</b>												
<b>SMALL BUSINESS</b>												
<b>Tract Income Category</b>	<b>Total Loans</b>				<b>Loan Amounts</b>						<b>Gross Revenue</b>	
	<b>Bank</b>		<b>Aggregate</b>		<b>\$100,000 or Less</b>		<b>\$100,001 - \$250,000</b>		<b>\$250,001 - \$1 Million</b>		<b>&lt;=\$1 Million</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Moderate	10	17.5%	323	13.4%	21.4%	13.8%	8.3%	12.2%	0.0%	4.2%	20.9%	11.6%
Middle	40	70.2%	1,167	48.5%	69.0%	49.0%	75.0%	43.3%	66.7%	38.0%	67.4%	47.0%
Upper	7	12.3%	916	38.1%	9.5%	37.2%	16.7%	44.4%	33.3%	57.7%	11.6%	41.4%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>57</b>	<b>100.0%</b>	<b>2,406</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>42</b>	<b>2,245</b>	<b>12</b>	<b>90</b>	<b>3</b>	<b>71</b>	<b>43</b>	<b>1,137</b>
<b>% of Total</b>					<b>73.7%</b>	<b>93.3%</b>	<b>21.1%</b>	<b>3.7%</b>	<b>5.3%</b>	<b>3.0%</b>	<b>75.4%</b>	<b>47.3%</b>

**APPENDIX C (Continued)**

CITRUS ASSESSMENT AREA								
2001 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%	9	10.0%	330	6.0%
Moderate	0	0.0%	0	0.0%	30	33.3%	848	15.5%
Middle	77	85.6%	4,698	86.1%	24	26.7%	1,163	21.3%
Upper	13	14.4%	760	13.9%	25	27.8%	2,347	43.0%
NA	0	0.0%	0	0.0%	2	2.2%	770	14.1%
<b>Total</b>	<b>90</b>	<b>100.0%</b>	<b>5,458</b>	<b>100.0%</b>	<b>90</b>	<b>100.0%</b>	<b>5,458</b>	<b>100.0%</b>

CITRUS ASSESSMENT AREA												
2001 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	7	77.8%	2,243	87.3%	71.4%	87.9%	100.0%	80.6%	0.0%	73.5%	77.8%	87.5%
Upper	2	22.2%	325	12.7%	28.6%	12.1%	0.0%	19.4%	0.0%	26.5%	22.2%	12.5%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>2,568</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>				<b>7</b>	<b>2,426</b>	<b>2</b>	<b>93</b>	<b>0</b>	<b>49</b>	<b>9</b>	<b>1,048</b>	
<b>% of Total</b>				<b>77.8%</b>	<b>94.5%</b>	<b>22.2%</b>	<b>3.6%</b>	<b>0.0%</b>	<b>1.9%</b>	<b>100.0%</b>	<b>40.8%</b>	

**APPENDIX C (Continued)**

DAYTONA BEACH ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	5	0.4%	171	0.5%	99	7.5%	1,949	6.1%
Moderate	146	11.1%	1,992	6.2%	203	15.4%	5,237	16.4%
Middle	1,023	77.6%	25,360	79.5%	288	21.9%	7,045	22.1%
Upper	144	10.9%	4,385	13.7%	626	47.5%	11,956	37.5%
NA	0	0.0%	2	0.0%	102	7.7%	5,723	17.9%
<b>Total</b>	<b>1,318</b>	<b>100.0%</b>	<b>31,910</b>	<b>100.0%</b>	<b>1,318</b>	<b>100.0%</b>	<b>31,910</b>	<b>100.0%</b>

DAYTONA BEACH ASSESSMENT AREA												
2001 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	4.2%	354	3.1%	5.0%	3.0%	3.6%	6.3%	0.0%	6.8%	3.4%	3.6%
Moderate	76	24.4%	1,627	14.3%	25.0%	14.3%	23.6%	12.2%	21.6%	18.9%	22.6%	14.5%
Middle	191	61.2%	7,958	70.0%	59.5%	70.2%	61.8%	67.5%	70.3%	58.9%	62.5%	68.2%
Upper	32	10.3%	1,431	12.6%	10.5%	12.5%	10.9%	14.1%	8.1%	15.3%	11.5%	13.7%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>312</b>	<b>100.0%</b>	<b>11,370</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>220</b>	<b>10,925</b>	<b>55</b>	<b>255</b>	<b>37</b>	<b>190</b>	<b>208</b>	<b>4,384</b>
<b>% of Total</b>					<b>70.5%</b>	<b>96.1%</b>	<b>17.6%</b>	<b>2.2%</b>	<b>11.9%</b>	<b>1.7%</b>	<b>66.7%</b>	<b>38.6%</b>

**APPENDIX C (Continued)**

DESOTO ASSESSMENT AREA								
2001 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	10.0%	55	8.7%
Moderate	0	0.0%	0	0.0%	11	22.0%	122	19.4%
Middle	50	100.0%	629	100.0%	16	32.0%	140	22.3%
Upper	0	0.0%	0	0.0%	17	34.0%	219	34.8%
NA	0	0.0%	0	0.0%	1	2.0%	93	14.8%
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>629</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>629</b>	<b>100.0%</b>

DESOTO ASSESSMENT AREA												
2001 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	11	100.0%	385	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%
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>385</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>				<b>11</b>	<b>374</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>5</b>	<b>10</b>	<b>134</b>	
<b>% of Total</b>				<b>100.0%</b>	<b>97.1%</b>	<b>0.0%</b>	<b>1.6%</b>	<b>0.0%</b>	<b>1.3%</b>	<b>90.9%</b>	<b>34.8%</b>	

**APPENDIX C (Continued)**

FT LAUDERDALE ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	9	0.8%	864	0.7%	119	10.7%	6,612	5.7%
Moderate	96	8.6%	10,277	8.9%	205	18.5%	19,887	17.3%
Middle	623	56.1%	65,979	57.3%	239	21.5%	24,478	21.2%
Upper	382	34.4%	38,019	33.0%	496	44.7%	42,742	37.1%
NA	0	0.0%	84	0.1%	51	4.6%	21,504	18.7%
<b>Total</b>	<b>1,110</b>	<b>100.0%</b>	<b>115,223</b>	<b>100.0%</b>	<b>1,110</b>	<b>100.0%</b>	<b>115,223</b>	<b>100.0%</b>

FT LAUDERDALE ASSESSMENT AREA												
2001 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	10	4.5%	2,248	4.6%	4.1%	4.5%	4.4%	7.0%	5.3%	7.7%	1.0%	4.9%
Moderate	33	14.8%	8,133	16.5%	14.0%	16.4%	15.6%	17.9%	15.8%	18.2%	12.4%	19.4%
Middle	102	45.7%	24,389	49.5%	43.0%	49.7%	51.1%	46.4%	47.4%	40.4%	49.5%	47.3%
Upper	78	35.0%	14,534	29.5%	38.8%	29.4%	28.9%	28.7%	31.6%	33.7%	37.1%	28.4%
NA	0	0.0%	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>223</b>	<b>100.0%</b>	<b>49,309</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>121</b>	<b>47,686</b>	<b>45</b>	<b>855</b>	<b>57</b>	<b>768</b>	<b>97</b>	<b>19,592</b>
<b>% of Total</b>					<b>54.3%</b>	<b>96.7%</b>	<b>20.2%</b>	<b>1.7%</b>	<b>25.6%</b>	<b>1.6%</b>	<b>43.5%</b>	<b>39.7%</b>

**APPENDIX C (Continued)**

FT MYERS ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	55	0.1%	98	10.0%	1,941	5.3%
Moderate	71	7.2%	2,654	7.2%	179	18.2%	5,563	15.2%
Middle	756	76.9%	29,161	79.5%	197	20.0%	6,733	18.4%
Upper	156	15.9%	4,815	13.1%	437	44.5%	16,031	43.7%
NA	0	0.0%	0	0.0%	72	7.3%	6,417	17.5%
<b>Total</b>	<b>983</b>	<b>100.0%</b>	<b>36,685</b>	<b>100.0%</b>	<b>983</b>	<b>100.0%</b>	<b>36,685</b>	<b>100.0%</b>

FT MYERS ASSESSMENT AREA												
2001 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%	28	0.2%	0.0%	0.2%	0.0%	0.0%	0.0%	0.8%	0.0%	0.3%
Moderate	29	14.5%	1,148	8.9%	16.6%	9.0%	3.8%	9.9%	13.8%	6.1%	11.5%	8.1%
Middle	126	63.0%	9,866	76.7%	60.0%	77.0%	73.1%	71.6%	69.0%	74.9%	70.2%	77.4%
Upper	45	22.5%	1,819	14.1%	23.4%	13.9%	23.1%	18.5%	17.2%	18.2%	18.3%	14.2%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>200</b>	<b>100.0%</b>	<b>12,861</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>145</b>	<b>12,037</b>	<b>26</b>	<b>433</b>	<b>29</b>	<b>391</b>	<b>131</b>	<b>5,132</b>
<b>% of Total</b>					<b>72.5%</b>	<b>93.6%</b>	<b>13.0%</b>	<b>3.4%</b>	<b>14.5%</b>	<b>3.0%</b>	<b>65.5%</b>	<b>39.9%</b>

**APPENDIX C (Continued)**

FT PIERCE ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	1	1.1%	198	0.9%	4	4.5%	1,841	8.2%
Moderate	2	2.3%	1,200	5.3%	6	6.8%	4,107	18.2%
Middle	59	67.0%	15,704	69.6%	24	27.3%	4,916	21.8%
Upper	26	29.5%	5,432	24.1%	48	54.5%	8,148	36.1%
NA	0	0.0%	33	0.1%	6	6.8%	3,555	15.8%
<b>Total</b>	<b>88</b>	<b>100.0%</b>	<b>22,567</b>	<b>100.0%</b>	<b>88</b>	<b>100.0%</b>	<b>22,567</b>	<b>100.0%</b>

FT PIERCE ASSESSMENT AREA												
2001 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%	232	2.5%	0.0%	2.5%	0.0%	3.3%	0.0%	2.9%	0.0%	2.8%
Moderate	2	40.0%	1,720	18.7%	25.0%	18.6%	0.0%	21.7%	100.0%	19.7%	33.3%	20.5%
Middle	2	40.0%	5,401	58.9%	50.0%	58.9%	0.0%	59.0%	0.0%	57.6%	66.7%	58.3%
Upper	1	20.0%	1,818	19.8%	25.0%	19.9%	0.0%	16.0%	0.0%	19.7%	0.0%	18.2%
NA	0	0.0%	5	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>9,176</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>				<b>4</b>	<b>8,694</b>	<b>0</b>	<b>244</b>	<b>1</b>	<b>238</b>	<b>3</b>	<b>3,373</b>	
<b>% of Total</b>				<b>80.0%</b>	<b>94.7%</b>	<b>0.0%</b>	<b>2.7%</b>	<b>20.0%</b>	<b>2.6%</b>	<b>60.0%</b>	<b>36.8%</b>	

**APPENDIX C (Continued)**

FT WALTON ASSESSMENT AREA								
2001 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%	16	8.9%	655	5.6%
Moderate	39	21.7%	1,299	11.2%	28	15.6%	1,708	14.7%
Middle	117	65.0%	8,135	69.9%	40	22.2%	2,191	18.8%
Upper	24	13.3%	2,199	18.9%	89	49.4%	4,782	41.1%
NA	0	0.0%	0	0.0%	7	3.9%	2,297	19.7%
<b>Total</b>	<b>180</b>	<b>100.0%</b>	<b>11,633</b>	<b>100.0%</b>	<b>180</b>	<b>100.0%</b>	<b>11,633</b>	<b>100.0%</b>

FT WALTON ASSESSMENT AREA												
2001 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	27	25.7%	598	13.3%	33.3%	13.6%	17.6%	12.2%	14.3%	9.0%	29.1%	11.8%
Middle	74	70.5%	3,419	76.3%	63.3%	76.0%	76.5%	76.5%	82.1%	81.9%	67.1%	77.9%
Upper	4	3.8%	466	10.4%	3.3%	10.4%	5.9%	11.3%	3.6%	9.0%	3.8%	10.3%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>105</b>	<b>100.0%</b>	<b>4,483</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>60</b>	<b>4,082</b>	<b>17</b>	<b>213</b>	<b>28</b>	<b>188</b>	<b>79</b>	<b>2,266</b>
<b>% of Total</b>					<b>57.1%</b>	<b>91.1%</b>	<b>16.2%</b>	<b>4.8%</b>	<b>26.7%</b>	<b>4.2%</b>	<b>75.2%</b>	<b>50.5%</b>

**APPENDIX C (Continued)**

GAINESVILLE ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	6	3.4%	154	1.7%	19	10.7%	569	6.3%
Moderate	40	22.6%	1,416	15.6%	28	15.8%	1,456	16.0%
Middle	68	38.4%	3,928	43.2%	34	19.2%	1,765	19.4%
Upper	63	35.6%	3,599	39.6%	89	50.3%	3,924	43.1%
NA	0	0.0%	0	0.0%	7	4.0%	1,383	15.2%
<b>Total</b>	<b>177</b>	<b>100.0%</b>	<b>9,097</b>	<b>100.0%</b>	<b>177</b>	<b>100.0%</b>	<b>9,097</b>	<b>100.0%</b>

GAINESVILLE ASSESSMENT AREA												
2001 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	4.4%	233	5.8%	2.0%	6.0%	11.1%	4.1%	12.5%	4.1%	3.2%	9.5%
Moderate	7	10.3%	1,081	27.1%	7.8%	27.1%	33.3%	23.0%	0.0%	32.7%	9.7%	27.6%
Middle	36	52.9%	1,499	37.6%	58.8%	38.4%	22.2%	28.4%	50.0%	25.9%	56.5%	32.3%
Upper	22	32.4%	1,175	29.5%	31.4%	28.5%	33.3%	44.6%	37.5%	37.4%	30.6%	30.6%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>68</b>	<b>100.0%</b>	<b>3,988</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>51</b>	<b>3,693</b>	<b>9</b>	<b>148</b>	<b>8</b>	<b>147</b>	<b>62</b>	<b>1,596</b>
<b>% of Total</b>					<b>75.0%</b>	<b>92.6%</b>	<b>13.2%</b>	<b>3.7%</b>	<b>11.8%</b>	<b>3.7%</b>	<b>91.2%</b>	<b>40.0%</b>

**APPENDIX C (Continued)**

INDIAN RIVER ASSESSMENT AREA								
2001 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%	2	4.4%	254	3.5%
Moderate	0	0.0%	95	1.3%	6	13.3%	769	10.5%
Middle	22	48.9%	2,855	39.0%	12	26.7%	1,245	17.0%
Upper	23	51.1%	4,365	59.7%	23	51.1%	3,825	52.3%
NA	0	0.0%	0	0.0%	2	4.4%	1,222	16.7%
<b>Total</b>	<b>45</b>	<b>100.0%</b>	<b>7,315</b>	<b>100.0%</b>	<b>45</b>	<b>100.0%</b>	<b>7,315</b>	<b>100.0%</b>

INDIAN RIVER ASSESSMENT AREA												
2001 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%	41	1.1%	0.0%	1.2%	0.0%	0.0%	0.0%	0.8%	0.0%	1.2%
Middle	6	40.0%	1,520	42.0%	41.7%	41.8%	0.0%	47.0%	100.0%	41.0%	44.4%	41.9%
Upper	9	60.0%	2,061	56.9%	58.3%	57.0%	100.0%	53.0%	0.0%	58.2%	55.6%	57.0%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>3,622</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					12	3,385	2	115	1	122	9	1,380
<b>% of Total</b>					80.0%	93.5%	13.3%	3.2%	6.7%	3.4%	60.0%	38.1%

**APPENDIX C (Continued)**

JACKSONVILLE ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	18	1.4%	955	1.4%	109	8.7%	4,932	7.3%
Moderate	86	6.9%	5,609	8.3%	252	20.1%	11,556	17.0%
Middle	591	47.2%	35,139	51.8%	221	17.7%	14,465	21.3%
Upper	557	44.5%	26,130	38.5%	582	46.5%	23,352	34.4%
NA	0	0.0%	4	0.0%	88	7.0%	13,532	19.9%
<b>Total</b>	<b>1,252</b>	<b>100.0%</b>	<b>67,837</b>	<b>100.0%</b>	<b>1,252</b>	<b>100.0%</b>	<b>67,837</b>	<b>100.0%</b>

JACKSONVILLE ASSESSMENT AREA												
2001 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	6.2%	861	3.3%	7.6%	3.1%	4.2%	4.3%	1.7%	8.0%	7.5%	3.9%
Moderate	108	22.9%	6,597	25.4%	25.2%	25.8%	18.8%	17.3%	17.2%	19.1%	14.3%	16.4%
Middle	194	41.2%	11,346	43.6%	38.5%	43.7%	47.9%	45.0%	44.8%	40.9%	45.6%	47.2%
Upper	140	29.7%	7,202	27.7%	28.7%	27.4%	29.2%	33.4%	36.2%	31.9%	32.5%	32.5%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>471</b>	<b>100.0%</b>	<b>26,006</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>317</b>	<b>24,416</b>	<b>96</b>	<b>791</b>	<b>58</b>	<b>799</b>	<b>252</b>	<b>9,080</b>
<b>% of Total</b>					<b>67.3%</b>	<b>93.9%</b>	<b>20.4%</b>	<b>3.0%</b>	<b>12.3%</b>	<b>3.1%</b>	<b>53.5%</b>	<b>34.9%</b>

**APPENDIX C (Continued)**

LAKELAND ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	35	0.2%	15	11.8%	1,576	6.8%
Moderate	7	5.5%	1,827	7.9%	25	19.7%	4,114	17.8%
Middle	97	76.4%	16,510	71.2%	25	19.7%	5,262	22.7%
Upper	23	18.1%	4,800	20.7%	58	45.7%	8,210	35.4%
NA	0	0.0%	2	0.0%	4	3.1%	4,012	17.3%
<b>Total</b>	<b>127</b>	<b>100.0%</b>	<b>23,174</b>	<b>100.0%</b>	<b>127</b>	<b>100.0%</b>	<b>23,174</b>	<b>100.0%</b>

LAKELAND ASSESSMENT AREA												
2001 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	6.7%	162	1.6%	0.0%	1.5%	6.3%	2.9%	20.0%	1.4%	6.9%	1.5%
Moderate	21	35.0%	1,585	15.3%	37.9%	15.0%	18.8%	17.8%	46.7%	20.8%	37.9%	18.7%
Middle	21	35.0%	6,664	64.2%	41.4%	64.7%	25.0%	56.4%	33.3%	56.9%	41.4%	60.6%
Upper	14	23.3%	1,961	18.9%	20.7%	18.7%	50.0%	22.9%	0.0%	20.8%	13.8%	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%
<b>Total</b>	<b>60</b>	<b>100.0%</b>	<b>10,372</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					29	9,735	16	349	15	288	29	3,377
<b>% of Total</b>					48.3%	93.9%	26.7%	3.4%	25.0%	2.8%	48.3%	32.6%

**APPENDIX C (Continued)**

<b>MELBOURNE ASSESSMENT AREA</b>								
<b>2001 AGGREGATE LENDING COMPARISON</b>								
<b>HMDA ORIGINATIONS &amp; PURCHASES</b>								
<b>Income Category</b>	<b>By Tract Income</b>				<b>By Borrower Income</b>			
	<b>Bank</b>		<b>Aggregate</b>		<b>Bank</b>		<b>Aggregate</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	0	0.0%	35	0.1%	4	4.4%	2,651	8.7%
Moderate	9	10.0%	3,977	13.0%	13	14.4%	5,447	17.8%
Middle	52	57.8%	19,409	63.4%	23	25.6%	6,920	22.6%
Upper	29	32.2%	7,145	23.3%	42	46.7%	10,355	33.8%
NA	0	0.0%	35	0.1%	8	8.9%	5,228	17.1%
<b>Total</b>	<b>90</b>	<b>100.0%</b>	<b>30,601</b>	<b>100.0%</b>	<b>90</b>	<b>100.0%</b>	<b>30,601</b>	<b>100.0%</b>

<b>MELBOURNE ASSESSMENT AREA</b>												
<b>2001 AGGREGATE LENDING COMPARISON</b>												
<b>SMALL BUSINESS</b>												
<b>Tract Income Category</b>	<b>Total Loans</b>				<b>Loan Amounts</b>						<b>Gross Revenue &lt;=\$1 Million</b>	
	<b>Bank</b>		<b>Aggregate</b>		<b>\$100,000 or Less</b>		<b>\$100,001 - \$250,000</b>		<b>\$250,001 - \$1 Million</b>		<b>&lt;=\$1 Million</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>
Low	0	0.0%	123	1.1%	0.0%	1.1%	0.0%	1.3%	0.0%	0.9%	0.0%	1.2%
Moderate	5	17.9%	3,178	27.5%	6.7%	27.4%	33.3%	26.1%	28.6%	35.1%	10.0%	30.4%
Middle	18	64.3%	6,071	52.6%	80.0%	52.9%	66.7%	48.4%	28.6%	44.3%	70.0%	49.9%
Upper	5	17.9%	2,173	18.8%	13.3%	18.6%	0.0%	24.2%	42.9%	19.7%	20.0%	18.5%
NA	0	0.0%	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>11,550</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>15</b>	<b>10,946</b>	<b>6</b>	<b>376</b>	<b>7</b>	<b>228</b>	<b>10</b>	<b>4,556</b>
<b>% of Total</b>					<b>53.6%</b>	<b>94.8%</b>	<b>21.4%</b>	<b>3.3%</b>	<b>25.0%</b>	<b>2.0%</b>	<b>35.7%</b>	<b>39.4%</b>

**APPENDIX C (Continued)**

MIAMI ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	13	2.0%	3,049	2.7%	18	2.8%	3,208	2.8%
Moderate	66	10.2%	12,059	10.7%	67	10.3%	13,691	12.1%
Middle	181	27.8%	38,415	34.0%	121	18.6%	23,547	20.8%
Upper	390	60.0%	59,440	52.6%	425	65.4%	50,409	44.6%
NA	0	0.0%	0	0.0%	19	2.9%	22,108	19.6%
<b>Total</b>	<b>650</b>	<b>100.0%</b>	<b>112,963</b>	<b>100.0%</b>	<b>650</b>	<b>100.0%</b>	<b>112,963</b>	<b>100.0%</b>

MIAMI ASSESSMENT AREA												
2001 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	16	8.2%	4,773	7.5%	9.6%	7.3%	5.8%	12.3%	7.7%	12.7%	10.5%	7.4%
Moderate	41	21.0%	11,742	18.5%	22.1%	18.5%	13.5%	18.8%	28.2%	20.1%	18.9%	21.1%
Middle	57	29.2%	17,802	28.1%	28.8%	28.3%	32.7%	23.8%	25.6%	23.5%	37.9%	27.8%
Upper	81	41.5%	29,046	45.8%	39.4%	45.9%	48.1%	45.0%	38.5%	43.7%	32.6%	43.7%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>195</b>	<b>100.0%</b>	<b>63,363</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>104</b>	<b>60,429</b>	<b>52</b>	<b>1,512</b>	<b>39</b>	<b>1,422</b>	<b>95</b>	<b>25,135</b>
<b>% of Total</b>					<b>53.3%</b>	<b>95.4%</b>	<b>26.7%</b>	<b>2.4%</b>	<b>20.0%</b>	<b>2.2%</b>	<b>48.7%</b>	<b>39.7%</b>

**APPENDIX C (Continued)**

NAPLES ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	1	0.2%	72	0.3%	38	8.1%	1,689	7.1%
Moderate	74	15.8%	931	3.9%	107	22.9%	3,921	16.4%
Middle	277	59.3%	14,417	60.3%	98	21.0%	4,529	18.9%
Upper	115	24.6%	8,483	35.5%	192	41.1%	10,414	43.6%
NA	0	0.0%	0	0.0%	32	6.9%	3,350	14.0%
<b>Total</b>	<b>467</b>	<b>100.0%</b>	<b>23,903</b>	<b>100.0%</b>	<b>467</b>	<b>100.0%</b>	<b>23,903</b>	<b>100.0%</b>

NAPLES ASSESSMENT AREA												
2001 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%	317	3.3%	0.0%	3.5%	0.0%	1.0%	0.0%	0.5%	0.0%	6.2%
Moderate	0	0.0%	271	2.8%	0.0%	2.8%	0.0%	1.3%	0.0%	3.5%	0.0%	2.4%
Middle	18	62.1%	5,570	57.5%	60.9%	58.2%	66.7%	56.2%	66.7%	44.1%	60.0%	55.3%
Upper	11	37.9%	3,524	36.4%	39.1%	35.5%	33.3%	41.6%	33.3%	52.0%	40.0%	36.1%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>29</b>	<b>100.0%</b>	<b>9,682</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>				<b>23</b>	<b>8,963</b>	<b>3</b>	<b>315</b>	<b>3</b>	<b>404</b>	<b>20</b>	<b>4,289</b>	
<b>% of Total</b>				<b>79.3%</b>	<b>92.6%</b>	<b>10.3%</b>	<b>3.3%</b>	<b>10.3%</b>	<b>4.2%</b>	<b>69.0%</b>	<b>44.3%</b>	

**APPENDIX C (Continued)**

OCALA ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	22	0.2%	34	8.1%	716	6.0%
Moderate	22	5.2%	457	3.9%	60	14.3%	2,156	18.2%
Middle	321	76.2%	9,710	81.9%	95	22.6%	2,673	22.5%
Upper	78	18.5%	1,667	14.1%	229	54.4%	4,637	39.1%
NA	0	0.0%	1	0.0%	3	0.7%	1,675	14.1%
<b>Total</b>	<b>421</b>	<b>100.0%</b>	<b>11,857</b>	<b>100.0%</b>	<b>421</b>	<b>100.0%</b>	<b>11,857</b>	<b>100.0%</b>

OCALA ASSESSMENT AREA												
2001 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	1.5%	46	0.8%	2.1%	0.8%	0.0%	0.4%	0.0%	1.1%	1.5%	0.9%
Moderate	17	8.3%	390	6.5%	9.0%	6.3%	4.9%	4.6%	10.0%	12.3%	4.6%	5.5%
Middle	149	72.7%	4,590	76.0%	75.0%	76.7%	68.3%	68.3%	65.0%	62.6%	76.9%	75.3%
Upper	35	17.1%	1,007	16.7%	13.2%	16.1%	26.8%	24.2%	25.0%	23.5%	16.2%	18.1%
NA	1	0.5%	9	0.1%	0.7%	0.0%	0.0%	2.5%	0.0%	0.6%	0.8%	0.2%
<b>Total</b>	<b>205</b>	<b>100.0%</b>	<b>6,042</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>144</b>	<b>5,623</b>	<b>41</b>	<b>240</b>	<b>20</b>	<b>179</b>	<b>130</b>	<b>2,739</b>
<b>% of Total</b>					<b>70.2%</b>	<b>93.1%</b>	<b>20.0%</b>	<b>4.0%</b>	<b>9.8%</b>	<b>3.0%</b>	<b>63.4%</b>	<b>45.3%</b>

**APPENDIX C (Continued)**

ORLANDO ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	11	1.1%	416	0.4%	85	8.4%	6,548	5.8%
Moderate	147	14.6%	11,500	10.1%	213	21.2%	19,800	17.4%
Middle	546	54.2%	69,821	61.3%	208	20.7%	25,344	22.3%
Upper	303	30.1%	32,111	28.2%	417	41.4%	42,011	36.9%
NA	0	0.0%	2	0.0%	84	8.3%	20,147	17.7%
<b>Total</b>	<b>1,007</b>	<b>100.0%</b>	<b>113,850</b>	<b>100.0%</b>	<b>1,007</b>	<b>100.0%</b>	<b>113,850</b>	<b>100.0%</b>

ORLANDO ASSESSMENT AREA												
2001 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	9	2.1%	1,010	2.3%	1.2%	2.2%	3.6%	3.1%	3.4%	5.2%	1.2%	2.7%
Moderate	96	22.5%	7,468	16.9%	23.0%	16.8%	21.7%	20.7%	21.8%	17.5%	26.0%	19.1%
Middle	217	50.8%	23,918	54.0%	51.8%	54.3%	48.2%	49.9%	50.6%	47.4%	48.8%	50.4%
Upper	104	24.4%	11,876	26.8%	23.7%	26.8%	26.5%	26.3%	24.1%	29.9%	23.6%	27.7%
NA	1	0.2%	5	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%
<b>Total</b>	<b>427</b>	<b>100.0%</b>	<b>44,277</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					257	42,159	83	1,064	87	1,054	250	16,975
<b>% of Total</b>					60.2%	95.2%	19.4%	2.4%	20.4%	2.4%	58.5%	38.3%

**APPENDIX C (Continued)**

PANAMA CITY ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	2	1.7%	67	0.6%	8	6.6%	589	5.6%
Moderate	4	3.3%	952	9.0%	14	11.6%	1,249	11.9%
Middle	55	45.5%	5,635	53.5%	20	16.5%	1,993	18.9%
Upper	60	49.6%	3,881	36.8%	78	64.5%	4,346	41.2%
NA	0	0.0%	1	0.0%	1	0.8%	2,359	22.4%
<b>Total</b>	<b>121</b>	<b>100.0%</b>	<b>10,536</b>	<b>100.0%</b>	<b>121</b>	<b>100.0%</b>	<b>10,536</b>	<b>100.0%</b>

PANAMA CITY ASSESSMENT AREA												
2001 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	2	2.0%	296	7.1%	3.4%	7.0%	0.0%	7.8%	0.0%	7.0%	2.6%	8.0%
Moderate	17	16.8%	551	13.1%	23.7%	13.5%	12.5%	9.8%	3.8%	9.3%	15.6%	11.0%
Middle	31	30.7%	1,934	46.1%	25.4%	46.3%	37.5%	46.8%	38.5%	41.3%	29.9%	44.8%
Upper	51	50.5%	1,413	33.7%	47.5%	33.2%	50.0%	35.6%	57.7%	42.4%	51.9%	36.2%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>101</b>	<b>100.0%</b>	<b>4,194</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
			<b>Number of Loans</b>		59	3,817	16	205	26	172	77	1,905
			<b>% of Total</b>		58.4%	91.0%	15.8%	4.9%	25.7%	4.1%	76.2%	45.4%

**APPENDIX C (Continued)**

PENSACOLA ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	1	0.2%	244	1.1%	31	5.2%	1,421	6.6%
Moderate	41	6.9%	1,223	5.7%	137	23.1%	3,411	15.8%
Middle	414	69.9%	14,601	67.8%	148	25.0%	4,464	20.7%
Upper	136	23.0%	5,453	25.3%	254	42.9%	8,622	40.0%
NA	0	0.0%	11	0.1%	22	3.7%	3,614	16.8%
<b>Total</b>	<b>592</b>	<b>100.0%</b>	<b>21,532</b>	<b>100.0%</b>	<b>592</b>	<b>100.0%</b>	<b>21,532</b>	<b>100.0%</b>

PENSACOLA ASSESSMENT AREA												
2001 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	14	13.7%	849	8.0%	13.8%	7.6%	13.0%	11.0%	14.3%	12.7%	11.3%	9.4%
Moderate	8	7.8%	1,328	12.5%	10.8%	12.8%	4.3%	12.4%	0.0%	8.2%	7.5%	13.4%
Middle	50	49.0%	5,835	55.1%	46.2%	55.7%	56.5%	51.0%	50.0%	47.9%	50.0%	52.2%
Upper	27	26.5%	2,333	22.0%	29.2%	22.0%	13.0%	21.0%	35.7%	24.0%	28.8%	21.9%
NA	3	2.9%	252	2.4%	0.0%	2.0%	13.0%	4.5%	0.0%	7.1%	2.5%	3.0%
<b>Total</b>	<b>102</b>	<b>100.0%</b>	<b>10,597</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>65</b>	<b>9,473</b>	<b>23</b>	<b>661</b>	<b>14</b>	<b>463</b>	<b>80</b>	<b>5,185</b>
<b>% of Total</b>					<b>63.7%</b>	<b>89.4%</b>	<b>22.5%</b>	<b>6.2%</b>	<b>13.7%</b>	<b>4.4%</b>	<b>78.4%</b>	<b>48.9%</b>

**APPENDIX C (Continued)**

PUNTA GORDA ASSESSMENT AREA								
2001 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%	81	11.2%	494	5.0%
Moderate	47	6.5%	539	5.5%	145	20.0%	1,703	17.3%
Middle	628	86.6%	8,436	85.6%	149	20.6%	1,951	19.8%
Upper	50	6.9%	881	8.9%	301	41.5%	4,117	41.8%
NA	0	0.0%	0	0.0%	49	6.8%	1,591	16.1%
<b>Total</b>	<b>725</b>	<b>100.0%</b>	<b>9,856</b>	<b>100.0%</b>	<b>725</b>	<b>100.0%</b>	<b>9,856</b>	<b>100.0%</b>

PUNTA GORDA ASSESSMENT AREA												
2001 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%	
Moderate	6	11.3%	215	6.4%	15.0%	6.6%	0.0%	6.3%	0.0%	1.4%	11.9%	
Middle	46	86.8%	2,950	88.4%	82.5%	88.6%	100.0%	83.5%	100.0%	85.9%	87.7%	
Upper	1	1.9%	172	5.2%	2.5%	4.9%	0.0%	10.1%	0.0%	12.7%	0.0%	
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
<b>Total</b>	<b>53</b>	<b>100.0%</b>	<b>3,337</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Number of Loans</b>				<b>40</b>	<b>3,187</b>	<b>6</b>	<b>79</b>	<b>7</b>	<b>71</b>	<b>42</b>	<b>1,358</b>	
<b>% of Total</b>				<b>75.5%</b>	<b>95.5%</b>	<b>11.3%</b>	<b>2.4%</b>	<b>13.2%</b>	<b>2.1%</b>	<b>79.2%</b>	<b>40.7%</b>	

**APPENDIX C (Continued)**

SARASOTA ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	1	0.1%	93	0.2%	88	8.4%	2,669	6.2%
Moderate	61	5.8%	3,740	8.7%	178	16.9%	6,688	15.5%
Middle	726	69.1%	27,361	63.6%	220	20.9%	8,902	20.7%
Upper	263	25.0%	11,828	27.5%	411	39.1%	18,468	42.9%
NA	0	0.0%	2	0.0%	154	14.7%	6,297	14.6%
<b>Total</b>	<b>1,051</b>	<b>100.0%</b>	<b>43,024</b>	<b>100.0%</b>	<b>1,051</b>	<b>100.0%</b>	<b>43,024</b>	<b>100.0%</b>

SARASOTA ASSESSMENT AREA												
2001 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	0.9%	76	0.4%	0.6%	0.4%	2.8%	0.7%	0.0%	0.8%	1.6%	0.4%
Moderate	30	13.7%	2,849	16.4%	10.9%	16.2%	25.0%	21.3%	14.8%	17.8%	11.0%	15.9%
Middle	121	55.3%	10,119	58.3%	55.8%	58.7%	50.0%	54.7%	59.3%	49.8%	59.8%	60.9%
Upper	66	30.1%	4,301	24.8%	32.7%	24.6%	22.2%	23.3%	25.9%	31.6%	27.6%	22.8%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>219</b>	<b>100.0%</b>	<b>17,345</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>156</b>	<b>16,311</b>	<b>36</b>	<b>550</b>	<b>27</b>	<b>484</b>	<b>127</b>	<b>6,734</b>
<b>% of Total</b>					<b>71.2%</b>	<b>94.0%</b>	<b>16.4%</b>	<b>3.2%</b>	<b>12.3%</b>	<b>2.8%</b>	<b>58.0%</b>	<b>38.8%</b>

**APPENDIX C (Continued)**

TALLAHASSEE ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	254	1.7%	3	4.6%	1,187	8.1%
Moderate	5	7.7%	2,084	14.2%	3	4.6%	2,521	17.1%
Middle	16	24.6%	5,465	37.1%	19	29.2%	2,989	20.3%
Upper	44	67.7%	6,907	46.9%	37	56.9%	5,341	36.3%
NA	0	0.0%	4	0.0%	3	4.6%	2,676	18.2%
<b>Total</b>	<b>65</b>	<b>100.0%</b>	<b>14,714</b>	<b>100.0%</b>	<b>65</b>	<b>100.0%</b>	<b>14,714</b>	<b>100.0%</b>

TALLAHASSEE ASSESSMENT AREA												
2001 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	6.3%	307	4.5%	7.0%	4.5%	7.7%	1.9%	0.0%	6.1%	5.9%	4.4%
Moderate	8	12.7%	1,693	24.6%	11.6%	24.7%	15.4%	23.3%	14.3%	23.5%	17.6%	23.3%
Middle	21	33.3%	2,532	36.8%	37.2%	37.2%	23.1%	32.7%	28.6%	30.3%	29.4%	37.7%
Upper	30	47.6%	2,351	34.1%	44.2%	33.5%	53.8%	42.1%	57.1%	40.2%	47.1%	34.6%
NA	0	0.0%	6	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>63</b>	<b>100.0%</b>	<b>6,889</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>43</b>	<b>6,307</b>	<b>13</b>	<b>318</b>	<b>7</b>	<b>264</b>	<b>34</b>	<b>3,211</b>
<b>% of Total</b>					<b>68.3%</b>	<b>91.6%</b>	<b>20.6%</b>	<b>4.6%</b>	<b>11.1%</b>	<b>3.8%</b>	<b>54.0%</b>	<b>46.6%</b>

**APPENDIX C (Continued)**

TAMPA ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	12	0.5%	1,041	0.7%	277	10.5%	8,984	5.8%
Moderate	442	16.8%	22,654	14.5%	517	19.6%	26,716	17.1%
Middle	1,100	41.8%	70,581	45.2%	589	22.4%	31,788	20.4%
Upper	1,078	41.0%	61,897	39.6%	1,130	42.9%	62,472	40.0%
NA	0	0.0%	22	0.0%	119	4.5%	26,235	16.8%
<b>Total</b>	<b>2,632</b>	<b>100.0%</b>	<b>156,195</b>	<b>100.0%</b>	<b>2,632</b>	<b>100.0%</b>	<b>156,195</b>	<b>100.0%</b>

TAMPA ASSESSMENT AREA												
2001 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	1.4%	593	1.0%	1.5%	0.9%	1.1%	0.8%	1.1%	1.5%	1.2%	0.9%
Moderate	110	18.9%	13,055	21.1%	21.6%	21.0%	11.7%	23.1%	13.8%	20.7%	19.2%	20.8%
Middle	254	43.6%	27,004	43.6%	43.0%	43.8%	41.5%	41.8%	48.3%	39.5%	44.0%	43.1%
Upper	210	36.0%	21,224	34.3%	33.6%	34.2%	45.7%	34.1%	36.8%	38.1%	35.6%	35.1%
NA	1	0.2%	51	0.1%	0.2%	0.1%	0.0%	0.1%	0.0%	0.3%	0.0%	0.1%
<b>Total</b>	<b>583</b>	<b>100.0%</b>	<b>61,927</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
			<b>Number of Loans</b>		<b>402</b>	<b>58,739</b>	<b>94</b>	<b>1,652</b>	<b>87</b>	<b>1,536</b>	<b>334</b>	<b>26,072</b>
			<b>% of Total</b>		<b>69.0%</b>	<b>94.9%</b>	<b>16.1%</b>	<b>2.7%</b>	<b>14.9%</b>	<b>2.5%</b>	<b>57.3%</b>	<b>42.1%</b>

**APPENDIX C (Continued)**

WEST PALM BEACH ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	3	0.3%	387	0.5%	91	9.9%	5,700	7.2%
Moderate	112	12.1%	9,042	11.4%	179	19.4%	14,277	18.0%
Middle	440	47.7%	39,021	49.2%	200	21.7%	16,719	21.1%
Upper	368	39.9%	30,919	38.9%	394	42.7%	30,344	38.2%
NA	0	0.0%	22	0.0%	59	6.4%	12,351	15.6%
<b>Total</b>	<b>923</b>	<b>100.0%</b>	<b>79,391</b>	<b>100.0%</b>	<b>923</b>	<b>100.0%</b>	<b>79,391</b>	<b>100.0%</b>

WEST PALM BEACH ASSESSMENT AREA												
2001 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	5.1%	766	2.1%	6.8%	2.1%	0.0%	3.2%	6.3%	3.9%	0.0%	2.2%
Moderate	28	20.3%	5,483	15.3%	16.2%	15.3%	28.1%	17.9%	21.9%	15.9%	19.1%	15.7%
Middle	63	45.7%	15,623	43.7%	47.3%	44.1%	46.9%	36.3%	40.6%	33.3%	52.9%	44.8%
Upper	37	26.8%	13,542	37.9%	25.7%	37.6%	25.0%	42.0%	31.3%	45.9%	26.5%	36.3%
NA	3	2.2%	342	1.0%	4.1%	1.0%	0.0%	0.7%	0.0%	1.1%	1.5%	1.0%
<b>Total</b>	<b>138</b>	<b>100.0%</b>	<b>35,756</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>74</b>	<b>34,134</b>	<b>32</b>	<b>822</b>	<b>32</b>	<b>800</b>	<b>68</b>	<b>14,010</b>
<b>% of Total</b>					<b>53.6%</b>	<b>95.5%</b>	<b>23.2%</b>	<b>2.3%</b>	<b>23.2%</b>	<b>2.2%</b>	<b>49.3%</b>	<b>39.2%</b>

**APPENDIX C (Continued)**

<b>GEORGIA ASSESSMENT AREA</b>								
<b>2001 AGGREGATE LENDING COMPARISON</b>								
<b>HMDA ORIGINATIONS &amp; PURCHASES</b>								
<b>Income Category</b>	<b>By Tract Income</b>				<b>By Borrower Income</b>			
	<b>Bank</b>		<b>Aggregate</b>		<b>Bank</b>		<b>Aggregate</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	117	1.8%	8,124	1.9%	671	10.1%	27,645	6.6%
Moderate	549	8.2%	41,281	9.9%	1,617	24.2%	75,958	18.1%
Middle	3,170	47.5%	210,128	50.2%	1,600	24.0%	82,362	19.7%
Upper	2,839	42.5%	159,132	38.0%	2,619	39.2%	129,112	30.8%
NA	0	0.0%	5	0.0%	168	2.5%	103,593	24.7%
<b>Total</b>	<b>6,675</b>	<b>100.0%</b>	<b>418,670</b>	<b>100.0%</b>	<b>6,675</b>	<b>100.0%</b>	<b>418,670</b>	<b>100.0%</b>

<b>GEORGIA ASSESSMENT AREA</b>													
<b>2001 AGGREGATE LENDING COMPARISON</b>													
<b>SMALL BUSINESS</b>													
<b>Tract Income Category</b>	<b>Total Loans</b>				<b>Loan Amounts</b>						<b>Gross Revenue</b>		
	<b>Bank</b>		<b>Aggregate</b>		<b>\$100,000 or Less</b>		<b>\$100,001 - \$250,000</b>		<b>\$250,001 - \$1 Million</b>		<b>&lt;=\$1 Million</b>		
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	
Low	59	4.3%	4,961	3.8%	3.7%	3.7%	6.8%	4.2%	4.3%	5.4%	3.6%	4.1%	
Moderate	140	10.3%	15,859	12.2%	10.2%	12.2%	9.5%	13.0%	11.3%	11.8%	9.0%	12.8%	
Middle	625	46.0%	60,570	46.8%	48.5%	47.0%	37.1%	45.0%	45.3%	43.4%	45.3%	46.9%	
Upper	534	39.3%	48,145	37.2%	37.6%	37.0%	46.6%	37.8%	39.1%	39.4%	42.1%	36.2%	
NA	0	0.0%	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
<b>Total</b>	<b>1,358</b>	<b>100.0%</b>	<b>129,536</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Number of Loans</b>					<b>881</b>	<b>116,932</b>	<b>221</b>	<b>6,489</b>	<b>256</b>	<b>6,115</b>	<b>720</b>	<b>58,114</b>	
<b>% of Total</b>					<b>64.9%</b>	<b>90.3%</b>	<b>16.3%</b>	<b>5.0%</b>	<b>18.9%</b>	<b>4.7%</b>	<b>53.0%</b>	<b>44.9%</b>	

**APPENDIX C (Continued)**

ATLANTA ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	101	1.9%	7,306	2.1%	536	10.2%	24,083	6.8%
Moderate	456	8.7%	37,821	10.6%	1,326	25.3%	66,230	18.6%
Middle	2,495	47.5%	176,948	49.7%	1,266	24.1%	69,606	19.5%
Upper	2,197	41.9%	134,301	37.7%	1,998	38.1%	105,701	29.7%
NA	0	0.0%	5	0.0%	123	2.3%	90,761	25.5%
<b>Total</b>	<b>5,249</b>	<b>100.0%</b>	<b>356,381</b>	<b>100.0%</b>	<b>5,249</b>	<b>100.0%</b>	<b>356,381</b>	<b>100.0%</b>

ATLANTA ASSESSMENT AREA													
2001 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	39	3.5%	3,219	3.2%	3.6%	3.2%	3.3%	2.8%	3.1%	3.7%	3.3%	3.4%	
Moderate	116	10.3%	13,213	13.0%	10.1%	12.9%	9.3%	14.3%	11.6%	12.9%	8.2%	14.1%	
Middle	525	46.5%	46,508	45.7%	48.0%	45.9%	41.2%	43.9%	46.2%	42.6%	44.4%	45.5%	
Upper	448	39.7%	38,885	38.2%	38.3%	38.0%	46.2%	39.0%	39.1%	40.8%	44.1%	37.1%	
NA	0	0.0%	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
<b>Total</b>	<b>1,128</b>	<b>100.0%</b>	<b>101,826</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Number of Loans</b>				<b>721</b>	<b>92,648</b>	<b>182</b>	<b>4,652</b>	<b>225</b>	<b>4,526</b>	<b>576</b>	<b>43,123</b>		
<b>% of Total</b>				<b>63.9%</b>	<b>91.0%</b>	<b>16.1%</b>	<b>4.6%</b>	<b>19.9%</b>	<b>4.4%</b>	<b>51.1%</b>	<b>42.3%</b>		

**APPENDIX C (Continued)**

ATHENS ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	2	5.1%	133	1.9%	3	7.7%	302	4.2%
Moderate	4	10.3%	515	7.2%	6	15.4%	1,002	14.0%
Middle	20	51.3%	3,450	48.2%	11	28.2%	1,384	19.3%
Upper	13	33.3%	3,067	42.8%	17	43.6%	3,139	43.8%
NA	0	0.0%	0	0.0%	2	5.1%	1,338	18.7%
<b>Total</b>	<b>39</b>	<b>100.0%</b>	<b>7,165</b>	<b>100.0%</b>	<b>39</b>	<b>100.0%</b>	<b>7,165</b>	<b>100.0%</b>

ATHENS ASSESSMENT AREA													
2001 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	5	25.0%	326	9.1%	23.1%	9.3%	50.0%	8.7%	0.0%	7.8%	31.3%	9.9%	
Moderate	4	20.0%	307	8.6%	15.4%	8.5%	50.0%	10.2%	0.0%	8.6%	12.5%	7.1%	
Middle	5	25.0%	1,567	44.0%	23.1%	44.8%	0.0%	41.8%	66.7%	36.1%	31.3%	43.8%	
Upper	6	30.0%	1,363	38.3%	38.5%	37.4%	0.0%	39.3%	33.3%	47.5%	25.0%	39.2%	
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>3,563</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Number of Loans</b>					<b>13</b>	<b>3,044</b>	<b>4</b>	<b>275</b>	<b>3</b>	<b>244</b>	<b>16</b>	<b>1,831</b>	
<b>% of Total</b>					<b>65.0%</b>	<b>85.4%</b>	<b>20.0%</b>	<b>7.7%</b>	<b>15.0%</b>	<b>6.8%</b>	<b>80.0%</b>	<b>51.4%</b>	

**APPENDIX C (Continued)**

AUGUSTA ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	13	1.6%	351	2.6%	69	8.4%	807	5.9%
Moderate	42	5.1%	837	6.1%	174	21.3%	2,218	16.3%
Middle	257	31.4%	5,429	39.8%	184	22.5%	2,611	19.1%
Upper	506	61.9%	7,023	51.5%	354	43.3%	4,743	34.8%
NA	0	0.0%	0	0.0%	37	4.5%	3,261	23.9%
<b>Total</b>	<b>818</b>	<b>100.0%</b>	<b>13,640</b>	<b>100.0%</b>	<b>818</b>	<b>100.0%</b>	<b>13,640</b>	<b>100.0%</b>

AUGUSTA ASSESSMENT AREA												
2001 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	14	11.0%	542	9.2%	4.7%	9.2%	28.0%	7.1%	17.6%	11.0%	2.7%	8.4%
Moderate	14	11.0%	846	14.3%	10.6%	14.3%	8.0%	16.8%	17.6%	12.3%	13.7%	14.1%
Middle	50	39.4%	1,926	32.6%	47.1%	33.1%	20.0%	29.2%	29.4%	28.0%	46.6%	32.2%
Upper	49	38.6%	2,588	43.8%	37.6%	43.4%	44.0%	46.9%	35.3%	48.7%	37.0%	45.3%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>127</b>	<b>100.0%</b>	<b>5,902</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>				<b>85</b>	<b>5,263</b>	<b>25</b>	<b>339</b>	<b>17</b>	<b>300</b>	<b>73</b>	<b>2,833</b>	
<b>% of Total</b>				<b>66.9%</b>	<b>89.2%</b>	<b>19.7%</b>	<b>5.7%</b>	<b>13.4%</b>	<b>5.1%</b>	<b>57.5%</b>	<b>48.0%</b>	

**APPENDIX C (Continued)**

COFFEE ASSESSMENT AREA								
2001 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%	12	15.4%	119	9.9%
Moderate	20	25.6%	137	11.4%	21	26.9%	235	19.5%
Middle	56	71.8%	992	82.2%	24	30.8%	209	17.3%
Upper	2	2.6%	78	6.5%	20	25.6%	426	35.3%
NA	0	0.0%	0	0.0%	1	1.3%	218	18.1%
<b>Total</b>	<b>78</b>	<b>100.0%</b>	<b>1,207</b>	<b>100.0%</b>	<b>78</b>	<b>100.0%</b>	<b>1,207</b>	<b>100.0%</b>

COFFEE ASSESSMENT AREA													
2001 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	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	1	14.3%	110	12.9%	20.0%	13.9%	0.0%	3.3%	0.0%	5.6%	20.0%	13.0%	
Middle	6	85.7%	669	78.2%	80.0%	77.2%	100.0%	85.0%	100.0%	86.1%	80.0%	78.4%	
Upper	0	0.0%	77	9.0%	0.0%	8.8%	0.0%	11.7%	0.0%	8.3%	0.0%	8.7%	
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>856</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	
			<b>Number of Loans</b>		<b>5</b>	<b>760</b>	<b>1</b>	<b>60</b>	<b>1</b>	<b>36</b>	<b>5</b>	<b>485</b>	
			<b>% of Total</b>		<b>71.4%</b>	<b>88.8%</b>	<b>14.3%</b>	<b>7.0%</b>	<b>14.3%</b>	<b>4.2%</b>	<b>71.4%</b>	<b>56.7%</b>	

**APPENDIX C (Continued)**

HALL ASSESSMENT AREA								
2001 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%	4	3.6%	166	1.7%
Moderate	0	0.0%	0	0.0%	9	8.0%	878	9.2%
Middle	10	8.9%	1,800	18.9%	27	24.1%	1,808	18.9%
Upper	102	91.1%	7,747	81.1%	68	60.7%	4,452	46.6%
NA	0	0.0%	0	0.0%	4	3.6%	2,243	23.5%
<b>Total</b>	<b>112</b>	<b>100.0%</b>	<b>9,547</b>	<b>100.0%</b>	<b>112</b>	<b>100.0%</b>	<b>9,547</b>	<b>100.0%</b>

HALL ASSESSMENT AREA												
2001 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%	
Moderate	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Middle	6	20.0%	1,099	27.7%	28.6%	26.7%	0.0%	30.7%	0.0%	35.9%	26.3%	
Upper	24	80.0%	2,875	72.3%	71.4%	73.3%	100.0%	69.3%	100.0%	64.1%	73.7%	
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
<b>Total</b>	<b>30</b>	<b>100.0%</b>	<b>3,974</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Number of Loans</b>				<b>21</b>	<b>3,374</b>	<b>5</b>	<b>319</b>	<b>4</b>	<b>281</b>	<b>19</b>	<b>2,273</b>	
<b>% of Total</b>				<b>70.0%</b>	<b>84.9%</b>	<b>16.7%</b>	<b>8.0%</b>	<b>13.3%</b>	<b>7.1%</b>	<b>63.3%</b>	<b>57.2%</b>	

**APPENDIX C (Continued)**

HARALSON ASSESSMENT AREA								
2001 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%	4	8.5%	63	4.5%
Moderate	0	0.0%	0	0.0%	4	8.5%	210	15.0%
Middle	47	100.0%	1,403	100.0%	12	25.5%	314	22.4%
Upper	0	0.0%	0	0.0%	27	57.4%	590	42.1%
NA	0	0.0%	0	0.0%	0	0.0%	226	16.1%
<b>Total</b>	<b>47</b>	<b>100.0%</b>	<b>1,403</b>	<b>100.0%</b>	<b>47</b>	<b>100.0%</b>	<b>1,403</b>	<b>100.0%</b>

