

PUBLIC DISCLOSURE

April 11, 2005

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**Aliant Bank
Alexander City, Alabama**

RSSD ID Number: 861434

**FEDERAL RESERVE BANK OF ATLANTA
1000 PEACHTREE STREET N.E.
ATLANTA, GEORGIA 30309-4470**

Note: This document is an evaluation of this 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. 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 of opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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ROUNDING CONVENTION

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

INSTITUTION

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

The following table indicates the performance level of Aliant Bank with respect to the lending, investment, and service tests.

PERFORMANCE LEVELS	<u>Aliant Bank</u>		
	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		
Low Satisfactory		X	X
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.

Based on a review of the bank’s lending record, qualified investments, and services, Aliant Bank meets the standards for a satisfactory level of performance in its assessment areas; however, more emphasis should be placed on levels of qualified investments.

- **Lending Test** – Aliant Bank’s lending levels reflect **GOOD** responsiveness to assessment area credit needs and a **GOOD** record of serving the credit needs of low-income individuals and areas and very small businesses. A **SUBSTANTIAL MAJORITY** of the bank’s lending is inside its assessment area. The distribution of borrowers reflects **GOOD** penetration among customers of different income levels and businesses of different sizes. The geographic distribution of loans reflects **GOOD** penetration throughout the assessment area. The bank made a **RELATIVELY HIGH LEVEL** of community development loans totaling \$6.8 million in its assessment areas.

INSTITUTION (Continued)

- **Investment Test** – Considering the level of opportunity and competition in the market, the bank made an **ADEQUATE** level of community development investments and grants. Qualified investments for this examination totaled \$894,559, which includes debt and/or equity investments of \$750,000 and grants and donations totaling \$144,559 to events or organizations with a purpose of community development. The bank has exhibited **ADEQUATE** responsiveness to credit and community development needs as well as community development initiatives regarding its investment activities.
- **Service Test** – Aliant Bank’s systems for delivering retail-banking services are **REASONABLY ACCESSIBLE** to **ESSENTIALLY ALL** segments of the assessment area. Business hours and services **DO NOT VARY IN A WAY THAT INCONVENIENCES CERTAIN PORTIONS** of the assessment area. Also, the bank’s record of opening and closing of branches has **NOT ADVERSELY AFFECTED** the accessibility of its delivery systems, particularly to low- and moderate-income geographies and/or low- and moderate-income individuals. The bank **PROVIDES A RELATIVELY HIGH LEVEL** of community development services to organizations that promote community development.

INSTITUTION (Continued)

DESCRIPTION OF INSTITUTION

Aliant Bank is a large community bank headquartered in Alexander City, Alabama. According to the December 31, 2004 Consolidated Reports of Condition and Income, the bank had total assets of \$740.2 million, loans and leases outstanding of \$542.8 million, and total deposits of \$596.4 million. The bank is a wholly owned subsidiary of Aliant Financial Corporation, a bank holding company also located in Alexander City. Other wholly owned subsidiaries of Aliant Bank are First Montgomery Insurance Agency, Incorporated, Aliant Financial Services, and Aliant Mortgage Corporation. For the purpose of this examination, no activity from the bank's subsidiaries was considered in the CRA examination at the bank's option. Aliant Bank currently operates 13 banking offices and 9 ATMs in five counties in central Alabama. The offices and ATMs are distributed as follows: 4 offices and 3 ATMs in Tallapoosa County, 1 office and ATM in Shelby County, 1 office and ATM in Jefferson County, 2 offices and 2 ATMs in Elmore County, and 5 offices and 2 ATMs in Montgomery County. The bank received a satisfactory CRA rating at its previous evaluation conducted by the Federal Reserve Bank of Atlanta dated January 27, 2003.

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

COMPOSITION OF LOAN PORTFOLIO						
Loan Type	12/31/2004		12/31/2003		12/31/2002	
	\$ (000s)	Percent	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	125,643	23.8%	81,557	16.4%	61,409	12.4%
Secured by One- to Four- Family Dwellings	165,731	31.3%	168,092	33.7%	172,358	34.7%
Other Real Estate:						
Farmland	1,112	0.2%	1,435	0.3%	1,345	0.3%
Multifamily	18,838	3.6%	14,704	2.9%	12,462	2.5%
Nonfarm nonresidential	107,280	20.3%	113,708	22.8%	113,176	22.8%
Commercial and Industrial	82,950	15.7%	89,752	18.0%	102,104	20.5%
Loans to Individuals	27,103	5.1%	29,107	5.8%	34,088	6.9%
Agricultural Loans	35	0.0%	110	0.0%	128	0.0%
Total	\$528,692	100.00%	\$498,465	100.00%	\$497,070	100.00%

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

INSTITUTION (Continued)

As illustrated by the preceding table, Aliant Bank's loan portfolio has shifted significantly during the review period. In 2002, the loan portfolio was largely comprised of loans secured by one- to four- family dwellings, followed by loans secured by nonfarm nonresidential real estate, and commercial and industrial loans. However, the balances in these lending categories all declined both in terms of dollars and as a percentage of the total loan portfolio through 2003 and 2004. Construction and development lending has grown dramatically during the review period and comprised 24 percent of the loan portfolio as of December 31, 2004, almost double the percentage as of December 31, 2002.

Aliant Bank's average net LTD ratio for the nine quarters ending December 31, 2004 was 90.3 percent. During this nine-quarter period, the bank's LTD ratio ranged from a low of 86.2 percent as of June 30, 2003 to a high of 95.4 percent as of March 31, 2004. Aliant Bank's average LTD ratio was compared with the average LTD ratio of four financial institutions of similar asset size with a branch office in the bank's assessment area. The average LTD ratio for these four banks ranged from 71.0 percent to 97.6 percent.

The bank's product offerings include traditional deposit and loan products as well as non-deposit investment products such as mutual funds and annuities. The bank offers a variety of adjustable rate and fixed rate residential mortgage loans, residential construction loans, commercial loans including small business loans, and consumer purpose loans. Aliant 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.

For purposes of CRA, the bank's operations were organized into three assessment areas: the Birmingham Assessment Area, which includes Jefferson and Shelby Counties; the Montgomery Assessment Area, which includes Elmore and Montgomery Counties; and the Tallapoosa Assessment Area, which includes Coosa and Tallapoosa Counties.

INSTITUTION (Continued)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

SCOPE OF EXAMINATION

The examination review period covered HMDA loans, small business loans, and community development loans originated from October 1, 2002 through December 31, 2004. During the review period, small business loans by number and dollar volume significantly exceeded the number and dollar volume of HMDA loans. Therefore, small business loans were given the greater weight in determining the lending test rating. The examination review period covered qualified investments, and grants and donations through April 11, 2005.

Because the loan analysis includes loans that were originated before and after the MSA and census tract changes made by the OMB, which became effective in 2004, 2003 loans and 2004 loans were analyzed separately. For all loans originated in 2002, 1990 census demographic data were used to define the bank's assessment areas. For all loans originated in 2003, 2000 census demographic data were used to define the bank's assessment areas. For all loans originated in 2004, 2000 census demographic data reflecting OMB changes were used to define the bank's assessment areas.

For purposes of CRA, HMDA loans are those loans as defined in the Federal Reserve Board's Regulation C. The loan categories are home purchase, home refinance, multifamily, and home improvement loans. Small business loans are loans with original amounts of \$1 million or less. To supplement its small business lending data, a financial institution can also have other small business loans reviewed. Other small business loans are defined as other secured lines/loans for purposes of small businesses. Typically, these loans are secured by residential real estate. Small farm loans are loans with an original amount of \$500,000 or less. At the bank's option, consumer loans may also be considered in the lending test. Consumer loans are loans to one or more individuals for household, family, or other personal expenditures. A community development loan is a loan to an entity for the purpose of providing affordable housing to or community services for low- and moderate-income persons, revitalization or stabilization of low- and moderate-income areas through the creation or retention of jobs for low- and moderate-income persons, or economic development through the financing of small businesses and farms that meet certain eligibility standards.

INSTITUTION (Continued)

LENDING TEST

The overall rating of the institution for the lending test is **HIGH SATISFACTORY**. The rating is primarily based on the bank's performance in the Montgomery Assessment Area. The bank's performance in the limited scope assessment areas (Birmingham and Tallapoosa) was generally consistent with the performance of the Montgomery Assessment Area and did not negatively affect the bank's overall performance.

Lending Activity

Considering the bank's market share of deposits in its assessment areas, information gathered from community contacts, and demographic information, lending levels reflect **GOOD** responsiveness to assessment area credit needs. Aliant Bank originated or purchased 582 HMDA loans, totaling \$61.4 million within its assessment areas during the review period. Of the 582 HMDA loans, 239 (41.1 percent) were home purchase loans, 208 (35.8 percent) were home refinance loans, and 124 (21.3 percent) were home improvement loans. The bank also originated 11 multi-family home loans during the review period. Small business lending within the assessment areas during the review period resulted in 1,552 small business loans totaling \$257.2 million.

Assessment Area Concentration

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

INSTITUTION (Continued)

Lending Inside and Outside the Assessment Area

Loan Type	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	124	94.7	\$8,046	98.8	7	5.3	\$97	1.2
Home Purchase -	239	93.4	\$25,188	87.2	17	6.6	\$3,700	12.8
Multi-Family Housing	11	84.6	\$5,066	80.1	2	15.4	\$1,259	19.9
Refinancing	208	90.8	\$23,132	89.0	21	9.2	\$2,846	11.0
Total HMDA related	582	92.5	\$61,432	88.6	47	7.5	\$7,902	11.4
Small Business	1,552	96.2	\$257,166	98.3	61	3.8	\$4,372	1.7
Total Small Bus. related	1,552	96.2	\$257,166	98.3	61	3.8	\$4,372	1.7
Small Farm	6	100.0	\$815	100.0	0	0.0	\$0	0.0
Total Small Farm related	6	100.0	\$815	100.0	0	0.0	\$0	0.0
TOTAL LOANS	2,140	95.2	\$319,413	96.3	108	4.8	\$12,274	3.7

As indicated by the table on the preceding page, over 95 percent of the bank's loans were to customers and businesses inside the bank's assessment areas. Also, a very high percentage of the loan dollars associated with the loans was inside the bank's assessment areas. This level of lending inside the assessment area indicates that the bank is serving the credit needs of its assessment areas.

Geographic and Borrower Distribution of Loans

The geographic distribution of loans reflects **GOOD** penetration throughout the assessment areas. The distribution of borrowers reflects **GOOD** penetration among customers of different income levels and businesses of different sizes. These conclusions were based upon the bank's performance in each assessment area considering performance context information and in comparison to available demographic and aggregate lending data. The analysis of HMDA and small business lending within each assessment area is discussed in greater detail later in the report.

Based on an evaluation of the bank's lending initiatives, the bank exhibits a **GOOD** record of serving the needs of low-income individuals and of very small businesses. Aliant Bank makes **LIMITED USE** of flexible and innovative lending programs. Aliant Bank is certified SBA lender. During the review period, the bank originated 12 SBA loans totaling \$2.4 million.

INSTITUTION (Continued)

Community Development Lending

Aliant Bank has made a **RELATIVELY HIGH LEVEL** of community development loans in its assessment areas. During the review period, the bank originated 14 community development loans in its assessment areas totaling \$6.8 million. The purpose of most of these loans supported affordable housing for low- and moderate-income individuals. Also, the bank has committed \$1 million to the Alabama Multi-Housing Loan Consortium. The consortium provides funding for the construction and renovation of affordable multi-family housing. The bank's pro-rata share of loans funded during the review period was \$238,735, involving nine multi-family projects. The other community development loans provided affordable housing and social services for LMI families.

INVESTMENT TEST

The bank's rating under the investment test is **LOW SATISFACTORY**. Aliant Bank has participated in an **ADEQUATE** level of community development investments. Qualified investments during the review period totaled \$894,559, which is comprised of \$750,000 equity investment in the CRA Qualified Investment Fund and \$144,559 in grants and donations. The equity investment in the CRA Qualified Investment Fund was used to finance the construction of a low-income housing project in Birmingham. Competition and limited investment opportunities have hampered the bank's ability to engage in qualified investments in the Montgomery and Birmingham Assessment Areas. Very limited opportunities to purchase qualified investments in the Tallapoosa Assessment Area were also noted.

Based on an evaluation of performance context, area demographics, and available opportunities in the assessment area, the bank's investments exhibit **ADEQUATE** responsiveness to credit and community development needs. Due to the limited number of qualified investment opportunities, the bank has elected to support community development initiatives through its contributions to various charitable and community development organizations. The following table depicts some of the bank's most significant contributions.

INSTITUTION (Continued)

ALIAN T BANK GRANTS AND CONTRIBUTIONS	
NAME	AMOUNT
United Way of Central Alabama (services to low- and moderate-income families)	\$38,729
Lake Martin Area United Way (services to low- and moderate-income families)	\$29,700
Montgomery Area United Way ((services to low- and moderate-income families)	\$21,750
Lake Martin Area Economic Development (Small business development)	\$15,000
American Red Cross (services to low- and moderate-income families)	\$11,000
Alexander City Chamber Foundation (services to low- and moderate-income families)	\$10,000
Montgomery Area Chamber of Commerce (Small business development)	\$4,087
Operation Downtown (Tallapoosa) (Small business development)	\$3,000
Big Brothers/Big Sisters of Birmingham (services to low- and moderate-income families)	\$1,500
Elmore County Economic Development (Small business development)	\$1,000

SERVICE TEST

The overall rating of the institution with regard to the service test is **LOW SATISFACTORY**.

Delivery systems, including banking offices and ATMs, are **REASONABLY ACCESSIBLE** to **ESSENTIALLY ALL** portions of the bank's assessment areas. Because of changes in tract income levels, the distribution of branches from 2002 to 2003 changed, however, the MSA changes in 2004 did not affect the distribution of branches. Aliant Bank's 13 banking offices and 10 ATMs (1 ATM was opened in October 2003) were compared to the distribution of families and businesses by census tract income level and are displayed in the following table. There are no Aliant Bank branch offices in moderate-income census tracts; however, it should be noted that the bank has several branches in close proximity to low- and moderate-income tracts. In the Tallapoosa assessment area there are three branches located in an upper-income tract that is contiguous to a moderate-income tract. One is three miles from this tract and the other two are 3.5 miles from the tract. In the Montgomery assessment area, there are two tracts, one in an upper and one in a middle-income tract that are less than a mile from a moderate-income tract. In the Birmingham assessment area there is one branch in an upper-income tract that is 2 miles from a low-income tract. Also, because the majority of moderate-income census tracts are located in the Birmingham Assessment Area, where there are numerous financial institutions,

INSTITUTION (Continued)

credit availability in the bank's assessment area is not adversely affected. The following table shows the branch distribution in 2002, followed by a table showing the distribution in 2003 and 2004.

ALIAN T BANK – DISTRIBUTION OF BRANCHES AND ATMS IN ALL ASSESSMENT AREAS 2002						
TRACT INCOME LEVEL	NUMBER	PERCENTAGE OF BRANCHES	NUMBER OF ATMS	PERCENTAGE OF ATMS	PERCENTAGE OF TOTAL FAMILIES	PERCENTAGE OF BUSINESSES
Low-Income	1	7.7%	0	0.0%	7.8%	10.6%
Moderate-Income	0	0.0%	0	0.0%	16.8%	14.7%
Middle-Income	4	30.8%	4	44.4%	43.3%	33.8%
Upper-Income	8	61.5%	5	55.6%	32.0%	41.0%
<i>Total</i>	<i>13</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>

ALIAN T BANK – DISTRIBUTION OF BRANCHES AND ATMS IN ALL ASSESSMENT AREAS 2003 AND 2004						
TRACT INCOME LEVEL	NUMBER	PERCENTAGE OF BRANCHES	NUMBER OF ATMS	PERCENTAGE OF ATMS	PERCENTAGE OF TOTAL FAMILIES	PERCENTAGE OF BUSINESSES
Low-Income	1	7.7%	0	0.0%	6.8%	14.4%
Moderate-Income	0	0.0%	0	0.0%	18.8%	14.1%
Middle-Income	3	23.1%	3	30.0%	39.3%	32.3%
Upper-Income	9	69.2%	7	70.0%	35.1%	39.2%
<i>Total</i>	<i>13</i>	<i>100.0%</i>	<i>10</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>

Alternative systems for delivering retail-banking services to the bank's assessment areas include:

- ATMs
- Aliant Call Center – Through the use of a toll free number during business hours, customers can get answers to questions about bank products, rates or any other customer service issues.
- Aliant Telephone Bill Pay – A telephone bill payment service is available through a toll free number.
- Xpress Phone Banking – An automated phone banking line gives customer information about accounts and allows customers, with prior written authorization, to transfer money between selected accounts 24 hours a day, 7 days a week.