HARALSON ASSESSMENT AREA												
2001 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%	491	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%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>491</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>				<b>4</b>	<b>453</b>	<b>0</b>	<b>26</b>	<b>0</b>	<b>12</b>	<b>1</b>	<b>282</b>	
<b>% of Total</b>				<b>100.0%</b>	<b>92.3%</b>	<b>0.0%</b>	<b>5.3%</b>	<b>0.0%</b>	<b>2.4%</b>	<b>25.0%</b>	<b>57.4%</b>	

**APPENDIX C (Continued)**

JACKSON ASSESSMENT AREA								
2001 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%	1	2.7%	99	3.1%
Moderate	0	0.0%	0	0.0%	1	2.7%	316	10.0%
Middle	37	100.0%	3,157	100.0%	5	13.5%	628	19.9%
Upper	0	0.0%	0	0.0%	30	81.1%	1,454	46.1%
NA	0	0.0%	0	0.0%	0	0.0%	660	20.9%
<b>Total</b>	<b>37</b>	<b>100.0%</b>	<b>3,157</b>	<b>100.0%</b>	<b>37</b>	<b>100.0%</b>	<b>3,157</b>	<b>100.0%</b>

JACKSON ASSESSMENT AREA												
2001 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%	1,126	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%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>1,126</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					2	977	1	89	1	60	4	701
<b>% of Total</b>					50.0%	86.8%	25.0%	7.9%	25.0%	5.3%	100.0%	62.3%

**APPENDIX C (Continued)**

LAURENS ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	19	2.1%	3	23.1%	41	4.6%
Moderate	0	0.0%	21	2.4%	2	15.4%	125	14.0%
Middle	7	53.8%	408	45.7%	1	7.7%	152	17.0%
Upper	6	46.2%	445	49.8%	7	53.8%	383	42.9%
NA	0	0.0%	0	0.0%	0	0.0%	192	21.5%
<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>893</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>893</b>	<b>100.0%</b>

LAURENS ASSESSMENT AREA												
2001 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%	37	4.5%	0.0%	4.3%	0.0%	6.1%	0.0%	7.1%	0.0%	3.3%
Moderate	0	0.0%	37	4.5%	0.0%	4.5%	0.0%	6.1%	0.0%	3.6%	0.0%	4.6%
Middle	4	44.4%	438	53.6%	60.0%	53.6%	0.0%	49.0%	50.0%	60.7%	40.0%	53.7%
Upper	5	55.6%	305	37.3%	40.0%	37.6%	100.0%	38.8%	50.0%	28.6%	60.0%	38.4%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>817</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>				<b>5</b>	<b>740</b>	<b>2</b>	<b>49</b>	<b>2</b>	<b>28</b>	<b>5</b>	<b>568</b>	
<b>% of Total</b>				<b>55.6%</b>	<b>90.6%</b>	<b>22.2%</b>	<b>6.0%</b>	<b>22.2%</b>	<b>3.4%</b>	<b>55.6%</b>	<b>69.5%</b>	

**APPENDIX C (Continued)**

MERIWETHER ASSESSMENT AREA								
2001 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%	7	14.9%	61	7.1%
Moderate	5	10.6%	154	18.0%	10	21.3%	157	18.4%
Middle	42	89.4%	700	82.0%	15	31.9%	207	24.2%
Upper	0	0.0%	0	0.0%	15	31.9%	269	31.5%
NA	0	0.0%	0	0.0%	0	0.0%	160	18.7%
<b>Total</b>	<b>47</b>	<b>100.0%</b>	<b>854</b>	<b>100.0%</b>	<b>47</b>	<b>100.0%</b>	<b>854</b>	<b>100.0%</b>

MERIWETHER ASSESSMENT AREA												
2001 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	1	20.0%	43	14.0%	25.0%	14.1%	0.0%	0.0%	0.0%	28.6%	25.0%	8.8%
Middle	4	80.0%	264	86.0%	75.0%	85.9%	0.0%	100.0%	100.0%	71.4%	75.0%	91.2%
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%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>307</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>4</b>	<b>291</b>	<b>0</b>	<b>9</b>	<b>1</b>	<b>7</b>	<b>4</b>	<b>137</b>
<b>% of Total</b>					<b>80.0%</b>	<b>94.8%</b>	<b>0.0%</b>	<b>2.9%</b>	<b>20.0%</b>	<b>2.3%</b>	<b>80.0%</b>	<b>44.6%</b>

**APPENDIX C (Continued)**

MURRAY ASSESSMENT AREA								
2001 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%	2	4.9%	65	4.7%
Moderate	0	0.0%	0	0.0%	9	22.0%	277	19.9%
Middle	35	85.4%	1,096	78.8%	14	34.1%	322	23.1%
Upper	6	14.6%	295	21.2%	15	36.6%	479	34.4%
NA	0	0.0%	0	0.0%	1	2.4%	248	17.8%
<b>Total</b>	<b>41</b>	<b>100.0%</b>	<b>1,391</b>	<b>100.0%</b>	<b>41</b>	<b>100.0%</b>	<b>1,391</b>	<b>100.0%</b>

MURRAY ASSESSMENT AREA												
2001 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	0	0.0%	326	72.8%	0.0%	74.9%	0.0%	66.7%	0.0%	38.9%	0.0%	75.8%
Upper	0	0.0%	122	27.2%	0.0%	25.1%	0.0%	33.3%	0.0%	61.1%	0.0%	24.2%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>448</b>	<b>100.0%</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>0</b>	<b>394</b>	<b>0</b>	<b>36</b>	<b>0</b>	<b>18</b>	<b>0</b>	<b>252</b>
<b>% of Total</b>					<b>0.0%</b>	<b>87.9%</b>	<b>0.0%</b>	<b>8.0%</b>	<b>0.0%</b>	<b>4.0%</b>	<b>0.0%</b>	<b>56.3%</b>

**APPENDIX C (Continued)**

WASHINGTON ASSESSMENT AREA								
2001 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%	2	6.1%	25	7.4%
Moderate	5	15.2%	40	11.8%	5	15.2%	68	20.0%
Middle	28	84.8%	300	88.2%	5	15.2%	72	21.2%
Upper	0	0.0%	0	0.0%	21	63.6%	118	34.7%
NA	0	0.0%	0	0.0%	0	0.0%	57	16.8%
<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>340</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>340</b>	<b>100.0%</b>

WASHINGTON ASSESSMENT AREA												
2001 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	1	33.3%	18	14.1%	33.3%	15.0%	0.0%	0.0%	0.0%	0.0%	33.3%	17.1%
Middle	2	66.7%	110	85.9%	66.7%	85.0%	0.0%	100.0%	0.0%	100.0%	66.7%	82.9%
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%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>128</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>				<b>3</b>	<b>120</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>5</b>	<b>3</b>	<b>41</b>	
<b>% of Total</b>				<b>100.0%</b>	<b>93.8%</b>	<b>0.0%</b>	<b>2.3%</b>	<b>0.0%</b>	<b>3.9%</b>	<b>100.0%</b>	<b>32.0%</b>	

**APPENDIX C (Continued)**

MISSISSIPPI ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	2	0.3%	1,024	2.2%	39	5.9%	3,647	7.7%
Moderate	40	6.1%	3,688	7.8%	88	13.4%	7,619	16.1%
Middle	371	56.6%	24,227	51.2%	123	18.8%	10,194	21.6%
Upper	243	37.0%	18,351	38.8%	394	60.1%	17,864	37.8%
NA	0	0.0%	9	0.0%	12	1.8%	7,975	16.9%
<b>Total</b>	<b>656</b>	<b>100.0%</b>	<b>47,299</b>	<b>100.0%</b>	<b>656</b>	<b>100.0%</b>	<b>47,299</b>	<b>100.0%</b>

MISSISSIPPI ASSESSMENT AREA													
2001 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	16	6.3%	2,520	9.9%	4.3%	9.6%	10.0%	11.6%	10.3%	14.8%	4.3%	9.6%	
Moderate	24	9.5%	2,639	10.4%	9.8%	10.5%	12.0%	10.6%	5.1%	9.4%	7.9%	10.3%	
Middle	120	47.6%	11,651	46.0%	49.1%	47.1%	42.0%	37.1%	48.7%	34.9%	50.7%	45.6%	
Upper	92	36.5%	8,532	33.7%	36.8%	32.8%	36.0%	40.6%	35.9%	40.9%	37.1%	34.5%	
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
<b>Total</b>	<b>252</b>	<b>100.0%</b>	<b>25,342</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Number of Loans</b>					163	22,645	50	1,486	39	1,211	140	15,967	
<b>% of Total</b>					64.7%	89.4%	19.8%	5.9%	15.5%	4.8%	55.6%	63.0%	

**APPENDIX C (Continued)**

BILOXI ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	1	0.2%	119	0.6%	30	5.9%	1,300	6.9%
Moderate	33	6.5%	1,493	7.9%	71	14.0%	3,038	16.0%
Middle	319	62.8%	12,837	67.7%	96	18.9%	4,299	22.7%
Upper	155	30.5%	4,499	23.7%	304	59.8%	7,192	37.9%
NA	0	0.0%	9	0.0%	7	1.4%	3,128	16.5%
<b>Total</b>	<b>508</b>	<b>100.0%</b>	<b>18,957</b>	<b>100.0%</b>	<b>508</b>	<b>100.0%</b>	<b>18,957</b>	<b>100.0%</b>

BILOXI ASSESSMENT AREA												
2001 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	10	6.8%	389	4.3%	6.2%	4.2%	3.2%	3.4%	15.0%	8.1%	2.6%	2.5%
Moderate	20	13.5%	1,119	12.2%	13.4%	12.1%	19.4%	13.4%	5.0%	14.7%	13.2%	11.8%
Middle	91	61.5%	6,012	65.7%	62.9%	66.6%	54.8%	57.0%	65.0%	54.4%	67.1%	68.3%
Upper	27	18.2%	1,628	17.8%	17.5%	17.2%	22.6%	26.2%	15.0%	22.8%	17.1%	17.4%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>148</b>	<b>100.0%</b>	<b>9,148</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>97</b>	<b>8,416</b>	<b>31</b>	<b>447</b>	<b>20</b>	<b>285</b>	<b>76</b>	<b>5,449</b>
<b>% of Total</b>					<b>65.5%</b>	<b>92.0%</b>	<b>20.9%</b>	<b>4.9%</b>	<b>13.5%</b>	<b>3.1%</b>	<b>51.4%</b>	<b>59.6%</b>

**APPENDIX C (Continued)**

<b>HATTIESBURG ASSESSMENT AREA</b>								
<b>2001 AGGREGATE LENDING COMPARISON</b>								
<b>HMDA ORIGINATIONS &amp; PURCHASES</b>								
<b>Income Category</b>	<b>By Tract Income</b>				<b>By Borrower Income</b>			
	<b>Bank</b>		<b>Aggregate</b>		<b>Bank</b>		<b>Aggregate</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	0	0.0%	174	2.9%	7	9.6%	335	5.5%
Moderate	4	5.5%	284	4.7%	8	11.0%	704	11.6%
Middle	30	41.1%	3,253	53.8%	13	17.8%	1,237	20.5%
Upper	39	53.4%	2,333	38.6%	45	61.6%	2,932	48.5%
NA	0	0.0%	0	0.0%	0	0.0%	836	13.8%
<b>Total</b>	<b>73</b>	<b>100.0%</b>	<b>6,044</b>	<b>100.0%</b>	<b>73</b>	<b>100.0%</b>	<b>6,044</b>	<b>100.0%</b>

<b>HATTIESBURG ASSESSMENT AREA</b>												
<b>2001 AGGREGATE LENDING COMPARISON</b>												
<b>SMALL BUSINESS</b>												
<b>Tract Income Category</b>	<b>Total Loans</b>				<b>Loan Amounts</b>						<b>Gross Revenue</b>	
	<b>Bank</b>		<b>Aggregate</b>		<b>\$100,000 or Less</b>		<b>\$100,001 - \$250,000</b>		<b>\$250,001 - \$1 Million</b>		<b>&lt;=\$1 Million</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>
Low	2	3.8%	198	8.2%	0.0%	7.7%	10.0%	14.1%	12.5%	10.7%	6.1%	6.9%
Moderate	0	0.0%	158	6.6%	0.0%	6.7%	0.0%	4.7%	0.0%	5.7%	0.0%	6.3%
Middle	13	25.0%	1,047	43.4%	26.5%	44.4%	10.0%	36.9%	37.5%	33.6%	36.4%	43.0%
Upper	37	71.2%	1,008	41.8%	73.5%	41.2%	80.0%	44.3%	50.0%	50.0%	57.6%	43.8%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>52</b>	<b>100.0%</b>	<b>2,411</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>34</b>	<b>2,140</b>	<b>10</b>	<b>149</b>	<b>8</b>	<b>122</b>	<b>33</b>	<b>1,582</b>
<b>% of Total</b>					<b>65.4%</b>	<b>88.8%</b>	<b>19.2%</b>	<b>6.2%</b>	<b>15.4%</b>	<b>5.1%</b>	<b>63.5%</b>	<b>65.6%</b>

**APPENDIX C (Continued)**

JACKSON ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	1	1.3%	731	3.3%	2	2.7%	2,012	9.0%
Moderate	3	4.0%	1,911	8.6%	9	12.0%	3,877	17.4%
Middle	22	29.3%	8,137	36.5%	14	18.7%	4,658	20.9%
Upper	49	65.3%	11,519	51.7%	45	60.0%	7,740	34.7%
NA	0	0.0%	0	0.0%	5	6.7%	4,011	18.0%
<b>Total</b>	<b>75</b>	<b>100.0%</b>	<b>22,298</b>	<b>100.0%</b>	<b>75</b>	<b>100.0%</b>	<b>22,298</b>	<b>100.0%</b>

JACKSON ASSESSMENT AREA												
2001 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	4	7.7%	1,933	14.0%	3.1%	13.7%	33.3%	15.4%	0.0%	17.8%	6.5%	14.4%
Moderate	4	7.7%	1,362	9.9%	9.4%	10.0%	0.0%	10.1%	9.1%	8.1%	3.2%	10.0%
Middle	16	30.8%	4,592	33.3%	31.3%	34.1%	33.3%	27.2%	27.3%	28.2%	25.8%	32.2%
Upper	28	53.8%	5,896	42.8%	56.3%	42.2%	33.3%	47.3%	63.6%	45.9%	64.5%	43.4%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>52</b>	<b>100.0%</b>	<b>13,783</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
			<b>Number of Loans</b>		<b>32</b>	<b>12,089</b>	<b>9</b>	<b>890</b>	<b>11</b>	<b>804</b>	<b>31</b>	<b>8,936</b>
			<b>% of Total</b>		<b>61.5%</b>	<b>87.7%</b>	<b>17.3%</b>	<b>6.5%</b>	<b>21.2%</b>	<b>5.8%</b>	<b>59.6%</b>	<b>64.8%</b>

**APPENDIX C (Continued)**

NORTH CAROLINA ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	37	0.9%	2,358	0.8%	389	9.6%	22,150	7.7%
Moderate	325	8.0%	27,064	9.4%	967	23.8%	50,888	17.6%
Middle	2,145	52.8%	159,226	55.0%	936	23.0%	61,750	21.3%
Upper	1,557	38.3%	100,568	34.8%	1,665	41.0%	93,735	32.4%
NA	0	0.0%	31	0.0%	107	2.6%	60,724	21.0%
<b>Total</b>	<b>4,064</b>	<b>100.0%</b>	<b>289,247</b>	<b>100.0%</b>	<b>4,064</b>	<b>100.0%</b>	<b>289,247</b>	<b>100.0%</b>

NORTH CAROLINA ASSESSMENT AREA												
2001 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	16	1.8%	3,084	3.1%	2.0%	3.0%	1.8%	3.9%	0.8%	4.2%	0.8%	2.5%
Moderate	97	10.7%	15,106	15.2%	10.0%	15.1%	11.2%	15.4%	13.1%	16.7%	9.7%	15.4%
Middle	451	49.7%	51,312	51.7%	50.9%	51.9%	48.2%	50.4%	46.2%	48.1%	49.8%	53.3%
Upper	341	37.6%	29,651	29.9%	36.9%	29.8%	38.8%	30.1%	39.2%	31.0%	39.5%	28.6%
NA	2	0.2%	154	0.2%	0.2%	0.2%	0.0%	0.2%	0.8%	0.1%	0.2%	0.2%
<b>Total</b>	<b>907</b>	<b>100.0%</b>	<b>99,307</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>607</b>	<b>89,349</b>	<b>170</b>	<b>5,289</b>	<b>130</b>	<b>4,669</b>	<b>620</b>	<b>43,981</b>
<b>% of Total</b>					<b>66.9%</b>	<b>90.0%</b>	<b>18.7%</b>	<b>5.3%</b>	<b>14.3%</b>	<b>4.7%</b>	<b>68.4%</b>	<b>44.3%</b>

**APPENDIX C (Continued)**

CHARLOTTE ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	3	0.2%	931	0.8%	165	12.8%	9,126	8.2%
Moderate	122	9.4%	8,974	8.1%	294	22.7%	20,977	18.9%
Middle	700	54.1%	59,672	53.7%	309	23.9%	23,486	21.1%
Upper	468	36.2%	41,470	37.3%	480	37.1%	34,640	31.2%
NA	0	0.0%	5	0.0%	45	3.5%	22,823	20.6%
<b>Total</b>	<b>1,293</b>	<b>100.0%</b>	<b>111,052</b>	<b>100.0%</b>	<b>1,293</b>	<b>100.0%</b>	<b>111,052</b>	<b>100.0%</b>

CHARLOTTE ASSESSMENT AREA												
2001 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	11	2.6%	1,998	5.9%	2.6%	5.6%	3.4%	8.7%	1.6%	8.5%	1.5%	4.5%
Moderate	61	14.5%	4,971	14.8%	14.4%	14.6%	13.8%	15.8%	15.9%	16.7%	13.8%	15.3%
Middle	238	56.5%	17,079	50.7%	59.0%	51.2%	47.1%	48.0%	58.7%	45.1%	56.7%	52.0%
Upper	111	26.4%	9,616	28.5%	24.0%	28.5%	35.6%	27.5%	23.8%	29.6%	28.0%	28.0%
NA	0	0.0%	25	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%
<b>Total</b>	<b>421</b>	<b>100.0%</b>	<b>33,689</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>271</b>	<b>30,287</b>	<b>87</b>	<b>1,694</b>	<b>63</b>	<b>1,708</b>	<b>275</b>	<b>14,070</b>
<b>% of Total</b>					<b>64.4%</b>	<b>89.9%</b>	<b>20.7%</b>	<b>5.0%</b>	<b>15.0%</b>	<b>5.1%</b>	<b>65.3%</b>	<b>41.8%</b>

**APPENDIX C (Continued)**

GREENSBORO ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	9	1.7%	550	0.8%	33	6.1%	5,294	7.5%
Moderate	109	20.1%	6,029	8.6%	69	12.7%	12,904	18.4%
Middle	233	42.9%	41,119	58.6%	102	18.8%	15,612	22.2%
Upper	192	35.4%	22,476	32.0%	329	60.6%	23,106	32.9%
NA	0	0.0%	0	0.0%	10	1.8%	13,258	18.9%
<b>Total</b>	<b>543</b>	<b>100.0%</b>	<b>70,174</b>	<b>100.0%</b>	<b>543</b>	<b>100.0%</b>	<b>70,174</b>	<b>100.0%</b>

GREENSBORO ASSESSMENT AREA												
2001 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	3.8%	472	1.6%	5.7%	1.6%	0.0%	1.6%	0.0%	1.5%	2.0%	1.3%
Moderate	9	11.5%	5,030	16.6%	11.3%	16.5%	18.8%	16.4%	0.0%	20.1%	11.8%	15.6%
Middle	33	42.3%	15,943	52.7%	37.7%	52.6%	62.5%	55.8%	33.3%	50.9%	43.1%	58.2%
Upper	33	42.3%	8,788	29.1%	45.3%	29.3%	18.8%	26.2%	66.7%	27.6%	43.1%	24.8%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>78</b>	<b>100.0%</b>	<b>30,233</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>				53	26,979	16	1,766	9	1,488	51	13,636	
<b>% of Total</b>				67.9%	89.2%	20.5%	5.8%	11.5%	4.9%	65.4%	45.1%	

**APPENDIX C (Continued)**

MOORESVILLE ASSESSMENT AREA								
2001 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%	0	0.0%	165	2.0%
Moderate	0	0.0%	89	1.1%	3	3.2%	805	9.9%
Middle	15	15.8%	2,080	25.6%	16	16.8%	1,512	18.6%
Upper	80	84.2%	5,953	73.3%	73	76.8%	4,155	51.2%
NA	0	0.0%	0	0.0%	3	3.2%	1,485	18.3%
<b>Total</b>	<b>95</b>	<b>100.0%</b>	<b>8,122</b>	<b>100.0%</b>	<b>95</b>	<b>100.0%</b>	<b>8,122</b>	<b>100.0%</b>

MOORESVILLE ASSESSMENT AREA												
2001 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%	39	1.4%	0.0%	1.3%	0.0%	1.4%	0.0%	2.1%	0.0%	1.4%
Middle	8	14.5%	802	28.2%	15.8%	28.7%	0.0%	20.3%	16.7%	27.5%	15.2%	24.5%
Upper	47	85.5%	2,004	70.4%	84.2%	70.0%	100.0%	78.4%	83.3%	70.4%	84.8%	74.1%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>55</b>	<b>100.0%</b>	<b>2,845</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>				<b>38</b>	<b>2,555</b>	<b>5</b>	<b>148</b>	<b>12</b>	<b>142</b>	<b>46</b>	<b>1,145</b>	
<b>% of Total</b>				<b>69.1%</b>	<b>89.8%</b>	<b>9.1%</b>	<b>5.2%</b>	<b>21.8%</b>	<b>5.0%</b>	<b>83.6%</b>	<b>40.2%</b>	

**APPENDIX C (Continued)**

RALEIGH ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	25	1.3%	877	0.9%	171	8.9%	7,204	7.8%
Moderate	87	4.5%	11,847	12.8%	564	29.5%	14,980	16.2%
Middle	998	52.1%	50,808	54.8%	445	23.2%	19,610	21.1%
Upper	804	42.0%	29,194	31.5%	688	35.9%	28,877	31.1%
NA	0	0.0%	20	0.0%	46	2.4%	22,075	23.8%
<b>Total</b>	<b>1,914</b>	<b>100.0%</b>	<b>92,746</b>	<b>100.0%</b>	<b>1,914</b>	<b>100.0%</b>	<b>92,746</b>	<b>100.0%</b>

RALEIGH ASSESSMENT AREA												
2001 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	0.7%	614	2.1%	1.0%	2.1%	0.0%	2.1%	0.0%	2.3%	0.0%	2.0%
Moderate	23	8.0%	4,917	17.0%	6.7%	17.1%	7.5%	17.7%	15.4%	15.7%	6.9%	17.7%
Middle	121	42.3%	14,803	51.3%	41.8%	51.9%	45.3%	44.3%	41.0%	47.3%	40.7%	49.2%
Upper	138	48.3%	8,382	29.1%	50.0%	28.5%	47.2%	35.3%	41.0%	34.5%	51.9%	30.5%
NA	2	0.7%	129	0.4%	0.5%	0.4%	0.0%	0.6%	2.6%	0.2%	0.5%	0.6%
<b>Total</b>	<b>286</b>	<b>100.0%</b>	<b>28,845</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					194	26,284	53	1,412	39	1,149	189	13,330
<b>% of Total</b>					67.8%	91.1%	18.5%	4.9%	13.6%	4.0%	66.1%	46.2%

**APPENDIX C (Continued)**

SPINDALE ASSESSMENT AREA								
2001 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	8.8%	308	5.2%
Moderate	7	4.1%	125	2.1%	28	16.5%	1,074	18.1%
Middle	150	88.2%	4,330	72.9%	46	27.1%	1,324	22.3%
Upper	13	7.6%	1,475	24.8%	79	46.5%	2,375	40.0%
NA	0	0.0%	6	0.1%	2	1.2%	855	14.4%
<b>Total</b>	<b>170</b>	<b>100.0%</b>	<b>5,936</b>	<b>100.0%</b>	<b>170</b>	<b>100.0%</b>	<b>5,936</b>	<b>100.0%</b>

SPINDALE ASSESSMENT AREA												
2001 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	4	8.3%	149	4.8%	9.1%	4.9%	0.0%	3.0%	14.3%	7.5%	7.1%	6.2%
Middle	32	66.7%	2,068	67.2%	72.7%	66.4%	75.0%	76.2%	28.6%	68.0%	71.4%	70.5%
Upper	12	25.0%	861	28.0%	18.2%	28.8%	25.0%	20.8%	57.1%	24.5%	21.4%	23.3%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>48</b>	<b>100.0%</b>	<b>3,078</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					33	2,700	8	231	7	147	42	1,477
<b>% of Total</b>					68.8%	87.7%	16.7%	7.5%	14.6%	4.8%	87.5%	48.0%

**APPENDIX C (Continued)**

TRANSLYVANIA ASSESSMENT AREA								
2001 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%	5	10.2%	53	4.4%
Moderate	0	0.0%	0	0.0%	9	18.4%	148	12.2%
Middle	49	100.0%	1,217	100.0%	18	36.7%	206	16.9%
Upper	0	0.0%	0	0.0%	16	32.7%	582	47.8%
NA	0	0.0%	0	0.0%	1	2.0%	228	18.7%
<b>Total</b>	<b>49</b>	<b>100.0%</b>	<b>1,217</b>	<b>100.0%</b>	<b>49</b>	<b>100.0%</b>	<b>1,217</b>	<b>100.0%</b>

TRANSLYVANIA ASSESSMENT AREA												
2001 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	19	100.0%	617	100.0%	100.0%	100.0%	100.0%	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%
<b>Total</b>	<b>19</b>	<b>100.0%</b>	<b>617</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>18</b>	<b>544</b>	<b>1</b>	<b>38</b>	<b>0</b>	<b>35</b>	<b>17</b>	<b>323</b>
<b>% of Total</b>					<b>94.7%</b>	<b>88.2%</b>	<b>5.3%</b>	<b>6.2%</b>	<b>0.0%</b>	<b>5.7%</b>	<b>89.5%</b>	<b>52.4%</b>

**APPENDIX C (Continued)**

SOUTH CAROLINA ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	44	2.0%	893	0.9%	162	7.5%	6,540	6.3%
Moderate	153	7.1%	9,185	8.9%	391	18.1%	16,944	16.4%
Middle	895	41.5%	50,502	48.9%	451	20.9%	20,557	19.9%
Upper	1,063	49.3%	42,742	41.4%	1,058	49.1%	37,704	36.5%
NA	0	0.0%	5	0.0%	93	4.3%	21,582	20.9%
<b>Total</b>	<b>2,155</b>	<b>100.0%</b>	<b>103,327</b>	<b>100.0%</b>	<b>2,155</b>	<b>100.0%</b>	<b>103,327</b>	<b>100.0%</b>

SOUTH CAROLINA ASSESSMENT AREA												
2001 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	46	7.0%	2,079	5.7%	6.7%	5.4%	11.9%	7.2%	2.2%	7.8%	6.0%	5.1%
Moderate	99	15.1%	5,431	14.8%	15.9%	14.8%	14.4%	13.1%	12.0%	16.5%	16.1%	14.6%
Middle	247	37.6%	16,780	45.7%	36.2%	46.3%	36.4%	42.8%	45.7%	38.6%	36.9%	44.9%
Upper	264	40.2%	12,351	33.7%	40.9%	33.3%	37.3%	36.6%	40.2%	36.8%	41.0%	35.2%
NA	1	0.2%	51	0.1%	0.2%	0.1%	0.0%	0.3%	0.0%	0.2%	0.0%	0.1%
<b>Total</b>	<b>657</b>	<b>100.0%</b>	<b>36,692</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					447	32,662	118	2,198	92	1,832	415	17,249
<b>% of Total</b>					68.0%	89.0%	18.0%	6.0%	14.0%	5.0%	63.2%	47.0%

**APPENDIX C (Continued)**

CHARLESTON ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	27	2.3%	245	0.7%	56	4.8%	1,656	4.7%
Moderate	83	7.1%	2,878	8.2%	185	15.8%	4,945	14.2%
Middle	511	43.7%	17,001	48.7%	260	22.2%	6,553	18.8%
Upper	549	46.9%	14,807	42.4%	622	53.2%	15,440	44.2%
NA	0	0.0%	5	0.0%	47	4.0%	6,342	18.2%
<b>Total</b>	<b>1,170</b>	<b>100.0%</b>	<b>34,936</b>	<b>100.0%</b>	<b>1,170</b>	<b>100.0%</b>	<b>34,936</b>	<b>100.0%</b>

CHARLESTON ASSESSMENT AREA												
2001 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	6.6%	373	3.5%	6.7%	3.5%	12.8%	3.5%	0.0%	4.5%	5.5%	3.2%
Moderate	30	15.3%	1,500	14.1%	15.0%	14.1%	15.4%	15.5%	16.2%	12.5%	14.8%	15.9%
Middle	76	38.8%	4,952	46.6%	38.3%	47.0%	38.5%	43.4%	40.5%	44.0%	39.1%	44.8%
Upper	76	38.8%	3,750	35.3%	39.2%	35.0%	33.3%	36.5%	43.2%	38.6%	40.6%	35.6%
NA	1	0.5%	49	0.5%	0.8%	0.4%	0.0%	1.0%	0.0%	0.4%	0.0%	0.5%
<b>Total</b>	<b>196</b>	<b>100.0%</b>	<b>10,624</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>120</b>	<b>9,498</b>	<b>39</b>	<b>592</b>	<b>37</b>	<b>534</b>	<b>128</b>	<b>4,977</b>
<b>% of Total</b>					<b>61.2%</b>	<b>89.4%</b>	<b>19.9%</b>	<b>5.6%</b>	<b>18.9%</b>	<b>5.0%</b>	<b>65.3%</b>	<b>46.8%</b>

**APPENDIX C (Continued)**

COLUMBIA ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	3	0.7%	334	1.1%	60	13.7%	2,223	7.2%
Moderate	37	8.5%	3,405	11.1%	85	19.5%	5,522	18.0%
Middle	187	42.8%	14,232	46.3%	100	22.9%	5,915	19.3%
Upper	210	48.1%	12,752	41.5%	177	40.5%	9,599	31.2%
NA	0	0.0%	0	0.0%	15	3.4%	7,464	24.3%
<b>Total</b>	<b>437</b>	<b>100.0%</b>	<b>30,723</b>	<b>100.0%</b>	<b>437</b>	<b>100.0%</b>	<b>30,723</b>	<b>100.0%</b>

COLUMBIA ASSESSMENT AREA												
2001 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	15	5.6%	739	6.3%	5.3%	5.9%	11.4%	7.6%	0.0%	10.0%	4.9%	6.5%
Moderate	49	18.4%	2,329	19.7%	18.4%	19.8%	22.9%	15.8%	12.5%	23.9%	22.2%	19.2%
Middle	105	39.5%	5,072	42.9%	37.7%	43.5%	40.0%	42.3%	54.2%	34.2%	37.7%	42.3%
Upper	97	36.5%	3,668	31.1%	38.6%	30.8%	25.7%	34.4%	33.3%	31.7%	35.2%	32.0%
NA	0	0.0%	2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
<b>Total</b>	<b>266</b>	<b>100.0%</b>	<b>11,810</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
			<b>Number of Loans</b>		207	10,402	35	806	24	602	162	5,611
			<b>% of Total</b>		77.8%	88.1%	13.2%	6.8%	9.0%	5.1%	60.9%	47.5%

**APPENDIX C (Continued)**

GREENVILLE ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	14	2.6%	314	0.8%	46	8.4%	2,661	7.1%
Moderate	33	6.0%	2,902	7.7%	121	22.1%	6,477	17.2%
Middle	197	35.9%	19,269	51.2%	91	16.6%	8,089	21.5%
Upper	304	55.5%	15,183	40.3%	259	47.3%	12,665	33.6%
NA	0	0.0%	0	0.0%	31	5.7%	7,776	20.6%
<b>Total</b>	<b>548</b>	<b>100.0%</b>	<b>37,668</b>	<b>100.0%</b>	<b>548</b>	<b>100.0%</b>	<b>37,668</b>	<b>100.0%</b>

GREENVILLE ASSESSMENT AREA												
2001 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	18	9.2%	967	6.8%	9.2%	6.5%	11.4%	9.5%	6.5%	8.5%	8.0%	5.5%
Moderate	20	10.3%	1,602	11.2%	12.5%	11.3%	6.8%	8.8%	6.5%	13.2%	9.6%	9.7%
Middle	66	33.8%	6,756	47.4%	31.7%	48.2%	31.8%	42.8%	45.2%	38.4%	33.6%	47.2%
Upper	91	46.7%	4,933	34.6%	46.7%	34.0%	50.0%	39.0%	41.9%	39.9%	48.8%	37.6%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>195</b>	<b>100.0%</b>	<b>14,258</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>				<b>120</b>	<b>12,762</b>	<b>44</b>	<b>800</b>	<b>31</b>	<b>696</b>	<b>125</b>	<b>6,661</b>	
<b>% of Total</b>				<b>61.5%</b>	<b>89.5%</b>	<b>22.6%</b>	<b>5.6%</b>	<b>15.9%</b>	<b>4.9%</b>	<b>64.1%</b>	<b>46.7%</b>	

**APPENDIX C (Continued)**

TENNESSEE ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	13	1.9%	2,748	2.2%	52	7.4%	11,531	9.1%
Moderate	53	7.6%	12,949	10.2%	130	18.5%	23,101	18.1%
Middle	180	25.7%	54,572	42.8%	143	20.4%	24,787	19.5%
Upper	455	64.9%	57,109	44.8%	337	48.1%	36,704	28.8%
NA	0	0.0%	24	0.0%	39	5.6%	31,279	24.6%
<b>Total</b>	<b>701</b>	<b>100.0%</b>	<b>127,402</b>	<b>100.0%</b>	<b>701</b>	<b>100.0%</b>	<b>127,402</b>	<b>100.0%</b>

TENNESSEE ASSESSMENT AREA												
2001 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	12	4.9%	2,767	5.8%	3.6%	5.6%	2.2%	6.9%	10.2%	7.8%	3.5%	4.8%
Moderate	29	11.8%	8,091	16.9%	9.3%	17.0%	13.0%	16.3%	16.9%	15.6%	13.5%	17.2%
Middle	82	33.5%	17,322	36.1%	35.7%	36.4%	34.8%	34.7%	27.1%	32.0%	27.7%	37.9%
Upper	121	49.4%	19,590	40.8%	50.7%	40.7%	50.0%	41.3%	45.8%	43.3%	54.6%	39.8%
NA	1	0.4%	223	0.5%	0.7%	0.4%	0.0%	0.7%	0.0%	1.2%	0.7%	0.3%
<b>Total</b>	<b>245</b>	<b>100.0%</b>	<b>47,993</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>				<b>140</b>	<b>43,180</b>	<b>46</b>	<b>2,605</b>	<b>59</b>	<b>2,208</b>	<b>141</b>	<b>22,015</b>	
<b>% of Total</b>				<b>57.1%</b>	<b>90.0%</b>	<b>18.8%</b>	<b>5.4%</b>	<b>24.1%</b>	<b>4.6%</b>	<b>57.6%</b>	<b>45.9%</b>	

**APPENDIX C (Continued)**

CHATTANOOGA ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	1	0.6%	315	1.4%	28	17.4%	1,814	8.0%
Moderate	17	10.6%	1,756	7.7%	50	31.1%	4,242	18.7%
Middle	136	84.5%	14,445	63.7%	36	22.4%	5,049	22.3%
Upper	7	4.3%	6,176	27.2%	47	29.2%	7,358	32.4%
NA	0	0.0%	0	0.0%	0	0.0%	4,229	18.6%
<b>Total</b>	<b>161</b>	<b>100.0%</b>	<b>22,692</b>	<b>100.0%</b>	<b>161</b>	<b>100.0%</b>	<b>22,692</b>	<b>100.0%</b>

CHATTANOOGA ASSESSMENT AREA												
2001 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	4.8%	837	8.3%	0.0%	7.2%	0.0%	14.7%	50.0%	18.1%	0.0%	8.3%
Moderate	3	14.3%	1,285	12.7%	16.7%	12.7%	0.0%	13.4%	0.0%	12.0%	21.4%	13.1%
Middle	15	71.4%	6,046	59.9%	77.8%	60.7%	0.0%	54.3%	50.0%	53.2%	71.4%	58.7%
Upper	2	9.5%	1,930	19.1%	5.6%	19.4%	100.0%	17.6%	0.0%	16.7%	7.1%	19.9%
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>21</b>	<b>100.0%</b>	<b>10,098</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>				<b>18</b>	<b>8,868</b>	<b>1</b>	<b>632</b>	<b>2</b>	<b>598</b>	<b>14</b>	<b>5,588</b>	
<b>% of Total</b>				<b>85.7%</b>	<b>87.8%</b>	<b>4.8%</b>	<b>6.3%</b>	<b>9.5%</b>	<b>5.9%</b>	<b>66.7%</b>	<b>55.3%</b>	

**APPENDIX C (Continued)**

<b>MEMPHIS ASSESSMENT AREA</b>								
<b>2001 AGGREGATE LENDING COMPARISON</b>								
<b>HMDA ORIGINATIONS &amp; PURCHASES</b>								
<b>Income Category</b>	<b>By Tract Income</b>				<b>By Borrower Income</b>			
	<b>Bank</b>		<b>Aggregate</b>		<b>Bank</b>		<b>Aggregate</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	7	2.4%	1,841	3.7%	22	7.5%	4,274	8.6%
Moderate	23	7.8%	5,130	10.4%	33	11.2%	7,982	16.1%
Middle	27	9.2%	9,739	19.7%	66	22.4%	8,443	17.0%
Upper	237	80.6%	32,791	66.2%	164	55.8%	15,419	31.1%
NA	0	0.0%	21	0.0%	9	3.1%	13,404	27.1%
<b>Total</b>	<b>294</b>	<b>100.0%</b>	<b>49,522</b>	<b>100.0%</b>	<b>294</b>	<b>100.0%</b>	<b>49,522</b>	<b>100.0%</b>

<b>MEMPHIS ASSESSMENT AREA</b>												
<b>2001 AGGREGATE LENDING COMPARISON</b>												
<b>SMALL BUSINESS</b>												
<b>Tract Income Category</b>	<b>Total Loans</b>				<b>Loan Amounts</b>						<b>Gross Revenue</b>	
	<b>Bank</b>		<b>Aggregate</b>		<b>\$100,000 or Less</b>		<b>\$100,001 - \$250,000</b>		<b>\$250,001 - \$1 Million</b>		<b>&lt;=\$1 Million</b>	
<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	<b>Bank</b>	<b>Aggregate</b>	
Low	4	3.7%	1,654	8.4%	0.0%	8.2%	0.0%	11.1%	17.4%	9.9%	2.0%	7.0%
Moderate	2	1.9%	2,211	11.3%	0.0%	11.5%	0.0%	8.9%	8.7%	10.3%	2.0%	12.1%
Middle	33	30.6%	4,273	21.8%	35.3%	21.9%	23.5%	19.9%	21.7%	21.3%	22.0%	21.8%
Upper	69	63.9%	11,370	58.0%	64.7%	57.9%	76.5%	59.7%	52.2%	57.9%	74.0%	58.9%
NA	0	0.0%	96	0.5%	0.0%	0.5%	0.0%	0.4%	0.0%	0.6%	0.0%	0.1%
<b>Total</b>	<b>108</b>	<b>100.0%</b>	<b>19,604</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>68</b>	<b>17,764</b>	<b>17</b>	<b>945</b>	<b>23</b>	<b>895</b>	<b>50</b>	<b>7,380</b>
<b>% of Total</b>					<b>63.0%</b>	<b>90.6%</b>	<b>15.7%</b>	<b>4.8%</b>	<b>21.3%</b>	<b>4.6%</b>	<b>46.3%</b>	<b>37.6%</b>

**APPENDIX C (Continued)**

NASHVILLE ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	6	1.5%	907	1.2%	30	7.4%	7,257	9.3%
Moderate	30	7.4%	7,819	10.0%	97	23.8%	15,119	19.4%
Middle	153	37.6%	44,833	57.6%	77	18.9%	16,344	21.0%
Upper	218	53.6%	24,318	31.2%	173	42.5%	21,285	27.3%
NA	0	0.0%	3	0.0%	30	7.4%	17,875	23.0%
<b>Total</b>	<b>407</b>	<b>100.0%</b>	<b>77,880</b>	<b>100.0%</b>	<b>407</b>	<b>100.0%</b>	<b>77,880</b>	<b>100.0%</b>

NASHVILLE ASSESSMENT AREA												
2001 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	8	5.8%	1,113	3.9%	6.9%	3.8%	3.4%	4.5%	5.6%	6.4%	4.4%	3.7%
Moderate	27	19.7%	5,880	20.7%	18.1%	20.8%	20.7%	20.5%	22.2%	19.2%	19.8%	19.8%
Middle	49	35.8%	13,049	46.0%	36.1%	46.5%	41.4%	43.2%	30.6%	39.3%	30.8%	46.0%
Upper	52	38.0%	8,220	29.0%	37.5%	28.6%	34.5%	30.9%	41.7%	33.4%	44.0%	30.2%
NA	1	0.7%	127	0.4%	1.4%	0.4%	0.0%	0.9%	0.0%	1.7%	1.1%	0.3%
<b>Total</b>	<b>137</b>	<b>100.0%</b>	<b>28,389</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>72</b>	<b>25,416</b>	<b>29</b>	<b>1,660</b>	<b>36</b>	<b>1,313</b>	<b>91</b>	<b>14,635</b>
<b>% of Total</b>					<b>52.6%</b>	<b>89.5%</b>	<b>21.2%</b>	<b>5.8%</b>	<b>26.3%</b>	<b>4.6%</b>	<b>66.4%</b>	<b>51.6%</b>

**APPENDIX C (Continued)**

TEXAS ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	24	1.0%	160	2.5%	141	5.8%	328	5.1%
Moderate	194	8.0%	636	9.8%	384	15.8%	968	14.9%
Middle	752	30.9%	3,764	58.0%	597	24.5%	1,404	21.6%
Upper	1,463	60.1%	1,926	29.7%	1,257	51.7%	2,229	34.4%
NA	0	0.0%	3	0.0%	54	2.2%	1,560	24.0%
<b>Total</b>	<b>2,433</b>	<b>100.0%</b>	<b>6,489</b>	<b>100.0%</b>	<b>2,433</b>	<b>100.0%</b>	<b>6,489</b>	<b>100.0%</b>

TEXAS ASSESSMENT AREA													
2001 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	49	5.5%	11,557	5.3%	5.1%	5.3%	9.4%	6.1%	2.8%	6.6%	5.2%	5.3%	
Moderate	165	18.4%	49,782	23.0%	17.5%	22.9%	16.5%	23.6%	26.2%	24.6%	15.7%	22.3%	
Middle	387	43.1%	77,377	35.7%	44.4%	36.0%	42.5%	30.4%	35.5%	31.2%	44.3%	36.0%	
Upper	293	32.6%	76,547	35.3%	32.7%	35.2%	29.9%	38.9%	35.5%	36.5%	34.7%	35.8%	
NA	4	0.4%	1,461	0.7%	0.3%	0.6%	1.6%	1.0%	0.0%	1.2%	0.0%	0.7%	
<b>Total</b>	<b>898</b>	<b>100.0%</b>	<b>216,724</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Number of Loans</b>				<b>664</b>	<b>204,891</b>	<b>127</b>	<b>5,993</b>	<b>107</b>	<b>5,840</b>	<b>553</b>	<b>87,442</b>		
<b>% of Total</b>				<b>73.9%</b>	<b>94.5%</b>	<b>14.1%</b>	<b>2.8%</b>	<b>11.9%</b>	<b>2.7%</b>	<b>61.6%</b>	<b>40.3%</b>		

**APPENDIX C (Continued)**

ARLINGTON ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	769	0.8%	12	9.8%	6,632	7.3%
Moderate	7	5.7%	10,158	11.1%	27	22.1%	15,287	16.8%
Middle	67	54.9%	38,523	42.2%	30	24.6%	19,338	21.2%
Upper	48	39.3%	41,788	45.8%	48	39.3%	31,662	34.7%
NA	0	0.0%	0	0.0%	5	4.1%	18,319	20.1%
<b>Total</b>	<b>122</b>	<b>100.0%</b>	<b>91,238</b>	<b>100.0%</b>	<b>122</b>	<b>100.0%</b>	<b>91,238</b>	<b>100.0%</b>

ARLINGTON ASSESSMENT AREA													
2001 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	Bank	Aggregate
Low	3	3.8%	2,874	8.3%	5.3%	8.1%	0.0%	11.2%	0.0%	15.4%	4.9%	8.5%	
Moderate	5	6.3%	7,129	20.7%	5.3%	20.6%	7.7%	22.5%	11.1%	21.3%	4.9%	19.3%	
Middle	39	49.4%	12,964	37.7%	47.4%	38.0%	61.5%	29.7%	44.4%	30.8%	52.5%	37.5%	
Upper	32	40.5%	11,463	33.3%	42.1%	33.2%	30.8%	36.6%	44.4%	32.5%	37.7%	34.7%	
NA	0	0.0%	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
<b>Total</b>	<b>79</b>	<b>100.0%</b>	<b>34,430</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Number of Loans</b>					<b>57</b>	<b>32,896</b>	<b>13</b>	<b>801</b>	<b>9</b>	<b>733</b>	<b>61</b>	<b>14,031</b>	
<b>% of Total</b>					<b>72.2%</b>	<b>95.5%</b>	<b>16.5%</b>	<b>2.3%</b>	<b>11.4%</b>	<b>2.1%</b>	<b>77.2%</b>	<b>40.8%</b>	

**APPENDIX C (Continued)**

BEAUMONT ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	8	2.2%	176	2.1%	26	7.3%	443	5.2%
Moderate	25	7.0%	805	9.4%	55	15.4%	1,297	15.1%
Middle	187	52.2%	4,329	50.5%	91	25.4%	1,910	22.3%
Upper	138	38.5%	3,251	38.0%	180	50.3%	3,306	38.6%
NA	0	0.0%	3	0.0%	6	1.7%	1,608	18.8%
<b>Total</b>	<b>358</b>	<b>100.0%</b>	<b>8,564</b>	<b>100.0%</b>	<b>358</b>	<b>100.0%</b>	<b>8,564</b>	<b>100.0%</b>

BEAUMONT ASSESSMENT AREA												
2001 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	16	4.8%	374	5.7%	4.0%	5.7%	12.8%	6.5%	0.0%	5.5%	4.8%	5.7%
Moderate	63	18.8%	1,049	16.1%	16.1%	15.9%	17.0%	17.0%	38.5%	24.5%	14.9%	16.6%
Middle	172	51.3%	3,140	48.2%	55.8%	48.5%	42.6%	41.8%	33.3%	41.8%	51.9%	47.3%
Upper	82	24.5%	1,849	28.4%	24.1%	28.3%	23.4%	34.0%	28.2%	25.5%	28.4%	29.0%
NA	2	0.6%	102	1.6%	0.0%	1.6%	4.3%	0.7%	0.0%	2.7%	0.0%	1.4%
<b>Total</b>	<b>335</b>	<b>100.0%</b>	<b>6,514</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					249	6,251	47	153	39	110	208	3,399
<b>% of Total</b>					74.3%	96.0%	14.0%	2.3%	11.6%	1.7%	62.1%	52.2%

**APPENDIX C (Continued)**

DALLAS ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	2	1.8%	2,743	2.5%	10	9.0%	10,165	9.2%
Moderate	12	10.8%	15,305	13.9%	17	15.3%	20,096	18.2%
Middle	57	51.4%	43,126	39.1%	29	26.1%	20,869	18.9%
Upper	40	36.0%	49,186	44.5%	54	48.6%	36,057	32.7%
NA	0	0.0%	52	0.0%	1	0.9%	23,225	21.0%
<b>Total</b>	<b>111</b>	<b>100.0%</b>	<b>110,412</b>	<b>100.0%</b>	<b>111</b>	<b>100.0%</b>	<b>110,412</b>	<b>100.0%</b>

DALLAS ASSESSMENT AREA												
2001 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	3.9%	2,929	5.2%	3.8%	5.2%	0.0%	5.5%	8.3%	5.1%	4.4%	5.1%
Moderate	17	16.7%	15,329	27.4%	13.9%	27.3%	9.1%	28.8%	41.7%	31.4%	11.8%	27.4%
Middle	55	53.9%	19,300	34.5%	62.0%	34.8%	27.3%	26.4%	25.0%	29.7%	58.8%	33.4%
Upper	26	25.5%	17,254	30.9%	20.3%	30.8%	63.6%	35.3%	25.0%	30.4%	25.0%	32.0%
NA	0	0.0%	1,116	2.0%	0.0%	1.9%	0.0%	4.0%	0.0%	3.4%	0.0%	2.1%
<b>Total</b>	<b>102</b>	<b>100.0%</b>	<b>55,928</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>				<b>79</b>	<b>53,231</b>	<b>11</b>	<b>1,278</b>	<b>12</b>	<b>1,419</b>	<b>68</b>	<b>22,682</b>	
<b>% of Total</b>				<b>77.5%</b>	<b>95.2%</b>	<b>10.8%</b>	<b>2.3%</b>	<b>11.8%</b>	<b>2.5%</b>	<b>66.7%</b>	<b>40.6%</b>	

**APPENDIX C (Continued)**

HOUSTON ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	8	1.1%	2,988	1.6%	60	8.3%	11,086	5.8%
Moderate	92	12.8%	20,591	10.8%	142	19.7%	28,406	14.9%
Middle	249	34.5%	65,487	34.2%	188	26.1%	39,080	20.4%
Upper	372	51.6%	102,180	53.4%	309	42.9%	78,591	41.1%
NA	0	0.0%	13	0.0%	22	3.1%	34,096	17.8%
<b>Total</b>	<b>721</b>	<b>100.0%</b>	<b>191,259</b>	<b>100.0%</b>	<b>721</b>	<b>100.0%</b>	<b>191,259</b>	<b>100.0%</b>

HOUSTON ASSESSMENT AREA												
2001 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	6.3%	4,241	4.5%	6.3%	4.4%	9.7%	5.1%	2.9%	5.2%	5.5%	4.4%
Moderate	43	20.7%	20,638	21.8%	23.9%	21.7%	9.7%	23.7%	17.1%	23.1%	20.0%	20.4%
Middle	55	26.4%	33,890	35.8%	21.8%	36.2%	45.2%	30.5%	28.6%	30.1%	26.4%	37.3%
Upper	95	45.7%	35,578	37.6%	46.5%	37.4%	35.5%	40.4%	51.4%	41.0%	48.2%	37.7%
NA	2	1.0%	239	0.3%	1.4%	0.2%	0.0%	0.3%	0.0%	0.6%	0.0%	0.2%
<b>Total</b>	<b>208</b>	<b>100.0%</b>	<b>94,586</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>142</b>	<b>88,752</b>	<b>31</b>	<b>2,986</b>	<b>35</b>	<b>2,848</b>	<b>110</b>	<b>38,540</b>
<b>% of Total</b>					<b>68.3%</b>	<b>93.8%</b>	<b>14.9%</b>	<b>3.2%</b>	<b>16.8%</b>	<b>3.0%</b>	<b>52.9%</b>	<b>40.7%</b>

**APPENDIX C (Continued)**

SAN ANTONIO ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	6	0.5%	803	1.5%	33	2.9%	2,477	4.5%
Moderate	58	5.2%	6,332	11.5%	143	12.8%	7,370	13.4%
Middle	192	17.1%	12,673	23.1%	259	23.1%	10,181	18.5%
Upper	865	77.2%	35,095	63.9%	666	59.4%	21,168	38.5%
NA	0	0.0%	9	0.0%	20	1.8%	13,716	25.0%
<b>Total</b>	<b>1,121</b>	<b>100.0%</b>	<b>54,912</b>	<b>100.0%</b>	<b>1,121</b>	<b>100.0%</b>	<b>54,912</b>	<b>100.0%</b>

SAN ANTONIO ASSESSMENT AREA												
2001 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	7.5%	1,139	4.5%	6.6%	4.4%	12.0%	5.9%	8.3%	6.4%	6.6%	4.2%
Moderate	37	21.3%	5,637	22.3%	20.4%	22.5%	32.0%	16.6%	8.3%	20.5%	21.7%	24.2%
Middle	66	37.9%	8,083	32.0%	35.8%	31.8%	36.0%	34.8%	66.7%	36.7%	34.0%	30.1%
Upper	58	33.3%	10,403	41.2%	37.2%	41.3%	20.0%	42.6%	16.7%	36.3%	37.7%	41.4%
NA	0	0.0%	4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>174</b>	<b>100.0%</b>	<b>25,266</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					137	23,761	25	775	12	730	106	8,790
<b>% of Total</b>					78.7%	94.0%	14.4%	3.1%	6.9%	2.9%	60.9%	34.8%

**APPENDIX C (Continued)**

VIRGINIA ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	5	0.7%	2,481	1.8%	50	7.1%	8,769	6.3%
Moderate	28	4.0%	13,416	9.7%	160	22.8%	23,083	16.6%
Middle	316	45.1%	61,164	44.0%	138	19.7%	28,511	20.5%
Upper	351	50.1%	61,745	44.5%	279	39.8%	42,867	30.9%
NA	1	0.1%	82	0.1%	74	10.6%	35,658	25.7%
<b>Total</b>	<b>701</b>	<b>100.0%</b>	<b>138,888</b>	<b>100.0%</b>	<b>701</b>	<b>100.0%</b>	<b>138,888</b>	<b>100.0%</b>

VIRGINIA ASSESSMENT AREA												
2001 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	11	4.6%	1,737	4.5%	4.9%	4.3%	3.1%	6.6%	3.7%	7.5%	3.1%	4.2%
Moderate	38	15.8%	5,525	14.4%	15.9%	14.2%	9.4%	16.3%	22.2%	16.4%	15.3%	14.3%
Middle	97	40.2%	17,301	45.0%	40.1%	45.3%	43.8%	41.0%	37.0%	42.1%	41.2%	45.5%
Upper	94	39.0%	13,691	35.6%	39.0%	35.8%	40.6%	34.8%	37.0%	32.5%	39.7%	35.5%
NA	1	0.4%	210	0.5%	0.0%	0.5%	3.1%	1.3%	0.0%	1.4%	0.8%	0.5%
<b>Total</b>	<b>241</b>	<b>100.0%</b>	<b>38,464</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>182</b>	<b>34,996</b>	<b>32</b>	<b>1,674</b>	<b>27</b>	<b>1,794</b>	<b>131</b>	<b>15,633</b>
<b>% of Total</b>					<b>75.5%</b>	<b>91.0%</b>	<b>13.3%</b>	<b>4.4%</b>	<b>11.2%</b>	<b>4.7%</b>	<b>54.4%</b>	<b>40.6%</b>

**APPENDIX C (Continued)**

NORFOLK ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	5	0.7%	1,338	1.7%	49	7.1%	3,989	5.0%
Moderate	26	3.8%	7,553	9.5%	157	22.8%	11,891	15.0%
Middle	314	45.6%	36,295	45.6%	138	20.0%	16,115	20.3%
Upper	343	49.8%	34,277	43.1%	274	39.8%	25,759	32.4%
NA	1	0.1%	75	0.1%	71	10.3%	21,784	27.4%
<b>Total</b>	<b>689</b>	<b>100.0%</b>	<b>79,538</b>	<b>100.0%</b>	<b>689</b>	<b>100.0%</b>	<b>79,538</b>	<b>100.0%</b>

NORFOLK ASSESSMENT AREA												
2001 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	11	4.6%	792	3.9%	5.0%	3.6%	3.1%	6.0%	3.7%	7.3%	3.1%	3.2%
Moderate	37	15.4%	2,985	14.7%	15.5%	14.6%	9.4%	15.1%	22.2%	14.9%	14.6%	14.7%
Middle	97	40.4%	9,117	44.8%	40.3%	45.1%	43.8%	40.4%	37.0%	42.6%	41.5%	45.4%
Upper	94	39.2%	7,317	36.0%	39.2%	36.1%	40.6%	36.2%	37.0%	32.7%	40.0%	36.2%
NA	1	0.4%	140	0.7%	0.0%	0.5%	3.1%	2.3%	0.0%	2.5%	0.8%	0.5%
<b>Total</b>	<b>240</b>	<b>100.0%</b>	<b>20,351</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>					<b>181</b>	<b>18,708</b>	<b>32</b>	<b>777</b>	<b>27</b>	<b>866</b>	<b>130</b>	<b>8,217</b>
<b>% of Total</b>					<b>75.4%</b>	<b>91.9%</b>	<b>13.3%</b>	<b>3.8%</b>	<b>11.3%</b>	<b>4.3%</b>	<b>54.2%</b>	<b>40.4%</b>

**APPENDIX C (Continued)**

RICHMOND ASSESSMENT AREA								
2001 AGGREGATE LENDING COMPARISON								
HMDA ORIGINATIONS & PURCHASES								
Income Category	By Tract Income				By Borrower Income			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	0	0.0%	1,143	1.9%	1	8.3%	4,780	8.1%
Moderate	2	16.7%	5,863	9.9%	3	25.0%	11,192	18.9%
Middle	2	16.7%	24,869	41.9%	0	0.0%	12,396	20.9%
Upper	8	66.7%	27,468	46.3%	5	41.7%	17,108	28.8%
NA	0	0.0%	7	0.0%	3	25.0%	13,874	23.4%
<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>59,350</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>59,350</b>	<b>100.0%</b>

RICHMOND ASSESSMENT AREA												
2001 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%	945	5.2%	0.0%	5.0%	0.0%	7.1%	0.0%	7.7%	0.0%	5.4%
Moderate	1	100.0%	2,540	14.0%	100.0%	13.6%	0.0%	17.4%	0.0%	17.9%	100.0%	13.9%
Middle	0	0.0%	8,184	45.2%	0.0%	45.6%	0.0%	41.5%	0.0%	41.7%	0.0%	45.6%
Upper	0	0.0%	6,374	35.2%	0.0%	35.4%	0.0%	33.7%	0.0%	32.3%	0.0%	34.7%
NA	0	0.0%	70	0.4%	0.0%	0.4%	0.0%	0.3%	0.0%	0.4%	0.0%	0.4%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>18,113</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Number of Loans</b>				<b>1</b>	<b>16,288</b>	<b>0</b>	<b>897</b>	<b>0</b>	<b>928</b>	<b>1</b>	<b>7,416</b>	
<b>% of Total</b>				<b>100.0%</b>	<b>89.9%</b>	<b>0.0%</b>	<b>5.0%</b>	<b>0.0%</b>	<b>5.1%</b>	<b>100.0%</b>	<b>40.9%</b>	

**APPENDIX D**

**Other Demographic and Lending Tables**

<b>ANNISTON ASSESSMENT AREA</b>								
<b>DEMOGRAPHICS</b>								
2002 HUD Median Family Income (MSA): <b>\$44,000</b> Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families<Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
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%	-	-
<b>Total</b>	<b>27</b>	<b>100.0%</b>	<b>31,759</b>	<b>100.0%</b>	<b>3,712</b>	<b>11.7%</b>	<b>31,759</b>	<b>100.0%</b>
<b>Housing Units by Tract</b>								
	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%
<b>Total</b>	<b>46,753</b>	<b>30,224</b>	<b>100.0%</b>	<b>64.6%</b>	<b>12,759</b>	<b>27.3%</b>	<b>3,770</b>	<b>8.1%</b>
<b>Total Businesses by Tract</b>								
	Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
			#	%	#	%	#	%
Low	102	2.0%	85	2.0%	8	2.9%	9	1.5%
Moderate	766	14.8%	664	15.5%	48	17.2%	54	8.9%
Middle	2,808	54.3%	2,318	54.0%	127	45.5%	363	60.0%
Upper	1,065	20.6%	862	20.1%	62	22.2%	141	23.3%
NA	434	8.4%	362	8.4%	34	12.2%	38	6.3%
<b>Total</b>	<b>5,175</b>	<b>100.0%</b>	<b>4,291</b>	<b>100.0%</b>	<b>279</b>	<b>100.0%</b>	<b>605</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>82.9%</b>		<b>5.4%</b>		<b>11.7%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 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				HMDA			
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	20	12.0%	930	6.6%
Moderate	10	6.0%	468	3.3%	52	31.3%	2,983	21.2%
Middle	101	60.8%	8,072	57.2%	23	13.9%	1,412	10.0%
Upper	55	33.1%	5,562	39.4%	67	40.4%	8,518	60.4%
NA	0	0.0%	0	0.0%	4	2.4%	259	1.8%
<b>Total</b>	<b>166</b>	<b>100.0%</b>	<b>14,102</b>	<b>100.0%</b>	<b>166</b>	<b>100.0%</b>	<b>14,102</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	1	0.4%	7	0.0%	15	5.8%	636	2.4%
Moderate	15	5.8%	718	2.7%	50	19.2%	3,265	12.3%
Middle	162	62.3%	14,669	55.0%	72	27.7%	5,876	22.0%
Upper	82	31.5%	11,258	42.2%	122	46.9%	16,659	62.5%
NA	0	0.0%	0	0.0%	1	0.4%	216	0.8%
<b>Total</b>	<b>260</b>	<b>100.0%</b>	<b>26,652</b>	<b>100.0%</b>	<b>260</b>	<b>100.0%</b>	<b>26,652</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	1	0.4%	4	0.1%	36	12.7%	256	4.0%
Moderate	11	3.9%	160	2.5%	92	32.4%	1,101	17.4%
Middle	195	68.7%	3,611	57.0%	45	15.8%	1,104	17.4%
Upper	77	27.1%	2,555	40.4%	111	39.1%	3,869	61.1%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>284</b>	<b>100.0%</b>	<b>6,330</b>	<b>100.0%</b>	<b>284</b>	<b>100.0%</b>	<b>6,330</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	18	100.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	1	100.0%	18	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>18</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>18</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income				By Tract Income			
	#	%	\$	%	#	%	\$	%
Low	2	0.6%	171	0.4%				
Moderate	66	20.6%	8,916	19.8%				
Middle	138	43.1%	18,845	41.8%				
Upper	68	21.3%	12,906	28.6%				
NA	46	14.4%	4,276	9.5%				
<b>Total</b>	<b>320</b>	<b>100.0%</b>	<b>45,114</b>	<b>100.0%</b>				
	By Loan Size and Revenue				By Loan Size and Revenue			
	#	%	\$	%	#	%	\$	%
<b>Loan Size:</b>								
\$100,000 or less	198	61.9%	7,332	16.3%				
\$100,001 - \$250,000	72	22.5%	12,692	28.1%				
\$250,001 - \$1 Million	50	15.6%	25,090	55.6%				
<b>Total</b>	<b>320</b>	<b>100.0%</b>	<b>45,114</b>	<b>100.0%</b>				
<b>Revenue:</b>								
\$1 Million or Less	185	57.8%	22,742	50.4%				
Over \$1 Million	91	28.4%	18,646	41.3%				
Not Known	44	13.8%	3,726	8.3%				
<b>Total</b>	<b>320</b>	<b>100.0%</b>	<b>45,114</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

AUBURN ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$49,700</b>	Tract Distribution		Families					
			Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
<b>Income Categories</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
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%	-	-
<b>Total</b>	<b>21</b>	<b>100.0%</b>	<b>20,127</b>	<b>100.0%</b>	<b>2,651</b>	<b>13.2%</b>	<b>20,127</b>	<b>100.0%</b>
<b>Housing Units by Tract</b>								
	<b>Total Units</b>	<b>Owner Occupied</b>		<b>Rental Occupied</b>		<b>Vacant</b>		
	<b>#</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	
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%
<b>Total</b>	<b>36,636</b>	<b>19,238</b>	<b>100.0%</b>	<b>52.5%</b>	<b>13,859</b>	<b>37.8%</b>	<b>3,539</b>	<b>9.7%</b>
<b>Total Businesses by Tract and Revenue Size</b>								
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract and Revenue Size</b>					
	<b>#</b>	<b>%</b>	<b>Under \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue not Reported</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	463	10.1%	360	9.7%	37	14.0%	66	10.7%
Moderate	441	9.6%	358	9.6%	25	9.5%	58	9.4%
Middle	2,914	63.5%	2,369	63.9%	160	60.6%	385	62.4%
Upper	773	16.8%	623	16.8%	42	15.9%	108	17.5%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4,591</b>	<b>100.0%</b>	<b>3,710</b>	<b>100.0%</b>	<b>264</b>	<b>100.0%</b>	<b>617</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>80.8%</b>	<b>5.8%</b>		<b>13.4%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 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	3.2%	914	3.4%	28	9.0%	1,707	6.3%
Moderate	38	12.2%	2,623	9.7%	69	22.2%	5,527	20.4%
Middle	200	64.3%	17,045	62.8%	64	20.6%	5,343	19.7%
Upper	63	20.3%	6,577	24.2%	117	37.6%	11,911	43.9%
NA	0	0.0%	0	0.0%	33	10.6%	2,671	9.8%
<b>Total</b>	<b>311</b>	<b>100.0%</b>	<b>27,159</b>	<b>100.0%</b>	<b>311</b>	<b>100.0%</b>	<b>27,159</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	1	0.5%	80	0.3%	6	2.8%	301	1.2%
Moderate	14	6.6%	1,451	5.6%	28	13.2%	2,081	8.0%
Middle	156	73.6%	18,493	70.8%	48	22.6%	4,846	18.5%
Upper	41	19.3%	6,106	23.4%	123	58.0%	17,929	68.6%
NA	0	0.0%	0	0.0%	7	3.3%	973	3.7%
<b>Total</b>	<b>212</b>	<b>100.0%</b>	<b>26,130</b>	<b>100.0%</b>	<b>212</b>	<b>100.0%</b>	<b>26,130</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	16	14.0%	181	7.1%
Moderate	9	7.9%	444	17.3%	19	16.7%	322	12.6%
Middle	103	90.4%	1,977	77.2%	25	21.9%	288	11.2%
Upper	2	1.8%	140	5.5%	54	47.4%	1,770	69.1%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>114</b>	<b>100.0%</b>	<b>2,561</b>	<b>100.0%</b>	<b>114</b>	<b>100.0%</b>	<b>2,561</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	2	40.0%	2,575	72.5%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	40.0%	345	9.7%	0	0.0%	0	0.0%
Upper	1	20.0%	630	17.7%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	5	100.0%	3,550	100.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>3,550</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>3,550</b>	<b>100.0%</b>
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	7	5.4%	1,218	8.1%				
Moderate	14	10.8%	2,079	13.8%				
Middle	84	64.6%	10,072	66.9%				
Upper	25	19.2%	1,685	11.2%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>130</b>	<b>100.0%</b>	<b>15,054</b>	<b>100.0%</b>				
By Loan Size and Revenue								
Loan Size:	#	%	\$	%				
\$100,000 or less	95	73.1%	3,471	23.1%				
\$100,001 - \$250,000	19	14.6%	3,176	21.1%				
\$250,001 - \$1 Million	16	12.3%	8,407	55.8%				
<b>Total</b>	<b>130</b>	<b>100.0%</b>	<b>15,054</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%				
\$1 Million or Less	88	67.7%	10,523	69.9%				
Over \$1 Million	30	23.1%	3,933	26.1%				
Not Known	12	9.2%	598	4.0%				
<b>Total</b>	<b>130</b>	<b>100.0%</b>	<b>15,054</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

<b>BOAZ ASSESSMENT AREA</b>								
<b>DEMOGRAPHICS</b>								
2002 HUD Median Family Income (State Nonmetro): <b>\$39,300</b> <b>Income Categories</b>	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%	4,226	20.2%
Moderate	0	0.0%	0	0.0%	0	0.0%	3,237	15.4%
Middle	9	69.2%	15,363	73.3%	2,504	16.3%	4,156	19.8%
Upper	4	30.8%	5,593	26.7%	544	9.7%	9,337	44.6%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>20,956</b>	<b>100.0%</b>	<b>3,048</b>	<b>14.5%</b>	<b>20,956</b>	<b>100.0%</b>
	<b>Housing Units by Tract</b>							
	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	22,514	14,745	71.6%	5,738	25.5%	2,031	9.0%	
Upper	7,711	5,842	28.4%	1,436	18.6%	433	5.6%	
NA	0	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>30,225</b>	<b>20,587</b>	<b>100.0%</b>	<b>7,174</b>	<b>23.7%</b>	<b>2,464</b>	<b>8.2%</b>	
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract and Revenue Size</b>					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
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	3,102	72.2%	2,484	71.1%	191	77.0%	427	77.1%
Upper	1,194	27.8%	1,010	28.9%	57	23.0%	127	22.9%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4,296</b>	<b>100.0%</b>	<b>3,494</b>	<b>100.0%</b>	<b>248</b>	<b>100.0%</b>	<b>554</b>	<b>100.0%</b>
	<b>Percentage of Total Businesses:</b>			<b>81.3%</b>	<b>5.8%</b>		<b>12.9%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

<b>BOAZ ASSESSMENT AREA</b>								
<b>LENDING</b>								
<b>Income Categories</b>	<b>HMDA</b>							
	<b>By Tract Income</b>				<b>By Borrower Income</b>			
	<b>Home Purchase</b>							
	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
Low	0	0.0%	0	0.0%	9	6.0%	291	2.0%
Moderate	0	0.0%	0	0.0%	22	14.7%	1,057	7.2%
Middle	100	66.7%	9,761	66.3%	38	25.3%	2,330	15.8%
Upper	50	33.3%	4,958	33.7%	76	50.7%	10,681	72.6%
NA	0	0.0%	0	0.0%	5	3.3%	360	2.4%
<b>Total</b>	<b>150</b>	<b>100.0%</b>	<b>14,719</b>	<b>100.0%</b>	<b>150</b>	<b>100.0%</b>	<b>14,719</b>	<b>100.0%</b>
	<b>Refinance</b>							
	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
Low	0	0.0%	0	0.0%	4	1.1%	246	0.5%
Moderate	0	0.0%	0	0.0%	29	7.7%	1,893	4.0%
Middle	210	55.4%	27,970	59.4%	70	18.5%	5,996	12.7%
Upper	169	44.6%	19,131	40.6%	268	70.7%	37,736	80.1%
NA	0	0.0%	0	0.0%	8	2.1%	1,230	2.6%
<b>Total</b>	<b>379</b>	<b>100.0%</b>	<b>47,101</b>	<b>100.0%</b>	<b>379</b>	<b>100.0%</b>	<b>47,101</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
Low	0	0.0%	0	0.0%	7	5.8%	35	0.8%
Moderate	0	0.0%	0	0.0%	16	13.2%	226	5.2%
Middle	81	66.9%	3,264	74.7%	33	27.3%	767	17.6%
Upper	40	33.1%	1,106	25.3%	65	53.7%	3,342	76.5%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>121</b>	<b>100.0%</b>	<b>4,370</b>	<b>100.0%</b>	<b>121</b>	<b>100.0%</b>	<b>4,370</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	3	100.0%	555	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%	555	100.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>555</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>555</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>							
	<b>By Tract Income</b>							
	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	238	62.3%	26,810	65.1%	144	37.7%	14,398	34.9%
Upper	144	37.7%	14,398	34.9%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>382</b>	<b>100.0%</b>	<b>41,208</b>	<b>100.0%</b>	<b>382</b>	<b>100.0%</b>	<b>41,208</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue</b>							
<b>Loan Size:</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
\$100,000 or less	281	73.6%	9,525	23.1%	54	14.1%	9,467	23.0%
\$100,001 - \$250,000	54	14.1%	9,467	23.0%	47	12.3%	22,216	53.9%
\$250,001 - \$1 Million	47	12.3%	22,216	53.9%	0	0.0%	0	0.0%
<b>Total</b>	<b>382</b>	<b>100.0%</b>	<b>41,208</b>	<b>100.0%</b>	<b>382</b>	<b>100.0%</b>	<b>41,208</b>	<b>100.0%</b>
<b>Revenue:</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
\$1 Million or Less	301	78.8%	28,165	68.3%	53	13.9%	9,332	22.6%
Over \$1 Million	53	13.9%	9,332	22.6%	28	7.3%	3,711	9.0%
Not Known	28	7.3%	3,711	9.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>382</b>	<b>100.0%</b>	<b>41,208</b>	<b>100.0%</b>	<b>382</b>	<b>100.0%</b>	<b>41,208</b>	<b>100.0%</b>

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

**APPENDIX D (Continued)**

CENTRAL ALABAMA ASSESSMENT AREA									
DEMOGRAPHICS									
2002 HUD Median Family Income (State Nonmetro): <b>\$39,300</b> Income Categories	Tract Distribution		Families						
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low	1	2.3%	903	2.1%	432	47.8%	8,983	20.4%	
Moderate	0	0.0%	0	0.0%	0	0.0%	7,204	16.4%	
Middle	35	81.4%	35,537	80.7%	5,329	15.0%	9,182	20.8%	
Upper	6	14.0%	7,605	17.3%	846	11.1%	18,676	42.4%	
NA	1	2.3%	0	0.0%	0	0.0%	-	-	
<b>Total</b>	<b>43</b>	<b>100.0%</b>	<b>44,045</b>	<b>100.0%</b>	<b>6,607</b>	<b>15.0%</b>	<b>44,045</b>	<b>100.0%</b>	
	Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant			
	#	#	%	#	%	#	%		
Low	1,418	534	1.2%	37.7%	781	55.1%	103	7.3%	
Moderate	0	0	0.0%	0.0%	0	0.0%	0	0.0%	
Middle	53,103	35,816	81.4%	67.4%	10,790	20.3%	6,497	12.2%	
Upper	12,101	7,658	17.4%	63.3%	2,142	17.7%	2,301	19.0%	
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>66,622</b>	<b>44,008</b>	<b>100.0%</b>	<b>66.1%</b>	<b>13,713</b>	<b>20.6%</b>	<b>8,901</b>	<b>13.4%</b>	
	Total Businesses by Tract		Businesses by Tract and Revenue Size						
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported		
	#	%	#	%	#	%	#	%	
Low	44	0.7%	37	0.7%	1	0.3%	6	0.7%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	4,701	76.9%	3,800	77.0%	262	74.9%	639	76.9%	
Upper	1,371	22.4%	1,098	22.2%	87	24.9%	186	22.4%	
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>6,116</b>	<b>100.0%</b>	<b>4,935</b>	<b>100.0%</b>	<b>350</b>	<b>100.0%</b>	<b>831</b>	<b>100.0%</b>	
	Percentage of Total Businesses:			80.7%		5.7%		13.6%	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

CENTRAL ALABAMA ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	17	8.1%	623	3.8%
Moderate	0	0.0%	0	0.0%	43	20.4%	2,159	13.2%
Middle	164	77.7%	11,908	72.9%	41	19.4%	2,381	14.6%
Upper	47	22.3%	4,431	27.1%	106	50.2%	10,919	66.8%
NA	0	0.0%	0	0.0%	4	1.9%	257	1.6%
<b>Total</b>	<b>211</b>	<b>100.0%</b>	<b>16,339</b>	<b>100.0%</b>	<b>211</b>	<b>100.0%</b>	<b>16,339</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	12	3.5%	414	1.0%
Moderate	0	0.0%	0	0.0%	26	7.5%	1,620	4.0%
Middle	240	69.6%	23,593	58.0%	57	16.5%	4,005	9.9%
Upper	105	30.4%	17,059	42.0%	249	72.2%	34,188	84.1%
NA	0	0.0%	0	0.0%	1	0.3%	425	1.0%
<b>Total</b>	<b>345</b>	<b>100.0%</b>	<b>40,652</b>	<b>100.0%</b>	<b>345</b>	<b>100.0%</b>	<b>40,652</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	27	12.8%	233	4.2%
Moderate	0	0.0%	0	0.0%	43	20.4%	602	10.9%
Middle	152	72.0%	3,564	64.8%	51	24.2%	885	16.1%
Upper	59	28.0%	1,938	35.2%	90	42.7%	3,782	68.7%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>211</b>	<b>100.0%</b>	<b>5,502</b>	<b>100.0%</b>	<b>211</b>	<b>100.0%</b>	<b>5,502</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	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	244	67.6%	27,752	66.5%				
Upper	117	32.4%	13,976	33.5%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>361</b>	<b>100.0%</b>	<b>41,728</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
<b>Loan Size:</b>	#	%	\$	%	#	%	\$	%
\$100,000 or less	248	68.7%	9,452	22.7%				
\$100,001 - \$250,000	73	20.2%	12,417	29.8%				
\$250,001 - \$1 Million	40	11.1%	19,859	47.6%				
<b>Total</b>	<b>361</b>	<b>100.0%</b>	<b>41,728</b>	<b>100.0%</b>				
<b>Revenue:</b>	#	%	\$	%	#	%	\$	%
\$1 Million or Less	238	65.9%	19,698	47.2%				
Over \$1 Million	101	28.0%	19,330	46.3%				
Not Known	22	6.1%	2,700	6.5%				
<b>Total</b>	<b>361</b>	<b>100.0%</b>	<b>41,728</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

CLEBURNE ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (State Nonmetro): <b>\$39,300</b> 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%	671	17.7%
Moderate	0	0.0%	0	0.0%	0	0.0%	673	17.8%
Middle	4	100.0%	3,782	100.0%	431	11.4%	868	23.0%
Upper	0	0.0%	0	0.0%	0	0.0%	1,570	41.5%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>3,782</b>	<b>100.0%</b>	<b>431</b>	<b>11.4%</b>	<b>3,782</b>	<b>100.0%</b>
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	5,232	3,901	100.0%	74.6%	875	16.7%	456	8.7%
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%
<b>Total</b>	<b>5,232</b>	<b>3,901</b>	<b>100.0%</b>	<b>74.6%</b>	<b>875</b>	<b>16.7%</b>	<b>456</b>	<b>8.7%</b>
Total Businesses by Tract		Businesses by Tract and Revenue Size						
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
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	477	100.0%	368	100.0%	16	100.0%	93	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%
<b>Total</b>	<b>477</b>	<b>100.0%</b>	<b>368</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>93</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>77.1%</b>		<b>3.4%</b>		<b>19.5%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

CLEBURNE 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%	2	33.3%	151	27.7%
Middle	6	100.0%	545	100.0%	2	33.3%	118	21.7%
Upper	0	0.0%	0	0.0%	2	33.3%	276	50.6%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>545</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>545</b>	<b>100.0%</b>
	Refinance				Refinance			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	1	7.1%	13	1.2%
Moderate	0	0.0%	0	0.0%	1	7.1%	28	2.7%
Middle	14	100.0%	1,043	100.0%	3	21.4%	274	26.3%
Upper	0	0.0%	0	0.0%	9	64.3%	728	69.8%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>14</b>	<b>100.0%</b>	<b>1,043</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>1,043</b>	<b>100.0%</b>
	Home Improvement				Home Improvement			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	7	20.6%	143	18.8%
Moderate	0	0.0%	0	0.0%	3	8.8%	9	1.2%
Middle	34	100.0%	761	100.0%	5	14.7%	158	20.8%
Upper	0	0.0%	0	0.0%	19	55.9%	451	59.3%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>34</b>	<b>100.0%</b>	<b>761</b>	<b>100.0%</b>	<b>34</b>	<b>100.0%</b>	<b>761</b>	<b>100.0%</b>
	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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
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	11	100.0%	1,168	100.0%	11	100.0%	1,168	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%
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>1,168</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>1,168</b>	<b>100.0%</b>
	By Loan Size and Revenue				By Loan Size and Revenue			
	#	%	\$	%	#	%	\$	%
<b>Loan Size:</b>								
\$100,000 or less	9	81.8%	368	31.5%	9	81.8%	368	31.5%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million	2	18.2%	800	68.5%	2	18.2%	800	68.5%
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>1,168</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>1,168</b>	<b>100.0%</b>
<b>Revenue:</b>								
\$1 Million or Less	6	54.5%	329	28.2%	6	54.5%	329	28.2%
Over \$1 Million	3	27.3%	825	70.6%	3	27.3%	825	70.6%
Not Known	2	18.2%	14	1.2%	2	18.2%	14	1.2%
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>1,168</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>1,168</b>	<b>100.0%</b>

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

**APPENDIX D (Continued)**

CULLMAN ASSESSMENT AREA									
DEMOGRAPHICS									
2002 HUD Median Family Income (State Nonmetro): <b>\$39,300</b> <b>Income Categories</b> Low Moderate Middle Upper NA Total	Tract Distribution		Families by Tract		Families		Families by Family Income		
		#	%	#	%	#	%	#	%
	Low	0	0.0%	0	0.0%	0	0.0%	3,702	18.5%
	Moderate	0	0.0%	0	0.0%	0	0.0%	3,334	16.7%
	Middle	16	94.1%	18,274	91.5%	2,266	12.4%	4,264	21.3%
	Upper	1	5.9%	1,706	8.5%	144	8.4%	8,680	43.4%
	NA	0	0.0%	0	0.0%	0	0.0%	-	-
	<b>Total</b>	<b>17</b>	<b>100.0%</b>	<b>19,980</b>	<b>100.0%</b>	<b>2,410</b>	<b>12.1%</b>	<b>19,980</b>	<b>100.0%</b>
	<b>Housing Units by Tract</b>								
		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	25,983	18,274	91.8%	70.3%	5,069	19.5%	2,640	10.2%	
Upper	2,386	1,639	8.2%	68.7%	623	26.1%	124	5.2%	
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>28,369</b>	<b>19,913</b>	<b>100.0%</b>	<b>70.2%</b>	<b>5,692</b>	<b>20.1%</b>	<b>2,764</b>	<b>9.7%</b>	
<b>Total Businesses by Tract and Revenue Size</b>									
	Tract		Under \$1 Million		Over \$1 Million		Revenue not Reported		
	#	%	#	%	#	%	#	%	
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	2,735	80.3%	2,191	81.3%	161	72.5%	383	78.8%	
Upper	669	19.7%	505	18.7%	61	27.5%	103	21.2%	
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>3,404</b>	<b>100.0%</b>	<b>2,696</b>	<b>100.0%</b>	<b>222</b>	<b>100.0%</b>	<b>486</b>	<b>100.0%</b>	
<b>Percentage of Total Businesses:</b>				<b>79.2%</b>	<b>6.5%</b>	<b>14.3%</b>			

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

<b>CULLMAN ASSESSMENT AREA</b>								
<b>LENDING</b>								
<b>Income Categories</b>	<b>HMDA</b>							
	<b>By Tract Income</b>				<b>By Borrower Income</b>			
	<b>Home Purchase</b>							
	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
Low	0	0.0%	0	0.0%	19	12.8%	562	5.2%
Moderate	0	0.0%	0	0.0%	30	20.1%	1,390	12.8%
Middle	131	87.9%	9,110	84.1%	46	30.9%	2,906	26.8%
Upper	18	12.1%	1,727	15.9%	49	32.9%	5,561	51.3%
NA	0	0.0%	0	0.0%	5	3.4%	418	3.9%
<b>Total</b>	<b>149</b>	<b>100.0%</b>	<b>10,837</b>	<b>100.0%</b>	<b>149</b>	<b>100.0%</b>	<b>10,837</b>	<b>100.0%</b>
	<b>Refinance</b>							
	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
Low	0	0.0%	0	0.0%	9	3.3%	528	1.8%
Moderate	0	0.0%	0	0.0%	36	13.0%	2,230	7.7%
Middle	254	92.0%	26,465	91.1%	55	19.9%	4,725	16.3%
Upper	22	8.0%	2,578	8.9%	174	63.0%	21,412	73.7%
NA	0	0.0%	0	0.0%	2	0.7%	148	0.5%
<b>Total</b>	<b>276</b>	<b>100.0%</b>	<b>29,043</b>	<b>100.0%</b>	<b>276</b>	<b>100.0%</b>	<b>29,043</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
Low	0	0.0%	0	0.0%	6	3.6%	36	0.7%
Moderate	0	0.0%	0	0.0%	22	13.0%	515	10.2%
Middle	156	92.3%	4,766	94.7%	37	21.9%	922	18.3%
Upper	13	7.7%	266	5.3%	104	61.5%	3,559	70.7%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>169</b>	<b>100.0%</b>	<b>5,032</b>	<b>100.0%</b>	<b>169</b>	<b>100.0%</b>	<b>5,032</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	100.0%	640	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%	640	100.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>640</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>640</b>	<b>100.0%</b>
<b>SMALL BUSINESS</b>								
<b>By Tract Income</b>								
	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>				
Low	0	0.0%	0	0.0%				
Moderate	0	0.0%	0	0.0%				
Middle	203	80.9%	21,725	80.9%				
Upper	48	19.1%	5,143	19.1%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>251</b>	<b>100.0%</b>	<b>26,868</b>	<b>100.0%</b>				
<b>By Loan Size and Revenue</b>								
<b>Loan Size:</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>				
\$100,000 or less	182	72.5%	7,275	27.1%				
\$100,001 - \$250,000	39	15.5%	7,186	26.7%				
\$250,001 - \$1 Million	30	12.0%	12,407	46.2%				
<b>Total</b>	<b>251</b>	<b>100.0%</b>	<b>26,868</b>	<b>100.0%</b>				
<b>Revenue:</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>				
\$1 Million or Less	161	64.1%	13,738	51.1%				
Over \$1 Million	73	29.1%	12,534	46.7%				
Not Known	17	6.8%	596	2.2%				
<b>Total</b>	<b>251</b>	<b>100.0%</b>	<b>26,868</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

DECATUR ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$52,800</b> Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families<Poverty as a % of Families by Tract		Families by Family Income	
Low	1	4.2%	271	0.9%	93	34.3%	5,389	18.8%
Moderate	2	8.3%	2,096	7.3%	485	23.1%	4,676	16.3%
Middle	14	58.3%	17,187	59.9%	1,629	9.5%	6,368	22.2%
Upper	7	29.2%	9,156	31.9%	480	5.2%	12,277	42.8%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>28,710</b>	<b>100.0%</b>	<b>2,687</b>	<b>9.4%</b>	<b>28,710</b>	<b>100.0%</b>
<b>Housing Units by Tract</b>								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	481	185	0.7%	38.5%	232	48.2%	64	13.3%
Moderate	3,261	1,688	6.2%	51.8%	1,294	39.7%	279	8.6%
Middle	24,416	16,424	60.5%	67.3%	6,406	26.2%	1,586	6.5%
Upper	12,261	8,860	32.6%	72.3%	2,710	22.1%	691	5.6%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>40,419</b>	<b>27,157</b>	<b>100.0%</b>	<b>67.2%</b>	<b>10,642</b>	<b>26.3%</b>	<b>2,620</b>	<b>6.5%</b>
<b>Total Businesses by Tract</b>			<b>Businesses by Tract and Revenue Size</b>					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	29	0.6%	26	0.6%	2	0.5%	1	0.2%
Moderate	275	5.2%	216	5.1%	24	6.6%	35	5.5%
Middle	3,674	69.9%	2,969	69.7%	247	67.9%	458	72.0%
Upper	1,279	24.3%	1,046	24.6%	91	25.0%	142	22.3%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5,257</b>	<b>100.0%</b>	<b>4,257</b>	<b>100.0%</b>	<b>364</b>	<b>100.0%</b>	<b>636</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				81.0%		6.9%		12.1%

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

DECATUR ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	12	10.7%	439	4.6%
Moderate	1	0.9%	128	1.3%	27	24.1%	1,848	19.4%
Middle	67	59.8%	5,262	55.2%	24	21.4%	2,124	22.3%
Upper	44	39.3%	4,139	43.4%	46	41.1%	4,783	50.2%
NA	0	0.0%	0	0.0%	3	2.7%	335	3.5%
<b>Total</b>	<b>112</b>	<b>100.0%</b>	<b>9,529</b>	<b>100.0%</b>	<b>112</b>	<b>100.0%</b>	<b>9,529</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	16	6.9%	1,121	3.8%
Moderate	1	0.4%	90	0.3%	29	12.4%	2,617	8.8%
Middle	157	67.4%	18,674	62.8%	55	23.6%	5,740	19.3%
Upper	75	32.2%	10,955	36.9%	133	57.1%	20,241	68.1%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>233</b>	<b>100.0%</b>	<b>29,719</b>	<b>100.0%</b>	<b>233</b>	<b>100.0%</b>	<b>29,719</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	15	18.8%	164	8.3%
Moderate	2	2.5%	39	2.0%	16	20.0%	231	11.7%
Middle	54	67.5%	1,097	55.5%	25	31.3%	528	26.7%
Upper	24	30.0%	842	42.6%	23	28.8%	1,030	52.1%
NA	0	0.0%	0	0.0%	1	1.3%	25	1.3%
<b>Total</b>	<b>80</b>	<b>100.0%</b>	<b>1,978</b>	<b>100.0%</b>	<b>80</b>	<b>100.0%</b>	<b>1,978</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	261	100.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	1	100.0%	261	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>261</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>261</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	2.3%	1,444	3.8%	0	0.0%	0	0.0%
Middle	168	76.0%	28,272	74.7%	0	0.0%	0	0.0%
Upper	48	21.7%	8,152	21.5%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>221</b>	<b>100.0%</b>	<b>37,868</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Loan Size and Revenue							
<b>Loan Size:</b>	#	%	\$	%	#	%	\$	%
\$100,000 or less	128	57.9%	4,352	11.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	48	21.7%	8,258	21.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million	45	20.4%	25,258	66.7%	0	0.0%	0	0.0%
<b>Total</b>	<b>221</b>	<b>100.0%</b>	<b>37,868</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Revenue:</b>	#	%	\$	%	#	%	\$	%
\$1 Million or Less	154	69.7%	21,192	56.0%	0	0.0%	0	0.0%
Over \$1 Million	47	21.3%	14,107	37.3%	0	0.0%	0	0.0%
Not Known	20	9.0%	2,569	6.8%	0	0.0%	0	0.0%
<b>Total</b>	<b>221</b>	<b>100.0%</b>	<b>37,868</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

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

**APPENDIX D (Continued)**

DOTHAN ASSESSMENT AREA									
DEMOGRAPHICS									
2002 HUD Median Family Income (MSA): <b>\$45,900</b> 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%	-	-	
<b>Total</b>	<b>35</b>	<b>100.0%</b>	<b>36,198</b>	<b>100.0%</b>	<b>4,392</b>	<b>12.1%</b>	<b>36,198</b>	<b>100.0%</b>	
	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%	
<b>Total</b>	<b>52,628</b>	<b>31,559</b>	<b>100.0%</b>	<b>60.0%</b>	<b>16,859</b>	<b>32.0%</b>	<b>4,210</b>	<b>8.0%</b>	
	Total Businesses by Tract		Businesses by Tract and Revenue Size						
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported		
			#	%	#	%	#	%	
Low	191	2.9%	161	3.0%	15	3.2%	15	1.9%	
Moderate	1,408	21.1%	1,105	20.4%	131	28.2%	172	21.8%	
Middle	3,587	53.8%	2,939	54.3%	214	46.1%	434	54.9%	
Upper	1,456	21.8%	1,189	22.0%	102	22.0%	165	20.9%	
NA	25	0.4%	19	0.4%	2	0.4%	4	0.5%	
<b>Total</b>	<b>6,667</b>	<b>100.0%</b>	<b>5,413</b>	<b>100.0%</b>	<b>464</b>	<b>100.0%</b>	<b>790</b>	<b>100.0%</b>	
	Percentage of Total Businesses:			81.2%		7.0%		11.8%	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 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 Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	3	0.7%	151	0.4%	22	5.4%	1,010	2.7%
Moderate	20	4.9%	1,319	3.6%	71	17.4%	4,428	12.0%
Middle	188	46.2%	12,126	32.9%	87	21.4%	6,638	18.0%
Upper	196	48.2%	23,311	63.2%	207	50.9%	23,584	63.9%
NA	0	0.0%	0	0.0%	20	4.9%	1,247	3.4%
<b>Total</b>	<b>407</b>	<b>100.0%</b>	<b>36,907</b>	<b>100.0%</b>	<b>407</b>	<b>100.0%</b>	<b>36,907</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	2	0.3%	35	0.1%	42	7.2%	1,682	2.7%
Moderate	45	7.8%	2,439	4.0%	78	13.4%	4,669	7.6%
Middle	331	57.1%	29,962	48.8%	136	23.4%	11,067	18.0%
Upper	202	34.8%	29,006	47.2%	313	54.0%	43,155	70.2%
NA	0	0.0%	0	0.0%	11	1.9%	869	1.4%
<b>Total</b>	<b>580</b>	<b>100.0%</b>	<b>61,442</b>	<b>100.0%</b>	<b>580</b>	<b>100.0%</b>	<b>61,442</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	3	0.8%	47	0.4%	47	12.8%	480	4.4%
Moderate	50	13.7%	892	8.1%	92	25.1%	1,426	13.0%
Middle	232	63.4%	6,124	55.6%	76	20.8%	1,576	14.3%
Upper	81	22.1%	3,944	35.8%	150	41.0%	7,502	68.2%
NA	0	0.0%	0	0.0%	1	0.3%	23	0.2%
<b>Total</b>	<b>366</b>	<b>100.0%</b>	<b>11,007</b>	<b>100.0%</b>	<b>366</b>	<b>100.0%</b>	<b>11,007</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	20.0%	25	3.7%	0	0.0%	0	0.0%
Middle	1	20.0%	284	41.7%	0	0.0%	0	0.0%
Upper	3	60.0%	372	54.6%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	5	100.0%	681	100.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>681</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>681</b>	<b>100.0%</b>
SMALL BUSINESS								
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	8	1.2%	485	0.5%				
Moderate	160	24.6%	23,025	22.5%				
Middle	332	51.1%	49,351	48.3%				
Upper	150	23.1%	29,323	28.7%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>650</b>	<b>100.0%</b>	<b>102,184</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
	#	%	\$	%	#	%	\$	%
<b>Loan Size:</b>								
\$100,000 or less	412	63.4%	14,661	14.3%				
\$100,001 - \$250,000	106	16.3%	18,169	17.8%				
\$250,001 - \$1 Million	132	20.3%	69,354	67.9%				
<b>Total</b>	<b>650</b>	<b>100.0%</b>	<b>102,184</b>	<b>100.0%</b>				
<b>Revenue:</b>								
\$1 Million or Less	418	64.3%	46,908	45.9%				
Over \$1 Million	151	23.2%	44,808	43.9%				
Not Known	81	12.5%	10,468	10.2%				
<b>Total</b>	<b>650</b>	<b>100.0%</b>	<b>102,184</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

ELBA ASSESSMENT AREA									
DEMOGRAPHICS									
2002 HUD Median Family Income (State Nonmetro): <b>\$39,300</b> <b>Income Categories</b> Low Moderate Middle Upper NA Total	Tract Distribution		Families				Families by Family Income		
			Families by Tract		Families-Poverty as a % of Families by Tract				
	#	%	#	%	#	%	#	%	
	0	0.0%	0	0.0%	0	0.0%	1,981	16.8%	
	1	7.7%	668	5.7%	195	29.2%	1,768	15.0%	
	9	69.2%	6,638	56.4%	900	13.6%	2,421	20.6%	
	3	23.1%	4,460	37.9%	279	6.3%	5,596	47.6%	
	0	0.0%	0	0.0%	0	0.0%	-	-	
	<b>13</b>	<b>100.0%</b>	<b>11,766</b>	<b>100.0%</b>	<b>1,374</b>	<b>11.7%</b>	<b>11,766</b>	<b>100.0%</b>	
	<b>Housing Units by Tract</b>								
	Total Units		Owner Occupied		Rental Occupied		Vacant		
		#	%	%	#	%	#	%	
	0	0	0.0%	0.0%	0	0.0%	0	0.0%	
1,143	604	5.6%	52.8%	391	34.2%	148	12.9%		
9,541	6,477	59.9%	67.9%	2,060	21.6%	1,004	10.5%		
6,267	3,732	34.5%	59.6%	1,996	31.8%	539	8.6%		
0	0	0.0%	0.0%	0	0.0%	0	0.0%		
<b>16,951</b>	<b>10,813</b>	<b>100.0%</b>	<b>63.8%</b>	<b>4,447</b>	<b>26.2%</b>	<b>1,691</b>	<b>10.0%</b>		
<b>Total Businesses by Tract and Revenue Size</b>									
Tract		Under \$1 Million		Over \$1 Million		Revenue not Reported			
#	%	#	%	#	%	#	%		
0	0.0%	0	0.0%	0	0.0%	0	0.0%		
289	15.9%	230	15.9%	18	17.6%	41	15.2%		
980	53.9%	757	52.4%	64	62.7%	159	58.9%		
549	30.2%	459	31.7%	20	19.6%	70	25.9%		
0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>1,818</b>	<b>100.0%</b>	<b>1,446</b>	<b>100.0%</b>	<b>102</b>	<b>100.0%</b>	<b>270</b>	<b>100.0%</b>		
Percentage of Total Businesses:			79.5%	5.6%	14.9%				

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

ELBA ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	6	15.0%	199	9.9%
Moderate	0	0.0%	0	0.0%	4	10.0%	156	7.7%
Middle	27	67.5%	1,223	60.7%	9	22.5%	404	20.0%
Upper	13	32.5%	792	39.3%	17	42.5%	1,039	51.6%
NA	0	0.0%	0	0.0%	4	10.0%	217	10.8%
<b>Total</b>	<b>40</b>	<b>100.0%</b>	<b>2,015</b>	<b>100.0%</b>	<b>40</b>	<b>100.0%</b>	<b>2,015</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	3	4.7%	178	3.7%
Moderate	1	1.6%	30	0.6%	7	10.9%	342	7.2%
Middle	58	90.6%	4,188	87.9%	19	29.7%	1,233	25.9%
Upper	5	7.8%	548	11.5%	34	53.1%	2,867	60.2%
NA	0	0.0%	0	0.0%	1	1.6%	146	3.1%
<b>Total</b>	<b>64</b>	<b>100.0%</b>	<b>4,766</b>	<b>100.0%</b>	<b>64</b>	<b>100.0%</b>	<b>4,766</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	8	11.6%	93	5.2%
Moderate	4	5.8%	93	5.2%	16	23.2%	167	9.3%
Middle	54	78.3%	1,122	62.8%	14	20.3%	408	22.8%
Upper	11	15.9%	573	32.0%	31	44.9%	1,120	62.6%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>69</b>	<b>100.0%</b>	<b>1,788</b>	<b>100.0%</b>	<b>69</b>	<b>100.0%</b>	<b>1,788</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	33	100.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	1	100.0%	33	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	7	8.0%	647	7.7%	7	8.0%	647	7.7%
Middle	66	75.9%	5,308	63.1%	66	75.9%	5,308	63.1%
Upper	14	16.1%	2,454	29.2%	14	16.1%	2,454	29.2%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>87</b>	<b>100.0%</b>	<b>8,409</b>	<b>100.0%</b>	<b>87</b>	<b>100.0%</b>	<b>8,409</b>	<b>100.0%</b>
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	Revenue:	#	%	\$
\$100,000 or less	67	77.0%	1,790	21.3%	\$1 Million or Less	76	87.4%	6,233
\$100,001 - \$250,000	9	10.3%	1,454	17.3%	Over \$1 Million	3	3.4%	1,256
\$250,001 - \$1 Million	11	12.6%	5,165	61.4%	Not Known	8	9.2%	920
<b>Total</b>	<b>87</b>	<b>100.0%</b>	<b>8,409</b>	<b>100.0%</b>	<b>Total</b>	<b>87</b>	<b>100.0%</b>	<b>8,409</b>

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

**APPENDIX D (Continued)**

FLORENCE ASSESSMENT AREA									
DEMOGRAPHICS									
2002 HUD Median Family Income (MSA): \$44,400 Income Categories	Tract Distribution		Families						
	#	%	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%	-	-	
<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>38,250</b>	<b>100.0%</b>	<b>4,281</b>	<b>11.2%</b>	<b>38,250</b>	<b>100.0%</b>	
	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%	
<b>Total</b>	<b>55,334</b>	<b>37,804</b>	<b>100.0%</b>	<b>68.3%</b>	<b>13,197</b>	<b>23.8%</b>	<b>4,333</b>	<b>7.8%</b>	
	Total Businesses by Tract		Businesses by Tract and Revenue Size						
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported		
			#	%	#	%	#	%	
Low	98	1.5%	85	1.6%	5	1.3%	8	0.9%	
Moderate	1,165	18.0%	948	18.1%	82	21.4%	135	15.8%	
Middle	3,883	59.9%	3,133	59.7%	206	53.6%	544	63.6%	
Upper	1,341	20.7%	1,082	20.6%	91	23.7%	168	19.6%	
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>6,487</b>	<b>100.0%</b>	<b>5,248</b>	<b>100.0%</b>	<b>384</b>	<b>100.0%</b>	<b>855</b>	<b>100.0%</b>	
	Percentage of Total Businesses:			80.9%		5.9%		13.2%	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

FLORENCE ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	2	2.3%	47	0.6%	6	6.9%	245	3.3%
Moderate	4	4.6%	111	1.5%	22	25.3%	1,426	19.4%
Middle	57	65.5%	4,258	58.1%	21	24.1%	1,654	22.5%
Upper	24	27.6%	2,919	39.8%	32	36.8%	3,770	51.4%
NA	0	0.0%	0	0.0%	6	6.9%	240	3.3%
<b>Total</b>	<b>87</b>	<b>100.0%</b>	<b>7,335</b>	<b>100.0%</b>	<b>87</b>	<b>100.0%</b>	<b>7,335</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	11	5.9%	896	4.9%	13	7.0%	591	3.2%
Moderate	11	5.9%	575	3.1%	26	14.1%	1,471	8.0%
Middle	125	67.6%	13,018	71.2%	35	18.9%	2,797	15.3%
Upper	38	20.5%	3,793	20.7%	83	44.9%	12,055	65.9%
NA	0	0.0%	0	0.0%	28	15.1%	1,368	7.5%
<b>Total</b>	<b>185</b>	<b>100.0%</b>	<b>18,282</b>	<b>100.0%</b>	<b>185</b>	<b>100.0%</b>	<b>18,282</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	6	7.1%	128	4.8%
Moderate	1	1.2%	3	0.1%	17	20.0%	239	9.0%
Middle	55	64.7%	1,533	57.8%	17	20.0%	310	11.7%
Upper	29	34.1%	1,115	42.1%	45	52.9%	1,974	74.5%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>85</b>	<b>100.0%</b>	<b>2,651</b>	<b>100.0%</b>	<b>85</b>	<b>100.0%</b>	<b>2,651</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	1	0.5%			21	0.1%		
Moderate	31	14.3%			4,307	11.7%		
Middle	104	47.9%			16,504	44.8%		
Upper	81	37.3%			16,014	43.5%		
NA	0	0.0%			0	0.0%		
<b>Total</b>	<b>217</b>	<b>100.0%</b>			<b>36,846</b>	<b>100.0%</b>		
	By Loan Size and Revenue							
	#	%	\$	%	#	%	\$	%
<b>Loan Size:</b>								
\$100,000 or less	126	58.1%	5,877	16.0%				
\$100,001 - \$250,000	43	19.8%	7,862	21.3%				
\$250,001 - \$1 Million	48	22.1%	23,107	62.7%				
<b>Total</b>	<b>217</b>	<b>100.0%</b>	<b>36,846</b>	<b>100.0%</b>				
<b>Revenue:</b>								
\$1 Million or Less	127	58.5%	12,219	33.2%				
Over \$1 Million	80	36.9%	23,532	63.9%				
Not Known	10	4.6%	1,095	3.0%				
<b>Total</b>	<b>217</b>	<b>100.0%</b>	<b>36,846</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

GADSDEN ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$39,200</b> <b>Income Categories</b>	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%	-	-
<b>Total</b>	<b>29</b>	<b>100.0%</b>	<b>28,585</b>	<b>100.0%</b>	<b>3,783</b>	<b>13.2%</b>	<b>28,585</b>	<b>100.0%</b>
	Housing Units by Tract							
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	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%
<b>Total</b>	<b>41,787</b>	<b>28,612</b>	<b>100.0%</b>	<b>68.5%</b>	<b>10,063</b>	<b>24.1%</b>	<b>3,112</b>	<b>7.4%</b>
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1,285	28.7%	1,068	29.1%	93	32.2%	124	23.6%
Middle	2,319	51.7%	1,903	51.8%	140	48.4%	276	52.6%
Upper	881	19.6%	700	19.1%	56	19.4%	125	23.8%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4,485</b>	<b>100.0%</b>	<b>3,671</b>	<b>100.0%</b>	<b>289</b>	<b>100.0%</b>	<b>525</b>	<b>100.0%</b>
	<b>Percentage of Total Businesses:</b>			<b>81.9%</b>		<b>6.4%</b>		<b>11.7%</b>

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 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							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	15	14.2%	471	6.4%
Moderate	16	15.1%	608	8.3%	18	17.0%	727	9.9%
Middle	52	49.1%	2,727	37.1%	26	24.5%	1,516	20.6%
Upper	38	35.8%	4,024	54.7%	44	41.5%	4,532	61.6%
NA	0	0.0%	0	0.0%	3	2.8%	113	1.5%
<b>Total</b>	<b>106</b>	<b>100.0%</b>	<b>7,359</b>	<b>100.0%</b>	<b>106</b>	<b>100.0%</b>	<b>7,359</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	10	4.6%	422	1.9%
Moderate	11	5.0%	453	2.0%	27	12.3%	1,797	7.9%
Middle	108	49.3%	9,692	42.6%	38	17.4%	2,965	13.0%
Upper	100	45.7%	12,581	55.4%	144	65.8%	17,542	77.2%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>219</b>	<b>100.0%</b>	<b>22,726</b>	<b>100.0%</b>	<b>219</b>	<b>100.0%</b>	<b>22,726</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	21	15.6%	287	8.9%
Moderate	19	14.1%	257	7.9%	30	22.2%	420	13.0%
Middle	68	50.4%	1,252	38.6%	30	22.2%	621	19.2%
Upper	48	35.6%	1,733	53.5%	54	40.0%	1,914	59.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>135</b>	<b>100.0%</b>	<b>3,242</b>	<b>100.0%</b>	<b>135</b>	<b>100.0%</b>	<b>3,242</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	100.0%	243	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%	243	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>243</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>243</b>	<b>100.0%</b>
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	0	0.0%	0	0.0%				
Moderate	60	22.2%	7,766	24.6%				
Middle	172	63.7%	18,395	58.2%				
Upper	38	14.1%	5,425	17.2%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>270</b>	<b>100.0%</b>	<b>31,586</b>	<b>100.0%</b>				
By Loan Size and Revenue								
	#	%	\$	%				
<b>Loan Size:</b>								
\$100,000 or less	186	68.9%	6,983	22.1%				
\$100,001 - \$250,000	58	21.5%	10,189	32.3%				
\$250,001 - \$1 Million	26	9.6%	14,414	45.6%				
<b>Total</b>	<b>270</b>	<b>100.0%</b>	<b>31,586</b>	<b>100.0%</b>				
<b>Revenue:</b>								
\$1 Million or Less	191	70.7%	18,184	57.6%				
Over \$1 Million	51	18.9%	11,562	36.6%				
Not Known	28	10.4%	1,840	5.8%				
<b>Total</b>	<b>270</b>	<b>100.0%</b>	<b>31,586</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