INSTITUTION (Continued)

Since the previous examination, the bank has not opened or closed any branch offices in any of its assessment areas. 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 Aliant Bank is basically the same throughout the bank's assessment areas.

The bank **PROVIDES A RELATIVELY HIGH LEVEL** of community development services throughout its assessment areas. Board members, officers, and employees have used their financial expertise to provide financial services that benefit residents in the assessment areas. The community development services are responsive to the needs of low- and moderate-income families or areas, and small businesses in the assessment areas. The following table shows the community development services provided by representatives of the bank. Community development services for the Montgomery Assessment Area, which was reviewed under full-scope procedures, are discussed later in this report under the Montgomery Assessment Area performance analysis.

COMMUNITY DEVELOPMENT SERVICES FOR ALIANT BANK	
ORGANIZATION	POSITION/SERVICE
Alabama Multifamily Loan Consortium	A bank employee serves as a board member for this organization that originates and purchases loans to finance multifamily housing development for low-and moderate-income people throughout the state of Alabama.
Lake Martin Economic Development Board	A bank officer serves on the board of this organization that recruits new business for Tallapoosa and Coosa Counties.
Alexander City Industrial Development Board	A bank officer serves as vice president of this organization that assists in the development of business and industry in the city.
Alexander City Chamber of Commerce	A bank officer serves as first vice president and executive board member. The Chamber is heavily involved in recruiting new business to Alexander City.
Operation Downtown	A bank officer serves on the board of directors for this organization working to revitalize Alexander City through the recruitment of new business and the overall improvement of the downtown business district.

INSTITUTION (Continued)

COMPLIANCE WITH ANTIDISCRIMINATION LAWS

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

METROPOLITAN AREA: Montgomery, Alabama

DESCRIPTION OF INSTITUTION OPERATIONS IN MONTGOMERY, ALABAMA

Aliant Bank's performance in the Montgomery Assessment Area was evaluated using full-scope examination procedures. As of December 31, 2004, Aliant Bank operated seven banking offices and four ATMs throughout the Montgomery Assessment Area, representing 54 percent of the bank's total branch network. This assessment area consisted of Montgomery and Elmore Counties in 2002, 2003, and 2004. The bank operates one banking office in Wetumpka, one banking office in Millbrook, and five banking offices in Montgomery. As of June 30, 2004, the bank had \$286.7 million in deposits in the Montgomery Assessment Area, representing a 6.0 percent deposit market share.

The assessment area contained 28.0 percent of the HMDA loans and 60.5 percent of the small business loans made by the bank in 2002. The assessment area contained 34.2 percent of the HMDA loans and 60.1 percent of the small business loans made by the bank in 2003. The assessment area contained 32.4 percent of the HMDA loans and 54.2 percent of the small business loans made by the bank in 2004.

Demographic Data

The tables on pages 18 through 23 provide demographic and lending data that were used in analyzing the bank's CRA performance. Except where noted, the demographic data are from the 1990 census for the 2002 demographic tables and from the 2000 census for the 2003 and 2004 tables. Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.

1990 Population Characteristics

At the time of the 1990 census, the population of the Montgomery Assessment Area was 258,295 persons. This figure represented 6.4 percent of the population for the state of Alabama. According to the U.S. Census Bureau, the assessment areas' estimated population for 2002 is 292,110 persons, which represented an increase of 13.1 percent.

METROPOLITAN AREA: Montgomery, Alabama (Continued)

2000 Population Characteristics

As of the 2000 census, the population of the Montgomery Assessment Area is 289,385 persons. This figure represents 6.4 percent of the population for the state of Alabama. According to the U.S. Census Bureau, the assessment areas' estimated population for 2004 is 294,503 persons, which represents an increase of 1.7 percent from 2000.

1990 Housing Characteristics

1990 census data indicates that the median value of housing units in the assessment area was \$60,828, which is 14.3 percent higher than the median housing value for the state of Alabama, which was \$53,205. The median age of housing in the assessment area was 22 years compared to the state of Alabama at 22 years.

2000 Housing Characteristics

2000 census data indicates that the median value of housing units in the assessment area is \$85,728, which is 11.8 percent greater than the median housing value for the state of Alabama, which is \$76,700. The median age of housing in the assessment area is 26 years compared to the state of Alabama at 25 years.

2000 Housing Characteristics (2004 OMB Changes)

2000 census data reflecting OMB changes indicates that the median value of housing units in the assessment area is \$85,728, which is 11.8 percent greater than the median housing value for the state of Alabama, which is \$76,700. The median age of housing in the assessment area is 26 years compared to the state of Alabama at 25 years.

1990 Poverty Level

As indicated in the table on page 18, low-income tracts have a high percentage of families with incomes below the poverty level. 48.9 percent of the families residing in low-income tracts have incomes below the poverty level. Also, 23.6 percent of the families residing in moderate-income tracts have incomes below the poverty level. Of total families in the assessment area, 13.5 percent have incomes below the poverty level. These levels of poverty could affect the bank's ability to originate mortgage loans in low- and moderate-income tracts without special financing or affordable housing programs.

METROPOLITAN AREA: Montgomery, Alabama (Continued)

2000 Poverty Level

As indicated in the table on page 20, low-income tracts have a high percentage of families with incomes below the poverty level. 43.2 percent of the families residing in low-income tracts have incomes below the poverty level. Also, 23.5 percent of the families residing in moderate-income tracts have incomes below the poverty level. Of total families in the assessment area, 12.0 percent have incomes below the poverty level.

2000 Poverty Level (2004 OMB Changes)

As indicated in the table on page 22, low-income tracts have a high percentage of families with incomes below the poverty level. 44.2 percent of the families residing in low-income tracts have incomes below the poverty level. Also, 23.9 percent of the families residing in moderate-income tracts have incomes below the poverty level. Of total families in the assessment area, 12.0 percent have incomes below the poverty level.

HUD Estimated Median Family Incomes for 2002, 2003, and 2004

The 2002 HUD estimated median family income for the Montgomery MSA is \$53,000. Based on the HUD estimated median family income, low-income families are those families whose gross annual income is \$26,499 or less. Moderate-income families are families with gross annual income ranging from \$26,500 to \$42,399. The 2003 HUD estimated median family income for the Montgomery MSA is \$51,300. Based on the HUD estimated median family income, low-income families are families whose gross annual income is \$25,649 or less. Moderate-income families are families with gross annual income ranging from \$25,650 to \$41,039. The 2004 HUD estimated median family income for the Montgomery MSA is \$51,400. Based on the HUD estimated median family income, low-income families are families whose gross annual income is \$25,699 or less. Moderate-income families are families with gross annual income ranging from \$25,700 to \$41,119.

Employment Statistics

The Montgomery Assessment Area's economy is primarily dependent on the service and government sectors. There are no large national or regional companies or industrial facilities headquartered in Montgomery. The economy is a mixture of an air force base, a national guard facility, state government, city government, several small colleges, and small service related businesses. The following table shows the unemployment rates for the Montgomery MSA, the counties that comprise the Montgomery MSA, and for the state of Alabama for 2002, 2003, and 2004.

METROPOLITAN AREA: Montgomery, Alabama (Continued)

UNEMPLOYMENT RATES FOR YEARS 2002 – 2005			
(Not Seasonally Adjusted)			
Area	2002 (annual)	2003 (annual)	2004 (annual)
Montgomery County, Alabama	5.1%	5.7%	5.7%
Elmore County, Alabama	4.5%	4.8%	4.7%
Montgomery MSA	5.0%	5.5%	5.5%
State of Alabama	5.6%	5.8%	5.5%

COMPETITION IN ASSESSMENT AREAS

The Montgomery Assessment Area is a highly competitive banking market due to the significant presence of banks in this market. According to the June 30, 2002 FDIC/OTS Summary of Deposits Report, there are 16 other financial institutions operating 88 branch offices in the assessment area. Aliant Bank ranked 6th with a deposit market share of 7.2 percent. Aliant Bank also ranked 6th in number of branches in the assessment area with 7 banking facilities. Regions Bank ranked 1st in deposit market share at 34.1 percent and number of branches with 22 banking facilities. Amsouth Bank ranked 2nd in deposit market share at 12.3 percent. SouthTrust Bank ranked 2nd in number of branches in the assessment area with 12 banking facilities.

According to the June 30, 2003 FDIC/OTS Summary of Deposits Report, there are 16 other financial institutions operating 84 branch offices in the assessment area. Aliant Bank ranked 6th with a deposit market share of 6.4 percent and 6th in number of branches with 7 banking facilities. Regions Bank ranked 1st in deposit market share at 36.0 percent and number of branches with 21 banking facilities. Amsouth Bank ranked 2nd in deposit market share at 13.5 percent.

According to the June 30, 2004 FDIC/OTS Summary of Deposits Report, there are 6 other financial institutions operating 83 branch offices in the assessment area. Aliant Bank ranked 7th with a deposit market share of 5.5 percent and 6th in number of branches with 7 banking facilities. Regions Bank ranked 1st in deposit market share at 29.4 percent and number of branches with 20 banking facilities. SouthTrust Bank ranked 2nd in deposit market share at 13.9 percent. SouthTrust Bank ranked 2nd in number of branches in the assessment area with 12 banking facilities.

METROPOLITAN AREA: Montgomery, Alabama (Continued)

Aliant Bank's competition comes mainly from FDIC-Insured institutions with branch offices located in the Montgomery Assessment Area. Many of these banks are statewide, multi-regional, or national banks. Aliant Bank's largest competitors in the Montgomery Assessment Area are Amsouth Bank, Regions Bank, SouthTrust Bank, Compass Bank, and Colonial Bank. Local competition, particularly from these very large multi-regional financial institutions, may adversely affect the bank's ability to originate community development loans and to purchase qualified community development investments that serve the community development needs of the Montgomery Assessment Area.

Community Contact

As a part of the CRA examination, information was obtained from a community contact regarding local economic conditions and community credit needs. The contact considers the financial institutions in the Montgomery area to be an overall benefit to the community. The contact indicated that special financing programs for small businesses and special mortgage loan financing for low-income individuals who do not have the typical down payment and/or may have credit blemishes in their credit reports are needed.

METROPOLITAN AREA: Montgomery, Alabama (Continued)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following tables show selected demographic information and Aliant Bank's lending performance in the Montgomery Assessment Area. Tables for 2002 are followed by tables for 2003 and 2004.

Assessment Area Demographics
 Assessment Area: Montgomery Elmore (2002)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	10.6	5,549	8.3	2,713	48.9	15,067	22.5
Moderate-income	10	15.2	9,503	14.2	2,242	23.6	11,034	16.5
Middle-income	32	48.5	33,322	49.7	3,541	10.6	14,043	20.9
Upper-income	17	25.8	18,663	27.8	567	3.0	26,893	40.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	66	100.0	67,037	100.0	9,063	13.5	67,037	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,734	2,841	4.6	26.5	6,135	57.2	1,758	16.4
Moderate-income	14,567	8,374	13.6	57.5	4,878	33.5	1,315	9.0
Middle-income	50,895	31,322	51.0	61.5	14,110	27.7	5,463	10.7
Upper-income	27,826	18,823	30.7	67.6	7,222	26.0	1,781	6.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	104,022	61,360	100.0	59.0	32,345	31.1	10,317	9.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,385	14.8	1,065	13.5	193	18.8	127	27.4
Moderate-income	1,051	11.2	874	11.1	136	13.2	41	8.9
Middle-income	3,608	38.5	3,111	39.4	338	32.9	159	34.3
Upper-income	3,337	35.6	2,841	36.0	360	35.1	136	29.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9,381	100.0	7,891	100.0	1,027	100.0	463	100.0
	Percentage of Total Businesses:			84.1		10.9		4.9

Based on 1990 Census Information.

METROPOLITAN AREA: Montgomery, Alabama (Continued)

Loan Distribution Table

Assessment Area: Montgomery Elmore (2002)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	3	60.0%	60	5.7%	1	20.0%	10	1.0%
Upper	2	40.0%	990	94.3%	3	60.0%	1,006	95.8%
Unknown	0	0.0%	0	0.0%	1	20.0%	34	3.2%
Total	5	100.0%	1,050	100.0%	5	100.0%	1,050	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	2	40.0%	243	56.0%
Moderate	0	0.0%	0	0.0%	2	40.0%	123	28.3%
Middle	5	100.0%	434	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	20.0%	68	15.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	434	100.0%	5	100.0%	434	100.0%
	Home Improvement							
Low	1	16.7%	5	12.5%	1	16.7%	5	12.5%
Moderate	0	0.0%	0	0.0%	3	50.0%	25	62.5%
Middle	4	66.7%	30	75.0%	0	0.0%	0	0.0%
Upper	1	16.7%	5	12.5%	2	33.3%	10	25.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	40	100.0%	6	100.0%	40	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	HMDA Totals							
Low	1	6.3%	5	0.3%	3	18.8%	248	16.3%
Moderate	0	0.0%	0	0.0%	5	31.3%	148	9.7%
Middle	12	75.0%	524	34.4%	1	6.3%	10	0.7%
Upper	3	18.8%	995	65.3%	6	37.5%	1,084	71.1%
Unknown	0	0.0%	0	0.0%	1	6.3%	34	2.2%
Total	16	100.0%	1,524	100.0%	16	100.0%	1,524	100.0%
	SMALL BUSINESS							
	#		%		\$(000s)		%	
	By Tract Income							
Low	19		17.0%		5,609		39.6%	
Moderate	14		12.5%		456		3.2%	
Middle	38		33.9%		5,109		36.0%	
Upper	41		36.6%		3,002		21.2%	
Unknown	0		0.0%		0		0.0%	
Total	112		100.0%		14,176		100.0%	
	By Revenue							
\$1 Million or Less	85		75.9%		4,921		34.7%	
Over \$1 Million	27		24.1%		9,255		65.3%	
Not Known	0		0.0%		0		0.0%	
Total	112		100.0%		14,176		100.0%	
	By Loan Size							
\$100,000 or less	91		81.3%		2,640		18.6%	
\$100,001 - \$250,000	9		8.0%		1,530		10.8%	
\$250,001 - \$1 Million	10		8.9%		5,961		42.0%	
Total	112		100.0%		14,176		100.0%	

Originations and Purchases

METROPOLITAN AREA: Montgomery, Alabama (Continued)

Assessment Area Demographics

Assessment Area: Montgomery Elmore (2003)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	13.4	5,718	7.7	2,470	43.2	16,470	22.1
Moderate-income	12	17.9	11,534	15.5	2,714	23.5	13,001	17.4
Middle-income	31	46.3	34,580	46.4	3,255	9.4	15,657	21.0
Upper-income	15	22.4	22,764	30.5	540	2.4	29,468	39.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	67	100.0	74,596	100.0	8,979	12.0	74,596	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	11,847	3,542	4.8	29.9	5,831	49.2	2,474	20.9
Moderate-income	19,028	10,536	14.3	55.4	6,229	32.7	2,263	11.9
Middle-income	53,459	35,060	47.6	65.6	13,798	25.8	4,601	8.6
Upper-income	36,836	24,495	33.3	66.5	9,314	25.3	3,027	8.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	121,170	73,633	100.0	60.8	35,172	29.0	12,365	10.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	1,566	16.7	1,200	15.2	232	22.7	134	28.9
Moderate-income	1,046	11.2	915	11.6	90	8.8	41	8.9
Middle-income	3,579	38.2	3,041	38.5	380	37.1	158	34.1
Upper-income	3,189	34.0	2,737	34.7	322	31.4	130	28.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9,380	100.0	7,893	100.0	1,024	100.0	463	100.0
	Percentage of Total Businesses:			84.1		10.9		4.9

Based on 2000 Census Information.

METROPOLITAN AREA: Montgomery, Alabama (Continued)

Loan Distribution Table

Assessment Area: Montgomery Elmore (2003)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	2	5.0%	35	1.1%	0	0.0%	0	0.0%
Moderate	6	15.0%	173	5.3%	10	25.0%	682	20.9%
Middle	20	50.0%	1,067	32.7%	8	20.0%	648	19.9%
Upper	12	30.0%	1,984	60.9%	22	55.0%	1,929	59.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	40	100.0%	3,259	100.0%	40	100.0%	3,259	100.0%
	Refinance							
Low	1	2.0%	173	2.8%	2	3.9%	52	0.8%
Moderate	7	13.7%	343	5.6%	6	11.8%	393	6.4%
Middle	22	43.1%	2,704	44.0%	16	31.4%	1,517	24.7%
Upper	21	41.2%	2,923	47.6%	23	45.1%	3,725	60.6%
Unknown	0	0.0%	0	0.0%	4	7.8%	456	7.4%
Total	51	100.0%	6,143	100.0%	51	100.0%	6,143	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	52	100.0%	1	100.0%	52	100.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	52	100.0%	1	100.0%	52	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	HMDA Totals							
Low	3	3.3%	208	2.2%	2	2.2%	52	0.6%
Moderate	13	14.1%	516	5.5%	16	17.4%	1,075	11.4%
Middle	43	46.7%	3,823	40.4%	25	27.2%	2,217	23.5%
Upper	33	35.9%	4,907	51.9%	45	48.9%	5,654	59.8%
Unknown	0	0.0%	0	0.0%	4	4.3%	456	4.8%
Total	92	100.0%	9,454	100.0%	92	100.0%	9,454	100.0%
	SMALL BUSINESS							
	#	%		\$(000s)	%			
	By Tract Income							
Low	89	21.7%		52,557	59.6%			
Moderate	34	8.3%		2,469	2.8%			
Middle	129	31.4%		15,539	17.6%			
Upper	159	38.7%		17,663	20.0%			
Unknown	0	0.0%		0	0.0%			
Total	411	100.0%		88,228	100.0%			
	By Revenue							
\$1 Million or Less	298	72.5%		31,994	36.3%			
Over \$1 Million	113	27.5%		56,234	63.7%			
Not Known	0	0.0%		0	0.0%			
Total	411	100.0%		88,228	100.0%			
	By Loan Size							
\$100,000 or less	288	70.1%		9,411	10.7%			
\$100,001 - \$250,000	48	11.7%		7,813	8.9%			
\$250,001 - \$1 Million	55	13.4%		28,952	32.8%			
Total	411	100.0%		88,228	100.0%			

Originations and Purchases

METROPOLITAN AREA: Montgomery, Alabama (Continued)

Assessment Area Demographics
 Assessment Area: Montgomery Elmore (2004)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	11.9	5,210	7.0	2,305	44.2	16,187	21.7
Moderate-income	13	19.4	12,042	16.1	2,879	23.9	12,816	17.2
Middle-income	31	46.3	34,580	46.4	3,255	9.4	15,523	20.8
Upper-income	15	22.4	22,764	30.5	540	2.4	30,070	40.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	67	100.0	74,596	100.0	8,979	12.0	74,596	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	10,955	3,076	4.2	28.1	5,553	50.7	2,326	21.2
Moderate-income	19,920	11,002	14.9	55.2	6,507	32.7	2,411	12.1
Middle-income	53,459	35,060	47.6	65.6	13,798	25.8	4,601	8.6
Upper-income	36,836	24,495	33.3	66.5	9,314	25.3	3,027	8.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	121,170	73,633	100.0	60.8	35,172	29.0	12,365	10.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	1,434	15.3	1,105	14.0	196	19.1	133	28.7
Moderate-income	1,178	12.6	1,010	12.8	126	12.3	42	9.1
Middle-income	3,579	38.2	3,041	38.5	380	37.1	158	34.1
Upper-income	3,189	34.0	2,737	34.7	322	31.4	130	28.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9,380	100.0	7,893	100.0	1,024	100.0	463	100.0
	Percentage of Total Businesses:			84.1		10.9		4.9

Based on 2000 Census Information.

METROPOLITAN AREA: Montgomery, Alabama (Continued)

Loan Distribution Table

Assessment Area: Montgomery Elmore (2004)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	3	8.6%	66	1.9%	1	2.9%	10	0.3%
Moderate	4	11.4%	229	6.6%	8	22.9%	470	13.6%
Middle	17	48.6%	689	19.9%	8	22.9%	259	7.5%
Upper	11	31.4%	2,473	71.5%	14	40.0%	2,501	72.3%
Unknown	0	0.0%	0	0.0%	4	11.4%	217	6.3%
Total	35	100.0%	3,457	100.0%	35	100.0%	3,457	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	2	8.0%	127	3.0%
Moderate	9	36.0%	1,977	47.5%	2	8.0%	95	2.3%
Middle	9	36.0%	576	13.8%	6	24.0%	486	11.7%
Upper	7	28.0%	1,613	38.7%	12	48.0%	1,740	41.8%
Unknown	0	0.0%	0	0.0%	3	12.0%	1,718	41.2%
Total	25	100.0%	4,166	100.0%	25	100.0%	4,166	100.0%
	Home Improvement							
Low	1	4.5%	2	0.3%	3	13.6%	13	1.7%
Moderate	3	13.6%	306	39.3%	4	18.2%	152	19.5%
Middle	10	45.5%	190	24.4%	8	36.4%	247	31.7%
Upper	8	36.4%	281	36.1%	5	22.7%	62	8.0%
Unknown	0	0.0%	0	0.0%	2	9.1%	305	39.2%
Total	22	100.0%	779	100.0%	22	100.0%	779	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	219	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	219	100.0%
Total	1	100.0%	219	100.0%	1	100.0%	219	100.0%
	HMDA Totals							
Low	4	4.8%	68	0.8%	6	7.2%	150	1.7%
Moderate	16	19.3%	2,512	29.1%	14	16.9%	717	8.3%
Middle	37	44.6%	1,674	19.4%	22	26.5%	992	11.5%
Upper	26	31.3%	4,367	50.7%	31	37.3%	4,303	49.9%
Unknown	0	0.0%	0	0.0%	10	12.0%	2,459	28.5%
Total	83	100.0%	8,621	100.0%	83	100.0%	8,621	100.0%
	SMALL BUSINESS							
	#	%	\$(000s)		%			
	By Tract Income							
Low	57	15.4%	22,846		35.7%			
Moderate	37	10.0%	8,308		13.0%			
Middle	134	36.1%	20,408		31.9%			
Upper	143	38.5%	12,379		19.4%			
Unknown	0	0.0%	0		0.0%			
Total	371	100.0%	63,941		100.0%			
	By Revenue							
\$1 Million or Less	274	73.9%	27,836		43.5%			
Over \$1 Million	97	26.1%	36,105		56.5%			
Not Known	0	0.0%	0		0.0%			
Total	371	100.0%	63,941		100.0%			
	By Loan Size							
\$100,000 or less	263	70.9%	10,300		16.1%			
\$100,001 - \$250,000	51	13.7%	8,219		12.9%			
\$250,001 - \$1 Million	46	12.4%	25,406		39.7%			
Total	371	100.0%	63,941		100.0%			

Originations and Purchases

METROPOLITAN AREA: Montgomery, Alabama (Continued)

LENDING TEST

Overview

In the Montgomery Assessment Area, Aliant Bank's number and dollar volume of small business loans vastly exceeded both the number and the dollar volume of HMDA loans originated during the review period. Therefore, small business lending was given more weight than HMDA lending in determining the bank's lending test rating for the assessment area. Additionally, the 2002 loan performance encompasses only loans originated in the 4th quarter of 2002.

Lending levels reflect **GOOD** responsiveness to assessment area credit needs. The geographic distribution of loans reflects **GOOD** penetration throughout the assessment area. The distribution of borrowers reflects **GOOD** penetration among customers of different income levels and businesses of different revenue sizes. The bank **MAKES AN ADEQUATE LEVEL** of community development loans in this assessment area.

Lending Activity

Lending levels reflect **GOOD** responsiveness to assessment area credit needs. Of the 582 HMDA originations or purchases totaling \$61.4 million made by the institution inside the combined assessment areas during the review period, 191 loans (32.8 percent) totaling \$19.6 million were extended in the Montgomery Assessment Area. Of these 191 loans, 80 (41.9 percent) were home purchase loans; 81 (42.4 percent) were home refinance loans; 29 (15.1 percent) were home improvement loans and one (0.6 percent) was a multi-family dwelling loan. According to market share data reports for 2003, Aliant Bank ranked 29 out of 294 reporters with a market share of less than one percent, by number, in the origination of HMDA loans. The largest market share of HMDA loan originations by a single entity was Countrywide Home Loans at 12.5 percent. Of regulated financial institutions with at least one branch office in the assessment area, the top three loan originators were Regions Bank, AmSouth Bank, and Colonial Bank. According to market share data reports for 2004, Aliant Bank ranked 39th out of 307 reporters with a market share of less than one percent, by number, in the origination of HMDA loans. The largest market share of HMDA loans by a single entity was Countrywide Home Loans, at 12.3 percent. Of regulated financial institutions with at least one branch office in the assessment area, the top three loan originators were Regions Bank, AmSouth Bank and Colonial Bank.

METROPOLITAN AREA: Montgomery, Alabama (Continued)

Of the 1,552 small business loans totaling \$257.2 million made by the institution inside the combined assessment areas during the review period, 894 (57.6 percent) totaling \$166.3 million were in the Montgomery Assessment Area. According to loan market share reports for 2003, Aliant Bank ranked 8th out of 61 reporters with a market share of 6.4 percent, by number, in the origination of small business loans. The largest market share of small business loans by a single reporting entity was MBNA America at 16.6 percent. Of regulated financial institutions with at least one branch office in the assessment area, the top five originators of small business loans were Regions Bank, AmSouth Bank, SouthTrust Bank, Aliant Bank, and Colonial Bank. According to loan market share reports for 2003, Aliant Bank ranked 7th out of 62 reporters with a market share of 6.5 percent, by number, in the origination of small business loans. The largest market share of small business loans by a single reporting entity was MBNA America at 14.3 percent. Of regulated financial institutions with at least one branch office in the assessment area, the top five originators of small business loans were Regions Bank, AmSouth Bank, Aliant Bank, SouthTrust Bank, and Sterling Bank.

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, which is used as a proxy for demand.

Analysis Based on 1990 Census Data (4th Quarter 2002 Loans)

HMDA lending in the Montgomery Assessment Area in the low-income census tracts at 6.3 percent is higher than the percentage of owner-occupied units in these tracts at 4.6 percent. During the 4th quarter 2002, the bank did not originate any HMDA loans in the moderate-income census tracts, which contains 13.6 percent of the owner-occupied units. The absence of lending in moderate-income tracts is probably because this analysis only included loans for the bank for one quarter.

Aliant Bank's small business lending in low-income tracts of the Montgomery Assessment Area at 17.0 percent is higher than the percentage of small businesses located in these tracts at 13.5 percent. The bank's small business lending in moderate-income tracts at 12.5 percent was above the percentage of small businesses located in these tracts at 11.1 percent.

METROPOLITAN AREA: Montgomery, Alabama (Continued)

Analysis Based on 2000 Census Data (2003 Loans)

HMDA lending in the Montgomery Assessment Area in the low-income census tracts at 3.3 percent is lower than the percentage of owner-occupied units in these tracts at 4.8 percent. The lack of applications from the low-income tracts contributed to the bank's lack of significant lending in the low-income tracts. HMDA lending in the moderate-income census tracts at 14.1 percent is comparable to the percentage of owner-occupied units in these tracts at 14.1 percent. The 2003 peer group loan distribution report for the Montgomery Assessment Area in Appendix C shows that Aliant Bank's HMDA lending in low-income tracts at 3.3 percent was higher than aggregate performance at 1.1 percent. Also, the bank's HMDA lending in moderate-income tracts at 14.1 percent was significantly higher aggregate performance at 7.0 percent.

Aliant Bank's small business lending in low-income tracts of the Montgomery Assessment Area at 21.7 percent is significantly higher than the percentage of small businesses located in these tracts at 15.2 percent. However, the bank's small business lending in moderate-income tracts at 8.3 percent was below the percentage of small businesses located in these tracts at 11.6 percent. According to the 2003 peer group small business detail table for the Montgomery Assessment Area in Appendix C, Aliant Bank's small business lending in low-income tracts at 14.8 percent was below aggregate performance at 21.7 percent. In moderate-income tracts, the bank's small business lending at 8.3 percent was comparable to aggregate performance at 8.6 percent.

Analysis Based on 2000 Census Data with 2004 OMB Changes (2004 Loans)

HMDA lending in the Montgomery Assessment Area in the low-income census tracts at 4.8 percent is higher than the percentage of owner-occupied units in these tracts at 4.2 percent. HMDA lending in the moderate-income census tracts at 19.3 percent is higher than the percentage of owner-occupied units in these tracts at 14.9 percent. The 2004 peer group loan distribution report for the Montgomery Assessment Area in Appendix C shows that Aliant Bank's HMDA lending in low-income tracts at 4.8 percent was significantly higher than aggregate performance at 1.2 percent. Also, the bank's HMDA lending in moderate-income tracts at 19.3 percent was well above aggregate performance at 8.6 percent.

METROPOLITAN AREA: Montgomery, Alabama (Continued)

Aliant Bank's small business lending in low-income tracts of the Montgomery Assessment Area at 15.4 percent is higher than the percentage of small businesses located in these tracts at 14.0 percent. The bank's small business lending in moderate-income tracts at 10.0 percent was below the percentage of small businesses located in these tracts at 12.8 percent. According to the 2004 peer group small business detail table for the Montgomery Assessment Area in Appendix C, Aliant Bank's small business lending in low-income tracts at 15.4 percent was above aggregate performance at 12.5 percent. In moderate-income tracts, the bank's small business lending at 10.0 percent was comparable to aggregate performance at 9.5 percent.

Based on demographic factors, community contact information, competition, and aggregate lending data, Aliant Bank's performance with regard to the geographic distribution of HMDA and small business lending reflects **GOOD** penetration throughout the Montgomery assessment area.

Distribution by Borrower Profile

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.

Analysis Based on 1990 Census Data (4th Quarter 2002 Loans)

Based on demographic data and loan data from the review period, low-income families represented 22.5 percent of total families and received 18.8 percent of Aliant Bank's HMDA loans. The bank's level of lending to low-income families could have been affected by the percentage of families with incomes below the poverty level at 13.5 percent. Typically, low-income families are most affected by the poverty level criteria. The bank's percentage of HMDA loans to moderate-income borrowers at 31.3 percent was significantly higher than the percentage of moderate-income families in the assessment area at 16.5 percent.

METROPOLITAN AREA: Montgomery, Alabama (Continued)

Of the 112 loans to businesses with reported gross revenues originated by Aliant Bank in the Montgomery Assessment Area, 75.9 percent were originated to businesses with annual gross revenues of \$1 million or less. The bank's percentage of lending was below the percentage of businesses with annual gross revenues of \$1 million or less in the assessment area at 84.1 percent.