HAMILTON ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (State Nonmetro): <b>\$39,300</b> <b>Income Categories</b>	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%	4,005	21.8%
Moderate	0	0.0%	0	0.0%	0	0.0%	3,318	18.1%
Middle	15	93.8%	17,053	92.8%	2,676	15.7%	3,697	20.1%
Upper	1	6.3%	1,315	7.2%	125	9.5%	7,348	40.0%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>16</b>	<b>100.0%</b>	<b>18,368</b>	<b>100.0%</b>	<b>2,801</b>	<b>15.2%</b>	<b>18,368</b>	<b>100.0%</b>
	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	24,795	17,166	92.9%	5,437	21.9%	2,192	8.8%	
Upper	1,974	1,309	7.1%	473	24.0%	192	9.7%	
NA	0	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>26,769</b>	<b>18,475</b>	<b>100.0%</b>	<b>5,910</b>	<b>22.1%</b>	<b>2,384</b>	<b>8.9%</b>	
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
			#	%	#	%	#	%
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	2,538	93.3%	1,989	93.4%	153	93.9%	396	92.7%
Upper	182	6.7%	141	6.6%	10	6.1%	31	7.3%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,720</b>	<b>100.0%</b>	<b>2,130</b>	<b>100.0%</b>	<b>163</b>	<b>100.0%</b>	<b>427</b>	<b>100.0%</b>
	Percentage of Total Businesses:			78.3%		6.0%		15.7%

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

<b>HAMILTON ASSESSMENT AREA</b>								
<b>LENDING</b>								
<b>Income Categories</b>	<b>HMDA</b>							
	<b>By Tract Income</b>				<b>By Borrower Income</b>			
	<b>Home Purchase</b>							
	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
Low	0	0.0%	0	0.0%	3	6.8%	81	3.2%
Moderate	0	0.0%	0	0.0%	10	22.7%	405	15.9%
Middle	43	97.7%	2,455	96.1%	19	43.2%	1,072	42.0%
Upper	1	2.3%	99	3.9%	12	27.3%	996	39.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>44</b>	<b>100.0%</b>	<b>2,554</b>	<b>100.0%</b>	<b>44</b>	<b>100.0%</b>	<b>2,554</b>	<b>100.0%</b>
	<b>Refinance</b>							
	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
Low	0	0.0%	0	0.0%	5	4.1%	238	2.5%
Moderate	0	0.0%	0	0.0%	22	17.9%	1,219	12.9%
Middle	122	99.2%	9,432	99.5%	20	16.3%	1,151	12.1%
Upper	1	0.8%	52	0.5%	76	61.8%	6,876	72.5%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>123</b>	<b>100.0%</b>	<b>9,484</b>	<b>100.0%</b>	<b>123</b>	<b>100.0%</b>	<b>9,484</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
Low	0	0.0%	0	0.0%	19	17.3%	149	6.3%
Moderate	0	0.0%	0	0.0%	20	18.2%	228	9.7%
Middle	109	99.1%	2,311	98.3%	26	23.6%	437	18.6%
Upper	1	0.9%	40	1.7%	44	40.0%	1,534	65.2%
NA	0	0.0%	0	0.0%	1	0.9%	3	0.1%
<b>Total</b>	<b>110</b>	<b>100.0%</b>	<b>2,351</b>	<b>100.0%</b>	<b>110</b>	<b>100.0%</b>	<b>2,351</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>SMALL BUSINESS</b>							
	<b>By Tract Income</b>							
	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	78	98.7%	11,628	98.3%	0	0.0%	0	0.0%
Upper	1	1.3%	200	1.7%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>79</b>	<b>100.0%</b>	<b>11,828</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>By Loan Size and Revenue</b>							
<b>Loan Size:</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
\$100,000 or less	54	68.4%	2,126	18.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	11	13.9%	1,773	15.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million	14	17.7%	7,929	67.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>79</b>	<b>100.0%</b>	<b>11,828</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Revenue:</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
\$1 Million or Less	35	44.3%	3,769	31.9%	0	0.0%	0	0.0%
Over \$1 Million	36	45.6%	7,319	61.9%	0	0.0%	0	0.0%
Not Known	8	10.1%	740	6.3%	0	0.0%	0	0.0%
<b>Total</b>	<b>79</b>	<b>100.0%</b>	<b>11,828</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

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

**APPENDIX D (Continued)**

HENRY ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (State Nonmetro): <b>\$39,300</b> <b>Income Categories</b>	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%	827	19.2%
Moderate	0	0.0%	0	0.0%	0	0.0%	597	13.8%
Middle	4	66.7%	2,725	63.1%	386	14.2%	883	20.5%
Upper	2	33.3%	1,591	36.9%	180	11.3%	2,009	46.5%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>4,316</b>	<b>100.0%</b>	<b>566</b>	<b>13.1%</b>	<b>4,316</b>	<b>100.0%</b>
	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	4,668	2,834	62.6%	60.7%	728	15.6%	1,106	23.7%
Upper	2,388	1,690	37.4%	70.8%	517	21.6%	181	7.6%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7,056</b>	<b>4,524</b>	<b>100.0%</b>	<b>64.1%</b>	<b>1,245</b>	<b>17.6%</b>	<b>1,287</b>	<b>18.2%</b>
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
			#	%	#	%	#	%
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	389	59.7%	295	60.5%	20	50.0%	74	59.7%
Upper	263	40.3%	193	39.5%	20	50.0%	50	40.3%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>652</b>	<b>100.0%</b>	<b>488</b>	<b>100.0%</b>	<b>40</b>	<b>100.0%</b>	<b>124</b>	<b>100.0%</b>
	<b>Percentage of Total Businesses:</b>		<b>74.8%</b>		<b>6.1%</b>		<b>19.0%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

HENRY ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	3	10.0%	123	6.6%
Moderate	0	0.0%	0	0.0%	5	16.7%	358	19.2%
Middle	16	53.3%	1,010	54.2%	5	16.7%	286	15.4%
Upper	14	46.7%	852	45.8%	14	46.7%	970	52.1%
NA	0	0.0%	0	0.0%	3	10.0%	125	6.7%
<b>Total</b>	<b>30</b>	<b>100.0%</b>	<b>1,862</b>	<b>100.0%</b>	<b>30</b>	<b>100.0%</b>	<b>1,862</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	1	2.0%	8	0.2%
Moderate	0	0.0%	0	0.0%	8	16.3%	355	7.7%
Middle	18	36.7%	1,667	36.1%	7	14.3%	388	8.4%
Upper	31	63.3%	2,950	63.9%	33	67.3%	3,866	83.7%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>49</b>	<b>100.0%</b>	<b>4,617</b>	<b>100.0%</b>	<b>49</b>	<b>100.0%</b>	<b>4,617</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	3	7.1%	238	16.8%
Moderate	0	0.0%	0	0.0%	7	16.7%	86	6.1%
Middle	20	47.6%	904	63.9%	12	28.6%	252	17.8%
Upper	22	52.4%	510	36.1%	20	47.6%	838	59.3%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>42</b>	<b>100.0%</b>	<b>1,414</b>	<b>100.0%</b>	<b>42</b>	<b>100.0%</b>	<b>1,414</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	190	100.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	1	100.0%	190	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>190</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>190</b>	<b>100.0%</b>
	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	39	61.9%	6,459	58.6%	0	0.0%	0	0.0%
Upper	24	38.1%	4,559	41.4%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>63</b>	<b>100.0%</b>	<b>11,018</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	43	68.3%	1,256	11.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	5	7.9%	651	5.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million	15	23.8%	9,111	82.7%	0	0.0%	0	0.0%
<b>Total</b>	<b>63</b>	<b>100.0%</b>	<b>11,018</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	44	69.8%	3,243	29.4%	0	0.0%	0	0.0%
Over \$1 Million	14	22.2%	6,828	62.0%	0	0.0%	0	0.0%
Not Known	5	7.9%	947	8.6%	0	0.0%	0	0.0%
<b>Total</b>	<b>63</b>	<b>100.0%</b>	<b>11,018</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

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

**APPENDIX D (Continued)**

HUNTSVILLE ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$60,600</b> <b>Income Categories</b>	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%	-	-
<b>Total</b>	<b>75</b>	<b>100.0%</b>	<b>81,699</b>	<b>100.0%</b>	<b>7,304</b>	<b>8.9%</b>	<b>81,699</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	4,389	1,003	1.3%	22.9%	2,979	67.9%	407	9.3%
Moderate	27,250	12,593	16.9%	46.2%	12,034	44.2%	2,623	9.6%
Middle	57,697	39,610	53.2%	68.7%	14,418	25.0%	3,669	6.4%
Upper	29,974	21,188	28.5%	70.7%	7,068	23.6%	1,718	5.7%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>119,310</b>	<b>74,394</b>	<b>100.0%</b>	<b>62.4%</b>	<b>36,499</b>	<b>30.6%</b>	<b>8,417</b>	<b>7.1%</b>
Total Businesses by Tract		Businesses by Tract and Revenue Size						
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	1,262	7.8%	1,072	8.1%	119	10.9%	71	4.0%
Moderate	2,702	16.7%	2,211	16.6%	197	18.0%	294	16.6%
Middle	7,418	45.8%	6,102	45.8%	451	41.2%	865	48.8%
Upper	4,798	29.7%	3,929	29.5%	327	29.9%	542	30.6%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>16,180</b>	<b>100.0%</b>	<b>13,314</b>	<b>100.0%</b>	<b>1,094</b>	<b>100.0%</b>	<b>1,772</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>82.3%</b>	<b>6.8%</b>		<b>11.0%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 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	3	0.2%	123	0.1%	153	8.5%	10,277	5.0%
Moderate	104	5.8%	8,046	3.9%	343	19.2%	28,949	14.0%
Middle	927	51.8%	101,528	49.2%	482	26.9%	48,298	23.4%
Upper	757	42.3%	96,500	46.8%	712	39.8%	108,885	52.8%
NA	0	0.0%	0	0.0%	101	5.6%	9,788	4.7%
<b>Total</b>	<b>1,791</b>	<b>100.0%</b>	<b>206,197</b>	<b>100.0%</b>	<b>1,791</b>	<b>100.0%</b>	<b>206,197</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	4	1.9%	144	2.0%	26	12.3%	595	8.1%
Moderate	21	10.0%	554	7.5%	36	17.1%	838	11.4%
Middle	91	43.1%	3,073	41.8%	50	23.7%	1,543	21.0%
Upper	95	45.0%	3,583	48.7%	97	46.0%	4,321	58.8%
NA	0	0.0%	0	0.0%	2	0.9%	57	0.8%
<b>Total</b>	<b>211</b>	<b>100.0%</b>	<b>7,354</b>	<b>100.0%</b>	<b>211</b>	<b>100.0%</b>	<b>7,354</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	80.0%	2,060	17.7%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	20.0%	9,550	82.3%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	5	100.0%	11,610	100.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>11,610</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>11,610</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income				By Loan Size and Revenue			
	#	%	\$	%	#	%	\$	%
Low	43	7.5%	6,114	6.8%	357	62.5%	14,511	16.2%
Moderate	92	16.1%	15,345	17.1%	100	17.5%	17,802	19.9%
Middle	209	36.6%	32,631	36.5%	114	20.0%	57,184	63.9%
Upper	227	39.8%	35,407	39.6%	571	100.0%	89,497	100.0%
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>571</b>	<b>100.0%</b>	<b>89,497</b>	<b>100.0%</b>				
<b>Loan Size:</b>								
\$100,000 or less	357	62.5%	14,511	16.2%				
\$100,001 - \$250,000	100	17.5%	17,802	19.9%				
\$250,001 - \$1 Million	114	20.0%	57,184	63.9%				
<b>Total</b>	<b>571</b>	<b>100.0%</b>	<b>89,497</b>	<b>100.0%</b>				
<b>Revenue:</b>								
\$1 Million or Less	345	60.4%	40,361	45.1%				
Over \$1 Million	147	25.7%	41,839	46.7%				
Not Known	79	13.8%	7,297	8.2%				
<b>Total</b>	<b>571</b>	<b>100.0%</b>	<b>89,497</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

J A S P E 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									
2002 HUD Median Family Income (State Nonmetro): <b>\$39,300</b> <b>Income Categories</b>	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%	-	-
	<b>Total</b>	<b>19</b>	<b>100.0%</b>	<b>19,734</b>	<b>100.0%</b>	<b>2,806</b>	<b>14.2%</b>	<b>19,734</b>	<b>100.0%</b>
	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%	71.6%	3,906	18.8%	2,007	9.6%	
Upper	7,605	5,349	26.4%	70.3%	1,390	18.3%	866	11.4%	
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>28,427</b>	<b>20,258</b>	<b>100.0%</b>	<b>71.3%</b>	<b>5,296</b>	<b>18.6%</b>	<b>2,873</b>	<b>10.1%</b>	
Total Businesses by Tract			Businesses by Tract and Revenue Size						
#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported			
		#	%	#	%	#	%		
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	1,525	57.0%	1,228	56.3%	73	52.5%	224	63.3%	
Upper	1,149	43.0%	953	43.7%	66	47.5%	130	36.7%	
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>2,674</b>	<b>100.0%</b>	<b>2,181</b>	<b>100.0%</b>	<b>139</b>	<b>100.0%</b>	<b>354</b>	<b>100.0%</b>	
<b>Percentage of Total Businesses:</b>				<b>81.6%</b>	<b>5.2%</b>		<b>13.2%</b>		

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

JASPER 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%	1	3.2%	42	2.1%
Moderate	0	0.0%	0	0.0%	5	16.1%	165	8.2%
Middle	22	71.0%	1,143	56.6%	7	22.6%	465	23.0%
Upper	9	29.0%	876	43.4%	18	58.1%	1,347	66.7%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>31</b>	<b>100.0%</b>	<b>2,019</b>	<b>100.0%</b>	<b>31</b>	<b>100.0%</b>	<b>2,019</b>	<b>100.0%</b>
	Home Improvement				Multi-Family			
Low	0	0.0%	0	0.0%	5	6.6%	57	3.1%
Moderate	0	0.0%	0	0.0%	14	18.4%	268	14.8%
Middle	43	56.6%	870	48.1%	13	17.1%	212	11.7%
Upper	33	43.4%	940	51.9%	44	57.9%	1,273	70.3%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>76</b>	<b>100.0%</b>	<b>1,810</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>	<b>1,810</b>	<b>100.0%</b>
	SMALL BUSINESS				SMALL BUSINESS			
	By Tract Income				By Loan Size and Revenue			
Low	0	0.0%	0	0.0%	54	70.1%	1,876	22.4%
Moderate	0	0.0%	0	0.0%	16	20.8%	2,715	32.4%
Middle	33	42.9%	2,833	33.8%	7	9.1%	3,788	45.2%
Upper	44	57.1%	5,546	66.2%	77	100.0%	8,379	100.0%
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>77</b>	<b>100.0%</b>	<b>8,379</b>	<b>100.0%</b>				
<b>Loan Size:</b>								
\$100,000 or less	54	70.1%	1,876	22.4%				
\$100,001 - \$250,000	16	20.8%	2,715	32.4%				
\$250,001 - \$1 Million	7	9.1%	3,788	45.2%				
<b>Total</b>	<b>77</b>	<b>100.0%</b>	<b>8,379</b>	<b>100.0%</b>				
<b>Revenue:</b>								
\$1 Million or Less	37	48.1%	3,168	37.8%				
Over \$1 Million	37	48.1%	5,159	61.6%				
Not Known	3	3.9%	52	0.6%				
<b>Total</b>	<b>77</b>	<b>100.0%</b>	<b>8,379</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

MOBILE ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$45,100</b> Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
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%	-	-
<b>Total</b>	<b>144</b>	<b>100.0%</b>	<b>130,249</b>	<b>100.0%</b>	<b>20,818</b>	<b>16.0%</b>	<b>130,249</b>	<b>100.0%</b>
	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%
<b>Total</b>	<b>202,153</b>	<b>120,538</b>	<b>100.0%</b>	<b>59.6%</b>	<b>53,405</b>	<b>26.4%</b>	<b>28,210</b>	<b>14.0%</b>
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
			#	%	#	%	#	%
Low	1,537	5.7%	1,222	5.7%	129	7.2%	186	5.1%
Moderate	2,200	8.2%	1,659	7.8%	236	13.1%	305	8.4%
Middle	15,302	57.2%	12,306	57.8%	961	53.4%	2,035	56.0%
Upper	7,064	26.4%	5,633	26.4%	398	22.1%	1,033	28.4%
NA	637	2.4%	487	2.3%	76	4.2%	74	2.0%
<b>Total</b>	<b>26,740</b>	<b>100.0%</b>	<b>21,307</b>	<b>100.0%</b>	<b>1,800</b>	<b>100.0%</b>	<b>3,633</b>	<b>100.0%</b>
	Percentage of Total Businesses:			79.7%		6.7%		13.6%

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

MOBILE ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	10	1.0%	737	0.6%	58	5.6%	3,177	2.7%
Moderate	38	3.6%	2,928	2.5%	233	22.3%	17,892	15.3%
Middle	640	61.2%	67,274	57.5%	202	19.3%	17,345	14.8%
Upper	357	34.2%	46,032	39.4%	504	48.2%	72,811	62.2%
NA	0	0.0%	0	0.0%	48	4.6%	5,746	4.9%
<b>Total</b>	<b>1,045</b>	<b>100.0%</b>	<b>116,971</b>	<b>100.0%</b>	<b>1,045</b>	<b>100.0%</b>	<b>116,971</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	6	0.5%	205	0.1%	34	3.0%	1,786	1.2%
Moderate	41	3.6%	3,002	2.0%	126	10.9%	8,483	5.8%
Middle	648	56.3%	74,698	50.7%	243	21.1%	21,620	14.7%
Upper	457	39.7%	69,504	47.2%	707	61.4%	109,976	74.6%
NA	0	0.0%	0	0.0%	42	3.6%	5,544	3.8%
<b>Total</b>	<b>1,152</b>	<b>100.0%</b>	<b>147,409</b>	<b>100.0%</b>	<b>1,152</b>	<b>100.0%</b>	<b>147,409</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	9	1.5%	138	0.6%	42	6.9%	572	2.6%
Moderate	33	5.4%	607	2.7%	111	18.1%	2,088	9.3%
Middle	341	55.6%	10,796	48.2%	134	21.9%	3,263	14.6%
Upper	230	37.5%	10,880	48.5%	321	52.4%	16,251	72.5%
NA	0	0.0%	0	0.0%	5	0.8%	247	1.1%
<b>Total</b>	<b>613</b>	<b>100.0%</b>	<b>22,421</b>	<b>100.0%</b>	<b>613</b>	<b>100.0%</b>	<b>22,421</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	50	36.2%	0	0.0%	0	0.0%
Middle	1	33.3%	28	20.3%	0	0.0%	0	0.0%
Upper	1	33.3%	60	43.5%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	3	100.0%	138	100.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>138</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>138</b>	<b>100.0%</b>
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	77	4.8%	13,103	5.3%				
Moderate	128	8.0%	19,131	7.7%				
Middle	921	57.5%	140,684	56.5%				
Upper	428	26.7%	65,429	26.3%				
NA	47	2.9%	10,577	4.2%				
<b>Total</b>	<b>1,601</b>	<b>100.0%</b>	<b>248,924</b>	<b>100.0%</b>				
By Loan Size and Revenue								
Loan Size:	#	%	\$	%				
\$100,000 or less	934	58.3%	40,523	16.3%				
\$100,001 - \$250,000	376	23.5%	64,523	25.9%				
\$250,001 - \$1 Million	291	18.2%	143,878	57.8%				
<b>Total</b>	<b>1,601</b>	<b>100.0%</b>	<b>248,924</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%				
\$1 Million or Less	927	57.9%	121,709	48.9%				
Over \$1 Million	586	36.6%	120,780	48.5%				
Not Known	88	5.5%	6,435	2.6%				
<b>Total</b>	<b>1,601</b>	<b>100.0%</b>	<b>248,924</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

<b>MONTGOMERY ASSESSMENT AREA</b>								
<b>DEMOGRAPHICS</b>								
2002 HUD Median Family Income (MSA): <b>\$53,000</b> Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families<Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
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%	-	-
<b>Total</b>	<b>77</b>	<b>100.0%</b>	<b>76,609</b>	<b>100.0%</b>	<b>10,214</b>	<b>13.3%</b>	<b>76,609</b>	<b>100.0%</b>
<b>Housing Units by Tract</b>								
	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%
<b>Total</b>	<b>116,754</b>	<b>70,782</b>	<b>100.0%</b>	<b>60.6%</b>	<b>34,749</b>	<b>29.8%</b>	<b>11,223</b>	<b>9.6%</b>
<b>Businesses by Tract and Revenue Size</b>								
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	2,014	13.8%	1,539	13.1%	206	18.6%	269	15.4%
Moderate	1,959	13.4%	1,600	13.6%	140	12.7%	219	12.5%
Middle	5,702	39.0%	4,630	39.4%	393	35.5%	679	38.8%
Upper	4,933	33.8%	3,984	33.9%	367	33.2%	582	33.3%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>14,608</b>	<b>100.0%</b>	<b>11,753</b>	<b>100.0%</b>	<b>1,106</b>	<b>100.0%</b>	<b>1,749</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>80.5%</b>			<b>7.6%</b>	<b>12.0%</b>

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 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	1	0.2%	46	0.1%	75	12.7%	3,429	6.3%
Moderate	48	8.1%	2,807	5.2%	129	21.8%	9,300	17.1%
Middle	215	36.4%	15,889	29.3%	120	20.3%	10,096	18.6%
Upper	327	55.3%	35,530	65.5%	227	38.4%	28,351	52.2%
NA	0	0.0%	0	0.0%	40	6.8%	3,096	5.7%
<b>Total</b>	<b>591</b>	<b>100.0%</b>	<b>54,272</b>	<b>100.0%</b>	<b>591</b>	<b>100.0%</b>	<b>54,272</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	6	1.2%	387	0.5%	26	5.2%	1,575	2.1%
Moderate	37	7.4%	2,770	3.8%	67	13.3%	5,343	7.3%
Middle	175	34.8%	22,436	30.6%	102	20.3%	10,022	13.7%
Upper	285	56.7%	47,821	65.1%	291	57.9%	54,011	73.6%
NA	0	0.0%	0	0.0%	17	3.4%	2,463	3.4%
<b>Total</b>	<b>503</b>	<b>100.0%</b>	<b>73,414</b>	<b>100.0%</b>	<b>503</b>	<b>100.0%</b>	<b>73,414</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	2	0.9%	40	0.4%	20	8.5%	263	2.9%
Moderate	22	9.4%	368	4.1%	30	12.8%	664	7.4%
Middle	72	30.8%	1,971	21.9%	45	19.2%	1,236	13.7%
Upper	138	59.0%	6,612	73.5%	137	58.5%	6,807	75.7%
NA	0	0.0%	0	0.0%	2	0.9%	21	0.2%
<b>Total</b>	<b>234</b>	<b>100.0%</b>	<b>8,991</b>	<b>100.0%</b>	<b>234</b>	<b>100.0%</b>	<b>8,991</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	1	12.5%	81	0.5%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	4	50.0%	3,424	23.0%	0	0.0%	0	0.0%
Upper	3	37.5%	11,386	76.5%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	8	100.0%	14,891	100.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>14,891</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>14,891</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	196	17.1%	30,915	18.4%				
Moderate	140	12.2%	18,104	10.8%				
Middle	298	26.1%	49,471	29.4%				
Upper	509	44.5%	69,906	41.5%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>1,143</b>	<b>100.0%</b>	<b>168,396</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	706	61.8%	29,560	17.6%				
\$100,001 - \$250,000	233	20.4%	40,284	23.9%				
\$250,001 - \$1 Million	204	17.8%	98,552	58.5%				
<b>Total</b>	<b>1,143</b>	<b>100.0%</b>	<b>168,396</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	655	57.3%	76,403	45.4%				
Over \$1 Million	422	36.9%	87,741	52.1%				
Not Known	66	5.8%	4,252	2.5%				
<b>Total</b>	<b>1,143</b>	<b>100.0%</b>	<b>168,396</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

PIKE ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (State Nonmetro): <b>\$39,300</b> 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%	1,746	25.3%
Moderate	1	12.5%	934	13.5%	309	33.1%	1,059	15.4%
Middle	6	75.0%	4,586	66.5%	858	18.7%	1,299	18.8%
Upper	1	12.5%	1,376	20.0%	253	18.4%	2,792	40.5%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>6,896</b>	<b>100.0%</b>	<b>1,420</b>	<b>20.6%</b>	<b>6,896</b>	<b>100.0%</b>
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	1,533	723	10.6%	47.2%	672	43.8%	138	9.0%
Middle	7,575	4,827	70.5%	63.7%	1,900	25.1%	848	11.2%
Upper	2,398	1,301	19.0%	54.3%	891	37.2%	206	8.6%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>11,506</b>	<b>6,851</b>	<b>100.0%</b>	<b>59.5%</b>	<b>3,463</b>	<b>30.1%</b>	<b>1,192</b>	<b>10.4%</b>
Businesses by Tract and Revenue Size								
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	228	18.5%	177	18.0%	19	22.4%	32	19.8%
Middle	570	46.2%	449	45.5%	36	42.4%	85	52.5%
Upper	435	35.3%	360	36.5%	30	35.3%	45	27.8%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,233</b>	<b>100.0%</b>	<b>986</b>	<b>100.0%</b>	<b>85</b>	<b>100.0%</b>	<b>162</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>80.0%</b>	<b>6.9%</b>		<b>13.1%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.

**APPENDIX D (Continued)**

PIKE 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%	6	14.3%	116	5.4%
Moderate	4	9.5%	299	13.9%	12	28.6%	646	30.0%
Middle	25	59.5%	1,369	63.5%	9	21.4%	409	19.0%
Upper	13	31.0%	488	22.6%	15	35.7%	985	45.7%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>42</b>	<b>100.0%</b>	<b>2,156</b>	<b>100.0%</b>	<b>42</b>	<b>100.0%</b>	<b>2,156</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	3	3.8%	170	2.4%
Moderate	7	8.9%	525	7.4%	6	7.6%	290	4.1%
Middle	40	50.6%	3,346	47.2%	16	20.3%	1,011	14.2%
Upper	32	40.5%	3,225	45.4%	52	65.8%	5,336	75.2%
NA	0	0.0%	0	0.0%	2	2.5%	289	4.1%
<b>Total</b>	<b>79</b>	<b>100.0%</b>	<b>7,096</b>	<b>100.0%</b>	<b>79</b>	<b>100.0%</b>	<b>7,096</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	3	7.5%	41	4.0%
Moderate	5	12.5%	136	13.1%	6	15.0%	51	4.9%
Middle	26	65.0%	615	59.4%	8	20.0%	283	27.3%
Upper	9	22.5%	285	27.5%	23	57.5%	661	63.8%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>40</b>	<b>100.0%</b>	<b>1,036</b>	<b>100.0%</b>	<b>40</b>	<b>100.0%</b>	<b>1,036</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	7	16.7%	802	16.7%	7	16.7%	802	16.7%
Middle	22	52.4%	1,881	39.1%	22	52.4%	1,881	39.1%
Upper	13	31.0%	2,123	44.2%	13	31.0%	2,123	44.2%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>42</b>	<b>100.0%</b>	<b>4,806</b>	<b>100.0%</b>	<b>42</b>	<b>100.0%</b>	<b>4,806</b>	<b>100.0%</b>
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	31	73.8%	1,071	22.3%	31	73.8%	1,071	22.3%
\$100,001 - \$250,000	5	11.9%	704	14.6%	5	11.9%	704	14.6%
\$250,001 - \$1 Million	6	14.3%	3,031	63.1%	6	14.3%	3,031	63.1%
<b>Total</b>	<b>42</b>	<b>100.0%</b>	<b>4,806</b>	<b>100.0%</b>	<b>42</b>	<b>100.0%</b>	<b>4,806</b>	<b>100.0%</b>
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	35	83.3%	2,685	55.9%	35	83.3%	2,685	55.9%
Over \$1 Million	5	11.9%	1,958	40.7%	5	11.9%	1,958	40.7%
Not Known	2	4.8%	163	3.4%	2	4.8%	163	3.4%
<b>Total</b>	<b>42</b>	<b>100.0%</b>	<b>4,806</b>	<b>100.0%</b>	<b>42</b>	<b>100.0%</b>	<b>4,806</b>	<b>100.0%</b>

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

**APPENDIX D (Continued)**

SOUTHEAST ALABAMA ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (State Nonmetro): <b>\$39,300</b> <b>Income Categories</b>	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%	3,959	22.7%
Moderate	2	10.0%	1,091	6.3%	279	25.6%	2,948	16.9%
Middle	18	90.0%	16,342	93.7%	2,539	15.5%	3,800	21.8%
Upper	0	0.0%	0	0.0%	0	0.0%	6,726	38.6%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>17,433</b>	<b>100.0%</b>	<b>2,818</b>	<b>16.2%</b>	<b>17,433</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	0	0	0.0%	0	0.0%	0	0.0%	0
Moderate	1,567	986	5.4%	62.9%	515	32.9%	66	4.2%
Middle	25,027	17,163	94.6%	68.6%	5,011	20.0%	2,853	11.4%
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%
<b>Total</b>	<b>26,594</b>	<b>18,149</b>	<b>100.0%</b>	<b>68.2%</b>	<b>5,526</b>	<b>20.8%</b>	<b>2,919</b>	<b>11.0%</b>
Total Businesses by Tract		Businesses by Tract and Revenue Size						
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	284	10.4%	217	10.2%	17	11.1%	50	11.3%
Middle	2,440	89.6%	1,910	89.8%	136	88.9%	394	88.7%
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%
<b>Total</b>	<b>2,724</b>	<b>100.0%</b>	<b>2,127</b>	<b>100.0%</b>	<b>153</b>	<b>100.0%</b>	<b>444</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>78.1%</b>			<b>5.6%</b>	<b>16.3%</b>

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

SOUTHEAST ALABAMA 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%	16	14.8%	514	8.3%
Moderate	18	16.7%	774	12.6%	26	24.1%	1,095	17.8%
Middle	90	83.3%	5,391	87.4%	20	18.5%	826	13.4%
Upper	0	0.0%	0	0.0%	44	40.7%	3,635	59.0%
NA	0	0.0%	0	0.0%	2	1.9%	95	1.5%
<b>Total</b>	<b>108</b>	<b>100.0%</b>	<b>6,165</b>	<b>100.0%</b>	<b>108</b>	<b>100.0%</b>	<b>6,165</b>	<b>100.0%</b>
	Refinance				Refinance			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	20	6.9%	477	2.3%
Moderate	47	16.3%	2,837	13.7%	46	15.9%	1,911	9.2%
Middle	242	83.7%	17,915	86.3%	71	24.6%	4,412	21.3%
Upper	0	0.0%	0	0.0%	149	51.6%	13,817	66.6%
NA	0	0.0%	0	0.0%	3	1.0%	135	0.7%
<b>Total</b>	<b>289</b>	<b>100.0%</b>	<b>20,752</b>	<b>100.0%</b>	<b>289</b>	<b>100.0%</b>	<b>20,752</b>	<b>100.0%</b>
	Home Improvement				Home Improvement			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	21	15.8%	166	5.3%
Moderate	19	14.3%	321	10.2%	28	21.1%	512	16.2%
Middle	114	85.7%	2,835	89.8%	34	25.6%	669	21.2%
Upper	0	0.0%	0	0.0%	50	37.6%	1,809	57.3%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>133</b>	<b>100.0%</b>	<b>3,156</b>	<b>100.0%</b>	<b>133</b>	<b>100.0%</b>	<b>3,156</b>	<b>100.0%</b>
	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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
SMALL BUSINESS								
	By Tract Income				By Tract Income			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	30	11.0%	1,861	7.1%	30	11.0%	1,861	7.1%
Middle	243	89.0%	24,264	92.9%	243	89.0%	24,264	92.9%
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%
<b>Total</b>	<b>273</b>	<b>100.0%</b>	<b>26,125</b>	<b>100.0%</b>	<b>273</b>	<b>100.0%</b>	<b>26,125</b>	<b>100.0%</b>
	By Loan Size and Revenue				By Loan Size and Revenue			
	#	%	\$	%	#	%	\$	%
<b>Loan Size:</b>								
\$100,000 or less	203	74.4%	7,664	29.3%	203	74.4%	7,664	29.3%
\$100,001 - \$250,000	50	18.3%	8,959	34.3%	50	18.3%	8,959	34.3%
\$250,001 - \$1 Million	20	7.3%	9,502	36.4%	20	7.3%	9,502	36.4%
<b>Total</b>	<b>273</b>	<b>100.0%</b>	<b>26,125</b>	<b>100.0%</b>	<b>273</b>	<b>100.0%</b>	<b>26,125</b>	<b>100.0%</b>
<b>Revenue:</b>								
\$1 Million or Less	197	72.2%	16,273	62.3%	197	72.2%	16,273	62.3%
Over \$1 Million	55	20.1%	7,907	30.3%	55	20.1%	7,907	30.3%
Not Known	21	7.7%	1,945	7.4%	21	7.7%	1,945	7.4%
<b>Total</b>	<b>273</b>	<b>100.0%</b>	<b>26,125</b>	<b>100.0%</b>	<b>273</b>	<b>100.0%</b>	<b>26,125</b>	<b>100.0%</b>

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

**APPENDIX D (Continued)**

TUSCALOOSA ASSESSMENT AREA									
DEMOGRAPHICS									
2002 HUD Median Family Income (MSA): <b>\$48,900</b> <b>Income Categories</b> Low Moderate Middle Upper NA Total	Tract Distribution		Families by Tract		Families		Families by Family Income		
		#	%	#	%	#	%	#	%
	Low	2	6.7%	998	2.6%	463	46.4%	8,552	22.7%
	Moderate	7	23.3%	6,105	16.2%	1,726	28.3%	6,190	16.4%
	Middle	12	40.0%	20,977	55.6%	2,404	11.5%	7,653	20.3%
	Upper	8	26.7%	9,636	25.5%	494	5.1%	15,321	40.6%
	NA	1	3.3%	0	0.0%	0	0.0%	-	-
	<b>Total</b>	<b>30</b>	<b>100.0%</b>	<b>37,716</b>	<b>100.0%</b>	<b>5,087</b>	<b>13.5%</b>	<b>37,716</b>	<b>100.0%</b>
	<b>Housing Units by Tract</b>								
		Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	#	%	#	%	#	%	%
	Low	1,544	518	1.5%	33.5%	970	62.8%	56	3.6%
	Moderate	13,510	4,941	14.5%	36.6%	7,652	56.6%	917	6.8%
Middle	30,109	18,945	55.7%	62.9%	9,347	31.0%	1,817	6.0%	
Upper	13,339	9,615	28.3%	72.1%	3,141	23.5%	583	4.4%	
NA	238	4	0.0%	1.7%	221	92.9%	13	5.5%	
<b>Total</b>	<b>58,740</b>	<b>34,023</b>	<b>100.0%</b>	<b>57.9%</b>	<b>21,331</b>	<b>36.3%</b>	<b>3,386</b>	<b>5.8%</b>	
<b>Total Businesses by Tract and Revenue Size</b>									
	Tract		Under \$1 Million		Over \$1 Million		Revenue not Reported		
	#	%	#	%	#	%	#	%	
Low	236	3.4%	201	3.5%	21	4.0%	14	1.7%	
Moderate	1,490	21.2%	1,211	21.3%	127	24.5%	152	18.1%	
Middle	3,138	44.6%	2,535	44.7%	209	40.3%	394	46.8%	
Upper	2,165	30.8%	1,724	30.4%	159	30.6%	282	33.5%	
NA	8	0.1%	5	0.1%	3	0.6%	0	0.0%	
<b>Total</b>	<b>7,037</b>	<b>100.0%</b>	<b>5,676</b>	<b>100.0%</b>	<b>519</b>	<b>100.0%</b>	<b>842</b>	<b>100.0%</b>	
<b>Percentage of Total Businesses:</b>				<b>80.7%</b>	<b>7.4%</b>	<b>12.0%</b>			

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

TUSCALOOSA ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	2	0.8%	275	0.9%	10	3.8%	593	1.9%
Moderate	28	10.5%	2,825	8.8%	46	17.3%	4,043	12.6%
Middle	100	37.6%	10,403	32.5%	46	17.3%	4,814	15.0%
Upper	136	51.1%	18,550	57.9%	149	56.0%	21,155	66.0%
NA	0	0.0%	0	0.0%	15	5.6%	1,448	4.5%
<b>Total</b>	<b>266</b>	<b>100.0%</b>	<b>32,053</b>	<b>100.0%</b>	<b>266</b>	<b>100.0%</b>	<b>32,053</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	1	0.3%	142	0.3%	8	2.6%	555	1.1%
Moderate	22	7.2%	3,088	6.4%	25	8.2%	2,397	4.9%
Middle	127	41.8%	19,435	40.0%	60	19.7%	6,556	13.5%
Upper	154	50.7%	25,915	53.3%	208	68.4%	38,450	79.1%
NA	0	0.0%	0	0.0%	3	1.0%	622	1.3%
<b>Total</b>	<b>304</b>	<b>100.0%</b>	<b>48,580</b>	<b>100.0%</b>	<b>304</b>	<b>100.0%</b>	<b>48,580</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	5	5.6%	87	1.8%
Moderate	1	1.1%	18	0.4%	10	11.1%	219	4.4%
Middle	46	51.1%	2,110	42.6%	14	15.6%	360	7.3%
Upper	43	47.8%	2,827	57.1%	60	66.7%	4,286	86.5%
NA	0	0.0%	0	0.0%	1	1.1%	3	0.1%
<b>Total</b>	<b>90</b>	<b>100.0%</b>	<b>4,955</b>	<b>100.0%</b>	<b>90</b>	<b>100.0%</b>	<b>4,955</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	152	11.7%	0	0.0%	0	0.0%
Middle	2	66.7%	1,149	88.3%	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%	1,301	100.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>1,301</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>1,301</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	4	0.8%	240	0.3%				
Moderate	117	23.4%	19,540	23.4%				
Middle	192	38.5%	31,924	38.2%				
Upper	186	37.3%	31,918	38.2%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>499</b>	<b>100.0%</b>	<b>83,622</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
	#	%	\$	%	#	%	\$	%
<b>Loan Size:</b>								
\$100,000 or less	279	55.9%	12,815	15.3%				
\$100,001 - \$250,000	115	23.0%	18,888	22.6%				
\$250,001 - \$1 Million	105	21.0%	51,919	62.1%				
<b>Total</b>	<b>499</b>	<b>100.0%</b>	<b>83,622</b>	<b>100.0%</b>				
<b>Revenue:</b>								
\$1 Million or Less	316	63.3%	44,361	53.0%				
Over \$1 Million	137	27.5%	32,594	39.0%				
Not Known	46	9.2%	6,667	8.0%				
<b>Total</b>	<b>499</b>	<b>100.0%</b>	<b>83,622</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

<b>BAKER ASSESSMENT AREA</b>									
<b>DEMOGRAPHICS</b>									
2002 HUD MFI State Non-Metro  <b>\$40,200</b> <b>Income Categories</b>	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%	833	18.6%	
Moderate	0	0.0%	0	0.0%	0	0.0%	576	12.8%	
Middle	2	100.0%	4,483	100.0%	591	13.2%	1,044	23.3%	
Upper	0	0.0%	0	0.0%	0	0.0%	2,030	45.3%	
NA	0	0.0%	0	0.0%	0	0.0%	-	-	
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>4,483</b>	<b>100.0%</b>	<b>591</b>	<b>13.2%</b>	<b>4,483</b>	<b>100.0%</b>	
<b>Housing Units by Tract</b>									
	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	5,975	4,405	100.0%	73.7%	1,149	19.2%	421	7.0%	
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%	
<b>Total</b>	<b>5,975</b>	<b>4,405</b>	<b>100.0%</b>	<b>73.7%</b>	<b>1,149</b>	<b>19.2%</b>	<b>421</b>	<b>7.0%</b>	
<b>Total Businesses by Tract</b>			<b>Businesses by Tract and Revenue Size</b>						
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported		
			#	%	#	%	#	%	
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	915	100.0%	646	100.0%	22	100.0%	247	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%	
<b>Total</b>	<b>915</b>	<b>100.0%</b>	<b>646</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>247</b>	<b>100.0%</b>	
<b>Percentage of Total Businesses:</b>				<b>70.6%</b>		<b>2.4%</b>		<b>27.0%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

BAKER 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%	2	12.5%	94	7.1%
Middle	16	100.0%	1,324	100.0%	4	25.0%	260	19.6%
Upper	0	0.0%	0	0.0%	10	62.5%	970	73.3%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>16</b>	<b>100.0%</b>	<b>1,324</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>1,324</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	2	4.7%	144	3.5%
Moderate	0	0.0%	0	0.0%	5	11.6%	352	8.6%
Middle	43	100.0%	4,072	100.0%	10	23.3%	864	21.2%
Upper	0	0.0%	0	0.0%	25	58.1%	2,532	62.2%
NA	0	0.0%	0	0.0%	1	2.3%	180	4.4%
<b>Total</b>	<b>43</b>	<b>100.0%</b>	<b>4,072</b>	<b>100.0%</b>	<b>43</b>	<b>100.0%</b>	<b>4,072</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	6	13.3%	25	1.7%
Moderate	0	0.0%	0	0.0%	4	8.9%	66	4.5%
Middle	45	100.0%	1,452	100.0%	9	20.0%	223	15.4%
Upper	0	0.0%	0	0.0%	25	55.6%	1,122	77.3%
NA	0	0.0%	0	0.0%	1	2.2%	16	1.1%
<b>Total</b>	<b>45</b>	<b>100.0%</b>	<b>1,452</b>	<b>100.0%</b>	<b>45</b>	<b>100.0%</b>	<b>1,452</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	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	14	100.0%	1,653	100.0%	14	100.0%	1,653	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%
<b>Total</b>	<b>14</b>	<b>100.0%</b>	<b>1,653</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>1,653</b>	<b>100.0%</b>
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	10	71.4%	433	26.2%	10	71.4%	433	26.2%
\$100,001 - \$250,000	2	14.3%	320	19.4%	2	14.3%	320	19.4%
\$250,001 - \$1 Million	2	14.3%	900	54.4%	2	14.3%	900	54.4%
<b>Total</b>	<b>14</b>	<b>100.0%</b>	<b>1,653</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>1,653</b>	<b>100.0%</b>
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	10	71.4%	707	42.8%	10	71.4%	707	42.8%
Over \$1 Million	3	21.4%	940	56.9%	3	21.4%	940	56.9%
Not Known	1	7.1%	6	0.4%	1	7.1%	6	0.4%
<b>Total</b>	<b>14</b>	<b>100.0%</b>	<b>1,653</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>1,653</b>	<b>100.0%</b>

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

**APPENDIX D (Continued)**

CENTRAL PANHANDLE ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD MFI State Non-Metro:  <b>\$40,200</b> <b>Income Categories</b>	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%	6,836	24.5%
Moderate	7	29.2%	7,348	26.3%	1,547	21.1%	5,385	19.3%
Middle	15	62.5%	18,110	64.8%	2,945	16.3%	5,793	20.7%
Upper	2	8.3%	2,499	8.9%	170	6.8%	9,943	35.6%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>27,957</b>	<b>100.0%</b>	<b>4,662</b>	<b>16.7%</b>	<b>27,957</b>	<b>100.0%</b>
	Housing Units by Tract							
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	0	0	0.0%	0	0.0%	0	0.0%	
Moderate	11,900	7,914	26.3%	66.5%	2,029	17.1%	1,957	16.4%
Middle	29,184	19,509	64.9%	66.8%	5,181	17.8%	4,494	15.4%
Upper	8,452	2,621	8.7%	31.0%	748	8.8%	5,083	60.1%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>49,536</b>	<b>30,044</b>	<b>100.0%</b>	<b>60.7%</b>	<b>7,958</b>	<b>16.1%</b>	<b>11,534</b>	<b>23.3%</b>
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1,260	16.9%	959	18.3%	47	16.8%	254	13.1%
Middle	3,942	52.8%	2,839	54.1%	139	49.8%	964	49.6%
Upper	2,267	30.4%	1,450	27.6%	93	33.3%	724	37.3%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7,469</b>	<b>100.0%</b>	<b>5,248</b>	<b>100.0%</b>	<b>279</b>	<b>100.0%</b>	<b>1,942</b>	<b>100.0%</b>
	<b>Percentage of Total Businesses:</b>			<b>70.3%</b>	<b>3.7%</b>		<b>26.0%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

CENTRAL PANHANDLE 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%	11	6.8%	273	1.3%
Moderate	22	13.7%	1,378	6.7%	15	9.3%	845	4.1%
Middle	74	46.0%	4,645	22.6%	27	16.8%	1,805	8.8%
Upper	65	40.4%	14,526	70.7%	104	64.6%	17,218	83.8%
NA	0	0.0%	0	0.0%	4	2.5%	408	2.0%
<b>Total</b>	<b>161</b>	<b>100.0%</b>	<b>20,549</b>	<b>100.0%</b>	<b>161</b>	<b>100.0%</b>	<b>20,549</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	11	6.0%	375	1.5%
Moderate	25	13.7%	1,287	5.3%	23	12.6%	979	4.0%
Middle	94	51.6%	7,276	29.7%	30	16.5%	1,924	7.9%
Upper	63	34.6%	15,918	65.0%	115	63.2%	21,026	85.9%
NA	0	0.0%	0	0.0%	3	1.6%	177	0.7%
<b>Total</b>	<b>182</b>	<b>100.0%</b>	<b>24,481</b>	<b>100.0%</b>	<b>182</b>	<b>100.0%</b>	<b>24,481</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	12	11.8%	77	1.5%
Moderate	21	20.6%	479	9.4%	15	14.7%	220	4.3%
Middle	65	63.7%	2,351	46.1%	21	20.6%	504	9.9%
Upper	16	15.7%	2,267	44.5%	54	52.9%	4,296	84.3%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>102</b>	<b>100.0%</b>	<b>5,097</b>	<b>100.0%</b>	<b>102</b>	<b>100.0%</b>	<b>5,097</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	500	100.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	1	100.0%	500	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>500</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>500</b>	<b>100.0%</b>
SMALL BUSINESS								
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	22	19.8%	1,373	14.4%	22	19.8%	1,373	14.4%
Middle	74	66.7%	5,895	61.8%	74	66.7%	5,895	61.8%
Upper	15	13.5%	2,272	23.8%	15	13.5%	2,272	23.8%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>111</b>	<b>100.0%</b>	<b>9,540</b>	<b>100.0%</b>	<b>111</b>	<b>100.0%</b>	<b>9,540</b>	<b>100.0%</b>
	By Loan Size and Revenue							
	#	%	\$	%	#	%	\$	%
<b>Loan Size:</b>								
\$100,000 or less	77	69.4%	2,558	26.8%	77	69.4%	2,558	26.8%
\$100,001 - \$250,000	26	23.4%	3,974	41.7%	26	23.4%	3,974	41.7%
\$250,001 - \$1 Million	8	7.2%	3,008	31.5%	8	7.2%	3,008	31.5%
<b>Total</b>	<b>111</b>	<b>100.0%</b>	<b>9,540</b>	<b>100.0%</b>	<b>111</b>	<b>100.0%</b>	<b>9,540</b>	<b>100.0%</b>
<b>Revenue:</b>								
\$1 Million or Less	81	73.0%	5,862	61.4%	81	73.0%	5,862	61.4%
Over \$1 Million	19	17.1%	2,383	25.0%	19	17.1%	2,383	25.0%
Not Known	11	9.9%	1,295	13.6%	11	9.9%	1,295	13.6%
<b>Total</b>	<b>111</b>	<b>100.0%</b>	<b>9,540</b>	<b>100.0%</b>	<b>111</b>	<b>100.0%</b>	<b>9,540</b>	<b>100.0%</b>

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

**APPENDIX D (Continued)**

<b>CITRUS ASSESSMENT AREA</b>								
<b>DEMOGRAPHICS</b>								
2002 HUD MFI State Non-Metro:  <b>\$40,200</b> <b>Income Categories</b>	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%	5,137	17.3%
Moderate	0	0.0%	0	0.0%	0	0.0%	6,751	22.7%
Middle	15	88.2%	26,231	88.1%	2,303	8.8%	6,867	23.1%
Upper	2	11.8%	3,528	11.9%	238	6.7%	11,004	37.0%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>17</b>	<b>100.0%</b>	<b>29,759</b>	<b>100.0%</b>	<b>2,541</b>	<b>8.5%</b>	<b>29,759</b>	<b>100.0%</b>
<b>Housing Units by Tract</b>								
	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	43,985	30,220	89.5%	68.7%	5,810	13.2%	7,955	18.1%
Upper	5,869	3,541	10.5%	60.3%	1,002	17.1%	1,326	22.6%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>49,854</b>	<b>33,761</b>	<b>100.0%</b>	<b>67.7%</b>	<b>6,812</b>	<b>13.7%</b>	<b>9,281</b>	<b>18.6%</b>
<b>Total Businesses by Tract and Revenue Size</b>								
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
			#	%	#	%	#	%
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	7,471	87.0%	5,008	87.9%	191	84.5%	2,272	85.4%
Upper	1,113	13.0%	689	12.1%	35	15.5%	389	14.6%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8,584</b>	<b>100.0%</b>	<b>5,697</b>	<b>100.0%</b>	<b>226</b>	<b>100.0%</b>	<b>2,661</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>66.4%</b>	<b>2.6%</b>		<b>31.0%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

CITRUS 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%	9	10.3%	277	4.1%
Moderate	0	0.0%	0	0.0%	26	29.9%	1,412	21.1%
Middle	76	87.4%	5,474	82.0%	22	25.3%	1,062	15.9%
Upper	11	12.6%	1,204	18.0%	27	31.0%	3,443	51.6%
NA	0	0.0%	0	0.0%	3	3.4%	484	7.2%
<b>Total</b>	<b>87</b>	<b>100.0%</b>	<b>6,678</b>	<b>100.0%</b>	<b>87</b>	<b>100.0%</b>	<b>6,678</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	1	2.3%	53	1.4%
Moderate	0	0.0%	0	0.0%	14	32.6%	886	24.1%
Middle	33	76.7%	2,820	76.6%	12	27.9%	879	23.9%
Upper	10	23.3%	860	23.4%	15	34.9%	1,818	49.4%
NA	0	0.0%	0	0.0%	1	2.3%	44	1.2%
<b>Total</b>	<b>43</b>	<b>100.0%</b>	<b>3,680</b>	<b>100.0%</b>	<b>43</b>	<b>100.0%</b>	<b>3,680</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	8	20.5%	169	12.8%
Moderate	0	0.0%	0	0.0%	8	20.5%	225	17.0%
Middle	32	82.1%	995	75.1%	7	17.9%	330	24.9%
Upper	7	17.9%	330	24.9%	16	41.0%	601	45.4%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>39</b>	<b>100.0%</b>	<b>1,325</b>	<b>100.0%</b>	<b>39</b>	<b>100.0%</b>	<b>1,325</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	0	0.0%	0	0.0%				
Moderate	0	0.0%	0	0.0%				
Middle	11	73.3%	628	43.3%				
Upper	4	26.7%	821	56.7%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>1,449</b>	<b>100.0%</b>				
By Loan Size and Revenue								
Loan Size:	#	%	\$	%				
\$100,000 or less	10	66.7%	349	24.1%				
\$100,001 - \$250,000	4	26.7%	475	32.8%				
\$250,001 - \$1 Million	1	6.7%	625	43.1%				
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>1,449</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%				
\$1 Million or Less	12	80.0%	581	40.1%				
Over \$1 Million	3	20.0%	868	59.9%				
Not Known	0	0.0%	0	0.0%				
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>1,449</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