Analysis Based on 2000 Census Data (2003 Loans)

Based on demographic and loan data from the review period, low-income families represented 22.1 percent of total families, and received only 2.2 percent of Aliant Bank's HMDA loans. A possible reason for this lending disparity is the percentage of families with incomes below the poverty level at 12.0 percent in the assessment area. Typically, low-income families are most affected by the poverty level criteria. The bank's percentage of HMDA loans to moderate-income borrowers at 17.4 percent was comparable to the percentage of moderate-income families in the assessment area at 17.4 percent. The 2003 peer group loan distribution report for the Montgomery Assessment Area in Appendix C shows that Aliant Bank's HMDA lending to low-income borrowers at 2.2 percent was significantly lower than aggregate performance at 6.8 percent. Also, the bank's HMDA lending to moderate-income borrowers at 17.4 percent was higher than the aggregate performance at 15.5 percent.

Of the 411 loans to businesses with reported gross revenues originated by Aliant Bank in the Montgomery Assessment Area, 72.5 percent were originated to businesses with annual gross revenues of \$1 million or less. Aliant Bank's percentage of lending is below the percentage of businesses with annual gross revenues of \$1 million or less at 84.1 percent in the Montgomery Assessment Area. The 2003 peer group small business detail table for the Montgomery Assessment Area in Appendix C shows that Aliant Bank's level of lending to small businesses at 72.5 percent was significantly above aggregate performance at 44.4 percent.

METROPOLITAN AREA: Montgomery, Alabama (Continued)

Analysis Based on 2000 Census Data with 2004 OMB Changes (2004 Loans)

Based on demographic and loan data from the review period, low-income families represented 21.7 percent of total families and received only 7.2 percent of Aliant Bank's HMDA loans. A possible reason for this lending disparity is the percentage of families with incomes below the poverty level at 12.0 percent in the assessment area. Typically, low-income families are most affected by the poverty level criteria. The bank's percentage of HMDA loans to moderate-income borrowers at 16.9 percent was comparable to the percentage of moderate-income families in the assessment area at 17.2 percent. The 2004 peer group loan distribution report for the Montgomery Assessment Area in Appendix C shows that Aliant Bank's HMDA lending to low-income borrowers at 7.2 percent was comparable to aggregate performance at 7.8 percent. Also, the bank originated 16.9 percent of its HMDA loans to moderate-income borrowers, which is lower than aggregate performance at 18.8 percent.

Of the 371 loans to businesses with reported gross revenues originated by Aliant Bank in the Montgomery Assessment Area, 73.9 percent were originated to businesses with annual gross revenues of \$1 million or less. Aliant Bank's percentage of lending is below the percentage of businesses with annual gross revenues of \$1 million or less at 84.1 percent in the Montgomery Assessment Area. The 2004 peer group small business detail table for the Montgomery Assessment Area in Appendix B shows that Aliant Bank's level of lending to small businesses at 73.9 percent was significantly above aggregate performance at 47.0 percent.

Based on these factors with a greater emphasis on small business lending, Aliant Bank's lending performance reflects **GOOD** penetration among customers of different income levels and businesses of different sizes. In consideration of demographic and economic factors, Aliant Bank exhibits a **GOOD** record of serving the credit needs of LMI individuals and of very small businesses.

Community Development Lending

Considering the level of competition in the market from multi-billion dollar financial institutions and the limited opportunity for community development lending, Aliant Bank has made a **GOOD LEVEL** of community development loans in the Montgomery assessment area. During the review period, the bank originated three

METROPOLITAN AREA: Montgomery, Alabama (Continued)

community development loans totaling \$2.2 million. These loans supported affordable housing for low- and moderate-income individuals, which has been a primary credit need in the Montgomery Assessment Area. Also, the bank has committed \$1million to the Alabama Multi-Housing Consortium Loan Consortium. The consortium provides funding for the construction and renovation of affordable multi-family housing throughout the state of Alabama including the Montgomery Assessment Area.

Use of Innovative or Flexible Lending Practices

Aliant Bank makes LIMITED USE of innovative and/or flexible lending practices in serving assessment area credit needs. Aliant Bank is a certified SBA lender. Under this program, the bank originated 11 loans totaling \$2.2 million during the review period.

INVESTMENT TEST

Aliant Bank's rating in the Montgomery Assessment Area is **LOW SATISFACTORY**. The lack of major investments is the result of strong competition by large multi-regional competitors and limited community development investment opportunities in this assessment area. Community contacts indicated that there have been no municipal or revenue bonds issued by any government principalality that meets the definition of community development under the CRA. Considering these factors, the bank's has made an adequate level of qualified investments in the assessment area. The bank's qualified investments in the Montgomery Assessment Area were limited to grants and donations totaling \$33,172. The majority of the grants were to United Way with the funds being targeted to organizations with a purpose of providing services and resources to low- and moderate-income families and geographies.

SERVICE TEST

Aliant Bank's rating in the Montgomery Assessment Area is **LOW SATISFACTORY**.

Accessibility of Delivery Systems

Banking offices are **REASONABLY ACCESSIBLE** to **ESSENTIALLY ALL** portions of the assessment area. Aliant Bank operates seven branch offices and four ATMs in the assessment area. The distribution of the bank's offices and ATMs was compared to the distribution of families and businesses by census tract income level and is displayed in the table below. Although the bank has no branches in moderate-income census tracts, there are two branches, one in an upper and one in a middle-income tract, that are located less than a mile from

METROPOLITAN AREA: Montgomery, Alabama (Continued)

two moderate-income tracts. In addition to ATMs, Aliant Bank offers Telephone Bill Pay, Call Center, and XPress Phone Banking as alternative systems for delivering retail-banking services to low- and moderate-income individuals and areas. The following tables show the branch distribution by tract income level based on both 1990 census and 2000 census.

ALIAN T BANK – DISTRIBUTION OF BRANCHES AND ATMS IN THE MONTGOMERY ASSESSMENT AREA 2002						
TRACT INCOME LEVEL	NUMBER	PERCENTAGE OF BRANCHES	NUMBER OF ATMS	PERCENTAGE OF ATMS	PERCENTAGE OF TOTAL FAMILIES	PERCENTAGE OF BUSINESSES
Low-Income	1	14%	0	0%	8%	16%
Moderate-Income	0	0%	0	0%	14%	11%
Middle-Income	2	29%	2	50%	50%	39%
Upper-Income	4	57%	2	50%	28%	34%
<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>

ALIAN T BANK – DISTRIBUTION OF BRANCHES AND ATMS IN THE MONTGOMERY ASSESSMENT AREA 2003 AND 2004						
TRACT INCOME LEVEL	NUMBER	PERCENTAGE OF BRANCHES	NUMBER OF ATMS	PERCENTAGE OF ATMS	PERCENTAGE OF TOTAL FAMILIES	PERCENTAGE OF BUSINESSES
Low-Income	1	14%	0	0%	8%	17%
Moderate-Income	0	0%	0	0%	16%	11%
Middle-Income	1	14%	1	25%	46%	38%
Upper-Income	5	71.4%	3	75%	31%	34%
<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>

Institution’s Record of Opening and Closing Branches

Since the previous examination, the bank has not opened or closed any branch offices in the Montgomery Assessment Area; therefore, the record of opening and closing branches has **GENERALLY NOT ADVERSELY AFFECTED** the accessibility of its delivery systems, particularly to low-to moderate-income geographies and/or individuals.

METROPOLITAN AREA: Montgomery, Alabama (Continued)

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

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

Community Development Services

The bank **PROVIDES A RELATIVELY HIGH LEVEL** of community development services. Bank personnel have used their financial and managerial expertise in various community development services to benefit the assessment area. The purpose of most community development services is to provide leadership and financial expertise to community development organizations. Some of the bank's most significant activities during the review period are discussed below.

COMMUNITY DEVELOPMENT SERVICES FOR ALIANT BANK	
ORGANIZATION	POSITION/SERVICE
Montgomery Area Certified Development Council (CDC)	In partnership with the Montgomery Area Chamber of Commerce, the purpose of this organization is to provide financing to small businesses that do not qualify for bank loans. A bank officer serves on the funding board.
Montgomery Area Chamber of Commerce	A bank officer serves as an ambassador providing financial and business development guidance for this organization that promotes business development and growth in the Montgomery area.
Millbrook Chamber of Commerce	A bank employee serves as the treasurer and is the president-elect for this organization that recruits new business to the city and surrounding areas.

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 B and C for information regarding these areas.

Assessment Areas	Lending Test	Investment Test	Service Test
<i>Birmingham</i>	Not Consistent (-)	Consistent	Consistent
<i>Tallapoosa</i>	Consistent	Consistent	Consistent

APPENDIX A – SCOPE OF EXAMINATION

TIME PERIOD REVIEWED			
October 1, 2002 through December 31, 2004 for all assessment areas			
FINANCIAL INSTITUTION		PRODUCTS REVIEWED	
Aliant Bank, Alexander City, Alabama		Small Business Loans, HMDA Loans, and Community Development Loans	
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED	
Aliant Mortgage Corporation (AMC) First Montgomery Insurance Agency Aliant Financial Corporation	Subsidiaries	None	
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
Montgomery, MSA – 5240 Elmore County – 51 Montgomery County – 101	Exam procedures used		
Birmingham, MSA – 1000 Jefferson County – 73 Shelby County – 117	Exam procedures not used		
Tallapoosa Coosa County - 37 Tallapoosa County - 123	Exam procedures not used	Main Office	

APPENDIX B

Other Demographic and HMDA/Small business Lending Tables

Assessment Area Demographics

Assessment Area: Tallapoosa Coosa (2002)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	2,611	18.4
Moderate-income	0	0.0	0	0.0	0	0.0	2,234	15.8
Middle-income	10	83.3	10,709	75.7	1,580	14.8	2,901	20.5
Upper-income	2	16.7	3,444	24.3	339	9.8	6,407	45.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	12	100.0	14,153	100.0	1,919	13.6	14,153	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	16,225	10,985	76.5	67.7	3,262	20.1	1,978	12.2
Upper-income	6,200	3,381	23.5	54.5	1,089	17.6	1,730	27.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	22,425	14,366	100.0	64.1	4,351	19.4	3,708	16.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	769	57.7	673	57.8	60	64.5	36	48.0
Upper-income	563	42.3	491	42.2	33	35.5	39	52.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,332	100.0	1,164	100.0	93	100.0	75	100.0
	Percentage of Total Businesses:			87.4		7.0		5.6

Based on 1990 Census Information.

APPENDIX B (Continued)

Loan Distribution Table

Assessment Area: Tallapoosa Coosa (2002)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	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%	100	32.5%
Middle	2	33.3%	118	38.3%	0	0.0%	0	0.0%
Upper	4	66.7%	190	61.7%	4	66.7%	208	67.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	308	100.0%	6	100.0%	308	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	3	23.1%	89	7.9%
Middle	9	69.2%	792	70.7%	3	23.1%	140	12.5%
Upper	4	30.8%	328	29.3%	7	53.8%	891	79.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	100.0%	1,120	100.0%	13	100.0%	1,120	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	3	15.0%	35	11.9%
Moderate	0	0.0%	0	0.0%	5	25.0%	34	11.5%
Middle	14	70.0%	236	80.0%	9	45.0%	204	69.2%
Upper	6	30.0%	59	20.0%	2	10.0%	17	5.8%
Unknown	0	0.0%	0	0.0%	1	5.0%	5	1.7%
Total	20	100.0%	295	100.0%	20	100.0%	295	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	3	7.7%	35	2.0%
Moderate	0	0.0%	0	0.0%	10	25.6%	223	12.9%
Middle	25	64.1%	1,146	66.5%	12	30.8%	344	20.0%
Upper	14	35.9%	577	33.5%	13	33.3%	1,116	64.8%
Unknown	0	0.0%	0	0.0%	1	2.6%	5	0.3%
Total	39	100.0%	1,723	100.0%	39	100.0%	1,723	100.0%
	SMALL BUSINESS							
	#	%	\$(000s)		%			
	By Tract Income							
Low	0	0.0%	0		0.0%			
Moderate	0	0.0%	0		0.0%			
Middle	28	68.3%	988		24.4%			
Upper	13	31.7%	3,062		75.6%			
Unknown	0	0.0%	0		0.0%			
Total	41	100.0%	4,050		100.0%			
	By Revenue							
\$1 Million or Less	31	75.6%	848		20.9%			
Over \$1 Million	10	24.4%	3,202		79.1%			
Not Known	0	0.0%	0		0.0%			
Total	41	100.0%	4,050		100.0%			
	By Loan Size							
\$100,000 or less	34	82.9%	934		23.1%			
\$100,001 - \$250,000	4	9.8%	710		17.5%			
\$250,001 - \$1 Million	2	4.9%	1,206		29.8%			
Total	41	100.0%	4,050		100.0%			

Originations and Purchases

APPENDIX B (Continued)

Assessment Area Demographics

Assessment Area: Tallapoosa Coosa (2003)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	2,922	19.1
Moderate-income	1	8.3	548	3.6	104	19.0	2,600	17.0
Middle-income	9	75.0	10,687	69.9	1,560	14.6	3,121	20.4
Upper-income	2	16.7	4,058	26.5	345	8.5	6,650	43.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	12	100.0	15,293	100.0	2,009	13.1	15,293	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	966	583	3.5	60.4	225	23.3	158	16.4
Middle-income	17,469	11,577	69.4	66.3	3,251	18.6	2,641	15.1
Upper-income	8,217	4,526	27.1	55.1	1,176	14.3	2,515	30.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	26,652	16,686	100.0	62.6	4,652	17.5	5,314	19.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	29	2.1	27	2.3	1	1.0	1	1.3
Middle-income	742	54.6	649	54.7	55	57.3	38	48.7
Upper-income	589	43.3	510	43.0	40	41.7	39	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,360	100.0	1,186	100.0	96	100.0	78	100.0
	Percentage of Total Businesses:			87.2		7.1		5.7

Based on 2000 Census Information.

APPENDIX B (Continued)

Loan Distribution Table

Assessment Area: Tallapoosa Coosa (2003)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	1.3%	80	0.8%	10	12.5%	594	6.3%
Middle	39	48.8%	3,578	38.0%	16	20.0%	1,248	13.2%
Upper	40	50.0%	5,761	61.2%	50	62.5%	7,035	74.7%
Unknown	0	0.0%	0	0.0%	4	5.0%	542	5.8%
Total	80	100.0%	9,419	100.0%	80	100.0%	9,419	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	2	3.1%	65	1.0%
Moderate	0	0.0%	0	0.0%	8	12.5%	350	5.5%
Middle	33	51.6%	2,296	36.0%	18	28.1%	1,216	19.1%
Upper	31	48.4%	4,087	64.0%	30	46.9%	3,473	54.4%
Unknown	0	0.0%	0	0.0%	6	9.4%	1,279	20.0%
Total	64	100.0%	6,383	100.0%	64	100.0%	6,383	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	1	7.7%	45	5.2%
Moderate	0	0.0%	0	0.0%	3	23.1%	113	13.1%
Middle	9	69.2%	389	45.1%	3	23.1%	103	11.9%
Upper	4	30.8%	474	54.9%	6	46.2%	602	69.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	100.0%	863	100.0%	13	100.0%	863	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	397	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	397	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	397	100.0%	1	100.0%	397	100.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	3	1.9%	110	0.6%
Moderate	1	0.6%	80	0.5%	21	13.3%	1,057	6.2%
Middle	82	51.9%	6,660	39.0%	37	23.4%	2,567	15.0%
Upper	75	47.5%	10,322	60.5%	87	55.1%	11,507	67.4%
Unknown	0	0.0%	0	0.0%	10	6.3%	1,821	10.7%
Total	158	100.0%	17,062	100.0%	158	100.0%	17,062	100.0%
	SMALL BUSINESS							
	#	%			\$(000s)			%
	By Tract Income							
Low	0	0.0%			0			0.0%
Moderate	0	0.0%			0			0.0%
Middle	136	65.7%			14,382			59.0%
Upper	71	34.3%			10,013			41.0%
Unknown	0	0.0%			0			0.0%
Total	207	100.0%			24,395			100.0%
	By Revenue							
\$1 Million or Less	177	85.5%			17,705			72.6%
Over \$1 Million	30	14.5%			6,690			27.4%
Not Known	0	0.0%			0			0.0%
Total	207	100.0%			24,395			100.0%
	By Loan Size							
\$100,000 or less	154	74.4%			4,277			17.5%
\$100,001 - \$250,000	37	17.9%			5,773			23.7%
\$250,001 - \$1 Million	12	5.8%			4,753			19.5%
Total	207	100.0%			24,395			100.0%

Originations and Purchases

APPENDIX B (Continued)

Assessment Area Demographics

Assessment Area: Tallapoosa Coosa (2004)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	3,077	20.1
Moderate-income	2	16.7	1,737	11.4	347	20.0	2,694	17.6
Middle-income	8	66.7	9,498	62.1	1,317	13.9	3,200	20.9
Upper-income	2	16.7	4,058	26.5	345	8.5	6,322	41.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	12	100.0	15,293	100.0	2,009	13.1	15,293	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	2,848	1,914	11.5	67.2	530	18.6	404	14.2
Middle-income	15,587	10,246	61.4	65.7	2,946	18.9	2,395	15.4
Upper-income	8,217	4,526	27.1	55.1	1,176	14.3	2,515	30.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	26,652	16,686	100.0	62.6	4,652	17.5	5,314	19.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	92	6.8	76	6.4	9	9.4	7	9.0
Middle-income	679	49.9	600	50.6	47	49.0	32	41.0
Upper-income	589	43.3	510	43.0	40	41.7	39	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,360	100.0	1,186	100.0	96	100.0	78	100.0
	Percentage of Total Businesses:			87.2		7.1		5.7

Based on 2000 Census Information.