DAYTONA ASSESSMENT AREA									
DEMOGRAPHICS									
2002 HUD Median Family Income (MSA): <b>\$46,700</b> Income Categories	Tract Distribution		Families						
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low	4	5.3%	2,566	2.3%	1,022	39.8%	19,322	17.2%	
Moderate	12	16.0%	13,208	11.7%	1,793	13.6%	22,791	20.2%	
Middle	48	64.0%	84,525	75.1%	5,507	6.5%	27,258	24.2%	
Upper	10	13.3%	12,311	10.9%	455	3.7%	43,239	38.4%	
NA	1	1.3%	0	0.0%	0	0.0%	-	-	
<b>Total</b>	<b>75</b>	<b>100.0%</b>	<b>112,610</b>	<b>100.0%</b>	<b>8,777</b>	<b>7.8%</b>	<b>112,610</b>	<b>100.0%</b>	
	Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant			
	#	#	%	#	%	#	%		
Low	4,645	1,608	1.3%	34.6%	2,604	56.1%	433	9.3%	
Moderate	29,102	13,527	11.3%	46.5%	11,036	37.9%	4,539	15.6%	
Middle	144,578	90,875	76.1%	62.9%	29,546	20.4%	24,157	16.7%	
Upper	17,862	13,460	11.3%	75.4%	2,640	14.8%	1,762	9.9%	
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>196,187</b>	<b>119,470</b>	<b>100.0%</b>	<b>60.9%</b>	<b>45,826</b>	<b>23.4%</b>	<b>30,891</b>	<b>15.7%</b>	
	Total Businesses by Tract		Businesses by Tract and Revenue Size						
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported		
	#	%	#	%	#	%	#	%	
Low	1,286	3.7%	860	3.5%	86	6.6%	340	3.6%	
Moderate	5,601	15.9%	3,952	16.3%	220	16.9%	1,429	14.9%	
Middle	24,118	68.6%	16,833	69.3%	834	63.9%	6,451	67.4%	
Upper	4,175	11.9%	2,660	10.9%	165	12.6%	1,350	14.1%	
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>35,180</b>	<b>100.0%</b>	<b>24,305</b>	<b>100.0%</b>	<b>1,305</b>	<b>100.0%</b>	<b>9,570</b>	<b>100.0%</b>	
	Percentage of Total Businesses:			69.1%		3.7%		27.2%	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

DAYTONA ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	4	0.4%	350	0.4%	85	8.4%	4,864	5.1%
Moderate	122	12.1%	11,597	12.3%	197	19.5%	12,928	13.7%
Middle	776	77.0%	68,017	72.0%	189	18.8%	15,237	16.1%
Upper	106	10.5%	14,560	15.4%	460	45.6%	54,823	58.0%
NA	0	0.0%	0	0.0%	77	7.6%	6,672	7.1%
<b>Total</b>	<b>1,008</b>	<b>100.0%</b>	<b>94,524</b>	<b>100.0%</b>	<b>1,008</b>	<b>100.0%</b>	<b>94,524</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	2	0.2%	51	0.0%	80	7.3%	4,273	3.9%
Moderate	79	7.2%	5,875	5.4%	166	15.0%	11,760	10.8%
Middle	884	80.1%	83,605	77.0%	270	24.5%	23,465	21.6%
Upper	138	12.5%	19,097	17.6%	489	44.3%	60,472	55.7%
NA	0	0.0%	0	0.0%	98	8.9%	8,658	8.0%
<b>Total</b>	<b>1,103</b>	<b>100.0%</b>	<b>108,628</b>	<b>100.0%</b>	<b>1,103</b>	<b>100.0%</b>	<b>108,628</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	42	9.2%	960	5.2%
Moderate	28	6.1%	887	4.8%	75	16.3%	2,136	11.6%
Middle	370	80.6%	14,167	76.6%	123	26.8%	4,191	22.7%
Upper	61	13.3%	3,434	18.6%	214	46.6%	11,047	59.8%
NA	0	0.0%	0	0.0%	5	1.1%	154	0.8%
<b>Total</b>	<b>459</b>	<b>100.0%</b>	<b>18,488</b>	<b>100.0%</b>	<b>459</b>	<b>100.0%</b>	<b>18,488</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	10	52.6%	2,722	9.2%	0	0.0%	0	0.0%
Middle	8	42.1%	26,868	90.4%	0	0.0%	0	0.0%
Upper	1	5.3%	129	0.4%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	19	100.0%	29,719	100.0%
<b>Total</b>	<b>19</b>	<b>100.0%</b>	<b>29,719</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>29,719</b>	<b>100.0%</b>
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	22	3.2%	1,988	2.3%				
Moderate	153	22.2%	19,749	22.8%				
Middle	449	65.3%	56,568	65.3%				
Upper	64	9.3%	8,311	9.6%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>688</b>	<b>100.0%</b>	<b>86,616</b>	<b>100.0%</b>				
By Loan Size and Revenue								
Loan Size:	#	%	\$	%				
\$100,000 or less	473	68.8%	18,363	21.2%				
\$100,001 - \$250,000	112	16.3%	18,469	21.3%				
\$250,001 - \$1 Million	103	15.0%	49,784	57.5%				
<b>Total</b>	<b>688</b>	<b>100.0%</b>	<b>86,616</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%				
\$1 Million or Less	459	66.7%	52,412	60.5%				
Over \$1 Million	179	26.0%	32,397	37.4%				
Not Known	50	7.3%	1,807	2.1%				
<b>Total</b>	<b>688</b>	<b>100.0%</b>	<b>86,616</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

DESOTO ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD MFI State Non-Metro:  \$40,200 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%	1,352	21.4%
Moderate	0	0.0%	0	0.0%	0	0.0%	1,256	19.9%
Middle	4	100.0%	6,324	100.0%	898	14.2%	1,513	23.9%
Upper	0	0.0%	0	0.0%	0	0.0%	2,203	34.8%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>6,324</b>	<b>100.0%</b>	<b>898</b>	<b>14.2%</b>	<b>6,324</b>	<b>100.0%</b>
	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	10,310	6,084	100.0%	59.0%	2,138	20.7%	2,088	20.3%
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%
<b>Total</b>	<b>10,310</b>	<b>6,084</b>	<b>100.0%</b>	<b>59.0%</b>	<b>2,138</b>	<b>20.7%</b>	<b>2,088</b>	<b>20.3%</b>
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
			#	%	#	%	#	%
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	1,347	100.0%	945	100.0%	42	100.0%	360	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%
<b>Total</b>	<b>1,347</b>	<b>100.0%</b>	<b>945</b>	<b>100.0%</b>	<b>42</b>	<b>100.0%</b>	<b>360</b>	<b>100.0%</b>
	Percentage of Total Businesses:			70.2%		3.1%		26.7%

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

DESOTO ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	3	7.0%	77	3.0%
Moderate	0	0.0%	0	0.0%	10	23.3%	460	18.0%
Middle	43	100.0%	2,554	100.0%	9	20.9%	467	18.3%
Upper	0	0.0%	0	0.0%	17	39.5%	1,266	49.6%
NA	0	0.0%	0	0.0%	4	9.3%	284	11.1%
<b>Total</b>	<b>43</b>	<b>100.0%</b>	<b>2,554</b>	<b>100.0%</b>	<b>43</b>	<b>100.0%</b>	<b>2,554</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	1	3.4%	105	3.9%
Moderate	0	0.0%	0	0.0%	5	17.2%	320	11.8%
Middle	29	100.0%	2,702	100.0%	13	44.8%	1,119	41.4%
Upper	0	0.0%	0	0.0%	9	31.0%	1,096	40.6%
NA	0	0.0%	0	0.0%	1	3.4%	62	2.3%
<b>Total</b>	<b>29</b>	<b>100.0%</b>	<b>2,702</b>	<b>100.0%</b>	<b>29</b>	<b>100.0%</b>	<b>2,702</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	5	18.5%	157	19.6%
Moderate	0	0.0%	0	0.0%	4	14.8%	128	16.0%
Middle	27	100.0%	801	100.0%	8	29.6%	201	25.1%
Upper	0	0.0%	0	0.0%	10	37.0%	315	39.3%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>27</b>	<b>100.0%</b>	<b>801</b>	<b>100.0%</b>	<b>27</b>	<b>100.0%</b>	<b>801</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	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%	581	100.0%	20	100.0%	581	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%
<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>581</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>581</b>	<b>100.0%</b>
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	19	95.0%	378	65.1%	19	95.0%	378	65.1%
\$100,001 - \$250,000	1	5.0%	203	34.9%	1	5.0%	203	34.9%
\$250,001 - \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>581</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>581</b>	<b>100.0%</b>
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	14	70.0%	320	55.1%	14	70.0%	320	55.1%
Over \$1 Million	4	20.0%	250	43.0%	4	20.0%	250	43.0%
Not Known	2	10.0%	11	1.9%	2	10.0%	11	1.9%
<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>581</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>581</b>	<b>100.0%</b>

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

**APPENDIX D (Continued)**

FT LAUDERDALE ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): \$60,200 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%	-	-
<b>Total</b>	<b>164</b>	<b>100.0%</b>	<b>337,284</b>	<b>100.0%</b>	<b>24,030</b>	<b>7.1%</b>	<b>337,284</b>	<b>100.0%</b>
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%
<b>Total</b>	<b>628,660</b>	<b>359,587</b>	<b>100.0%</b>	<b>57.2%</b>	<b>168,855</b>	<b>26.9%</b>	<b>100,218</b>	<b>15.9%</b>
Total Businesses by Tract and Revenue Size								
	Total Businesses by Tract		Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	6,925	4.5%	4,325	4.9%	602	8.2%	1,998	3.5%
Moderate	22,838	14.9%	14,302	16.2%	1,378	18.8%	7,158	12.4%
Middle	77,116	50.4%	44,581	50.6%	3,513	47.9%	29,022	50.3%
Upper	46,216	30.2%	24,815	28.2%	1,844	25.1%	19,557	33.9%
NA	10	0.0%	7	0.0%	0	0.0%	3	0.0%
<b>Total</b>	<b>153,105</b>	<b>100.0%</b>	<b>88,030</b>	<b>100.0%</b>	<b>7,337</b>	<b>100.0%</b>	<b>57,738</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>57.5%</b>		<b>4.8%</b>		<b>37.7%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

FT LAUDERDALE ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	22	1.9%	3,045	1.9%	125	10.7%	7,123	4.3%
Moderate	127	10.9%	9,365	5.7%	193	16.5%	15,541	9.5%
Middle	608	52.1%	76,241	46.4%	253	21.7%	28,245	17.2%
Upper	410	35.1%	75,488	46.0%	533	45.7%	102,783	62.6%
NA	0	0.0%	0	0.0%	63	5.4%	10,447	6.4%
<b>Total</b>	<b>1,167</b>	<b>100.0%</b>	<b>164,139</b>	<b>100.0%</b>	<b>1,167</b>	<b>100.0%</b>	<b>164,139</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	4	0.5%	398	0.3%	59	7.2%	3,620	3.0%
Moderate	72	8.8%	7,161	5.9%	149	18.2%	12,343	10.2%
Middle	438	53.6%	50,424	41.8%	179	21.9%	19,936	16.5%
Upper	303	37.1%	62,683	51.9%	398	48.7%	80,849	67.0%
NA	0	0.0%	0	0.0%	32	3.9%	3,918	3.2%
<b>Total</b>	<b>817</b>	<b>100.0%</b>	<b>120,666</b>	<b>100.0%</b>	<b>817</b>	<b>100.0%</b>	<b>120,666</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	1	0.1%	94	0.2%	70	8.8%	2,599	5.7%
Moderate	64	8.0%	2,112	4.6%	120	15.0%	4,201	9.1%
Middle	396	49.6%	18,711	40.7%	153	19.1%	5,918	12.9%
Upper	338	42.3%	25,047	54.5%	450	56.3%	32,669	71.1%
NA	0	0.0%	0	0.0%	6	0.8%	577	1.3%
<b>Total</b>	<b>799</b>	<b>100.0%</b>	<b>45,964</b>	<b>100.0%</b>	<b>799</b>	<b>100.0%</b>	<b>45,964</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	30.0%	1,250	1.5%	0	0.0%	0	0.0%
Middle	5	50.0%	50,954	62.2%	0	0.0%	0	0.0%
Upper	2	20.0%	29,708	36.3%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	10	100.0%	81,912	100.0%
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>81,912</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>81,912</b>	<b>100.0%</b>
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	18	3.9%	4,558	5.2%				
Moderate	74	16.1%	11,294	12.9%				
Middle	218	47.4%	42,703	48.8%				
Upper	150	32.6%	28,988	33.1%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>460</b>	<b>100.0%</b>	<b>87,543</b>	<b>100.0%</b>				
By Loan Size and Revenue								
Loan Size:	#	%	\$	%				
\$100,000 or less	268	58.3%	11,472	13.1%				
\$100,001 - \$250,000	89	19.3%	16,510	18.9%				
\$250,001 - \$1 Million	103	22.4%	59,561	68.0%				
<b>Total</b>	<b>460</b>	<b>100.0%</b>	<b>87,543</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%				
\$1 Million or Less	224	48.7%	26,119	29.8%				
Over \$1 Million	185	40.2%	55,769	63.7%				
Not Known	51	11.1%	5,655	6.5%				
<b>Total</b>	<b>460</b>	<b>100.0%</b>	<b>87,543</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

FT MYERS ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$52,100</b> <b>Income Categories</b>	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	1.1%	1,008	1.0%	450	44.6%	16,376	16.3%
Moderate	14	15.1%	13,897	13.9%	2,015	14.5%	20,295	20.2%
Middle	63	67.7%	74,896	74.7%	3,434	4.6%	25,035	25.0%
Upper	13	14.0%	10,430	10.4%	259	2.5%	38,525	38.4%
NA	2	2.2%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>93</b>	<b>100.0%</b>	<b>100,231</b>	<b>100.0%</b>	<b>6,158</b>	<b>6.1%</b>	<b>100,231</b>	<b>100.0%</b>
	Housing Units by Tract							
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	#	%	#	%	
Low	1,498	540	0.5%	36.0%	783	52.3%	175	11.7%
Moderate	25,724	13,586	13.4%	52.8%	6,776	26.3%	5,362	20.8%
Middle	135,874	75,705	74.9%	55.7%	28,897	21.3%	31,272	23.0%
Upper	25,955	11,262	11.1%	43.4%	2,575	9.9%	12,118	46.7%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>189,051</b>	<b>101,093</b>	<b>100.0%</b>	<b>53.5%</b>	<b>39,031</b>	<b>20.6%</b>	<b>48,927</b>	<b>25.9%</b>
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
			#	%	#	%	#	%
Low	185	0.5%	162	0.7%	4	0.2%	19	0.2%
Moderate	3,509	9.4%	2,235	9.6%	218	13.3%	1,056	8.6%
Middle	28,411	76.3%	17,817	76.3%	1,134	69.2%	9,460	77.1%
Upper	5,144	13.8%	3,132	13.4%	282	17.2%	1,730	14.1%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>37,249</b>	<b>100.0%</b>	<b>23,346</b>	<b>100.0%</b>	<b>1,638</b>	<b>100.0%</b>	<b>12,265</b>	<b>100.0%</b>
	Percentage of Total Businesses:		62.7%		4.4%		32.9%	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

FT MYERS 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%	80	9.8%	4,625	4.5%
Moderate	65	8.0%	5,598	5.5%	177	21.7%	13,016	12.7%
Middle	631	77.3%	66,054	64.4%	149	18.3%	13,716	13.4%
Upper	120	14.7%	30,917	30.1%	339	41.5%	63,531	61.9%
NA	0	0.0%	0	0.0%	71	8.7%	7,681	7.5%
<b>Total</b>	<b>816</b>	<b>100.0%</b>	<b>102,569</b>	<b>100.0%</b>	<b>816</b>	<b>100.0%</b>	<b>102,569</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	65	8.2%	4,156	3.9%
Moderate	52	6.6%	4,999	4.7%	134	17.0%	11,423	10.7%
Middle	621	78.6%	76,566	71.9%	172	21.8%	17,417	16.4%
Upper	117	14.8%	24,931	23.4%	371	47.0%	67,859	63.7%
NA	0	0.0%	0	0.0%	48	6.1%	5,641	5.3%
<b>Total</b>	<b>790</b>	<b>100.0%</b>	<b>106,496</b>	<b>100.0%</b>	<b>790</b>	<b>100.0%</b>	<b>106,496</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	35	8.0%	1,046	3.7%
Moderate	22	5.0%	1,567	5.6%	64	14.6%	2,156	7.7%
Middle	348	79.5%	19,933	71.0%	104	23.7%	4,233	15.1%
Upper	68	15.5%	6,589	23.5%	234	53.4%	20,504	73.0%
NA	0	0.0%	0	0.0%	1	0.2%	150	0.5%
<b>Total</b>	<b>438</b>	<b>100.0%</b>	<b>28,089</b>	<b>100.0%</b>	<b>438</b>	<b>100.0%</b>	<b>28,089</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	365	1.1%	0	0.0%	0	0.0%
Middle	2	66.7%	33,160	98.9%	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%	33,525	100.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>33,525</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>33,525</b>	<b>100.0%</b>
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	0	0.0%	0	0.0%				
Moderate	85	18.6%	11,065	18.9%				
Middle	270	59.0%	35,114	60.1%				
Upper	103	22.5%	12,273	21.0%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>458</b>	<b>100.0%</b>	<b>58,452</b>	<b>100.0%</b>				
By Loan Size and Revenue								
Loan Size:	#	%	\$	%				
\$100,000 or less	314	68.6%	11,636	19.9%				
\$100,001 - \$250,000	74	16.2%	12,977	22.2%				
\$250,001 - \$1 Million	70	15.3%	33,839	57.9%				
<b>Total</b>	<b>458</b>	<b>100.0%</b>	<b>58,452</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%				
\$1 Million or Less	263	57.4%	26,191	44.8%				
Over \$1 Million	165	36.0%	31,606	54.1%				
Not Known	30	6.6%	655	1.1%				
<b>Total</b>	<b>458</b>	<b>100.0%</b>	<b>58,452</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

FT PIERCE ASSESSMENT AREA									
DEMOGRAPHICS									
2002 HUD Median Family Income (MSA): <b>\$52,400</b> <b>Income Categories</b> Low Moderate Middle Upper NA Total	Tract Distribution		Families by Tract		Families		Families by Family Income		
		#	%	#	%	Families-Poverty as a % of Families by Tract	#	%	
	Low	3	5.2%	3,117	4.2%	1,284	41.2%	13,410	18.2%
	Moderate	9	15.5%	7,983	10.8%	974	12.2%	14,055	19.1%
	Middle	31	53.4%	46,939	63.6%	2,475	5.3%	17,448	23.7%
	Upper	12	20.7%	15,734	21.3%	483	3.1%	28,860	39.1%
	NA	3	5.2%	0	0.0%	0	0.0%	-	-
	<b>Total</b>	<b>58</b>	<b>100.0%</b>	<b>73,773</b>	<b>100.0%</b>	<b>5,216</b>	<b>7.1%</b>	<b>73,773</b>	<b>100.0%</b>
	<b>Housing Units by Tract</b>								
		Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	#	%	#	%	#	%	
	Low	5,545	1,414	1.9%	25.5%	3,438	62.0%	693	12.5%
	Moderate	14,864	8,501	11.3%	57.2%	3,579	24.1%	2,784	18.7%
	Middle	77,013	48,017	63.9%	62.3%	14,930	19.4%	14,066	18.3%
Upper	30,620	17,159	22.9%	56.0%	4,158	13.6%	9,303	30.4%	
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>128,042</b>	<b>75,091</b>	<b>100.0%</b>	<b>58.6%</b>	<b>26,105</b>	<b>20.4%</b>	<b>26,846</b>	<b>21.0%</b>	
<b>Total Businesses by Tract and Revenue Size</b>									
	Tract		Under \$1 Million		Over \$1 Million		Revenue not Reported		
	#	%	#	%	#	%	#	%	
Low	883	3.3%	592	3.5%	26	2.7%	265	3.1%	
Moderate	4,302	16.2%	2,931	17.4%	260	26.5%	1,111	12.9%	
Middle	15,403	58.2%	9,768	57.9%	516	52.6%	5,119	59.3%	
Upper	5,882	22.2%	3,566	21.2%	179	18.2%	2,137	24.8%	
NA	4	0.0%	3	0.0%	0	0.0%	1	0.0%	
<b>Total</b>	<b>26,474</b>	<b>100.0%</b>	<b>16,860</b>	<b>100.0%</b>	<b>981</b>	<b>100.0%</b>	<b>8,633</b>	<b>100.0%</b>	
<b>Percentage of Total Businesses:</b>				<b>63.7%</b>	<b>3.7%</b>	<b>32.6%</b>			

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

FT PIERCE ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA				HMDA			
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
Low	1	1.1%	184	1.3%	6	6.5%	515	3.6%
Moderate	1	1.1%	93	0.6%	9	9.8%	664	4.6%
Middle	65	70.7%	7,877	54.8%	15	16.3%	1,812	12.6%
Upper	25	27.2%	6,223	43.3%	55	59.8%	10,250	71.3%
NA	0	0.0%	0	0.0%	7	7.6%	1,136	7.9%
<b>Total</b>	<b>92</b>	<b>100.0%</b>	<b>14,377</b>	<b>100.0%</b>	<b>92</b>	<b>100.0%</b>	<b>14,377</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	5	8.3%	342	3.2%
Moderate	0	0.0%	0	0.0%	6	10.0%	640	6.0%
Middle	42	70.0%	5,658	52.8%	9	15.0%	1,487	13.9%
Upper	18	30.0%	5,055	47.2%	38	63.3%	8,006	74.7%
NA	0	0.0%	0	0.0%	2	3.3%	238	2.2%
<b>Total</b>	<b>60</b>	<b>100.0%</b>	<b>10,713</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>	<b>10,713</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	1	2.8%	35	1.2%
Moderate	2	5.6%	17	0.6%	2	5.6%	72	2.5%
Middle	17	47.2%	1,154	39.9%	13	36.1%	541	18.7%
Upper	17	47.2%	1,719	59.5%	20	55.6%	2,242	77.6%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>36</b>	<b>100.0%</b>	<b>2,890</b>	<b>100.0%</b>	<b>36</b>	<b>100.0%</b>	<b>2,890</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	21,700	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%	21,700	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>21,700</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>21,700</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income				By Tract Income			
	#	%	\$	%	#	%	\$	%
Low	1	5.9%			2	0.1%		
Moderate	6	35.3%			783	46.1%		
Middle	8	47.1%			741	43.6%		
Upper	2	11.8%			173	10.2%		
NA	0	0.0%			0	0.0%		
<b>Total</b>	<b>17</b>	<b>100.0%</b>			<b>1,699</b>	<b>100.0%</b>		
	By Loan Size and Revenue				By Loan Size and Revenue			
	#	%	\$	%	#	%	\$	%
<b>Loan Size:</b>								
\$100,000 or less	15	88.2%	699	41.1%				
\$100,001 - \$250,000	0	0.0%	0	0.0%				
\$250,001 - \$1 Million	2	11.8%	1,000	58.9%				
<b>Total</b>	<b>17</b>	<b>100.0%</b>			<b>1,699</b>	<b>100.0%</b>		
<b>Revenue:</b>								
\$1 Million or Less	10	58.8%	394	23.2%				
Over \$1 Million	5	29.4%	1,230	72.4%				
Not Known	2	11.8%	75	4.4%				
<b>Total</b>	<b>17</b>	<b>100.0%</b>			<b>1,699</b>	<b>100.0%</b>		

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

**APPENDIX D (Continued)**

FT WALTON ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$50,400</b> 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%	6,590	16.5%
Moderate	8	24.2%	8,377	21.0%	977	11.7%	8,320	20.9%
Middle	20	60.6%	24,583	61.6%	1,906	7.8%	9,504	23.8%
Upper	5	15.2%	6,925	17.4%	245	3.5%	15,471	38.8%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>39,885</b>	<b>100.0%</b>	<b>3,128</b>	<b>7.8%</b>	<b>39,885</b>	<b>100.0%</b>
<b>Housing Units by Tract</b>								
	Total	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	0	0	0.0%	0	0.0%	0	0.0%	0
Moderate	12,201	5,127	15.5%	42.0%	5,967	48.9%	1,107	9.1%
Middle	41,133	22,082	66.6%	53.7%	11,619	28.2%	7,432	18.1%
Upper	9,235	5,940	17.9%	64.3%	2,578	27.9%	717	7.8%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>62,569</b>	<b>33,149</b>	<b>100.0%</b>	<b>53.0%</b>	<b>20,164</b>	<b>32.2%</b>	<b>9,256</b>	<b>14.8%</b>
<b>Total Businesses by Tract and Revenue Size</b>								
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2,205	15.6%	1,611	16.7%	88	15.5%	506	12.9%
Middle	10,200	72.2%	6,962	72.2%	443	78.3%	2,795	71.3%
Upper	1,716	12.2%	1,063	11.0%	35	6.2%	618	15.8%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>14,121</b>	<b>100.0%</b>	<b>9,636</b>	<b>100.0%</b>	<b>566</b>	<b>100.0%</b>	<b>3,919</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>68.2%</b>			<b>4.0%</b>	<b>27.8%</b>

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

FT WALTON 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%	9	6.9%	652	3.4%
Moderate	22	16.8%	1,914	10.0%	29	22.1%	2,464	12.9%
Middle	92	70.2%	15,126	79.1%	29	22.1%	2,883	15.1%
Upper	17	13.0%	2,076	10.9%	63	48.1%	12,657	66.2%
NA	0	0.0%	0	0.0%	1	0.8%	460	2.4%
<b>Total</b>	<b>131</b>	<b>100.0%</b>	<b>19,116</b>	<b>100.0%</b>	<b>131</b>	<b>100.0%</b>	<b>19,116</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	8	6.2%	262	1.2%
Moderate	14	10.9%	1,381	6.3%	18	14.0%	1,491	6.8%
Middle	94	72.9%	17,153	78.4%	10	7.8%	1,131	5.2%
Upper	21	16.3%	3,343	15.3%	85	65.9%	17,629	80.6%
NA	0	0.0%	0	0.0%	8	6.2%	1,364	6.2%
<b>Total</b>	<b>129</b>	<b>100.0%</b>	<b>21,877</b>	<b>100.0%</b>	<b>129</b>	<b>100.0%</b>	<b>21,877</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	8	8.5%	193	4.5%
Moderate	30	31.9%	968	22.5%	17	18.1%	379	8.8%
Middle	48	51.1%	2,660	61.8%	28	29.8%	1,118	26.0%
Upper	16	17.0%	677	15.7%	40	42.6%	2,608	60.6%
NA	0	0.0%	0	0.0%	1	1.1%	7	0.2%
<b>Total</b>	<b>94</b>	<b>100.0%</b>	<b>4,305</b>	<b>100.0%</b>	<b>94</b>	<b>100.0%</b>	<b>4,305</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	100.0%	274	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%	274	100.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>274</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>274</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	44	24.3%	4,968	15.1%	0	0.0%	0	0.0%
Middle	130	71.8%	26,514	80.7%	0	0.0%	0	0.0%
Upper	7	3.9%	1,392	4.2%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>181</b>	<b>100.0%</b>	<b>32,874</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	105	58.0%	3,566	10.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	28	15.5%	4,815	14.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million	48	26.5%	24,493	74.5%	0	0.0%	0	0.0%
<b>Total</b>	<b>181</b>	<b>100.0%</b>	<b>32,874</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	132	72.9%	19,979	60.8%	0	0.0%	0	0.0%
Over \$1 Million	36	19.9%	11,750	35.7%	0	0.0%	0	0.0%
Not Known	13	7.2%	1,145	3.5%	0	0.0%	0	0.0%
<b>Total</b>	<b>181</b>	<b>100.0%</b>	<b>32,874</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

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

**APPENDIX D (Continued)**

GAINESVILLE ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$48,100</b> Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families<Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	4	14.3%	2,742	6.6%	1,212	44.2%	9,575	23.1%
Moderate	8	28.6%	10,211	24.6%	2,151	21.1%	6,914	16.7%
Middle	9	32.1%	17,644	42.6%	1,894	10.7%	7,858	19.0%
Upper	7	25.0%	10,842	26.2%	724	6.7%	17,092	41.2%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>41,439</b>	<b>100.0%</b>	<b>5,981</b>	<b>14.4%</b>	<b>41,439</b>	<b>100.0%</b>
<b>Housing Units by Tract</b>								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	%	#	%	#	%
Low	5,985	1,330	3.4%	22.2%	3,975	66.4%	680	11.4%
Moderate	27,467	8,320	21.5%	30.3%	15,661	57.0%	3,486	12.7%
Middle	27,915	18,105	46.9%	64.9%	7,357	26.4%	2,453	8.8%
Upper	17,655	10,861	28.1%	61.5%	5,649	32.0%	1,145	6.5%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>79,022</b>	<b>38,616</b>	<b>100.0%</b>	<b>48.9%</b>	<b>32,642</b>	<b>41.3%</b>	<b>7,764</b>	<b>9.8%</b>
<b>Total Businesses by Tract</b>								
	Tract		Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	863	6.1%	668	7.1%	59	8.8%	136	3.4%
Moderate	4,361	31.0%	2,946	31.3%	198	29.4%	1,217	30.6%
Middle	5,111	36.4%	3,477	37.0%	235	34.9%	1,399	35.2%
Upper	3,717	26.5%	2,313	24.6%	181	26.9%	1,223	30.8%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>14,052</b>	<b>100.0%</b>	<b>9,404</b>	<b>100.0%</b>	<b>673</b>	<b>100.0%</b>	<b>3,975</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>66.9%</b>	<b>4.8%</b>		<b>28.3%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

GAINESVILLE ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	5	3.1%	331	2.2%	22	13.7%	1,202	8.1%
Moderate	34	21.1%	2,977	20.0%	21	13.0%	1,509	10.1%
Middle	54	33.5%	4,496	30.2%	34	21.1%	2,735	18.4%
Upper	68	42.2%	7,094	47.6%	81	50.3%	9,075	60.9%
NA	0	0.0%	0	0.0%	3	1.9%	377	2.5%
<b>Total</b>	<b>161</b>	<b>100.0%</b>	<b>14,898</b>	<b>100.0%</b>	<b>161</b>	<b>100.0%</b>	<b>14,898</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	3	3.0%	187	1.5%	3	3.0%	144	1.2%
Moderate	20	20.2%	2,106	17.2%	20	20.2%	1,425	11.6%
Middle	36	36.4%	4,612	37.6%	16	16.2%	1,381	11.3%
Upper	40	40.4%	5,349	43.7%	54	54.5%	8,824	72.0%
NA	0	0.0%	0	0.0%	6	6.1%	480	3.9%
<b>Total</b>	<b>99</b>	<b>100.0%</b>	<b>12,254</b>	<b>100.0%</b>	<b>99</b>	<b>100.0%</b>	<b>12,254</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	2	4.5%	53	2.1%
Moderate	7	15.9%	325	12.9%	5	11.4%	207	8.2%
Middle	14	31.8%	597	23.6%	9	20.5%	471	18.7%
Upper	23	52.3%	1,603	63.5%	28	63.6%	1,794	71.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>44</b>	<b>100.0%</b>	<b>2,525</b>	<b>100.0%</b>	<b>44</b>	<b>100.0%</b>	<b>2,525</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	28.6%	2,143	41.1%	0	0.0%	0	0.0%
Middle	1	14.3%	360	6.9%	0	0.0%	0	0.0%
Upper	4	57.1%	2,717	52.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	7	100.0%	5,220	100.0%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>5,220</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>5,220</b>	<b>100.0%</b>
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	8	5.5%	1,074	5.8%				
Moderate	28	19.3%	3,490	19.0%				
Middle	65	44.8%	6,946	37.7%				
Upper	44	30.3%	6,891	37.4%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>145</b>	<b>100.0%</b>	<b>18,401</b>	<b>100.0%</b>				
By Loan Size and Revenue								
Loan Size:	#	%	\$	%				
\$100,000 or less	92	63.4%	3,037	16.5%				
\$100,001 - \$250,000	28	19.3%	4,833	26.3%				
\$250,001 - \$1 Million	25	17.2%	10,531	57.2%				
<b>Total</b>	<b>145</b>	<b>100.0%</b>	<b>18,401</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%				
\$1 Million or Less	118	81.4%	13,037	70.8%				
Over \$1 Million	16	11.0%	3,066	16.7%				
Not Known	11	7.6%	2,298	12.5%				
<b>Total</b>	<b>145</b>	<b>100.0%</b>	<b>18,401</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

INDIAN RIVER ASSESSMENT AREA									
DEMOGRAPHICS									
2002 HUD MFI State Non-Metro:  <b>\$40,200</b> <b>Income Categories</b> Low Moderate Middle Upper NA <b>Total</b>	<b>Tract Distribution</b>		<b>Families by Tract</b>		<b>Families</b>		<b>Families by Family Income</b>		
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>Families-Poverty as a % of Families by Tract</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
	0	0.0%	0	0.0%	0	0.0%	2,832	10.4%	
	1	4.2%	1,093	4.0%	288	26.3%	4,013	14.7%	
	8	33.3%	10,952	40.1%	786	7.2%	5,552	20.3%	
	14	58.3%	15,241	55.9%	527	3.5%	14,889	54.6%	
	1	4.2%	0	0.0%	0	0.0%	-	-	
	<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>27,286</b>	<b>100.0%</b>	<b>1,601</b>	<b>5.9%</b>	<b>27,286</b>	<b>100.0%</b>
	<b>Housing Units by Tract</b>								
	<b>Total Units</b>	<b>Owner Occupied</b>		<b>Rental Occupied</b>		<b>Vacant</b>		<b>#</b>	<b>%</b>
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>%</b>
	0	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	1,602	794	2.8%	49.6%	703	43.9%	105	6.6%	
18,106	10,817	37.9%	59.7%	4,308	23.8%	2,981	16.5%		
27,420	16,950	59.3%	61.8%	4,485	16.4%	5,985	21.8%		
0	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	
<b>Total</b>	<b>47,128</b>	<b>28,561</b>	<b>100.0%</b>	<b>60.6%</b>	<b>9,496</b>	<b>20.1%</b>	<b>9,071</b>	<b>19.2%</b>	
<b>Total Businesses by Tract and Revenue Size</b>									
<b>Tract</b>		<b>Under \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue not Reported</b>			
<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>		
0	0.0%	0	0.0%	0	0.0%	0	0.0%		
157	1.6%	118	1.9%	5	1.2%	34	1.1%		
4,188	42.9%	2,707	42.9%	173	41.3%	1,308	43.2%		
5,416	55.5%	3,489	55.3%	241	57.5%	1,686	55.7%		
0	0.0%	0	0.0%	0	0.0%	0	0.0%		
<b>Total</b>	<b>9,761</b>	<b>100.0%</b>	<b>6,314</b>	<b>100.0%</b>	<b>419</b>	<b>100.0%</b>	<b>3,028</b>	<b>100.0%</b>	
<b>Percentage of Total Businesses:</b>			<b>64.7%</b>		<b>4.3%</b>		<b>31.0%</b>		

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

INDIAN RIVER 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%	2	5.3%	64	1.1%
Moderate	0	0.0%	0	0.0%	6	15.8%	392	6.6%
Middle	16	42.1%	1,911	31.9%	7	18.4%	559	9.3%
Upper	22	57.9%	4,073	68.1%	21	55.3%	4,589	76.7%
NA	0	0.0%	0	0.0%	2	5.3%	380	6.4%
<b>Total</b>	<b>38</b>	<b>100.0%</b>	<b>5,984</b>	<b>100.0%</b>	<b>38</b>	<b>100.0%</b>	<b>5,984</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	3	5.7%	163	3.0%
Moderate	0	0.0%	0	0.0%	10	18.9%	530	9.7%
Middle	26	49.1%	2,188	40.1%	12	22.6%	802	14.7%
Upper	27	50.9%	3,266	59.9%	27	50.9%	3,906	71.6%
NA	0	0.0%	0	0.0%	1	1.9%	53	1.0%
<b>Total</b>	<b>53</b>	<b>100.0%</b>	<b>5,454</b>	<b>100.0%</b>	<b>53</b>	<b>100.0%</b>	<b>5,454</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	6	17.6%	100	7.1%
Middle	13	38.2%	455	32.5%	7	20.6%	335	23.9%
Upper	21	61.8%	946	67.5%	21	61.8%	966	69.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>34</b>	<b>100.0%</b>	<b>1,401</b>	<b>100.0%</b>	<b>34</b>	<b>100.0%</b>	<b>1,401</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	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	10	35.7%	1,317	41.7%	10	35.7%	1,317	41.7%
Upper	18	64.3%	1,839	58.3%	18	64.3%	1,839	58.3%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>3,156</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	<b>3,156</b>	<b>100.0%</b>
	By Loan Size and Revenue							
	#	%	\$	%	#	%	\$	%
<b>Loan Size:</b>								
\$100,000 or less	17	60.7%	569	18.0%	17	60.7%	569	18.0%
\$100,001 - \$250,000	8	28.6%	1,471	46.6%	8	28.6%	1,471	46.6%
\$250,001 - \$1 Million	3	10.7%	1,116	35.4%	3	10.7%	1,116	35.4%
<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>3,156</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	<b>3,156</b>	<b>100.0%</b>
<b>Revenue:</b>								
\$1 Million or Less	18	64.3%	1,847	58.5%	18	64.3%	1,847	58.5%
Over \$1 Million	9	32.1%	1,303	41.3%	9	32.1%	1,303	41.3%
Not Known	1	3.6%	6	0.2%	1	3.6%	6	0.2%
<b>Total</b>	<b>28</b>	<b>100.0%</b>	<b>3,156</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>	<b>3,156</b>	<b>100.0%</b>

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

**APPENDIX D (Continued)**

JACKSONVILLE ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$55,600</b> Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	13	7.5%	9,078	3.7%	3,503	38.6%	47,289	19.4%
Moderate	33	19.1%	39,936	16.4%	6,826	17.1%	44,788	18.4%
Middle	83	48.0%	131,802	54.1%	9,378	7.1%	57,391	23.6%
Upper	37	21.4%	62,820	25.8%	1,969	3.1%	94,168	38.7%
NA	7	4.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>173</b>	<b>100.0%</b>	<b>243,636</b>	<b>100.0%</b>	<b>21,676</b>	<b>8.9%</b>	<b>243,636</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	20,979	6,699	3.0%	31.9%	9,795	46.7%	4,485	21.4%
Moderate	65,148	31,795	14.3%	48.8%	26,348	40.4%	7,005	10.8%
Middle	205,002	122,577	55.1%	59.8%	61,427	30.0%	20,998	10.2%
Upper	93,223	61,500	27.6%	66.0%	23,377	25.1%	8,346	9.0%
NA	8	0	0.0%	0.0%	8	100.0%	0	0.0%
<b>Total</b>	<b>384,360</b>	<b>222,571</b>	<b>100.0%</b>	<b>57.9%</b>	<b>120,955</b>	<b>31.5%</b>	<b>40,834</b>	<b>10.6%</b>
Total Businesses by Tract and Revenue Size								
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	3,215	4.5%	2,215	4.7%	287	7.5%	713	3.5%
Moderate	13,107	18.5%	8,983	19.1%	975	25.6%	3,149	15.6%
Middle	34,368	48.4%	23,062	49.0%	1,652	43.3%	9,654	48.0%
Upper	20,346	28.6%	12,836	27.3%	900	23.6%	6,610	32.8%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>71,036</b>	<b>100.0%</b>	<b>47,096</b>	<b>100.0%</b>	<b>3,814</b>	<b>100.0%</b>	<b>20,126</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>66.3%</b>		<b>5.4%</b>		<b>28.3%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

JACKSONVILLE ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	12	1.3%	798	0.6%	86	9.1%	6,317	4.8%
Moderate	74	7.8%	9,783	7.4%	249	26.3%	21,007	15.9%
Middle	468	49.5%	54,656	41.3%	152	16.1%	15,244	11.5%
Upper	392	41.4%	67,152	50.7%	393	41.5%	77,309	58.4%
NA	0	0.0%	0	0.0%	66	7.0%	12,512	9.5%
<b>Total</b>	<b>946</b>	<b>100.0%</b>	<b>132,389</b>	<b>100.0%</b>	<b>946</b>	<b>100.0%</b>	<b>132,389</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	19	1.9%	1,251	0.9%	61	6.1%	3,943	2.7%
Moderate	66	6.6%	6,534	4.4%	168	16.8%	13,448	9.2%
Middle	438	43.7%	55,047	37.5%	195	19.5%	20,379	13.9%
Upper	479	47.8%	84,004	57.2%	491	49.0%	94,949	64.7%
NA	0	0.0%	0	0.0%	87	8.7%	14,117	9.6%
<b>Total</b>	<b>1,002</b>	<b>100.0%</b>	<b>146,836</b>	<b>100.0%</b>	<b>1,002</b>	<b>100.0%</b>	<b>146,836</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	8	1.2%	285	0.6%	63	9.1%	1,445	3.1%
Moderate	40	5.8%	2,232	4.8%	86	12.4%	2,867	6.2%
Middle	301	43.4%	16,090	34.6%	143	20.6%	6,600	14.2%
Upper	344	49.6%	27,873	60.0%	398	57.4%	35,460	76.3%
NA	0	0.0%	0	0.0%	3	0.4%	108	0.2%
<b>Total</b>	<b>693</b>	<b>100.0%</b>	<b>46,480</b>	<b>100.0%</b>	<b>693</b>	<b>100.0%</b>	<b>46,480</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	14.3%	200	0.2%	0	0.0%	0	0.0%
Middle	5	71.4%	68,398	72.4%	0	0.0%	0	0.0%
Upper	1	14.3%	25,900	27.4%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	7	100.0%	94,498	100.0%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>94,498</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>94,498</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	39	4.0%	2,799	2.2%				
Moderate	222	22.8%	27,883	21.9%				
Middle	416	42.7%	55,295	43.4%				
Upper	297	30.5%	41,329	32.5%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>974</b>	<b>100.0%</b>	<b>127,306</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
	#	%	\$	%	#	%	\$	%
<b>Loan Size:</b>								
\$100,000 or less	643	66.0%	23,176	18.2%				
\$100,001 - \$250,000	189	19.4%	32,594	25.6%				
\$250,001 - \$1 Million	142	14.6%	71,536	56.2%				
<b>Total</b>	<b>974</b>	<b>100.0%</b>	<b>127,306</b>	<b>100.0%</b>				
<b>Revenue:</b>								
\$1 Million or Less	514	52.8%	44,341	34.8%				
Over \$1 Million	402	41.3%	80,914	63.6%				
Not Known	58	6.0%	2,051	1.6%				
<b>Total</b>	<b>974</b>	<b>100.0%</b>	<b>127,306</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

LAKELAND ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$47,000</b> Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families<Poverty as a % of Families by Tract		Families by Family Income	
			#	%	#	%	#	%
Low	2	2.6%	637	0.6%	280	44.0%	21,231	18.4%
Moderate	17	22.4%	18,122	15.7%	3,484	19.2%	22,077	19.1%
Middle	45	59.2%	79,044	68.4%	6,551	8.3%	27,841	24.1%
Upper	11	14.5%	17,734	15.3%	512	2.9%	44,388	38.4%
NA	1	1.3%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>76</b>	<b>100.0%</b>	<b>115,537</b>	<b>100.0%</b>	<b>10,827</b>	<b>9.4%</b>	<b>115,537</b>	<b>100.0%</b>
<b>Housing Units by Tract</b>								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	%
Low	1,429	455	0.4%	31.8%	790	55.3%	184	12.9%
Moderate	33,345	15,058	13.7%	45.2%	11,460	34.4%	6,827	20.5%
Middle	126,223	75,921	69.1%	60.1%	29,693	23.5%	20,609	16.3%
Upper	25,228	18,451	16.8%	73.1%	4,141	16.4%	2,636	10.4%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>186,225</b>	<b>109,885</b>	<b>100.0%</b>	<b>59.0%</b>	<b>46,084</b>	<b>24.7%</b>	<b>30,256</b>	<b>16.2%</b>
<b>Total Businesses by Tract and Revenue Size</b>								
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	429	1.6%	339	1.8%	23	1.8%	67	0.9%
Moderate	5,312	19.3%	3,745	19.7%	312	24.3%	1,255	17.1%
Middle	17,080	61.9%	11,887	62.7%	770	60.1%	4,423	60.4%
Upper	4,752	17.2%	3,000	15.8%	177	13.8%	1,575	21.5%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>27,573</b>	<b>100.0%</b>	<b>18,971</b>	<b>100.0%</b>	<b>1,282</b>	<b>100.0%</b>	<b>7,320</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>68.8%</b>		<b>4.6%</b>		<b>26.5%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 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%	16	10.4%	625	5.0%
Moderate	10	6.5%	769	6.2%	41	26.6%	2,379	19.1%
Middle	122	79.2%	9,106	73.0%	28	18.2%	1,974	15.8%
Upper	22	14.3%	2,595	20.8%	59	38.3%	5,821	46.7%
NA	0	0.0%	0	0.0%	10	6.5%	1,671	13.4%
<b>Total</b>	<b>154</b>	<b>100.0%</b>	<b>12,470</b>	<b>100.0%</b>	<b>154</b>	<b>100.0%</b>	<b>12,470</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	11	12.1%	483	5.4%
Moderate	3	3.3%	263	2.9%	10	11.0%	841	9.3%
Middle	66	72.5%	6,130	68.1%	17	18.7%	1,372	15.2%
Upper	22	24.2%	2,605	29.0%	49	53.8%	5,836	64.9%
NA	0	0.0%	0	0.0%	4	4.4%	466	5.2%
<b>Total</b>	<b>91</b>	<b>100.0%</b>	<b>8,998</b>	<b>100.0%</b>	<b>91</b>	<b>100.0%</b>	<b>8,998</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	3	6.4%	71	4.2%
Moderate	1	2.1%	4	0.2%	2	4.3%	50	2.9%
Middle	25	53.2%	790	46.6%	7	14.9%	179	10.6%
Upper	21	44.7%	901	53.2%	35	74.5%	1,395	82.3%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>47</b>	<b>100.0%</b>	<b>1,695</b>	<b>100.0%</b>	<b>47</b>	<b>100.0%</b>	<b>1,695</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	5	4.8%	1,826	10.2%				
Moderate	31	29.5%	7,567	42.5%				
Middle	44	41.9%	4,779	26.8%				
Upper	25	23.8%	3,645	20.5%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>105</b>	<b>100.0%</b>	<b>17,817</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	58	55.2%	2,234	12.5%				
\$100,001 - \$250,000	27	25.7%	4,833	27.1%				
\$250,001 - \$1 Million	20	19.0%	10,750	60.3%				
<b>Total</b>	<b>105</b>	<b>100.0%</b>	<b>17,817</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	60	57.1%	7,889	44.3%				
Over \$1 Million	35	33.3%	8,747	49.1%				
Not Known	10	9.5%	1,181	6.6%				
<b>Total</b>	<b>105</b>	<b>100.0%</b>	<b>17,817</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

<b>MELBOURNE ASSESSMENT AREA</b>								
<b>DEMOGRAPHICS</b>								
2002 HUD Median Family Income (MSA): <b>\$52,900</b> <b>Income Categories</b>	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%	-	-
<b>Total</b>	<b>89</b>	<b>100.0%</b>	<b>114,375</b>	<b>100.0%</b>	<b>7,209</b>	<b>6.3%</b>	<b>114,375</b>	<b>100.0%</b>
	<b>Housing Units by Tract</b>							
	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%
<b>Total</b>	<b>185,150</b>	<b>111,742</b>	<b>100.0%</b>	<b>60.4%</b>	<b>49,623</b>	<b>26.8%</b>	<b>23,785</b>	<b>12.8%</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract and Revenue Size</b>					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
			#	%	#	%	#	%
Low	384	1.0%	273	1.1%	10	0.7%	101	1.0%
Moderate	10,646	29.1%	7,315	29.5%	500	34.8%	2,831	27.1%
Middle	18,747	51.2%	12,716	51.4%	695	48.4%	5,336	51.1%
Upper	6,793	18.5%	4,399	17.8%	228	15.9%	2,166	20.7%
NA	72	0.2%	56	0.2%	2	0.1%	14	0.1%
<b>Total</b>	<b>36,642</b>	<b>100.0%</b>	<b>24,759</b>	<b>100.0%</b>	<b>1,435</b>	<b>100.0%</b>	<b>10,448</b>	<b>100.0%</b>
	<b>Percentage of Total Businesses:</b>			<b>67.6%</b>		<b>3.9%</b>		<b>28.5%</b>

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

<b>MELBOURNE ASSESSMENT AREA</b>								
<b>L E N D I N G</b>								
<b>Income Categories</b>	<b>HMDA</b>							
	<b>By Tract Income</b>				<b>By Borrower Income</b>			
	<b>Home Purchase</b>							
	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
Low	0	0.0%	0	0.0%	11	5.8%	818	4.2%
Moderate	29	15.3%	2,722	13.9%	54	28.4%	4,875	24.9%
Middle	113	59.5%	10,260	52.3%	35	18.4%	3,277	16.7%
Upper	48	25.3%	6,621	33.8%	77	40.5%	9,205	47.0%
NA	0	0.0%	0	0.0%	13	6.8%	1,428	7.3%
<b>Total</b>	<b>190</b>	<b>100.0%</b>	<b>19,603</b>	<b>100.0%</b>	<b>190</b>	<b>100.0%</b>	<b>19,603</b>	<b>100.0%</b>
	<b>Refinance</b>							
	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
Low	0	0.0%	0	0.0%	4	4.4%	276	2.2%
Moderate	14	15.6%	1,399	11.1%	11	12.2%	856	6.8%
Middle	50	55.6%	6,630	52.7%	22	24.4%	1,990	15.8%
Upper	26	28.9%	4,558	36.2%	45	50.0%	8,547	67.9%
NA	0	0.0%	0	0.0%	8	8.9%	918	7.3%
<b>Total</b>	<b>90</b>	<b>100.0%</b>	<b>12,587</b>	<b>100.0%</b>	<b>90</b>	<b>100.0%</b>	<b>12,587</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
Low	0	0.0%	0	0.0%	3	7.9%	67	2.9%
Moderate	5	13.2%	172	7.3%	4	10.5%	210	8.9%
Middle	16	42.1%	942	40.1%	6	15.8%	151	6.4%
Upper	17	44.7%	1,233	52.5%	25	65.8%	1,919	81.8%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>38</b>	<b>100.0%</b>	<b>2,347</b>	<b>100.0%</b>	<b>38</b>	<b>100.0%</b>	<b>2,347</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	250	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%	250	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>250</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>250</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>							
	<b>By Tract Income</b>							
	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	22	27.2%	5,494	31.4%	0	0.0%	0	0.0%
Middle	45	55.6%	7,541	43.1%	0	0.0%	0	0.0%
Upper	14	17.3%	4,476	25.6%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>81</b>	<b>100.0%</b>	<b>17,511</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>By Loan Size and Revenue</b>							
<b>Loan Size:</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
\$100,000 or less	37	45.7%	1,436	8.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	20	24.7%	3,692	21.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million	24	29.6%	12,383	70.7%	0	0.0%	0	0.0%
<b>Total</b>	<b>81</b>	<b>100.0%</b>	<b>17,511</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Revenue:</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
\$1 Million or Less	49	60.5%	9,446	53.9%	0	0.0%	0	0.0%
Over \$1 Million	24	29.6%	6,421	36.7%	0	0.0%	0	0.0%
Not Known	8	9.9%	1,644	9.4%	0	0.0%	0	0.0%
<b>Total</b>	<b>81</b>	<b>100.0%</b>	<b>17,511</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

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

**APPENDIX D (Continued)**

MIAMI ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$48,200</b>	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%	-	-
<b>Total</b>	<b>267</b>	<b>100.0%</b>	<b>485,213</b>	<b>100.0%</b>	<b>68,679</b>	<b>14.2%</b>	<b>485,213</b>	<b>100.0%</b>
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%
<b>Total</b>	<b>771,288</b>	<b>376,006</b>	<b>100.0%</b>	<b>48.8%</b>	<b>316,349</b>	<b>41.0%</b>	<b>78,933</b>	<b>10.2%</b>
Total Businesses by Tract			Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	17,698	8.8%	10,417	9.5%	1,250	10.8%	6,031	7.6%
Moderate	34,753	17.3%	19,363	17.6%	2,524	21.9%	12,866	16.3%
Middle	63,674	31.7%	35,704	32.4%	2,691	23.4%	25,279	32.0%
Upper	84,572	42.1%	44,748	40.6%	5,056	43.9%	34,768	44.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>200,697</b>	<b>100.0%</b>	<b>110,232</b>	<b>100.0%</b>	<b>11,521</b>	<b>100.0%</b>	<b>78,944</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>54.9%</b>	<b>5.7%</b>		<b>39.3%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 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							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	21	2.6%	3,088	2.6%	22	2.8%	1,580	1.3%
Moderate	94	11.8%	14,403	12.1%	68	8.5%	5,561	4.7%
Middle	240	30.0%	31,824	26.7%	158	19.8%	16,906	14.2%
Upper	445	55.6%	69,705	58.6%	522	65.3%	89,541	75.2%
NA	0	0.0%	0	0.0%	30	3.8%	5,432	4.6%
<b>Total</b>	<b>800</b>	<b>100.0%</b>	<b>119,020</b>	<b>100.0%</b>	<b>800</b>	<b>100.0%</b>	<b>119,020</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	13	2.4%	1,271	1.5%	11	2.1%	474	0.6%
Moderate	60	11.3%	8,429	9.9%	35	6.6%	2,666	3.1%
Middle	141	26.6%	19,926	23.4%	91	17.1%	9,007	10.6%
Upper	317	59.7%	55,618	65.2%	384	72.3%	71,662	84.1%
NA	0	0.0%	0	0.0%	10	1.9%	1,435	1.7%
<b>Total</b>	<b>531</b>	<b>100.0%</b>	<b>85,244</b>	<b>100.0%</b>	<b>531</b>	<b>100.0%</b>	<b>85,244</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	5	1.6%	231	1.0%	9	2.9%	332	1.5%
Moderate	36	11.5%	2,382	10.6%	30	9.6%	1,222	5.4%
Middle	99	31.5%	7,761	34.5%	42	13.4%	1,771	7.9%
Upper	174	55.4%	12,097	53.8%	232	73.9%	19,116	85.1%
NA	0	0.0%	0	0.0%	1	0.3%	30	0.1%
<b>Total</b>	<b>314</b>	<b>100.0%</b>	<b>22,471</b>	<b>100.0%</b>	<b>314</b>	<b>100.0%</b>	<b>22,471</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	1	12.5%	475	7.3%	0	0.0%	0	0.0%
Moderate	4	50.0%	1,895	28.9%	0	0.0%	0	0.0%
Middle	3	37.5%	4,178	63.8%	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%	8	100.0%	6,548	100.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>6,548</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>6,548</b>	<b>100.0%</b>
SMALL BUSINESS								
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	22	5.9%	3,388	5.5%				
Moderate	86	23.0%	13,307	21.5%				
Middle	112	29.9%	17,588	28.4%				
Upper	154	41.2%	27,667	44.7%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>374</b>	<b>100.0%</b>	<b>61,950</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
	#	%	\$	%	#	%	\$	%
<b>Loan Size:</b>								
\$100,000 or less	216	57.8%	10,628	17.2%				
\$100,001 - \$250,000	88	23.5%	16,308	26.3%				
\$250,001 - \$1 Million	70	18.7%	35,014	56.5%				
<b>Total</b>	<b>374</b>	<b>100.0%</b>	<b>61,950</b>	<b>100.0%</b>				
<b>Revenue:</b>								
\$1 Million or Less	179	47.9%	20,110	32.5%				
Over \$1 Million	176	47.1%	40,359	65.1%				
Not Known	19	5.1%	1,481	2.4%				
<b>Total</b>	<b>374</b>	<b>100.0%</b>	<b>61,950</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