APPENDIX B (Continued)

Loan Distribution Table

Assessment Area: Tallapoosa Coosa (2004)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	4	6.2%	91	1.4%
Moderate	6	9.2%	415	6.5%	9	13.8%	454	7.1%
Middle	28	43.1%	2,518	39.4%	11	16.9%	677	10.6%
Upper	31	47.7%	3,457	54.1%	39	60.0%	4,931	77.2%
Unknown	0	0.0%	0	0.0%	2	3.1%	237	3.7%
Total	65	100.0%	6,390	100.0%	65	100.0%	6,390	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	2.6%	121	3.3%	6	15.4%	297	8.0%
Middle	20	51.3%	1,351	36.6%	7	17.9%	495	13.4%
Upper	18	46.2%	2,220	60.1%	22	56.4%	2,671	72.3%
Unknown	0	0.0%	0	0.0%	4	10.3%	229	6.2%
Total	39	100.0%	3,692	100.0%	39	100.0%	3,692	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	8	13.8%	27	2.8%
Moderate	4	6.9%	39	4.0%	21	36.2%	159	16.3%
Middle	32	55.2%	562	57.8%	15	25.9%	250	25.7%
Upper	22	37.9%	372	38.2%	10	17.2%	391	40.2%
Unknown	0	0.0%	0	0.0%	4	6.9%	146	15.0%
Total	58	100.0%	973	100.0%	58	100.0%	973	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	12	7.4%	118	1.1%
Moderate	11	6.8%	575	5.2%	36	22.2%	910	8.2%
Middle	80	49.4%	4,431	40.1%	33	20.4%	1,422	12.9%
Upper	71	43.8%	6,049	54.7%	71	43.8%	7,993	72.3%
Unknown	0	0.0%	0	0.0%	10	6.2%	612	5.5%
Total	162	100.0%	11,055	100.0%	162	100.0%	11,055	100.0%
	SMALL BUSINESS							
	#	%			\$(000s)			%
	By Tract Income							
Low	0	0.0%			0			0.0%
Moderate	9	4.2%			1,517			5.3%
Middle	133	61.9%			15,432			54.2%
Upper	73	34.0%			11,541			40.5%
Unknown	0	0.0%			0			0.0%
Total	215	100.0%			28,490			100.0%
	By Revenue							
\$1 Million or Less	142	66.0%			14,886			52.2%
Over \$1 Million	73	34.0%			13,604			47.8%
Not Known	0	0.0%			0			0.0%
Total	215	100.0%			28,490			100.0%
	By Loan Size							
\$100,000 or less	149	69.3%			4,971			17.4%
\$100,001 - \$250,000	41	19.1%			7,226			25.4%
\$250,001 - \$1 Million	24	11.2%			11,543			40.5%
Total	215	100.0%			28,490			100.0%

Originations and Purchases

APPENDIX B (Continued)

Assessment Area Demographics

Assessment Area: Jefferson Shelby (2002)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	18	10.5	16,971	8.2	7,347	43.3	43,912	21.3
Moderate-income	35	20.3	38,808	18.9	8,112	20.9	33,688	16.4
Middle-income	67	39.0	80,188	39.0	7,136	8.9	42,116	20.5
Upper-income	52	30.2	69,743	33.9	1,909	2.7	85,994	41.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	172	100.0	205,710	100.0	24,504	11.9	205,710	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	29,519	9,348	4.9	31.7	16,459	55.8	3,712	12.6
Moderate-income	64,765	34,241	17.9	52.9	23,388	36.1	7,136	11.0
Middle-income	119,399	78,343	40.9	65.6	31,701	26.6	9,355	7.8
Upper-income	98,615	69,491	36.3	70.5	24,493	24.8	4,631	4.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	312,298	191,423	100.0	61.3	96,041	30.8	24,834	8.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	2,925	9.7	2,371	9.2	439	12.8	115	11.5
Moderate-income	4,933	16.4	4,115	16.0	656	19.1	162	16.2
Middle-income	9,395	31.2	8,262	32.2	839	24.5	294	29.5
Upper-income	12,814	42.6	10,892	42.5	1,496	43.6	426	42.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	30,067	100.0	25,640	100.0	3,430	100.0	997	100.0
	Percentage of Total Businesses:			85.3		11.4		3.3

Based on 1990 Census Information.

APPENDIX B (Continued)

Loan Distribution Table

Assessment Area: Jefferson Shelby (2002)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Refinance								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	225	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	225	100.0%
Total	1	100.0%	225	100.0%	1	100.0%	225	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multi-Family								
Low	1	100.0%	3,500	100.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	3,500	100.0%
Total	1	100.0%	3,500	100.0%	1	100.0%	3,500	100.0%
HMDA Totals								
Low	1	50.0%	3,500	94.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	50.0%	225	6.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	3,725	100.0%
Total	2	100.0%	3,725	100.0%	2	100.0%	3,725	100.0%
SMALL BUSINESS								
	#	%	\$(000s)	%				
By Tract Income								
Low	3	9.4%	332	5.4%				
Moderate	4	12.5%	388	6.3%				
Middle	4	12.5%	423	6.8%				
Upper	21	65.6%	5,047	81.5%				
Unknown	0	0.0%	0	0.0%				
Total	32	100.0%	6,190	100.0%				
By Revenue								
\$1 Million or Less	22	68.8%	3,702	59.8%				
Over \$1 Million	10	31.3%	2,488	40.2%				
Not Known	0	0.0%	0	0.0%				
Total	32	100.0%	6,190	100.0%				
By Loan Size								
\$100,000 or less	16	50.0%	647	10.5%				
\$100,001 - \$250,000	10	31.3%	1,840	29.7%				
\$250,001 - \$1 Million	6	18.8%	3,703	59.8%				
Total	32	100.0%	6,190	100.0%				

Originations and Purchases

APPENDIX B (Continued)

Assessment Area Demographics

Assessment Area: Jefferson Shelby (2003)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	18	10.1	15,079	6.9	5,982	39.7	46,707	21.4
Moderate-income	46	25.7	45,970	21.1	9,034	19.7	36,668	16.8
Middle-income	60	33.5	75,828	34.8	5,540	7.3	43,948	20.1
Upper-income	55	30.7	81,229	37.2	1,975	2.4	90,783	41.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	179	100.0	218,106	100.0	22,531	10.3	218,106	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	29,996	8,370	3.8	27.9	16,600	55.3	5,026	16.8
Moderate-income	79,185	42,256	19.3	53.4	28,158	35.6	8,771	11.1
Middle-income	119,133	80,115	36.5	67.2	29,730	25.0	9,288	7.8
Upper-income	119,150	88,461	40.4	74.2	24,206	20.3	6,483	5.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	347,464	219,202	100.0	63.1	98,694	28.4	29,568	8.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4,288	14.3	3,463	13.5	681	19.9	144	14.4
Moderate-income	4,672	15.5	4,042	15.8	469	13.7	161	16.1
Middle-income	8,867	29.5	7,729	30.2	832	24.3	306	30.7
Upper-income	12,222	40.7	10,393	40.6	1,443	42.1	386	38.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	30,049	100.0	25,627	100.0	3,425	100.0	997	100.0
	Percentage of Total Businesses:			85.3		11.4		3.3

Based on 2000 Census Information.

APPENDIX B (Continued)

Loan Distribution Table

Assessment Area: Jefferson Shelby (2003)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	3	100.0%	714	100.0%	3	100.0%	714	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	714	100.0%	3	100.0%	714	100.0%
Refinance								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	50.0%	119	14.0%	0	0.0%	0	0.0%
Middle	3	37.5%	575	67.7%	0	0.0%	0	0.0%
Upper	1	12.5%	155	18.3%	7	87.5%	748	88.1%
Unknown	0	0.0%	0	0.0%	1	12.5%	101	11.9%
Total	8	100.0%	849	100.0%	8	100.0%	849	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multi-Family								
Low	3	37.5%	108	11.4%	0	0.0%	0	0.0%
Moderate	5	62.5%	842	88.6%	1	12.5%	128	13.5%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	6	75.0%	242	25.5%
Unknown	0	0.0%	0	0.0%	1	12.5%	580	61.1%
Total	8	100.0%	950	100.0%	8	100.0%	950	100.0%
HMDA Totals								
Low	3	15.8%	108	4.3%	0	0.0%	0	0.0%
Moderate	9	47.4%	961	38.2%	1	5.3%	128	5.1%
Middle	3	15.8%	575	22.9%	0	0.0%	0	0.0%
Upper	4	21.1%	869	34.6%	16	84.2%	1,704	67.8%
Unknown	0	0.0%	0	0.0%	2	10.5%	681	27.1%
Total	19	100.0%	2,513	100.0%	19	100.0%	2,513	100.0%
SMALL BUSINESS								
	#	%	\$(000s)	%				
By Tract Income								
Low	9	13.8%	1,486	10.6%				
Moderate	8	12.3%	1,732	12.4%				
Middle	9	13.8%	1,061	7.6%				
Upper	39	60.0%	9,688	69.4%				
Unknown	0	0.0%	0	0.0%				
Total	65	100.0%	13,967	100.0%				
By Revenue								
\$1 Million or Less	30	46.2%	6,611	47.3%				
Over \$1 Million	35	53.8%	7,356	52.7%				
Not Known	0	0.0%	0	0.0%				
Total	65	100.0%	13,967	100.0%				
By Loan Size								
\$100,000 or less	38	58.5%	1,660	11.9%				
\$100,001 - \$250,000	15	23.1%	2,385	17.1%				
\$250,001 - \$1 Million	8	12.3%	3,350	24.0%				
Total	65	100.0%	13,967	100.0%				

Originations and Purchases

APPENDIX B (Continued)

Assessment Area Demographics

Assessment Area: Jefferson Shelby (2004)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	16	8.9	12,468	5.7	5,203	41.7	44,593	20.4
Moderate-income	46	25.7	46,037	21.1	9,514	20.7	35,442	16.2
Middle-income	57	31.8	70,970	32.5	5,533	7.8	42,965	19.7
Upper-income	60	33.5	88,631	40.6	2,281	2.6	95,106	43.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	179	100.0	218,106	100.0	22,531	10.3	218,106	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	25,276	6,654	3.0	26.3	14,136	55.9	4,486	17.7
Moderate-income	80,182	41,564	19.0	51.8	29,582	36.9	9,036	11.3
Middle-income	112,941	74,576	34.0	66.0	29,248	25.9	9,117	8.1
Upper-income	129,065	96,408	44.0	74.7	25,728	19.9	6,929	5.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	347,464	219,202	100.0	63.1	98,694	28.4	29,568	8.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	3,950	13.1	3,170	12.4	643	18.8	137	13.7
Moderate-income	4,812	16.0	4,159	16.2	491	14.3	162	16.2
Middle-income	8,494	28.3	7,381	28.8	818	23.9	295	29.6
Upper-income	12,793	42.6	10,917	42.6	1,473	43.0	403	40.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	30,049	100.0	25,627	100.0	3,425	100.0	997	100.0
	Percentage of Total Businesses:			85.3		11.4		3.3

Based on 2000 Census Information.

APPENDIX B (Continued)

Loan Distribution Table

Assessment Area: Jefferson Shelby (2004)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	20.0%	57	9.6%	0	0.0%	0	0.0%
Middle	2	40.0%	254	43.0%	0	0.0%	0	0.0%
Upper	2	40.0%	280	47.4%	5	100.0%	591	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	591	100.0%	5	100.0%	591	100.0%
Refinance								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	100.0%	120	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	120	100.0%
Total	2	100.0%	120	100.0%	2	100.0%	120	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	50.0%	29	0.6%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	1	25.0%	4	0.1%
Upper	2	50.0%	5,015	99.4%	2	50.0%	40	0.8%
Unknown	0	0.0%	0	0.0%	1	25.0%	5,000	99.1%
Total	4	100.0%	5,044	100.0%	4	100.0%	5,044	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	27.3%	86	1.5%	0	0.0%	0	0.0%
Middle	4	36.4%	374	6.5%	1	9.1%	4	0.1%
Upper	4	36.4%	5,295	92.0%	7	63.6%	631	11.0%
Unknown	0	0.0%	0	0.0%	3	27.3%	5,120	89.0%
Total	11	100.0%	5,755	100.0%	11	100.0%	5,755	100.0%
SMALL BUSINESS								
	#	%	\$(000s)	%				
By Tract Income								
Low	9	9.2%	698	5.1%				
Moderate	14	14.3%	2,260	16.5%				
Middle	12	12.2%	3,465	25.2%				
Upper	63	64.3%	7,306	53.2%				
Unknown	0	0.0%	0	0.0%				
Total	98	100.0%	13,729	100.0%				
By Revenue								
\$1 Million or Less	72	73.5%	8,045	58.6%				
Over \$1 Million	26	26.5%	5,684	41.4%				
Not Known	0	0.0%	0	0.0%				
Total	98	100.0%	13,729	100.0%				
By Loan Size								
\$100,000 or less	65	66.3%	2,579	18.8%				
\$100,001 - \$250,000	18	18.4%	2,997	21.8%				
\$250,001 - \$1 Million	15	15.3%	8,153	59.4%				
Total	98	100.0%	13,729	100.0%				

Originations and Purchases

APPENDIX C

Aggregate Tables

Aggregate Comparison Loan Distribution Table

Assessment Area: Montgomery Elmore (2002)