NAPLES ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$69,800</b>  Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	6.5%	1,545	3.5%	790	51.1%	7,844	17.8%
Moderate	4	12.9%	3,975	9.0%	753	18.9%	8,822	20.0%
Middle	13	41.9%	25,843	58.6%	1,051	4.1%	10,129	22.9%
Upper	12	38.7%	12,773	28.9%	235	1.8%	17,341	39.3%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>31</b>	<b>100.0%</b>	<b>44,136</b>	<b>100.0%</b>	<b>2,829</b>	<b>6.4%</b>	<b>44,136</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	2,519	510	1.2%	20.2%	1,651	65.5%	358	14.2%
Moderate	7,592	3,350	7.7%	44.1%	1,669	22.0%	2,573	33.9%
Middle	50,299	25,092	57.9%	49.9%	11,493	22.8%	13,714	27.3%
Upper	33,755	14,367	33.2%	42.6%	3,571	10.6%	15,817	46.9%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>94,165</b>	<b>43,319</b>	<b>100.0%</b>	<b>46.0%</b>	<b>18,384</b>	<b>19.5%</b>	<b>32,462</b>	<b>34.5%</b>
Total Businesses by Tract		Businesses by Tract and Revenue Size						
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	363	1.4%	250	1.6%	19	1.7%	94	1.1%
Moderate	998	3.9%	637	4.1%	36	3.2%	325	3.7%
Middle	14,602	57.3%	9,239	59.5%	603	54.1%	4,760	53.9%
Upper	9,510	37.3%	5,406	34.8%	456	40.9%	3,648	41.3%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>25,473</b>	<b>100.0%</b>	<b>15,532</b>	<b>100.0%</b>	<b>1,114</b>	<b>100.0%</b>	<b>8,827</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>61.0%</b>	<b>4.4%</b>		<b>34.7%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

NAPLES ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	25	7.3%	2,215	4.1%
Moderate	63	18.4%	3,699	6.9%	84	24.5%	8,316	15.5%
Middle	191	55.7%	27,707	51.7%	73	21.3%	7,591	14.2%
Upper	89	25.9%	22,178	41.4%	143	41.7%	33,135	61.8%
NA	0	0.0%	0	0.0%	18	5.2%	2,327	4.3%
<b>Total</b>	<b>343</b>	<b>100.0%</b>	<b>53,584</b>	<b>100.0%</b>	<b>343</b>	<b>100.0%</b>	<b>53,584</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	1	0.3%	110	0.2%	35	9.3%	2,989	4.3%
Moderate	16	4.3%	1,899	2.7%	87	23.2%	9,815	14.2%
Middle	247	65.9%	35,675	51.5%	84	22.4%	12,732	18.4%
Upper	111	29.6%	31,543	45.6%	143	38.1%	39,775	57.5%
NA	0	0.0%	0	0.0%	26	6.9%	3,916	5.7%
<b>Total</b>	<b>375</b>	<b>100.0%</b>	<b>69,227</b>	<b>100.0%</b>	<b>375</b>	<b>100.0%</b>	<b>69,227</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	8	6.2%	260	2.1%
Moderate	2	1.5%	38	0.3%	24	18.5%	1,077	8.6%
Middle	82	63.1%	5,503	43.9%	27	20.8%	1,647	13.1%
Upper	46	35.4%	6,991	55.8%	69	53.1%	9,529	76.0%
NA	0	0.0%	0	0.0%	2	1.5%	19	0.2%
<b>Total</b>	<b>130</b>	<b>100.0%</b>	<b>12,532</b>	<b>100.0%</b>	<b>130</b>	<b>100.0%</b>	<b>12,532</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	1	1.2%	50	0.5%				
Moderate	1	1.2%	125	1.3%				
Middle	56	66.7%	6,572	68.4%				
Upper	26	31.0%	2,868	29.8%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>84</b>	<b>100.0%</b>	<b>9,615</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%				
\$100,000 or less	59	70.2%	2,248	23.4%				
\$100,001 - \$250,000	15	17.9%	2,688	28.0%				
\$250,001 - \$1 Million	10	11.9%	4,679	48.7%				
<b>Total</b>	<b>84</b>	<b>100.0%</b>	<b>9,615</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%				
\$1 Million or Less	55	65.5%	5,196	54.0%				
Over \$1 Million	23	27.4%	4,234	44.0%				
Not Known	6	7.1%	185	1.9%				
<b>Total</b>	<b>84</b>	<b>100.0%</b>	<b>9,615</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

OCALA ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$41,600</b>	Tract Distribution		Families					
	#	%	Families by Tract		Families-Poverty as a % of Families by Tract		Families by Family Income	
Income Categories	#	%	#	%	#	%	#	%
Low	1	2.2%	686	1.2%	281	41.0%	10,352	17.9%
Moderate	4	8.7%	4,716	8.2%	981	20.8%	11,135	19.3%
Middle	33	71.7%	44,304	76.7%	4,631	10.5%	13,858	24.0%
Upper	7	15.2%	8,064	14.0%	318	3.9%	22,425	38.8%
NA	1	2.2%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>46</b>	<b>100.0%</b>	<b>57,770</b>	<b>100.0%</b>	<b>6,211</b>	<b>10.8%</b>	<b>57,770</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	1,064	397	0.7%	37.3%	566	53.2%	101	9.5%
Moderate	8,579	4,736	8.0%	55.2%	1,921	22.4%	1,922	22.4%
Middle	73,443	46,054	77.9%	62.7%	13,957	19.0%	13,432	18.3%
Upper	11,481	7,925	13.4%	69.0%	2,621	22.8%	935	8.1%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>94,567</b>	<b>59,112</b>	<b>100.0%</b>	<b>62.5%</b>	<b>19,065</b>	<b>20.2%</b>	<b>16,390</b>	<b>17.3%</b>
Total Businesses by Tract								
	Tract		Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	131	0.7%	97	0.8%	5	0.7%	29	0.5%
Moderate	1,128	6.3%	768	6.6%	63	9.1%	297	5.5%
Middle	13,917	78.0%	9,114	77.8%	505	72.9%	4,298	79.2%
Upper	2,651	14.9%	1,729	14.8%	117	16.9%	805	14.8%
NA	11	0.1%	7	0.1%	3	0.4%	1	0.0%
<b>Total</b>	<b>17,838</b>	<b>100.0%</b>	<b>11,715</b>	<b>100.0%</b>	<b>693</b>	<b>100.0%</b>	<b>5,430</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>65.7%</b>	<b>3.9%</b>		<b>30.4%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

OCALA ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
			Home Purchase					
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	32	10.0%	1,418	4.8%
Moderate	16	5.0%	1,036	3.5%	67	20.9%	3,072	10.5%
Middle	257	80.3%	20,255	69.0%	60	18.8%	4,007	13.6%
Upper	47	14.7%	8,069	27.5%	147	45.9%	18,723	63.8%
NA	0	0.0%	0	0.0%	14	4.4%	2,140	7.3%
<b>Total</b>	<b>320</b>	<b>100.0%</b>	<b>29,360</b>	<b>100.0%</b>	<b>320</b>	<b>100.0%</b>	<b>29,360</b>	<b>100.0%</b>
			Refinance					
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	21	6.2%	1,006	2.5%
Moderate	10	2.9%	652	1.6%	46	13.6%	2,842	7.1%
Middle	248	73.2%	23,976	59.7%	72	21.2%	5,529	13.8%
Upper	81	23.9%	15,502	38.6%	193	56.9%	30,115	75.0%
NA	0	0.0%	0	0.0%	7	2.1%	638	1.6%
<b>Total</b>	<b>339</b>	<b>100.0%</b>	<b>40,130</b>	<b>100.0%</b>	<b>339</b>	<b>100.0%</b>	<b>40,130</b>	<b>100.0%</b>
			Home Improvement					
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	18	12.7%	324	6.2%
Moderate	5	3.5%	79	1.5%	27	19.0%	870	16.5%
Middle	119	83.8%	4,184	79.6%	42	29.6%	1,346	25.6%
Upper	18	12.7%	996	18.9%	55	38.7%	2,719	51.7%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>142</b>	<b>100.0%</b>	<b>5,259</b>	<b>100.0%</b>	<b>142</b>	<b>100.0%</b>	<b>5,259</b>	<b>100.0%</b>
			Multi-Family					
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
SMALL BUSINESS								
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	7	1.8%	913	2.0%				
Moderate	29	7.6%	5,224	11.5%				
Middle	275	72.2%	29,606	64.9%				
Upper	69	18.1%	9,854	21.6%				
NA	1	0.3%	17	0.0%				
<b>Total</b>	<b>381</b>	<b>100.0%</b>	<b>45,614</b>	<b>100.0%</b>				
			By Loan Size and Revenue					
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	260	68.2%	10,032	22.0%				
\$100,001 - \$250,000	75	19.7%	12,821	28.1%				
\$250,001 - \$1 Million	46	12.1%	22,761	49.9%				
<b>Total</b>	<b>381</b>	<b>100.0%</b>	<b>45,614</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	247	64.8%	23,319	51.1%				
Over \$1 Million	108	28.3%	21,167	46.4%				
Not Known	26	6.8%	1,128	2.5%				
<b>Total</b>	<b>381</b>	<b>100.0%</b>	<b>45,614</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

ORLANDO ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$54,700</b>	Tract Distribution		Families					
	#	%	Families by Tract		Families-Poverty as a % of Families by Tract		Families by Family Income	
Income Categories	#	%	#	%	#	%	#	%
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%	-	-
<b>Total</b>	<b>221</b>	<b>100.0%</b>	<b>326,694</b>	<b>100.0%</b>	<b>23,326</b>	<b>7.1%</b>	<b>326,694</b>	<b>100.0%</b>
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%
<b>Total</b>	<b>524,197</b>	<b>298,797</b>	<b>100.0%</b>	<b>57.0%</b>	<b>166,478</b>	<b>31.8%</b>	<b>58,922</b>	<b>11.2%</b>
Total Businesses by Tract								
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	4,147	2.9%	2,562	2.8%	294	4.5%	1,291	2.9%
Moderate	22,818	16.1%	15,399	17.0%	1,213	18.7%	6,206	13.9%
Middle	78,200	55.3%	50,490	55.9%	3,493	53.7%	24,217	54.4%
Upper	36,164	25.6%	21,894	24.2%	1,500	23.1%	12,770	28.7%
NA	24	0.0%	16	0.0%	1	0.0%	7	0.0%
<b>Total</b>	<b>141,353</b>	<b>100.0%</b>	<b>90,361</b>	<b>100.0%</b>	<b>6,501</b>	<b>100.0%</b>	<b>44,491</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>63.9%</b>		<b>4.6%</b>		<b>31.5%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

ORLANDO ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
	<b>Home Purchase</b>							
Low	3	0.2%	258	0.2%	139	10.9%	8,444	5.8%
Moderate	173	13.6%	16,618	11.5%	287	22.5%	22,931	15.9%
Middle	737	57.8%	73,415	50.7%	233	18.3%	22,613	15.6%
Upper	363	28.4%	54,372	37.6%	511	40.0%	77,009	53.2%
NA	0	0.0%	0	0.0%	106	8.3%	13,666	9.4%
<b>Total</b>	<b>1,276</b>	<b>100.0%</b>	<b>144,663</b>	<b>100.0%</b>	<b>1,276</b>	<b>100.0%</b>	<b>144,663</b>	<b>100.0%</b>
	<b>Refinance</b>							
	#	%	\$	%	#	%	\$	%
Low	8	0.9%	679	0.6%	52	5.9%	3,103	2.5%
Moderate	103	11.7%	12,731	10.4%	155	17.6%	12,658	10.4%
Middle	420	47.7%	46,602	38.2%	197	22.4%	17,925	14.7%
Upper	349	39.7%	62,047	50.8%	387	44.0%	75,441	61.8%
NA	0	0.0%	0	0.0%	89	10.1%	12,932	10.6%
<b>Total</b>	<b>880</b>	<b>100.0%</b>	<b>122,059</b>	<b>100.0%</b>	<b>880</b>	<b>100.0%</b>	<b>122,059</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
	#	%	\$	%	#	%	\$	%
Low	3	0.8%	73	0.4%	30	7.7%	787	4.5%
Moderate	55	14.0%	2,115	12.0%	53	13.5%	1,554	8.8%
Middle	196	50.0%	7,772	44.2%	97	24.7%	3,646	20.7%
Upper	138	35.2%	7,640	43.4%	212	54.1%	11,613	66.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>392</b>	<b>100.0%</b>	<b>17,600</b>	<b>100.0%</b>	<b>392</b>	<b>100.0%</b>	<b>17,600</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
	#	%	\$	%	#	%	\$	%
Low	3	21.4%	24,411	17.0%	0	0.0%	0	0.0%
Moderate	3	21.4%	31,718	22.0%	0	0.0%	0	0.0%
Middle	5	35.7%	34,656	24.1%	0	0.0%	0	0.0%
Upper	3	21.4%	53,200	36.9%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	14	100.0%	143,985	100.0%
<b>Total</b>	<b>14</b>	<b>100.0%</b>	<b>143,985</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>143,985</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>							
	<b>By Tract Income</b>							
	#	%	\$	%	#	%	\$	%
Low	20	2.2%	4,712	3.2%				
Moderate	187	21.0%	33,598	22.5%				
Middle	463	52.0%	70,809	47.5%				
Upper	219	24.6%	39,887	26.8%				
NA	1	0.1%	67	0.0%				
<b>Total</b>	<b>890</b>	<b>100.0%</b>	<b>149,073</b>	<b>100.0%</b>				
	<b>By Loan Size and Revenue</b>							
<b>Loan Size:</b>	#	%	\$	%				
\$100,000 or less	531	59.7%	20,532	13.8%				
\$100,001 - \$250,000	160	18.0%	27,544	18.5%				
\$250,001 - \$1 Million	199	22.4%	100,997	67.8%				
<b>Total</b>	<b>890</b>	<b>100.0%</b>	<b>149,073</b>	<b>100.0%</b>				
<b>Revenue:</b>								
\$1 Million or Less	488	54.8%	67,474	45.3%				
Over \$1 Million	343	38.5%	78,633	52.7%				
Not Known	59	6.6%	2,966	2.0%				
<b>Total</b>	<b>890</b>	<b>100.0%</b>	<b>149,073</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

PANAMA CITY ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): \$46,300 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	7.4%	941	2.6%	386	41.0%	6,731	18.8%
Moderate	8	29.6%	7,139	20.0%	1,498	21.0%	6,818	19.1%
Middle	12	44.4%	17,922	50.2%	1,602	8.9%	8,132	22.8%
Upper	4	14.8%	9,724	27.2%	529	5.4%	14,045	39.3%
NA	1	3.7%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>27</b>	<b>100.0%</b>	<b>35,726</b>	<b>100.0%</b>	<b>4,015</b>	<b>11.2%</b>	<b>35,726</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	2,127	702	2.2%	33.0%	1,158	54.4%	267	12.6%
Moderate	10,835	5,533	17.3%	51.1%	3,917	36.2%	1,385	12.8%
Middle	34,754	16,557	51.6%	47.6%	8,096	23.3%	10,101	29.1%
Upper	18,283	9,280	28.9%	50.8%	3,695	20.2%	5,308	29.0%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>65,999</b>	<b>32,072</b>	<b>100.0%</b>	<b>48.6%</b>	<b>16,866</b>	<b>25.6%</b>	<b>17,061</b>	<b>25.9%</b>
Total Businesses by Tract								
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	1,035	9.4%	750	9.8%	69	12.9%	216	7.6%
Moderate	1,502	13.6%	1,016	13.2%	65	12.2%	421	14.8%
Middle	5,225	47.2%	3,618	47.1%	234	43.9%	1,373	48.3%
Upper	3,298	29.8%	2,303	30.0%	165	31.0%	830	29.2%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>11,060</b>	<b>100.0%</b>	<b>7,687</b>	<b>100.0%</b>	<b>533</b>	<b>100.0%</b>	<b>2,840</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>69.5%</b>		<b>4.8%</b>		<b>25.7%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

PANAMA CITY ASSESSMENT AREA								
LENDING								
Income Categories	HMDA				HMDA			
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
	<b>Home Purchase</b>							
Low	2	1.8%	61	0.5%	5	4.5%	197	1.5%
Moderate	4	3.6%	389	2.9%	15	13.6%	1,156	8.6%
Middle	60	54.5%	6,938	51.9%	24	21.8%	2,078	15.5%
Upper	44	40.0%	5,981	44.7%	66	60.0%	9,938	74.3%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>110</b>	<b>100.0%</b>	<b>13,369</b>	<b>100.0%</b>	<b>110</b>	<b>100.0%</b>	<b>13,369</b>	<b>100.0%</b>
	<b>Refinance</b>							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	4	3.7%	200	1.4%
Moderate	5	4.6%	281	1.9%	13	11.9%	859	5.8%
Middle	46	42.2%	6,182	42.0%	17	15.6%	1,137	7.7%
Upper	58	53.2%	8,267	56.1%	73	67.0%	12,320	83.6%
NA	0	0.0%	0	0.0%	2	1.8%	214	1.5%
<b>Total</b>	<b>109</b>	<b>100.0%</b>	<b>14,730</b>	<b>100.0%</b>	<b>109</b>	<b>100.0%</b>	<b>14,730</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
	#	%	\$	%	#	%	\$	%
Low	1	3.3%	17	0.9%	3	10.0%	50	2.6%
Moderate	1	3.3%	8	0.4%	2	6.7%	79	4.0%
Middle	11	36.7%	612	31.3%	2	6.7%	125	6.4%
Upper	17	56.7%	1,319	67.4%	22	73.3%	1,685	86.1%
NA	0	0.0%	0	0.0%	1	3.3%	17	0.9%
<b>Total</b>	<b>30</b>	<b>100.0%</b>	<b>1,956</b>	<b>100.0%</b>	<b>30</b>	<b>100.0%</b>	<b>1,956</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>SMALL BUSINESS</b>							
	<b>By Tract Income</b>							
	#	%	\$	%	#	%	\$	%
Low	6	3.0%	243	0.9%				
Moderate	27	13.7%	2,186	8.5%				
Middle	67	34.0%	9,093	35.2%				
Upper	97	49.2%	14,306	55.4%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>197</b>	<b>100.0%</b>	<b>25,828</b>	<b>100.0%</b>				
	<b>By Loan Size and Revenue</b>							
<b>Loan Size:</b>	#	%	\$	%	#	%	\$	%
\$100,000 or less	127	64.5%	4,848	18.8%				
\$100,001 - \$250,000	36	18.3%	5,434	21.0%				
\$250,001 - \$1 Million	34	17.3%	15,546	60.2%				
<b>Total</b>	<b>197</b>	<b>100.0%</b>	<b>25,828</b>	<b>100.0%</b>				
<b>Revenue:</b>	#	%	\$	%	#	%	\$	%
\$1 Million or Less	147	74.6%	18,893	73.1%				
Over \$1 Million	33	16.8%	5,252	20.3%				
Not Known	17	8.6%	1,683	6.5%				
<b>Total</b>	<b>197</b>	<b>100.0%</b>	<b>25,828</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

PENSACOLA ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$45,300</b> <b>Income Categories</b>	Tract Distribution		Families					
	#	%	Families by Tract		Families<Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	9.0%	3,294	3.5%	1,494	45.4%	19,313	20.5%
Moderate	12	17.9%	10,694	11.4%	2,758	25.8%	17,035	18.1%
Middle	34	50.7%	59,661	63.4%	6,789	11.4%	20,592	21.9%
Upper	10	14.9%	20,451	21.7%	1,082	5.3%	37,160	39.5%
NA	5	7.5%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>67</b>	<b>100.0%</b>	<b>94,100</b>	<b>100.0%</b>	<b>12,123</b>	<b>12.9%</b>	<b>94,100</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	6,138	2,631	3.0%	42.9%	2,661	43.4%	846	13.8%
Moderate	17,605	9,101	10.5%	51.7%	6,129	34.8%	2,375	13.5%
Middle	87,609	55,000	63.7%	62.8%	24,869	28.4%	7,740	8.8%
Upper	33,682	19,624	22.7%	58.3%	8,466	25.1%	5,592	16.6%
NA	27	0	0.0%	0.0%	27	100.0%	0	0.0%
<b>Total</b>	<b>145,061</b>	<b>86,356</b>	<b>100.0%</b>	<b>59.5%</b>	<b>42,152</b>	<b>29.1%</b>	<b>16,553</b>	<b>11.4%</b>
Total Businesses by Tract and Revenue Size								
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	1,857	7.2%	1,377	7.6%	137	11.6%	343	5.3%
Moderate	3,025	11.8%	2,141	11.9%	153	13.0%	731	11.3%
Middle	15,126	58.8%	10,765	59.6%	602	51.1%	3,759	57.9%
Upper	5,085	19.8%	3,398	18.8%	235	20.0%	1,452	22.4%
NA	638	2.5%	382	2.1%	50	4.2%	206	3.2%
<b>Total</b>	<b>25,731</b>	<b>100.0%</b>	<b>18,063</b>	<b>100.0%</b>	<b>1,177</b>	<b>100.0%</b>	<b>6,491</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>70.2%</b>	<b>4.6%</b>		<b>25.2%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

PENSACOLA ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase				Home Purchase			
	#	%	\$	%	#	%	\$	%
Low	9	1.1%	818	1.0%	57	7.0%	3,241	4.1%
Moderate	39	4.8%	2,543	3.2%	212	25.9%	17,470	22.1%
Middle	565	69.2%	53,813	68.2%	229	28.0%	21,434	27.2%
Upper	204	25.0%	21,721	27.5%	302	37.0%	34,658	43.9%
NA	0	0.0%	0	0.0%	17	2.1%	2,092	2.7%
<b>Total</b>	<b>817</b>	<b>100.0%</b>	<b>78,895</b>	<b>100.0%</b>	<b>817</b>	<b>100.0%</b>	<b>78,895</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	1	0.4%	108	0.4%	7	2.7%	303	1.0%
Moderate	26	10.0%	2,506	8.2%	39	15.1%	2,562	8.4%
Middle	163	62.9%	19,353	63.1%	36	13.9%	3,341	10.9%
Upper	69	26.6%	8,704	28.4%	156	60.2%	21,923	71.5%
NA	0	0.0%	0	0.0%	21	8.1%	2,542	8.3%
<b>Total</b>	<b>259</b>	<b>100.0%</b>	<b>30,671</b>	<b>100.0%</b>	<b>259</b>	<b>100.0%</b>	<b>30,671</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	2	1.7%	80	0.8%
Moderate	4	3.4%	175	1.7%	12	10.3%	501	4.8%
Middle	79	68.1%	6,882	66.0%	22	19.0%	971	9.3%
Upper	33	28.4%	3,373	32.3%	80	69.0%	8,878	85.1%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>116</b>	<b>100.0%</b>	<b>10,430</b>	<b>100.0%</b>	<b>116</b>	<b>100.0%</b>	<b>10,430</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	50.0%	520	98.1%	0	0.0%	0	0.0%
Upper	1	50.0%	10	1.9%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	2	100.0%	530	100.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>530</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>530</b>	<b>100.0%</b>
SMALL BUSINESS								
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	30	13.4%	4,847	14.4%				
Moderate	26	11.6%	2,479	7.4%				
Middle	100	44.6%	14,224	42.3%				
Upper	58	25.9%	9,388	27.9%				
NA	10	4.5%	2,720	8.1%				
<b>Total</b>	<b>224</b>	<b>100.0%</b>	<b>33,658</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	137	61.2%	6,054	18.0%				
\$100,001 - \$250,000	49	21.9%	9,221	27.4%				
\$250,001 - \$1 Million	38	17.0%	18,383	54.6%				
<b>Total</b>	<b>224</b>	<b>100.0%</b>	<b>33,658</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	154	68.8%	19,151	56.9%				
Over \$1 Million	49	21.9%	11,694	34.7%				
Not Known	21	9.4%	2,813	8.4%				
<b>Total</b>	<b>224</b>	<b>100.0%</b>	<b>33,658</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

PUNTA GORDA ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$44,900</b>	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%	5,065	14.3%
Moderate	2	9.1%	2,091	5.9%	213	10.2%	7,580	21.3%
Middle	19	86.4%	30,553	86.0%	1,606	5.3%	9,318	26.2%
Upper	1	4.5%	2,874	8.1%	25	0.9%	13,555	38.2%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>22</b>	<b>100.0%</b>	<b>35,518</b>	<b>100.0%</b>	<b>1,844</b>	<b>5.2%</b>	<b>35,518</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	0	0	0.0%	0	0.0%	0	0.0%	0
Moderate	5,062	2,637	6.8%	52.1%	1,432	28.3%	993	19.6%
Middle	54,965	32,819	85.1%	59.7%	8,068	14.7%	14,078	25.6%
Upper	4,614	3,103	8.0%	67.3%	374	8.1%	1,137	24.6%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>64,641</b>	<b>38,559</b>	<b>100.0%</b>	<b>59.7%</b>	<b>9,874</b>	<b>15.3%</b>	<b>16,208</b>	<b>25.1%</b>
Total Businesses by Tract			Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	613	5.9%	443	6.4%	22	6.9%	148	4.6%
Middle	9,346	89.4%	6,204	89.2%	287	90.3%	2,855	89.7%
Upper	496	4.7%	307	4.4%	9	2.8%	180	5.7%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>10,455</b>	<b>100.0%</b>	<b>6,954</b>	<b>100.0%</b>	<b>318</b>	<b>100.0%</b>	<b>3,183</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>66.5%</b>		<b>3.0%</b>		<b>30.4%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

PUNTA GORDA ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	54	11.3%	2,774	6.7%
Moderate	24	5.0%	1,120	2.7%	103	21.5%	6,307	15.2%
Middle	416	86.7%	34,216	82.4%	81	16.9%	6,067	14.6%
Upper	40	8.3%	6,201	14.9%	198	41.3%	21,608	52.0%
NA	0	0.0%	0	0.0%	44	9.2%	4,781	11.5%
<b>Total</b>	<b>480</b>	<b>100.0%</b>	<b>41,537</b>	<b>100.0%</b>	<b>480</b>	<b>100.0%</b>	<b>41,537</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	69	10.4%	3,964	6.2%
Moderate	31	4.7%	1,460	2.3%	107	16.1%	7,003	11.0%
Middle	577	86.8%	51,900	81.3%	172	25.9%	13,763	21.6%
Upper	57	8.6%	10,489	16.4%	274	41.2%	34,178	53.5%
NA	0	0.0%	0	0.0%	43	6.5%	4,941	7.7%
<b>Total</b>	<b>665</b>	<b>100.0%</b>	<b>63,849</b>	<b>100.0%</b>	<b>665</b>	<b>100.0%</b>	<b>63,849</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	40	10.1%	1,205	5.9%
Moderate	25	6.3%	710	3.5%	73	18.5%	2,601	12.6%
Middle	330	83.5%	16,300	79.2%	98	24.8%	4,839	23.5%
Upper	40	10.1%	3,567	17.3%	184	46.6%	11,932	58.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>395</b>	<b>100.0%</b>	<b>20,577</b>	<b>100.0%</b>	<b>395</b>	<b>100.0%</b>	<b>20,577</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	10	8.5%	540	4.6%	540	4.6%	540	4.6%
Middle	105	89.0%	11,058	94.7%	11,058	94.7%	11,058	94.7%
Upper	3	2.5%	82	0.7%	82	0.7%	82	0.7%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>118</b>	<b>100.0%</b>	<b>11,680</b>	<b>100.0%</b>	<b>11,680</b>	<b>100.0%</b>	<b>11,680</b>	<b>100.0%</b>
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	87	73.7%	2,845	24.4%	87	73.7%	2,845	24.4%
\$100,001 - \$250,000	17	14.4%	2,946	25.2%	17	14.4%	2,946	25.2%
\$250,001 - \$1 Million	14	11.9%	5,889	50.4%	14	11.9%	5,889	50.4%
<b>Total</b>	<b>118</b>	<b>100.0%</b>	<b>11,680</b>	<b>100.0%</b>	<b>11,680</b>	<b>100.0%</b>	<b>11,680</b>	<b>100.0%</b>
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	79	66.9%	6,558	56.1%	79	66.9%	6,558	56.1%
Over \$1 Million	31	26.3%	5,038	43.1%	31	26.3%	5,038	43.1%
Not Known	8	6.8%	84	0.7%	8	6.8%	84	0.7%
<b>Total</b>	<b>118</b>	<b>100.0%</b>	<b>11,680</b>	<b>100.0%</b>	<b>11,680</b>	<b>100.0%</b>	<b>11,680</b>	<b>100.0%</b>

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

**APPENDIX D (Continued)**

SARASOTA ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$53,400</b>	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
Income Categories	#	%	#	%	#	%	#	%
Low	1	1.1%	1,046	0.7%	383	36.6%	23,528	16.0%
Moderate	17	19.5%	23,405	15.9%	3,286	14.0%	30,325	20.6%
Middle	47	54.0%	90,001	61.2%	3,739	4.2%	36,310	24.7%
Upper	20	23.0%	32,516	22.1%	720	2.2%	56,805	38.7%
NA	2	2.3%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>87</b>	<b>100.0%</b>	<b>146,968</b>	<b>100.0%</b>	<b>8,128</b>	<b>5.5%</b>	<b>146,968</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	1,582	646	0.4%	40.8%	780	49.3%	156	9.9%
Moderate	49,521	22,051	13.8%	44.5%	16,058	32.4%	11,412	23.0%
Middle	159,408	100,927	63.0%	63.3%	30,170	18.9%	28,311	17.8%
Upper	61,789	36,548	22.8%	59.1%	9,373	15.2%	15,868	25.7%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>272,300</b>	<b>160,172</b>	<b>100.0%</b>	<b>58.8%</b>	<b>56,381</b>	<b>20.7%</b>	<b>55,747</b>	<b>20.5%</b>
Total Businesses by Tract								
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	260	0.5%	182	0.5%	10	0.4%	68	0.4%
Moderate	9,960	18.8%	6,200	18.6%	515	22.9%	3,245	18.9%
Middle	30,155	57.1%	19,352	57.9%	1,182	52.6%	9,621	56.0%
Upper	12,462	23.6%	7,670	23.0%	542	24.1%	4,250	24.7%
NA	3	0.0%	3	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>52,840</b>	<b>100.0%</b>	<b>33,407</b>	<b>100.0%</b>	<b>2,249</b>	<b>100.0%</b>	<b>17,184</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>63.2%</b>		<b>4.3%</b>		<b>32.5%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

SARASOTA ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	83	8.5%	4,920	3.9%
Moderate	81	8.3%	6,294	4.9%	171	17.6%	13,485	10.6%
Middle	701	72.2%	84,202	65.9%	191	19.7%	17,700	13.9%
Upper	189	19.5%	37,284	29.2%	402	41.4%	71,636	56.1%
NA	0	0.0%	0	0.0%	124	12.8%	20,039	15.7%
<b>Total</b>	<b>971</b>	<b>100.0%</b>	<b>127,780</b>	<b>100.0%</b>	<b>971</b>	<b>100.0%</b>	<b>127,780</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	61	7.3%	3,262	2.6%
Moderate	41	4.9%	3,421	2.7%	139	16.5%	12,438	9.9%
Middle	566	67.3%	74,139	59.2%	199	23.7%	20,701	16.5%
Upper	234	27.8%	47,646	38.1%	329	39.1%	69,420	55.4%
NA	0	0.0%	0	0.0%	113	13.4%	19,385	15.5%
<b>Total</b>	<b>841</b>	<b>100.0%</b>	<b>125,206</b>	<b>100.0%</b>	<b>841</b>	<b>100.0%</b>	<b>125,206</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	1	0.2%	5	0.0%	69	11.6%	2,034	6.2%
Moderate	34	5.7%	1,682	5.1%	104	17.5%	3,635	11.0%
Middle	412	69.5%	20,546	62.4%	149	25.1%	6,034	18.3%
Upper	146	24.6%	10,713	32.5%	269	45.4%	21,217	64.4%
NA	0	0.0%	0	0.0%	2	0.3%	26	0.1%
<b>Total</b>	<b>593</b>	<b>100.0%</b>	<b>32,946</b>	<b>100.0%</b>	<b>593</b>	<b>100.0%</b>	<b>32,946</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	1	50.0%	14,500	98.7%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	50.0%	198	1.3%	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%	14,698	100.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>14,698</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>14,698</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	3	0.7%	335	0.6%				
Moderate	68	15.2%	7,200	13.2%				
Middle	251	56.2%	30,516	56.0%				
Upper	125	28.0%	16,401	30.1%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>447</b>	<b>100.0%</b>	<b>54,452</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
	#	%	\$	%	#	%	\$	%
<b>Loan Size:</b>								
\$100,000 or less	309	69.1%	10,765	19.8%				
\$100,001 - \$250,000	78	17.4%	13,650	25.1%				
\$250,001 - \$1 Million	60	13.4%	30,037	55.2%				
<b>Total</b>	<b>447</b>	<b>100.0%</b>	<b>54,452</b>	<b>100.0%</b>				
<b>Revenue:</b>								
\$1 Million or Less	259	57.9%	23,215	42.6%				
Over \$1 Million	146	32.7%	30,749	56.5%				
Not Known	42	9.4%	488	0.9%				
<b>Total</b>	<b>447</b>	<b>100.0%</b>	<b>54,452</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

TALLAHASSEE ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): \$57,200 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families-Poverty as a % of Families by Tract		Families by Family Income	
			#	%	#	%	#	%
Low	6	11.8%	2,902	5.2%	1,259	43.4%	12,257	21.9%
Moderate	14	27.5%	15,172	27.2%	3,152	20.8%	9,302	16.7%
Middle	17	33.3%	20,104	36.0%	1,784	8.9%	12,081	21.6%
Upper	12	23.5%	17,671	31.6%	349	2.0%	22,209	39.8%
NA	2	3.9%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>51</b>	<b>100.0%</b>	<b>55,849</b>	<b>100.0%</b>	<b>6,544</b>	<b>11.7%</b>	<b>55,849</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	7,912	1,736	3.3%	21.9%	5,024	63.5%	1,152	14.6%
Moderate	28,690	13,640	25.9%	47.5%	12,188	42.5%	2,862	10.0%
Middle	35,015	19,575	37.1%	55.9%	12,671	36.2%	2,769	7.9%
Upper	24,555	17,741	33.7%	72.3%	5,646	23.0%	1,168	4.8%
NA	12	0	0.0%	0.0%	12	100.0%	0	0.0%
<b>Total</b>	<b>96,184</b>	<b>52,692</b>	<b>100.0%</b>	<b>54.8%</b>	<b>35,541</b>	<b>37.0%</b>	<b>7,951</b>	<b>8.3%</b>
Total Businesses by Tract and Revenue Size								
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
			#	%	#	%	#	%
Low	1,112	5.6%	717	5.7%	49	5.3%	346	5.5%
Moderate	4,181	21.1%	2,871	22.7%	224	24.2%	1,086	17.4%
Middle	7,602	38.3%	4,943	39.0%	347	37.4%	2,312	37.0%
Upper	6,827	34.4%	4,048	31.9%	293	31.6%	2,486	39.8%
NA	118	0.6%	92	0.7%	14	1.5%	12	0.2%
<b>Total</b>	<b>19,840</b>	<b>100.0%</b>	<b>12,671</b>	<b>100.0%</b>	<b>927</b>	<b>100.0%</b>	<b>6,242</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>63.9%</b>	<b>4.7%</b>		<b>31.5%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

TALLAHASSEE ASSESSMENT AREA								
LENDING								
Income Categories	HMDA By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	5	6.1%	309	3.8%
Moderate	7	8.5%	470	5.8%	10	12.2%	779	9.6%
Middle	22	26.8%	2,273	27.9%	30	36.6%	2,383	29.3%
Upper	53	64.6%	5,400	66.3%	37	45.1%	4,672	57.4%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>82</b>	<b>100.0%</b>	<b>8,143</b>	<b>100.0%</b>	<b>82</b>	<b>100.0%</b>	<b>8,143</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	1	1.7%	83	1.2%
Moderate	2	3.3%	117	1.7%	3	5.0%	194	2.8%
Middle	8	13.3%	592	8.5%	13	21.7%	1,217	17.4%
Upper	50	83.3%	6,287	89.9%	38	63.3%	5,114	73.1%
NA	0	0.0%	0	0.0%	5	8.3%	388	5.5%
<b>Total</b>	<b>60</b>	<b>100.0%</b>	<b>6,996</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>	<b>6,996</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	2	5.0%	25	1.3%
Moderate	4	10.0%	282	14.2%	5	12.5%	157	7.9%
Middle	13	32.5%	364	18.3%	5	12.5%	140	7.0%
Upper	23	57.5%	1,346	67.6%	28	70.0%	1,670	83.8%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>40</b>	<b>100.0%</b>	<b>1,992</b>	<b>100.0%</b>	<b>40</b>	<b>100.0%</b>	<b>1,992</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	1,680	43.3%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	50.0%	2,200	56.7%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	2	100.0%	3,880	100.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>3,880</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>3,880</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	7	4.1%	512	2.1%				
Moderate	25	14.7%	1,926	7.9%				
Middle	51	30.0%	10,600	43.4%				
Upper	87	51.2%	11,401	46.7%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>170</b>	<b>100.0%</b>	<b>24,439</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
<b>Loan Size:</b>	#	%	\$	%	#	%	\$	%
\$100,000 or less	102	60.0%	3,773	15.4%				
\$100,001 - \$250,000	36	21.2%	6,027	24.7%				
\$250,001 - \$1 Million	32	18.8%	14,639	59.9%				
<b>Total</b>	<b>170</b>	<b>100.0%</b>	<b>24,439</b>	<b>100.0%</b>				
<b>Revenue:</b>	#	%	\$	%	#	%	\$	%
\$1 Million or Less	100	58.8%	11,832	48.4%				
Over \$1 Million	61	35.9%	11,599	47.5%				
Not Known	9	5.3%	1,008	4.1%				
<b>Total</b>	<b>170</b>	<b>100.0%</b>	<b>24,439</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

WEST PALM BEACH ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$62,800</b> Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		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%	-	-
<b>Total</b>	<b>211</b>	<b>100.0%</b>	<b>244,633</b>	<b>100.0%</b>	<b>15,258</b>	<b>6.2%</b>	<b>244,633</b>	<b>100.0%</b>
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%
<b>Total</b>	<b>461,665</b>	<b>262,894</b>	<b>100.0%</b>	<b>56.9%</b>	<b>102,664</b>	<b>22.2%</b>	<b>96,107</b>	<b>20.8%</b>
Total Businesses by Tract and Revenue Size								
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	2,295	2.1%	1,548	2.3%	163	3.2%	584	1.5%
Moderate	17,663	15.8%	11,656	17.2%	936	18.6%	5,071	12.9%
Middle	48,808	43.6%	30,048	44.4%	2,015	40.0%	16,745	42.7%
Upper	41,730	37.3%	23,583	34.9%	1,828	36.3%	16,319	41.6%
NA	1,443	1.3%	815	1.2%	91	1.8%	537	1.4%
<b>Total</b>	<b>111,939</b>	<b>100.0%</b>	<b>67,650</b>	<b>100.0%</b>	<b>5,033</b>	<b>100.0%</b>	<b>39,256</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>60.4%</b>		<b>4.5%</b>		<b>35.1%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 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	4	0.4%	352	0.3%	109	11.1%	7,219	5.2%
Moderate	122	12.4%	11,139	8.0%	234	23.9%	21,268	15.3%
Middle	497	50.7%	57,972	41.7%	167	17.0%	19,725	14.2%
Upper	358	36.5%	69,709	50.1%	397	40.5%	80,618	57.9%
NA	0	0.0%	0	0.0%	74	7.5%	10,342	7.4%
<b>Total</b>	<b>981</b>	<b>100.0%</b>	<b>139,172</b>	<b>100.0%</b>	<b>981</b>	<b>100.0%</b>	<b>139,172</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	64	7.1%	4,480	3.0%
Moderate	99	10.9%	9,694	6.5%	141	15.5%	13,570	9.1%
Middle	427	47.1%	63,517	42.6%	211	23.3%	22,823	15.3%
Upper	381	42.0%	76,052	51.0%	436	48.1%	98,223	65.8%
NA	0	0.0%	0	0.0%	55	6.1%	10,167	6.8%
<b>Total</b>	<b>907</b>	<b>100.0%</b>	<b>149,263</b>	<b>100.0%</b>	<b>907</b>	<b>100.0%</b>	<b>149,263</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	1	0.1%	100	0.2%	37	5.4%	1,078	2.1%
Moderate	45	6.6%	2,020	4.0%	81	11.8%	3,617	7.1%
Middle	234	34.2%	12,966	25.5%	140	20.4%	6,371	12.5%
Upper	405	59.1%	35,855	70.4%	426	62.2%	39,600	77.7%
NA	0	0.0%	0	0.0%	1	0.1%	275	0.5%
<b>Total</b>	<b>685</b>	<b>100.0%</b>	<b>50,941</b>	<b>100.0%</b>	<b>685</b>	<b>100.0%</b>	<b>50,941</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	1	12.5%	3,780	4.3%	0	0.0%	0	0.0%
Moderate	1	12.5%	88	0.1%	0	0.0%	0	0.0%
Middle	4	50.0%	64,730	73.0%	0	0.0%	0	0.0%
Upper	2	25.0%	20,119	22.7%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	8	100.0%	88,717	100.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>88,717</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>88,717</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	14	4.6%	2,010	3.5%				
Moderate	70	23.0%	14,863	25.5%				
Middle	132	43.3%	22,165	38.0%				
Upper	82	26.9%	18,166	31.2%				
NA	7	2.3%	1,054	1.8%				
<b>Total</b>	<b>305</b>	<b>100.0%</b>	<b>58,258</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	170	55.7%	7,431	12.8%				
\$100,001 - \$250,000	64	21.0%	11,360	19.5%				
\$250,001 - \$1 Million	71	23.3%	39,467	67.7%				
<b>Total</b>	<b>305</b>	<b>100.0%</b>	<b>58,258</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	170	55.7%	27,158	46.6%				
Over \$1 Million	110	36.1%	27,569	47.3%				
Not Known	25	8.2%	3,531	6.1%				
<b>Total</b>	<b>305</b>	<b>100.0%</b>	<b>58,258</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

ATHENS ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$50,100</b> Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families<Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	5	15.6%	1,687	5.8%	775	45.9%	6,547	22.4%
Moderate	4	12.5%	3,095	10.6%	584	18.9%	5,090	17.4%
Middle	14	43.8%	14,153	48.5%	1,673	11.8%	5,842	20.0%
Upper	9	28.1%	10,258	35.1%	597	5.8%	11,714	40.1%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>29,193</b>	<b>100.0%</b>	<b>3,629</b>	<b>12.4%</b>	<b>29,193</b>	<b>100.0%</b>
<b>Housing Units by Tract</b>								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	%
Low	4,367	652	2.5%	14.9%	3,328	76.2%	387	8.9%
Moderate	6,359	2,231	8.7%	35.1%	3,548	55.8%	580	9.1%
Middle	22,365	13,444	52.2%	60.1%	7,110	31.8%	1,811	8.1%
Upper	17,869	9,448	36.7%	52.9%	7,305	40.9%	1,116	6.2%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>50,960</b>	<b>25,775</b>	<b>100.0%</b>	<b>50.6%</b>	<b>21,291</b>	<b>41.8%</b>	<b>3,894</b>	<b>7.6%</b>
<b>Total Businesses by Tract and Revenue Size</b>								
	Total Businesses by Tract		Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	1,249	13.0%	926	14.9%	63	15.3%	260	8.7%
Moderate	812	8.4%	583	9.4%	49	11.9%	180	6.0%
Middle	3,708	38.5%	2,249	36.1%	130	31.5%	1,329	44.4%
Upper	3,862	40.1%	2,469	39.6%	171	41.4%	1,222	40.9%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>9,631</b>	<b>100.0%</b>	<b>6,227</b>	<b>100.0%</b>	<b>413</b>	<b>100.0%</b>	<b>2,991</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>64.7%</b>		<b>4.3%</b>		<b>31.1%</b>

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

ATHENS ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	4	12.5%	794	20.2%	0	0.0%	0	0.0%
Moderate	1	3.1%	90	2.3%	7	21.9%	663	16.9%
Middle	14	43.8%	1,400	35.6%	6	18.8%	518	13.2%
Upper	13	40.6%	1,646	41.9%	18	56.3%	2,668	67.9%
NA	0	0.0%	0	0.0%	1	3.1%	81	2.1%
<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>3,930</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>3,930</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	3	7.5%	152	3.4%
Moderate	4	10.0%	418	9.4%	7	17.5%	545	12.2%
Middle	19	47.5%	2,503	56.2%	11	27.5%	1,079	24.2%
Upper	17	42.5%	1,530	34.4%	18	45.0%	2,605	58.5%
NA	0	0.0%	0	0.0%	1	2.5%	70	1.6%
<b>Total</b>	<b>40</b>	<b>100.0%</b>	<b>4,451</b>	<b>100.0%</b>	<b>40</b>	<b>100.0%</b>	<b>4,451</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	1	5.9%	50	6.6%	0	0.0%	0	0.0%
Moderate	1	5.9%	50	6.6%	2	11.8%	86	11.3%
Middle	5	29.4%	166	21.9%	5	29.4%	123	16.2%
Upper	10	58.8%	493	65.0%	10	58.8%	550	72.5%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>17</b>	<b>100.0%</b>	<b>759</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>759</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
SMALL BUSINESS								
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	8	17.8%	926	10.6%				
Moderate	7	15.6%	1,302	14.9%				
Middle	13	28.9%	2,964	34.0%				
Upper	17	37.8%	3,524	40.4%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>45</b>	<b>100.0%</b>	<b>8,716</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	24	53.3%	1,124	12.9%				
\$100,001 - \$250,000	11	24.4%	1,845	21.2%				
\$250,001 - \$1 Million	10	22.2%	5,747	65.9%				
<b>Total</b>	<b>45</b>	<b>100.0%</b>	<b>8,716</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	37	82.2%	7,081	81.2%				
Over \$1 Million	6	13.3%	1,550	17.8%				
Not Known	2	4.4%	85	1.0%				
<b>Total</b>	<b>45</b>	<b>100.0%</b>	<b>8,716</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

AUGUSTA ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$49,900</b> Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
			#	%	#	%	#	%
Low	8	15.4%	6,412	9.6%	2,699	42.1%	14,250	21.4%
Moderate	7	13.5%	7,555	11.3%	1,632	21.6%	11,448	17.2%
Middle	21	40.4%	30,183	45.2%	2,932	9.7%	14,514	21.8%
Upper	16	30.8%	22,564	33.8%	905	4.0%	26,502	39.7%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>52</b>	<b>100.0%</b>	<b>66,714</b>	<b>100.0%</b>	<b>8,168</b>	<b>12.2%</b>	<b>66,714</b>	<b>100.0%</b>
	Housing Units by Tract							
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	#	%	#	%	
Low	12,005	4,190	7.5%	34.9%	5,779	48.1%	2,036	17.0%
Moderate	13,829	5,637	10.1%	40.8%	6,819	49.3%	1,373	9.9%
Middle	44,254	25,159	44.9%	56.9%	14,071	31.8%	5,024	11.4%
Upper	30,945	21,096	37.6%	68.2%	7,765	25.1%	2,084	6.7%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>101,033</b>	<b>56,082</b>	<b>100.0%</b>	<b>55.5%</b>	<b>34,434</b>	<b>34.1%</b>	<b>10,517</b>	<b>10.4%</b>
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
			#	%	#	%	#	%
Low	1,544	9.9%	1,086	9.9%	107	13.3%	351	9.4%
Moderate	2,299	14.8%	1,688	15.4%	164	20.4%	447	11.9%
Middle	5,518	35.5%	4,014	36.6%	249	31.0%	1,255	33.5%
Upper	6,166	39.7%	4,188	38.2%	282	35.2%	1,696	45.2%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>15,527</b>	<b>100.0%</b>	<b>10,976</b>	<b>100.0%</b>	<b>802</b>	<b>100.0%</b>	<b>3,749</b>	<b>100.0%</b>
	Percentage of Total Businesses:			70.7%		5.2%		24.1%

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

AUGUSTA ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	8	1.1%	255	0.4%	67	9.2%	4,257	6.6%
Moderate	32	4.4%	2,008	3.1%	178	24.5%	13,046	20.2%
Middle	225	30.9%	17,650	27.3%	165	22.7%	14,383	22.2%
Upper	462	63.5%	44,745	69.2%	300	41.3%	31,514	48.7%
NA	0	0.0%	0	0.0%	17	2.3%	1,458	2.3%
<b>Total</b>	<b>727</b>	<b>100.0%</b>	<b>64,658</b>	<b>100.0%</b>	<b>727</b>	<b>100.0%</b>	<b>64,658</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	7	1.1%	330	0.5%	34	5.2%	2,107	3.1%
Moderate	26	4.0%	1,694	2.5%	93	14.3%	6,061	8.9%
Middle	181	27.8%	14,646	21.5%	127	19.5%	10,560	15.5%
Upper	437	67.1%	51,490	75.5%	342	52.5%	42,642	62.6%
NA	0	0.0%	0	0.0%	55	8.4%	6,790	10.0%
<b>Total</b>	<b>651</b>	<b>100.0%</b>	<b>68,160</b>	<b>100.0%</b>	<b>651</b>	<b>100.0%</b>	<b>68,160</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	8	3.1%	178	2.3%	32	12.6%	482	6.2%
Moderate	13	5.1%	221	2.8%	36	14.2%	768	9.8%
Middle	90	35.4%	2,194	28.1%	59	23.2%	1,594	20.4%
Upper	143	56.3%	5,214	66.8%	127	50.0%	4,963	63.6%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>254</b>	<b>100.0%</b>	<b>7,807</b>	<b>100.0%</b>	<b>254</b>	<b>100.0%</b>	<b>7,807</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	100.0%	1,821	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%	2	100.0%	1,821	100.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>1,821</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>1,821</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	27	9.0%	5,228	12.4%				
Moderate	35	11.7%	6,717	15.9%				
Middle	105	35.1%	13,331	31.6%				
Upper	132	44.1%	16,878	40.0%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>299</b>	<b>100.0%</b>	<b>42,154</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
	#	%	\$	%	#	%	\$	%
<b>Loan Size:</b>								
\$100,000 or less	194	64.9%	7,455	17.7%				
\$100,001 - \$250,000	54	18.1%	9,391	22.3%				
\$250,001 - \$1 Million	51	17.1%	25,308	60.0%				
<b>Total</b>	<b>299</b>	<b>100.0%</b>	<b>42,154</b>	<b>100.0%</b>				
<b>Revenue:</b>								
\$1 Million or Less	180	60.2%	19,130	45.4%				
Over \$1 Million	99	33.1%	22,238	52.8%				
Not Known	20	6.7%	786	1.9%				
<b>Total</b>	<b>299</b>	<b>100.0%</b>	<b>42,154</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

COFFEE ASSESSMENT AREA									
DEMOGRAPHICS									
2002 HUD Median Family Income (State Nonmetro): <b>\$42,200</b> <b>Income Categories</b>	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%	4,112	26.9%
	Moderate	5	29.4%	2,828	18.5%	755	26.7%	3,010	19.7%
	Middle	11	64.7%	11,652	76.2%	2,114	18.1%	2,953	19.3%
	Upper	1	5.9%	815	5.3%	88	10.8%	5,220	34.1%
	NA	0	0.0%	0	0.0%	0	0.0%	-	-
	<b>Total</b>	<b>17</b>	<b>100.0%</b>	<b>15,295</b>	<b>100.0%</b>	<b>2,957</b>	<b>19.3%</b>	<b>15,295</b>	<b>100.0%</b>
	<b>Housing Units by Tract</b>								
		Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%		
Low	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4,474	2,726	18.6%	60.9%	1,118	25.0%	630	14.1%	
Middle	17,572	11,096	75.5%	63.1%	4,456	25.4%	2,020	11.5%	
Upper	1,235	869	5.9%	70.4%	265	21.5%	101	8.2%	
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>23,281</b>	<b>14,691</b>	<b>100.0%</b>	<b>63.1%</b>	<b>5,839</b>	<b>25.1%</b>	<b>2,751</b>	<b>11.8%</b>	
<b>Total Businesses by Tract and Revenue Size</b>									
	Tract		Under \$1 Million		Over \$1 Million		Revenue not Reported		
	#	%	#	%	#	%	#	%	
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	672	17.2%	368	14.7%	21	12.7%	283	22.7%	
Middle	2,984	76.2%	1,945	77.7%	135	81.3%	904	72.4%	
Upper	262	6.7%	190	7.6%	10	6.0%	62	5.0%	
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>3,918</b>	<b>100.0%</b>	<b>2,503</b>	<b>100.0%</b>	<b>166</b>	<b>100.0%</b>	<b>1,249</b>	<b>100.0%</b>	
<b>Percentage of Total Businesses:</b>				<b>63.9%</b>	<b>4.2%</b>		<b>31.9%</b>		