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	%	% \$(000s)	%	% \$(000s)	#	%	% \$(000s)	%	% \$(000s)
	Home Purchase									
Low	0	0.0%	0.0%	0.7%	0.3%	0	0.0%	0.0%	11.6%	6.7%
Moderate	0	0.0%	0.0%	7.4%	4.8%	0	0.0%	0.0%	21.8%	16.9%
Middle	3	60.0%	5.7%	41.9%	35.8%	1	20.0%	1.0%	18.1%	17.5%
Upper	2	40.0%	94.3%	50.0%	59.1%	3	60.0%	95.8%	28.3%	39.9%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	20.0%	3.2%	20.3%	19.0%
Total	5	100.0%	100.0%	100.0%	100.0%	5	100.0%	100.0%	100.0%	100.0%
	Refinance									
Low	0	0.0%	0.0%	0.9%	0.5%	2	40.0%	56.0%	6.7%	3.3%
Moderate	0	0.0%	0.0%	7.7%	5.4%	2	40.0%	28.3%	14.4%	9.5%
Middle	5	100.0%	100.0%	41.9%	34.8%	0	0.0%	0.0%	18.8%	15.2%
Upper	0	0.0%	0.0%	49.5%	59.3%	1	20.0%	15.7%	36.0%	49.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	24.2%	22.7%
Total	5	100.0%	100.0%	100.0%	100.0%	5	100.0%	100.0%	100.0%	100.0%
	Home Improvement									
Low	1	16.7%	12.5%	1.0%	0.4%	1	16.7%	12.5%	15.3%	8.2%
Moderate	0	0.0%	0.0%	10.8%	9.8%	3	50.0%	62.5%	21.8%	12.3%
Middle	4	66.7%	75.0%	52.0%	39.1%	0	0.0%	0.0%	20.6%	20.7%
Upper	1	16.7%	12.5%	36.2%	50.6%	2	33.3%	25.0%	40.0%	54.8%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	2.2%	4.0%
Total	6	100.0%	100.0%	100.0%	100.0%	6	100.0%	100.0%	100.0%	100.0%
	Multi-Family									
Low	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%
Middle	0	0.0%	0.0%	46.7%	30.7%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	53.3%	69.3%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	100.0%	100.0%
Total	0	0.0%	0.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
	HMDA Totals									
Low	1	6.3%	0.3%	0.8%	0.4%	3	18.8%	16.3%	9.0%	4.6%
Moderate	0	0.0%	0.0%	7.7%	5.0%	5	31.3%	9.7%	17.7%	12.1%
Middle	12	75.0%	34.4%	42.2%	35.1%	1	6.3%	0.7%	18.5%	15.6%
Upper	3	18.8%	65.3%	49.3%	59.5%	6	37.5%	71.1%	32.8%	43.9%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	6.3%	2.2%	22.0%	23.8%
Total	16	100.0%	100.0%	100.0%	100.0%	16	100.0%	100.0%	100.0%	100.0%
	SMALL BUSINESS					SMALL FARM				
	By Tract Income									
Low	19	17.0%	39.6%	12.0%	15.2%	0	0.0%	0.0%	2.2%	2.4%
Moderate	14	12.5%	3.2%	10.4%	8.7%	0	0.0%	0.0%	23.2%	22.5%
Middle	38	33.9%	36.0%	32.6%	32.0%	0	0.0%	0.0%	55.8%	40.6%
Upper	41	36.6%	21.2%	39.1%	43.7%	0	0.0%	0.0%	18.1%	34.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Tract Unknown	0	0.0%	0.0%	5.9%	0.4%	0	0.0%	0.0%	0.7%	0.1%
Total	112	100.0%	100.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
	By Revenue									
\$1 Million or Less	85	75.9%	34.7%	43.5%	54.2%	0	0.0%	0.0%	93.5%	85.8%
	By Loan Size									
\$100,000 or less	91	81.3%	18.6%	87.5%	27.4%	0	0.0%	0.0%	79.0%	33.0%
\$100,001-\$250,000	9	8.0%	10.8%	6.8%	21.3%	0	0.0%	0.0%	15.2%	37.0%
\$250,001-\$1 Million-\$500k (Farm)	10	8.9%	42.0%	5.7%	51.3%	0	0.0%	0.0%	5.8%	30.0%
Total	112	100.0%	100.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%

Originations and Purchases

APPENDIX C (Continued)

Aggregate Comparison Loan Distribution Table
 Assessment Area: Montgomery Elmore (2003)

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	% \$(000s)	Aggregate %	% \$(000s)	#	Bank %	% \$(000s)	Aggregate %	% \$(000s)
	Home Purchase									
Low	2	5.0%	1.1%	0.9%	0.4%	0	0.0%	0.0%	9.5%	5.2%
Moderate	6	15.0%	5.3%	7.0%	3.6%	10	25.0%	20.9%	20.4%	15.5%
Middle	20	50.0%	32.7%	42.4%	35.2%	8	20.0%	19.9%	19.2%	18.1%
Upper	12	30.0%	60.9%	49.7%	60.8%	22	55.0%	59.2%	31.7%	43.9%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	19.2%	17.4%
Total	40	100.0%	100.0%	100.0%	100.0%	40	100.0%	100.0%	100.0%	100.0%
	Refinance									
Low	1	2.0%	2.8%	1.2%	0.6%	2	3.9%	0.8%	5.1%	2.7%
Moderate	7	13.7%	5.6%	6.8%	3.5%	6	11.8%	6.4%	12.8%	8.5%
Middle	22	43.1%	44.0%	41.5%	33.9%	16	31.4%	24.7%	17.3%	14.3%
Upper	21	41.2%	47.6%	50.5%	62.0%	23	45.1%	60.6%	37.5%	48.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	4	7.8%	7.4%	27.3%	26.4%
Total	51	100.0%	100.0%	100.0%	100.0%	51	100.0%	100.0%	100.0%	100.0%
	Home Improvement									
Low	0	0.0%	0.0%	1.0%	0.7%	0	0.0%	0.0%	17.8%	6.8%
Moderate	0	0.0%	0.0%	10.3%	7.0%	0	0.0%	0.0%	15.8%	8.3%
Middle	1	100.0%	100.0%	48.3%	32.9%	1	100.0%	100.0%	19.3%	12.0%
Upper	0	0.0%	0.0%	40.5%	59.4%	0	0.0%	0.0%	42.8%	68.3%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	4.5%	4.5%
Total	1	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%
	Multi-Family									
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	23.5%	10.0%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	41.2%	66.8%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	35.3%	23.2%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	100.0%	100.0%
Total	0	0.0%	0.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
	HMDA Totals									
Low	3	3.3%	2.2%	1.1%	0.5%	2	2.2%	0.6%	6.8%	3.5%
Moderate	13	14.1%	5.5%	7.0%	3.6%	16	17.4%	11.4%	15.5%	10.8%
Middle	43	46.7%	40.4%	41.9%	34.7%	25	27.2%	23.5%	18.0%	15.4%
Upper	33	35.9%	51.9%	50.0%	61.2%	45	48.9%	59.8%	35.6%	46.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	4	4.3%	4.8%	24.1%	23.9%
Total	92	100.0%	100.0%	100.0%	100.0%	92	100.0%	100.0%	100.0%	100.0%
	SMALL BUSINESS					SMALL FARM				
Low	89	21.7%	59.6%	14.8%	16.6%	0	0.0%	0.0%	6.4%	9.6%
Moderate	34	8.3%	2.8%	8.6%	8.5%	0	0.0%	0.0%	4.0%	1.0%
Middle	129	31.4%	17.6%	32.8%	30.1%	1	50.0%	29.4%	60.8%	48.6%
Upper	159	38.7%	20.0%	40.7%	44.6%	1	50.0%	70.6%	27.2%	40.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Tract Unknown	0	0.0%	0.0%	3.1%	0.2%	0	0.0%	0.0%	1.6%	0.1%
Total	411	100.0%	100.0%	100.0%	100.0%	2	100.0%	100.0%	100.0%	100.0%
	By Revenue									
\$1 Million or Less	298	72.5%	36.3%	44.4%	56.5%	2	100.0%	100.0%	92.0%	82.3%
	By Loan Size									
\$100,000 or less	288	70.1%	10.7%	87.4%	26.5%	1	50.0%	29.4%	82.4%	37.5%
\$100,001-\$250,000	48	11.7%	8.9%	7.1%	22.8%	1	50.0%	70.6%	14.4%	42.5%
\$250,001-\$1 Million-\$500k (Farm)	55	13.4%	32.8%	5.6%	50.7%	0	0.0%	0.0%	3.2%	20.1%
Total	411	100.0%	100.0%	100.0%	100.0%	2	100.0%	100.0%	100.0%	100.0%

Originations and Purchases

APPENDIX C (Continued)

Aggregate Comparison Loan Distribution Table

Assessment Area: Montgomery Elmore (2004)

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	% \$(000s)	Aggregate %	% \$(000s)	#	Bank %	% \$(000s)	Aggregate %	% \$(000s)
	Home Purchase									
Low	3	8.6%	1.9%	0.7%	0.4%	1	2.9%	0.3%	8.7%	4.9%
Moderate	4	11.4%	6.6%	7.6%	3.7%	8	22.9%	13.6%	20.9%	15.5%
Middle	17	48.6%	19.9%	44.0%	37.2%	8	22.9%	7.5%	20.7%	19.1%
Upper	11	31.4%	71.5%	47.7%	58.7%	14	40.0%	72.3%	34.5%	47.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	4	11.4%	6.3%	15.2%	13.4%
Total	35	100.0%	100.0%	100.0%	100.0%	35	100.0%	100.0%	100.0%	100.0%
	Refinance									
Low	0	0.0%	0.0%	1.5%	0.7%	2	8.0%	3.0%	6.2%	3.5%
Moderate	9	36.0%	47.5%	9.6%	4.9%	2	8.0%	2.3%	15.8%	11.4%
Middle	9	36.0%	13.8%	47.6%	41.1%	6	24.0%	11.7%	18.0%	15.9%
Upper	7	28.0%	38.7%	41.3%	53.3%	12	48.0%	41.8%	31.6%	45.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	3	12.0%	41.2%	28.4%	24.1%
Total	25	100.0%	100.0%	100.0%	100.0%	25	100.0%	100.0%	100.0%	100.0%
	Home Improvement									
Low	1	4.5%	0.3%	3.7%	2.4%	3	13.6%	1.7%	15.3%	11.0%
Moderate	3	13.6%	39.3%	12.7%	8.3%	4	18.2%	19.5%	23.7%	18.3%
Middle	10	45.5%	24.4%	53.5%	46.2%	8	36.4%	31.7%	21.6%	19.3%
Upper	8	36.4%	36.1%	30.1%	43.0%	5	22.7%	8.0%	36.8%	47.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	2	9.1%	39.2%	2.6%	3.9%
Total	22	100.0%	100.0%	100.0%	100.0%	22	100.0%	100.0%	100.0%	100.0%
	Multi-Family									
Low	0	0.0%	0.0%	24.0%	3.6%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	8.0%	22.0%	0	0.0%	0.0%	0.0%	0.0%
Middle	1	100.0%	100.0%	52.0%	68.4%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	16.0%	6.0%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	100.0%	100.0%	100.0%	100.0%
Total	1	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%
	HMDA Totals									
Low	4	4.8%	0.8%	1.2%	0.5%	6	7.2%	1.7%	7.8%	4.4%
Moderate	16	19.3%	29.1%	8.6%	4.4%	14	16.9%	8.3%	18.8%	13.7%
Middle	37	44.6%	19.4%	45.8%	39.2%	22	26.5%	11.5%	19.6%	17.6%
Upper	26	31.3%	50.7%	44.4%	55.8%	31	37.3%	49.9%	33.3%	45.8%
Unknown	0	0.0%	0.0%	0.0%	0.0%	10	12.0%	28.5%	20.6%	18.5%
Total	83	100.0%	100.0%	100.0%	100.0%	83	100.0%	100.0%	100.0%	100.0%
	SMALL BUSINESS					SMALL FARM				
	By Tract Income									
Low	57	15.4%	35.7%	12.5%	15.6%	0	0.0%	0.0%	6.9%	9.9%
Moderate	37	10.0%	13.0%	9.5%	9.4%	0	0.0%	0.0%	5.9%	3.2%
Middle	134	36.1%	31.9%	34.2%	31.0%	1	100.0%	100.0%	54.5%	49.2%
Upper	143	38.5%	19.4%	41.1%	43.7%	0	0.0%	0.0%	31.7%	37.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Tract Unknown	0	0.0%	0.0%	2.7%	0.3%	0	0.0%	0.0%	1.0%	0.0%
Total	371	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%
	By Revenue									
\$1 Million or Less	274	73.9%	43.5%	47.0%	55.5%	1	100.0%	100.0%	89.1%	84.5%
	By Loan Size									
\$100,000 or less	263	70.9%	16.1%	87.4%	25.9%	1	100.0%	100.0%	76.2%	27.5%
\$100,001-\$250,000	51	13.7%	12.9%	6.6%	20.3%	0	0.0%	0.0%	16.8%	41.3%
\$250,001-\$1 Million-\$500k (Farm)	46	12.4%	39.7%	6.0%	53.8%	0	0.0%	0.0%	6.9%	31.2%
Total	371	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%

Originations and Purchases

APPENDIX C (Continued)

Aggregate Comparison Loan Distribution Table

Assessment Area: Tallapoosa Coosa (2002)

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	% \$(000s)	Aggregate %	% \$(000s)	#	Bank %	% \$(000s)	Aggregate %	% \$(000s)
	Home Purchase									
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	5.3%	1.9%
Moderate	0	0.0%	0.0%	0.0%	0.0%	2	33.3%	32.5%	12.1%	6.0%
Middle	2	33.3%	38.3%	49.3%	38.0%	0	0.0%	0.0%	16.3%	10.6%
Upper	4	66.7%	61.7%	50.1%	61.7%	4	66.7%	67.5%	50.3%	66.9%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	15.9%	14.6%
Total	6	100.0%	100.0%	100.0%	100.0%	6	100.0%	100.0%	100.0%	100.0%
	Refinance									
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	4.2%	1.6%
Moderate	0	0.0%	0.0%	0.0%	0.0%	3	23.1%	7.9%	8.6%	4.2%
Middle	9	69.2%	70.7%	49.1%	34.7%	3	23.1%	12.5%	14.7%	9.4%
Upper	4	30.8%	29.3%	50.7%	65.1%	7	53.8%	79.6%	48.7%	61.6%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	23.9%	23.2%
Total	13	100.0%	100.0%	100.0%	100.0%	13	100.0%	100.0%	100.0%	100.0%
	Home Improvement									
Low	0	0.0%	0.0%	0.0%	0.0%	3	15.0%	11.9%	4.6%	2.7%
Moderate	0	0.0%	0.0%	0.0%	0.0%	5	25.0%	11.5%	18.4%	6.5%
Middle	14	70.0%	80.0%	64.4%	51.6%	9	45.0%	69.2%	20.7%	12.3%
Upper	6	30.0%	20.0%	35.6%	48.4%	2	10.0%	5.8%	55.2%	77.1%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	5.0%	1.7%	1.1%	1.3%
Total	20	100.0%	100.0%	100.0%	100.0%	20	100.0%	100.0%	100.0%	100.0%
	Multi-Family									
Low	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%
Middle	0	0.0%	0.0%	50.0%	3.4%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	50.0%	96.6%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	100.0%	100.0%
Total	0	0.0%	0.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
	HMDA Totals									
Low	0	0.0%	0.0%	0.0%	0.0%	3	7.7%	2.0%	4.5%	1.7%
Moderate	0	0.0%	0.0%	0.0%	0.0%	10	25.6%	12.9%	10.2%	4.8%
Middle	25	64.1%	66.5%	49.9%	36.0%	12	30.8%	20.0%	15.5%	9.8%
Upper	14	35.9%	33.5%	49.7%	63.8%	13	33.3%	64.8%	49.5%	63.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	2.6%	0.3%	20.3%	20.3%
Total	39	100.0%	100.0%	100.0%	100.0%	39	100.0%	100.0%	100.0%	100.0%
	SMALL BUSINESS					SMALL FARM				
	By Tract Income									
Low	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%
Middle	28	68.3%	24.4%	53.7%	57.7%	0	0.0%	0.0%	100.0%	100.0%
Upper	13	31.7%	75.6%	39.7%	41.5%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Tract Unknown	0	0.0%	0.0%	6.6%	0.8%	0	0.0%	0.0%	0.0%	0.0%
Total	41	100.0%	100.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
	By Revenue									
\$1 Million or Less	31	75.6%	20.9%	31.4%	46.3%	0	0.0%	0.0%	78.6%	45.3%
	By Loan Size									
\$100,000 or less	34	82.9%	23.1%	91.4%	36.8%	0	0.0%	0.0%	85.7%	27.4%
\$100,001-\$250,000	4	9.8%	17.5%	5.4%	23.7%	0	0.0%	0.0%	7.1%	18.6%
\$250,001-\$1 Million-\$500k (Farm)	2	4.9%	29.8%	3.2%	39.6%	0	0.0%	0.0%	7.1%	54.0%
Total	41	100.0%	100.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%