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

COFFEE ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA				By Borrower Income			
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	22	32.8%	615	25.7%
Moderate	22	32.8%	711	29.7%	23	34.3%	682	28.5%
Middle	44	65.7%	1,593	66.6%	16	23.9%	658	27.5%
Upper	1	1.5%	87	3.6%	6	9.0%	436	18.2%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>67</b>	<b>100.0%</b>	<b>2,391</b>	<b>100.0%</b>	<b>67</b>	<b>100.0%</b>	<b>2,391</b>	<b>100.0%</b>
<b>Refinance</b>								
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	2	5.4%	28	1.0%
Moderate	2	5.4%	91	3.3%	4	10.8%	191	7.0%
Middle	34	91.9%	2,527	93.0%	16	43.2%	1,116	41.1%
Upper	1	2.7%	100	3.7%	13	35.1%	1,183	43.5%
NA	0	0.0%	0	0.0%	2	5.4%	200	7.4%
<b>Total</b>	<b>37</b>	<b>100.0%</b>	<b>2,718</b>	<b>100.0%</b>	<b>37</b>	<b>100.0%</b>	<b>2,718</b>	<b>100.0%</b>
<b>Home Improvement</b>								
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	6	12.8%	58	4.6%
Moderate	10	21.3%	172	13.7%	9	19.1%	145	11.6%
Middle	37	78.7%	1,081	86.3%	12	25.5%	266	21.2%
Upper	0	0.0%	0	0.0%	20	42.6%	784	62.6%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>47</b>	<b>100.0%</b>	<b>1,253</b>	<b>100.0%</b>	<b>47</b>	<b>100.0%</b>	<b>1,253</b>	<b>100.0%</b>
<b>Multi-Family</b>								
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>SMALL BUSINESS</b>								
<b>By Tract Income</b>								
	#	%	\$	%				
Low	0	0.0%	0	0.0%				
Moderate	1	10.0%	4	0.3%				
Middle	8	80.0%	1,469	96.5%				
Upper	1	10.0%	50	3.3%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>1,523</b>	<b>100.0%</b>				
<b>By Loan Size and Revenue</b>								
<b>Loan Size:</b>	#	%	\$	%				
\$100,000 or less	7	70.0%	336	22.1%				
\$100,001 - \$250,000	1	10.0%	200	13.1%				
\$250,001 - \$1 Million	2	20.0%	987	64.8%				
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>1,523</b>	<b>100.0%</b>				
<b>Revenue:</b>								
\$1 Million or Less	7	70.0%	746	49.0%				
Over \$1 Million	2	20.0%	747	49.0%				
Not Known	1	10.0%	30	2.0%				
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>1,523</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

HALL ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (State Nonmetro): <b>\$42,200</b> <b>Income Categories</b>	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%	3,549	13.3%
Moderate	0	0.0%	0	0.0%	0	0.0%	3,418	12.8%
Middle	5	31.3%	6,807	25.5%	947	13.9%	5,435	20.4%
Upper	11	68.8%	19,888	74.5%	1,179	5.9%	14,293	53.5%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>16</b>	<b>100.0%</b>	<b>26,695</b>	<b>100.0%</b>	<b>2,126</b>	<b>8.0%</b>	<b>26,695</b>	<b>100.0%</b>
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	9,782	5,556	23.1%	56.8%	3,358	34.3%	868	8.9%
Upper	28,533	18,541	76.9%	65.0%	7,266	25.5%	2,726	9.6%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>38,315</b>	<b>24,097</b>	<b>100.0%</b>	<b>62.9%</b>	<b>10,624</b>	<b>27.7%</b>	<b>3,594</b>	<b>9.4%</b>
Total Businesses by Tract and Revenue Size								
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
			#	%	#	%	#	%
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	2,557	26.4%	1,746	28.6%	217	43.5%	594	19.1%
Upper	7,146	73.6%	4,351	71.4%	282	56.5%	2,513	80.9%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>9,703</b>	<b>100.0%</b>	<b>6,097</b>	<b>100.0%</b>	<b>499</b>	<b>100.0%</b>	<b>3,107</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>62.8%</b>		<b>5.1%</b>		<b>32.0%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

HALL ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	3	4.3%	227	3.0%
Moderate	0	0.0%	0	0.0%	4	5.8%	184	2.4%
Middle	7	10.1%	792	10.4%	26	37.7%	2,715	35.7%
Upper	62	89.9%	6,819	89.6%	34	49.3%	4,222	55.5%
NA	0	0.0%	0	0.0%	2	2.9%	263	3.5%
<b>Total</b>	<b>69</b>	<b>100.0%</b>	<b>7,611</b>	<b>100.0%</b>	<b>69</b>	<b>100.0%</b>	<b>7,611</b>	<b>100.0%</b>
	<b>Refinance</b>							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	4	3.3%	253	1.6%
Moderate	0	0.0%	0	0.0%	13	10.7%	973	6.1%
Middle	14	11.6%	1,429	8.9%	27	22.3%	2,621	16.4%
Upper	107	88.4%	14,582	91.1%	71	58.7%	11,417	71.3%
NA	0	0.0%	0	0.0%	6	5.0%	747	4.7%
<b>Total</b>	<b>121</b>	<b>100.0%</b>	<b>16,011</b>	<b>100.0%</b>	<b>121</b>	<b>100.0%</b>	<b>16,011</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	1	2.3%	60	2.1%
Moderate	0	0.0%	0	0.0%	3	6.8%	65	2.3%
Middle	3	6.8%	95	3.3%	5	11.4%	126	4.4%
Upper	41	93.2%	2,747	96.7%	35	79.5%	2,591	91.2%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>44</b>	<b>100.0%</b>	<b>2,842</b>	<b>100.0%</b>	<b>44</b>	<b>100.0%</b>	<b>2,842</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>SMALL BUSINESS</b>							
	<b>By Tract Income</b>							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	12	21.4%	538	8.7%	538	8.7%	538	8.7%
Upper	44	78.6%	5,650	91.3%	5,650	91.3%	5,650	91.3%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>56</b>	<b>100.0%</b>	<b>6,188</b>	<b>100.0%</b>	<b>56</b>	<b>100.0%</b>	<b>6,188</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue</b>							
<b>Loan Size:</b>	#	%	\$	%	#	%	\$	%
\$100,000 or less	39	69.6%	1,222	19.7%	39	69.6%	1,222	19.7%
\$100,001 - \$250,000	9	16.1%	1,611	26.0%	9	16.1%	1,611	26.0%
\$250,001 - \$1 Million	8	14.3%	3,355	54.2%	8	14.3%	3,355	54.2%
<b>Total</b>	<b>56</b>	<b>100.0%</b>	<b>6,188</b>	<b>100.0%</b>	<b>56</b>	<b>100.0%</b>	<b>6,188</b>	<b>100.0%</b>
<b>Revenue:</b>	#	%	\$	%	#	%	\$	%
\$1 Million or Less	35	62.5%	2,391	38.6%	35	62.5%	2,391	38.6%
Over \$1 Million	16	28.6%	3,501	56.6%	16	28.6%	3,501	56.6%
Not Known	5	8.9%	296	4.8%	5	8.9%	296	4.8%
<b>Total</b>	<b>56</b>	<b>100.0%</b>	<b>6,188</b>	<b>100.0%</b>	<b>56</b>	<b>100.0%</b>	<b>6,188</b>	<b>100.0%</b>

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

**APPENDIX D (Continued)**

HARALSON ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (State Nonmetro): <b>\$42,200</b> <b>Income Categories</b>	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%	1,238	19.6%
Moderate	0	0.0%	0	0.0%	0	0.0%	1,067	16.9%
Middle	3	100.0%	6,320	100.0%	743	11.8%	1,475	23.3%
Upper	0	0.0%	0	0.0%	0	0.0%	2,540	40.2%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>6,320</b>	<b>100.0%</b>	<b>743</b>	<b>11.8%</b>	<b>6,320</b>	<b>100.0%</b>
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	9,016	6,283	100.0%	69.7%	1,965	21.8%	768	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%
<b>Total</b>	<b>9,016</b>	<b>6,283</b>	<b>100.0%</b>	<b>69.7%</b>	<b>1,965</b>	<b>21.8%</b>	<b>768</b>	<b>8.5%</b>
Total Businesses by Tract			Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
			#	%	#	%	#	%
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	1,367	100.0%	891	100.0%	60	100.0%	416	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%
<b>Total</b>	<b>1,367</b>	<b>100.0%</b>	<b>891</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>	<b>416</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>65.2%</b>		<b>4.4%</b>		<b>30.4%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

HARALSON ASSESSMENT AREA								
LENDING								
Income Categories	HMDA				HMDA			
	By Tract Income				By Borrower Income			
	Home Purchase		Home Purchase		Refinance		Refinance	
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	3	17.6%	132	10.4%
Middle	17	100.0%	1,265	100.0%	8	47.1%	539	42.6%
Upper	0	0.0%	0	0.0%	6	35.3%	594	47.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>17</b>	<b>100.0%</b>	<b>1,265</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>1,265</b>	<b>100.0%</b>
	Home Improvement		Home Improvement		Multi-Family		Multi-Family	
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	5	14.3%	90	8.4%
Moderate	0	0.0%	0	0.0%	3	8.6%	105	9.8%
Middle	35	100.0%	1,069	100.0%	7	20.0%	205	19.2%
Upper	0	0.0%	0	0.0%	19	54.3%	629	58.8%
NA	0	0.0%	0	0.0%	1	2.9%	40	3.7%
<b>Total</b>	<b>35</b>	<b>100.0%</b>	<b>1,069</b>	<b>100.0%</b>	<b>35</b>	<b>100.0%</b>	<b>1,069</b>	<b>100.0%</b>
	Multi-Family		Multi-Family		SMALL BUSINESS		SMALL BUSINESS	
	#	%	\$	%	By Tract Income		By Tract Income	
Low	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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	SMALL BUSINESS		SMALL BUSINESS		By Loan Size and Revenue		By Loan Size and Revenue	
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	8	72.7%	231	26.2%
Moderate	0	0.0%	0	0.0%	2	18.2%	381	43.2%
Middle	11	100.0%	882	100.0%	1	9.1%	270	30.6%
Upper	0	0.0%	0	0.0%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>882</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>882</b>	<b>100.0%</b>
<b>Loan Size:</b>								
\$100,000 or less	8	72.7%	231	26.2%				
\$100,001 - \$250,000	2	18.2%	381	43.2%				
\$250,001 - \$1 Million	1	9.1%	270	30.6%				
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>882</b>	<b>100.0%</b>				
<b>Revenue:</b>								
\$1 Million or Less	6	54.5%	745	84.5%				
Over \$1 Million	3	27.3%	106	12.0%				
Not Known	2	18.2%	31	3.5%				
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>882</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

JACKSON ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (State Nonmetro): <b>\$42,200</b> 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%	1,379	16.5%
Moderate	0	0.0%	0	0.0%	0	0.0%	1,469	17.6%
Middle	7	100.0%	8,370	100.0%	876	10.5%	1,924	23.0%
Upper	0	0.0%	0	0.0%	0	0.0%	3,598	43.0%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>8,370</b>	<b>100.0%</b>	<b>876</b>	<b>10.5%</b>	<b>8,370</b>	<b>100.0%</b>
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	11,775	8,056	100.0%	68.4%	2,665	22.6%	1,054	9.0%
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%
<b>Total</b>	<b>11,775</b>	<b>8,056</b>	<b>100.0%</b>	<b>68.4%</b>	<b>2,665</b>	<b>22.6%</b>	<b>1,054</b>	<b>9.0%</b>
Total Businesses by Tract								
	Tract		Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
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	2,532	100.0%	1,626	100.0%	90	100.0%	816	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%
<b>Total</b>	<b>2,532</b>	<b>100.0%</b>	<b>1,626</b>	<b>100.0%</b>	<b>90</b>	<b>100.0%</b>	<b>816</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>64.2%</b>	<b>3.6%</b>		<b>32.2%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 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	3.8%	60	2.4%
Moderate	0	0.0%	0	0.0%	3	11.5%	215	8.5%
Middle	26	100.0%	2,528	100.0%	7	26.9%	640	25.3%
Upper	0	0.0%	0	0.0%	15	57.7%	1,613	63.8%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>26</b>	<b>100.0%</b>	<b>2,528</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	<b>2,528</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	2	4.5%	88	1.5%
Moderate	0	0.0%	0	0.0%	2	4.5%	144	2.5%
Middle	44	100.0%	5,797	100.0%	11	25.0%	1,258	21.7%
Upper	0	0.0%	0	0.0%	29	65.9%	4,307	74.3%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>44</b>	<b>100.0%</b>	<b>5,797</b>	<b>100.0%</b>	<b>44</b>	<b>100.0%</b>	<b>5,797</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	1	5.6%	15	2.1%
Moderate	0	0.0%	0	0.0%	1	5.6%	50	7.1%
Middle	18	100.0%	703	100.0%	4	22.2%	84	11.9%
Upper	0	0.0%	0	0.0%	12	66.7%	554	78.8%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>18</b>	<b>100.0%</b>	<b>703</b>	<b>100.0%</b>	<b>18</b>	<b>100.0%</b>	<b>703</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	242	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%	242	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>242</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>242</b>	<b>100.0%</b>
	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	10	100.0%	1,445	100.0%	10	100.0%	1,445	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%
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>1,445</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>1,445</b>	<b>100.0%</b>
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	6	60.0%	251	17.4%	6	60.0%	251	17.4%
\$100,001 - \$250,000	3	30.0%	544	37.6%	3	30.0%	544	37.6%
\$250,001 - \$1 Million	1	10.0%	650	45.0%	1	10.0%	650	45.0%
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>1,445</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>1,445</b>	<b>100.0%</b>
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	8	80.0%	1,162	80.4%	8	80.0%	1,162	80.4%
Over \$1 Million	2	20.0%	283	19.6%	2	20.0%	283	19.6%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>1,445</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>1,445</b>	<b>100.0%</b>

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

**APPENDIX D (Continued)**

LAURENS ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (State Nonmetro): <b>\$42,200</b> <b>Income Categories</b>	Tract Distribution		Families					
	#	%	Families by Tract		Families-Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	7.1%	745	6.8%	367	49.3%	2,575	23.5%
Moderate	1	7.1%	546	5.0%	118	21.6%	1,743	15.9%
Middle	8	57.1%	6,424	58.6%	1,064	16.6%	2,172	19.8%
Upper	3	21.4%	3,249	29.6%	257	7.9%	4,474	40.8%
NA	1	7.1%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>14</b>	<b>100.0%</b>	<b>10,964</b>	<b>100.0%</b>	<b>1,806</b>	<b>16.5%</b>	<b>10,964</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	1,172	441	4.3%	614	52.4%	117	10.0%	
Moderate	944	398	3.9%	416	44.1%	130	13.8%	
Middle	9,856	6,104	59.3%	2,456	24.9%	1,296	13.1%	
Upper	4,532	3,342	32.5%	743	16.4%	447	9.9%	
NA	0	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>16,504</b>	<b>10,285</b>	<b>100.0%</b>	<b>4,229</b>	<b>25.6%</b>	<b>1,990</b>	<b>12.1%</b>	
Total Businesses by Tract								
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	224	7.9%	170	9.1%	10	7.8%	44	5.3%
Moderate	170	6.0%	118	6.4%	9	7.0%	43	5.1%
Middle	1,538	54.4%	956	51.5%	67	51.9%	515	61.5%
Upper	893	31.6%	614	33.0%	43	33.3%	236	28.2%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,825</b>	<b>100.0%</b>	<b>1,858</b>	<b>100.0%</b>	<b>129</b>	<b>100.0%</b>	<b>838</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>65.8%</b>		<b>4.6%</b>		<b>29.7%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

LAURENS ASSESSMENT AREA								
LENDING								
Income Categories	HMDA				HMDA			
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	2	22.2%	67	15.1%
Moderate	0	0.0%	0	0.0%	1	11.1%	59	13.3%
Middle	6	66.7%	241	54.4%	2	22.2%	99	22.3%
Upper	3	33.3%	202	45.6%	4	44.4%	218	49.2%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>443</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>443</b>	<b>100.0%</b>
	<b>Refinance</b>							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	1	9.1%	29	4.2%
Moderate	1	9.1%	85	12.2%	2	18.2%	79	11.4%
Middle	3	27.3%	216	31.1%	1	9.1%	79	11.4%
Upper	7	63.6%	394	56.7%	7	63.6%	508	73.1%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>695</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>695</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
	#	%	\$	%	#	%	\$	%
Low	1	10.0%	7	2.7%	0	0.0%	0	0.0%
Moderate	1	10.0%	20	7.8%	3	30.0%	10	3.9%
Middle	4	40.0%	127	49.4%	3	30.0%	47	18.3%
Upper	4	40.0%	103	40.1%	4	40.0%	200	77.8%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>257</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>257</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>SMALL BUSINESS</b>							
	<b>By Tract Income</b>							
	#	%	\$	%				
Low	0	0.0%	0	0.0%				
Moderate	0	0.0%	0	0.0%				
Middle	7	46.7%	523	30.5%				
Upper	8	53.3%	1,192	69.5%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>1,715</b>	<b>100.0%</b>				
	<b>By Loan Size and Revenue</b>							
<b>Loan Size:</b>	#	%	\$	%				
\$100,000 or less	10	66.7%	227	13.2%				
\$100,001 - \$250,000	3	20.0%	523	30.5%				
\$250,001 - \$1 Million	2	13.3%	965	56.3%				
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>1,715</b>	<b>100.0%</b>				
<b>Revenue:</b>	#	%	\$	%				
\$1 Million or Less	8	53.3%	892	52.0%				
Over \$1 Million	5	33.3%	615	35.9%				
Not Known	2	13.3%	208	12.1%				
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>1,715</b>	<b>100.0%</b>				

Originations and purchases

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

**APPENDIX D (Continued)**

MERIWETHER ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (State Nonmetro): <b>\$42,200</b> 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%	2,023	26.6%
Moderate	2	22.2%	1,423	18.7%	338	23.8%	1,358	17.9%
Middle	7	77.8%	6,180	81.3%	1,040	16.8%	1,644	21.6%
Upper	0	0.0%	0	0.0%	0	0.0%	2,578	33.9%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>7,603</b>	<b>100.0%</b>	<b>1,378</b>	<b>18.1%</b>	<b>7,603</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	0	0	0.0%	0	0.0%	0	0.0%	0
Moderate	2,088	1,400	18.6%	67.0%	488	23.4%	200	9.6%
Middle	8,966	6,135	81.4%	68.4%	1,959	21.8%	872	9.7%
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%
<b>Total</b>	<b>11,054</b>	<b>7,535</b>	<b>100.0%</b>	<b>68.2%</b>	<b>2,447</b>	<b>22.1%</b>	<b>1,072</b>	<b>9.7%</b>
Total Businesses by Tract		Businesses by Tract and Revenue Size						
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
			#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	317	23.6%	207	23.3%	11	23.9%	99	24.0%
Middle	1,028	76.4%	680	76.7%	35	76.1%	313	76.0%
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%
<b>Total</b>	<b>1,345</b>	<b>100.0%</b>	<b>887</b>	<b>100.0%</b>	<b>46</b>	<b>100.0%</b>	<b>412</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>65.9%</b>	<b>3.4%</b>		<b>30.6%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

MERIWETHER ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	2	12.5%	97	10.1%
Moderate	2	12.5%	116	12.0%	4	25.0%	213	22.1%
Middle	14	87.5%	848	88.0%	7	43.8%	504	52.3%
Upper	0	0.0%	0	0.0%	3	18.8%	150	15.6%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>16</b>	<b>100.0%</b>	<b>964</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>964</b>	<b>100.0%</b>
	<b>Refinance</b>							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	5	20.8%	158	9.5%
Moderate	4	16.7%	355	21.3%	2	8.3%	102	6.1%
Middle	20	83.3%	1,309	78.7%	6	25.0%	376	22.6%
Upper	0	0.0%	0	0.0%	11	45.8%	1,028	61.8%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>1,664</b>	<b>100.0%</b>	<b>24</b>	<b>100.0%</b>	<b>1,664</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	4	9.5%	96	6.7%
Moderate	6	14.3%	109	7.6%	6	14.3%	56	3.9%
Middle	36	85.7%	1,332	92.4%	9	21.4%	214	14.9%
Upper	0	0.0%	0	0.0%	23	54.8%	1,075	74.6%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>42</b>	<b>100.0%</b>	<b>1,441</b>	<b>100.0%</b>	<b>42</b>	<b>100.0%</b>	<b>1,441</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>SMALL BUSINESS</b>							
	<b>By Tract Income</b>							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	16.7%	120	10.3%	2	16.7%	120	10.3%
Middle	10	83.3%	1,040	89.7%	10	83.3%	1,040	89.7%
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%
<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>1,160</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>1,160</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue</b>							
<b>Loan Size:</b>	#	%	\$	%	#	%	\$	%
\$100,000 or less	8	66.7%	299	25.8%	8	66.7%	299	25.8%
\$100,001 - \$250,000	3	25.0%	501	43.2%	3	25.0%	501	43.2%
\$250,001 - \$1 Million	1	8.3%	360	31.0%	1	8.3%	360	31.0%
<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>1,160</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>1,160</b>	<b>100.0%</b>
<b>Revenue:</b>	#	%	\$	%	#	%	\$	%
\$1 Million or Less	9	75.0%	799	68.9%	9	75.0%	799	68.9%
Over \$1 Million	2	16.7%	356	30.7%	2	16.7%	356	30.7%
Not Known	1	8.3%	5	0.4%	1	8.3%	5	0.4%
<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>1,160</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>1,160</b>	<b>100.0%</b>

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

**APPENDIX D (Continued)**

MURRAY ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (State Nonmetro): <b>\$42,200</b> <b>Income Categories</b>	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%	1,095	14.6%
Moderate	0	0.0%	0	0.0%	0	0.0%	1,296	17.3%
Middle	4	36.4%	5,753	76.7%	568	9.9%	1,853	24.7%
Upper	1	9.1%	1,748	23.3%	149	8.5%	3,257	43.4%
NA	6	54.5%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>7,501</b>	<b>100.0%</b>	<b>717</b>	<b>9.6%</b>	<b>7,501</b>	<b>100.0%</b>
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	7,870	5,424	77.2%	1,760	22.4%	686	8.7%	
Upper	2,337	1,599	22.8%	580	24.8%	158	6.8%	
NA	0	0	0.0%	0	0.0%	0	0.0%	0
<b>Total</b>	<b>10,207</b>	<b>7,023</b>	<b>100.0%</b>	<b>2,340</b>	<b>22.9%</b>	<b>844</b>	<b>8.3%</b>	
Total Businesses by Tract			Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
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	1,012	72.9%	619	69.7%	37	55.2%	356	82.0%
Upper	377	27.1%	269	30.3%	30	44.8%	78	18.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,389</b>	<b>100.0%</b>	<b>888</b>	<b>100.0%</b>	<b>67</b>	<b>100.0%</b>	<b>434</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>63.9%</b>		<b>4.8%</b>		<b>31.2%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

<b>MURRAY ASSESSMENT AREA</b>								
<b>LENDING</b>								
<b>Income Categories</b>	<b>HMDA</b>							
	<b>By Tract Income</b>				<b>By Borrower Income</b>			
	<b>Home Purchase</b>							
	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
Low	0	0.0%	0	0.0%	2	10.5%	67	5.2%
Moderate	0	0.0%	0	0.0%	5	26.3%	260	20.1%
Middle	16	84.2%	1,093	84.4%	8	42.1%	636	49.1%
Upper	3	15.8%	202	15.6%	4	21.1%	332	25.6%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>19</b>	<b>100.0%</b>	<b>1,295</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>1,295</b>	<b>100.0%</b>
	<b>Refinance</b>							
	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
Low	0	0.0%	0	0.0%	1	5.3%	38	2.4%
Moderate	0	0.0%	0	0.0%	1	5.3%	34	2.1%
Middle	19	100.0%	1,583	100.0%	6	31.6%	420	26.5%
Upper	0	0.0%	0	0.0%	10	52.6%	988	62.4%
NA	0	0.0%	0	0.0%	1	5.3%	103	6.5%
<b>Total</b>	<b>19</b>	<b>100.0%</b>	<b>1,583</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>1,583</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
Low	0	0.0%	0	0.0%	1	3.2%	50	4.8%
Moderate	0	0.0%	0	0.0%	6	19.4%	73	7.0%
Middle	23	74.2%	709	67.8%	9	29.0%	223	21.3%
Upper	8	25.8%	336	32.2%	15	48.4%	699	66.9%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>31</b>	<b>100.0%</b>	<b>1,045</b>	<b>100.0%</b>	<b>31</b>	<b>100.0%</b>	<b>1,045</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>SMALL BUSINESS</b>								
	<b>By Tract Income</b>							
	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	100.0%	128	100.0%	2	100.0%	128	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%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>128</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>128</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue</b>							
<b>Loan Size:</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
\$100,000 or less	1	50.0%	18	14.1%	1	50.0%	18	14.1%
\$100,001 - \$250,000	1	50.0%	110	85.9%	1	50.0%	110	85.9%
\$250,001 - \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>128</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>128</b>	<b>100.0%</b>
<b>Revenue:</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
\$1 Million or Less	2	100.0%	128	100.0%	2	100.0%	128	100.0%
Over \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>128</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>128</b>	<b>100.0%</b>

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

**APPENDIX D (Continued)**

WASHINGTON ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (State Nonmetro): <b>\$42,200</b> <b>Income Categories</b>	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%	1,306	25.9%
Moderate	1	14.3%	556	11.0%	121	21.8%	801	15.9%
Middle	6	85.7%	4,492	89.0%	790	17.6%	1,058	21.0%
Upper	0	0.0%	0	0.0%	0	0.0%	1,883	37.3%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>5,048</b>	<b>100.0%</b>	<b>911</b>	<b>18.0%</b>	<b>5,048</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	0	0	0.0%	0	0.0%	0	0.0%	0
Moderate	900	567	11.7%	215	23.9%	118	13.1%	
Middle	6,516	4,288	88.3%	1,669	25.6%	559	8.6%	
Upper	0	0	0.0%	0	0.0%	0	0.0%	
NA	0	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>7,416</b>	<b>4,855</b>	<b>100.0%</b>	<b>1,884</b>	<b>25.4%</b>	<b>677</b>	<b>9.1%</b>	
Total Businesses by Tract								
	Tract		Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	87	8.0%	42	5.7%	3	7.0%	42	13.7%
Middle	1,004	92.0%	700	94.3%	40	93.0%	264	86.3%
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%
<b>Total</b>	<b>1,091</b>	<b>100.0%</b>	<b>742</b>	<b>100.0%</b>	<b>43</b>	<b>100.0%</b>	<b>306</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>68.0%</b>	<b>3.9%</b>		<b>28.0%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

WASHINGTON ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	1	25.0%	25	8.8%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	4	100.0%	285	100.0%	1	25.0%	43	15.1%
Upper	0	0.0%	0	0.0%	2	50.0%	217	76.1%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>285</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>285</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	7	24.1%	555	24.0%	5	17.2%	278	12.0%
Middle	22	75.9%	1,756	76.0%	2	6.9%	43	1.9%
Upper	0	0.0%	0	0.0%	22	75.9%	1,990	86.1%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>29</b>	<b>100.0%</b>	<b>2,311</b>	<b>100.0%</b>	<b>29</b>	<b>100.0%</b>	<b>2,311</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	2	11.1%	6	1.1%
Moderate	2	11.1%	103	19.7%	2	11.1%	51	9.8%
Middle	16	88.9%	420	80.3%	4	22.2%	124	23.7%
Upper	0	0.0%	0	0.0%	10	55.6%	342	65.4%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>18</b>	<b>100.0%</b>	<b>523</b>	<b>100.0%</b>	<b>18</b>	<b>100.0%</b>	<b>523</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	14.3%	15	3.6%	15	3.6%	15	3.6%
Middle	6	85.7%	401	96.4%	401	96.4%	401	96.4%
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%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>416</b>	<b>100.0%</b>	<b>416</b>	<b>100.0%</b>	<b>416</b>	<b>100.0%</b>
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	6	85.7%	203	48.8%	203	48.8%	203	48.8%
\$100,001 - \$250,000	1	14.3%	213	51.2%	213	51.2%	213	51.2%
\$250,001 - \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>416</b>	<b>100.0%</b>	<b>416</b>	<b>100.0%</b>	<b>416</b>	<b>100.0%</b>
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	7	100.0%	416	100.0%	416	100.0%	416	100.0%
Over \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>416</b>	<b>100.0%</b>	<b>416</b>	<b>100.0%</b>	<b>416</b>	<b>100.0%</b>

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

**APPENDIX D (Continued)**

HATTIESBURG ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$39,100</b> <b>Income Categories</b>	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	5	21.7%	3,289	13.0%	1,664	50.6%	6,142	24.3%
Moderate	2	8.7%	1,766	7.0%	479	27.1%	4,078	16.1%
Middle	12	52.2%	13,950	55.1%	2,111	15.1%	4,576	18.1%
Upper	4	17.4%	6,314	24.9%	606	9.6%	10,523	41.6%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>23</b>	<b>100.0%</b>	<b>25,319</b>	<b>100.0%</b>	<b>4,860</b>	<b>19.2%</b>	<b>25,319</b>	<b>100.0%</b>
	Housing Units by Tract							
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	6,068	2,201	9.4%	36.3%	3,186	52.5%	681	11.2%
Moderate	2,657	1,695	7.2%	63.8%	578	21.8%	384	14.5%
Middle	21,411	13,831	58.8%	64.6%	5,719	26.7%	1,861	8.7%
Upper	9,453	5,789	24.6%	61.2%	3,034	32.1%	630	6.7%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>39,589</b>	<b>23,516</b>	<b>100.0%</b>	<b>59.4%</b>	<b>12,517</b>	<b>31.6%</b>	<b>3,556</b>	<b>9.0%</b>
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	794	12.6%	606	12.8%	57	17.2%	131	10.4%
Moderate	374	5.9%	280	5.9%	29	8.8%	65	5.1%
Middle	2,705	42.8%	2,072	43.8%	138	41.7%	495	39.2%
Upper	2,447	38.7%	1,768	37.4%	107	32.3%	572	45.3%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6,320</b>	<b>100.0%</b>	<b>4,726</b>	<b>100.0%</b>	<b>331</b>	<b>100.0%</b>	<b>1,263</b>	<b>100.0%</b>
	Percentage of Total Businesses:		74.8%		5.2%		20.0%	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

HATTIESBURG ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	1	1.5%	45	1.2%	18	26.9%	397	10.3%
Moderate	7	10.4%	162	4.2%	15	22.4%	478	12.4%
Middle	40	59.7%	1,463	37.9%	8	11.9%	342	8.9%
Upper	19	28.4%	2,189	56.7%	23	34.3%	2,481	64.3%
NA	0	0.0%	0	0.0%	3	4.5%	161	4.2%
<b>Total</b>	<b>67</b>	<b>100.0%</b>	<b>3,859</b>	<b>100.0%</b>	<b>67</b>	<b>100.0%</b>	<b>3,859</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	3.4%	240	3.0%	1	1.7%	55	0.7%
Middle	17	29.3%	2,046	25.4%	8	13.8%	559	6.9%
Upper	39	67.2%	5,765	71.6%	48	82.8%	7,362	91.4%
NA	0	0.0%	0	0.0%	1	1.7%	75	0.9%
<b>Total</b>	<b>58</b>	<b>100.0%</b>	<b>8,051</b>	<b>100.0%</b>	<b>58</b>	<b>100.0%</b>	<b>8,051</b>	<b>100.0%</b>
	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	3	15.0%	114	7.4%	2	10.0%	110	7.2%
Upper	17	85.0%	1,418	92.6%	18	90.0%	1,422	92.8%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>1,532</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>1,532</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	439	100.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	1	100.0%	439	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>439</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>439</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	5	4.8%	741	5.2%				
Moderate	0	0.0%	0	0.0%				
Middle	26	25.0%	3,188	22.2%				
Upper	73	70.2%	10,404	72.6%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>104</b>	<b>100.0%</b>	<b>14,333</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	72	69.2%	3,307	23.1%				
\$100,001 - \$250,000	15	14.4%	2,459	17.2%				
\$250,001 - \$1 Million	17	16.3%	8,567	59.8%				
<b>Total</b>	<b>104</b>	<b>100.0%</b>	<b>14,333</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	61	58.7%	6,673	46.6%				
Over \$1 Million	29	27.9%	6,370	44.4%				
Not Known	14	13.5%	1,290	9.0%				
<b>Total</b>	<b>104</b>	<b>100.0%</b>	<b>14,333</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

JACKSON ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$53,100</b> Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families<Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	20	22.5%	12,819	12.6%	5,413	42.2%	24,474	24.0%
Moderate	18	20.2%	17,743	17.4%	4,697	26.5%	15,680	15.4%
Middle	28	31.5%	36,617	35.9%	3,743	10.2%	20,709	20.3%
Upper	23	25.8%	34,898	34.2%	1,557	4.5%	41,214	40.4%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>89</b>	<b>100.0%</b>	<b>102,077</b>	<b>100.0%</b>	<b>15,410</b>	<b>15.1%</b>	<b>102,077</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	23,190	8,352	9.1%	36.0%	11,451	49.4%	3,387	14.6%
Moderate	26,343	14,819	16.1%	56.3%	9,065	34.4%	2,459	9.3%
Middle	51,848	34,732	37.7%	67.0%	13,640	26.3%	3,476	6.7%
Upper	51,112	34,217	37.1%	66.9%	13,881	27.2%	3,014	5.9%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>152,493</b>	<b>92,120</b>	<b>100.0%</b>	<b>60.4%</b>	<b>48,037</b>	<b>31.5%</b>	<b>12,336</b>	<b>8.1%</b>
Total Businesses by Tract		Businesses by Tract and Revenue Size						
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	5,972	20.4%	3,360	17.2%	375	21.9%	2,237	27.9%
Moderate	3,106	10.6%	2,296	11.8%	175	10.2%	635	7.9%
Middle	9,644	33.0%	6,772	34.7%	593	34.6%	2,279	28.4%
Upper	10,517	36.0%	7,088	36.3%	569	33.2%	2,860	35.7%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>29,239</b>	<b>100.0%</b>	<b>19,516</b>	<b>100.0%</b>	<b>1,712</b>	<b>100.0%</b>	<b>8,011</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>66.7%</b>		<b>5.9%</b>		<b>27.4%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

JACKSON ASSESSMENT AREA								
L E N D I N G								
Income Categories	HMDA				HMDA			
	By Tract Income				By Borrower Income			
	Home Purchase				Home Purchase			
	#	%	\$	%	#	%	\$	%
Low	1	1.1%	36	0.4%	8	8.6%	215	2.5%
Moderate	3	3.2%	107	1.3%	16	17.2%	957	11.3%
Middle	27	29.0%	1,302	15.4%	14	15.1%	1,223	14.5%
Upper	62	66.7%	7,009	82.9%	41	44.1%	5,242	62.0%
NA	0	0.0%	0	0.0%	14	15.1%	817	9.7%
<b>Total</b>	<b>93</b>	<b>100.0%</b>	<b>8,454</b>	<b>100.0%</b>	<b>93</b>	<b>100.0%</b>	<b>8,454</b>	<b>100.0%</b>
	Refinance				Refinance			
	#	%	\$	%	#	%	\$	%
Low	3	3.0%	154	1.1%	2	2.0%	146	1.0%
Moderate	11	11.0%	926	6.4%	9	9.0%	646	4.5%
Middle	28	28.0%	3,805	26.4%	9	9.0%	955	6.6%
Upper	58	58.0%	9,553	66.2%	60	60.0%	11,217	77.7%
NA	0	0.0%	0	0.0%	20	20.0%	1,474	10.2%
<b>Total</b>	<b>100</b>	<b>100.0%</b>	<b>14,438</b>	<b>100.0%</b>	<b>100</b>	<b>100.0%</b>	<b>14,438</b>	<b>100.0%</b>
	Home Improvement				Home Improvement			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	1	5.0%	3	0.3%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	3	15.0%	124	13.2%	4	20.0%	122	13.0%
Upper	17	85.0%	813	86.8%	14	70.0%	687	73.3%
NA	0	0.0%	0	0.0%	1	5.0%	125	13.3%
<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>937</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>937</b>	<b>100.0%</b>
	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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
SMALL BUSINESS								
	By Tract Income				By Tract Income			
	#	%	\$	%	#	%	\$	%
Low	11	9.9%	1,876	10.0%				
Moderate	6	5.4%	1,432	7.6%				
Middle	37	33.3%	6,307	33.5%				
Upper	57	51.4%	9,237	49.0%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>111</b>	<b>100.0%</b>	<b>18,852</b>	<b>100.0%</b>				
	By Loan Size and Revenue				By Loan Size and Revenue			
	#	%	\$	%	#	%	\$	%
<b>Loan Size:</b>								
\$100,000 or less	65	58.6%	2,110	11.2%				
\$100,001 - \$250,000	23	20.7%	4,133	21.9%				
\$250,001 - \$1 Million	23	20.7%	12,609	66.9%				
<b>Total</b>	<b>111</b>	<b>100.0%</b>	<b>18,852</b>	<b>100.0%</b>				
<b>Revenue:</b>								
\$1 Million or Less	64	57.7%	9,887	52.4%				
Over \$1 Million	37	33.3%	6,928	36.7%				
Not Known	10	9.0%	2,037	10.8%				
<b>Total</b>	<b>111</b>	<b>100.0%</b>	<b>18,852</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

CHARLOTTE ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$64,100</b> Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	15	5.7%	8,153	2.6%	3,405	41.8%	59,716	18.7%
Moderate	59	22.3%	52,393	16.4%	7,269	13.9%	58,211	18.2%
Middle	137	51.9%	187,686	58.8%	10,703	5.7%	78,450	24.6%
Upper	48	18.2%	71,010	22.2%	1,549	2.2%	122,865	38.5%
NA	5	1.9%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>264</b>	<b>100.0%</b>	<b>319,242</b>	<b>100.0%</b>	<b>22,926</b>	<b>7.2%</b>	<b>319,242</b>	<b>100.0%</b>
<b>Housing Units by Tract</b>								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	#	%	#	%	
Low	13,545	2,482	0.8%	18.3%	9,763	72.1%	1,300	9.6%
Moderate	82,325	40,612	13.8%	49.3%	35,888	43.6%	5,825	7.1%
Middle	273,417	178,299	60.5%	65.2%	78,484	28.7%	16,634	6.1%
Upper	103,626	73,185	24.8%	70.6%	21,957	21.2%	8,484	8.2%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>472,913</b>	<b>294,578</b>	<b>100.0%</b>	<b>62.3%</b>	<b>146,092</b>	<b>30.9%</b>	<b>32,243</b>	<b>6.8%</b>
<b>Total Businesses by Tract and Revenue Size</b>								
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
			#	%	#	%	#	%
Low	4,950	5.7%	3,417	5.1%	524	8.5%	1,009	7.2%
Moderate	15,228	17.6%	11,938	17.9%	1,276	20.7%	2,014	14.3%
Middle	43,330	50.0%	33,638	50.6%	2,914	47.3%	6,778	48.3%
Upper	23,050	26.6%	17,400	26.2%	1,436	23.3%	4,214	30.0%
NA	165	0.2%	119	0.2%	15	0.2%	31	0.2%
<b>Total</b>	<b>86,723</b>	<b>100.0%</b>	<b>66,512</b>	<b>100.0%</b>	<b>6,165</b>	<b>100.0%</b>	<b>14,046</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>76.7%</b>	<b>7.1%</b>		<b>16.2%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

CHARLOTTE ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
	<b>Home Purchase</b>							
Low	9	0.8%	917	0.7%	185	16.6%	13,697	10.3%
Moderate	119	10.7%	8,596	6.5%	302	27.1%	30,452	22.9%
Middle	584	52.4%	65,012	48.9%	233	20.9%	26,657	20.1%
Upper	402	36.1%	58,327	43.9%	355	31.9%	56,906	42.8%
NA	0	0.0%	0	0.0%	39	3.5%	5,140	3.9%
<b>Total</b>	<b>1,114</b>	<b>100.0%</b>	<b>132,852</b>	<b>100.0%</b>	<b>1,114</b>	<b>100.0%</b>	<b>132,852</b>	<b>100.0%</b>
	<b>Refinance</b>							
	#	%	\$	%	#	%	\$	%
Low	4	0.4%	334	0.2%	67	5.9%	4,639	2.9%
Moderate	72	6.3%	5,817	3.6%	196	17.3%	19,004	11.7%
Middle	598	52.6%	78,782	48.5%	282	24.8%	33,292	20.5%
Upper	462	40.7%	77,353	47.7%	532	46.8%	97,437	60.0%
NA	0	0.0%	0	0.0%	59	5.2%	7,914	4.9%
<b>Total</b>	<b>1,136</b>	<b>100.0%</b>	<b>162,286</b>	<b>100.0%</b>	<b>1,136</b>	<b>100.0%</b>	<b>162,286</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	78	17.2%	1,962	9.4%
Moderate	40	8.8%	1,052	5.1%	76	16.8%	2,135	10.3%
Middle	264	58.3%	10,827	52.0%	110	24.3%	4,202	20.2%
Upper	149	32.9%	8,927	42.9%	188	41.5%	12,237	58.8%
NA	0	0.0%	0	0.0%	1	0.2%	270	1.3%
<b>Total</b>	<b>453</b>	<b>100.0%</b>	<b>20,806</b>	<b>100.0%</b>	<b>453</b>	<b>100.0%</b>	<b>20,806</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	66.7%	620	0.8%	0	0.0%	0	0.0%
Upper	1	33.3%	74,250	99.2%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	3	100.0%	74,870	100.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>74,870</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>74,870</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>							
	<b>By Tract Income</b>							
	#	%	\$	%				
Low	28	2.9%	4,642	3.4%				
Moderate	149	15.6%	22,078	16.2%				
Middle	526	55.0%	71,104	52.1%				
Upper	253	26.5%	38,628	28.3%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>956</b>	<b>100.0%</b>	<b>136,452</b>	<b>100.0%</b>				
	<b>By Loan Size and Revenue</b>							
<b>Loan Size:</b>	#	%	\$	%				
\$100,000 or less	624	65.3%	25,319	18.6%				
\$100,001 - \$250,000	181	18.9%	32,521	23.8%				
\$250,001 - \$1 Million	151	15.8%	78,612	57.6%				
<b>Total</b>	<b>956</b>	<b>100.0%</b>	<b>136,452</b>	<b>100.0%</b>				
<b>Revenue:</b>	#	%	\$	%				
\$1 Million or Less	627	65.6%	80,579	59.1%				
Over \$1 Million	279	29.2%	53,000	38.8%				
Not Known	50	5.2%	2,873	2.1%				
<b>Total</b>	<b>956</b>	<b>100.0%</b>	<b>136,452</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

GREENSBORO ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): \$56,100 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families<Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	10	3.8%	7,482	2.5%	2,683	35.9%	55,599	18.8%
Moderate	49	18.8%	39,561	13.4%	5,644	14.3%	54,532	18.5%
Middle	146	56.2%	185,840	62.9%	11,231	6.0%	73,155	24.8%
Upper	54	20.8%	62,483	21.2%	1,765	2.8%	112,080	37.9%
NA	1	0.4%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>260</b>	<b>100.0%</b>	<b>295,366</b>	<b>100.0%</b>	<b>21,323</b>	<b>7.2%</b>	<b>295,366</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	12,912	2,584	0.9%	20.0%	9,048	70.1%	1,280	9.9%
Moderate	66,695	30,065	10.7%	45.1%	31,338	47.0%	5,292	7.9%
Middle	275,129	182,498	64.9%	66.3%	74,202	27.0%	18,429	6.7%
Upper	89,580	65,963	23.5%	73.6%	19,095	21.3%	4,522	5.0%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>444,316</b>	<b>281,110</b>	<b>100.0%</b>	<b>63.3%</b>	<b>133,683</b>	<b>30.1%</b>	<b>29,523</b>	<b>6.6%</b>
Total Businesses by Tract and Revenue Size								
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	1,249	1.8%	1,005	1.9%	106	2.3%	138	1.3%
Moderate	12,832	18.8%	9,871	18.6%	1,000	21.6%	1,961	18.2%
Middle	38,353	56.1%	30,117	56.9%	2,489	53.8%	5,747	53.4%
Upper	15,923	23.3%	11,973	22.6%	1,031	22.3%	2,919	27.1%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>68,357</b>	<b>100.0%</b>	<b>52,966</b>	<b>100.0%</b>	<b>4,626</b>	<b>100.0%</b>	<b>10,765</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>77.5%</b>	<b>6.8%</b>		<b>15.7%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

GREENSBORO ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	42	11.6%	3,295	7.7%
Moderate	32	8.8%	2,387	5.5%	77	21.3%	7,089	16.5%
Middle	154	42.5%	15,519	36.1%	70	19.3%	7,156	16.6%
Upper	176	48.6%	25,115	58.4%	162	44.8%	24,027	55.8%
NA	0	0.0%	0	0.0%	11	3.0%	1,454	3.4%
<b>Total</b>	<b>362</b>	<b>100.0%</b>	<b>43,021</b>	<b>100.0%</b>	<b>362</b>	<b>100.0%</b>	<b>43,021</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	13	2.2%	682	1.0%	18	3.0%	1,365	2.0%
Moderate	116	19.5%	7,615	10.9%	60	10.1%	4,735	6.8%
Middle	253	42.6%	26,659	38.2%	118	19.9%	12,343	17.7%
Upper	212	35.7%	34,776	49.9%	382	64.3%	48,651	69.8%
NA	0	0.0%	0	0.0%	16	2.7%	2,638	3.8%
<b>Total</b>	<b>594</b>	<b>100.0%</b>	<b>69,732</b>	<b>100.0%</b>	<b>594</b>	<b>100.0%</b>	<b>69,732</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	8	7.9%	223	3.7%
Moderate	4	4.0%	123	2.1%	18	17.8%	655	10.9%
Middle	43	42.6%	1,796	30.0%	19	18.8%	1,120	18.7%
Upper	54	53.5%	4,064	67.9%	54	53.5%	3,890	65.0%
NA	0	0.0%	0	0.0%	2	2.0%	95	1.6%
<b>Total</b>	<b>101</b>	<b>100.0%</b>	<b>5,983</b>	<b>100.0%</b>	<b>101</b>	<b>100.0%</b>	<b>5,983</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	100.0%	1,300	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%	1,300	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>1,300</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>1,300</b>	<b>100.0%</b>
SMALL BUSINESS								
By Tract Income								
	#	%		\$	%			
Low	16	8.3%		288	1.0%			
Moderate	21	10.9%		3,317	12.1%			
Middle	90	46.9%		13,246	48.1%			
Upper	65	33.9%		10,671	38.8%			
NA	0	0.0%		0	0.0%			
<b>Total</b>	<b>192</b>	<b>100.0%</b>		<b>27,522</b>	<b>100.0%</b>			
By Loan Size and Revenue								
Loan Size:	#	%		\$	%			
\$100,000 or less	133	69.3%		4,708	17.1%			
\$100,001 - \$250,000	31	16.1%		5,688	20.7%			
\$250,001 - \$1 Million	28	14.6%		17,126	62.2%			
<b>Total</b>	<b>192</b>	<b>100.0%</b>		<b>27,522</b>	<b>100.0%</b>			
Revenue:	#	%		\$	%			
\$1 Million or Less	107	55.7%		13,529	49.2%			
Over \$1 Million	68	35.4%		13,497	49.0%			
Not Known	17	8.9%		496	1.8%			
<b>Total</b>	<b>192</b>	<b>100.0%</b>		<b>27,522</b>	<b>100.0%</b>			

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

**APPENDIX D (Continued)**

MOORESVILLE ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (State Nonmetro): <b>\$43,700</b>	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
<b>Income Categories</b>	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	3,470	12.9%
Moderate	1	6.3%	553	2.1%	118	21.3%	4,020	15.0%
Middle	6	37.5%	8,631	32.1%	918	10.6%	5,660	21.1%
Upper	9	56.3%	17,670	65.8%	851	4.8%	13,704	51.0%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>16</b>	<b>100.0%</b>	<b>26,854</b>	<b>100.0%</b>	<b>1,887</b>	<b>7.0%</b>	<b>26,854</b>	<b>100.0%</b>
<b>Housing Units by Tract</b>								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	0	0	0.0%	0	0.0%	0	0.0%	0
Moderate	845	364	1.4%	404	47.8%	77	9.1%	9.1%
Middle	12,647	8,266	30.9%	3,362	26.6%	1,019	8.1%	8.1%
Upper	25,699	18,083	67.7%	5,094	19.8%	2,522	9.8%	9.8%
NA	0	0	0.0%	0	0.0%	0	0.0%	0.0%
<b>Total</b>	<b>39,191</b>	<b>26,713</b>	<b>100.0%</b>	<b>8,860</b>	<b>22.6%</b>	<b>3,618</b>	<b>9.2%</b>	
<b>Total Businesses by Tract</b>			<b>Businesses by Tract and Revenue Size</b>					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	170	2.3%	125	2.1%	19	4.3%	26	2.3%
Middle	2,214	29.8%	1,723	29.3%	138	31.4%	353	31.9%
Upper	5,049	67.9%	4,038	68.6%	283	64.3%	728	65.8%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7,433</b>	<b>100.0%</b>	<b>5,886</b>	<b>100.0%</b>	<b>440</b>	<b>100.0%</b>	<b>1,107</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				79.2%		5.9%		14.9%

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

MOORESVILLE 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%	8	10.4%	358	2.4%
Middle	20	26.0%	2,100	14.0%	13	16.9%	1,351	9.0%
Upper	57	74.0%	12,902	86.0%	56	72.7%	13,293	88.6%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>77</b>	<b>100.0%</b>	<b>15,002</b>	<b>100.0%</b>	<b>77</b>	<b>100.0%</b>	<b>15,002</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	4	3.1%	407	2.0%
Moderate	0	0.0%	0	0.0%	6	4.7%	421	2.1%
Middle	25	19.5%	2,729	13.3%	16	12.5%	1,864	9.1%
Upper	103	80.5%	17,797	86.7%	99	77.3%	17,510	85.3%
NA	0	0.0%	0	0.0%	3	2.3%	324	1.6%
<b>Total</b>	<b>128</b>	<b>100.0%</b>	<b>20,526</b>	<b>100.0%</b>	<b>128</b>	<b>100.0%</b>	<b>20,526</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	5.6%	65	3.8%
Middle	9	25.0%	224	13.2%	8	22.2%	185	10.9%
Upper	27	75.0%	1,471	86.8%	25	69.4%	1,438	84.8%
NA	0	0.0%	0	0.0%	1	2.8%	7	0.4%
<b>Total</b>	<b>36</b>	<b>100.0%</b>	<b>1,695</b>	<b>100.0%</b>	<b>36</b>	<b>100.0%</b>	<b>1,695</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	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	26	21.8%	4,583	23.1%	26	21.8%	4,583	23.1%
Upper	93	78.2%	15,224	76.9%	93	78.2%	15,224	76.9%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>119</b>	<b>100.0%</b>	<b>19,807</b>	<b>100.0%</b>	<b>119</b>	<b>100.0%</b>	<b>19,807</b>	<b>100.0%</b>
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	77	64.7%	3,838	19.4%	77	64.7%	3,838	19.4%
\$100,001 - \$250,000	16	13.4%	2,822	14.2%	16	13.4%	2,822	14.2%
\$250,001 - \$1 Million	26	21.8%	13,147	66.4%	26	21.8%	13,147	66.4%
<b>Total</b>	<b>119</b>	<b>100.0%</b>	<b>19,807</b>	<b>100.0%</b>	<b>119</b>	<b>100.0%</b>	<b>19,807</b>	<b>100.0%</b>
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	98	82.4%	15,790	79.7%	98	82.4%	15,790	79.7%
Over \$1 Million	16	13.4%	3,966	20.0%	16	13.4%	3,966	20.0%
Not Known	5	4.2%	51	0.3%	5	4.2%	51	0.3%
<b>Total</b>	<b>119</b>	<b>100.0%</b>	<b>19,807</b>	<b>100.0%</b>	<b>119</b>	<b>100.0%</b>	<b>19,807</b>	<b>100.0%</b>

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

**APPENDIX D (Continued)**

SPINDALE ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (State Nonmetro): <b>\$43,700</b> <b>Income Categories</b>	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%	6,778	16.6%
Moderate	1	3.1%	1,511	3.7%	272	18.0%	6,674	16.3%
Middle	21	65.6%	30,356	74.1%	2,563	8.4%	9,492	23.2%
Upper	6	18.8%	9,081	22.2%	701	7.7%	18,004	44.0%
NA	4	12.5%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>40,948</b>	<b>100.0%</b>	<b>3,536</b>	<b>8.6%</b>	<b>40,948</b>	<b>100.0%</b>
	Housing Units by Tract							
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	0	0	0.0%	0	0.0%	0	0.0%	
Moderate	2,387	1,117	2.8%	1,136	47.6%	134	5.6%	
Middle	44,575	29,441	74.5%	10,824	24.3%	4,310	9.7%	
Upper	12,490	8,975	22.7%	2,742	22.0%	773	6.2%	
NA	0	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>59,452</b>	<b>39,533</b>	<b>100.0%</b>	<b>14,702</b>	<b>24.7%</b>	<b>5,217</b>	<b>8.8%</b>	
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	530	7.3%	439	7.3%	40	10.3%	51	5.6%
Middle	5,323	72.9%	4,373	72.9%	277	71.6%	673	73.6%
Upper	1,451	19.9%	1,190	19.8%	70	18.1%	191	20.9%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7,304</b>	<b>100.0%</b>	<b>6,002</b>	<b>100.0%</b>	<b>387</b>	<b>100.0%</b>	<b>915</b>	<b>100.0%</b>
	<b>Percentage of Total Businesses:</b>		<b>82.2%</b>		<b>5.3%</b>		<b>12.5%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

SPINDALE ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	14	12.1%	732	6.7%
Moderate	6	5.2%	291	2.7%	18	15.5%	1,312	12.0%
Middle	105	90.5%	10,350	94.5%	32	27.6%	2,487	22.7%
Upper	5	4.3%	309	2.8%	52	44.8%	6,419	58.6%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>116</b>	<b>100.0%</b>	<b>10,950</b>	<b>100.0%</b>	<b>116</b>	<b>100.0%</b>	<b>10,950</b>	<b>100.0%</b>
	<b>Refinance</b>							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	2	1.4%	65	0.4%
Moderate	0	0.0%	0	0.0%	17	12.1%	930	6.3%
Middle	126	89.4%	12,363	84.4%	39	27.7%	3,242	22.1%
Upper	15	10.6%	2,286	15.6%	79	56.0%	9,857	67.3%
NA	0	0.0%	0	0.0%	4	2.8%	555	3.8%
<b>Total</b>	<b>141</b>	<b>100.0%</b>	<b>14,649</b>	<b>100.0%</b>	<b>141</b>	<b>100.0%</b>	<b>14,649</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	9	8.8%	100	2.8%
Moderate	5	4.9%	104	2.9%	19	18.6%	325	9.0%
Middle	91	89.2%	3,280	90.9%	22	21.6%	607	16.8%
Upper	6	5.9%	224	6.2%	49	48.0%	2,496	69.2%
NA	0	0.0%	0	0.0%	3	2.9%	80	2.2%
<b>Total</b>	<b>102</b>	<b>100.0%</b>	<b>3,608</b>	<b>100.0%</b>	<b>102</b>	<b>100.0%</b>	<b>3,608</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	250	100.0%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	1	100.0%	250	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>250</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>250</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>							
	<b>By Tract Income</b>							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	7	5.6%	729	4.1%	729	4.1%	729	4.1%
Middle	87	70.2%	9,926	55.8%	9,926	55.8%	9,926	55.8%
Upper	30	24.2%	7,144	40.1%	7,144	40.1%	7,144	40.1%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>124</b>	<b>100.0%</b>	<b>17,799</b>	<b>100.0%</b>	<b>124</b>	<b>100.0%</b>	<b>17,799</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue</b>							
<b>Loan Size:</b>	#	%	\$	%	#	%	\$	%
\$100,000 or less	86	69.4%	3,407	19.1%	86	69.4%	3,407	19.1%
\$100,001 - \$250,000	18	14.5%	3,177	17.8%	18	14.5%	3,177	17.8%
\$250,001 - \$1 Million	20	16.1%	11,215	63.0%	20	16.1%	11,215	63.0%
<b>Total</b>	<b>124</b>	<b>100.0%</b>	<b>17,799</b>	<b>100.0%</b>	<b>124</b>	<b>100.0%</b>	<b>17,799</b>	<b>100.0%</b>
<b>Revenue:</b>	#	%	\$	%	#	%	\$	%
\$1 Million or Less	96	77.4%	10,990	61.7%	96	77.4%	10,990	61.7%
Over \$1 Million	19	15.3%	5,897	33.1%	19	15.3%	5,897	33.1%
Not Known	9	7.3%	912	5.1%	9	7.3%	912	5.1%
<b>Total</b>	<b>124</b>	<b>100.0%</b>	<b>17,799</b>	<b>100.0%</b>	<b>124</b>	<b>100.0%</b>	<b>17,799</b>	<b>100.0%</b>

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

**APPENDIX D (Continued)**

TRANSLYVANIA ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (State Nonmetro): <b>\$43,700</b> <b>Income Categories</b>	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%	1,326	17.4%
Moderate	0	0.0%	0	0.0%	0	0.0%	1,404	18.4%
Middle	6	100.0%	7,640	100.0%	743	9.7%	1,415	18.5%
Upper	0	0.0%	0	0.0%	0	0.0%	3,495	45.7%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>7,640</b>	<b>100.0%</b>	<b>743</b>	<b>9.7%</b>	<b>7,640</b>	<b>100.0%</b>
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	12,893	7,828	100.0%	60.7%	2,096	16.3%	2,969	23.0%
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%
<b>Total</b>	<b>12,893</b>	<b>7,828</b>	<b>100.0%</b>	<b>60.7%</b>	<b>2,096</b>	<b>16.3%</b>	<b>2,969</b>	<b>23.0%</b>
Total Businesses by Tract			Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
			#	%	#	%	#	%
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	1,782	100.0%	1,408	100.0%	89	100.0%	285	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%
<b>Total</b>	<b>1,782</b>	<b>100.0%</b>	<b>1,408</b>	<b>100.0%</b>	<b>89</b>	<b>100.0%</b>	<b>285</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>79.0%</b>	<b>5.0%</b>		<b>16.0%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

TRANSLYVANIA ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	1	2.5%	63	1.9%
Moderate	0	0.0%	0	0.0%	2	5.0%	94	2.8%
Middle	40	100.0%	3,319	100.0%	16	40.0%	1,040	31.3%
Upper	0	0.0%	0	0.0%	21	52.5%	2,122	63.9%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>40</b>	<b>100.0%</b>	<b>3,319</b>	<b>100.0%</b>	<b>40</b>	<b>100.0%</b>	<b>3,319</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	8	10.8%	791	9.3%
Moderate	0	0.0%	0	0.0%	12	16.2%	1,023	12.0%
Middle	74	100.0%	8,516	100.0%	24	32.4%	2,315	27.2%
Upper	0	0.0%	0	0.0%	29	39.2%	4,303	50.5%
NA	0	0.0%	0	0.0%	1	1.4%	84	1.0%
<b>Total</b>	<b>74</b>	<b>100.0%</b>	<b>8,516</b>	<b>100.0%</b>	<b>74</b>	<b>100.0%</b>	<b>8,516</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	6	10.0%	66	2.6%
Moderate	0	0.0%	0	0.0%	10	16.7%	210	8.1%
Middle	60	100.0%	2,577	100.0%	21	35.0%	1,005	39.0%
Upper	0	0.0%	0	0.0%	23	38.3%	1,296	50.3%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>60</b>	<b>100.0%</b>	<b>2,577</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>	<b>2,577</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	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	46	100.0%	2,698	100.0%	46	100.0%	2,698	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%
<b>Total</b>	<b>46</b>	<b>100.0%</b>	<b>2,698</b>	<b>100.0%</b>	<b>46</b>	<b>100.0%</b>	<b>2,698</b>	<b>100.0%</b>
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	38	82.6%	1,080	40.0%	38	82.6%	2,286	84.7%
\$100,001 - \$250,000	7	15.2%	1,218	45.1%	4	8.7%	323	12.0%
\$250,001 - \$1 Million	1	2.2%	400	14.8%	4	8.7%	89	3.3%
<b>Total</b>	<b>46</b>	<b>100.0%</b>	<b>2,698</b>	<b>100.0%</b>	<b>46</b>	<b>100.0%</b>	<b>2,698</b>	<b>100.0%</b>
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	38	82.6%	2,286	84.7%	38	82.6%	2,286	84.7%
Over \$1 Million	4	8.7%	323	12.0%	4	8.7%	323	12.0%
Not Known	4	8.7%	89	3.3%	4	8.7%	89	3.3%
<b>Total</b>	<b>46</b>	<b>100.0%</b>	<b>2,698</b>	<b>100.0%</b>	<b>46</b>	<b>100.0%</b>	<b>2,698</b>	<b>100.0%</b>

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

**APPENDIX D (Continued)**

C O L U M B I A   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								
2002 HUD Median Family Income (MSA): <b>\$56,400</b>  Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families<Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	11	10.4%	4,595	4.0%	1,953	42.5%	22,611	19.5%
Moderate	25	23.6%	23,955	20.6%	3,473	14.5%	20,593	17.7%
Middle	42	39.6%	54,116	46.6%	3,394	6.3%	28,268	24.4%
Upper	26	24.5%	33,372	28.8%	1,066	3.2%	44,566	38.4%
NA	2	1.9%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>106</b>	<b>100.0%</b>	<b>116,038</b>	<b>100.0%</b>	<b>9,886</b>	<b>8.5%</b>	<b>116,038</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	8,338	1,686	1.6%	20.2%	5,816	69.8%	836	10.0%
Moderate	37,759	20,393	19.0%	54.0%	14,201	37.6%	3,165	8.4%
Middle	84,614	50,657	47.3%	59.9%	27,018	31.9%	6,939	8.2%
Upper	46,409	34,315	32.1%	73.9%	9,137	19.7%	2,957	6.4%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>177,120</b>	<b>107,051</b>	<b>100.0%</b>	<b>60.4%</b>	<b>56,172</b>	<b>31.7%</b>	<b>13,897</b>	<b>7.8%</b>
Total Businesses by Tract and Revenue Size								
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	2,408	8.7%	1,972	8.8%	205	10.7%	231	7.0%
Moderate	6,090	22.0%	4,869	21.7%	506	26.4%	715	21.7%
Middle	11,412	41.2%	9,398	41.8%	770	40.2%	1,244	37.7%
Upper	7,769	28.1%	6,226	27.7%	436	22.7%	1,107	33.6%
NA	5	0.0%	4	0.0%	0	0.0%	1	0.0%
<b>Total</b>	<b>27,684</b>	<b>100.0%</b>	<b>22,469</b>	<b>100.0%</b>	<b>1,917</b>	<b>100.0%</b>	<b>3,298</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>81.2%</b>	<b>6.9%</b>		<b>11.9%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

C O L U M B 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			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	3	0.7%	638	1.5%	77	17.8%	3,439	8.2%
Moderate	43	9.9%	2,687	6.4%	109	25.2%	9,100	21.6%
Middle	211	48.7%	17,463	41.4%	108	24.9%	11,974	28.4%
Upper	176	40.6%	21,352	50.7%	123	28.4%	16,053	38.1%
NA	0	0.0%	0	0.0%	16	3.7%	1,574	3.7%
<b>Total</b>	<b>433</b>	<b>100.0%</b>	<b>42,140</b>	<b>100.0%</b>	<b>433</b>	<b>100.0%</b>	<b>42,140</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	2	0.6%	342	0.7%	19	5.8%	1,502	3.0%
Moderate	17	5.2%	1,636	3.3%	38	11.6%	3,234	6.5%
Middle	133	40.4%	17,022	34.0%	76	23.1%	8,624	17.2%
Upper	177	53.8%	31,045	62.0%	177	53.8%	33,944	67.8%
NA	0	0.0%	0	0.0%	19	5.8%	2,741	5.5%
<b>Total</b>	<b>329</b>	<b>100.0%</b>	<b>50,045</b>	<b>100.0%</b>	<b>329</b>	<b>100.0%</b>	<b>50,045</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	7	3.2%	138	1.1%
Moderate	16	7.2%	439	3.6%	25	11.3%	685	5.6%
Middle	76	34.2%	3,590	29.1%	42	18.9%	1,334	10.8%
Upper	130	58.6%	8,310	67.3%	148	66.7%	10,182	82.5%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>222</b>	<b>100.0%</b>	<b>12,339</b>	<b>100.0%</b>	<b>222</b>	<b>100.0%</b>	<b>12,339</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	22	5.2%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	50.0%	400	94.8%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	2	100.0%	422	100.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>422</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>422</b>	<b>100.0%</b>
SMALL BUSINESS								
	By Tract Income							
	#	%		\$		%		
Low	48	8.9%		6,292		11.2%		
Moderate	106	19.6%		9,272		16.4%		
Middle	194	35.9%		23,300		41.3%		
Upper	192	35.6%		17,516		31.1%		
NA	0	0.0%		0		0.0%		
<b>Total</b>	<b>540</b>	<b>100.0%</b>		<b>56,380</b>		<b>100.0%</b>		
	By Loan Size and Revenue							
Loan Size:	#	%		\$		%		
\$100,000 or less	406	75.2%		14,971		26.6%		
\$100,001 - \$250,000	71	13.1%		12,439		22.1%		
\$250,001 - \$1 Million	63	11.7%		28,970		51.4%		
<b>Total</b>	<b>540</b>	<b>100.0%</b>		<b>56,380</b>		<b>100.0%</b>		
Revenue:	#	%		\$		%		
\$1 Million or Less	332	61.5%		32,716		58.0%		
Over \$1 Million	170	31.5%		22,167		39.3%		
Not Known	38	7.0%		1,497		2.7%		
<b>Total</b>	<b>540</b>	<b>100.0%</b>		<b>56,380</b>		<b>100.0%</b>		

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

**APPENDIX D (Continued)**

GREENVILLE ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$53,200</b>	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
Income Categories	#	%	#	%	#	%	#	%
Low	10	7.2%	3,962	2.6%	1,543	38.9%	28,747	19.0%
Moderate	28	20.1%	22,426	14.8%	3,776	16.8%	26,439	17.4%
Middle	71	51.1%	85,009	56.1%	6,089	7.2%	35,137	23.2%
Upper	30	21.6%	40,247	26.5%	1,007	2.5%	61,321	40.4%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>139</b>	<b>100.0%</b>	<b>151,644</b>	<b>100.0%</b>	<b>12,415</b>	<b>8.2%</b>	<b>151,644</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	7,077	1,804	1.3%	4,574	64.6%	699	9.9%	
Moderate	36,627	18,274	13.0%	15,062	41.1%	3,291	9.0%	
Middle	120,839	81,603	58.2%	32,068	26.5%	7,168	5.9%	
Upper	57,029	38,598	27.5%	15,398	27.0%	3,033	5.3%	
NA	0	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>221,572</b>	<b>140,279</b>	<b>100.0%</b>	<b>67,102</b>	<b>30.3%</b>	<b>14,191</b>	<b>6.4%</b>	
Total Businesses by Tract			Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	2,407	7.3%	1,805	6.8%	269	10.8%	333	8.5%
Moderate	4,419	13.4%	3,574	13.4%	374	15.0%	471	12.0%
Middle	15,714	47.6%	12,821	48.2%	1,084	43.5%	1,809	46.3%
Upper	10,467	31.7%	8,406	31.6%	764	30.7%	1,297	33.2%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>33,007</b>	<b>100.0%</b>	<b>26,606</b>	<b>100.0%</b>	<b>2,491</b>	<b>100.0%</b>	<b>3,910</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>80.6%</b>	<b>7.5%</b>		<b>11.8%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

GREENVILLE ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	15	2.8%	1,386	2.6%	52	9.8%	3,836	7.2%
Moderate	40	7.6%	2,500	4.7%	160	30.2%	13,963	26.1%
Middle	214	40.5%	20,734	38.7%	87	16.4%	8,655	16.2%
Upper	260	49.1%	28,957	54.0%	194	36.7%	24,538	45.8%
NA	0	0.0%	0	0.0%	36	6.8%	2,585	4.8%
<b>Total</b>	<b>529</b>	<b>100.0%</b>	<b>53,577</b>	<b>100.0%</b>	<b>529</b>	<b>100.0%</b>	<b>53,577</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	5	1.0%	946	1.4%	17	3.4%	1,280	1.9%
Moderate	40	8.1%	4,173	6.1%	60	12.1%	5,489	8.0%
Middle	153	30.8%	17,499	25.4%	93	18.8%	11,184	16.3%
Upper	298	60.1%	46,152	67.1%	300	60.5%	46,954	68.3%
NA	0	0.0%	0	0.0%	26	5.2%	3,863	5.6%
<b>Total</b>	<b>496</b>	<b>100.0%</b>	<b>68,770</b>	<b>100.0%</b>	<b>496</b>	<b>100.0%</b>	<b>68,770</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	3	2.5%	493	8.3%	4	3.4%	143	2.4%
Moderate	7	5.9%	270	4.5%	16	13.4%	468	7.9%
Middle	47	39.5%	1,759	29.6%	24	20.2%	812	13.7%
Upper	62	52.1%	3,426	57.6%	74	62.2%	4,444	74.7%
NA	0	0.0%	0	0.0%	1	0.8%	81	1.4%
<b>Total</b>	<b>119</b>	<b>100.0%</b>	<b>5,948</b>	<b>100.0%</b>	<b>119</b>	<b>100.0%</b>	<b>5,948</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	100.0%	235	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%	235	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>235</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>235</b>	<b>100.0%</b>
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	37	9.3%	4,680	8.3%				
Moderate	37	9.3%	3,386	6.0%				
Middle	144	36.2%	22,534	40.0%				
Upper	180	45.2%	25,761	45.7%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>398</b>	<b>100.0%</b>	<b>56,361</b>	<b>100.0%</b>				
By Loan Size and Revenue								
Loan Size:	#	%	\$	%				
\$100,000 or less	245	61.6%	9,382	16.6%				
\$100,001 - \$250,000	92	23.1%	16,510	29.3%				
\$250,001 - \$1 Million	61	15.3%	30,469	54.1%				
<b>Total</b>	<b>398</b>	<b>100.0%</b>	<b>56,361</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%				
\$1 Million or Less	261	65.6%	28,907	51.3%				
Over \$1 Million	101	25.4%	20,651	36.6%				
Not Known	36	9.0%	6,803	12.1%				
<b>Total</b>	<b>398</b>	<b>100.0%</b>	<b>56,361</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

CHATTANOOGA ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): \$50,000 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	8	8.9%	4,474	4.1%	2,173	48.6%	21,578	19.9%
Moderate	18	20.0%	12,127	11.2%	2,412	19.9%	18,876	17.4%
Middle	47	52.2%	69,491	64.2%	5,592	8.0%	24,043	22.2%
Upper	14	15.6%	22,101	20.4%	727	3.3%	43,696	40.4%
NA	3	3.3%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>90</b>	<b>100.0%</b>	<b>108,193</b>	<b>100.0%</b>	<b>10,904</b>	<b>10.1%</b>	<b>108,193</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	9,310	2,046	2.0%	6,089	65.4%	1,175	12.6%	
Moderate	21,418	9,695	9.7%	8,952	41.8%	2,771	12.9%	
Middle	102,180	66,630	66.4%	27,794	27.2%	7,756	7.6%	
Upper	29,781	21,995	21.9%	6,040	20.3%	1,746	5.9%	
NA	8	0	0.0%	0	0.0%	8	100.0%	
<b>Total</b>	<b>162,697</b>	<b>100,366</b>	<b>100.0%</b>	<b>48,875</b>	<b>30.0%</b>	<b>13,456</b>	<b>8.3%</b>	
Total Businesses by Tract and Revenue Size								
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	2,368	9.3%	1,664	8.8%	276	18.0%	428	8.5%
Moderate	3,954	15.5%	2,930	15.5%	313	20.4%	711	14.1%
Middle	14,835	58.2%	11,098	58.7%	796	52.0%	2,941	58.4%
Upper	4,326	17.0%	3,225	17.0%	147	9.6%	954	19.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>25,483</b>	<b>100.0%</b>	<b>18,917</b>	<b>100.0%</b>	<b>1,532</b>	<b>100.0%</b>	<b>5,034</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>74.2%</b>	<b>6.0%</b>		<b>19.8%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

CHATTANOOGA ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase				Refinance			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	7	10.0%	419	8.1%
Moderate	7	10.0%	375	7.3%	32	45.7%	2,156	41.7%
Middle	59	84.3%	4,474	86.6%	16	22.9%	1,019	19.7%
Upper	4	5.7%	316	6.1%	14	20.0%	1,507	29.2%
NA	0	0.0%	0	0.0%	1	1.4%	64	1.2%
<b>Total</b>	<b>70</b>	<b>100.0%</b>	<b>5,165</b>	<b>100.0%</b>	<b>70</b>	<b>100.0%</b>	<b>5,165</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	8	8.5%	316	3.8%
Moderate	15	16.0%	1,034	12.3%	22	23.4%	1,182	14.0%
Middle	69	73.4%	5,816	69.1%	21	22.3%	1,614	19.2%
Upper	10	10.6%	1,565	18.6%	43	45.7%	5,303	63.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>94</b>	<b>100.0%</b>	<b>8,415</b>	<b>100.0%</b>	<b>94</b>	<b>100.0%</b>	<b>8,415</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	1	2.6%	432	10.4%				
Moderate	6	15.8%	1,015	24.5%				
Middle	28	73.7%	2,480	59.8%				
Upper	3	7.9%	218	5.3%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>38</b>	<b>100.0%</b>	<b>4,145</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
<b>Loan Size:</b>	#	%	\$	%	#	%	\$	%
\$100,000 or less	31	81.6%	1,014	24.5%				
\$100,001 - \$250,000	2	5.3%	260	6.3%				
\$250,001 - \$1 Million	5	13.2%	2,871	69.3%				
<b>Total</b>	<b>38</b>	<b>100.0%</b>	<b>4,145</b>	<b>100.0%</b>				
<b>Revenue:</b>								
\$1 Million or Less	21	55.3%	734	17.7%				
Over \$1 Million	10	26.3%	2,731	65.9%				
Not Known	7	18.4%	680	16.4%				
<b>Total</b>	<b>38</b>	<b>100.0%</b>	<b>4,145</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

MEMPHIS ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$57,300</b> <b>Income Categories</b>	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	42	22.7%	28,284	13.2%	13,523	47.8%	49,470	23.2%
Moderate	41	22.2%	44,767	21.0%	9,988	22.3%	33,177	15.5%
Middle	41	22.2%	59,067	27.6%	5,642	9.6%	41,409	19.4%
Upper	54	29.2%	81,514	38.2%	2,161	2.7%	89,576	41.9%
NA	7	3.8%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>185</b>	<b>100.0%</b>	<b>213,632</b>	<b>100.0%</b>	<b>31,314</b>	<b>14.7%</b>	<b>213,632</b>	<b>100.0%</b>
	Housing Units by Tract							
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	47,188	15,336	8.5%	32.5%	26,380	55.9%	5,472	11.6%
Moderate	69,525	34,405	19.1%	49.5%	29,686	42.7%	5,434	7.8%
Middle	89,318	50,810	28.2%	56.9%	33,192	37.2%	5,316	6.0%
Upper	121,765	79,943	44.3%	65.7%	33,819	27.8%	8,003	6.6%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>327,796</b>	<b>180,494</b>	<b>100.0%</b>	<b>55.1%</b>	<b>123,077</b>	<b>37.5%</b>	<b>24,225</b>	<b>7.4%</b>
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	4,455	9.8%	3,381	10.2%	384	10.5%	690	8.1%
Moderate	5,490	12.1%	4,213	12.8%	468	12.8%	809	9.4%
Middle	10,741	23.7%	8,245	25.0%	876	24.0%	1,620	18.9%
Upper	24,359	53.8%	17,043	51.6%	1,892	51.8%	5,424	63.3%
NA	192	0.4%	140	0.4%	33	0.9%	19	0.2%
<b>Total</b>	<b>45,237</b>	<b>100.0%</b>	<b>33,022</b>	<b>100.0%</b>	<b>3,653</b>	<b>100.0%</b>	<b>8,562</b>	<b>100.0%</b>
	Percentage of Total Businesses:		73.0%		8.1%		18.9%	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

MEMPHIS ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	4	1.5%	199	0.6%	31	12.0%	1,925	6.0%
Moderate	31	12.0%	2,199	6.8%	47	18.1%	4,468	13.9%
Middle	34	13.1%	2,524	7.9%	58	22.4%	6,195	19.3%
Upper	190	73.4%	27,184	84.7%	113	43.6%	18,845	58.7%
NA	0	0.0%	0	0.0%	10	3.9%	673	2.1%
<b>Total</b>	<b>259</b>	<b>100.0%</b>	<b>32,106</b>	<b>100.0%</b>	<b>259</b>	<b>100.0%</b>	<b>32,106</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	7	2.0%	454	0.8%	15	4.4%	1,114	1.9%
Moderate	6	1.7%	986	1.7%	29	8.4%	2,954	5.1%
Middle	24	7.0%	2,517	4.3%	57	16.6%	6,713	11.5%
Upper	307	89.2%	54,388	93.2%	231	67.2%	46,143	79.1%
NA	0	0.0%	0	0.0%	12	3.5%	1,421	2.4%
<b>Total</b>	<b>344</b>	<b>100.0%</b>	<b>58,345</b>	<b>100.0%</b>	<b>344</b>	<b>100.0%</b>	<b>58,345</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	1	1.4%	59	1.6%	4	5.8%	70	1.9%
Moderate	2	2.9%	50	1.3%	5	7.2%	120	3.2%
Middle	6	8.7%	269	7.2%	12	17.4%	474	12.6%
Upper	60	87.0%	3,382	89.9%	46	66.7%	2,844	75.6%
NA	0	0.0%	0	0.0%	2	2.9%	252	6.7%
<b>Total</b>	<b>69</b>	<b>100.0%</b>	<b>3,760</b>	<b>100.0%</b>	<b>69</b>	<b>100.0%</b>	<b>3,760</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	1	50.0%	130	34.3%	0	0.0%	0	0.0%
Moderate	1	50.0%	249	65.7%	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%	2	100.0%	379	100.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>379</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>379</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	13	6.3%	4,030	10.9%				
Moderate	5	2.4%	2,284	6.2%				
Middle	42	20.4%	6,232	16.9%				
Upper	143	69.4%	23,120	62.7%				
NA	3	1.5%	1,199	3.3%				
<b>Total</b>	<b>206</b>	<b>100.0%</b>	<b>36,865</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
Loan Size:	#	%	\$	%	#	%	\$	%
\$100,000 or less	121	58.7%	4,575	12.4%				
\$100,001 - \$250,000	39	18.9%	6,716	18.2%				
\$250,001 - \$1 Million	46	22.3%	25,574	69.4%				
<b>Total</b>	<b>206</b>	<b>100.0%</b>	<b>36,865</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%	#	%	\$	%
\$1 Million or Less	97	47.1%	15,049	40.8%				
Over \$1 Million	95	46.1%	20,911	56.7%				
Not Known	14	6.8%	905	2.5%				
<b>Total</b>	<b>206</b>	<b>100.0%</b>	<b>36,865</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

ARLINGTON ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$61,300</b> <b>Income Categories</b>	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	28	9.9%	14,137	4.2%	5,016	35.5%	65,054	19.3%
Moderate	68	23.9%	74,998	22.3%	11,760	15.7%	59,602	17.7%
Middle	104	36.6%	140,210	41.7%	8,746	6.2%	78,271	23.3%
Upper	84	29.6%	106,881	31.8%	2,062	1.9%	133,299	39.6%
NA	0	0.0%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>284</b>	<b>100.0%</b>	<b>336,226</b>	<b>100.0%</b>	<b>27,584</b>	<b>8.2%</b>	<b>336,226</b>	<b>100.0%</b>
	Housing Units by Tract							
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	%	%	#	%	#	%	
Low	27,482	9,556	3.4%	34.8%	12,168	44.3%	5,758	21.0%
Moderate	130,976	53,707	19.2%	41.0%	58,401	44.6%	18,868	14.4%
Middle	219,274	117,703	42.0%	53.7%	80,360	36.6%	21,211	9.7%
Upper	150,449	99,414	35.5%	66.1%	40,787	27.1%	10,248	6.8%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>528,181</b>	<b>280,380</b>	<b>100.0%</b>	<b>53.1%</b>	<b>191,716</b>	<b>36.3%</b>	<b>56,085</b>	<b>10.6%</b>
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	9,336	9.0%	6,248	8.6%	861	15.4%	2,227	8.6%
Moderate	20,200	19.4%	14,700	20.2%	1,416	25.4%	4,084	15.8%
Middle	38,957	37.4%	28,176	38.7%	1,828	32.8%	8,953	34.6%
Upper	35,759	34.3%	23,689	32.5%	1,472	26.4%	10,598	41.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>104,252</b>	<b>100.0%</b>	<b>72,813</b>	<b>100.0%</b>	<b>5,577</b>	<b>100.0%</b>	<b>25,862</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>			<b>69.8%</b>		<b>5.3%</b>		<b>24.8%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

ARLINGTON ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	14	8.5%	860	4.9%
Moderate	17	10.4%	1,535	8.8%	37	22.6%	3,323	19.1%
Middle	91	55.5%	8,015	46.0%	43	26.2%	4,005	23.0%
Upper	56	34.1%	7,863	45.2%	63	38.4%	8,842	50.8%
NA	0	0.0%	0	0.0%	7	4.3%	383	2.2%
<b>Total</b>	<b>164</b>	<b>100.0%</b>	<b>17,413</b>	<b>100.0%</b>	<b>164</b>	<b>100.0%</b>	<b>17,413</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	3	3.5%	158	1.3%
Moderate	2	2.3%	117	1.0%	11	12.8%	922	7.7%
Middle	33	38.4%	3,154	26.3%	15	17.4%	1,227	10.2%
Upper	51	59.3%	8,714	72.7%	54	62.8%	9,436	78.7%
NA	0	0.0%	0	0.0%	3	3.5%	242	2.0%
<b>Total</b>	<b>86</b>	<b>100.0%</b>	<b>11,985</b>	<b>100.0%</b>	<b>86</b>	<b>100.0%</b>	<b>11,985</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	7	11.5%	69	4.4%
Moderate	4	6.6%	217	13.9%	13	21.3%	255	16.3%
Middle	28	45.9%	474	30.3%	15	24.6%	380	24.3%
Upper	29	47.5%	874	55.8%	25	41.0%	853	54.5%
NA	0	0.0%	0	0.0%	1	1.6%	8	0.5%
<b>Total</b>	<b>61</b>	<b>100.0%</b>	<b>1,565</b>	<b>100.0%</b>	<b>61</b>	<b>100.0%</b>	<b>1,565</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	3	75.0%	27,550	98.9%	0	0.0%	0	0.0%
Upper	1	25.0%	320	1.1%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	4	100.0%	27,870	100.0%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>27,870</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>27,870</b>	<b>100.0%</b>
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	11	4.9%	1,768	6.9%				
Moderate	24	10.6%	3,385	13.2%				
Middle	101	44.7%	10,693	41.8%				
Upper	90	39.8%	9,760	38.1%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>226</b>	<b>100.0%</b>	<b>25,606</b>	<b>100.0%</b>				
By Loan Size and Revenue								
Loan Size:	#	%	\$	%				
\$100,000 or less	164	72.6%	6,513	25.4%				
\$100,001 - \$250,000	35	15.5%	6,185	24.2%				
\$250,001 - \$1 Million	27	11.9%	12,908	50.4%				
<b>Total</b>	<b>226</b>	<b>100.0%</b>	<b>25,606</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%				
\$1 Million or Less	149	65.9%	11,861	46.3%				
Over \$1 Million	69	30.5%	13,369	52.2%				
Not Known	8	3.5%	376	1.5%				
<b>Total</b>	<b>226</b>	<b>100.0%</b>	<b>25,606</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

BEAUMONT ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$46,800</b>	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
Income Categories	#	%	#	%	#	%	#	%
Low	16	14.4%	6,975	7.0%	3,048	43.7%	23,046	23.2%
Moderate	23	20.7%	18,497	18.6%	4,656	25.2%	16,515	16.6%
Middle	45	40.5%	49,131	49.4%	5,402	11.0%	19,902	20.0%
Upper	20	18.0%	24,875	25.0%	1,230	4.9%	40,015	40.2%
NA	7	6.3%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>111</b>	<b>100.0%</b>	<b>99,478</b>	<b>100.0%</b>	<b>14,336</b>	<b>14.4%</b>	<b>99,478</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	12,754	5,697	6.1%	44.7%	4,419	34.6%	2,638	20.7%
Moderate	31,264	16,060	17.2%	51.4%	10,516	33.6%	4,688	15.0%
Middle	70,896	48,004	51.3%	67.7%	16,497	23.3%	6,395	9.0%
Upper	34,893	23,739	25.4%	68.0%	9,306	26.7%	1,848	5.3%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>149,807</b>	<b>93,500</b>	<b>100.0%</b>	<b>62.4%</b>	<b>40,738</b>	<b>27.2%</b>	<b>15,569</b>	<b>10.4%</b>
Total Businesses by Tract			Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	1,514	6.6%	1,203	7.1%	97	9.4%	214	4.2%
Moderate	4,332	18.8%	3,194	18.9%	213	20.5%	925	18.3%
Middle	10,375	45.1%	7,690	45.5%	451	43.5%	2,234	44.1%
Upper	6,339	27.5%	4,540	26.8%	258	24.9%	1,541	30.4%
NA	452	2.0%	286	1.7%	18	1.7%	148	2.9%
<b>Total</b>	<b>23,012</b>	<b>100.0%</b>	<b>16,913</b>	<b>100.0%</b>	<b>1,037</b>	<b>100.0%</b>	<b>5,062</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>73.5%</b>	<b>4.5%</b>		<b>22.0%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

BEAUMONT ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$	%	#	%	\$	%
	<b>Home Purchase</b>							
Low	4	1.0%	163	0.5%	26	6.3%	1,189	3.3%
Moderate	28	6.7%	1,824	5.1%	76	18.3%	4,476	12.5%
Middle	221	53.3%	16,721	46.7%	125	30.1%	8,557	23.9%
Upper	162	39.0%	17,117	47.8%	181	43.6%	21,217	59.2%
NA	0	0.0%	0	0.0%	7	1.7%	386	1.1%
<b>Total</b>	<b>415</b>	<b>100.0%</b>	<b>35,825</b>	<b>100.0%</b>	<b>415</b>	<b>100.0%</b>	<b>35,825</b>	<b>100.0%</b>
	<b>Refinance</b>							
	#	%	\$	%	#	%	\$	%
Low	2	0.9%	226	0.9%	3	1.4%	86	0.4%
Moderate	3	1.4%	288	1.2%	12	5.6%	656	2.7%
Middle	111	52.1%	11,113	46.0%	37	17.4%	2,747	11.4%
Upper	97	45.5%	12,531	51.9%	157	73.7%	20,373	84.3%
NA	0	0.0%	0	0.0%	4	1.9%	296	1.2%
<b>Total</b>	<b>213</b>	<b>100.0%</b>	<b>24,158</b>	<b>100.0%</b>	<b>213</b>	<b>100.0%</b>	<b>24,158</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
	#	%	\$	%	#	%	\$	%
Low	5	3.4%	16	0.6%	27	18.5%	162	6.4%
Moderate	15	10.3%	189	7.4%	31	21.2%	331	13.0%
Middle	86	58.9%	1,409	55.4%	26	17.8%	537	21.1%
Upper	40	27.4%	930	36.6%	59	40.4%	1,463	57.5%
NA	0	0.0%	0	0.0%	3	2.1%	51	2.0%
<b>Total</b>	<b>146</b>	<b>100.0%</b>	<b>2,544</b>	<b>100.0%</b>	<b>146</b>	<b>100.0%</b>	<b>2,544</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	140	18.4%	0	0.0%	0	0.0%
Middle	1	33.3%	70	9.2%	0	0.0%	0	0.0%
Upper	1	33.3%	551	72.4%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	3	100.0%	761	100.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>761</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>761</b>	<b>100.0%</b>
	<b>SMALL BUSINESS</b>							
	<b>By Tract Income</b>							
	#	%	\$	%				
Low	38	4.2%	3,371	2.9%				
Moderate	139	15.4%	28,161	24.2%				
Middle	475	52.5%	45,935	39.5%				
Upper	244	27.0%	36,147	31.1%				
NA	9	1.0%	2,754	2.4%				
<b>Total</b>	<b>905</b>	<b>100.0%</b>	<b>116,368</b>	<b>100.0%</b>				
	<b>By Loan Size and Revenue</b>							
<b>Loan Size:</b>	#	%	\$	%				
\$100,000 or less	643	71.0%	23,657	20.3%				
\$100,001 - \$250,000	122	13.5%	19,987	17.2%				
\$250,001 - \$1 Million	140	15.5%	72,724	62.5%				
<b>Total</b>	<b>905</b>	<b>100.0%</b>	<b>116,368</b>	<b>100.0%</b>				
<b>Revenue:</b>	#	%	\$	%				
\$1 Million or Less	542	59.9%	43,301	37.2%				
Over \$1 Million	334	36.9%	71,444	61.4%				
Not Known	29	3.2%	1,623	1.4%				
<b>Total</b>	<b>905</b>	<b>100.0%</b>	<b>116,368</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

DALLAS ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$66,500</b> <b>Income Categories</b>	Tract Distribution		Families					
	#	%	Families by Tract		Families<Poverty as a % of Families by Tract		Families by Family Income	
			#	%	#	%	#	%
	Low	57	13.1%	41,284	8.4%	16,148	39.1%	109,690
Moderate	118	27.2%	120,004	24.4%	18,957	15.8%	91,438	18.6%
Middle	144	33.2%	202,832	41.3%	13,147	6.5%	108,621	22.1%
Upper	109	25.1%	127,432	25.9%	2,804	2.2%	181,803	37.0%
NA	6	1.4%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>434</b>	<b>100.0%</b>	<b>491,552</b>	<b>100.0%</b>	<b>51,056</b>	<b>10.4%</b>	<b>491,552</b>	<b>100.0%</b>
	Housing Units by Tract							
	Total Units	Owner Occupied		Rental Occupied		Vacant		
		#	%	%	#	%	#	%
Low	81,829	19,198	5.0%	23.5%	43,684	53.4%	18,947	23.2%
Moderate	223,353	80,673	21.0%	36.1%	108,880	48.7%	33,800	15.1%
Middle	332,215	159,953	41.7%	48.1%	140,260	42.2%	32,002	9.6%
Upper	189,430	123,671	32.2%	65.3%	53,955	28.5%	11,804	6.2%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>826,827</b>	<b>383,495</b>	<b>100.0%</b>	<b>46.4%</b>	<b>346,779</b>	<b>41.9%</b>	<b>96,553</b>	<b>11.7%</b>
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
			#	%	#	%	#	%
Low	10,102	5.7%	7,215	6.1%	707	5.8%	2,180	4.5%
Moderate	44,866	25.2%	30,252	25.7%	3,939	32.1%	10,675	22.1%
Middle	62,807	35.2%	42,598	36.2%	3,913	31.9%	16,296	33.7%
Upper	55,881	31.3%	35,137	29.9%	3,094	25.2%	17,650	36.5%
NA	4,643	2.6%	2,429	2.1%	631	5.1%	1,583	3.3%
<b>Total</b>	<b>178,299</b>	<b>100.0%</b>	<b>117,631</b>	<b>100.0%</b>	<b>12,284</b>	<b>100.0%</b>	<b>48,384</b>	<b>100.0%</b>
	<b>Percentage of Total Businesses:</b>		<b>66.0%</b>		<b>6.9%</b>		<b>27.1%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

DALLAS ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase							
	#	%	\$	%	#	%	\$	%
Low	1	0.8%	195	1.2%	17	12.8%	1,135	7.0%
Moderate	17	12.8%	1,330	8.2%	42	31.6%	4,096	25.3%
Middle	59	44.4%	5,758	35.5%	26	19.5%	3,166	19.5%
Upper	56	42.1%	8,933	55.1%	46	34.6%	7,394	45.6%
NA	0	0.0%	0	0.0%	2	1.5%	425	2.6%
<b>Total</b>	<b>133</b>	<b>100.0%</b>	<b>16,216</b>	<b>100.0%</b>	<b>133</b>	<b>100.0%</b>	<b>16,216</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	1	1.1%	20	0.1%	7	8.0%	354	2.6%
Moderate	8	9.2%	1,080	8.1%	15	17.2%	1,114	8.3%
Middle	43	49.4%	5,102	38.1%	11	12.6%	1,318	9.8%
Upper	35	40.2%	7,188	53.7%	51	58.6%	10,354	77.3%
NA	0	0.0%	0	0.0%	3	3.4%	250	1.9%
<b>Total</b>	<b>87</b>	<b>100.0%</b>	<b>13,390</b>	<b>100.0%</b>	<b>87</b>	<b>100.0%</b>	<b>13,390</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	1	3.1%	4	0.6%	4	12.5%	17	2.8%
Moderate	3	9.4%	83	13.5%	8	25.0%	130	21.1%
Middle	21	65.6%	442	71.6%	9	28.1%	186	30.1%
Upper	7	21.9%	88	14.3%	11	34.4%	284	46.0%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>617</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>617</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	16,155	45.0%	0	0.0%	0	0.0%
Middle	2	66.7%	19,730	55.0%	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%	35,885	100.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>35,885</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>35,885</b>	<b>100.0%</b>
SMALL BUSINESS								
By Tract Income								
	#	%	\$	%				
Low	8	3.5%	1,465	5.5%				
Moderate	42	18.2%	6,567	24.7%				
Middle	131	56.7%	13,073	49.1%				
Upper	48	20.8%	5,470	20.6%				
NA	2	0.9%	40	0.2%				
<b>Total</b>	<b>231</b>	<b>100.0%</b>	<b>26,615</b>	<b>100.0%</b>				
By Loan Size and Revenue								
Loan Size:	#	%	\$	%				
\$100,000 or less	172	74.5%	6,094	22.9%				
\$100,001 - \$250,000	25	10.8%	4,156	15.6%				
\$250,001 - \$1 Million	34	14.7%	16,365	61.5%				
<b>Total</b>	<b>231</b>	<b>100.0%</b>	<b>26,615</b>	<b>100.0%</b>				
Revenue:	#	%	\$	%				
\$1 Million or Less	141	61.0%	11,163	41.9%				
Over \$1 Million	67	29.0%	12,830	48.2%				
Not Known	23	10.0%	2,622	9.9%				
<b>Total</b>	<b>231</b>	<b>100.0%</b>	<b>26,615</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

SAN ANTONIO ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): \$46,200 Income Categories	Tract Distribution		Families					
	#	%	Families by Tract		Families < Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	22	9.7%	21,468	7.2%	10,219	47.6%	68,699	22.9%
Moderate	71	31.4%	84,630	28.3%	23,415	27.7%	51,073	17.1%
Middle	68	30.1%	98,029	32.7%	11,040	11.3%	59,907	20.0%
Upper	62	27.4%	95,380	31.8%	3,812	4.0%	119,828	40.0%
NA	3	1.3%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>226</b>	<b>100.0%</b>	<b>299,507</b>	<b>100.0%</b>	<b>48,486</b>	<b>16.2%</b>	<b>299,507</b>	<b>100.0%</b>
Housing Units by Tract								
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	33,028	13,573	5.7%	41.1%	15,340	46.4%	4,115	12.5%
Moderate	124,216	65,457	27.7%	52.7%	44,661	36.0%	14,098	11.3%
Middle	163,832	71,592	30.3%	43.7%	73,823	45.1%	18,417	11.2%
Upper	134,756	85,782	36.3%	63.7%	38,815	28.8%	10,159	7.5%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>455,832</b>	<b>236,404</b>	<b>100.0%</b>	<b>51.9%</b>	<b>172,639</b>	<b>37.9%</b>	<b>46,789</b>	<b>10.3%</b>
Total Businesses by Tract and Revenue Size								
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	3,535	4.9%	2,691	5.3%	269	6.9%	575	3.5%
Moderate	15,919	22.3%	11,893	23.3%	833	21.4%	3,193	19.3%
Middle	23,369	32.7%	16,949	33.2%	1,419	36.5%	5,001	30.2%
Upper	28,680	40.1%	19,532	38.2%	1,368	35.2%	7,780	47.0%
NA	13	0.0%	11	0.0%	1	0.0%	1	0.0%
<b>Total</b>	<b>71,516</b>	<b>100.0%</b>	<b>51,076</b>	<b>100.0%</b>	<b>3,890</b>	<b>100.0%</b>	<b>16,550</b>	<b>100.0%</b>
<b>Percentage of Total Businesses:</b>				<b>71.4%</b>	<b>5.4%</b>		<b>23.1%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

SAN ANTONIO ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase				Refinance			
	#	%	\$	%	#	%	\$	%
Low	9	0.5%	543	0.3%	78	4.6%	4,529	2.4%
Moderate	103	6.0%	6,622	3.5%	265	15.5%	18,734	9.9%
Middle	341	19.9%	27,974	14.8%	401	23.5%	35,773	18.9%
Upper	1,257	73.5%	153,907	81.4%	951	55.6%	128,676	68.1%
NA	0	0.0%	0	0.0%	15	0.9%	1,334	0.7%
<b>Total</b>	<b>1,710</b>	<b>100.0%</b>	<b>189,046</b>	<b>100.0%</b>	<b>1,710</b>	<b>100.0%</b>	<b>189,046</b>	<b>100.0%</b>
	Refinance							
	#	%	\$	%	#	%	\$	%
Low	1	0.2%	29	0.0%	2	0.5%	61	0.1%
Moderate	11	2.7%	906	1.4%	18	4.4%	1,084	1.7%
Middle	40	9.7%	3,761	5.9%	50	12.1%	4,583	7.2%
Upper	360	87.4%	59,362	92.7%	304	73.8%	53,649	83.8%
NA	0	0.0%	0	0.0%	38	9.2%	4,681	7.3%
<b>Total</b>	<b>412</b>	<b>100.0%</b>	<b>64,058</b>	<b>100.0%</b>	<b>412</b>	<b>100.0%</b>	<b>64,058</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	3	8.1%	11	2.8%	13	35.1%	69	17.9%
Moderate	18	48.6%	205	53.1%	9	24.3%	43	11.1%
Middle	14	37.8%	164	42.5%	8	21.6%	98	25.4%
Upper	2	5.4%	6	1.6%	7	18.9%	176	45.6%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>37</b>	<b>100.0%</b>	<b>386</b>	<b>100.0%</b>	<b>37</b>	<b>100.0%</b>	<b>386</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	100.0%	13,100	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%	13,100	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>13,100</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>13,100</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	22	5.5%	3,903	8.7%				
Moderate	81	20.1%	7,537	16.9%				
Middle	149	37.1%	18,734	41.9%				
Upper	150	37.3%	14,494	32.4%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>402</b>	<b>100.0%</b>	<b>44,668</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
<b>Loan Size:</b>	#	%	\$	%	#	%	\$	%
\$100,000 or less	310	77.1%	12,415	27.8%				
\$100,001 - \$250,000	48	11.9%	8,430	18.9%				
\$250,001 - \$1 Million	44	10.9%	23,823	53.3%				
<b>Total</b>	<b>402</b>	<b>100.0%</b>	<b>44,668</b>	<b>100.0%</b>				
<b>Revenue:</b>	#	%	\$	%	#	%	\$	%
\$1 Million or Less	226	56.2%	15,627	35.0%				
Over \$1 Million	155	38.6%	28,717	64.3%				
Not Known	21	5.2%	324	0.7%				
<b>Total</b>	<b>402</b>	<b>100.0%</b>	<b>44,668</b>	<b>100.0%</b>				

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

**APPENDIX D (Continued)**

RICHMOND ASSESSMENT AREA								
DEMOGRAPHICS								
2002 HUD Median Family Income (MSA): <b>\$65,900</b> <b>Income Categories</b>	Tract Distribution		Families					
	#	%	Families by Tract		Families<Poverty as a % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	20	8.9%	13,677	6.8%	5,508	40.3%	38,353	18.9%
Moderate	46	20.4%	36,754	18.2%	4,800	13.1%	35,935	17.8%
Middle	92	40.9%	88,659	43.8%	3,619	4.1%	49,179	24.3%
Upper	51	22.7%	63,305	31.3%	1,092	1.7%	78,928	39.0%
NA	16	7.1%	0	0.0%	0	0.0%	-	-
<b>Total</b>	<b>225</b>	<b>100.0%</b>	<b>202,395</b>	<b>100.0%</b>	<b>15,019</b>	<b>7.4%</b>	<b>202,395</b>	<b>100.0%</b>
	Housing Units by Tract							
	Total Units	Owner Occupied		Rental Occupied		Vacant		
	#	#	%	#	%	#	%	
Low	23,546	7,164	3.8%	30.4%	13,843	58.8%	2,539	10.8%
Moderate	67,190	27,264	14.4%	40.6%	33,646	50.1%	6,280	9.3%
Middle	139,434	87,722	46.2%	62.9%	43,830	31.4%	7,882	5.7%
Upper	87,557	67,683	35.7%	77.3%	15,365	17.5%	4,509	5.1%
NA	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>317,727</b>	<b>189,833</b>	<b>100.0%</b>	<b>59.7%</b>	<b>106,684</b>	<b>33.6%</b>	<b>21,210</b>	<b>6.7%</b>
	Total Businesses by Tract		Businesses by Tract and Revenue Size					
	#	%	Under \$1 Million		Over \$1 Million		Revenue not Reported	
	#	%	#	%	#	%	#	%
Low	3,475	6.8%	2,309	6.4%	264	7.5%	902	7.6%
Moderate	8,252	16.1%	5,953	16.5%	640	18.2%	1,659	14.1%
Middle	21,727	42.3%	15,734	43.6%	1,553	44.1%	4,440	37.6%
Upper	17,371	33.8%	11,676	32.4%	994	28.2%	4,701	39.8%
NA	588	1.1%	414	1.1%	72	2.0%	102	0.9%
<b>Total</b>	<b>51,413</b>	<b>100.0%</b>	<b>36,086</b>	<b>100.0%</b>	<b>3,523</b>	<b>100.0%</b>	<b>11,804</b>	<b>100.0%</b>
	<b>Percentage of Total Businesses:</b>			<b>70.2%</b>	<b>6.9%</b>		<b>23.0%</b>	

Sources: 1990 Census Data, 2002 Dun & Bradstreet business demographic data.  
 NA Tracts are tracts without household or family income.

**APPENDIX D (Continued)**

RICHMOND ASSESSMENT AREA								
LENDING								
Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	Home Purchase				Refinance			
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	6	7.7%	393	5.0%
Moderate	6	7.7%	536	6.9%	19	24.4%	1,514	19.5%
Middle	26	33.3%	2,268	29.1%	19	24.4%	1,957	25.1%
Upper	46	59.0%	4,979	64.0%	29	37.2%	3,528	45.3%
NA	0	0.0%	0	0.0%	5	6.4%	391	5.0%
<b>Total</b>	<b>78</b>	<b>100.0%</b>	<b>7,783</b>	<b>100.0%</b>	<b>78</b>	<b>100.0%</b>	<b>7,783</b>	<b>100.0%</b>
	Home Improvement							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	7	18.9%	180	12.6%
Moderate	0	0.0%	0	0.0%	10	27.0%	289	20.2%
Middle	17	45.9%	600	41.9%	11	29.7%	578	40.4%
Upper	20	54.1%	831	58.1%	9	24.3%	384	26.8%
NA	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>37</b>	<b>100.0%</b>	<b>1,431</b>	<b>100.0%</b>	<b>37</b>	<b>100.0%</b>	<b>1,431</b>	<b>100.0%</b>
	Multi-Family							
	#	%	\$	%	#	%	\$	%
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	20.0%	16,037	18.7%	0	0.0%	0	0.0%
Middle	2	40.0%	34,300	40.0%	0	0.0%	0	0.0%
Upper	2	40.0%	35,500	41.4%	0	0.0%	0	0.0%
NA	0	0.0%	0	0.0%	5	100.0%	85,837	100.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>85,837</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>85,837</b>	<b>100.0%</b>
	SMALL BUSINESS							
	By Tract Income							
	#	%	\$	%	#	%	\$	%
Low	9	6.7%	346	2.4%				
Moderate	17	12.7%	1,309	9.0%				
Middle	70	52.2%	9,300	64.1%				
Upper	38	28.4%	3,555	24.5%				
NA	0	0.0%	0	0.0%				
<b>Total</b>	<b>134</b>	<b>100.0%</b>	<b>14,510</b>	<b>100.0%</b>				
	By Loan Size and Revenue							
<b>Loan Size:</b>	#	%	\$	%	#	%	\$	%
\$100,000 or less	95	70.9%	3,777	26.0%				
\$100,001 - \$250,000	27	20.1%	4,476	30.8%				
\$250,001 - \$1 Million	12	9.0%	6,257	43.1%				
<b>Total</b>	<b>134</b>	<b>100.0%</b>	<b>14,510</b>	<b>100.0%</b>				
<b>Revenue:</b>	#	%	\$	%	#	%	\$	%
\$1 Million or Less	79	59.0%	7,015	48.3%				
Over \$1 Million	51	38.1%	7,443	51.3%				
Not Known	4	3.0%	52	0.4%				
<b>Total</b>	<b>134</b>	<b>100.0%</b>	<b>14,510</b>	<b>100.0%</b>				

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