Originations and Purchases

APPENDIX C (Continued)

Aggregate Comparison Loan Distribution Table

Assessment Area: Tallapoosa Coosa (2003)

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	% \$(000s)	Aggregate %	% \$(000s)	#	Bank %	% \$(000s)	Aggregate %	% \$(000s)
	Home Purchase									
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	3.0%	1.1%
Moderate	1	1.3%	0.8%	0.8%	0.4%	10	12.5%	6.3%	14.8%	6.7%
Middle	39	48.8%	38.0%	47.8%	34.6%	16	20.0%	13.2%	15.1%	9.3%
Upper	40	50.0%	61.2%	49.5%	64.3%	50	62.5%	74.7%	57.0%	72.3%
Unknown	0	0.0%	0.0%	0.0%	0.0%	4	5.0%	5.8%	10.1%	10.6%
Total	80	100.0%	100.0%	100.0%	100.0%	80	100.0%	100.0%	100.0%	100.0%
	Refinance									
Low	0	0.0%	0.0%	0.0%	0.0%	2	3.1%	1.0%	3.6%	1.8%
Moderate	0	0.0%	0.0%	1.4%	0.8%	8	12.5%	5.5%	9.6%	5.0%
Middle	33	51.6%	36.0%	44.9%	33.0%	18	28.1%	19.1%	12.8%	7.9%
Upper	31	48.4%	64.0%	53.1%	65.6%	30	46.9%	54.4%	58.1%	68.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	6	9.4%	20.0%	15.9%	16.9%
Total	64	100.0%	100.0%	100.0%	100.0%	64	100.0%	100.0%	100.0%	100.0%
	Home Improvement									
Low	0	0.0%	0.0%	0.0%	0.0%	1	7.7%	5.2%	6.5%	2.2%
Moderate	0	0.0%	0.0%	3.7%	3.8%	3	23.1%	13.1%	25.0%	19.7%
Middle	9	69.2%	45.1%	66.7%	60.1%	3	23.1%	11.9%	22.2%	17.7%
Upper	4	30.8%	54.9%	28.7%	34.9%	6	46.2%	69.8%	43.5%	56.3%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	2.8%	4.1%
Total	13	100.0%	100.0%	100.0%	100.0%	13	100.0%	100.0%	100.0%	100.0%
	Multi-Family									
Low	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%
Middle	1	100.0%	100.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	0.0%	0.0%	1	100.0%	100.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Total	1	100.0%	100.0%	0.0%	0.0%	1	100.0%	100.0%	0.0%	0.0%
	HMDA Totals									
Low	0	0.0%	0.0%	0.0%	0.0%	3	1.9%	0.6%	3.5%	1.6%
Moderate	1	0.6%	0.5%	1.4%	0.7%	21	13.3%	6.2%	11.6%	5.5%
Middle	82	51.9%	39.0%	46.5%	33.6%	37	23.4%	15.0%	13.8%	8.4%
Upper	75	47.5%	60.5%	51.2%	65.0%	87	55.1%	67.4%	57.2%	69.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	10	6.3%	10.7%	13.9%	15.1%
Total	158	100.0%	100.0%	100.0%	100.0%	158	100.0%	100.0%	100.0%	100.0%
	SMALL BUSINESS					SMALL FARM				
	By Tract Income									
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	1.1%	0.7%	0	0.0%	0.0%	9.1%	31.1%
Middle	136	65.7%	59.0%	52.0%	51.3%	2	100.0%	100.0%	72.7%	44.6%
Upper	71	34.3%	41.0%	42.9%	47.3%	0	0.0%	0.0%	18.2%	24.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Tract Unknown	0	0.0%	0.0%	4.0%	0.7%	0	0.0%	0.0%	0.0%	0.0%
Total	207	100.0%	100.0%	100.0%	100.0%	2	100.0%	100.0%	100.0%	100.0%
	By Revenue									
\$1 Million or Less	177	85.5%	72.6%	36.2%	54.7%	2	100.0%	100.0%	68.2%	83.3%
	By Loan Size									
\$100,000 or less	154	74.4%	17.5%	91.3%	32.8%	1	50.0%	27.2%	86.4%	49.0%
\$100,001-\$250,000	37	17.9%	23.7%	5.0%	23.1%	1	50.0%	72.8%	13.6%	51.0%
\$250,001-\$1 Million-\$500k (Farm)	12	5.8%	19.5%	3.7%	44.1%	0	0.0%	0.0%	0.0%	0.0%
Total	207	100.0%	100.0%	100.0%	100.0%	2	100.0%	100.0%	100.0%	100.0%

Originations and Purchases

APPENDIX C (Continued)

Aggregate Comparison Loan Distribution Table

Assessment Area: Tallapoosa Coosa (2004)

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	% \$(000s)	Aggregate %	% \$(000s)	#	Bank %	% \$(000s)	Aggregate %	% \$(000s)
Home Purchase										
Low	0	0.0%	0.0%	0.0%	0.0%	4	6.2%	1.4%	3.1%	1.1%
Moderate	6	9.2%	6.5%	5.7%	2.2%	9	13.8%	7.1%	12.6%	6.6%
Middle	28	43.1%	39.4%	47.2%	33.7%	11	16.9%	10.6%	16.1%	10.9%
Upper	31	47.7%	54.1%	47.1%	64.1%	39	60.0%	77.2%	48.7%	67.9%
Unknown	0	0.0%	0.0%	0.0%	0.0%	2	3.1%	3.7%	19.6%	13.4%
Total	65	100.0%	100.0%	100.0%	100.0%	65	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	5.0%	2.0%
Moderate	1	2.6%	3.3%	5.0%	2.6%	6	15.4%	8.0%	12.7%	7.0%
Middle	20	51.3%	36.6%	56.0%	45.3%	7	17.9%	13.4%	19.7%	13.6%
Upper	18	46.2%	60.1%	39.0%	52.1%	22	56.4%	72.3%	47.8%	64.3%
Unknown	0	0.0%	0.0%	0.0%	0.0%	4	10.3%	6.2%	14.8%	13.1%
Total	39	100.0%	100.0%	100.0%	100.0%	39	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	0	0.0%	0.0%	0.0%	0.0%	8	13.8%	2.8%	13.5%	13.2%
Moderate	4	6.9%	4.0%	5.6%	6.1%	21	36.2%	16.3%	19.0%	15.1%
Middle	32	55.2%	57.8%	66.7%	58.8%	15	25.9%	25.7%	30.2%	21.4%
Upper	22	37.9%	38.2%	27.8%	35.1%	10	17.2%	40.2%	34.1%	41.3%
Unknown	0	0.0%	0.0%	0.0%	0.0%	4	6.9%	15.0%	3.2%	8.9%
Total	58	100.0%	100.0%	100.0%	100.0%	58	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	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%
Middle	0	0.0%	0.0%	100.0%	100.0%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	100.0%	100.0%
Total	0	0.0%	0.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
HMDA Totals										
Low	0	0.0%	0.0%	0.0%	0.0%	12	7.4%	1.1%	4.6%	1.8%
Moderate	11	6.8%	5.2%	5.4%	2.5%	36	22.2%	8.2%	13.0%	6.9%
Middle	80	49.4%	40.1%	52.7%	40.1%	33	20.4%	12.9%	18.7%	12.5%
Upper	71	43.8%	54.7%	41.9%	57.3%	71	43.8%	72.3%	47.3%	65.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	10	6.2%	5.5%	16.3%	13.2%
Total	162	100.0%	100.0%	100.0%	100.0%	162	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	9	4.2%	5.3%	3.5%	5.6%	0	0.0%	0.0%	5.3%	0.3%
Middle	133	61.9%	54.2%	49.0%	52.2%	0	0.0%	0.0%	63.2%	53.3%
Upper	73	34.0%	40.5%	43.8%	41.7%	0	0.0%	0.0%	31.6%	46.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Tract Unknown	0	0.0%	0.0%	3.8%	0.5%	0	0.0%	0.0%	0.0%	0.0%
Total	215	100.0%	100.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
SMALL FARM										
By Revenue										
\$1 Million or Less	142	66.0%	52.2%	36.7%	51.8%	0	0.0%	0.0%	68.4%	96.7%
By Loan Size										
\$100,000 or less	149	69.3%	17.4%	91.6%	30.7%	0	0.0%	0.0%	84.2%	19.0%
\$100,001-\$250,000	41	19.1%	25.4%	4.5%	19.6%	0	0.0%	0.0%	10.5%	38.1%
\$250,001-\$1 Million-\$500k (Farm)	24	11.2%	40.5%	3.9%	49.7%	0	0.0%	0.0%	5.3%	42.9%
Total	215	100.0%	100.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%

Originations and Purchases

APPENDIX C (Continued)

Aggregate Comparison Loan Distribution Table

Assessment Area: Jefferson Shelby (2002)

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	% \$(000s)	Aggregate %	% \$(000s)	#	Bank %	% \$(000s)	Aggregate %	% \$(000s)
	Home Purchase									
Low	0	0.0%	0.0%	1.0%	0.5%	0	0.0%	0.0%	8.5%	4.4%
Moderate	0	0.0%	0.0%	6.7%	3.6%	0	0.0%	0.0%	19.7%	13.7%
Middle	0	0.0%	0.0%	38.5%	34.2%	0	0.0%	0.0%	21.7%	19.3%
Upper	0	0.0%	0.0%	53.8%	61.7%	0	0.0%	0.0%	35.4%	48.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	14.7%	14.1%
Total	0	0.0%	0.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
	Refinance									
Low	0	0.0%	0.0%	1.3%	0.5%	0	0.0%	0.0%	6.0%	2.7%
Moderate	0	0.0%	0.0%	7.4%	3.4%	0	0.0%	0.0%	13.9%	8.4%
Middle	1	100.0%	100.0%	35.6%	30.3%	0	0.0%	0.0%	19.0%	14.7%
Upper	0	0.0%	0.0%	55.8%	65.8%	0	0.0%	0.0%	43.8%	57.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	100.0%	100.0%	17.2%	16.8%
Total	1	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%
	Home Improvement									
Low	0	0.0%	0.0%	2.9%	1.5%	0	0.0%	0.0%	15.5%	5.9%
Moderate	0	0.0%	0.0%	13.6%	8.9%	0	0.0%	0.0%	20.2%	11.0%
Middle	0	0.0%	0.0%	41.1%	33.1%	0	0.0%	0.0%	19.6%	14.0%
Upper	0	0.0%	0.0%	42.4%	56.4%	0	0.0%	0.0%	40.5%	61.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	4.1%	7.4%
Total	0	0.0%	0.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
	Multi-Family									
Low	1	100.0%	100.0%	3.8%	2.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	31.6%	10.4%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	22.8%	23.4%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	41.8%	64.2%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	100.0%	100.0%	100.0%	100.0%
Total	1	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%
	HMDA Totals									
Low	1	50.0%	94.0%	1.2%	0.5%	0	0.0%	0.0%	7.3%	3.3%
Moderate	0	0.0%	0.0%	7.4%	3.6%	0	0.0%	0.0%	16.3%	10.3%
Middle	1	50.0%	6.0%	36.8%	31.7%	0	0.0%	0.0%	20.0%	16.2%
Upper	0	0.0%	0.0%	54.6%	64.2%	0	0.0%	0.0%	40.4%	53.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	2	100.0%	100.0%	16.0%	16.8%
Total	2	100.0%	100.0%	100.0%	100.0%	2	100.0%	100.0%	100.0%	100.0%
	SMALL BUSINESS					SMALL FARM				
	By Tract Income									
Low	3	9.4%	5.4%	6.5%	9.8%	0	0.0%	0.0%	0.0%	0.0%
Moderate	4	12.5%	6.3%	13.7%	17.9%	0	0.0%	0.0%	0.0%	0.0%
Middle	4	12.5%	6.8%	27.3%	22.2%	0	0.0%	0.0%	51.2%	30.0%
Upper	21	65.6%	81.5%	47.0%	49.5%	0	0.0%	0.0%	48.8%	70.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Tract Unknown	0	0.0%	0.0%	5.5%	0.6%	0	0.0%	0.0%	0.0%	0.0%
Total	32	100.0%	100.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
	By Revenue									
\$1 Million or Less	22	68.8%	59.8%	40.8%	55.8%	0	0.0%	0.0%	82.9%	70.5%
	By Loan Size									
\$100,000 or less	16	50.0%	10.5%	89.3%	27.0%	0	0.0%	0.0%	75.6%	29.6%
\$100,001-\$250,000	10	31.3%	29.7%	5.5%	19.0%	0	0.0%	0.0%	19.5%	44.4%
\$250,001-\$1 Million-\$500k (Farm)	6	18.8%	59.8%	5.2%	53.9%	0	0.0%	0.0%	4.9%	26.0%
Total	32	100.0%	100.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%

Originations and Purchases

APPENDIX C (Continued)

Aggregate Comparison Loan Distribution Table

Assessment Area: Jefferson Shelby (2003)

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	% \$(000s)	Aggregate %	% \$(000s)	#	Bank %	% \$(000s)	Aggregate %	% \$(000s)
Home Purchase										
Low	0	0.0%	0.0%	1.3%	0.7%	0	0.0%	0.0%	8.2%	4.5%
Moderate	0	0.0%	0.0%	9.4%	5.1%	0	0.0%	0.0%	19.7%	14.5%
Middle	0	0.0%	0.0%	34.6%	27.2%	0	0.0%	0.0%	21.9%	19.8%
Upper	3	100.0%	100.0%	54.7%	67.0%	3	100.0%	100.0%	33.5%	46.3%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	16.8%	15.0%
Total	3	100.0%	100.0%	100.0%	100.0%	3	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	0	0.0%	0.0%	1.4%	0.6%	0	0.0%	0.0%	5.9%	2.8%
Moderate	4	50.0%	14.0%	9.4%	4.4%	0	0.0%	0.0%	14.2%	9.1%
Middle	3	37.5%	67.7%	30.3%	22.7%	0	0.0%	0.0%	20.1%	16.2%
Upper	1	12.5%	18.3%	58.9%	72.2%	7	87.5%	88.1%	41.5%	54.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	12.5%	11.9%	18.3%	17.6%
Total	8	100.0%	100.0%	100.0%	100.0%	8	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	0	0.0%	0.0%	2.6%	1.1%	0	0.0%	0.0%	14.0%	6.7%
Moderate	0	0.0%	0.0%	13.9%	7.9%	0	0.0%	0.0%	22.1%	12.8%
Middle	0	0.0%	0.0%	37.2%	26.4%	0	0.0%	0.0%	21.9%	17.4%
Upper	0	0.0%	0.0%	46.3%	64.7%	0	0.0%	0.0%	38.2%	57.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	3.8%	5.3%
Total	0	0.0%	0.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
Multi-Family										
Low	3	37.5%	11.4%	16.5%	2.7%	0	0.0%	0.0%	0.0%	0.0%
Moderate	5	62.5%	88.6%	30.4%	28.4%	1	12.5%	13.5%	0.0%	0.0%
Middle	0	0.0%	0.0%	31.6%	32.0%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	21.5%	37.0%	6	75.0%	25.5%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	12.5%	61.1%	100.0%	100.0%
Total	8	100.0%	100.0%	100.0%	100.0%	8	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	3	15.8%	4.3%	1.4%	0.7%	0	0.0%	0.0%	6.9%	3.4%
Moderate	9	47.4%	38.2%	9.5%	5.1%	1	5.3%	5.1%	16.3%	10.7%
Middle	3	15.8%	22.9%	32.0%	24.4%	0	0.0%	0.0%	20.7%	17.1%
Upper	4	21.1%	34.6%	57.1%	69.9%	16	84.2%	67.8%	38.7%	50.9%
Unknown	0	0.0%	0.0%	0.0%	0.0%	2	10.5%	27.1%	17.5%	17.9%
Total	19	100.0%	100.0%	100.0%	100.0%	19	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
Low	9	13.8%	10.6%	12.7%	17.6%	0	0.0%	0.0%	10.9%	20.1%
Moderate	8	12.3%	12.4%	10.6%	12.1%	0	0.0%	0.0%	8.9%	1.2%
Middle	9	13.8%	7.6%	24.0%	20.8%	0	0.0%	0.0%	35.6%	31.3%
Upper	39	60.0%	69.4%	49.0%	49.2%	1	100.0%	100.0%	38.6%	46.8%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Tract Unknown	0	0.0%	0.0%	3.7%	0.3%	0	0.0%	0.0%	5.9%	0.6%
Total	65	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%
By Revenue										
\$1 Million or Less	30	46.2%	47.3%	40.4%	55.6%	1	100.0%	100.0%	94.1%	83.9%
By Loan Size										
\$100,000 or less	38	58.5%	11.9%	89.0%	24.9%	0	0.0%	0.0%	93.1%	40.9%
\$100,001-\$250,000	15	23.1%	17.1%	5.5%	18.8%	1	100.0%	100.0%	5.0%	34.4%
\$250,001-\$1 Million-\$500k (Farm)	8	12.3%	24.0%	5.5%	56.3%	0	0.0%	0.0%	2.0%	24.7%
Total	65	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%

Originations and Purchases

APPENDIX C (Continued)

Aggregate Comparison Loan Distribution Table

Assessment Area: whole bank 2002

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	%	% \$(000s)	%	% \$(000s)	#	%	% \$(000s)	%	% \$(000s)
	Home Purchase									
Low	0	0.0%	0.0%	1.1%	0.5%	0	0.0%	0.0%	8.0%	4.1%
Moderate	0	0.0%	0.0%	7.1%	3.8%	2	18.2%	7.4%	16.6%	11.4%
Middle	5	45.5%	13.1%	38.3%	32.9%	1	9.1%	0.7%	17.3%	14.9%
Upper	6	54.5%	86.9%	53.4%	62.8%	7	63.6%	89.4%	32.1%	44.6%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	9.1%	2.5%	26.0%	25.0%
Total	11	100.0%	100.0%	100.0%	100.0%	11	100.0%	100.0%	100.0%	100.0%
	Refinance									
Low	0	0.0%	0.0%	1.1%	0.5%	2	10.5%	13.7%	5.2%	2.2%
Moderate	0	0.0%	0.0%	6.9%	3.5%	5	26.3%	11.9%	12.1%	6.7%
Middle	15	78.9%	81.6%	34.8%	28.3%	3	15.8%	7.9%	16.3%	11.9%
Upper	4	21.1%	18.4%	57.2%	67.8%	8	42.1%	53.9%	42.6%	53.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	5.3%	12.6%	23.9%	25.7%
Total	19	100.0%	100.0%	100.0%	100.0%	19	100.0%	100.0%	100.0%	100.0%
	Home Improvement									
Low	1	3.8%	1.5%	2.3%	1.2%	4	15.4%	11.9%	14.1%	5.8%
Moderate	0	0.0%	0.0%	11.8%	7.1%	8	30.8%	17.6%	18.8%	9.0%
Middle	18	69.2%	79.4%	41.6%	31.4%	9	34.6%	60.9%	19.2%	13.0%
Upper	7	26.9%	19.1%	44.3%	60.2%	4	15.4%	8.1%	43.3%	64.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	3.8%	1.5%	4.6%	7.7%
Total	26	100.0%	100.0%	100.0%	100.0%	26	100.0%	100.0%	100.0%	100.0%
	Multi-Family									
Low	1	100.0%	100.0%	2.9%	4.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	29.0%	6.9%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	24.6%	26.8%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	43.5%	62.2%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	100.0%	100.0%	100.0%	100.0%
Total	1	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%
	HMDA Totals									
Low	2	3.5%	50.3%	1.2%	0.6%	6	10.5%	4.1%	7.0%	3.0%
Moderate	0	0.0%	0.0%	7.5%	3.8%	15	26.3%	5.3%	14.4%	8.4%
Middle	38	66.7%	27.2%	36.7%	30.1%	13	22.8%	5.1%	16.9%	12.7%
Upper	17	29.8%	22.5%	54.6%	65.5%	19	33.3%	31.6%	38.3%	48.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	4	7.0%	54.0%	23.5%	27.6%
Total	57	100.0%	100.0%	100.0%	100.0%	57	100.0%	100.0%	100.0%	100.0%
	SMALL BUSINESS					SMALL FARM				
	By Tract Income									
Low	22	11.9%	24.3%	7.7%	11.3%	0	0.0%	0.0%	1.6%	1.8%
Moderate	18	9.7%	3.5%	12.4%	15.1%	0	0.0%	0.0%	16.6%	16.6%
Middle	70	37.8%	26.7%	29.5%	25.5%	0	0.0%	0.0%	58.0%	41.9%
Upper	75	40.5%	45.5%	44.8%	47.7%	0	0.0%	0.0%	23.3%	39.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Tract Unknown	0	0.0%	0.0%	5.5%	0.5%	0	0.0%	0.0%	0.5%	0.0%
Total	185	100.0%	100.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
	By Revenue									
\$1 Million or Less	138	74.6%	38.8%	40.9%	54.6%	0	0.0%	0.0%	90.2%	80.3%
	By Loan Size									
\$100,000 or less	141	76.2%	17.3%	88.9%	27.6%	0	0.0%	0.0%	78.8%	32.0%
\$100,001-\$250,000	23	12.4%	16.7%	5.8%	19.8%	0	0.0%	0.0%	15.5%	37.4%
\$250,001-\$1 Million-\$500k (Farm)	18	9.7%	44.5%	5.3%	52.6%	0	0.0%	0.0%	5.7%	30.6%
Total	185	100.0%	100.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%

Originations and Purchases

APPENDIX C (Continued)

Aggregate Comparison Loan Distribution Table

Assessment Area: Whole Bank 2003

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	% \$(000s)	Aggregate %	% \$(000s)	#	Bank %	% \$(000s)	Aggregate %	% \$(000s)
Home Purchase										
Low	2	1.6%	0.3%	1.2%	0.6%	0	0.0%	0.0%	8.3%	4.6%
Moderate	7	5.7%	1.9%	8.7%	4.8%	20	16.3%	9.5%	19.7%	14.5%
Middle	59	48.0%	34.7%	36.5%	28.8%	24	19.5%	14.2%	21.2%	19.2%
Upper	55	44.7%	63.2%	53.6%	65.8%	75	61.0%	72.3%	33.7%	46.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	4	3.3%	4.0%	17.1%	15.3%
Total	123	100.0%	100.0%	100.0%	100.0%	123	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	1	0.8%	1.3%	1.3%	0.6%	4	3.3%	0.9%	5.7%	2.8%
Moderate	11	8.9%	3.5%	8.7%	4.2%	14	11.4%	5.6%	13.8%	8.8%
Middle	58	47.2%	41.7%	33.1%	25.0%	34	27.6%	20.4%	19.3%	15.6%
Upper	53	43.1%	53.6%	57.0%	70.2%	60	48.8%	59.4%	41.2%	53.6%
Unknown	0	0.0%	0.0%	0.0%	0.0%	11	8.9%	13.7%	20.0%	19.1%
Total	123	100.0%	100.0%	100.0%	100.0%	123	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	0	0.0%	0.0%	2.2%	1.0%	1	7.1%	4.9%	14.2%	6.6%
Moderate	0	0.0%	0.0%	12.2%	7.5%	3	21.4%	12.3%	21.2%	12.3%
Middle	10	71.4%	48.2%	41.2%	28.8%	4	28.6%	16.9%	21.5%	16.5%
Upper	4	28.6%	51.8%	44.3%	62.7%	6	42.9%	65.8%	39.3%	59.6%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	3.8%	5.1%
Total	14	100.0%	100.0%	100.0%	100.0%	14	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	3	33.3%	8.0%	15.1%	2.4%	0	0.0%	0.0%	0.0%	0.0%
Moderate	5	55.6%	62.5%	31.1%	26.3%	1	11.1%	9.5%	0.0%	0.0%
Middle	1	11.1%	29.5%	30.2%	36.2%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	23.6%	35.1%	7	77.8%	47.4%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	11.1%	43.1%	100.0%	100.0%
Total	9	100.0%	100.0%	100.0%	100.0%	9	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	6	2.2%	1.1%	1.3%	0.6%	5	1.9%	0.6%	6.8%	3.4%
Moderate	23	8.6%	5.4%	8.8%	4.7%	38	14.1%	7.8%	16.0%	10.6%
Middle	128	47.6%	38.1%	34.4%	26.5%	62	23.0%	16.5%	20.0%	16.6%
Upper	112	41.6%	55.5%	55.5%	68.2%	148	55.0%	65.0%	38.5%	50.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	16	5.9%	10.2%	18.7%	18.9%
Total	269	100.0%	100.0%	100.0%	100.0%	269	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
Low	98	14.3%	42.7%	12.7%	16.4%	0	0.0%	0.0%	7.6%	11.2%
Moderate	42	6.1%	3.3%	9.7%	10.3%	0	0.0%	0.0%	6.4%	3.5%
Middle	274	40.1%	24.5%	27.2%	24.3%	3	60.0%	50.0%	51.4%	43.3%
Upper	269	39.4%	29.5%	47.0%	48.8%	2	40.0%	50.0%	31.3%	41.8%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Tract Unknown	0	0.0%	0.0%	3.4%	0.3%	0	0.0%	0.0%	3.2%	0.2%
Total	683	100.0%	100.0%	100.0%	100.0%	5	100.0%	100.0%	100.0%	100.0%
SMALL FARM										
By Revenue										
\$1 Million or Less	505	73.9%	44.5%	41.6%	54.4%	5	100.0%	100.0%	90.8%	83.1%
By Loan Size										
\$100,000 or less	480	70.3%	12.1%	87.5%	25.0%	2	40.0%	20.3%	86.7%	38.7%
\$100,001-\$250,000	100	14.6%	12.6%	6.7%	21.4%	3	60.0%	79.8%	10.8%	42.1%
\$250,001-\$1 Million-\$500k (Farm)	75	11.0%	29.3%	5.7%	53.6%	0	0.0%	0.0%	2.4%	19.2%
Total	683	100.0%	100.0%	100.0%	100.0%	5	100.0%	100.0%	100.0%	100.0%

Originations and Purchases

APPENDIX C (Continued)

Aggregate Comparison Loan Distribution Table

Assessment Area: Whole Bank 2004

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	% \$(000s)	Aggregate %	% \$(000s)	#	Bank %	% \$(000s)	Aggregate %	% \$(000s)
Home Purchase										
Low	3	2.9%	0.6%	1.1%	0.6%	5	4.8%	1.0%	7.4%	3.9%
Moderate	11	10.5%	6.7%	8.5%	4.2%	17	16.2%	8.9%	20.0%	14.0%
Middle	47	44.8%	33.2%	35.2%	27.9%	19	18.1%	9.0%	21.4%	18.7%
Upper	44	41.9%	59.5%	55.2%	67.3%	58	55.2%	76.9%	35.7%	49.1%
Unknown	0	0.0%	0.0%	0.0%	0.0%	6	5.7%	4.3%	15.6%	14.3%
Total	105	100.0%	100.0%	100.0%	100.0%	105	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	0	0.0%	0.0%	1.8%	0.9%	2	3.0%	1.6%	6.8%	3.6%
Moderate	10	15.2%	26.3%	15.0%	7.7%	8	12.1%	4.9%	15.5%	10.7%
Middle	31	47.0%	25.7%	35.3%	29.1%	13	19.7%	12.3%	19.5%	17.1%
Upper	25	37.9%	48.0%	47.9%	62.2%	34	51.5%	55.3%	34.4%	47.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	9	13.6%	25.9%	23.8%	21.0%
Total	66	100.0%	100.0%	100.0%	100.0%	66	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	1	1.2%	0.0%	3.3%	2.1%	11	13.1%	0.6%	14.6%	8.3%
Moderate	9	10.7%	5.5%	17.0%	12.7%	25	29.8%	4.6%	23.7%	17.2%
Middle	42	50.0%	11.1%	44.1%	36.3%	24	28.6%	7.4%	23.9%	21.0%
Upper	32	38.1%	83.4%	35.6%	48.9%	17	20.2%	7.3%	34.4%	47.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	7	8.3%	80.2%	3.5%	6.0%
Total	84	100.0%	100.0%	100.0%	100.0%	84	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	23.6%	5.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	22.0%	5.2%	0	0.0%	0.0%	0.0%	0.0%
Middle	1	100.0%	100.0%	35.8%	24.4%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	18.7%	65.5%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	100.0%	100.0%	100.0%	100.0%
Total	1	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	4	1.6%	0.3%	1.5%	0.9%	18	7.0%	1.1%	7.4%	3.7%
Moderate	30	11.7%	12.5%	11.7%	5.9%	50	19.5%	6.4%	18.0%	12.2%
Middle	121	47.3%	25.5%	35.6%	28.4%	56	21.9%	9.5%	20.6%	17.5%
Upper	101	39.5%	61.8%	51.2%	64.9%	109	42.6%	50.8%	35.0%	47.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	23	9.0%	32.2%	19.0%	19.5%
Total	256	100.0%	100.0%	100.0%	100.0%	256	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
Low	66	9.6%	22.2%	10.6%	14.5%	0	0.0%	0.0%	5.9%	6.7%
Moderate	60	8.8%	11.4%	10.4%	11.2%	0	0.0%	0.0%	5.9%	2.5%
Middle	279	40.8%	37.0%	27.9%	22.7%	1	100.0%	100.0%	47.5%	41.7%
Upper	279	40.8%	29.4%	48.3%	51.4%	0	0.0%	0.0%	40.2%	49.1%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Tract Unknown	0	0.0%	0.0%	2.8%	0.3%	0	0.0%	0.0%	0.5%	0.0%
Total	684	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%
SMALL FARM										
By Revenue										
\$1 Million or Less	488	71.3%	47.8%	47.1%	54.1%	1	100.0%	100.0%	86.8%	87.2%
By Loan Size										
\$100,000 or less	477	69.7%	16.8%	86.8%	25.6%	1	100.0%	100.0%	82.4%	30.9%
\$100,001-\$250,000	110	16.1%	17.4%	6.9%	19.9%	0	0.0%	0.0%	12.3%	37.5%
\$250,001-\$1 Million-\$500k (Farm)	85	12.4%	42.5%	6.3%	54.4%	0	0.0%	0.0%	5.4%	31.6%
Total	684	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%

Originations and Purchases

APPENDIX D

GENERAL INFORMATION

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

This document is an evaluation of the Community Reinvestment Act (CRA) performance of **Aliant Bank** prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of **April 11, 2005**. 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. **Aggregate lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

GLOSSARY

Block numbering area ("BNA"): A statistical subdivision of a county for grouping and numbering blocks in non-metropolitan counties where local census statistical area committees have not established census tracts. A BNA does not cross county lines.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

APPENDIX D (Continued)

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

Full review: Performance under the lending, investment and service tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity and responsiveness).

Geography: A census tract or a block numbering area delineated by the U.S. Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (“HMDA”): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include data such as race, gender and income of applications, amount of loan requested, and disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited review: Performance under the lending, investment and service tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (“MA”): Any primary metropolitan statistical area (“PMSA”), metropolitan statistical area (“MSA”), or consolidated metropolitan statistical area (“CMSA”), as defined by the Office of Management and Budget, with a population of 250 thousand or more, and any other area designated as such by the appropriate federal financial supervisory agency.

APPENDIX D (Continued)

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Small loan(s) to business(es): A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income ("Call Report") and the Thrift Financial Reporting ("TFR") instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as non-mortgage, commercial loans.

Small loan(s) to farm(s): A loan included in "loans to small farms" as defined in the instructions for preparation of the Call Report. These loans have original amounts of \$500 thousand or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.

APPENDIX D (Continued)

DEFINITIONS AND ABBREVIATIONS

Abbreviations

ATM -	Automated Teller Machine
CDFI -	Community Development Financial Institution
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.